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BUYER'S *Guide*



LUXE
PROPERTIES

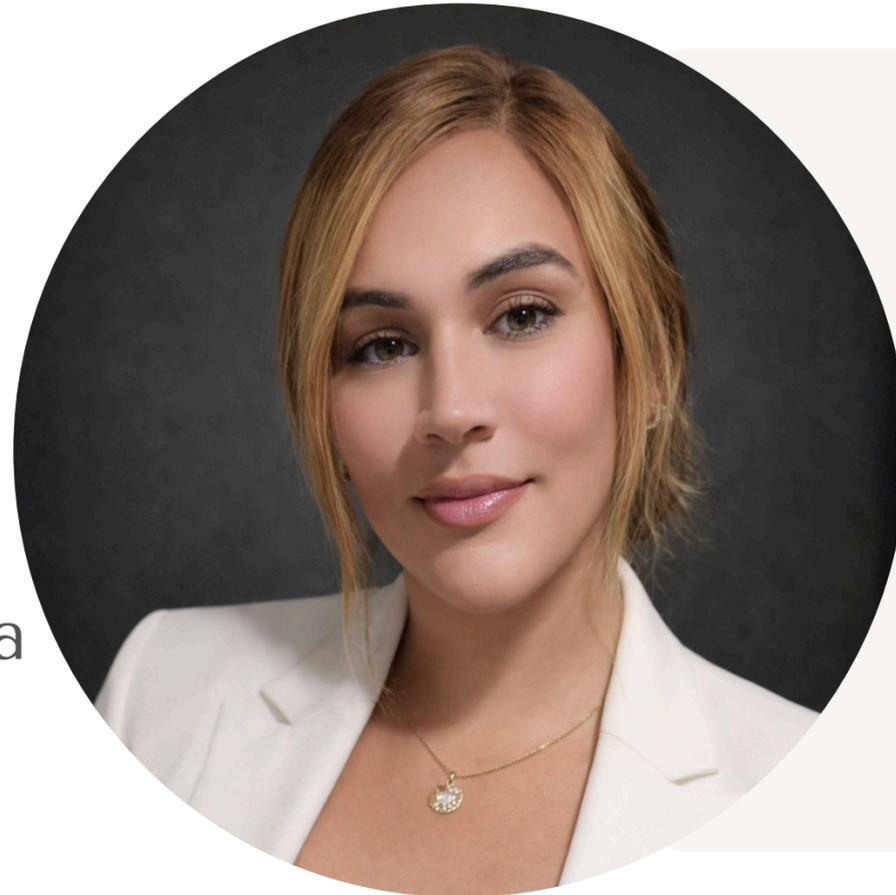


ABOUT US



Hello!

I'm Shiloh Royale Cabrera



Shiloh Cabrera brings a powerful blend of real estate expertise, financial knowledge, and client advocacy to every transaction. With a background in banking, credit education, sales and lending, she understands how to guide clients through the full housing journey—from renting and first-time buying to selling with confidence.

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Proudly Affiliated with Luxe Properties



