

Guiding You Home

KW
KELLERWILLIAMS
ARIZONA REALTY

× **Lockwood**
— Buy | Sell | Invest —



Chris Lockwood

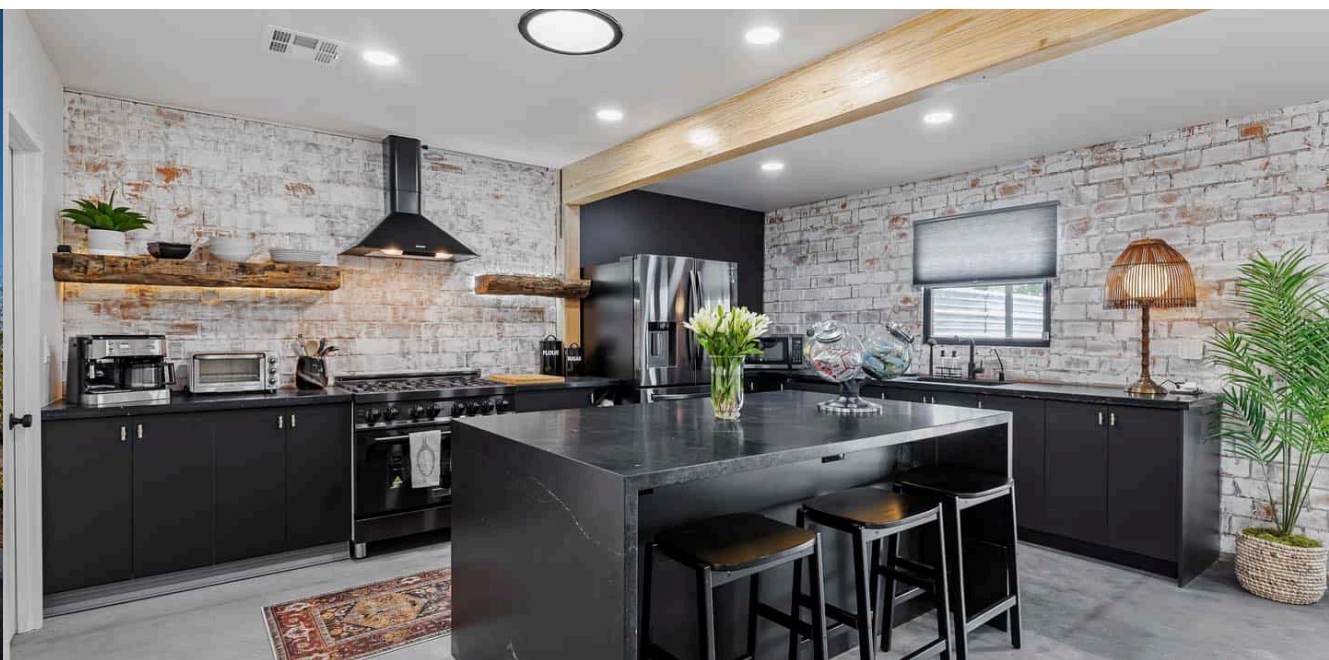
An experienced professional in the field of product & User Experience design who has shifted his focus to the world of all things real estate. He is highly motivated by his passion for people and his problem-solving skills. He is committed to understanding the unique needs of each of his clients, and his analytical skills enable him to provide customized solutions to meet those needs. His dedication to building strong relationships and delivering excellent service make him an asset to the real estate industry. With his skills and commitment, Chris is sure to make a significant impact in the world of real estate.

Contact Information

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Socials

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Testimonials

"I'm working with Chris Lockwood to help me find some investment properties in Arizona, and I am so impressed with this work ethic! 🙌 This man is on top of his stuff!..."

- Noah Addy

The Home Buying Process

 Select a Real Estate Agent

 Buyer Consultation

 Financial Pre-Approval

 Search & View Properties

 Write an Offer to Purchase

 Negotiate the Deal

 Do Due Diligence

Remove Contingencies

Obtain Mortgage Financing

Credit Check

Survey

Under Writing

Insurance

Appraisal

 Conduct Title Search

 Remove Encumbrances

 Obtain Title Insurance

 Conduct Inspections

 Resolve Any Issues

 Obtain Funds for Closing

 Close on the Property

 Take Possession of the Home



Financial Pre-Approval

- Confidential Counseling
- Financial Option
- Homeowner Responsibility



The Home Buying Process

Integrated with KW technology, Keller Mortgage makes for a swift, simplified experience that expedites the process so you can move into your new home, faster. Available exclusively through KW agents like me, you'll enjoy unprecedented savings on time and money.

