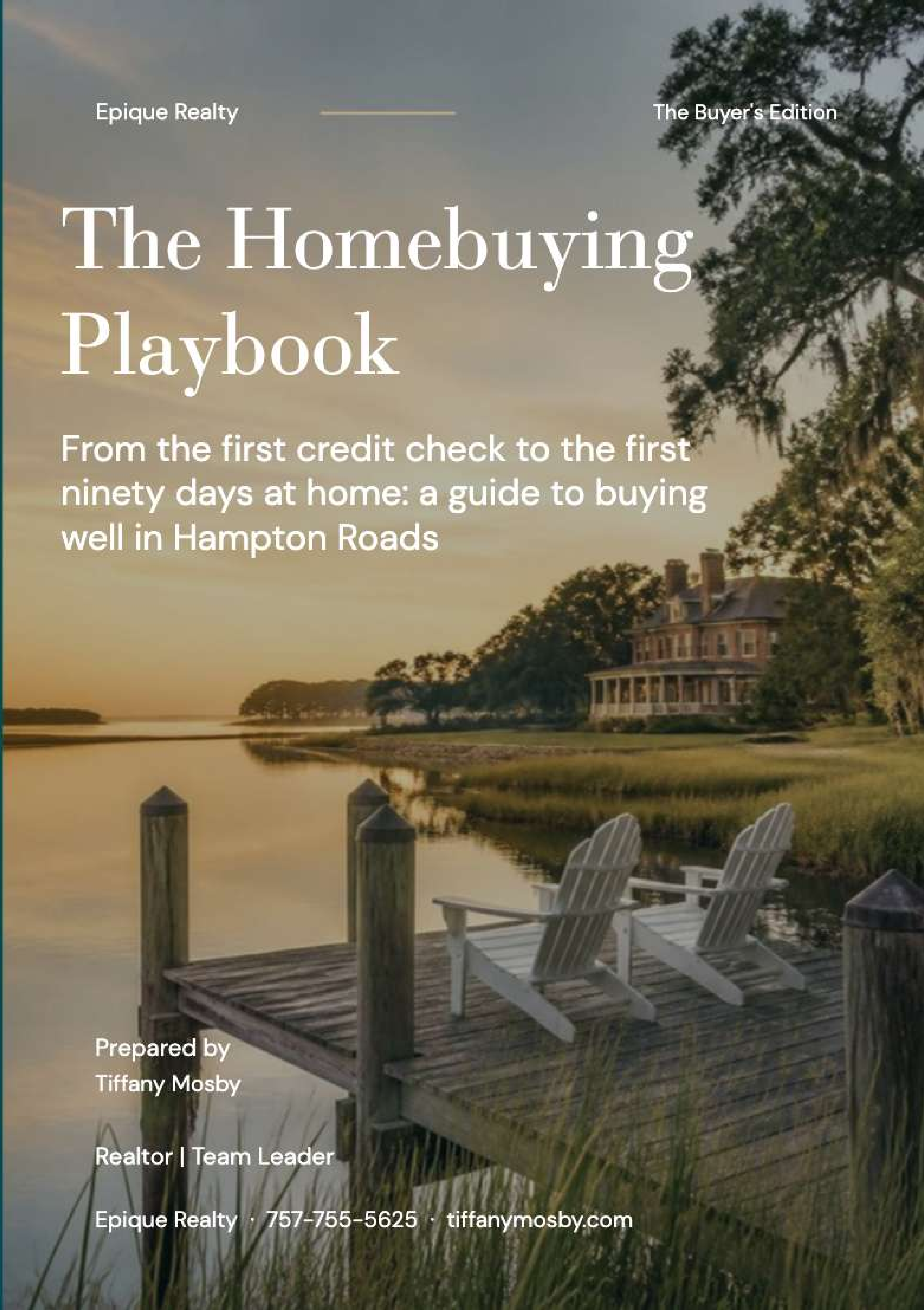

Epique Realty

The Buyer's Edition

The Homebuying Playbook

From the first credit check to the first ninety days at home: a guide to buying well in Hampton Roads

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A note before you begin.

Start here. Here's how to use this playbook.

READ CHAPTERS 1–4 FIRST
Credit, lenders, timing and your agent. Get these right before you tour.

USE 5–6 WHILE YOU SHOP
A framework for choosing the right home and writing the right offer.