I'M HERE *To help you*



SHILOH ROYALE CABRERA

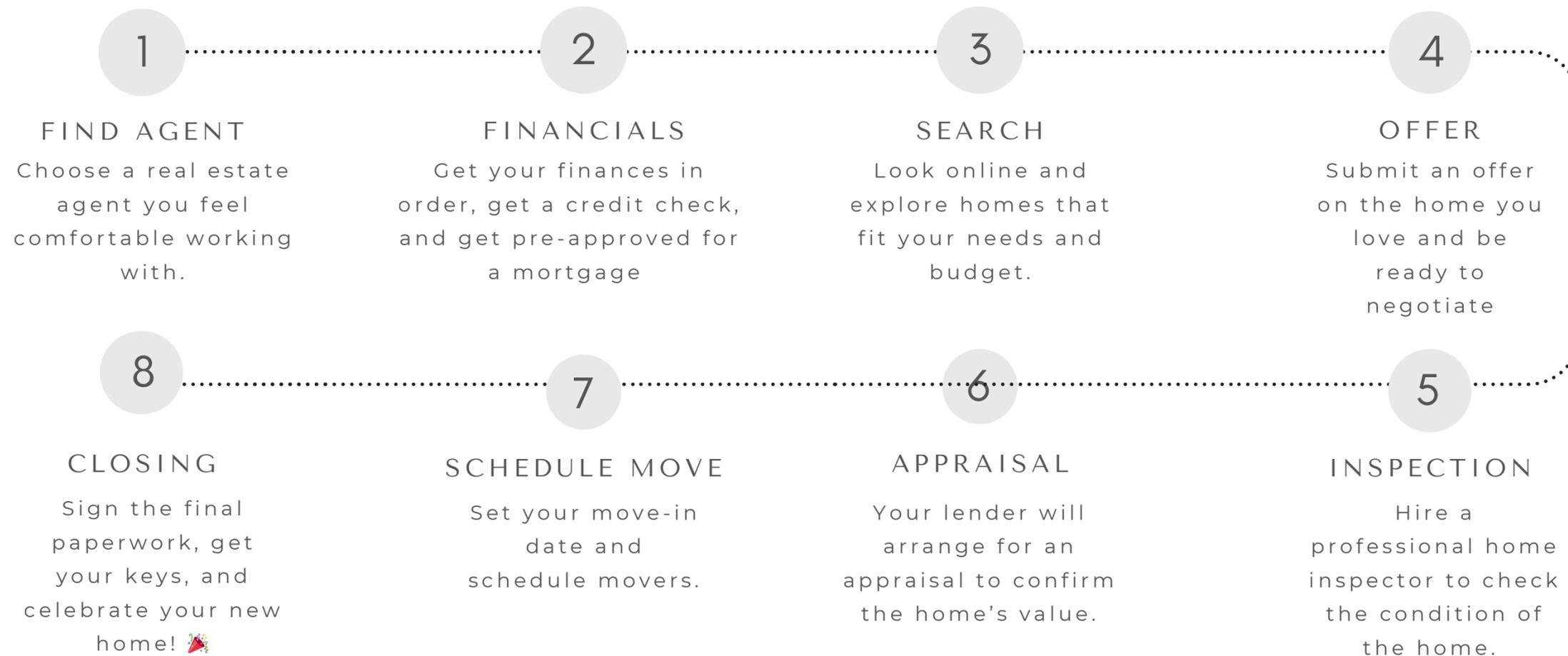
REALTOR

I'm here to help you with all of your real estate needs — whether you're looking to rent, purchase your first home, sell your current property, or relocate to a new area. If you have little to no credit, are a first-time homebuyer, or feel nervous about the process, you don't have to navigate it alone — I'm your ally.

With years of experience guiding clients through financial and real estate decisions, I understand that every situation is unique. I will work with you every step of the way, answer all of your questions, advocate for your goals, and make sure you feel confident and informed throughout the entire process.

Your goals are my priority — and together, we'll turn your next move into a successful one.

Home Buyer's ROADMAP



Real Estate TERMS

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses. (can range from 2 % to 5%)

HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

GOOD FAITH MONEY APPRAISAL

Good faith money also known as earnest money is the balance of funds that are set aside into a trust or an escrow account to show the buyer is serious about the purchase.

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

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*Preparing
to Buy*



FINDING *a Great agent*

01

A real estate agent is a valuable asset during the home-buying process. This is one of the biggest decisions of your life, and having a skilled professional by your side makes all the difference.

As your agent, I work with your best interests in mind, guiding you through every stage — from start to closing. I am always available to answer your questions, provide clarity, and make sure you feel confident and informed every step of the way.



FINDING *a Great agent*

PROFESSIONAL EXPERIENCE

I undergo continuing training and compliance to ensure that I am up to date on any changes in legal or administrative paperwork. I will work to create a strong offer and negotiate with the seller on your behalf.

CUSTOMER SERVICE

As your agent I am dedicated to helping you answer any questions that arise from this process. I will treat you, how I would like you to treat me!

INDUSTRY KNOWLEDGE

I have access to a wide variety of resources that is not readily available to the public. I can help you determine the best price and time to sell.

SMART NEGOTIATING

With my experience and expertise, I can help you negotiate the best price for your home.

01

Financials

02

DETERMINE YOUR BUDGET

It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home.

When determining your mortgage, don't forget other factors like: downpayment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.



HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

A 20% downpayment is the most common, however, it is not your only option! There are many loan programs such as FHA (for first time home buyers) that allow as little as a 3.5% downpayment.

Have a discussion with your banker to determine what works best for your scenario.

CREDIT SCORE CHECK

Your lender will review your credit before approving your mortgage and setting your interest rate. In most cases, a credit score of 620 or higher is preferred.

Generally, the higher your credit score, the better your interest rate — which can save you thousands of dollars over the life of your loan.



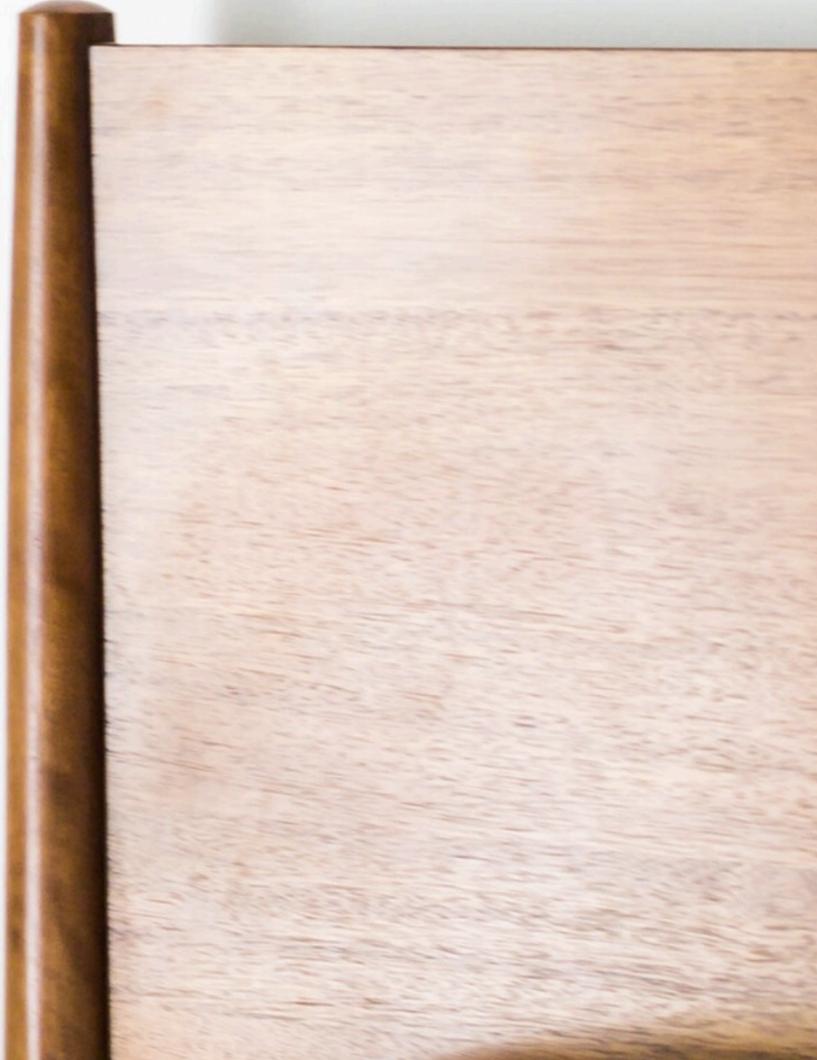
PRE-APPROVAL

Getting pre-approved for a mortgage is an important first step in the home buying process. It helps you understand how much you can afford and keeps you shopping within your budget. It also shows sellers that you're serious and financially prepared to move forward.

Keep in mind, a pre-approval is not a final loan approval. Once your offer is accepted, your lender will still need to fully review and approve your mortgage.

During this time, it's very important not to make large purchases, open new credit accounts, or do anything that could change your credit score, as this could affect your final approval.

