MATT CURTIS
REAL ESTATE

# YOUR HOME BUYING ROADMAP

**A Step-by-Step Guide From First Showing to Closing**

# Why this Guide Exists

This guide is designed to be your calm, proven roadmap. It breaks the home buying process into clear, easy-to-follow steps, explains what to expect at each stage, and helps you move forward with confidence—without pressure or guesswork.

At **Matt Curtis Real Estate**, we've helped more than **8,500 buyers and sellers** successfully navigate the market, closed over **$2 billion in real estate**, and earned **4,000+ 5-star reviews** along the way. We've been **Alabama's #1 real estate team for over six years** because we focus on one thing: helping people make smart, confident decisions.

Throughout this guide, we'll show you exactly what to expect—and how our team helps buyers win with confidence.

# Choosing the Right Agent MATTers

Not all agents are created equal—and in today's market, who you hire truly MATTers. With more than 70% of agents nationwide not selling a single home in 2025, partnering with a proven team can be the difference between missing out and moving into the right home.

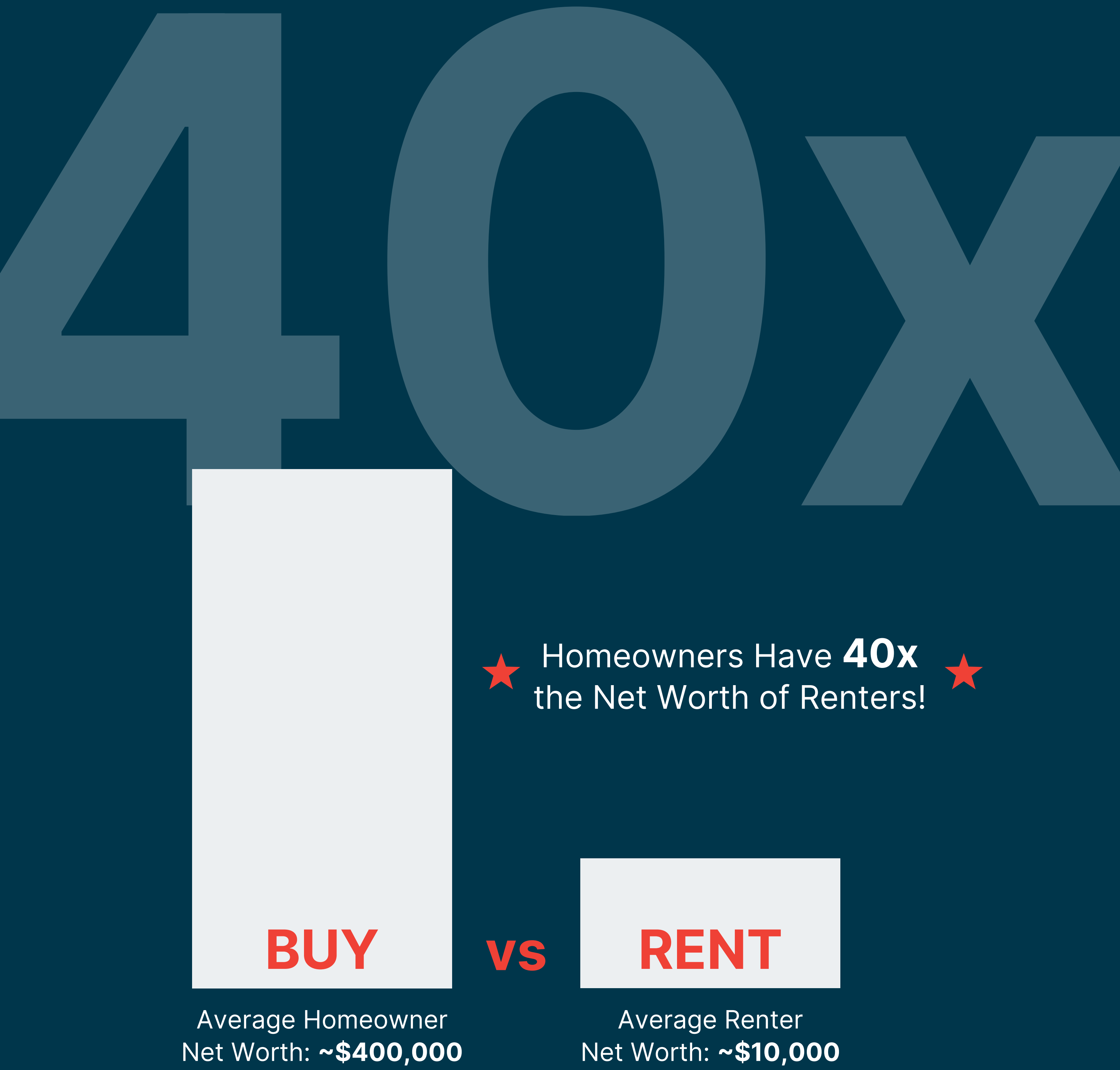
The right real estate team acts as your strategist, market expert, negotiator, and project manager from your first showing to the closing table. At Matt Curtis Real Estate, we don't just help buyers tour homes—we help them win. Our team sells a home every 12 hours, giving us real-time insight into pricing, competition, and what it actually takes to get offers accepted. By leveraging a full team of 70+ specialists, we ensure faster response times, stronger negotiations, and a smooth experience from start to finish.

