



## Home Buyer's Guide

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## **The Stott Team**

*Let our family serve your family*



THE PURPOSE OF THIS GUIDE IS TO HELP HOMEBUYERS THROUGH THE PROCESS OF PURCHASING THEIR FIRST HOME OR MAYBE EVEN PROVIDING ADDITIONAL INFORMATION TO THOSE THAT HAVE PURCHASED A HOME BEFORE.

IN THIS GUIDE, WE WILL EXPLAIN THE PROCESS OF HOW TO MAKE THE DECISION TO BUY, ALL THE WAY TO TURNING THE KEY AND OPENING THE DOOR TO YOUR NEW HOME. THIS GUIDE EXPLAINS WHAT TO EXPECT ALONG THE WAY AND ADVISES WHO YOU SHOULD TALK TO ABOUT YOUR QUESTIONS.

## 1. To Buy or Not to Buy?

ARE YOU REALLY READY TO BUY A HOME?

- **WHAT ARE YOUR REASONS?**  
A GROWING FAMILY? LIVING CLOSER TO WORK AND/OR SCHOOLS? TAX ADVANTAGES? PUTTING CURRENT EQUITY INTO A MOVE UP?
- **HOW LONG DO YOU PLAN TO OWN THE HOME?**  
IT MAY BE BETTER TO RENT IF YOU EXPECT TO MOVE OR GET TRANSFERRED WITHIN 2-3 YEARS. DISCUSS THIS WITH YOUR AGENT.
- **DO YOU HAVE THE FUNDS FOR A DOWN PAYMENT, CLOSING AND MOVING COSTS?**
- **CAN YOU AFFORD A MORTGAGE AND STILL PAY OTHER BILLS?**  
A MORTGAGE SHOULD BE NO MORE THAN ONE-THIRD (1/3) OF YOUR NET INCOME.

WHATEVER YOU DECIDE, MAKE SURE IT IS AN INFORMED DECISION! DISCUSS THESE QUESTIONS AND ANY OTHERS YOU HAVE WITH BOTH YOUR REALTOR AND YOUR LENDER!

HOW TO SAVE FOR YOUR DOWN PAYMENT

THE LARGER YOUR DOWN PAYMENT, THE LOWER YOUR MONTHLY PAYMENTS WILL BE. IF YOU CAN COME UP WITH AT LEAST 20%, YOU CAN AVOID PAYING FOR PRIVATE MORTGAGE INSURANCE (PMI). THERE ARE OTHER WAYS TO AVOID PAYING FOR PMI, DISCUSS THIS WITH YOUR LENDER. PMI TYPICALLY COSTS ABOUT ½ OF 1% OF THE LOAN AND IS NOT TAX DEDUCTIBLE.

SOME THINGS YOU CAN DO TO SAVE MONEY:

- **DRIVE AT THE SPEED LIMIT.** THIS WILL SAVE ON YOUR FUEL CONSUMPTION (ESPECIALLY WITH THE RISING COSTS OF GAS!).
- **CLIP COUPONS.** IF YOU SAVE \$25 A MONTH, THAT'S \$360 PER YEAR.
- **BRING LUNCH TO WORK.** IF YOU TYPICALLY SPEND \$8/DAY ON LUNCH, THAT'S \$2000 PER YEAR.
- **BUDGET YOUR MONEY CAREFULLY TO SEE WHERE YOU CAN CUT EXPENSES TO PUT THAT MONEY TOWARDS YOUR DOWN PAYMENT.**
- **IF YOU HAVE PAID OFF A LOAN (CAR, STUDENT, ETC.) KEEP PAYING THAT MONEY INTO YOUR DOWN PAYMENT SAVINGS ACCOUNT.** YOU'VE LEARNED TO LIVE WITHOUT IT, SO NOW YOU CAN PUT THAT MONEY TOWARD YOUR NEW HOME.
- **KEEP PAYING YOUR BILLS ON TIME (AND IN FULL), THIS WILL SAVE YOU LATE FEES AND INTEREST RATES.**
- **EXPLORE TAKING ON A SECOND JOB.** IT MIGHT SOUND LIKE A LAST RESORT, BUT IF YOU REALLY WANT YOUR OWN HOME, IT MIGHT BE SOMETHING YOU NEED TO CONSIDER, ESPECIALLY IF YOU CAN PUT YOUR ENTIRE PAYCHECK FROM THAT SECOND JOB TOWARD YOUR NEW HOME.
- **SIMPLIFY.** WHAT THINGS CAN YOU LIVE WITHOUT? CABLE? STARBUCKS? THINK ABOUT IT. THERE MAY BE SOME THINGS THAT YOU REALLY DON'T NEED.
- **CONSOLIDATE.** IF YOU HAVE MORE THAN 2 CREDIT CARDS, YOU SHOULD THINK ABOUT CONSOLIDATING THEM. SAVE THE ONES WITH LOWEST APR. YOU ALSO SAVE ON THOSE ANNUAL FEES.
- **MOM & DAD.** WOULD YOUR PARENTS CONSIDER HELPING YOU WITH A DOWN PAYMENT? IT NEVER HURTS TO ASK.
- **VEHICLES.** DO YOU OWN ANOTHER CAR, AN RV, MOTORCYCLE OR EVEN A BOAT? ARE THEY THINGS YOU CAN LIVE WITHOUT? SELL IT AND PUT THE PROCEEDS TOWARDS YOUR DOWN PAYMENT.

## 2. Start To Organize Your Files

START A HOME-BUYING FILE. YOU WILL NEED:

- **CREDIT DATA**  
OBTAIN A COPY OF YOUR CREDIT REPORT. YOU CAN GO ONLINE TO GET A **FREE** COPY OF YOUR CREDIT REPORT AT [WWW.ANNUALCREDITREPORT.COM](http://WWW.ANNUALCREDITREPORT.COM). ANY LENDER YOU WILL GO TO WILL

ORDER A COPY, BUT YOU SHOULD SEE IT FIRST SO THERE ARE NO SURPRISES AND YOU CAN CLEAR UP ANY CREDIT PROBLEMS BEFORE APPLYING FOR THE LOAN.

