

Hawaii Homes With Aloha

# YOUR GUIDE TO HOME OWNERSHIP

EVERYTHING YOU NEED TO KNOW ABOUT BUYING A HOME



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*aloha*



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# A SOUND DECISION



Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.

# YOUR NEEDS COME FIRST

Your needs drive how & when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life



Visualize you dream scenario  
for buying your home

What's the one thing that has to happen to make that dream scenario a reality?

How can I make that happen for you?

Why is that important to you?

If we could add just one more thing to make this process even better, what would it be?





# BUILD YOUR PREFERENCE PROFILE

- Have you considered who my main contact will be?
- What timeline would you like to strive for?
- Have you looked into getting pre-approved for a home loan?
- Have you thought about the price range you'd be comfortable with?
- If I found a home today that checked all of your boxes, could you see yourself making a move sooner rather than later?



## TO BEGIN

- Who will be living in this home? Let's list adults, children, and pets that will inhabit the space
- What are the non-negotiables for your home?
- If you had to name your top five non-negotiables, what would they be?
- Beyond your top five needs, what is something you really want?




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## YOUR HOME WISH LIST

- Do you have a preference for the year the house was built?
- Do you want a house in move-in condition or are you willing to do some work on it?
- When people visit your home, what do you want it to say about you?
- Are there any specific features that would make your next house feel instantly like home?
- Will you require accessibility options?



# YOUR HOME WISH LIST

## Exterior

- What type of home are you looking for (e.g., single-family, condo, townhouse, etc.)?
- Approximately what square footage would adequately cover your living space?
- How many stories do you prefer?
- What lot size are you looking for?
- What architectural styles are you drawn to?
- What type of exterior siding appeals to you?
- Do you want a porch, deck, or both?
- What are you looking for in terms of a garage [e.g., attached, carport, etc.]?
- What type of driveway or vehicle entrance/exit will you require?
- Do you want a swimming pool or a hot tub?
- Are you looking for any structures such as a greenhouse or shed?
- Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]
- What other exterior features are important to you?



# YOUR HOME WISH LIST



## Bedrooms

- How many bedrooms do you need?
- How will each of those rooms be used?
- What are your preferences for the owner's suite?

## Bathrooms

- How many bathrooms do you need?
- What are your needs for each of the bathrooms?
- Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

## Interior

- What style do you envision for the interior of your home? (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.?)
- What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?
- In general, what are your preferences for the interior?

## Kitchen

- What are your general preferences for the kitchen?
- What features must your kitchen have (e.g. types of appliances, etc.)?
- What finishes do you like (e.g., countertops, flooring, sink, appliances, etc.)?
- Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink)?



# YOUR HOME WISH LIST

## Living Room/Family Room

- What are your general preferences for your living and family room(s)?
- What size room(s) do you have in mind?
- Do you prefer your living and family room(s) to be separate and intended for different purposes?
- What other living areas are you looking for? (e.g., playroom for children, studio, mud room)
- What else do you see for living areas?

## Dining Room

- Would you like the dining room to be part of the kitchen configuration?
- What about the living room - how should it be situated with regard to the dining room?
- What size dining room table do you have? Is there other dining room furniture I should take into account?



- What neighborhoods or areas would you enjoy living in?
- Are there any specific streets or characteristics in these neighborhoods you're drawn to?
- If applicable, what school districts do you prefer?
- Where do you work?
- Where are your favorite places to shop? What other conveniences would you like nearby?
- What do you like to do for fun? Are there any recreational facilities that you enjoy?
- Any other considerations I should be aware of as we find your ideal neighborhood?



# YOUR NEIGHBORHOOD PREFERENCES





# GETTING TO KNOW THE NEIGHBORHOOD

Your neighborhood is an extension of your home. Neighbors, surroundings, and access to everyday things can and should factor into your decision. Based on what you've shared so far, I pulled real-time stats and insights to compare a few areas. Once we narrow down the neighborhoods you're most interested in, I'll send you information on homes that look like a good fit.





# MAP YOUR MOVE

## When is the best time to buy?

There's only one right answer: When you find a home that you love.

Inventory and the economy will wax and wane, but when you find a house you can see yourself in, the timing is just right. Below, take a comparative look at neighborhoods with inventory that fits your preferences.



