



BUYER'S *Guide*

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Hello!

Bonita Maria Bell | MD & PA REALTOR®

Temple Alumna | Dancer | Dedicated Real Estate Advocate

Pridefully born and raised in the DMV, but Philly has my heart. I graduated from Temple University in 2017 and spent years dancing professionally with the iconic Philadelphia Dance Company, PHILADANCO!, on 40th and Market Street. My journey through the arts taught me discipline, passion, and determination. These are qualities I now bring to every real estate transaction.

Since becoming a licensed Realtor in 2020, I've been honored to help clients achieve their homeownership dreams and navigate the buying and selling process with confidence, clarity, and calm. I give my all to each step of the transaction, advocating and negotiating for my clients as if it were my own home!

Being your trusted real estate guide is a role I take to heart. I'm grateful to walk this journey with you and to be your Realtor.

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Ten Steps to

BUYING A HOME

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- 04 MAKE AN OFFER
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Real Estate TERMS

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. Then banker will perform an analysis o your income, debt, and credit worthiness. You will need one in order to be read to put an offer on a house.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between an buyer and a seller.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

CLOSING COST

The closing cost is the amount that is paid, in addition to the state price. This can include: taxes, insurance, and lender expenses.

GOOD FAITH MONEY

Good faith money is the balance of funds that are set aside into trust or an escrow account to show buyer is serious about the purchase.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asses, neighborhood, market condition, and more.

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help determine if there is any work needed to be done to the property to bring it to normal working order.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

01

BUYING

Consultation



Let's turn your home goals into a game plan!

I'll be working with your best interests in mind as I guide you through all the stages of home buying.

During our Buying Consultation, we'll chat about your wishlist, timeline, and next steps. No pressure, just good vibes and expert guidance. Whether you're just browsing or ready to buy, I'm here to guide you every step of the way!

INDUSTRY KNOWLEDGE

From pricing strategies to perfect timing. As your agent, I'll guide you using tools and insights the general public doesn't have access to. You'll always feel prepared, informed, and one step ahead!

SMART NEGOTIATING

Think of me as your real estate partner + strategist. With experience and a powerhouse team on your side, we'll make sure you get the best deal possible—without the stress.

PROFESSIONAL EXPERIENCE

Real estate's always changing and I live and breath this language. From legal updates to the latest paperwork standards, I keep my skills sharp so you never have to second guess a single step.

CUSTOMER SERVICE

You deserve to feel seen, heard, and supported. I treat every client the way I'd want to be treated: with care, kindness, and clear answers every step of the way. Ask away, I've got you!

02 *Financing*

When completing your Mortgage Loan Application we recommend that you stay within a monthly budget around 30% of your income.

We can plan for additional costs to close including other factors like a 1-3% downpayment, taxes, home inspection costs, and appraisal costs.



03 TOURING *Homes*

HOME SEARCHING TIPS

1. Know Your Must-Haves

- Make a list of what you can't live without – think space, location, and features. This helps you focus and saves time.

2. Set a Realistic Budget

- Knowing your monthly mortgage budget upfront keeps your search stress-free and practical.

3. Explore Neighborhoods

- Visit different areas you like at various times of day. Once you find the one, get a feel for the neighborhood vibe, commute, and amenities before deciding.

4. Stay Flexible but Firm

- Be open to compromises but keep your top priorities clear. Sometimes an open mind when shopping can lead to your perfect home!



I love to use a point system to help buyers compare and contrast the stand out features of a home!

04 MAKE *an Offer*

Once we find a house you love, I will advise you on the best strategies to make a strong offer to the seller.

Sellers often price higher than they would be willing to sell for. My biggest strength is getting you the BEST deal possible and aiming to close with as little money out of your pocket as possible.



05 Inspection

Once we are officially under contract, it is extremely important to schedule an inspection to be completed prior to the closing of the sale.

As the new owner you need to know as much about your home as possible. All home details are all required by law to be disclosed if known by the seller. The inspector takes this further to ensure you have all the information needed to move forward in faith.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or this can position you with more negotiating power.



