

# Buying Guide

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# Your Home Buying Journey

## 1. Quick Intro Call

A short conversation to learn about your timeline, budget, and whether you've already connected with a lender or checked your credit.

## 2. Getting Pre-Approved

I'll connect you with a trusted lender who can give you a clear picture of your purchasing power and budget. This is an important step before we start looking at homes.

## 3. Consultation

Once you're pre-approved, we'll sit down for a detailed session to go over the buying process, set expectations, and make sure we're aligned on your goals and must-haves.

## 4. Searching for Homes

We'll tour properties that match your criteria and budget. Along the way, I'll provide market insights to help you make confident decisions.

## 5. Making an Offer & Negotiating

When you find the right home, I'll guide you through crafting a strong, competitive offer and handle negotiations to protect your best interests.

## 6. Closing Process

From inspections to final paperwork, I'll help coordinate every step to keep the process smooth and stress-free.

## 7. After Closing 🎉

Once you've moved in, I'll check in to make sure you're settled and share resources for homeownership. My goal is to stay connected long-term whenever you need advice or support.





# Home Search

## *The Gameplan*



### **Start with New Builds**

- Tour new construction homes first. This helps you:
  - Understand today's resale values (by comparing with what it would cost to bring an older home to "like-new").
  - See current floor plans — many resales are based on models that are still being built today.



### **Define Needs vs. Wants**

- Clarify what's a must-have vs. what's a nice-to-have (beds, baths, layout, features).
- Narrow down the areas/neighborhoods you want to focus on.



### **Engage with Listings**

- Save the homes you like.
- Discard the ones you don't.
- Provide feedback on what you're seeing so we don't send you duplicates or homes with features you dislike.



### **Research Before Touring**

- Use Google Maps to preview neighborhoods.
- Request tax data and HOA information to calculate accurate monthly payments.
- Read property descriptions carefully — watch for notes like: Solar panels (seller may ask you to assume payments).
- Flood zones (verify before touring in person).



### **Maximize Showings**

- Group showings together and knock out multiple homes at once.
- Keep communication channels open so scheduling is smooth and efficient.



### **Keep an Open Mind**

- Don't "over-filter" in your search.
  - Sometimes the perfect home checks your most important boxes even if it doesn't match every filter.





# Offer Process + Strategy

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- ◆ **Reviewing the Home**
  - We'll look at the property details, disclosures, and market data together. I'll advise on recent comparable sales so you know the home's fair market value.
- ◆ **Crafting Your Offer Price:**
  - Based on market comps, your budget, and seller motivation.
  - Terms & Contingencies: Financing, inspections, appraisal, closing date, etc.
  - Concessions: in a buyer's market when interest rates are higher
  - Earnest Money Deposit: Shows the seller you're serious.
- ◆ **Strengthening Your Positioning:**
  - Depending on the market, we may:
    - Offer a competitive but fair price to stand out.
    - Adjust contingencies (while still protecting you).
    - Include a personal letter or additional terms that appeal to the seller.
    - Provide proof of funds or a strong pre-approval letter to show you're ready to close.
- ◆ **Submitting the Offer:**
  - I'll prepare and present your offer package to the seller's agent.
  - My role is to communicate your strengths and position you as the best choice.
- ◆ **Negotiations:**
  - The seller may accept, counter, or reject.
  - We'll review any counteroffers together and adjust based on your comfort level.
  - My job is to protect your interests while aiming for a win-win outcome.
- ◆ **Acceptance:**
  - Once both sides agree, the home is under contract.
  - The inspection period begins, and we move forward with the next steps





# Home Inspection Period

## **How Long It Lasts**

- Typically 7–15 days, depending on the contract and the condition of the home.
- Know your deadlines: It's critical to understand the exact day the inspection period begins and expires.

## **Types of Inspections**

### 1. Standard Home Inspection

- Reviews all major systems: roof, HVAC, plumbing, electrical, structural, attic, crawl space, etc.

### 2. Wind Mitigation

- Often requested by insurance companies. Evaluates the home's ability to withstand strong winds and may lower your insurance premium.

