

BUYERS

RE/MAX FIRST

leanne
toth

REAL ESTATE

- Building relationships
- Explaining the process
- Ensuring excellent communication
- Creating a positive experience



Welcome Note

Thank you so much for allowing me the opportunity to meet with you to discuss the purchasing of your new home. Undoubtedly, it is a big decision you are making by deciding to take the next step and buy a house with a professional real estate agent.

My goal is to help buyers understand the process of purchasing a home, educate them on things to look for and understanding their wants and needs, and help meet their goals and have a positive home buying experience.

Communication and a positive attitude are key to achieving these goals. I make sure that I am sharing homes with you regularly that fit your wants and needs. I follow up with realtors to ensure we know information about the homes you are interested in and keep documentation updated regarding your likes and dislikes of properties viewed so you have information available to help with your decision making.

Working hard for all my clients is something I pride myself with. I am serious about your home buying experience. I am also serious about turning our working relationship into a friendship. Ultimately, I want to be your Realtor for life.

Thank you for giving me the opportunity to work for you.

Leanne Toth



About Leanne

Leanne Toth and her family moved to Oklahoma in 2005 after relocating for her husband's job. Leanne spent over twenty years growing a career at IBM, including positions in HR, customer service, and project management. While working at IBM, she developed many skills such as project development, organizational skills, problem solving, mitigation planning, and negotiating that helped her successfully transition into the real estate industry.

Leanne has obtained certifications as an Accredited Buyers Representative and Seller Representative Specialist, she uses these skills and her experience to consistently provided exceptional service to buyers and sellers. The relationships she makes continually reminds her why she loves her job. Her favorite part of her job is helping clients through the difficult and life changing process of buying or selling a home.

Real estate is way more than a transaction, it is more than finding a home, it is about relationship building. Clients say that working with Leanne is a warm experience where they feel supported through the entire process. She provides an organized process and thorough communication from start to finish. It is her honor to go above and beyond for her clients.

When she is not working, Leanne loves spending time with her husband, cheering on her kids, and being involved in her community.

Buying Tasks

Find a place to call Home

- Work with a lender to determine what you qualify for
- Discuss your wants and needs like location, school districts, home sizes, etc
- Provide me with your email so I can set you up on MLS listings to view online
- Schedule homes to look at in person
- Do not buy new cars, open credit cards, etc

Put in an Offer

- Provide letter from lender on your approval
- Provide EM check to secure the offer

Under Contract Steps:

- Home Inspections
- TRR Negotiations
- Lender appraisal
- Insurance for home

Before closing

- Complete walk thru to make sure you are happy with repairs
- Bring two forms of ID to closing
- Have utilities turned on the day of, or day after closing

Additional Costs

Buying a home is very exciting but there can be unexpected challenges. Below is a list of additional expenses that you need to take into account when buying your home.

- **Buyers Costs**

- Earnest Money: It is recommended that you put 1% of the purchase price down
- Inspections: Termite and Home Inspections are to be paid for by Buyer (well, septic, additional inspections)
- Closing Costs: Additional costs are associated with closing from Lender and Title company. These expenses are paid at closing.

- **Sellers Costs**

- Commissions: Sellers pay commissions for Listing Agent and Buyers Agent
- Termite Treatment: If termites are found during inspections then Sellers cover the expense to treat
- Repairs: Sellers pay the expenses for the agreed TRR repairs
- Closing Costs: Additional costs are associated with closing from Lender and Title company. These expenses are paid at closing.

Transaction Steps

In order to purchase your home the following tasks must be completed:

- 1) Schedule your buyers consult
- 2) Get prequalified
- 3) Tour homes
- 4) Write an offer and negotiate your contract
- 5) Complete Inspections
- 6) Write TRR
- 7) Negotiate/Approve TRR
- 8) Shop for insurance
- 9) Appraisal Approval
- 10) Final Walk thru
- 11) Close on purchase of your home