### Ask These Questions Before Hiring a Buyer's Agent:

- How many homes have you helped buyers purchase recently?
- How many verified reviews do you have, and what's your average rating?
- Do you have a full team to support buyers—from showings to closing?
- How well do you understand current market conditions and winning offer strategies?
- Who handles the details once my offer is accepted?

When you ask the right questions, the difference becomes clear—between agents who work part-time and teams who consistently deliver results for buyers.

# Renting vs. Owning: What Buyers Need to Understand



# Estimated Cash Flow

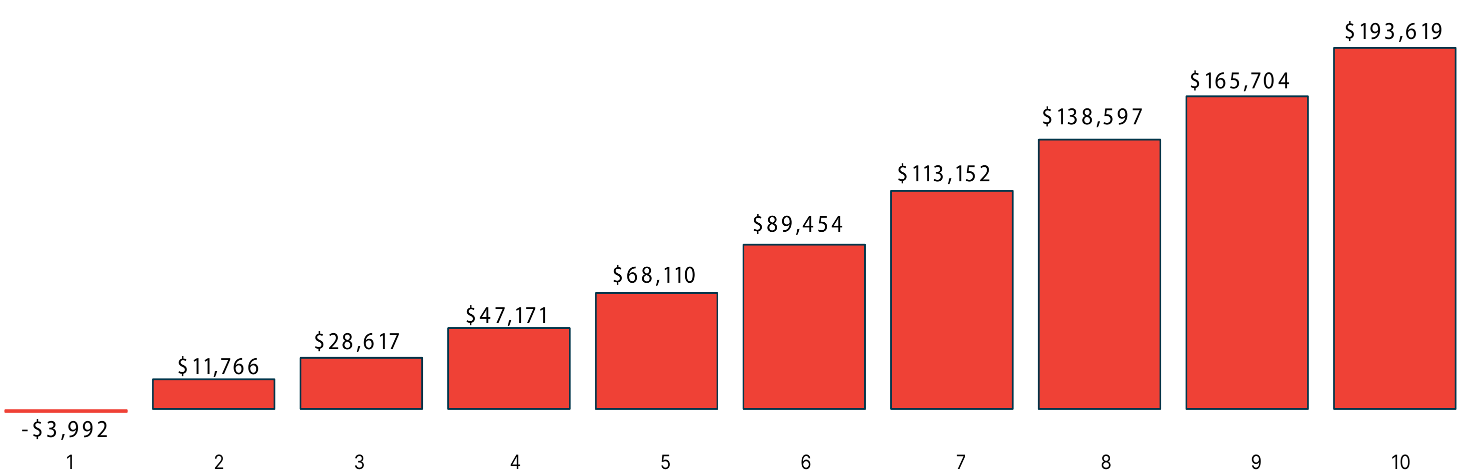
| | Buying-Yr1 | Rent-Yr1 | Rent-Yr5 |
|---|---|---|---|
| Monthly P&I | $1,849 | $2,048 | $2,468 |
| Property Tax & Ins. | $263 | $31 | $37 |
| Maint. & Repairs | $125 | $0 | $0 |
| Monthly Exp. | $2,237 | $2,079 | $2,497 |
| **Total Cash Flow** | **$134,472** | | **$136,813** |

Interest Rate 6.750% | APR 6.959%

Annual Rental Increase 4.6875%

# Estimated Gain by Buying a Home

$193,619

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BUY
OR
RENT

# Renting vs. Owning Summary

## Renting

- **Payments Increase Over Time**
  Rent typically rises year after year, making long-term budgeting unpredictable.
- **No Equity Built**
  Monthly payments don't create ownership or long-term value.
- **Limited Long-Term Control**
  Lease renewals, rent increases, or selling decisions are out of your control.