# HOW HOME BUYING WORKS

## STEP 1



### Partner With an Agent

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

## STEP 2



### Get Pre-Approved For a Loan

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

## STEP 3



### Find Your New Home

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

## STEP 4



### Make an Offer & Negotiate Terms

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

# HOW HOME BUYING WORKS

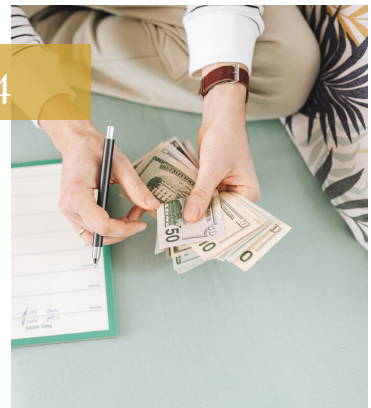
## STEP 3



### Under Contract

- Secure a home loan \*more details to follow
- Acquire home insurance and send proof to your lender. Keller Covered streamlines finding the best insurance to fit your needs
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Order an appraisal
- Acquire a property disclosure from the seller
- Neutralize any contingencies. [input any contingencies that may be specific to your area]
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective date and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

## STEP 4



### Before You Close

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances
- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company



# HOW HOME BUYING WORKS

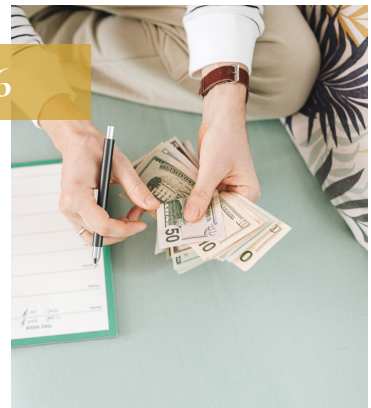
## STEP 5



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## STEP 6



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# HOW HOME BUYING WORKS

## STEP 7



### Closing Day: What to Bring

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment.
- Bring a printed confirmation of your wire transfer
- Government-issued photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

## STEP 8



### Closing Day

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys - congrats, it's all yours!

Stay in touch with your agent for current or future recommendations regarding your new home!



# FINANCING YOUR FUTURE HOME

## Home Loans at a Glance

- Get pre-approved for your loan
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!



## Have on Hand

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





# CONGRATS! YOU'RE APPROVED FOR A LOAN

Follow these 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
- Pay off collections before conferring with your lender



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# HOME LOANS MADE SIMPLE

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.



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## The Pre-Approval, Perfected

1. Apply directly and digitally
2. Simplify and expedite the process

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## The Zeroplus Loan

1. A Keller Mortgage exclusive
2. Eliminate signing and lender fees
3. Shave off up to \$1,000 from third-party costs
4. Enjoy super-low interest rates

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## The Bottom Line

Working with a Keller Williams agent like me has its perks. Whether this is your first time securing a home loan or your 15th and you're ready for a better alternative, look to Keller Mortgage for a modern-day mortgage solution.



# REAL VALUE REAL EXPERIENCE

When you choose to work with me, you're partnering with a trained agent that has the backing of the world's largest real estate company, consisting of 180,000+ associates around the globe. That puts your search in the hands of the largest, most resourceful real estate network.

And, by choosing to partner with me and the Keller Williams family,

you gain access to a suite of technology that keeps you informed and engaged with what's happening in the neighborhoods you're eyeing.

Keller Williams was built on a simple-yet-revolutionary principle: people are what matter most. To help cement this understanding, we've formalized a belief system that guides how we treat each other and how we do business.



# MY COMPETITIVE ADVANTAGE

## INDUSTRY INSIDER

Facilitator, negotiator, teacher, cheerleader, confidant - a good agent wears all the hats. In my years with Keller Williams, honing these skills has helped me develop relationships of value.

## LOCAL EXPERT

I've become something of an area expert. Aside from knowing this market inside and out, being involved in the community has shown me what makes it unique. The personalities and the places, the new and the established, the good and that-which-has-seen-better-days - all feed my local knowledge and will help you when the decision time comes.