- **TAX RETURNS AND OTHER FINANCIAL DOCUMENTS**

THE LENDER WILL NEED ALL OF YOUR FINANCIAL INFORMATION SO THEY CAN DETERMINE HOW MUCH MONEY YOU ARE ABLE TO BORROW. IF YOU DO NOT HAVE COPIES OF SUCH INFORMATION, YOU CAN OBTAIN COPIES BY CONTACTING THE PERSON WHO PREPARED YOUR TAXES OR THE IRS.

- **CONTACT INFORMATION**

ASK THE HUMAN RESOURCES DEPARTMENT AT YOUR WORK PLACE WHO IS ABLE TO RELEASE YOUR PERSONAL INFORMATION TO LET THEM KNOW THAT YOU ARE APPLYING FOR A HOME LOAN AND SOMEONE WILL BE CONTACTING THEM FOR YOUR INFORMATION. HAVE THAT INFORMATION READY WHEN YOU MEET WITH YOUR LENDER TO PREVENT ANY DELAYS IN THE PROCESSING OF YOUR LOAN.

### **3. FINDING AN AGENT**

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TO INSURE THAT YOUR HOUSE-BUYING NEEDS ARE MET, YOU SHOULD HIRE AN AGENT. ONCE YOU HIRE AN AGENT TO REPRESENT YOU, IT IS THEIR JOB, BY LAW & ACCORDING TO THE NAR'S CODE OF ETHICS, TO DISCLOSE EVERYTHING TO YOU THAT THEY KNOW, BE HONEST AND TRUTHFUL AND MAKE SURE THAT THEY REPRESENT YOU AND YOUR NEEDS IN THE BEST WAY POSSIBLE.

HERE IS WHY YOU SHOULD HIRE **THE STOTT TEAM** TO REPRESENT YOU.

1. WE HAVE A TEAM THAT IS DEDICATED TO SERVE **ONLY BUYERS**. THE TEAM INCLUDES A BUYER SPECIALIST MANAGER, SEVERAL BUYER SPECIALISTS, AND A BUYER SPECIALIST ASSISTANT. THE BUYER SPECIALIST THAT IS ASSIGNED TO YOU IS THERE TO SHOW YOU PROPERTIES AND CAN CONCENTRATE ON GETTING YOU THE PROPERTY THAT YOU WANT. THEY ARE NOT BUSY WITH LISTINGS OR ESCROWS, **JUST YOU**.
2. WE HAVE AN ESCROW MANAGER THAT DEALS WITH ESCROWS ALL DAY, EVERY DAY. SHE KNOWS THE DROA LIKE THE BACK OF HER HAND. SHE MEETS ALL CONTRACTUAL AGREEMENTS AND DEADLINES AND SHE IS EXCELLENT IN HER FIELD.
3. THERE IS ALMOST ALWAYS A FAMILY MEMBER OR A LICENSED ASSISTANT IN THE OFFICE THAT CAN HELP YOU WITH ANYTHING.
4. **WE TRULY WORK LIKE A TEAM**. THERE IS NO COMPETITION AMONGST THE AGENTS, NO "CLIENT STEALING", IF YOUR AGENT IS NOT IN, THERE IS, ASSUREDLY, ALMOST ALWAYS SOMEONE IN THE OFFICE THAT CAN HELP YOU.
5. LASTLY, IF YOU ARE NOT HAPPY WITH OUR TEAM OR OUR SERVICES, **YOU CAN CANCEL THE AGREEMENT IN 24 HOURS, WITHOUT ANY COST TO YOU**. WE STAND BY OUR SERVICES AND OUR TEAM AND IF YOU ARE NOT HAPPY WITH US, WE WILL ABSORB ALL COSTS THAT WERE EXPENDED SINCE YOU MAY HAVE RENDERED OUR SERVICES.

### **4. GET PRE-APPROVED**

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BEFORE YOU BEGIN YOUR HOUSE HUNTING, YOU SHOULD GET PRE-APPROVED FOR A LOAN. YOU WILL KNOW HOW MUCH YOU ARE ABLE TO BORROW. YOU HAVE A BUYING ADVANTAGE BECAUSE THE SELLER WILL KNOW THAT YOU ARE ABLE TO GET A LOAN AND MAY CHOOSE YOUR OFFER OVER AN OFFER WITH SIMPLY A PRE-QUALIFICATION LETTER. YOU ALSO SAVE TIME IN THE ESCROW PROCESS BECAUSE YOU ALREADY HAVE YOUR LOAN READY TO GO.

GETTING PRE-APPROVED GIVES YOU AN ESTIMATE OF HOW MUCH YOU CAN BORROW AND PUTS YOU IN A BETTER POSITION TO BUY. BEFORE YOU GET PRE-APPROVED, YOU NEED TO KNOW:

- **HOW MUCH CASH YOU HAVE AVAILABLE FOR A DOWN PAYMENT AND CLOSING COSTS**
- **YOUR CURRENT INCOME**
- **JOB STATUS**
- **ESTIMATED ASSETS**
- **ESTIMATED DEBTS**

IF YOU DON'T ALREADY HAVE A LENDER, WE SUGGEST THE FOLLOWING LENDERS, AS THEY HAVE PROVIDED OUTSTANDING SERVICE TO OUR PREVIOUS CLIENTS:

- **PETER HEINEN (WELLS FARGO)**  
OFFICE: 808.951.9438  
CELL: 808.782.8443  
E-MAIL: [PETER.J.HEINEN@WELLSFARGO.COM](mailto:PETER.J.HEINEN@WELLSFARGO.COM)

- **JEFF HOWARD (COUNTRYWIDE)**  
OFFICE: 808.532.1150  
CELL: 808.258.7653  
E-MAIL: [JEFF\\_HOWARD@COUNTRYWIDE.COM](mailto:JEFF_HOWARD@COUNTRYWIDE.COM)
- **KERI SHEPHERD (CHARTER FUNDING)**  
OFFICE: 808.738.5626  
CELL: 808.223.4118  
E-MAIL: [KERI.SHEPHERD@CHARTERFUNDING.COM](mailto:KERI.SHEPHERD@CHARTERFUNDING.COM)
- **LORIE FUKUHARA (AMERICAN SAVINGS BANK)**  
OFFICE: 808.593.4867  
CELL: 808.348.4910  
E-MAIL: [LFUKUHARA@ASBHAWAII.COM](mailto:LFUKUHARA@ASBHAWAII.COM)

## 5. SHOP FOR A LOAN

COMPARE LENDERS AND THE RATES, TERMS AND OTHER COSTS THAT ARE BEING OFFERED BEFORE YOU MAKE YOUR DECISION. ASK FOR A “GOOD FAITH ESTIMATE” TO MAKE THE COMPARISON.