The Home Buying Process

- \$0 Origination Fee
- \$0 Lender Fee
- Plus \$1000 credit at closing (if the loan is over \$150000)
- Enjoy super-low interest rates

Financing Your Future Home

Tips to Protect Your Loan

Do:

- Notify your lender of any address change, whether it's your home address or another listed on your application
- Notify your lender of any salary or wage changes
- Be prepared to provide proof of significant bank deposits
- Acquire homeowner's insurance immediately after going under contract
- Keep all forms of debt paid and in check

Don't

- Make large purchases using existing credit without first talking to your lender
- Apply for or acquire any additional lines of credit
- Pay off, transfer, or close credit balances unless your lender instructs you to do so
- Change jobs without first talking to your lender
- Co-sign for another person seeking to obtain a line of credit or to make a purchase



Have-On-Hand

- A month's worth of your most recent pay stubs
- Copies of your federal tax returns and W2's from the last 2 years
- The names & addresses of your employers over the last 2 years, compiled into one list
- Last 3 months of bank statements
- A copy of your real estate agreement
- The names & addresses of your landlords over the past 2 years
- Divorce/Separation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers

Financing Your Future Home

Your Time Is Valuable

From the moment you hire me I am here to guard what is most valuable to you. This starts with your time. This means that we will not spend time viewing homes that do not meet your needs as you've explained them. I will carefully screen each property that comes onto the market to make sure that you are seeing properties that you can buy and that fit your criteria.



Home Tour

When we view homes you will be given the information that is most relevant to make the right decision. This starts with precise pricing information, pertinent documents, and special notes that I've gathered on each property.

Search With My App



Search



Neighborhoods



Collections

My app makes achieving your homeownership goals more accessible than ever before. So much more than search, its industry-leading feature set and rich insights will prepare you to handle (and enjoy) the entire journey. Get to know my favorite features before you take it for a spin.

Search

Find your dream home in whatever way works best for you. Whether by neighborhood, school district, ZIP code, and more, my app has the tools to flex with your needs, even when your search extends nationally.

Neighborhoods

Get real-time stats on specific communities and go deeper to see what makes them tick. From the locals' favorite coffee shop to the book club that meets once a week, you'll get an idea of what it's like to actually live there.

Collections

Your search results will be filled with homes you want to save ... and some you'd rather forget. My app lets you “favorite” the homes you love and hide the ones you don't. Create Collections to organize your favorites so you can share and find them with ease and discuss with whomever you please.

Identify Your Ideal Home & Write an Offer



Prior to Writing Offer

1. Carefully read all documents, disclosures and other available information.
2. Conduct a Comparative Market Analysis (CMA) to accurately determine the value of the home
3. Call the Listing Agent and solicit as much information as they're willing to give us.

Writing a Strategic Offer

1. Price
2. Closing Timeline
3. Type of Financing
4. Inspection Contingency
5. Earnest Money Amount
6. Concessions
7. Other Terms and Conditions





Due Diligence

Under Contract

Home Inspections are your opportunity to hire professional inspectors to conduct non-invasive inspection and receive a written report highlight safety concerns and deferred maintenance

Due Diligence include reviewing the title, property disclosures, tax information, code enforcement files, etc.

Lending and Title will begin to review the contracts and conducting their diligence, moving toward approval and closing, to include an **appraisal** in most cases.

Close on Your New Home

Copies of all Documents will be provided to you throughout the transaction and at closing.

Timelines will be met promptly and coordination between all parties to ensure a smooth transaction.

Title Insurance has two categories, **Lenders Policy** and **Owners Policy**. Most Lenders require title insurance to protect the lender. **Owners Policy** is highly recommended, is paid one time at closing, and protects the buyer from several potential title issues.

Closing Costs typically range between 3-5% of purchase price

- Loan Application Fee
- Underwriting Fee
- Closing Fee
- Homeowners Insurance
- Mortgage Insurance
- Processing Fees
- Recording Fees
- Title Insurance
- State Transfer Tax





Guiding You Home

- I preview inventory daily and weekly on your behalf
- I contact agents for their “coming soon” listings getting early notice
- I door knock communities you like to find you the right home
- I show you properties that match what your wants and needs
- I negotiate aggressively on your behalf
- I work with your lender and our affiliates to ensure a smooth transaction and close



Trusted Vendors

Lenders

Colton King
CrossCountry Mortgage LLC
775.830.5199

Dana Klarr
USA Mortgage
480.486.7959

Title

Kim Evett
Magnus Asset Title Agency
480.748.2100

Moving

Camelback Moving
602.564.6683

Muscular Moving Men
877.434.8668

Inspections

Martin Rosso
Arizona Building Inspections
602.757.5202

Checklist Inspections
480.361.8120

Let's Recap

Become A Qualified Buyer

Begin your Pre-Approval Process today with a Lender of your choice.

Become An Informed Buyer

Let me guide you through the entire process and arm you with the information that you need to make the most informed decision on the property that's right for you.

Become A Strategic Buyer

When it comes time to make an offer I will guide and advise you on your offer to ensure it is as strong as possible.

My Promise to You

I promise to make your individual real estate goals my priority. I will always be transparent and honest, putting your needs ahead of my own or any others.





Thank You!

For the opportunity to guide you through your home buying process. While the process can seem daunting, rest assured, we are here to guide, educate, network, advocate and negotiate on your behalf.

IN THIS TOGETHER

Chris Lockwood

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REALTOR®



EQUAL HOUSING
OPPORTUNITY



Each office is independently owned and operated