

# PAT BAKER

The Strength of Experience...  
The Reputation for Results!

## BUYING A HOME *WHAT YOU NEED TO KNOW*



*Over 30 Years of Real Estate Sales and Construction Experience*



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## Buying A Home

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## It's All About You

My Real Estate Business has been built around one guiding principle:  
*It's all about you.*

YOUR NEEDS

YOUR DREAMS

YOUR CONCERNS

YOUR QUESTIONS

YOUR FINANCES

YOUR TIME

YOUR LIFE

My entire focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it.

*That is why over 50% of our business comes from repeat customers and referrals*

Good service speaks for itself and we look forward to the opportunity to help you with all your Real Estate needs.



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## The Home Buying Process

There are a lot of details to be handled when you are buying a home. It is my job to guide you through the home buying process, from selecting a home to the closing table. I ensure everything is completed efficiently and on time.

### OUR EXPERIENCE SAVES YOU TIME AND ENERGY

From pinpointing an optimal buying price to writing a purchase agreement and negotiating terms of sale, real estate transactions are a science. Buying a home involves hours of viewing homes, contract negotiation and paperwork that should be done with an understanding of your goals in buying a home. I will help you find not just a house but your new home.

This overview was designed to help you understand the various steps along the way.

#### GETTING READY

First, we will have a meeting to go over the important aspects of a home for you and your family. We will discuss the current market, what to expect and what specific elements you are looking for in a home. We will also discuss your budget and help you get pre-qualified if you haven't yet found a mortgage professional to work with.

#### PREVIEWING HOUSES

Next I will take your wishes and put together a tour of homes that meet your needs. We will continue to look at homes until we find the perfect one for you.

#### WRITING AN OFFER

Once we find the perfect home, I will help you with all the paperwork necessary to put in an offer on the property. I will help you negotiate terms and conditions so that you get the best deal possible.

#### CLOSING

I will make sure that all the paperwork, home inspections and other details of the transaction are taken care of to help you make it to the closing table as quickly and prepared as possible. I am there for you every step of the way. Pat Baker will help you make your dream home become a reality.



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## Loan Pre-Qualification

Most people utilize loan programs in order to buy a home. Before you start looking for a new home, you need to meet with a loan officer in order to accurately identify your budget. This is important so you can be comfortable with choosing a price range for us to look at. Once I know what your budget is, I can focus on finding the ideal home that is the right price for you.

### WHAT IS A LOAN PRE-QUALIFICATION?

In your loan pre-qualification, your income, credit score, and other financial factors will be taken into account in order to decide what price range is right for you. The loan officer will discuss with you current loan programs and which loan program would meet your needs the best. They will help you identify how you can get the best rates and terms that make sense for your individual financial situation. At the end of this meeting, you will receive a pre-approval letter. This allows us to narrow our search for your dream home.

If you need a referral for a loan officer, I work with many professionals and can give you a referral.

ONCE YOU HAVE GOTTERN YOUR PRE-APPROVAL LETTER,  
WE CAN START TO VIEW HOMES!



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## Identifying Your Needs

After you have been pre-qualified and you have a budget to spend, the next step is to identify your needs in a home. It is important to prioritize, know what you truly need and what amenities are on your wish list but not essential.

Some important questions to ask yourself to help identify your needs are below:

### WHAT IS YOUR LIFESTYLE LIKE, AND HOW WILL IT CHANGE WHILE YOU PLAN TO LIVE IN THE HOME?

How many bedrooms do you need? Do you plan to have more children or have children move out? How much parking is necessary for you and your family? Do you work from home, in the area or have a long commute? Do you rely on public transportation? How long do you plan to stay in the home or the area? These are some important questions to answer in order to narrow down the choices and find the right home for you!

### HOW MUCH MAINTENANCE WORK ARE YOU COMFORTABLE WITH?

Are you dreaming of remodeling a fixer-upper or do you want to have as little maintenance as possible? Do you enjoy yard work and gardening or would you prefer an easy to maintain yard or no yard at all? Do you want everything to be new and in good working order, or would you like to renovate and customize some of the house to your own style? How much of a budget do you have to do renovations, if any? It is important to think about how capable and willing you are to deal with these issues before you decide on a home. Some homes require a lot of work and others have solutions that help you manage this workload.



