
Buyer's Guide

HANDBOOK

Your guide to
successfully buying
your home.



DEAR BUYER,

You're in good hands.



Buying a home is a rewarding adventure and I'm happy to have the opportunity to bring your real estate dreams to life! In doing so, I aim to instill knowledge and confidence in all of my buyers while helping them successfully navigate through every step of the process. In the following presentation, you'll be provided an outline of everything you need to know from consultation to receiving keys to your new home. My mission is deliver world-class customer service and a winning experience from start to finish.



Joshua McCracken
Greenridge Realty
Associate Broker

Meet Joshua

The most important part of my life is my beautiful family. My most prized role is being the husband of my bride of 12 years, Leslie, and father to our three little girls: Piper, Ruby and Nora. I grew up in Pennsylvania, where I was taught that honestly, hard work, and a handshake are three things everyone should believe in.



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Associate Broker

Testimonials

WHAT OTHERS HAVE SAID



Mike & Marsha

We have worked with many realtors over the years. There is not one thing we weren't highly pleased with regarding Josh's attentiveness to our home selling.

We would feel comfortable referring him to anyone and will do so. He has great integrity and it's hard to find that in many people today.



Scott & Christy

Joshua McCracken and Greenridge Realty were the very best. We were treated with respect and they made us feel important. Josh answered all of our questions, kept our best interests in mind and was truly a joy to work with. I would strongly recommend Greenridge Realty, especially Josh McCracken, to anyone looking for a new home. T

Brad & Amy

This is the first house we've ever purchased that felt like home the moment we arrived. Josh had worked very hard for us, and had to pull some serious strings while negotiating the purchases of our new home. I would highly recommend Josh McCracke and Greenridge to purchase or sell a home.



Ryan & Jessica

We cannot say enough kind words about Josh. He sold a house for us a couple of years back and is currently helping us lo

Support

My responsibility is to you, my buyer, and to always look out for your very best interests as my top priority.

Buying a home can be a stressful time for your family. My job is to be there for you, to respond to your questions, emails, texts, and concerns as quickly as possible. And to be a listening ear to help you and your family navigate the highs and lows of buying a home.


01/

My Duties

Execute

02/

I take what I do very seriously and work hard for my buyers. I bring expert negotiating skills to the table. I monitor each step of the transaction and ensure a smooth process until we get to the closing table.



BUYING IN

5 Easy Steps

Buyer Consultation

STEP
01

I will tour your home and give my professional opinion on what will help you sell your home for top dollar. We will discuss the selling process and go over specific strategic marketing plans.

We meet to discuss the value of your home, review timelines, sign documents, and enter into a contract. You're ready to list!

STEP
02

Mortgage Pre-Approval

House Hunting

STEP
03

Prepare your home and your hearts for the selling process. Starting with photography and ending with adding lock boxes to your doors. We work together to make sure everything is ready to have a coordinated launch of your listing.

Your home's profile is listed online. A sign is placed in your yard. I roll out the strategic marketing plan we have discussed.

STEP
04

Negotiations

Close of Sale

STEP
05

I get your home in front of as many interested buyers as possible. They will schedule showings. We host an open house.

1 Buyer Consultation

Let's Get Started



My first goal is to get to know you, your vision, and gain an understanding of what your specific wish-list is for your new home. Everyone wants to find the exact right home that checks all of their "boxes", and I need to know what those boxes are. The more specific and candid we are in this conversation, the better our chances are of finding the perfect home for you.

Mortgage Pre-Approval



The first actionable step to take in the home-buying process is to contact a lender. Guidelines consistently change as well as credit score requirements. Always talk to a lender so you know your options and can learn about the various types of loans available.

Acquiring a pre-approval is required prior to being able to schedule showings.

House Hunting



Together, we schedule private showings to view any homes from your custom search that interest you. This is an exciting and fun time, and I am happy to be with you every step of the way. I bring my expert eye, make recommendations on what to look for, and am a supportive and neutral sounding board as you process and experience each home.

4 Writing an Offer

Once we find the perfect home, we will draw up an offer. Not all offers are created equally, and there is an art to writing one that is a strong contender. I build rapport with listing agents to learn as much as I can about how many interested buyers came through the home, how long it has been on the market, and the strength of any other offers the sellers have received. I use my experience to benefit you and write an attractive offer that the buyer is more likely to choose.



