

Essential Guide for Finding Your Dream Home

BUYER'S GUIDE

The Diaz Team | Keller Williams – Northwest Arkansas Real Estate



(479) 426-9107

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 TheDiazTeamNWA  @thediazteamnwa


Hello!

At The Diaz Team, we understand that buying a home is a significant and exciting step, and we are here to make the process as smooth and enjoyable as possible. Our team is dedicated to providing exceptional, personalized service, and we are proud to offer bilingual assistance in both English and Spanish. Whether you're a first-time buyer or a seasoned investor, we are committed to guiding you through every stage of your home-buying journey with expertise and care. Let us help you find your perfect home with confidence and ease.

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 609 SW 8th St #600, Bentonville, AR 72712

MEET OUR TEAM



Francisco Diaz

TEAM LEADER | EXECUTIVE BROKER

The Lead Executive Broker of The Diaz Team, combines his real estate passion and expertise with a degree in Small Business and Entrepreneurship to help clients invest in residential real estate, Airbnb properties, and find the best homes in Northwest Arkansas.

NORTHWESTARKANSASREALTOR@GMAIL.COM
LICENSE N° EB00079850
(479) 426-9107



Victor Godinez

EXECUTIVE BROKER®

Victor is an energetic and enthusiastic executive broker, is ready to guide you through a seamless home buying or selling process, proving that with the right guidance, homeownership is possible for anyone.

NWAREALTORG@GMAIL.COM
LICENSE N° SA00090660
(479) 220-5007



Gabriela Becerra

BILINGUAL REALTOR®

Gaby, a bilingual real estate agent from Texas, has embraced Northwest Arkansas since relocating in 2013, leveraging her customer service expertise to help clients relocate and settle in NWA.

GABYBECERRAREALTOR@GMAIL.COM
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(469) 285-0070



Enrique Ulloa

BILINGUAL REALTOR®

Enrique has expertise in new construction and multi-family properties, has been in NWA since 2008 and knows the area well. Dedicated to exceptional customer service, Enrique is always ready to answer your calls and help with your real estate needs.

ENRIQUE.ULLOA.REALTOR@GMAIL.COM
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MEET OUR TEAM



Bryan Vega
BILINGUAL REALTOR®

A Northwest Arkansas realtor, with The Diaz Team, Bryan is dedicated to helping first-time homebuyers achieve their dream of homeownership. At 22, he brings energy, passion, and inspiration to real estate, aiming to make a lasting impact while growing with our team.

BRYAN1VEGA32@GMAIL.COM
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(805) 570-2118



Juan Carlos Arriola
BILINGUAL REALTOR®

Juan Carlos is a Realtor and City Planning Commissioner with a background in hospitality management, bringing a unique perspective to his work. His commitment to outstanding service means he provides personalized attention to help clients.

JCREALTYAGENT@GMAIL.COM
LICENSE N° SA00095155
(479) 407-5470



Tony Bonilla
BILINGUAL REALTOR®

An Arkansas-raised Realtor with a background in cybersecurity, Tony brings a detail-oriented and tech-savvy approach to real estate. He enjoys building genuine connections with the people he serves and helping clients feel confident every step of the way.

ANTONIO.BONILLA@GMAIL.COM
(479) 616-9782



Damian Ruiz
BILINGUAL REALTOR®

Damian has been immersed in real estate for most of his life, growing up in his family's remodeling business. When the opportunity came to take it a step further and get his license, he didn't hesitate. Now, he's in his second year, continuing to build on that foundation with hands-on experience and industry knowledge.

THEAREALTOR@GMAIL.COM
LICENSE N° SA00100003
(479) 481-4379

MEET OUR TEAM



Rommel Espinoza

EXECUTIVE ASSISTANT |
TRANSACTION COORDINATOR

Rommel is a dedicated real estate assistant committed to delivering exceptional customer service and transaction coordination. His goal is to support the team's growth and ensure an easy and positive experience for every client.

DIAZEXECUTIVEASSISTANT@GMAIL.COM

HOME BUYING PROCESS

1

FIND A REAL ESTATE AGENT

Choose a real estate agent to help you navigate the market, find properties that fit your needs, and guide you through the process.

2

PREPARE YOUR FINANCES

Determine your budget, get pre-approved for a mortgage, research neighborhoods that fit your budget and lifestyle

3

START YOUR SEARCH

Use online real estate websites, attend open houses, and work with your agent to find homes that fit your criteria.

4

MAKE AN OFFER

Once you find a home you like, work with your agent to make an offer. The offer should include the purchase price, contingencies, and a deadline for the seller to respond.

5

GET A HOME INSPECTION

Hire a licensed home inspector to evaluate the condition of the home and identify any issues that need to be addressed.

