



And, as a Smart Women Buy Homes Advisor, I will do so much more!

Need help finding a mover? I know whom to call, whether it's a local two-man crew, or a nationally advertised van line. Want to redo the kitchen and baths? I'll refer you to reputable contractors and remodelers who can get the job done. From landscapers to lighting experts, electricians and plumbers, I have the resources to help single women like you get settled in their new homes. I can even help you save money on repairs to heating, plumbing, air conditioning systems, and major appliances if you don't have a residential home warranty.

And when the last picture is hung, don't be a stranger. I'm here for you to answer any questions, any time. It's what I do as your Smart Women Buy Homes advisor.



Discover the joy of
home ownership

Six Steps to the Nest[©]
make it easy for you





Hi! My name is Jeanie Douthitt, and I am the founder of Smart Women Buy Homes.

Did you know single women are a major force in the real estate market, accounting for more than 20 percent of all home buyers? Women aren't waiting around for Mr. Right to come along and buy them the house with the white picket fence. They are taking mortgage matters into their own hands and flying solo. And with historically low interest rates, the time to buy a home couldn't be better!

Like you, they are smart, savvy shoppers, but when it comes to buying a home, many have experienced frustration, heartache and closed doors. Single women are often afraid to purchase a home by themselves. First-time home buyers may think they can't afford their own home, or don't know where to start.

I can relate. When I purchased my first home, I didn't have any idea where to start. It was a bad experience from beginning to end! I knew there had to be other women like me who had experienced the same thing, so after a 20-year career in information technology, I got my real estate license and founded Smart Women Buy Homes to help single women like you break through the barriers to buying their own home.

Women shouldn't feel fear and anxiety when buying a home, like I did. Instead, buying a home should be an exciting time; a high point in your single life, when you experience the empowerment and freedom of making one of the most important investments in yourself and your life. Working with a Smart Women Buy Homes advisor assures you that you will be listened to, treated with respect, and receive trustworthy advice and information, while we expertly manage ALL the details for you.

We make your home buying experience easy, exciting and a joy. This brochure is designed to get you started on your path to that new home, using my Smart Women Buy Homes Six Steps to The Nest process!

Happy house hunting with Smart Women Buy Homes!

Warmest regards,

Did you know...

- Single women make up 20% of all home buyers
- More than 1 million homes a year are purchased by single women
- 21% of first-time buyers are single women
- The average age of single women homebuyers is 47
- The average age of first-time single women home buyers is 34
- The No. 1 reason single women are buying homes is their strong desire to nest.

Sources: National Association of Realtors 2011 Buyers & Sellers Survey, and the Joint Center for Housing Studies



STEP 6

Making your offer and closing

Once you've settled on the home you want to buy, we'll get to work on putting together an offer to the seller, but not before I've pulled a Comparable Market Analysis (CMA) — a report on recent sales of similar homes in the immediate area which gives us an idea of what to offer the seller. As your Smart Women Buy Homes advisor, I will ensure we have Property Disclosures that provide relevant information about the home, where it is located and affected surrounding areas. Based on this information, I will go to work on your behalf to negotiate the best price possible, taking into consideration your special requests and terms, such as repairs, furnishings, closing and move-in dates.

While your mortgage company will set up an appraisal on the property to establish its value based on other similar properties in the area, I'll help you make an appointment for a home inspection, which is important to determine if there are structural or maintenance problems like termite damage, or drainage and foundation issues for example.

One of the pieces to the puzzle is title work. Your lender works with a title company to conduct a title search of the legal property owner and to obtain title insurance protecting your future interest in the home. You want to be sure the home is free of any liens to the property, and the path is clear for you to take ownership.

There's more insurance to consider as well. To protect your home from loss, such as fire, accidents and theft, your lender requires you to purchase home owner's insurance. With all the different types of rates and requirements, it's easy to become confused about what to buy and from whom. Part of the service I provide you as a Smart Women Buy Homes advisor is a referral list of reputable companies that I know will take good care of you.