KEEP 7–12 HANDY
Every deadline, checklist and contact, from contract to your first 90 days.

Buying a home isn't one big decision. It's a lot of smaller ones, some financial, some practical, some very personal, and they all end with keys in your hand and a place that's yours.

This playbook walks through them in the order you'll actually hit them: your credit, your lender, your agent, finding the right home, writing a strong offer, and everything between contract and closing. Then it keeps going, because your first ninety days as a homeowner matter too.

Hampton Roads is a great place to own a home. Seven cities, a lot of shoreline, a strong military community, historic neighborhoods and new construction, often twenty minutes apart. That variety is exactly why local knowledge matters.

Write in it. Bring your questions. That's what I'm here for.

— Tiffany

This playbook is general information about the typical process in Virginia. It isn't legal, tax or financial advice. Your contract, lender and settlement attorney have the final word.

Contents

Twelve chapters, one direction: home.

HOW TO USE THIS PLAYBOOK
Read it front to back, or open to the chapter you need. Every gold link is clickable in the digital edition.

BOOK A BUYER CONSULTATION →

The Journey at a Glance

Twelve stages, one direction. Most buyers take three to six months.

01 PREPARE · 3–6 months out
Pull your credit reports, correct errors and begin your credit quiet period.

02 FINANCE · 2–3 months out
Interview lenders, compare Loan Estimates and get a full pre-approval.

03 DECIDE · Ongoing
Weigh personal readiness, the market and, for military families, orders and timelines.

04 PARTNER · Before touring
Interview buyer's agents and sign a written buyer agreement with the right one.

05 SEARCH · Weeks to months
Define must-haves and deal-breakers, then tour with purpose.

06 OFFER · Days
Build an offer that balances price, terms and protection, then negotiate.

07 CONTRACT · Typically 30–45 days
Deposit, inspections, appraisal, underwriting and every deadline in between.

08 PREPARE TO CLOSE · Final 2–3 weeks
Clear to close, Closing Disclosure review, insurance, utilities and funds.

09 MOVE · Final 1–8 weeks
Pack, schedule and coordinate, yourself or with professionals.

10 WALK THROUGH · Just before closing
Confirm condition, agreed repairs and included items.

11 CLOSE · Settlement day
Sign, fund, record and receive your keys.

12 SETTLE IN · First 90 days
Secure, maintain and protect your new investment.

YOUR TIMELINE IS YOUR OWN

Contract-to-close timing depends on your financing, the terms you negotiate and your contract's deadlines. Chapter Seven maps them.

START YOUR PLAN WITH ME →

The Quiet Foundation

Chapter One · Monitoring and reviewing your credit

Before you tour a single house, one number is already shaping your options: your rate, your loan program, your mortgage insurance and sometimes how much cash you need at closing.

Get ahead of it early and everything after gets easier.

INSIDE THIS CHAPTER

— Why your credit matters more than you think
— How to pull and read your reports
— Correcting errors before they cost you
— The credit quiet period: do's and don'ts
— Your credit timeline

START HERE, EVEN IF YOU'RE A YEAR OUT

The best time to look at your credit is three to six months before you plan to shop.

TALK CREDIT WITH ME →

Know your numbers first.

Your credit shapes your rate, your loan options and your cash to close.

A few dozen points can change the rate you're offered, and over thirty years a small rate difference turns into real money. That's why the strongest buyers start here.

STEP ONE · PULL YOUR REPORTS
You're entitled to free credit reports from Equifax, Experian and TransUnion at AnnualCreditReport.com, the official source authorized by federal law. Pull all three; they don't always match.

The score in your banking app may not be the score a lender uses. Lenders rely on mortgage-specific scoring models, so treat app scores as a direction, not a verdict.

STEP TWO · READ THEM LINE BY LINE
- Personal details: names, addresses, employers
- Accounts: anything unfamiliar could be an error or identity theft
- Payment history: late payments reported in error
- Balances and limits: a wrong limit inflates your utilization
- Collections: duplicates, or paid items still shown as open
- Hard inquiries: applications you didn't authorize

STEP THREE · CORRECT WHAT'S WRONG
Dispute errors directly with the bureau reporting them, online or in writing, and keep copies of everything. Bureaus generally have about 30 days to investigate.

If you're already working with a lender when a correction posts, ask whether a rapid rescore is available. It's a lender-initiated update that can reflect corrections faster than the normal reporting cycle.