## Owning

- **Lock in a Long-Term Payment**
  A fixed 30-year mortgage creates consistency and protection against rising housing costs.
- **Build Equity & Long-Term Wealth**
  Each payment increases ownership while home values can appreciate over time.
- **Control & Predictability**
  You decide how long you stay, how the home is used, and how it fits into your long-term plans—including retirement.

**Bottom Line:**
**Owning a home provides stability, control, and long-term financial advantages that renting cannot.**


Pre-Approved!

# 1. Get Pre-Approved Before You Shop

- Getting pre-approved is one of the most important steps you can take before starting your home search. A pre-approval confirms your buying power, helps you shop within the right price range, and shows sellers that your offer is serious and well-qualified. While many buyers confuse pre-qualification with pre-approval, there's an important difference—pre-qualification is a quick estimate based on basic information, while pre-approval involves a deeper review of your income, assets, credit, and debt by a lender.

- From a seller's perspective, pre-approved buyers stand out. A strong pre-approval reduces uncertainty and can make your offer more competitive—even against higher-priced offers—by increasing confidence that the transaction will move smoothly to closing.

**Contact us if you need help getting pre-approved.**

# Types of Mortgages

## Conventional Mortgage

A conventional mortgage is a loan that is not guaranteed or insured by any government agency. It is typically fixed in its terms and rate. Down-payments typically range from 5-20% down.

## FHA Mortgage

An FHA mortgage issued by federally qualified lenders and insured by the Federal Housing Administration (FHA). FHA loans are designed for low to moderate income borrowers who are unable to make a large down payment. The down-payment is typically 3.5%.

## VA Loan

A VA loan is a mortgage loan in the United States guaranteed by the U.S. Department of Veterans Affairs (VA). The loan may be issued by qualified lenders. The VA loan was designed to offer long-term financing to eligible American veterans or their surviving spouses (provided they do not remarry). There typically is no down payment with this loan.

# What the Lender Will Need

- Address to your place of residence (past two years)
- Social Security numbers
- Names and location of your employers (past two years)
- Gross monthly salary at your current job(s)
- Pertinent information for all checking and savings accounts
- Pertinent information for all open loans
- Complete information for other real estate you own
- Approximate value of all personal property
- Certificate of Eligibility and DD-214 (for veterans only)
- Current check stubs and your W-2 forms (past two years)
- Personal tax returns (past two years), current income statement and business balance sheet for self-employed individuals

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# Things to Avoid Doing When Buying a Home

1. Buy a new car
2. Open any new lines of credit including credit cards or financing furniture
3. 12 months “same as cash” is a new line of credit
4. Quit your job
5. Change jobs
6. Co-sign for someone else’s loan
7. Make any large deposits without sourcing the funds with the mortgage company

**REMINDER:**
**Your lender will run your credit again the day of closing. Please do not make any changes or do any of the above up to the time of closing.**

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# 2. Know What You Want

- **Define Your Must-Haves vs Nice-to-Haves**

- Before touring homes, it's important to get clear on what truly matters to you. Separating your **must-haves** from your **nice-to-haves** keeps your search focused, saves time, and helps you make confident decisions when the right home comes along.

- Start by identifying your non-negotiables—such as **location or school district**, the right mix of **beds, baths, and square footage**, and whether a **single-level or multi-level layout** best fits your lifestyle. From there, consider preferences like **new construction versus resale** and how much **timeline flexibility** you have. When priorities are clear, it's easier to act quickly and confidently without second-guessing your decision.

- **Your Home Search Checklist**

  - [ ] Preferred location / school district
  - [ ] Minimum number of bedrooms
  - [ ] Minimum number of bathrooms
  - [ ] Ideal square footage range
  - [ ] One-level or multi-level home
  - [ ] New construction or resale
  - [ ] Target move-in timeframe
  - [ ] Flexibility on features or timing

# 3.

## Understanding the Market

- **Buyer's Market (6+ Months of Supply)**
  When there are more homes for sale than buyers, inventory levels are high and buyers have more negotiating power. With six months or more of supply, buyers often have more options, more time to decide, and greater flexibility when negotiating price and terms.