- COMPARE SEVERAL LENDERS
- DON’T FOCUS ONLY ON THE INTEREST RATES; LOOK AT THE POINTS AND OTHER FEES AS WELL.
- UNDERSTAND THE DIFFERENCE BETWEEN POINTS AND RATES. YOUR LENDER SHOULD BE ABLE TO EXPLAIN THESE TO YOU
- DISCUSS HOW LONG YOU WILL NEED THE LOAN, IF YOU DO NOT NEED THE LOAN LONG-TERM YOU MAY WANT TO CONSIDER AN ADJUSTABLE-RATE MORTGAGE. ON THE FLIP SIDE, IF YOU NEED A LONG-TERM LOAN, YOU MAY WANT A FIXED-RATE MORTGAGE. YOUR LENDER SHOULD BE ABLE TO EXPLAIN THESE TO YOU AS WELL AND OFFER ANY OPTIONS THAT MAY BE AVAILABLE.
- SEE MORE ON LOANS ON PAGE 8.

## 6. UNDERSTAND THE MARKET

IF YOU UNDERSTAND THE CURRENT MARKET CONDITIONS, YOU WILL BE BETTER PREPARED AS A BUYER. IT HELPS TO KNOW WHETHER IT IS A SELLER’S MARKET (HIGH DEMAND, LOW SUPPLY) OR BUYER’S MARKET (LOW DEMAND, HIGH SUPPLY). IN A SELLER’S MARKET, YOU MAY HAVE TO OFFER FULL PRICE OR HIGHER; HOWEVER, IN A BUYER’S MARKET, YOU HAVE MORE ROOM TO NEGOTIATE. THINGS TO KNOW:

- **MEDIAN HOME PRICES IN YOUR AREAS OF INTEREST**  
THE MEDIAN HOME PRICE GIVES YOU THE MIDPOINT IN THE RANGE OF SALES FOR A PERIOD OF TIME. WE CAN PROVIDE YOU WITH THIS INFORMATION, ACCORDING TO THE AREA(S) YOU ARE INTERESTED IN.
- **NUMBER OF HOME SALES COMPARED TO THE NUMBER ON THE MARKET**  
THE NUMBER OF SALES INDICATES THE NUMBER OF HOMES SOLD DURING A PERIOD OF TIME. THE MORE ACTIVE THE MARKET IS, THE HIGHER THE NUMBER OF HOMES SOLD. WE CAN PROVIDE YOU WITH THIS INFORMATION, ACCORDING TO THE AREA(S) YOU ARE INTERESTED IN.
- **AVERAGE DAYS ON THE MARKET (DOM)**  
THE AVERAGE DAYS ON THE MARKET MEASURES THE AMOUNT OF TIME HOMES WERE ON SALE BEFORE THEY WERE PURCHASED. IF THE AVERAGE IS HIGH, THIS COULD MEAN EITHER ONE OF TWO THINGS; EITHER IT COULD BE A BUYER’S MARKET OR THAT THE HOUSE IS IN A NEIGHBORHOOD IN WHICH HOUSES ARE DIFFICULT TO RESELL.

ANOTHER THING TO BE CONSIDERED IS THE JOB MARKET. IF EMPLOYERS IN THE AREA ARE OFFERING MORE JOBS, ESPECIALLY HIGHER-PAYING ONES, THE MARKET MAY BE MORE COMPETITIVE IN THAT AREA.

## 7. FOCUS YOUR SEARCH

TO MAKE YOUR HOME HUNTING MORE EFFECTIVE, YOU SHOULD SET YOUR CRITERIA FOR WHAT YOU ARE LOOKING FOR. THIS WILL NARROW DOWN THE CHOICES AND WILL KEEP YOU FROM WASTING YOUR TIME ON HOMES THAT YOU ARE NOT INTERESTED IN.

- **DO YOU WANT A SINGLE-FAMILY HOME (SFH) OR A CONDO (C) OR TOWNHOUSE (TH)?**  
A SINGLE-FAMILY HOME ALLOWS YOU MORE FREEDOM TO DO WHAT YOU WISH TO YOUR HOME, WHEREAS A CONDO OR TOWNHOUSE HAS CERTAIN LIMITATIONS.  
ON THE OTHER HAND, WITH A CONDO OR TOWNHOUSE, YOU PAY ASSOCIATION FEES, BUT DO NOT NEED TO WORRY ABOUT THE COMMON AREAS SURROUNDING YOU, SUCH AS GRASS, EXTERIOR PAINT OR EVEN THE ROOF. THE LONG-TERM COSTS ARE ABOUT THE SAME AND YOU

MAY GET AMENITIES WITH A CONDO OR TOWNHOUSE THAT YOU COULD NOT AFFORD IN A HOME, SUCH AS A POOL, TENNIS COURTS, ETC.

- **DO YOU WANT TO BUY A BRAND-NEW HOME OR A RESALE?**  
A BRAND-NEW HOME MAY HAVE LESS MAINTENANCE AND REPAIR COSTS BECAUSE IT IS NEW. HOWEVER, WITH NEWER HOMES, THERE IS A SMALLER SELECTION IN TERMS OF TYPE OR STYLE AND NEIGHBORHOODS. IF YOU'RE LOOKING AT RESALE, THE HOMES MAY BE LESS EXPENSIVE, ARE IN AN ALREADY ESTABLISHED NEIGHBORHOOD, BUT MAY HAVE SLIGHTLY HIGHER COSTS IN TERMS OF MAINTENANCE AND REPAIRS.
- **WHAT TYPE OF NEIGHBORHOOD DO YOU WANT TO LIVE IN?**  
TYPICAL QUALITIES CAN BE RELATED TO YOUR LIFESTYLE. IF YOU HAVE A FAMILY OR ARE GOING TO BE STARTING A FAMILY, A NEIGHBORHOOD WITH NEARBY SCHOOLS MAY BE IMPORTANT TO YOU. IF YOU ENJOY DINING OUT, A NEIGHBORHOOD WITH GOOD RESTAURANTS MAY BE THE CHOICE FOR YOU. THINK ABOUT YOUR LIFESTYLE AND WHAT IS IMPORTANT TO YOU TO BE NEAR TO, AS WELL AS COMMUTE TIMES AND TRAFFIC PATTERNS.
- **WHAT IS YOUR PRICE RANGE?**  
THE BEST WAY TO DETERMINE THIS, WOULD BE TO GET PREQUALIFIED (A 15 MINUTES OVER-THE-PHONE PROCESS) OR TO BE PRE-APPROVED FOR A LOAN, AS PREVIOUSLY DISCUSSED.

