


FINDING HOME TOGETHER

Team Faber
Real Estate | Specialists



HOME BUYER GUIDE

The background is a soft-focus photograph of a home interior. In the foreground, a spiral-bound notebook lies flat. To the right, a white disposable coffee cup with a black lid and a brown sleeve is partially visible. In the background, a light-colored sofa with a brown cushion is visible, and a small potted plant sits on a surface behind it. The overall tone is warm and cozy.

HOME IS THE
STARTING PLACE
OF LOVE, HOPE,
AND DREAMS.

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ABOUT US

At Team Faber Real Estate | Specialists, we believe that real estate is more than a transaction, it's about building lasting relationships, creating opportunities, and helping you turn houses into homes and investments into prosperity.

Whether you're buying, selling, renting, or investing, our dedicated team is here to guide you every step of the way with expertise, integrity, and innovation. Founded on the principles of grit, grace, and gratitude, we approach every interaction with dedication, professionalism, and a client-first mindset. We are committed to delivering a personalized experience that aligns with your unique goals. With a deep understanding of local markets, cutting-edge technology, and strategic marketing, we ensure that you receive the best possible outcomes.

Our core values: integrity, communication, expertise, collaboration, community engagement, and education, guide everything we do. We take the time to listen, understand your needs, and provide clear, transparent advice so you can make informed decisions with confidence. Whether you're a first-time homebuyer, a seasoned investor, or looking for a fresh start, our team is dedicated to making your real estate journey smooth, rewarding, and empowering.

At Team Faber, we don't just close deals, we create exceptional experiences and build trust that lasts beyond the transaction. Let's navigate this journey together.

Megan Faber

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MEET TEAM FABER



Megan Faber
Team Lead | Owner

With over 18 years in real estate and a background in construction management, Megan brings expert knowledge, professionalism, and a keen eye for quality. A proud boy mom, she approaches life and business with grit, grace, and gratitude. As a Scottsdale Ranch resident and active community volunteer, she stays deeply connected to the neighborhoods she serves. Her passion for people and homes inspires her to guide clients with care, clear communication, and confidence.



Lisset Virgen
Operations Manager

Lisset ensures our day-to-day operations run efficiently and seamlessly. Her proactive mindset and strong problem-solving skills keep the team organized, aligned with our goals, and ready to tackle any challenge. From managing diverse tasks to maintaining high standards of service, Lisset plays a vital role in supporting the team and delivering consistent, high-quality results for our clients.



Dana Wilson
Agent Partner

Dana is a dynamic real estate professional, commercial pilot, and founder of the Fly Ladies Foundation. She guides clients through homeownership with discipline, expertise, and a commitment to excellence. Her passion for aviation drives her mission to inspire and empower the next generation of women pilots. Through her foundation, she promotes wellness, confidence, and aviation careers for girls and women. Whether helping families find their dream home or logging flight hours, Dana leads with purpose and impact.

A photograph of a modern, minimalist courtyard. In the foreground, a rectangular swimming pool with light-colored tiles is visible. To the left, there are two lounge chairs with white cushions. The courtyard is filled with various potted plants, including a large banana plant and several cacti. In the background, a white building with a wooden door and a small balcony is visible. The overall atmosphere is peaceful and luxurious.

HOME IS NOT
A PLACE, IT'S
A FEELING.

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THE BUYING PROCESS

01

ASSESS YOUR FINANCES

Evaluate savings, income, and credit score to determine what you can afford. Include costs like down payment and maintenance.

02

GET PRE-APPROVAL

Get pre-approved by a lender to understand your borrowing limit. This strengthens your offer and shows sellers that you're serious.

03

START HOUSE HUNTING

Work with a Realtor to search for homes within your budget. Focus on location, size, amenities, and future needs.

04

MAKE AN OFFER

Submit an offer based on the home's value and market trends. Negotiate with the seller on price and terms.

05

HOME INSPECTION

Arrange an inspection to check for hidden issues. Use findings to negotiate repairs or price adjustments before finalizing.