- **Balanced Market (4–6 Months of Supply)**
  A balanced market occurs when supply and demand are relatively even. With four to six months of inventory, pricing is generally stable and homes sell at a steady pace. In this environment, having a smart strategy and clean offer structure matters most.

- **Seller's Market (Less Than 4 Months of Supply)**
  When inventory drops below four months of supply, demand outpaces available homes. Homes sell faster, competition increases, and multiple offers are more common. In seller's markets, speed, preparation, and strong guidance give buyers the the best chance of success.

best chance of success.

# Create a Buyer Plan with Your MCRE Agent

### Your Custom Buying Plan

- Every successful purchase starts with a clear plan. Your Matt Curtis Real Estate agent will help you create a customized buying strategy based on current market conditions and your personal goals. This includes developing the right offer structure, understanding your ideal timeline, and setting clear budget guardrails so you can move forward with confidence.
- With a well-defined plan in place, every decision becomes easier, faster, and more strategic—helping you stay competitive while protecting your financial comfort and long-term goals.

## How You Plan MATTers!

# 11 TIPS FOR BUYING IN A HOT SELLER'S MARKET

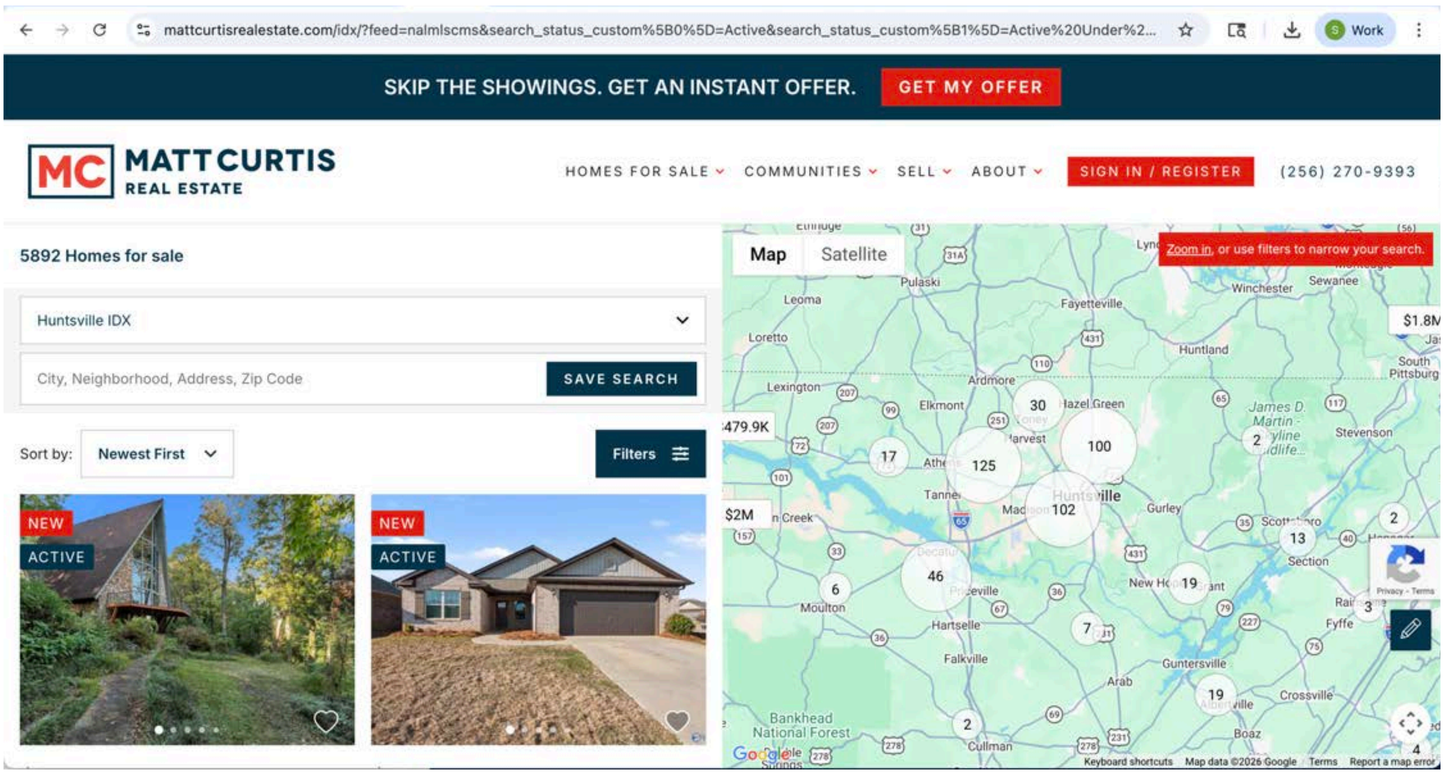
In competitive markets, success isn't about luck—it's about preparation and strategy. At Matt Curtis Real Estate, we've developed a proprietary framework of **11 proven strategies** designed to help buyers stand out and secure the right home, even in multiple-offer situations.