## **8. START VIEWING HOMES**

DEPENDING ON YOUR CRITERIA FOR A HOME AND THE CURRENT MARKET, YOU CAN SPEND ANYWHERE FROM A FEW DAYS TO SEVERAL WEEKS OR EVEN MONTHS LOOKING FOR THE RIGHT HOME FOR YOU.

- **LOOK BEYOND THE LISTING INFORMATION – OFTEN THE INFORMATION DOES NOT TELL THE WHOLE STORY.**
- **THINK TWICE ABOUT FIXER-UPPERS – RELY ON CONTRACTORS TO ASSIST YOU WITH ESTIMATES ON REPAIRS.**
- **TAKE NOTES ON EACH OF THE HOMES YOU VISIT. WE CAN PROVIDE YOU WITH A LIST OF QUESTIONS TO ASK AND A LIST TO MARK DOWN THE IMPORTANT ASPECTS OF THE HOME TO STUDY AFTER YOUR VIEWINGS.**

## **9. COMPARE AND CONTRAST**

DEPENDING ON THE CURRENT MARKET, YOU MAY HAVE TO MAKE A DECISION RIGHT AWAY OR YOU MAY BE ABLE TO TAKE UP TO SEVERAL DAYS TO DECIDE. EITHER WAY, BEFORE MAKING A DECISION, YOU SHOULD REVIEW YOUR NOTES, NOTING THE PLUSES AND MINUSES. IT IS UNLIKELY TO FIND THE “PERFECT” HOME. PRIORITIZE YOUR WANTS AND NEEDS.

## **10. CHOOSE YOUR HOME**

MAKING THE RIGHT DECISION BASED ON WHAT YOU NEED AND WANT FROM A HOME, AND THE INFORMATION THAT YOU HAVE (CURRENT MARKET CONDITIONS, SURROUNDING SCHOOL INFORMATION, ETC.) CAN PREVENT BUYER’S REMORSE AFTER YOUR OFFER BECAUSE YOU’VE DONE YOUR HOMEWORK AND MADE THE RIGHT CHOICE.

## **11. MAKE AN OFFER**

WHEN YOU AND YOUR AGENT ARE PREPARING YOUR OFFER, REMEMBER THE FOLLOWING THINGS:

- **ALWAYS MAKE AN OFFER WITHIN YOUR ABILITY TO PAY**
- **TO STRENGTHEN YOUR OFFER, INCLUDE A LETTER OF PRE-APPROVAL FROM YOUR LENDER**
- **ATTACH ANY STANDARD CONTINGENCIES OR CONDITIONS**
- **MAKE SURE YOU HAVE YOUR DEPOSIT CHECK READY FOR ESCROW WHEN YOU WRITE THE OFFER**

THE SELLER MAY ACCEPT, REJECT OR COUNTER YOUR OFFER. YOU CAN THEN ACCEPT THE COUNTER OFFER OR YOU CAN “COUNTER THE COUNTER.” ONCE BOTH PARTIES ACCEPT THE TERMS OF THE CONTRACT, IT THEN GOES TO AN ESCROW COMPANY TO COMPLETE THE TRANSACTION. THE STOTT TEAM PROVIDES A COORDINATOR TO ASSIST YOU DURING THIS PROCESS.

## **12. NEGOTIATE, NEGOTIATE, NEGOTIATE**

YOUR AGENT WANTS THE BEST FOR YOU AND IS WILLING TO NEGOTIATE ANY OF THE TERMS OF THE CONTRACT FOR YOU. NEGOTIATIONS SHOULD BE FRIENDLY AND PROGRESSIVE.

SOME THINGS TO KEEP IN MIND ARE:

- **START WITH VERY CLOSE TO YOUR BEST OFFER**  
THIS MEANS THAT YOU SHOULD PLACE AN OFFER WITH A REALISTIC PRICE BASED ON MARKET CONDITIONS, COMPARABLE LISTINGS AND THE CONDITION OF THE PROPERTY.

- [SAVE SOME ROOM TO MANEUVER](#)  
DON'T PUT YOUR HIGHEST OFFER ON THE TABLE JUST YET, SAVE THAT FOR THE COUNTER OFFER, IF NEEDED.
- [KEEP NEGOTIATIONS OPEN](#)  
DON'T GIVE UP. TRY TO KEEP GOING BACK AND FORTH WITH OFFERS AND COUNTERS IF YOU'RE AT ALL CLOSE.
- [DON'T LOSE THE DEAL OVER A SMALL PRICE DIFFERENCE](#)  
\$2,000 DOLLARS MIGHT SEEM LIKE A LARGE AMOUNT BUT OVER THE LIFE OF AN AVERAGE MORTGAGE (30 YEARS), \$2,000 NORMALLY ISN'T WORTH LOSING THE HOME.
- [LISTEN TO THE ADVICE OF YOUR PROFESSIONAL REALTOR.](#)

### 13. THE INSPECTION PROCESS

DURING THE CLOSING PROCESS, YOU WILL ENCOUNTER MANY TYPES OF INSPECTIONS, INCLUDING THE HOME INSPECTION AND TERMITE INSPECTION.

THE TERMITE INSPECTION CAN BE DONE BY AN ENTOMOLOGIST OR BY A LICENSED TERMITE COMPANY. THE RESULT OF THIS INSPECTION COULD BE A CLEAR REPORT OR COULD RECOMMEND SPOT TREATMENT, TENTING, OR GROUND TREATMENT. THE STOTT TEAM RECOMMENDS THAT AN ENTOMOLOGIST DO THE TERMITE INSPECTION.

THE OTHER INSPECTION IS THE HOME INSPECTION. THE HOUSE INSPECTOR WILL CHECK FOR MANY THINGS. DISCUSS WITH YOUR INSPECTOR WHAT THEY CHECK FOR AND THE FEES.