06

CLOSE THE DEAL

Review and sign closing documents, pay fees, and transfer ownership. You officially own the home after this step.

THE BUYING PROCESS BUT FIRST...

YOU'RE IN THE RIGHT PLACE

The most important step in the home-buying journey is selecting the right real estate professionals to guide you—and you're in the right place with the right team. At Team Faber Real Estate | Specialists, we are committed to your success, putting your best interests first while providing expert guidance, market knowledge, and unwavering support every step of the way.

Buying a home is one of the most significant financial and personal decisions you'll make. Having a trusted, knowledgeable advisor ensures that you make informed choices with confidence. Our mission is to make the process seamless, transparent, and enjoyable, going beyond simply finding you a house—we're here to help you discover a home that fits your lifestyle, future goals, and investment needs.

Our relationship doesn't stop at the closing table. We want you to lean on us for all things real estate—whether it's recommending trusted professionals for new paint, renovations, repairs, or even planning your next move, we've got you covered. As your lifelong real estate advisors, we're always here to provide the resources, expertise, and connections you need to make homeownership a smooth and rewarding experience.

Let's get started on this exciting journey together!

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FINANCES

We always recommend talking to a lender and getting pre-approved before beginning your home search. During the mortgage pre-approval process, lenders will look at your income, assets and credit score. This information determines what loans you could be approved for, how much you can borrow and what your interest rate might be.

QUESTIONS TO ASK WHEN CHOOSING A MORTGAGE LENDER

Which type of mortgage is best for me?

How much down payment will I need?

What interest rate can you offer?

How long will it take to close the loan?

Any charges for prepaying this loan?

What other costs will I pay at closing?

Do you charge for an interest rate lock?

Do I qualify for any special discounts?

DOCUMENTS FOR PRE-APPROVAL

Personal identification

Tax returns

Pay Stubs, W-2

Other income sources

Bank statements

Credit history and score

Income verification

Rental history



PRE-APPROVAL & DOWNPAYMENT

It's recommended to talk to a lender and get pre-approved before beginning your home search. During the mortgage pre-approval process, lenders will look at your income, assets and credit score. This information determines what loans you could be approved for, how much you can borrow and what your interest rate might be.

PRE-QUALIFIED VS PRE-APPROVED

With pre-qualification, lenders pull your credit and ask questions about your income and assets to estimate what you can afford. A pre-qualification that involves checking your credit score can be more accurate than a standard pre-qualification that doesn't include this step.

After you've been pre-qualified, getting pre-approved is the next step. You'll need to speak to a home loan expert and provide documentation to verify your income and assets. Lenders will provide a conditional commitment in writing for an exact loan amount. Real estate agents typically want to see your pre-approval letter before they show you houses. This ensures you are looking at homes within your budget.



HOME SEARCH

Before you begin your search, take the time to ask yourself key questions that will uncover your real estate preferences. Pinpoint the big picture items you can't budge on. Next, make a list of features your dream house would ideally have.

QUESTIONS TO ASK YOURSELF

What is important to you in a new home? (Light, space, school zone, etc.)

What property type are you looking for? (Condo, townhouse, a single-family, etc.)

What neighborhoods are you considering?

Do you want a turn-key home or are you willing to renovate?

How long do I plan to stay in my new home?



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MAKING AN OFFER



Making an offer on a property is a critical step in the home-buying process. It involves determining a fair price based on market conditions, the property's value, and your budget. Buyers typically work with a real estate agent to craft an offer that includes the price, contingencies (like inspections or financing), and the proposed closing date. A well-prepared offer can make the difference in a competitive market, as it shows the seller you're serious. It's also important to leave room for negotiation, as the seller may counteroffer with different terms. Once both parties agree on the terms, the offer becomes legally binding.