Find a Home

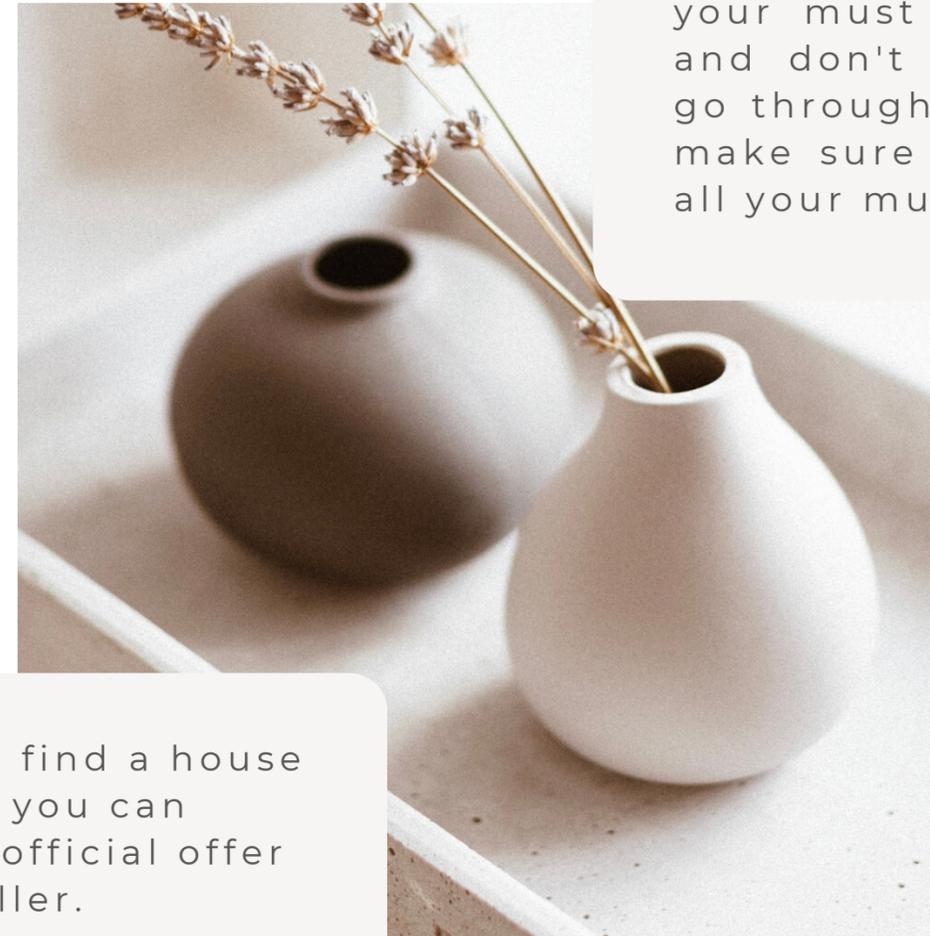


TOUR *Homes*

03

HOME SEARCHING TIPS

- Take notes as you tour homes so you can remember the layout and overall feel of each one. Some people find it helpful to take pictures and/or make videos to help them remember.
- Focus on things that can't easily be changed, like the neighborhood, lot size, and the home's location and layout. Try not to get distracted by wall colors or furniture — those can always be updated.
- Also, don't forget to check the small details. Test light switches, faucets, and appliances to make sure everything is working properly.



Be sure to make a list of your must haves, wants, and don't cares. As you go through the viewings, make sure you check off all your must haves.

Once you find a house you love, you can make an official offer to the seller.

MAKE *an Offer*

04



Once you find a home you love, it's time to submit an official offer.

Don't be afraid to offer less than the asking price — many sellers list a little higher than what they expect to accept.

NEGOTIATE *an Offer*

Be prepared for a counteroffer, and remember that negotiation is a normal part of the process.