THINGS TO LOOK FOR IN A HOME INSPECTOR:

- [EXPERIENCE – HOW LONG HAVE THEY BEEN IN BUSINESS ON OAHU?](#)
- [PROFESSIONAL QUALIFICATIONS, SPECIALIZED TRAINING OR LICENSING](#)
- [MEMBERSHIP IN PROFESSIONAL HOME INSPECTORS' GROUP, SUCH AS THE AMERICAN HOME SOCIETY OF HOME INSPECTORS OR NATIONAL ASSOCIATION OF HOME INSPECTORS.](#)
- [FULL-TIME EMPLOYMENT AS AN INSPECTOR](#)
- [ERRORS AND OMISSION INSURANCE OR GUARANTEES?](#)
- [QUICK TURN AROUND ON A WRITTEN REPORT. DO THEY TAKE DIGITAL PICTURES?](#)
- [REFERENCES](#)
- [WILLINGNESS TO HAVE YOU ATTEND THE INSPECTION](#)

COMMON PROBLEMS:

- [THE HOUSE HAS FAULTY WIRING.](#)  
AN INSUFFICIENT OR OUT-OF-DATE ELECTRICAL SYSTEM IS A COMMON PROBLEM, ESPECIALLY IN HOMES THAT ARE OLDER. THIS IS A POTENTIALLY HAZARDOUS DEFECT. YOU MAY HAVE TO REPLACE THE ENTIRE ELECTRICAL SYSTEM, OR AT LEAST PART OF IT, TO BRING THE HOME UP TO CODE OR TO MAKE IT SAFE.
- [THE ROOF LEAKS.](#)  
IF THE ROOF HAS WATER DAMAGE, IT MAY BE CAUSED BY OLD OR DAMAGED SHINGLES OR IMPROPER FLASHING. IT IS A RELATIVELY EASY REPAIR TO MAKE. BUT IF THE ROOF IS OLD, YOU MAY HAVE TO REPLACE THE ENTIRE ROOF, AND THAT IS A MUCH LARGER EXPENSE.
- [THE WHOLE HOUSE HAS BEEN POORLY MAINTAINED.](#)  
YOU CAN EASILY TELL THAT A HOUSE HAS NOT BEEN MAINTAINED PROPERLY. OFTEN, THE APPLIANCES ARE IN POOR SHAPE, THE PAINT IS CRACKING OR PEELING, THE FLOORING IS DIRTY, WARPED, COMING OFF, ETC.  
THIS CAN BE RELATIVELY MINOR, BUT YOU SHOULD GET SEVERAL ESTIMATES.
- [THE HOUSE HAS MINOR STRUCTURAL DAMAGE.](#)  
IF THE HOUSE HAS MINOR STRUCTURAL DAMAGE, IT IS NOT LIKELY THAT IT WILL FALL DOWN. BUT IF YOU ARE BUYING A HOME THAT DOES HAVE MINOR STRUCTURAL DAMAGE, YOU SHOULD DEAL WITH THE PROBLEM BEFORE IT BECOMES MORE SERIOUS. SUCH DAMAGE IS OFTEN CAUSED BY WATER SEEPAGE INTO THE FOUNDATION, FLOOR JOISTS, RAFTERS OR WINDOW AND DOOR HEADERS, OR BY SETTLING. FIRST YOU NEED TO FIX THE CAUSE OF THE PROBLEM, THEN REPAIR OR REPLACE ANY DAMAGED PIECES. THE MORE EXTENSIVE THE DAMAGE, THE MORE EXPENSIVE IT WILL BE TO REPAIR.
- [THE HOUSE HAS PLUMBING PROBLEMS.](#)  
THE MOST COMMON PLUMBING DEFECTS INCLUDE OLD OR INCOMPATIBLE PIPING MATERIALS AND FAULTY FIXTURES OR WASTE LINES. THESE MAY REQUIRE SIMPLE REPAIRS, SUCH AS REPLACING A FIXTURE, OR MORE EXPENSIVE MEASURES, SUCH AS REPLACING THE PLUMBING ITSELF.

- **THE HOUSE HAS AN ENVIRONMENTAL HAZARD.**

ENVIRONMENTAL PROBLEMS ARE A NEW AND GROWING AREA OF HOME DEFECTS. THEY INCLUDE LEAD-BASED PAINT (COMMON IN HOMES BUILT BEFORE 1978), ASBESTOS, FORMALDEHYDE, CONTAMINATED DRINKING WATER, RADON AND UNDERGROUND TANKS. YOU USUALLY NEED TO ARRANGE A SPECIAL INSPECTION TO DETERMINE ENVIRONMENTAL PROBLEMS, AND THEY'RE USUALLY EXPENSIVE TO FIX.

NOTE: ANY ITEM THE INSPECTOR FINDS BELOW AVERAGE, YOU SHOULD OBTAIN ESTIMATES FOR. ALLOW TIME FOR THIS WHEN SCHEDULING YOUR INSPECTION!

INSPECTION TYPES:

TYPE OF INSPECTION	WHAT IT COVERS	COST / WHO PAYS	REMEDIES
STANDARD PRE-PURCHASE	OVERALL HOME CONSTRUCTION AND CONDITION, INCLUDING MAJOR MECHANICAL SYSTEMS	\$350 - \$700 / BUYER	CONDUCT FURTHER SPECIALIZED INSPECTIONS; REPAIR
WOOD DAMAGE	ALL WOOD PORTIONS OF HOME (INTERIOR & EXTERIOR)	\$400 - \$600 / NEGOTIABLE	REPAIR OR REPLACE DAMAGED WOOD; TREAT FOR WOOD-DESTROYING INSECTS OR ORGANISMS
LEAD	PRESENCE OF LEAD IN PAINT, PLUMBING OR OTHER AREAS	\$400 FOR BASIC / NEGOTIABLE	REPAIR OR REPLACE AFFECTED AREAS
RADON (NOT OFTEN DONE IN HAWAII)	PRESENCE OF NATURALLY OCCURRING RADIOACTIVE GAS	\$150 FOR BASIC / NEGOTIABLE	SEAL FOUNDATION CRACKS, INSTALL A PUMP; VENTILATE BASEMENT OR CRAWL SPACE.
ENVIRONMENTAL HAZARDS	PRESENCE OF ANY SUBSTANCE IN BUILDING MATERIAL, SOIL, WATER OR AIR THAT POSES A HEALTH RISK	PRICE VARIES / NEGOTIABLE	REMOVE HAZARDOUS MATERIAL, SUCH AS ASBESTOS, OR SOURCE OF DANGER, SUCH AS A BURIED OIL TANK.
SOIL	CONDITION OF SOIL UNDER AND AROUND FOUNDATION AND RETAINING WALLS	\$300 - \$2000 / NEGOTIABLE	REPAIR OR TREAT PROBLEM

