



If you are looking for a new home or an investment property in Alaska, I am here to help. With my experience and an in-depth knowledge of the Alaska real estate market, I am confident in my ability to help you achieve your goals. Let's work together to turn your real estate ownership dreams into a reality.

Contact me today and let's get started!

Anthony

Client Reviews



Henry Kakaruk
6 reviews

★★★★★ a week ago **NEW**

Anthony is a go getter. He will think out of the box and work hard to get your home sold for the highest price you are asking. Leave all the heavy lifting to him and trust you will have the result you need to sell your home and move on to your next chapter in your lives.

There are many realtors looking for your business and he is one who truly gets the results though being there, doing the work, meeting potential buyers and making the sale; all while handling the negotiations in the process.

If your looking to hire a realtor choose Anthony! He was a pillar in our process. He marketed our house, had open houses and he went out of his way to reach those out of state and area buyers, to make that offer. Anthony continued to work hard as we moved out of state keeping the process moving and keeping us informed till closing and the end result is a friend you can reach out to in future.

Henry and Jimyung

It was invaluable to us to have someone willing and and available to help us on such short notice. Over the past several months, as we searched for a home, Anthony went the extra mile even after putting in some very long days. Thank you for bending over backwards to help us in our search. We are definitely grateful for your kindness and optimism when we were discouraged. Thank you, Anthony, for all you've done for us.

Teresamarie & Jonny



MY907REALTOR.COM BUYER'S GUIDE



Your step by step guide through the home purchasing process in Alaska

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Congratulations on your decision to buy a home. Whether it's your first time owning real estate, or you've purchased a home before and are looking for something different, the process does not have to be overwhelming if you are prepared. The information provided here will be helpful in ensuring that you will know what to expect during your home-buying process.

STEP 1: Pre-Approval

If you plan to take out a mortgage loan to purchase your new home, pre-approval means that you have secured approval for a mortgage loan from your lender prior to beginning your search. This time-saving step has become increasingly important over the past few years.

By consulting with a mortgage lender, you will be able to determine just how much you can borrow, based on your down-payment, what your interest rate will likely be, and the terms and amount of your monthly payment once you've purchased your new home.

In the current market, many sellers require a pre-approval letter before considering a buyer's offer. It is also a good indicator that you are serious and able to follow through on the purchase.

Consider using a local lender when applying for pre-approval. They are often more competitive and accessible, and they know the lay of the land.

Please feel free to ask your Realtor®, if you need a list of local lenders to consider.

STEP 2: Chose a Licensed Realtor®

A licensed Realtor® can be invaluable when buying and selling property. Your Realtor® has access to the all of the listings available to help you in your search, and be of service to you throughout the buying process.

When selecting your Realtor®, be sure to contract someone who listens to your needs when selecting properties for your consideration. On average, the home-buying process may take between 60 to 90 days, from selecting to closing. It's important to feel comfortable, and to trust the realtor you select.

STEP 3: The Search Begins

Your Realtor® will begin to send you listings that meet your criteria, and schedule walk-through visits for the properties that you want to see. Your Realtor® will also make sure that your questions are answered, write up any offers you choose to make, and represent your interests in any negotiations related to your offer. Once the both parties—buyers and sellers—come to an agreement, your Realtor® will follow-up with all parties involved to make sure the process goes as smoothly as possible.

STEP 4: Earnest Money

Once you've made your choice, and made an offer that's been accepted, you will be required to follow-up with a good-faith deposit, also known as Earnest Money. Typically, the Earnest Money payment is 10% of the purchase price, and can be refunded if reasonable circumstances prevent the purchase from going through.

When the Broker receives your check, cashier's check, or wire transfer, the property is taken off the market. Earnest Money can not be paid in cash.

STEP 5: Lender Documentation

It is important to contact your lender as soon as your offer has been accepted. Even if you have locked-in an interest rate in your pre-approval agreement, there will be additional paperwork and documents to sign.

Delay in starting this process with your lender could slow down the buying process and delay the closing.

STEP 6: Property Inspection

It is highly recommended that you protect your investment by ordering a property inspection prior to closing. A certified inspector will go through the structure to make sure that everything is in order, and make you aware of any needed repairs or items that need attention. Customarily, the buyer will order the inspection to make sure that the integrity of the property meets their standards. In rare cases, the buyer may decide against the property once they've reviewed the inspection report, but more often they will negotiate any repairs or fixes with the seller and move forward.

Expect to pay approximately \$500 for this service. Your Realtor® has a list of inspector from which to choose if needed.

STEP 7: Homeowner's Insurance

Shopping for Homeowner's Insurance is an important next step. Premiums will vary depending on coverage and location, so shop early. Many lenders have insurance requirements, and can make recommendations if you needed. Your Realtor® can also be helpful if you need a referral.

STEP 8: HOA Resale Certificate

This step applies to properties that are part of an organized community with a Home Owners Association (HOA). HOAs are made up of community members who oversee shared areas of the community and set fees and guidelines that residents are required to follow. A Resale Certificate will detail the regulations, privileges, and financial obligations. Once the Resale Certificate is received, the buyer will have three days to review sign an acceptance of the terms of the HOA.

STEP 9: Preliminary Title

A property's title history is known as the Preliminary Title. This document is provided by the title company to ensure that the property is free of any liens. Your Realtor® will forward a copy of this document to you and ask you to sign a receipt.

Any questions that you might have about the Preliminary Title should be directed to the Title Officer within three days. Contact information will be on the cover page of the Title Report.

STEP 10: As-built Survey

An As-built Survey is typically a graphic that indicates the property lines and structures of on the property you are purchasing. Some sellers provide this information up-front, while others will call in a surveyor to provide it during the buying process. The buyer will have an opportunity to review the Survey and will be asked to sign an acknowledgement of receipt. Your Realtor® will work with the seller's representative. To address any concerns.

STEP 11: COSA/Well & Septic

If the property relies on a well and septic system, the seller is required to provide a well/septic inspection and a Certificate of Onsite Systems Approval (COSA). The COSA will be forwarded to the buyer, who will sign and acknowledgement of receipt to be added to the closing documents.

STEP 12: Property Appraisal

An estimated market value of the property will be requested once the inspection and any consequent repairs are complete. Most lenders require an appraisal, which is typically paid for by the buyer. In some cases, the seller and the buyer will negotiate the cost of appraisal. Once the Appraisal is complete, the lender will send a copy to you and your Realtor®.

STEP 13: Re-inspection

This step is optional. Many buyers chose a re-inspection to assure that any requested repairs are up to code and successfully completed. Typically, the same inspector that did the original inspection will re-inspect the property for less than \$200.

While your Realtor® can conduct a final walk-through with you, it is not legal or appropriate for them to conduct the final inspection. Buyers are permitted to conduct their own re-inspection of repairs in-person.

STEP 14: Final Walk-through

Shortly before the closing, the buyer and the Realtor® will take a final walk-through of the property and structures. This is the buyer's last opportunity to address areas of concern and request any repairs or adjustments.

STEP 15: Closing

In Alaska, the closing and recording of your deed takes place over two business days. On the first day, the buyer and seller meet with a Title Officer to sign the paperwork. The transaction is recorded and the buyer will receive the keys the following day.

STEP 16: Recording

The day following the closing the lender will release the funds to the seller, the title will transfer to the buyer's name and the buyer can move in.