My preferred inspector is very detailed and uses pictures in their report. It is recommended that you join the 2 hour meeting with the inspector to better understand their findings in real time.

Once the inspection is complete, we can discuss and negotiate with the seller any points of concern.

06 APPRAISAL & Loan APPROVAL

Before we pop the confetti, here are a few final steps to keep things smooth:

A. Appraisal –

Your lender will need a formal one to seal the deal.
I'll help coordinate it!

B. Title Search –

We'll make sure your future home is free of any hidden claims.

C. Home Insurance –

Protect your new place!
You'll need proof of coverage before closing day.

I'll walk you through every step so nothing gets missed. 🏠✨



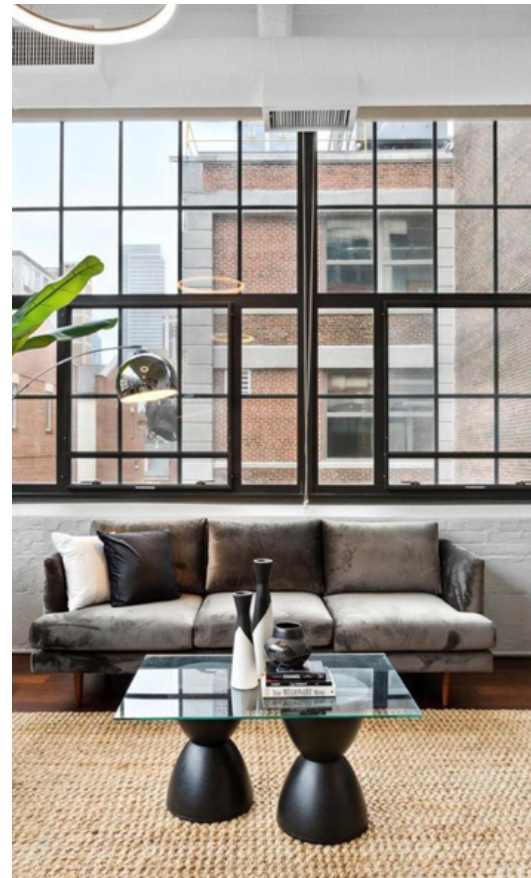
07

FINALIZE HOMEOWNERS INSURANCE

crucial step

It is common to begin insurance shopping with the insurance provider you have for vehicle insurance. Consider factors such as coverage options, customer reviews, and customer service ratings when evaluating insurance companies.

Determine your specific coverage needs based on factors such as the value of your home and belongings, your financial assets, and any additional risks or concerns you may have. Work with an insurance agent to assess your needs and customize a policy accordingly.



08 SIGN CLOSING *Documents*

- 1- We will schedule the closing meeting at a mutually convenient time and location. Coordinate any necessary arrangements, such as remote or in-person signing, and confirm the details of the meeting.
- 2- You will review the closing disclosure provided by your lender, which outlines the final terms and costs of the loan.
- 3- Gather all valid identification, such as a driver's license or passport, to verify your identity at the closing table.
- 4- Prepare any necessary funds beforehand for closing costs, down payment, and prepaid expenses as they are specified in the closing disclosure.



09

RECEIVE KEYS &

Ownership

Before receiving the keys, we will perform a final walkthrough of the property to ensure that it's in the expected condition.

If there were any updates from the inspection we will check that any agreed-upon repairs have been completed satisfactorily, and that no new issues have arisen since the last inspection



10 CELEBRATE YOUR *Accomplishment*

Congratulations on your new home!

Let's Celebrate!!!
This is a HUGE accomplishment
and we want to offer you a
CELEBRITY STYLE CLOSING!



We'll roll out the red carpet for you to unlock the doors as a new homeowner. The cameras will be ready, the vibes will be high, and the celebration will be well-deserved.

I can't wait to give you your flowers and witness you step boldly into this new chapter.



Congratulations!

Bonita M. Bell

YOUR FOREVER REALTOR

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