KNOW YOUR INSPECTOR:

- **GET A REFERRAL**

THE BEST WAY TO FIND A QUALIFIED HOME INSPECTOR IS THROUGH REFERRALS. CHECK WITH THESE MAJOR HOME INSPECTION ASSOCIATIONS THAT CREDENTIAL THEIR MEMBERS: THE AMERICAN SOCIETY OF HOME INSPECTORS (ASHI) [ASHI.COM OR 1-800-743-ASHI] AND THE NATIONAL ASSOCIATION OF HOME INSPECTORS (NAHI) [NAHI.ORG OR 1-800-448-3942].

IF YOU DON'T ALREADY HAVE AN INSPECTOR, WE SUGGEST THE FOLLOWING, AS THEY HAVE PROVIDED OUTSTANDING SERVICE TO OUR PREVIOUS CLIENTS:

- **PETER BLODGETT (HOUSE MASTER)**  
OFFICE: 808.247.8877  
WEBSITE: WWW.HOUSEMASTER.COM
- **BARRY WONG (BUILDING SPECS)**  
OFFICE: 808-306-9664
- **JOEY MYERS (HOME CHECK)**  
OFFICE: 808.566.5011  
WEBSITE: WWW.INSPECTHAWAII.COM
- **BRYAN NAFF (ARCHITECH HOME INSPECTION SYSTEMS)**  
OFFICE: 808.372.2535  
WEBSITE: WWW.ARCHITECHHI.COM

#### DEFECTS AND DISCLOSURES:

YOU NEED TO UNDERSTAND DEFECTS AND DISCLOSURES BEFORE YOU EVALUATE THE PHYSICAL CONDITION OF THE HOME YOU WANT TO BUY AND DECIDE HOW MUCH YOU WANT TO PAY FOR IT.

- **DEFECTS**

PRE-PURCHASE HOME INSPECTIONS TARGET TWO KINDS OF DEFECTS: THE KIND YOU SEE (PATENT DEFECT) AND THE KIND YOU CAN'T SEE (A LATENT DEFECT).

PATENT DEFECTS ARE EASY TO SPOT: FOR EXAMPLE, WATER STAINS, CEILING CRACKS, STICKY WINDOWS OR SAGGING FLOORS ARE PATENT DEFECTS. LATENT DEFECTS ARE MORE ELUSIVE BECAUSE THEY MAY BE HIDDEN: FOR EXAMPLE, FAULTY PLUMBING, ASBESTOS CEILINGS OR DRY ROT.

SOME DEFECTS ARE TRIVIAL; OTHERS ARE MORE SERIOUS. AN INSPECTION CAN HELP YOU DECIDE WHETHER YOU NEED TO ACT ON THE DEFECTS YOU FIND. BE SURE TO WORK OUT HOW ALL DEFECTS WILL BE REPAIRED OR PAID DURING THE C-51 NEGOTIATION TIME PERIOD.

- **DISCLOSURES**

DISCLOSURE IS WHEN A SELLER REVEALS A MATERIAL FACT ABOUT THE PHYSICAL CONDITION OF A PROPERTY BUYER.

A MATERIAL FACT IS ANY INFORMATION THAT CAN AFFECT THE PRICE OF THE HOME OR A BUYER'S DECISION TO PURCHASE IT AT ALL, SUCH AS PRIOR SETTLING OR A HIGHWAY PROJECT THAT WILL CUT THROUGH THE NEIGHBORHOOD.

DISCLOSURE LAWS VARY BY STATE AND RANGE FROM VOLUNTARY SELLER DISCLOSURE TO MANDATORY SELLER DISCLOSURE QUESTIONNAIRES. HAWAII REQUIRES SELLER DISCLOSURES, AND SELLERS CAN BE HELD RESPONSIBLE FOR NOT DISCLOSING A VITAL PIECE OF INFORMATION ABOUT A PROPERTY. IF THE SELLER KNEW ABOUT THE DEFECTS AND OMITTED THEM IN THE DISCLOSURE, AND THE BUYER CAN PROVE THAT THE SELLER KNEW, THE SELLER MAY BE LIABLE FOR DAMAGES.

#### 14. THE LOAN PROCESS

THE FIRST STEP IN THE LOAN PROCESS IS TO GET PRE-APPROVED. ONCE PRE-APPROVED WITH A LENDER OR BROKER, YOU CAN CONTINUE TO WORK WITH THE, OR CHOOSE TO WORK WITH SOMEONE ELSE. THIS IS A LONG AND DIFFICULT PROCESS THAT WILL TEST YOUR PATIENCE AND IS OFTEN FRUSTRATING. EXPECT THAT GOING IN!

- **CHOOSE A LENDER OR MORTGAGE BROKER.**

A LENDER ACTUALLY MAKES THE LOAN. A BROKER ACTS AS A GO-BETWEEN FOR A BUYER AND A LENDER. DON'T HESITATE TO ASK FRIENDS OR ASSOCIATES FOR RECOMMENDATIONS. ASK THE LENDER OR BROKER FOR REFERENCES IF YOU NEED MORE INPUT.

- **SUBMIT YOUR RECORDS.**

A LENDER WILL ASK FOR YOUR FINANCIAL RECORDS, INCLUDING PAY STUBS FOR THE LAST 1-3 MONTHS AND 3 MONTHS OF BANK STATEMENTS. YOU MAY ALSO HAVE TO ANSWER TOUGH QUESTIONS ABOUT YOUR FINANCIAL HISTORY. BE PREPARED: GATHER ALL OF YOUR FINANCIAL DOCUMENTS AHEAD OF TIME (SEE THE ITEMS NEEDED BELOW).

- **CHECK INTEREST RATES.**

INTEREST RATES TEND TO FLUCTUATE. FOLLOW INTEREST RATE NEWS AND IF RATES ARE LOW, YOU MAY ASK YOUR LENDER TO LOCK OR COMMIT TO THAT RATE, THAT DAY. JUST MAKE SURE THE LOCK-IN PERIOD INCLUDES THE DAY YOU CLOSE ON THE HOUSE (AND ANY EXTENSION TIME PERIOD) AND DOESN'T INCUR ANY EXTRA CHARGES.