6

GET A HOME APPRAISAL

A home appraisal is an evaluation of the property's value by a professional appraiser. The appraiser will consider factors such as the home's size, location, condition, and comparable sales in the area.

7

CLOSE THE DEAL

Once the seller accepts your offer, work with your agent, lender, and title company to finalize the transaction.

8

MOVE IN

Congratulations, you're now a homeowner! Coordinate with movers and utilities to make a smooth transition into your new home.

TERMS TO KNOW

DOWN PAYMENT

The initial amount of money paid by the home buyer to the seller to secure the purchase of the property.

MORTGAGE

A loan provided by a lender to the home buyer to finance the purchase of a home.

APPRAISAL

An estimate of the value of the property performed by a licensed appraiser to determine its fair market value.

HOME INSPECTION

A detailed examination of the property by a licensed home inspector to identify any potential issues that could affect the sale or value of the property.

CONTINGENCY

A condition that must be met in order for the sale to proceed, such as the buyer obtaining financing or the completion of a satisfactory home inspection

OFFER

A proposal to buy a property, including the price and terms of the sale.

CLOSING COSTS

Fees associated with the purchase of a home that are paid at the closing of the sale. This may include appraisal fees, title insurance, and title fees.

DISCLOSURE

The seller's obligation to disclose any known defects or issues with the property that could affect its value or safety.

TITLE

The legal right to own and sell the property, which is conveyed to the buyer at closing.

ESCROW

A third-party account that holds funds, documents, and other items related to the sale of the property until the transaction is completed.

UNDER CONTRACT

A stage in the sale process where the seller has accepted an offer, but the sale has not yet been finalized.

CLOSING

The final step in a real estate transaction where the buyer pays for the property and the seller transfers ownership.

01

CONNECT WITH THE DIAZ TEAM TODAY!

Choosing a real estate agent you trust can be as challenging as finding your dream home.

At The Diaz Team, we're dedicated to ensuring you feel supported and informed throughout your journey. With our experienced agents by your side, you can be confident that we will help you find your ideal home and guide you through every step of the process.

OUR EXPERTISE

Our agents offer specialized industry knowledge that extends beyond what's available to the general public. This expertise helps us find the perfect home for you at the best price, considering market trends and other factors. The Diaz Team is here to assist, and as a bilingual team, we proudly cater to the Hispanic community as well.

NEGOTIATING SKILLS

With our team's collective experience and expertise, We'll help you make informed decisions and navigate complex negotiations to ensure you get the best value for your investment.

PROFESSIONAL STANDARDS

Our agents are held to the highest standards of professionalism, with regular training and compliance checks to stay current on legal and administrative changes. This commitment ensures you receive reliable and accurate guidance throughout the home buying process.

CUSTOMER SERVICE

At The Diaz Team, we believe exceptional customer service is crucial. Our agents are dedicated to addressing all your questions and concerns, treating every client with the utmost respect and care. We're here to assist you every step of the way, ensuring you receive the best service possible.

PREPARE YOUR FINANCES

DETERMINE YOUR BUDGET

Determine how much you can afford to spend on a home, taking into account your income, expenses, and debts. This includes not only the mortgage payment but also property taxes, homeowner's insurance, and home maintenance costs.

GET PRE-APPROVED FOR A MORTGAGE

This will give you a clear idea of how much you can afford and will make the home buying process smoother.

It's important to research and compare mortgage rates and terms from different lenders to find the best option for your financial situation.



PREPARE YOUR FINANCES

DOWN PAYMENT

The down payment is the initial amount of money paid by the home buyer to the seller to secure the purchase of the property. The down payment typically ranges from 0% to 20% of the home's purchase price.

IMPROVE YOUR CREDIT SCORE

A good credit score can help you secure a lower interest rate on your mortgage. Pay down any outstanding debts and avoid making late payments to improve your credit score.



START YOUR SEARCH



MAKE A LIST OF MUST-HAVES AND NICE-TO-HAVES

Create a list of features you need in a home, such as the number of bedrooms and bathrooms, location, and yard size, as well as features that would be nice to have, but are not essential.



RESEARCH NEIGHBORHOODS

Research the neighborhoods you are interested in, taking into consideration factors such as schools, safety, access to public transportation, and local amenities.

ATTEND OPEN HOUSES AND HOME SHOWINGS

Attend open houses and home showings to get a better sense of the homes you are interested in. Take notes and pictures to help you remember each home.

MAKE AN OFFER

Once you've found a property you're interested in, work with your real estate agent to submit an offer to the seller. Your offer should include the purchase price, contingencies, and any other terms and conditions you want to include.



PREPARE FOR NEGOTIATIONS

The seller may counter your offer with a different price or terms. Be prepared to negotiate and work with your agent to come up with a counteroffer.