Additional expenses include settlement fees, called "closing costs," which can include taxes, points, escrowed expenses, and legal fees, paid to your mortgage lender. Your lender prepares a Good Faith Estimate of these costs for you, generally figured as a percentage of your loan value. You may pay more or less than this estimate, and in some cases, all or some of these costs can be rolled into your mortgage to reduce your immediate out-of-pocket costs.

We're almost there!

Once we've reached a deal, and you and the seller have agreed on the price and terms, the title company and your lender prepare all the paperwork for you to sign at closing. Finally, after your last walk-through, you're ready to sit down at the table, pen in hand, and close on your new home. I'll be by your side to answer any questions you have, and to congratulate you on all you've accomplished to become a home owner.

Now it's time to celebrate!

Check List: The Final Details

- Comps—Comparable Market Analysis
- Seller disclosure to reveal home defects
- Purchase agreement to negotiate an offer
- Appraisal to value home
- Home inspection
- Title Insurance
- Home owner's insurance to protect you and lender
- Good Faith Estimate of closing costs
- Closing documents
- Champagne for celebrating





"My Smart Women Buy Homes advisor was very patient with me. This was my first time buying a home on my own and I was nervous, clueless and needed guidance. She was there all the way."

Check List: Wants & Needs

- Single home
- Duplex
- Condo/high rise
- Townhouse
- Zero-lot line/garden home
- Gated access
- On-site security
- On-site property management
- Clubhouse
- Community pool
- Community fitness center
- Age of home
- Size of home in sq. ft.
- No. of bedrooms
- No. of bathrooms
- No. of living areas
- Study/office
- Alarm system
- Garage: 1 car, 2 car
- Pool
- Fenced yard
- Covered parking
- Assigned parking



I've enjoyed working with you, and your great 'We can find it' attitude, despite all my doubts that I could find an affordable house in the Plano area, and find the type of home I wished to own. Thanks to your great knowledge of the residential real estate business, I now own my perfect-for-me home."

STEP 5

Shopping for your home

Now that you're pre-approved, let's go shopping! We'll work together to create a complete list of everything you could possibly imagine or dream of in a home of your own.

Think style of home—do you see yourself in a cottage, sleek high-rise condo, vintage brick Tudor, zero-lot garden home with minimal yard maintenance, lushly landscaped traditional with plenty of room for the kids and their friends? Condition of home – new or a fixer-upper. Size measured in square footage. Number of bedrooms, bathrooms, type of kitchen, garage attached or not—1 or 2-car, pool, study, stainless steel appliances, wood floors or carpet, basement, wine cellar, etc. Once you've listed everything, including the kitchen sink, on your "Want List," I'll help you prioritize it, from "must haves" to "can live without." This step helps us as we search together to find the perfect home for you using my extensive network and professional resources.

Six Steps to the Nest[©]

STEP 1

Deciding when to buy

When you buy a home, the process can seem intimidating and overwhelming. But it doesn't have to be with our Six Steps To The Nest, designed especially for single women like you to make your experience buying a home truly enjoyable. That first step may be the hardest—deciding when the time is right for you based upon what's going on in your personal and professional life, and your financial situation.

Once you take that first step, you are making one of the most important investments in yourself and your future. Smart women know that while renting has its advantages, there is nothing like being able to call a home "yours" and having the security of an investment that can appreciate down the road. Single women like you are savvy about how a home can provide added tax benefits, something you won't have when renting.

Whether you're starting out in your career with plans to eventually marry and have children, or you are divorced or widowed looking to downsize after the kids have left the nest, owning a home today is more affordable than ever before with historically low interest rates. I applaud you for taking this important first step toward owning a home of your own. As your Smart Women Buy Homes advisor, I look forward to helping you turn that decision into a reality.