- **CHOOSE A LOAN.**

YOU MAY THINK YOU WANT A 30-YEAR, FIXED-RATE MORTGAGE, BUT AN ADJUSTABLE-RATE MORTGAGE MAY BE MORE APPROPRIATE FOR YOUR CIRCUMSTANCES. SOME SPECIAL LOAN PROGRAMS ARE GEARED TO FIRST-TIME BUYERS OR VETERANS. DISCUSS THIS WITH YOUR LENDER TO GET THE BEST LOAN FOR YOU.

#### YOUR CREDIT REPORT:

- **NEVER ASSUME THAT YOUR CREDIT REPORTS ARE CORRECT. PULL YOUR CREDIT REPORT BEFORE STARTING TO LOOK FOR YOUR HOME. THIS WILL GIVE YOU SOME TIME TO CORRECT ANY ERRORS THAT MAY POP UP. (AS MANY AS 80% OF ALL CREDIT REPORTS HAVE INCORRECT INFORMATION ON THEM).**

- **A CREDIT REPORT IS BASICALLY DIVIDED INTO 4 SECTIONS: IDENTIFYING INFORMATION, CREDIT HISTORY, PUBLIC RECORDS AND INQUIRIES.**

- IDENTIFYING INFORMATION – INFORMATION THAT CAN IDENTIFY YOU.

- CREDIT HISTORY – THIS SECTION WILL INCLUDE THE NAMES OF YOUR CREDITORS, YOUR ACCOUNT NUMBERS, WHEN YOU OPENED THE ACCOUNT, THE TYPE OF CREDIT, WHOSE

NAME THE ACCOUNT IS IN, TOTAL AMOUNT OF THE LOAN, CREDIT LIMIT OR BALANCE ON THE CARD, HOW MUCH IS STILL OWED, FIXED MONTHLY PAYMENTS OR MINIMUM MONTHLY AMOUNT, STATUS OF THE ACCOUNT, AND HOW WELL YOU'VE PAID THE ACCOUNT

NOTE: "CHARGED OFF" MEANS THE CREDITOR HAS WRITTEN OFF A BAD DEBT. IT'S NOT A GOOD THING.

- PUBLIC RECORD – THIS SECTION IS THE ONE THAT YOU WANT TO BE ABSOLUTELY BLANK. IT LISTS BANKRUPTCIES, JUDGMENTS AND TAX LIENS
- INQUIRIES – "HARD" ARE INQUIRIES THAT ARE INITIATED BY YOU WHEN YOU FILL OUT A CREDIT APPLICATION. "SOFT" ARE INQUIRIES FROM COMPANIES THAT SEND OUT PROMOTIONAL INFORMATION. IF YOU HAVE ONE OR MORE HARD INQUIRIES IN A 14 DAY PERIOD, IT ONLY COUNTS AS ONE INQUIRY. YOUR CREDIT SCORE WILL BE AFFECTED BY MANY HARD INQUIRIES.

#### ITEMS NEEDED WHEN APPLYING FOR A LOAN:

- SOCIAL SECURITY NUMBER
- DATE OF BIRTH
- PAYCHECK - 2 TO 3 MONTHS WORTH OF PAY STUBS W/ YEAR-TO-DATE EARNINGS AND EVIDENCE OF YOUR CURRENT MONTHLY SALARY (BEFORE TAXES AND OTHER WITHHOLDINGS).
- W2 TAX FORMS – ORIGINAL COPIES SENT TO YOU BY THE IRS FOR THE PAST TWO YEARS
- EMPLOYER INFORMATION – NAMES, ADDRESSES, AND PHONE NUMBERS OF ALL YOUR EMPLOYERS FOR THE PAST 2 YEARS
- ACCOUNT INFORMATION – ACCOUNT NUMBERS AND CURRENT BALANCES OF CHECKING, SAVINGS AND ANY OTHER ACCOUNTS
- CURRENT ASSETS – IRAs, CDs, STOCKS, BONDS, ETC.
- PERSONAL PROPERTY – VALUE OF PROPERTY THAT CAN INCLUDE LIFE INSURANCE, RETIREMENT ACCOUNTS, CARS, ETC.
- LIABILITIES – CURRENT CREDIT CARDS, LOANS, OR ANY OTHER DEBT INFORMATION (PROVIDE NAME AND ADDRESS OF EACH CREDITOR AND THE MONTHLY PAYMENT AND TOTAL AMOUNT DUE)
- CURRENT AND PREVIOUS ADDRESSES

#### WHAT LENDERS LOOK FOR

- THE MOST COMMON THING LENDERS LOOK AT IS YOUR CREDIT SCORE. THEY ALSO LOOK FOR EMPLOYMENT HISTORY, DEBT HISTORY, LIABILITIES, YOUR JOB, AND MONTHLY INCOME.
- THEY ALSO LOOK AT BANKRUPTCY HISTORY, COLLECTION HISTORY, AND A LACK OF CREDIT.
- ANTICIPATE PROBLEMS – A GAP IN EMPLOYMENT HISTORY OR LATE BILL PAYMENTS – AND INCLUDE A BRIEF LETTER OF EXPLANATION.
- THE LENDER'S IDEAL CANDIDATE:
  - CREDIT OVER TWO YEARS WITH A STEADY HISTORY OF ON-TIME PAYMENTS.
  - EMPLOYMENT HISTORY – TWO YEARS, NO GAPS, IN THE SAME LINE OF WORK.
  - HOUSING PAYMENTS (RENT / MORTGAGE) – NO LATE PAYMENTS IN THE LAST 12 MONTHS (A MINIMUM OF 1 IN THE PAST 24 MONTHS).
  - LIABILITIES SHOULDN'T AMOUNT TO MORE THAN 42% OF YOUR INCOME.
  - ASSETS AND RESERVES – AT LEAST AN AMOUNT EQUAL TO 2 MONTHS' MORTGAGE PAYMENTS, INCLUDING PRINCIPAL, INTEREST, TAXES, AND INSURANCE. THREE MONTHS OR MORE IS BETTER.
- IF YOU DON'T HAVE PERFECT CREDIT . . .
  - THERE ARE PLENTY OF LOANS OUT THERE FOR NON-TRADITIONAL BUYERS. TELL YOUR STORY BY DOCUMENTING TRANSACTIONS WITH PEOPLE WHO HAVE EXTENDED YOU SERVICES. INCLUDE NAMES, ADDRESSES, ACCOUNT NUMBERS AND PHONE NUMBERS. A GOOD APPLICATION PRESENTATION MAKES A HUGE DIFFERENCE.
  - IF YOUR CREDIT IS POOR, THEN YOUR BEST BET WOULD BE TO WAIT IT OUT. POSITIVE INFORMATION STAYS ON YOUR CREDIT REPORT INDEFINITELY. NEGATIVE INFORMATION STAYS ON YOUR REPORT FOR UP TO SEVEN YEARS, BUT THEY DO CARRY LESS WEIGHT AS THEY ARE REPLACED WITH POSITIVE INFORMATION.
- HOW IS CREDIT RISK MEASURED? (APPROXIMATELY)
  - PAYMENT HISTORY – 35%
  - AMOUNTS OWED – 30%
  - LENGTH OF CREDIT HISTORY – 15%
  - NEW CREDIT (TAKING ON TOO MUCH DEBT) – 10%
  - TYPES OF CREDIT – 10%