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## Previewing Homes

*The next step is to start previewing homes. I will create a profile of your wants and needs in a home with you, and then we will search out the homes that meet these criteria. I have databases and resources to access all the homes that are available. I use all of my many resources to find the ideal home for you.*

### HOW DO WE GET STARTED?

Once I have identified homes for you to view, I will send you the information about these properties. You can let me know if you would like to preview the home and if so, we can set up a tour of the property.

### LET'S GO!

Once you have chosen the homes you would like to view, we will go to the properties and look through them. We will continue looking until we find the perfect place for you!

### HOW LONG DOES IT TAKE?

Some buyers find the perfect home on the first try, and for others it takes more time to find the right home. Homes on the market are always in flux, they can change rapidly as sales happen every day. It is important to discuss with me how quickly the market is changing right now, so you can make good home buying decisions.



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## Previewing Homes Tips to Prepare

There are many things that you need to take into consideration when choosing a home. Location, price, amenities, layout and condition are just some of the factors that play into choosing a home. It is a financial and emotional decision. With that in mind it is important to have an understanding of what you are looking for and how a home may be changed to be your ideal. Below are some tips to help you make your home buying decision.

### SET PRIORITIES

It is important to know which amenities and features are your deal breakers. If you need a certain number of rooms, or if other factors like location may be more important. Think about your priorities before you preview homes, and keep an open mind to how a home may be re-decorated or renovated to fit your needs.

### LOOK PAST THE SURFACE

In any home you visit, it is important to look past superficial details. Paint, flooring, appliances and other superficial features of the home can be easily changed. It is important to pay attention to the layout and the condition of the home. It is easy to be turned off by a color or surface that doesn't appeal to you, but it is best to focus on the actual structure.

### ANTICIPATE YOUR NEEDS

It is important to think about what you may or may not need in several years. If you have changes to the size of your family, or you are thinking needing more or less home in a few years, it may be best to focus on properties that already meet your future needs.

### BE DECISIVE

When you find a home you love, act on purchasing it. The real estate market can be very volatile and can change rapidly. If you find a home you want, you need to be decisive and act. It may not be on the market for long.



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Choosing a home is an exciting and nerve wracking experience. I will be there to guide you through this process and help you with your questions along the way. These are some ways to make the right decision when choosing your home.

**VISIT AT VARIOUS TIMES OF THE DAY** - The time of day can change and show you new facets to the home and neighborhood you are considering. There may be traffic and activity that happens at rush hours or during school hours. It is important to understand the neighborhood when making a buying decision and by visiting at different times of the day you can gain a better understanding of how it is to live in the locaiton.

**TALK TO NEIGHBORS** - Many people don't mind if you stop by to chat about the neighborhood, and this can help you get an understanding of who lives nearby, the primary age of the families, whether most rent or own and how involved the community is with each other. This can give you important information that can help you with your buying decision.

**FIND OUT ABOUT ASSOCIATIONS** - Finding out whether the home is part of a neighborhood association is very important. This will let you know what standards you will be requeired to adhere to and what the rules of the subdivision may or may not be. If you are looking for a more remote property then you may not be part of an association.

**GET INFORMATION FROM THE SELLERS** - Get all of the information that the sellers provide. Ask about the history of the home, as well as costs to maintain and run the home. It is important to find out if there has ever been any major damage, structural issues or events of importance in the home. Fln out if the seller has receipts or a history of the maintenance conducted on the home. This can help you to idenitfy what your new costs would be.



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**THINK ABOUT REMODELING** - If you plan to remodel, ask the current owners for any information that might be helpful. They may know things about the structure of the home from dealing with past repairs or remodels. This can give you insight into some issues you may not be aware of.

**GET A HOME INSPECTION** - It is very important to have a home inspection done by a licensed home inspector. These professionals are trained to look for problems in the home and are aware of common issues you may not think about. They can tell you which issues are superficial and easily fixed and which are life/safety and structural issues. For major or life/safety issues it is important to discuss how to get these issues solved before proceeding with an offer.

**PAY ATTENTION TO TAXES** - It is important to understand what your tax obligations in a new house are going to be. Ask for not just one prior, but several tax bills to inform yourself about what may be currently due as well as how much of an increase to expect each year. This is important to figure into your budget for running the house.

**EXPLORE THE AREA** - Take some time to get to know the surrounding area. Find out about the schools, the crime rates, the local amenities and the surrounding neighborhoods. You can drive around and make sure that the area is a place where you would like to live. You can also find out where all of the stores and amenities you use are close to your new home.