BE FLEXIBLE

Negotiations may require some give and take. Be open to compromise and consider factors such as the condition of the property, market trends, and the seller's motivation for selling.

GET A HOME INSPECTION



A home inspection is an evaluation of the home's condition and structure by a professional home inspector. The purpose of the inspection is to identify any issues that may affect the value of the property or pose a safety hazard.

During the inspection, the inspector will evaluate the home's electrical, plumbing, HVAC, and other systems, as well as the roof, foundation, and overall structural integrity. The inspector will also look for evidence of water damage, pest infestations, and other potential issues.

Based on the findings, the inspector will provide a detailed report outlining any issues that were identified. This report can be used to negotiate with the seller for repairs or to adjust the purchase price.



GET A HOME APPRAISAL

During an appraisal, the appraiser will consider various factors such as the home's size, location, condition, and comparable sales in the area. They will then provide an estimated value of the property based on their analysis.

Understand that the appraisal can impact your financing, as lenders use the appraisal to determine the amount they will lend you.



APPRAISAL CONTINGENCY

It is common for buyers to include an appraisal contingency in their purchase agreement, which allows them to back out of the purchase if the appraisal comes in lower than the purchase price.

APPRAISAL COST

The cost of the appraisal is typically paid by the buyer and can range from a few hundred to a few thousand dollars, depending on the type of appraisal and the size of the property.

HOMEOWNER'S INSURANCE

Be sure to obtain homeowner's insurance to protect your investment in the home.

PROPERTY TAXES

The appraisal can impact your property taxes, as the assessed value of the property is used to determine the amount of property taxes you will owe. If the appraisal comes in higher than expected, you may need to budget for higher property taxes.

CLOSE THE DEAL

REVIEW THE CLOSING DISCLOSURE

A few days before the closing, you will receive a closing disclosure from your lender that outlines the final details of your loan, including the loan terms, interest rate, and closing costs. Review it carefully to make sure everything is accurate.

CONDUCT A FINAL WALKTHROUGH

Before closing, conduct a final walkthrough of the property to ensure that any repairs or requested changes have been made and that the property is in the same condition as when you made your offer.

REVIEW AND SIGN CLOSING DOCUMENTS

During the closing, you will review and sign several documents, including the mortgage note, the deed of trust, and the settlement statement. Review them carefully and ask your agent or title company any questions you may have.

PAY CLOSING COSTS

You will be required to pay closing costs, which may include appraisal fees, title insurance, title fees, and other charges.

MOVE IN

CONGRATULATIONS ON CLOSING THE DEAL AND BECOMING A HOMEOWNER!

Moving in is an exciting step in the home buying process. Here's what to expect when you're ready to move into your new home

- Hire a moving company
- Pack and label your items
- Transfer utilities
- Change your address with the post office and relevant organizations
- Unpack and settle in
- Explore your new neighborhood!



OUR CUSTOMER REVIEWS

★★★★★

Cassie L.

"You are in good hands with the Diaz Family. You can trust that they are knowledgeable about the market and their referrals are top notch. They helped our family find exactly what we were looking for and were always happy to answer any questions we had. I will recommend them to all my friends and family."

★★★★★

Alejandro R.

"Really enjoyed working with Victor and his team, they made our first time home buying experience simple. Will definitely be using them again for future purchases!"

★★★★★

Jeremy D.

"Francisco Diaz called me before the property was listed giving me the ability to make the first offer. Francisco Diaz drove down to Little Rock for a title surrender application for both the seller and I, the buyer. Francisco Diaz was polite, and punctual. I would use Francisco Diaz as a real estate agent again."

★★★★★

Carlos G.

"Maricruz was wonderful to work with! She is very knowledgeable and was able to guide us through the home buying/selling process and answer any questions we had along the way. She was very transparent and honest throughout the process. I would highly recommend her to anyone looking to purchase a home. We couldn't be any happier about our new home!"

RESOURCES

MORTGAGE BROKER

Priority Bank | Jonathan Cervantes | (479) 871-6346

Omaha Mortgage | Nate Bailey | (251) 533-7802

Centennial Bank | Tammy Espino | (479) 445-4632



TITLE COMPANIES

Waco Title Company | Deysi Chicas | (479) 616-0706

Apex Title & Closing Services | Ashley Jacobs | (479) 844-4333

HOME INSPECTOR

CR Home Inspector | (479) 685-9211

Our Town Inspection Services | (501) 765-9307

Ridge Home Inspections | (501) 318-8605

RESOURCES

HOMEOWNERS INSURANCE

The Mijares Agency | (479) 422-6891

LP Insurance | (479) 250-1550

HOME WARRANTY

First American Home Warranty

| (501) 413-1414



