



# The **OROSZ** System

## A Guide for First Time Home Buyers



## Homeownership can be intimidating...

Especially if this is your first time! You don't know where to start, who to turn to or if you're making the right decisions for your future planning.

Buying your first home is one of those fundamental steps in life that you remember (and hopefully cherish!) for years to come.

But it can also be overwhelming and uncertain. What if your perfect house is not on the market? Can you handle the extra costs of homeownership? Where do you invest and where do you compromise? Or maybe you're not even sure if you can afford to buy a home at all but you are sick of throwing your money away at rent!

## The **OROSZ** System

The right REALTOR® will simplify the process, identify your fears and guide you in the right direction. Your dream of homeownership is possible!

The majority of my clients are all undergoing just that... a fear of never making a good investment in themselves.

I understand you only have so much money to work with.

I also understand that like most of us, you want that "perfect first home".

You also have limited experience, knowledge, credit, and a blurred vision of the future.

You are scared by the uncertainties of life, and you are not sure about these "higher" house prices.

That's exactly why I created The **OROSZ** System... a step by step method designed to ease your mind in this exciting yet **NEW** venture. Plus you'll have the help from a professional who has not only been there herself but has successfully guided many others in their first time purchasing a home!







# The **OROSZ** System

STEP ONE:

**O**RGANIZE

STEP TWO:

**R**EALITY CHECK

STEP THREE:

**O**H BOY! THE FUN PART!

STEP FOUR:

**S**ERIOUS STUFF

STEP FIVE:

**Z**ESTFUL ZEALOUS ZIPPY  
CELEBRATION TIME!

## **1** STEP ONE: **ORGANIZE YOUR INFO**

If you know me, you know I love organization! But I also know that it can be a truly daunting thing just gathering all the necessary paperwork.

That is why organization has its own step. You will need to be ready when meeting with your mortgage specialist. They will need to determine your debt ratio, income, credit history, etc.

In fact, I created a checklist just for you! [Subscribe](#) to my email and get this PDF straight to your inbox.

If you do this step and realize you aren't ready yet... that's ok! Everyone's circumstances, timeline and home journey is different. [Click here](#) to join our Facebook group... a community full of people before, during and after home ownership! The important thing is to START. Together we will get you there!



## 2 STEP TWO: REALITY CHECK

IN THIS STEP, YOU WILL DISCOVER HOW MUCH YOU CAN REALLY AFFORD TO SPEND ON A HOME.

One word. **PREAPPROVAL**. This is the first question us Realtors® will ask a homebuyer. Why? Because without preapproval, house hunting is a waste of everyone's time, energy, hopes and dreams.

Sound dramatic? Good. Because this is a crucial step.

Choose your mortgage specialist. Do your homework and talk to family and friends for recommendations. Take your checklist from Step 1 and all necessary paperwork to the bank.

**MEET WITH A MORTGAGE SPECIALIST/BROKER. HAVE YOUR DOWNPAYMENT OPTION READY.**

Once you are preapproved, determine the max mortgage you're comfortable paying. This will help avoid any disappointment that comes from prematurely looking at homes out of your price range and beyond what you can **ACTUALLY** afford.



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MORE

## 3 STEP THREE: OH BOY! THE FUN PART!

CHOOSE THE HOUSE! (Or should I say, the house chooses you!)

The step you have been waiting for! I cannot wait to dive in and start showing you homes.

But **FIRST**. We need to talk price point and needs vs. wants. We will set you up on auto-email so you can receive new listings as they come onto the market.

**SECOND**. We will choose a date and time that works for everyone... you, me and the sellers. We want to make sure you have the most focused time while house shopping... After all, no one likes to shop rushed!

**THIRD**. We narrow it down to your top 6 properties. You can then set up a second viewing for your favourites at a later date.

**FINALLY**, you have found the perfect match for you!





# 4 STEP FOUR: SERIOUS STUFF

"THE OFFER" PROCESS.

*You are ready to make an offer.* We will determine price point, deposit amount, conditions and inspections, possession date, etc,

Your offer will either be countered and you have to adjust if possible or it is accepted under the conditions you provided! And sadly, there are times it can be declined. But that's ok. That's why you have me and together we will navigate all scenarios.

Now its time to meet those conditions...pay your deposit, meet with your mortgage specialist, book inspections, find a lawyer, etc.



# STEP FIVE: 5 ZESTFUL! ZEALOUS! ZIPPY! CELEBRATION TIME

*SOLD!* Your conditions have been met and removed and the property is SOLD! to you! Time to get shaking, packing and ready to move.

*POSSESSION DAY!* Before possession day there are few things to take care of... transfer utilities (you don't want to come into a cold house), purchase home insurance, hire movers (I recommend paying family and friends in pizza). We have a "moving checklist" designed just for this so you can rest easy.

*CELEBRATE!* Settle in and start making your new house a home. There may still be a lot of "new" to deal with but you have taken a big and important leap forward in your future.







YOU WILL GET THROUGH THIS FEELING CONFIDENT IN THE DECISIONS YOU ARE MAKING, KNOWING THAT YOU ARE INVESTING IN YOUR FUTURE.

You are no longer paying for someone else's mortgage. You can see your savings account start to rise again. **This is one milestone you can check off the list.**

And remember, I'm just a phone call away. We have formed a meaningful relationship and should any questions or concerns arise, I will continue to be your resource for any real estate needs.

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- Get local and practical real estate information
- Let's stay connected!

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We first met Shelby at an open house...this started a process that took several months. Being a first time home owner was very stressful but Shelby was very supportive and accommodating of our schedules. We found Shelby to be honest about the houses we looked at... She never once pushed or pressured us to buy a house that wasn't right for us.

When our first offer and counter offer were rejected on a house we had our hearts set on, Shelby was patient with us when we made the decision to take a time-out from our search. When we were ready to begin searching again, Shelby was right there with us, every step of the way. When we finally found the best house for us in our desired area within our budget, Shelby went to work to get us a showing, make an offer and then a counter offer that was accepted.

Shelby did an amazing job and we cannot thank her enough for helping us find our first and forever home that we love.

-Connor & Brett  
& furbaby Molly



**Real Estate** has been my career for the past 10 years. I am a Seller and Buyer Accredited Representative and strongly believe in continued education and staying informed with the Real Estate Community.


I understand and remember the trials and excitement of being a first time home buyer. From living with my parents while saving money, to being rejected by the bank the first time round for a mortgage...I know what its like to make sacrifices and endure to get where you want to be!

Born and raised in Yorkton, I love this community and am passionate about helping its people. I also love to teach, create and tell stories through dance and am a Certified Acrobatic AcroDance Instructor and A.D.A.P.T Dance Teacher. In my free time you'll find me organizing, decorating, and spending time with my dog Max and hubby "Drew-boy".



### Connect with me!

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### Join me on Facebook.

Get your real estate questions answered and the encouragement to stick with it and accomplish your dream of owning a home.

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