## TECH-ENABLED

Based on customer and agent feedback gathered from all over the world, we developed a suite of leading-edge, customer-centric tools that work in your favor, complementing your experience for faster, best-in-class results. With a massive amount of data at my fingertips, I'm able to foresee even the smallest microtrend coming down the pike, giving you the full story before you proceed.





THE PROOF IS IN  
MY NUMBERS

BUSINESS EARNED FROM REPEAT  
CUSTOMERS AND REFERRALS

80%

CLOSED SALES  
VOLUME

\$85

YEARS IN THE BUSINESS

15

CLIENTS SERVED  
IN 2021

40

CLOSED SALES  
TRANSACTIONS

77



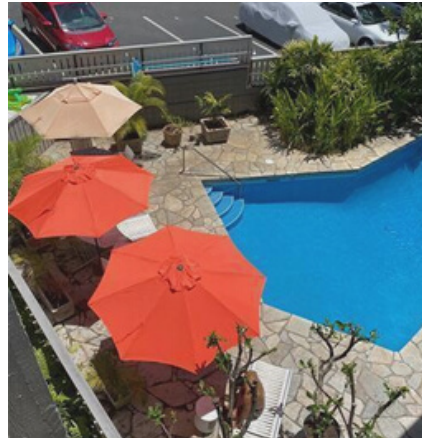


## YOUR TRUSTED PARTNER

From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both.

After your purchase, ask me to recommend fully vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action; just say the word!





GALLERY



## SOLD HOMES

2029 Ala Wai Blvd APT 804 | Honolulu, HI, 96815

3121 Pualei Cir APT 33 | Honolulu, HI, 96815

2345 Ala Wai Blvd APT 2408 | Honolulu, HI, 96815

435 Seaside Ave APT 508 | Honolulu, HI, 96815

11 Niuhi St | Honolulu, HI, 96821





# CLIENT REVIEWS

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"It was very nice to have Vardit as our realtor. As first-time homebuyers, she was very patient to answer all our questions, and she was very helpful and hands-on in our home buying experience. You're awesome! Thank you!"

"Vardit was remarkably helpful in selling our house. She worked over and beyond what one could expect. She stayed in touch with us constantly and even helped us to remove possessions when our house was sold. Vardit is very down-to-earth and knows what she's doing. I would recommend her to anyone (family and friends) who are looking to buy and/or sell their home."

"Thanks for helping me find the best properties that suits our budget! She did an amazing job assisting us and answering all our inquiries :) She's very easy to talk to and very helpful."

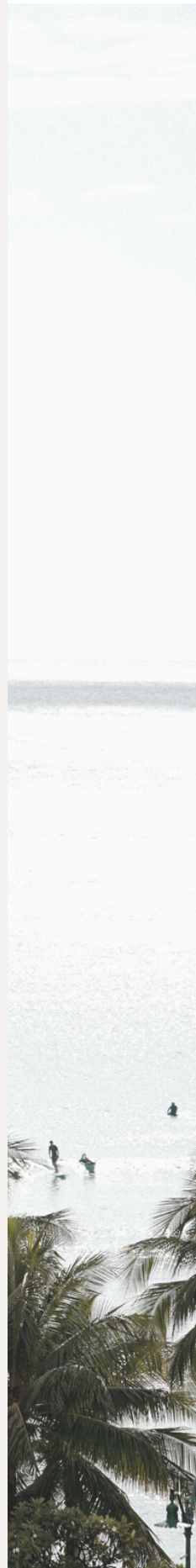




"I recently purchased a condominium in Honolulu. Vardit represented me as a buyer. I have nothing but good things to say about her. She is professional, responsive, and advocates for me from a distance constantly. She was honest and gave me her opinion about the property that I was interested in buying even if it meant I might not buy it (which would create more work for her). Even after the sale closed, she called and texted regularly to see how she could help me. I would use her again in an instant to help me buy or sell a home and I consider her a friend and resource for real estate in Honolulu. Mahalo Vardit!!!"

"Ms. Hacmon is very accommodating and professional. She responded to all of my inquiries about the property with complete details. Very helpful!"

"Vardit is amazing, organized, and very professional to deal with. I'm confident I chose the right person! I'll definitely recommend you guys are awesome! Keep it up!"