FOR MILITARY FAMILIES
Deployed or about to be? You can place a free active-duty alert on your credit files. It lasts one year and requires creditors to take extra steps to verify your identity before opening new credit.

A NOTE ON RATE SHOPPING
Comparing lenders is smart, and scoring models generally allow for it: multiple mortgage inquiries within a short shopping window are typically treated as one. Keep your lender comparisons within a few weeks of each other.

TIFFANY'S TIP
Credit is a conversation, not a surprise. I'd rather talk credit with you months before the first tour than the week you fall in love with a house.

BOOK A CREDIT-READY CALL →

The credit quiet period

Treat your credit like a painting drying on the wall. Admire it. Don't touch it.

PLEASE DO

- Pay every bill on time; set autopay as a safety net.
- Keep card balances low relative to your limits.
- Keep older accounts open. History works in your favor.
- Tell your lender before any change in job, income or pay structure.
- Document the source of any large deposit: gifts, bonuses, transfers.

PLEASE DON'T

- Open new credit cards or store accounts, even for a discount.
- Finance a car, furniture or appliances before closing.
- Co-sign for anyone.
- Move large sums between accounts without a paper trail.
- Deposit large amounts of undocumented cash.

Lenders often re-check credit and employment shortly before closing. What you do in the final week matters as much as what you did in the first.

YOUR CREDIT TIMELINE

6 MONTHS OUT
Pull all three reports and begin any disputes.

3 MONTHS OUT
Pay down revolving balances. Stop opening new credit.

2 MONTHS OUT
Speak with lenders and get a full pre-approval.

UNDER CONTRACT
Change nothing without asking your lender first.

AFTER CLOSING
Now you can finance the sofa.

THE RIGHT LENDER HELPS HERE, TOO
A good loan officer can run scenarios and spot quick credit wins before you shop. Ask me who I'd call.

ASK ME FOR A LENDER INTRO →

Your Financial Partner

Chapter Two · Interviewing and vetting mortgage lenders

The lender you choose affects your rate, your closing date and your stress level.

Interview them the way you'd interview anyone you're trusting with this much money.

INSIDE THIS CHAPTER

WANT A RECOMMENDATION?

Just ask. I'll tell you who I'd call right now for your situation.

ASK ME WHO I'D CALL →

Not all approvals are equal.

Sellers read your approval letter as a measure of how likely you are to close.

THREE LEVELS OF APPROVAL

PRE-QUALIFICATION
An estimate based on what you tell the lender. Useful for early planning; carries little weight with sellers.

PRE-APPROVAL
Credit pulled, income and assets documented and reviewed. The standard you'll want before touring seriously.

UNDERWRITTEN APPROVAL
Some lenders offer an upfront underwriter review before you find a home. It's the strongest position you can present.

In a competitive market, a stronger approval can matter as much as a stronger price.

THE PROGRAMS WORTH KNOWING

CONVENTIONAL
For buyers with solid credit and some down payment. Mortgage insurance applies below 20% down and can typically be removed later.

FHA
For smaller down payments or rebuilding credit. Low minimum down payment; mortgage insurance rules differ from conventional.

VA
For eligible service members, veterans and some surviving spouses. Often no down payment and no monthly mortgage insurance. A funding fee usually applies; veterans receiving VA disability compensation are generally exempt.

USDA
For eligible rural areas with income limits. Some outlying parts of the region may qualify; eligibility is by address.

VIRGINIA HOUSING
The state's housing finance agency offers loan programs and down payment assistance through approved lenders, often for first-time buyers.

FOR MILITARY FAMILIES
VA financing is one of the most valuable benefits you've earned. Work with a lender who closes VA loans regularly.

RUN THE NUMBERS →

Who you borrow from

A great rate from a lender who misses your closing date is not a great rate.

The same loan program can feel completely different depending on who's delivering it. Responsiveness, local experience and closing on time are worth as much as the rate.

BANKS AND CREDIT UNIONS
Lend their own funds. Some offer relationship pricing for existing customers; timelines and flexibility vary.

LOCAL MORTGAGE COMPANIES
Often nimble and deeply familiar with local appraisers, settlement attorneys and contract timelines.

MORTGAGE BROKERS
Shop your file across multiple wholesale lenders to find the best fit for your situation.