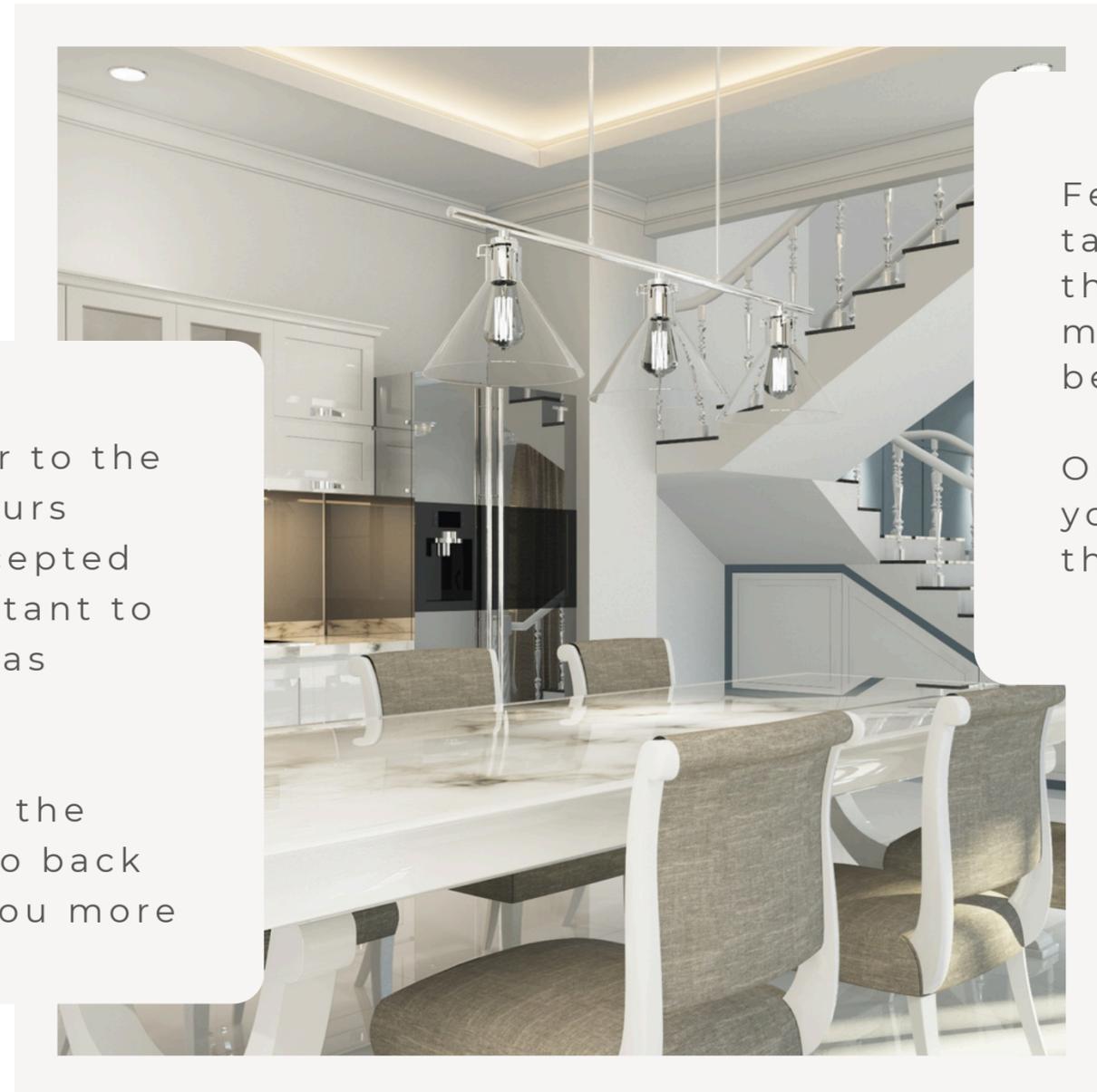
Most importantly, understand what you're buying and make sure you feel confident that the final price is fair and right for you.

Inspection

05

Make sure that you allow for an inspection to be completed prior to the closing of the sale (typically occurs within the first 10 days of an accepted and signed contract). It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or gives you more negotiating power.



Feel free to ask your inspector to take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings.

Once the inspection is complete, you can discuss and negotiate with the seller any final points.

FINAL *Steps*



APPRAISAL

06

and Loan

APPROVAL

Other checks that will be requested prior to finalizing the purchase of your new home

1. Appraisal
2. Property title search

Your banker will also want a formal appraisal of the home prior to issuing your loan. The results could be used as leverage to negotiate .

Be sure to purchase home insurance for your new property! This is required by your lender on day 1.



The lender will review any and all financial related forms and information prior to granting the loan. This step will determine whether or not you will be granted the loan.