STEP 2

Choosing the right agent

Smart women like you know it's who you know that is as important as what you know. As a single woman, you want to work with an agent who understands the challenges and frustrations many single women face in purchasing a home. When you choose a Smart Women Buy Homes advisor, you've chosen more than just the right agent. You've found a caring partner who sincerely wants the best for you.

As your Smart Women Buy Homes advisor, I can assure you that every aspect of purchasing a home will be handled with special attention to your particular needs and wants. Whether it's over coffee in your kitchen, or at your desk in your office, I will meet with you to get to know you, hear your concerns, and gather insight and information on your situation. You can rest easy knowing that every step of the way I'm by your side supporting you, advising, guiding, educating and making the process of buying your new home a pleasure.



"I'd been renting for seven years and decided to buy a townhouse, but I had to overcome that fear factor. My Smart Women Buy Homes advisor was so helpful and walked me through the entire process. Buying my townhouse was a huge, huge accomplishment for me."



STEP 3

Check List: Credit

- Proof of income—recent pay stubs, W-2 forms last 2 years
- Federal income tax returns last 2 years
- Two most recent bank statements
- Proof of credit card debt, auto loans, etc.
- Investment income statements

Financing your home

Does the mere thought of applying for a mortgage send shudders down your spine? You can breathe a sigh of relief knowing as a Smart Women Buy Homes advisor, I have you covered, start to finish. With my network of mortgage lenders, credit resources, and knowledge of all the great loan options out there, I can help you find the right lender for a mortgage that suits your budget and your lifestyle.

Not sure what you can afford? That's a common concern for most single women. While I advise my clients that their mortgage lender is their best source for exactly what they can afford, a rough rule of thumb is your total debt should not be more than 50 percent of your before-tax monthly income.

With extraordinarily low interest rates, there are a variety of affordable mortgage options, making it easier than ever to own a home. You don't need perfect credit, long-term employment, or a large down payment. In fact, more single women than ever before are taking advantage of down-payment assistance or subsidized loan programs. Your mortgage lender can provide more information on these programs, as well as other types of mortgages including Fixed Rate Mortgages, Federal Housing Administration (FHA), Veteran's Administration (VA) and new construction loans. And thankfully, the mortgage process has become more streamlined and convenient, as well.



"As a single 31-year-old school teacher, I didn't think I could afford my own home. My Smart Women Buy Homes advisor showed me how, starting by helping me check my credit scores, and getting pre-qualified for a mortgage. Now I have a place of my own in a secure, gated community. Every time I look around my home, I think, 'Wow, I did this!'"

"My Smart Women Buy Homes advisor was so helpful in my search for a home. She quickly assessed what style of home I was looking for and researched the properties before I visited so I didn't have to waste time viewing homes that did not suit my budget or my needs. I was involved in a very complex situation, and she handled all of the snags, relieving me of worry."



STEP 4

Defining where to buy

Single women know location is critical, not only for safety and convenience, but also for resale.

When selecting where you want to live, it's important to have an in-depth understanding of the neighborhood. One place to start is the Internet where you'll find valuable information. If you can, take a walk or drive around the area to see if it's where you'll want to live.

Together, we'll consider things like school systems if you have children, nearby medical care if health is an issue, accessible public transportation, secure gated communities, resort-style amenities, convenient shopping, even a Starbucks within walking distance and dog park for Fido! As a Smart Women Buy Homes advisor, I have a number of reliable sources at my finger tips to help you learn more about a location you've chosen. Consider me your eyes and ears when it comes to understanding what's important to you in a community or neighborhood.

Check List: Location, location, location

- Urban area
- Suburban area
- School district
- Zip codes
- Gated community
- Active adult (over 55) community
- Golf community
- Walk to public transportation
- Shopping center nearby
- Family park
- Dog park
- Nearby medical care



"I want to thank you for your help. I feel great about being a homeowner, and had it not been for you, I don't think I would have been able to try again. Words can't express how much a difference the Smart Women Buy Homes program has made to me."