WANT A RECOMMENDATION?
Just ask. I'll tell you who I'd call right now for your situation, including VA and first-time buyer specialists: lenders who communicate and close on time here. You're never obligated to use them, and you're welcome to bring your own.

DOCUMENTS TO GATHER NOW
- ☐ Photo ID for all borrowers
- ☐ Pay stubs covering the most recent 30 days
- ☐ W-2s (and 1099s, if applicable) for the past two years
- ☐ Federal tax returns, especially if self-employed
- ☐ Two months of statements for all bank and investment accounts
- ☐ Military: current LES, Certificate of Eligibility (COE), and DD-214 if separated
- ☐ Gift letters and documentation for any gifted funds
- ☐ Explanations for recent credit events or employment gaps

Keep digital copies in one folder. Your lender will likely ask for updated statements and pay stubs again before closing.

WHY I CARE WHO YOUR LENDER IS
A lender who communicates keeps your deal moving. One who doesn't answer the phone can sink it.

ASK ME WHO I'D CALL →

The lender interview

Speak with two or three. Judge the numbers and the person behind them.

QUESTIONS TO ASK EVERY LENDER

01 Which loan programs fit my situation, and why?

02 What rate and fees would I pay today, and how many points does that assume?

03 How long is your rate lock, what does an extension cost, and is there a float-down option?

04 What's your typical time from contract to clear to close?

05 Is underwriting done in-house? Can I be underwritten before I find a home?

06 Who is my day-to-day contact, and how fast do you respond?

07 How many VA (or FHA, or Virginia Housing) loans have you closed recently?

08 What will my cash to close be, including prepaids and escrow?

09 Are there down payment or closing cost programs I qualify for?

10 What could cause this approval to change before closing?

COMPARING LOAN ESTIMATES

Every lender must give you a standardized Loan Estimate within three business days of your application. Request them on the same day, for the same loan amount and lock period, so you're comparing like with like.

PAGE 1

Rate, monthly payment and estimated cash to close.

PAGE 2, SECTION A

The lender's own origination charges and points. This is where offers truly differ.

SECTIONS B AND C

Third-party services. Note which ones you're allowed to shop for.

PAGE 3

The APR and the total paid over five years, a useful tiebreaker between close offers.

TIFFANY'S TIP

Answer your lender the same day, every time. Slow paperwork is one of the easiest ways to delay your own closing.

ASK ME WHO I'D CALL →

The Right Moment

Chapter Three · Knowing when the timing is right to buy

There's no perfect market. There's the right time for you.

The best decisions look at your life, your finances and the market together, not one at a time.

INSIDE THIS CHAPTER

— Signs you're personally ready
— The full cost of arrival
— Rent versus buy, honestly
— Reading the Hampton Roads rhythm
— Timing a purchase around military orders

APPROVED FOR ISN'T THE SAME AS COMFORTABLE WITH

Build your budget around the life you want, not the maximum on a letter.

CHECK TODAY'S MARKET →

Are you ready?

Before you ask whether the market is ready, ask whether you are.

Waiting for the "perfect" moment usually means waiting forever. Rates move, prices move, and life moves faster than both. The better question: does buying now support the life you want over the next several years?

SIGNS YOU'RE PERSONALLY READY

□ Your income is stable and well documented.
□ You plan to stay long enough for ownership to outweigh the costs of buying and later selling, often several years.
□ You have funds for your down payment and closing costs.
□ You'll still have an emergency reserve after closing.
□ Your full monthly payment, including taxes, insurance and any HOA, is comfortable, not merely approvable.
□ You're ready for maintenance that used to be a landlord's problem.

KNOW THE FULL COST OF ARRIVAL

Beyond the down payment, budget for lender and title fees, prepaid interest, initial escrow deposits for taxes and insurance, inspections, the appraisal, and Virginia recordation taxes, which are customarily paid by the buyer. Your Loan Estimate will itemize these for your purchase.

RENT VERSUS BUY, HONESTLY

Compare your rent with the full monthly cost of owning. Then weigh what ownership returns: principal paid down each month, potential appreciation, stability and the freedom to make a place your own.

Also weigh what it asks of you: maintenance, less flexibility, and the costs of eventually selling.

Neither answer is wrong. The right one is the one that fits your plans.

TIFFANY'S TIP

Just because the bank says yes doesn't mean your budget should. Pick the payment that still lets you live.