NEGOTIATION TIPS

- Do Your Research
- Start with a Strong but Fair Offer
- Know Your Limits
- Stay Calm and Patient
- Understand the Seller's Motivation
- Leverage Contingencies
- Be Ready to Compromise
- Use a Professional

MULTIPLE OFFERS

You may have found your dream home only to be outbid by another buyer. Below is a detailed guide on how to bid and win on a house with multiple offers. Here are some steps you can take to make your offer stands out:

NEGOTIATION TIPS

Present an offer with no contingencies

Offer a larger down payment and earnest money deposit

Waive the appraisal contingency

Present an all-cash offer

Include a Purchase Price Escalation Addendum

Position yourself as flexible

Write a personal letter to the seller



HOME INSPECTION

You should choose the home inspector and pay for the home inspection. If it uncovers problems that weren't included in the seller's disclosures, you may be able to negotiate with the seller.

A home inspection costs around \$400 to \$1000, depending on factors like the home's location, condition, and age. Parts of the home that are commonly included in a home inspection:

- Floors, walls, ceilings, stairs
- Siding, attached decks, porches
- Plumbing, insulation
- Heating and air conditioning
- Major appliances
- Electrical system
- Fireplaces and wood stoves
- Windows and doors
- Roof and underlayment
- Pool and pool equipment
- HVAC (Heating and Cooling systems)



APPRAISAL

Appraisals determine the value of the property. Your lender will choose the appraiser, but you'll pay for the appraisal. If you're using a mortgage to buy your new home, your lender will order an appraisal to make sure the value of the home meets the loan requirements.

FINAL STEPS BEFORE CLOSE

INSURANCE REQUIREMENT

Most lenders require buyers to have homeowners insurance coverage. An insurance agent can help you learn more about the minimum amount of insurance you need for the value of the home you're buying and to meet the lender's requirements. You may also need to purchase flood or fire insurance for your new home, depending upon the location of the home.

CLOSING DISCLOSURE

You should receive the Closing Disclosure from your lender at least 3 days before closing. Pay attention to items such as the loan terms and costs, and make sure they match what you agreed to in the loan estimate. The Closing Disclosure will also outline buyer and seller costs; make sure this matches your purchase offer. If you have any questions, talk to your lender as soon as possible before closing day.

FINAL WALKTHROUGH

Work with your Realtor to schedule a final walk-through of the home to ensure everything is as you expect. If you find problems — such as repairs not completed, or items missing that should have been included. Find out how the seller plans to correct the problems or if they will give you a closing cost credit to make up for the problems.





CLOSING DAY

WHAT TO EXPECT

On the closing date, you'll meet at the title company to sign a settlement statement listing all costs related to the home sale. This is when you pay your down payment and closing costs. You'll also sign the mortgage note, which states that you promise to repay the loan. Finally, you'll sign the mortgage or deed of trust to secure the mortgage note. Once all the legal documents are signed and payments are made, you'll receive the keys to your new property.

WHAT TO BRING

- Photo ID
- Proof of Homeowner's Insurance
- Closing Disclosure
- Earnest Money Receipt
- Loan Documents
- Down Payment Funds
- Inspection Reports (if applicable)
- Title Insurance Information



THE BEST JOURNEY
TAKES YOU HOME.

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ADDITIONAL NOTES

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THANK YOU!

Thank you for choosing this guide as a resource in your home-buying journey. We hope the information provided helps you navigate the process with confidence and ease. Buying a home is an exciting milestone, and we're honored to have been part of your path to finding the perfect place.

We understand that the home-buying process can feel overwhelming at times, but remember, you're not alone. Whether it's understanding financing options, negotiating offers, or preparing for closing day, there are experts ready to guide you every step of the way. Stay patient, stay informed, and trust in your decisions.

Should you have any further questions or need assistance, don't hesitate to reach out. Wishing you all the best as you take the next step toward homeownership!

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TEAM FABER REAL ESTATE | SPECIALISTS
GREATERSCOTTSDALEHOMESearch.COM
MF@TEAMFABER.COM
480.822.8980