These strategies focus on strengthening every part of your offer—from financial readiness and pricing accuracy to timing, terms, and negotiation approach. By combining real-time market data with a clear understanding of seller priorities, our team helps buyers present offers that are not only competitive, but compelling.

Just as important, our approach removes emotion from the process. Clear budget guardrails, disciplined decision-making, and experienced team negotiation allow buyers to move quickly and confidently—without overpaying or taking unnecessary risk.

★ **Ask your MCRE agent to walk you through the 11 Tips for winning in today's market.**

# Begin Your Search




**MattCurtisRealEstate.com**

- The right tools make all the difference when searching for a home. The Matt Curtis Real Estate website gives you access to powerful, easy-to-use search tools designed to help you find the right home faster and with less guesswork.

- You can filter your search by **school district, beds and baths, square footage**, and **number of levels** to focus only on homes that fit your priorities. You can also set up **custom alerts** and gain **early access** to new listings, helping you stay ahead in competitive markets and act quickly when the right opportunity appears.

# Build OR Buy Existing?

## BUILD NEW

- More customization – Choose floor plans, finishes, and features
- Longer timeline – New builds take more time and planning
- Builders warranty - Can have less maintenance expenses

## BUY EXISTING

- Faster move-in – Homes are typically available sooner
- Limited customization upfront – Updates happen after closing
- Established neighborhoods – Mature landscaping and surroundings

**Bottom Line:**
**Both options can be a great choice. The right path depends on your timeline, budget, and how much customization matters to you—now and long term.**

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# Find the Right Agent

# WHO YOU HIRE MATTERS.

Buying a home is a team effort—and having the right team behind you makes all the difference. Unlike a solo agent juggling every role, Matt Curtis Real Estate provides buyers with access to a full team of **70+ professionals**, including dedicated buyer agents, closing coordinators, and in-house administrative support. This team-based approach ensures faster communication and a smoother experience from contract to closing. Combined with our **5-star**, **client-focused service** and **more Google reviews than any real estate company in Alabama**, buyers gain confidence knowing every detail is handled by specialists who do this every day.

**#1 Real Estate**
Team in Alabama

**8500+**
Homes Sold

**4000+**
5 Star Reviews

# From Offer to Contract

### Making An Offer & Negotiating Terms

A strong offer is about more than just price. While price is important, terms often play an equally critical role in a seller's decision. Your Matt Curtis Real Estate agent will help you structure an offer that balances price with key terms such as **inspection windows**, **earnest money**, and **appraisal considerations**—all based on current market conditions.

By understanding how these elements work together, buyers can strengthen their position, reduce risk, and improve their chances of getting an offer accepted. Our team guides you through each decision, explains the trade-offs, and negotiates on your behalf to protect your interests while remaining competitive.


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# Inspections & Buyer Beware (ALABAMA)

**Inspections & Due Diligence (Caveat Emptor)**

In Alabama, real estate transactions follow a principle known as Caveat Emptor, which simply means “buyer beware.” This doesn’t mean buying a home is risky—it means buyers are responsible for completing their due diligence so they can make an informed decision. With the right guidance and inspections, this process is straightforward and manageable.

Inspections play a key role in protecting buyers. They provide insight into the home’s condition, help identify potential concerns early, and allow buyers to request repairs or negotiate terms when appropriate. The goal isn’t to find a perfect home—it’s to understand the home you’re buying and move forward with confidence.

**Common Inspections Include:**

- **General Home Inspection** – Reviews the overall condition of the home
- **Termite Inspection** – Checks for wood-destroying organisms
- **Radon Testing** – Measures radon levels inside the home
- **Mold Inspection** – Identifies potential moisture-related concerns
- **Structural Inspection** – Used when there are questions about the foundation or structure

**Important Exceptions to Note:**

Sellers must disclose certain items even in a buyer-beware state, including **health and safety issues**, situations involving **new construction or builders**, and **direct inquiries** where a buyer asks a specific question about the property.