RUN THE NUMBERS →

The regional rhythm

Hampton Roads moves with the seasons, the shoreline and the military calendar.

THE SEASONAL PATTERN

SPRING AND SUMMER

Typically the most listings and the most buyers, as PCS season and school calendars drive moves. More choice, more competition.

FALL

Often a steadier pace. Sellers still on the market tend to be motivated, and buyers face fewer competing offers.

WINTER

Fewer listings, but fewer buyers too. Sellers listing in December usually need to, which can create room to negotiate.

INTEREST RATES

No one can reliably predict them. Buy a home whose payment works at today's rate. If rates fall later, refinancing may be an option, but it's never guaranteed and carries its own costs, so it shouldn't be the plan that makes the numbers work.

FOR MILITARY FAMILIES

START WHEN ORDERS ARE LIKELY

Not when they arrive. A pre-approval and a clear list of priorities let you use a house-hunting trip, or a virtual search, efficiently.

OCCUPANCY

VA loans require that you intend to live in the home as your primary residence, generally moving in within a reasonable time after closing (often cited as 60 days). Deployment and spouse occupancy can qualify; confirm details with your lender.

THINK BEYOND THIS TOUR

If you may PCS again, consider how the home would perform as a rental: rent potential, HOA rental rules and management costs.

BAH IS A STARTING POINT

Not a ceiling or a budget. Build your payment around your full financial picture.

QUESTIONS TO SETTLE BEFORE YOU SEARCH

How long will we live here? What payment lets us keep saving and living? How firm is our move-in date? Could we own this as a rental someday?

BOOK A RELOCATION CALL →

The Partnership

Chapter Four · The agent interview, and what sets the right one apart

The agent you choose shapes what you see, what you pay and how the whole experience feels.

That decision deserves an interview. Here are the questions to ask.

INSIDE THIS CHAPTER

THE INTERVIEW GOES BOTH WAYS

An exceptional agent will interview you, too. That's how a strategy gets built around you.

INTERVIEW ME →

More than a door opener

Anyone can unlock a showing. The value is everything before and after the door.

A buyer's agent represents you: your interests, your budget, your timeline, in a transaction where the seller has representation of their own. The difference between an adequate agent and an exceptional one rarely shows up on the first tour. It shows up in the price you negotiate, the problem caught before it got expensive, and the deadline that never slipped.

WHAT YOUR AGENT SHOULD DO FOR YOU

- Clarify your goals, budget and non-negotiables before touring
- Surface homes that fit, including ones you might have scrolled past
- Offer candid perspective on condition, layout, location and resale
- Price your offer with real comparable-sales analysis
- Negotiate price, terms, repairs and credits on your behalf
- Manage every contract deadline and coordinate your lender, inspector, appraiser and settlement agent
- Stay with you until you have keys, and remain a resource after

WHAT'S CHANGED, AND WHY IT MATTERS

Following nationwide industry changes in 2024, buyers working with an agent through the MLS now sign a written buyer agreement before touring homes. It spells out the services you'll receive and how your agent is compensated, and those terms are negotiable.

That's good news for buyers. It makes the relationship transparent from day one, and it makes the interview matter more than ever. You're not just choosing someone to show you houses. You're choosing, in writing, who represents you.

THE STANDARD TO EXPECT

The best agents welcome the buyer agreement conversation. They explain every line, answer the compensation question plainly, and make sure you understand what you're signing before you sign it.

MY PROMISE

I'll walk you through the buyer agreement line by line and answer every question before you sign anything.

BOOK A BUYER CONSULTATION →

Seven qualities

The standard an exceptional buyer's agent should meet, with specifics.

01 FLUENCY ACROSS THE WHOLE REGION
Hampton Roads isn't one market. It's seven cities and several counties with different tax rates, flood considerations, commutes and housing stock. The right agent can speak confidently about Suffolk farmland and Norfolk historic districts in the same conversation.

02 MILITARY AND VA EXPERTISE
From VA appraisal procedures to PCS timelines and remote closings, an agent experienced with military families anticipates problems before they arrive, and understands that orders don't wait for sellers.

03 NEGOTIATION THAT STARTS WITH PREPARATION
Strong negotiators know the comps, read the listing history, learn what the seller values, and structure offers that win without overpaying.