Negotiations

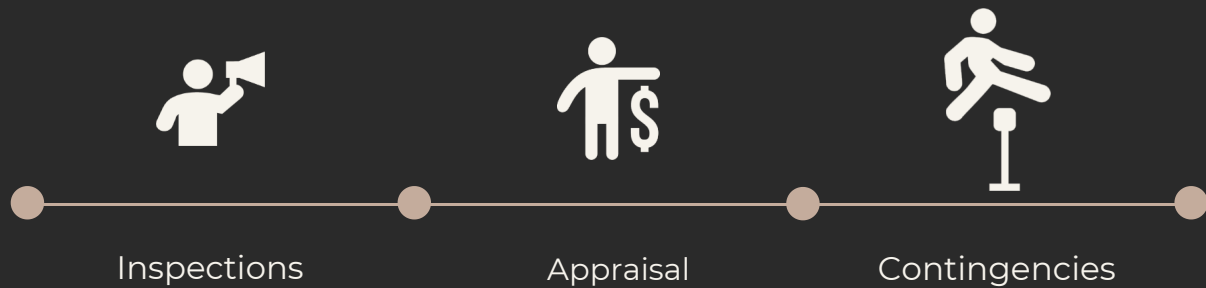
Going to bat for you.



A skilled negotiator is essential. I begin the negotiation process the moment I interact with the home's listing agent. The stage is set early and I am constantly considering ways to set you at an advantage. There is an art to effectively leveraging multiple offers, and to making your offer as attractive as possible; hopefully getting you the home at the best possible price.

NAVIGATE

Inspections, & Appraisals, & Contingencies



Just because your home is now under contract doesn't mean the deal is completed. I continue working hard for you; navigating contingencies, negotiating through inspections, and managing appraisal issues if they arise.

I proactively research local laws and guidelines as well as continue to communicate with the seller's agent, lender, and title company so everything closes in a timely manner. I'm your advocate every step of the way; getting you to the closing table with as little stress as possible.

Close of Sale

Time for you to go home.



Congrats! The final step takes place at the close of your home. The hard part is over, and this is when we review the final numbers and set a time for you and the sellers to sign the final papers and exchange keys.

Extras

OBJECTIVE

Here are a few additional resources to support you as you embark on this adventure. If you need anything at any time, I'm here for you!

CONTAIN

- Realtor Interview Questions
- Recommended lenders & inspectors
- What to look for during showings
- "Don'ts" of buying a home

Realtor Interview

Buying a home is one of the most significant financial decisions you will make in your lifetime. It's important to trust this experience with someone knowledgeable, trustworthy, and experienced. I recommend taking a few minutes to review these questions with any realtor you are interviewing.

REALTOR NAME

Write here...

BROKERAGE

Write here...

WHAT IS YOUR EXPERIENCE LEVEL IN REAL ESTATE?

Write here...

HOW FAMILIAR ARE YOU WITH MY SPECIFIC MARKET?

Write here...

WHAT IS YOUR COMMISSION?

Write here...

WHAT DO YOU THINK MY HOUSE IS WORTH?

Write here...

WHAT IS YOUR MARKETING STRATEGY?

Write here...

WHAT MAKES YOU THE BEST?

Write here...



ASK YOURSELF THESE QUESTIONS

WHEN TOURING A HOME

Can you see yourself living here?

While this may seem like an obvious question, it is undeniably the most important. Can you see yourself and your family functioning and thriving in the house as it is?

Is this in my budget?

Avoid viewing homes that are far outside of your budget. If you have to convince yourself you love a home if you make drastic renovations to it, it may not be the right home for you.

Does the location work for your family?

Many changes can be made to a home, but its location isn't one of them. It's easy to fall in love with a home that may force a family member to endure a long commute every day. In the emotion of the moment, it's easy to overlook or justify a location that doesn't actually work for your family.

Do I truly love this house or is something else going on?

In markets that have low inventory and bidding wars, it is easy to make emotional decisions based on scarcity. Take time to pause and see if you truly love a home, or if you are making a decision based out of fear that nothing better will come along.

COMMON MISTAKES

BUYERS MAKE THAT DELAY THE BUYING PROCESS



01 DON'T: MAKE NEW PURCHASES

Any purchases you are financing are going to affect your credit and could prevent you from getting a loan. Consult a loan officer first.



02 DON'T: OPEN NEW LINES OF CREDIT

If you are in the market for a new car, new toy, or even new furniture for your home, opening a line of credit for these items can cause major issues with your loan.



03 DON'T: MAKE MAJOR JOB CHANGES

Lenders verify the details of your employment on the day of closing and deals can fall apart at the last minute if there is a change in employment. If this is unavoidable, let your lender know immediately.