Your Matt Curtis Real Estate agent will help you understand which inspections make sense for your situation and guide you through each step so you can move forward informed—not overwhelmed.

# From Contract to Closing

## From Contract to Closing Day

Once your offer is accepted, our team manages every step leading up to closing. The process begins with the **appraisal**, which confirms the home's value for the lender. If inspections identify items that need attention, our **dedicated closing department** steps in to handle the details—**scheduling inspections, managing timelines, and negotiating requests for repairs** to keep everything moving smoothly.

This is where our team-based approach truly stands out. Each of our closing coordinators handles around **200 transactions per year**, providing the equivalent of **roughly 50 years of experience every single** year compared to the average agent. As closing approaches, you'll complete a **final walkthrough** to confirm the home's condition, and we'll guide you through **closing preparation** so there are no surprises—just a smooth path to closing day.

# MC Home Buying Process

1

**Contract Executed -** signed by both buyer(s) and seller(s).

2

**0-1 BUSINESS DAYS AFTER SIGNED CONTRACT**

**Order appraisal with lender.**

3

**1-2 DAYS AFTER SIGNED CONTRACT**

**Receive an email and call from your Closing Coordinator to schedule your home & pest inspections and closing.**

4

**3-10 DAYS AFTER SIGNED CONTRACT**

**Time for your home inspection!**
**Buyers' Agent will be present.**

welcome home

## You are now part of the MC Family!

welcome home

## 5

**1-2 BUSINESS DAYS AFTER INSPECTION**

1. Receive Inspection Report from inspector.
2. Receive a call from your Licensed Closing Specialist and work on request for repairs.

## 6

Wait on the “Clear to Close.”

## 7

**24-72 HOURS BEFORE CLOSING DAY**

Time for your final walk through!
Buyer’s Agent will be present.

## 8

It’s Closing Time!

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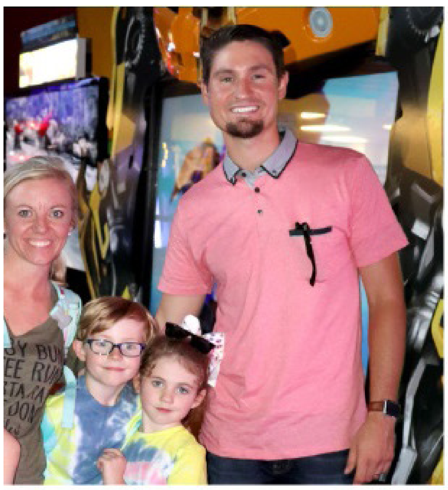
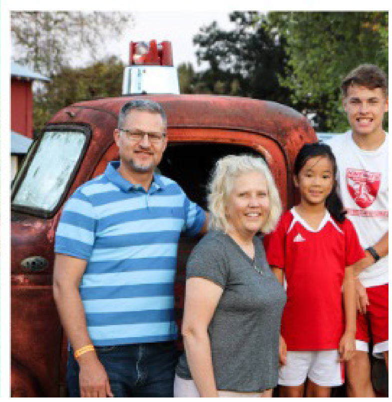
# MCRE Client = MCRE Family

When you buy or sell with MCRE, you don't just complete a transaction—you join the MCRE Family. And families don't just do business together... they celebrate life together. Throughout the year, we host exclusive client appreciation events where families reconnect, have fun, and build community. From our annual Pie Day tradition during the holidays, to birthday treats delivered to your doorstep, to fun client events and gatherings throughout the year, we stay connected long after closing day.

Because to us, you're not just a past client—you're part of the MCRE Family for life.





## WHO YOU HIRE

# MATTERS.


# Making a Difference at Home + Globally

At MCRE, making a difference goes beyond real estate—and it starts with you. We believe that **“to whom much is given, much is expected” (Luke 12:48)**, and every client who chooses MCRE becomes part of that impact. Because of the trust you place in us, children in our own community are supported through the Curtis Cares Center and Kids to Love, receiving resources and opportunities that change lives. And through our Every 100 Homes Project in Central America, every 100 homes our clients buy or sell helps fund the construction of a new home for a family in need. To date, **157+ homes** have been built—creating safety, stability, and generational change. Your decision doesn’t just move your family forward—it helps move other families forward too, both locally and globally.

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