# A PROMISE TO YOU

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To serve the community as a leader in the real estate industry and as a friend and neighbor

To always do the right thing, even if it isn't what is easiest

To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small

To serve as a trusted local expert and adviser by your side

To consistently and clearly communicate with you in the manner and frequency that you prefer

To treat you and your family with straightforwardness, integrity, and respect at all times

To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction

To hold myself accountable to finding the perfect home for you - after all, that is what my business is built on



# THE BOTTOM LINE

Real estate is complicated.

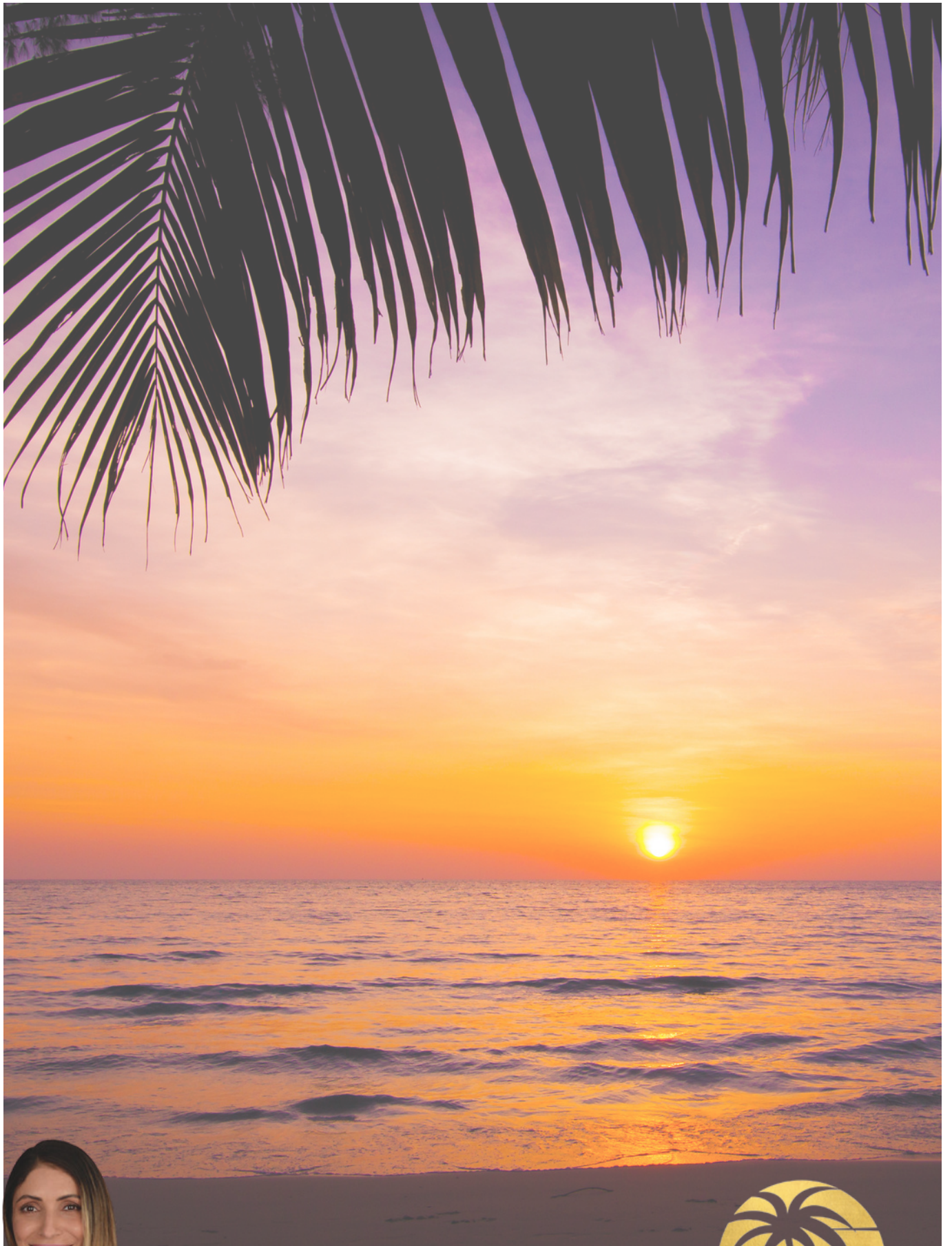
That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions - from search to close - I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent - you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started.





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