Most of all it is important to think both rationally and emotionally about your new home. You want to love the home, but also be smart about choosing a sound investment. If you have any questions, I can help you figure out the answers and make sure your choice is going to exceed your expectations!



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## Making An Offer

*When we have identified your dream home, then it is time to make an offer! Making an offer can be stressful, but I am here to guide you through it, and help you with the negotiations of the deal. It is important to get what you want from the deal, and to be clear with the sellers about your expectations. I will help you with all of the paperwork and will interface with the sellers representative in order to help you get the best deal possible!*

**OUR EXPERIENCE IS YOUR ASSET WITH NEGOTIATING YOUR OFFER!**

When we make an offer, it is a written contract sent to the sellers representative. We will give them all of the specifics that you would like to offer, as well as extending a time frame for their response.

**EVERYTHING IS NEGOTIABLE WHEN MAKING AN OFFER, SO IT IS IMPORTANT TO KNOW WHAT YOU WANT AND WHAT YOU ARE WILLING TO COMPROMISE ABOUT.**

Your offer will be presented to the seller as soon as possible. Once they have reviewed the offer, they may accept, decline or return with a counter offer. I will help you navigate this process and help you with all the details and timelines.

**ONCE WE HAVE NEGOTIATED A DEAL THAT BOTH SIDES ARE HAPPY WITH, THE OFFER IS ACCEPTED AND YOU ARE ON YOUR WAY TO OWNING YOUR DREAM HOME!**



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### SO MY OFFER WAS ACCEPTED, WHAT HAPPENS NEXT?

After your offer has been accepted, then you will continue to work with your loan officer to finalize your mortgage and set a closing date.

During the time that you are waiting for your financing we will have the home inspection and negotiate any needed repairs. When these are complete, and when your financing comes through, then it is time to close on your new home!

Some important details to take care of are: Calling the utility companies to alert them of a change of service and making sure your homeowners insurance policy are in place for the day you plan to move in. These details will make moving in more simple and it will ensure you are ready to move in when you can!

### AT THE CLOSING TABLE!

The title company you have chosen will prepare all the needed documents for you to close on your home. Sometimes unexpected complications arise with repairs or financing, so know that the closing date can vary slightly depending on these factors.

Once everything is ready, you will come to the title company, sign all of the necessary documents and your new dream home is a reality!

Typically, it takes one business day to record the transaction, then you can pick up your keys and get busy moving in!



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## Why Northern Trust Real Estate?

THERE IS A REASON MORE AND MORE AGENTS ARE MAKING THE CHANGE TO NORTHERN TRUST.  
HERE'S WHY IT MATTERS TO YOU:

### KNOWLEDGE

Powerful curriculum through Northern Trust Academy keeps us ahead of trends, tools and advancements in the real estate industry.

### SPEED

Leading-edge technology solutions accelerate our efficiency and productivity.

### TEAMWORK

Contrary to other real estate companies, Northern Trust Real Estate was designed to reward agents for working together - to serve clients better.

### RELIABILITY

Our business was founded on the principles of the trust and honesty, emphasizing the importance of having the integrity to do the right thing and always putting the customers needs first.

WHEN YOU OFFER A SUPERIOR LEVEL OF SERVICE, THE WORD SPREADS FAST.

As part of the Northern Trust Real Estate team, we look forward to providing you with a phenomenal Real Estate Experience!.



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## About Me

### HOW AM I DIFFERENT FROM OTHER REAL ESTATE PROGRAMS?

I am a trustworthy resource with care toward each client. I don't throw the listing in MLS, and let it fall where it may, I watch the market around your home, and continuously tweak your listing to draw attention to the home. I have my own website, and advertise your home on many different websites and venues.

### EXPERIENCE

With a combination of over 30 years in real estate sales,, construction and developement, I bring vast experience iand knowledge in the management of running a real estate office and assisting buyers and sellers...

### TECHNOLOGY

I am very computer literate, with a background in Microsoft Office, all virtual tours sytems and MLS operation, Tax Records, texting, emailing, etc.

### COMMUNICATION

I make every effort to communicate with you each time there is showing, an open house, and at least once a week to report on activity, and what is going on with the real astate market in general.

### CLIENTS FOR LIFE

Once my client, I consider our relationship to be important and try my hardest to meet your Real Estate Needs. Most of my business comes from repeat clients, referrals, and asset managers, etc. and I am happy to have my clients feel they are Clients for Life!



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