### 3. Specialized Inspections (if needed)

- Depending on the property or what shows up in the standard inspection, you may choose additional inspections such as:
  - Mold, WDO, Roof, Pool, Septic, & Other Specific Checks

## **Extensions & Negotiations**

- If more time is needed, you can request an extension of the inspection period.
- During this time, we'll negotiate repairs, credits, or other solutions with the seller.

## **If Repairs Can't Be Agreed Upon**

- If we can't reach an agreement during the inspection period (or within an extension), you may cancel the contract before the inspection deadline and receive your earnest money back.
- If you do not cancel before the inspection period ends, you risk losing your earnest money





## **Make a Complete List**

- The inspector will provide a full report of everything found, big and small.
- We'll create a "long list" so you have full documentation and leverage for negotiations.

## **Prioritize Safety & Insurance Items**

- We'll request repairs for health, safety, and insurability issues — such as: Electrical hazards Roof, plumbing, or HVAC concerns Structural or foundation issues
- These are essential for financing, insurance, and peace of mind.

## **Ask for Credits on Cosmetic Items**

- For non-essential items (paint, flooring, appliances, etc.), we'll typically request a credit at closing instead of repairs.
- This way, you can update or repair things to your taste after you move in.

## **Why this strategy works:**

- Keeps our requests reasonable and focused on what matters most.
- Makes it harder for the seller to say "no" to important items. Ensures you walk away with both protection and flexibility.





## Insurance Considerations

- The home must be able to pass inspections and a wind mitigation report in order to be insurable.
- Verify if the home is in a flood zone:
  - Request a flood history report from FEMA if it is in a flood zone.
  - Obtain an elevation certificate to confirm risk levels.
- Even if the home is not in a flood zone, check carefully if it's near water or has water views — flood risk should still be addressed.
- Waterfront properties: Have the seawall inspected for erosion, wave action, and storm surge vulnerability (not just flooding).



## Suitability Considerations

- Look at daily commute, schools, and neighborhood amenities.
- Check HOA rules and fees — especially if you own RVs, boats, or extra vehicles that need parking.
- Consider privacy and security — fencing, landscaping, gated access, and general neighborhood feel.
- Think about future resale value — will the home and area remain attractive to future buyers?
- If in a flood zone, ask how much the current owner pays for flood insurance to help estimate ongoing costs.



## Important:

- Both insurability and suitability should be carefully reviewed during the inspection period. This is the time to confirm the home can be insured and that it truly fits your lifestyle needs.



# Clear to Close

## Review the Numbers

- Monthly Payment: Confirm with your lender what your exact monthly payment will be.
- Cash to Close: Know the final amount you'll need to bring to closing (wired or cashier's check)

## 17 Final Steps Before Closing

- Closing Date: Double-check the time, date, and location of your closing appointment.
- Final Walkthrough: We'll tour the home one last time to confirm it's in the agreed-upon condition and that any repairs are complete.
- Property Access: Plan for when and how you'll receive the keys.

## After Closing


- Change Out Locks: Always re-key or replace locks for your safety. Final Repairs: Schedule any additional repairs or updates you want done after move-in.
- Utilities: Call to set up or transfer service for:
  - Electricity
  - Water Trash / recycling
  - Internet / cable (if needed)
- Mail: Submit a change-of-address request with USPS.




# Tips for a Smooth Closing


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 **Avoid New Debt:** Don't open new credit cards, finance furniture, or make large purchases before closing — it can affect your loan approval.

 **Wire Funds Safely:** Always confirm wiring instructions directly with your title company to avoid scams.

 **Bring ID:** Make sure you have a valid government-issued photo ID for closing day.

 **Stay Available:** Keep your phone handy in case your lender, agent, or title company needs last-minute confirmations.

 **Plan Ahead for Moving:** Reserve movers, trucks, or helpers early so you're not scrambling at the last minute.

 **Double-Check Insurance:** Ensure your homeowner's insurance policy is active before closing.

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