- **HOW TO ESTABLISH GOOD CREDIT**
  - OPEN AN ACCOUNT (IF YOU HAVE NO CREDIT)
  - DON'T GO CRAZY WITH YOUR CREDIT – DON'T HAVE TOO MUCH
  - PAY DOWN BEFORE SAVING UP
  - MINIMIZE CREDIT CHECKS
  - DON'T MAX OUT YOUR ACCOUNTS
  - HOLD OFF ON BIG PURCHASES
- **HOW TO CLEAN UP YOUR CREDIT**
  - IF YOU'VE MADE LATE PAYMENTS IN THE PAST, BEGIN MAKING PAYMENTS ON TIME FOR ONE YEAR
  - USE CASH AND STOP CHARGING OR PAY OFF IN FULL MONTHLY
  - PAY OFF YOUR DEBTS FIRST BEFORE SAVING FOR A DOWN PAYMENT, WHEN YOU'VE PAID OFF SOME, CANCEL YOUR ACCOUNTS UNTIL YOU HAVE ONLY 1 OR 2 LEFT
  - DON'T OPEN ANY NEW CREDIT ACCOUNTS
  - IF YOU'VE HAD A GOOD CREDIT HISTORY THAT WAS DAMAGED BY EXTENUATING CIRCUMSTANCES, WRITE A LETTER TO GO WITH YOUR LOAN APPLICATION
  - MAKE SURE ALL ACCOUNTS SAY "CLOSED BY CONSUMER"

DURING THAT TIME:

- A THIRD PARTY (ESCROW OFFICE) TAKES OVER THE PAPERWORK.
- YOUR LENDER APPROVES YOUR LOAN (IF NOT, THE CONTRACT COULD BE CANCELED).
- YOU AND THE SELLER SATISFY THE CONTINGENCIES IN THE CONTRACT, SUCH AS INSPECTIONS AND CLEAR TITLE (IF NOT, THE CONTRACT COULD BE CANCELED).
- YOU ARRANGE FOR TITLE AND HOMEOWNER'S INSURANCE (A CONDITION OF THE MORTGAGE).
- YOU DECIDE HOW TO HOLD TITLE.
- YOU REVIEW CLOSING COSTS WITH THE LENDER (USUALLY 2-7% OF THE HOME PURCHASE).
- YOU AND THE SELLER SCHEDULE THE CLOSING DAY.
- YOU ARRANGE FOR FINAL WALK-THROUGH INSPECTION.
- YOU ORGANIZE AND SCHEDULE YOUR MOVE.

## **15. CLOSE THE DEAL**

ON SIGNING DAY, THE SELLER OFFICIALLY SIGNS THE HOUSE OVER TO YOU. IN HAWAII, AFTER SIGNING, THE LOAN IS FUNDED AND A DAY OR TWO LATER, RECORDATION OCCURS. THAT DAY IS YOUR TRUE "CLOSING." IT CAN TAKE FROM 15 TO 90 DAYS TO CLOSE ESCROW, DEPENDING ON THE COMPLEXITY OF YOUR TRANSACTION, AND THE CONDITIONS ATTACHED TO THE PURCHASE CONTRACT.

## **16. TURN THE KEY**

NOW THE REAL WORK AND THE REAL JOY OF HOME OWNERSHIP BEGINS. IF YOU ORGANIZED YOUR MOVE TO COINCIDE WITH CLOSING DAY, BE SURE YOU ALLOW ENOUGH TIME BETWEEN CLOSING AND THE MOVERS' ARRIVAL. IF YOU HAVE A FEW DAYS BETWEEN CLOSING AND MOVING IN, THIS IS THE TIME TO PAINT, RE-CARPET, AND MAKE ANY MINOR REPAIRS NOT COVERED IN YOUR TRANSACTION. THEN START GETTING SETTLED IN YOUR NEW HOME AND PLANNING FOR THE FUTURE.

THE MOST IMPORTANT THING YOU CAN DO IS TO START REBUILDING YOUR FINANCES AFTER A HOME PURCHASE:

- CREATE A NEW MONTHLY BUDGET.
- CONSIDER PAYING YOUR MORTGAGE THROUGH ELECTRONIC TRANSFER.
- TRY NOT TO ACCUMULATE NEW CREDIT DEBT.
- SET ASIDE NEW EMERGENCY FUNDS. (THIS IS MORE IMPORTANT FOR A HOUSE THAN FOR A CONDO OR TOWNHOUSE).
- START A RECORD FILE FOR HOME IMPROVEMENTS AND MAKE IT PART OF A PERMANENT HOME FILE.
- MAKE PLANS FOR HOME IMPROVEMENT AND MAINTENANCE AND SAVE FOR THAT.
- ENJOY BUILDING EQUITY AND TAX SAVINGS.

THE STOTT TEAM HAS THE EXPERIENCE TO MAKE THIS ENTIRE PROCESS EFFORTLESS. LET US HELP YOU MAKE YOUR DREAM OF OWNING A PIECE OF PARADISE A REALITY.

*Let Our Family Serve Your Family*