They will review details like:

- Your income
- Credit check
- Employment status

CLOSING *and Moving*



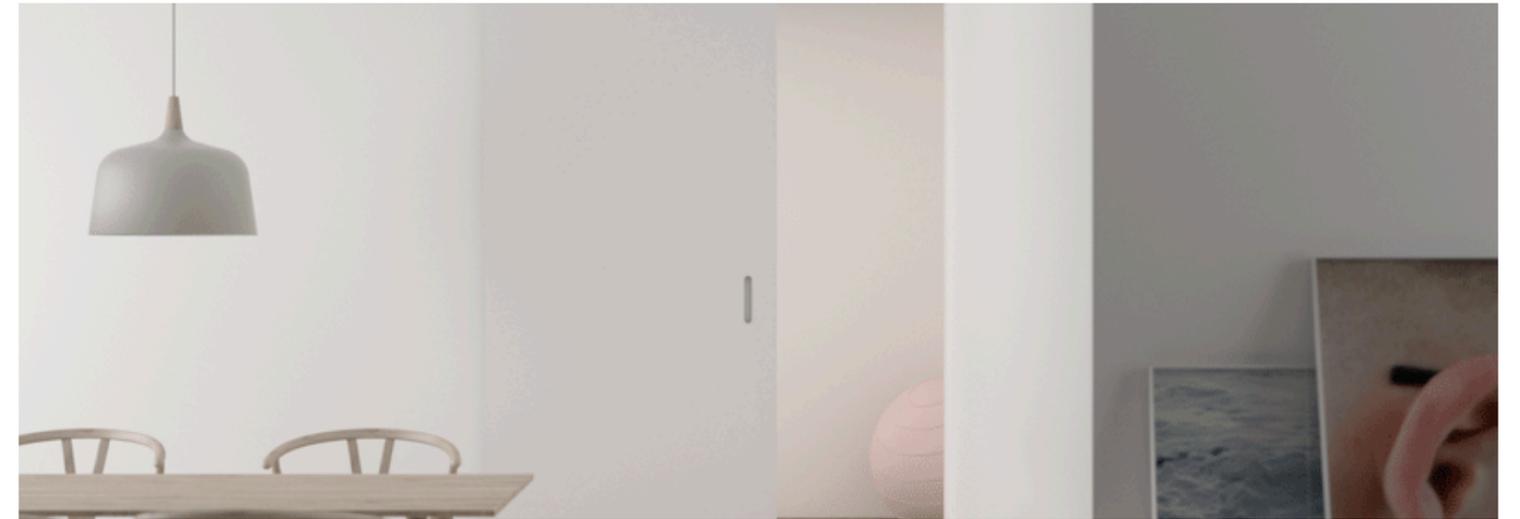
SCHEDULE

your move

07

Some things you will want to keep in mind closer to your move date:

- Movers
- Renovators/ contractors
- Utilities
- Cleaners
- Move out details



Closing

08



Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer (this process can take between 2-4 hours).

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!

CUSTOMER

Testimonials

- Moving from another city is hard, but Shiloh made it easy. She did virtual tours, sent videos, and helped us secure a rental before we even arrived. When we got here, everything was exactly as she described. Her honesty and communication gave us complete peace of mind. Will use her again when I buy a house

PATTY R.

- I was nervous about finding a place because of my credit history and using a voucher program. Shiloh never made me feel judged. She knew exactly which properties to target and guided me through the paperwork. What felt impossible became smooth and stress-free because of her knowledge and persistence

Jean D.

- We purchased our home in Florida while living in New York, and Shiloh handled almost everything virtually. She previewed homes for us, sent detailed videos, and coordinated showings for the days we flew in. She made the entire process feel simple and organized. We trusted her completely and couldn't be happier with our home

KIM B.

- Shiloh didn't just help us sell our home, she protected our interests. She negotiated post-occupancy terms that allowed us extra time in the home after closing, which made our transition so much easier. Her negotiation skills and attention to detail are outstanding. Highly recommend!

ANGIE J.

Shiloh Cabrera
REAL ESTATE AGENT

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Resources

- LANDSCAPING & OUTDOOR
- HOME INSPECTOR
- CONTRACTORS
- TITLE COMPANY

- ELECTRICAL & PLUMBING
- PROFESSIONAL MOVERS
- LENDERS
- HOME INSURANCE

Ask your real estate agent for trusted service referrals.

As your Realtor, I have a reliable network of professionals — from lenders to inspectors to movers — that I and my colleagues have personally worked with and confidently recommend.





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