04 RESPONSIVENESS, BACKED BY A TEAM
Homes go under contract in days. The right agent answers, and has team support so your calls, emails and deadlines are covered even when they're at the closing table with another client.

05 AN EDUCATOR, NOT A CLOSER
You should leave every conversation understanding more than when you started. Pressure is a red flag; clarity is the standard.

06 A TRUSTED PROFESSIONAL NETWORK
Lenders who close on time, inspectors who explain rather than alarm, attorneys, contractors and insurance agents: relationships built over years that quietly protect your transaction.

07 COMMITMENT BEYOND THE CLOSING
Market updates, home-value tracking, contractor referrals and a phone call answered years later. The relationship should outlast the transaction.

HOLD ME TO IT
These seven are the standard I work to. Ask me to show you each one.

INTERVIEW ME →

The agent interview

Meet two or three agents. Ask each the same questions. Listen for specifics.

ASK
How many buyers have you represented in the past year, and in which cities?
A STRONG ANSWER
Specific numbers and neighborhoods across the region, not vague reassurance.

ASK
Walk me through how you'd price an offer on a home I love.
A STRONG ANSWER
Comparable sales, days on market, price history, seller motivation, and a clear explanation of the strategy.

ASK
How do you and your team communicate, and how fast?
A STRONG ANSWER
A defined cadence, a channel that suits you, and team coverage so nothing waits.

ASK
What's your experience with VA loans and military relocations?
A STRONG ANSWER
Familiarity with VA appraisals, occupancy rules, PCS timing, and remote or power-of-attorney closings.

ASK
Tell me about a deal that nearly fell apart. What did you do?
A STRONG ANSWER
A real story told with calm: problem, action, outcome. Confidence without drama.

ASK
How do you find homes that fit before they're gone?
A STRONG ANSWER
Saved searches with instant alerts, a strong agent network, and awareness of upcoming listings where appropriate.

ASK ME ALL OF THEM
I'd rather you interview me thoroughly than choose me quickly.

SCHEDULE YOUR INTERVIEW →

More to ask

The last three questions, and the quiet red flags to watch for.

ASK
Who's in your professional network?
A STRONG ANSWER
Named categories (lenders, inspectors, attorneys, contractors) with reasons they trust them, and no pressure to use any of them.

ASK
Explain the buyer agreement and how you're compensated.
A STRONG ANSWER
A plain-language walk-through, with openness to questions and negotiation.

ASK
What happens after closing?
A STRONG ANSWER
A clear plan: ongoing market updates, home-value insight, referrals and availability.

QUIET RED FLAGS
- Pushes you to see homes before discussing your goals or financing
- Can't explain the buyer agreement clearly
- Knows one neighborhood well and the rest of the region vaguely
- Slow to respond during the interview itself
- Promises outcomes no one can promise

THE INTERVIEW GOES BOTH WAYS
An exceptional agent will interview you, too, asking about your timeline, your finances, your must-haves and how you like to communicate. That's not a formality. It's how they build a strategy around you.

READY TO INTERVIEW ME?
Bring these questions. I'll bring the specifics, and a few questions of my own.

BOOK YOUR CONSULTATION →

Defining Home

Chapter Five · Must-haves, deal-breakers and narrowing down

The right home is rarely the one with the longest feature list. It's the one that fits your life, and fits it well for years.

Clarity first. Browsing second.

INSIDE THIS CHAPTER

— The four-tier priority framework
— What you can change, and what you can't
— Hampton Roads considerations
— Your priorities worksheet
— The showing scorecard

FALL IN LOVE WITH THE BONES AND THE LOCATION
Paint is a weekend. A floor plan is forever.

START YOUR HOME SEARCH →

The four-tier list

Sort every wish into a tier before you tour a single home.

TIER 1 · DEAL-BREAKERS

If a home has this (or lacks it), you walk away, regardless of price or charm. Keep this list short and honest.

Examples: flood zone requiring costly insurance, commute over your limit, fewer bedrooms than your household needs, HOA rules that ban your RV or business.

TIER 2 · MUST-HAVES

Non-negotiable features the home needs to function for your life today and for the next five to seven years.

Examples: a first-floor bedroom, a fenced yard for the dog, a specific school zone, a garage.

TIER 3 · STRONG PREFERENCES

Things you would pay a little more for or trade against each other, but would not lose a great home over.

Examples: an updated kitchen, a second full bath, a cul-de-sac lot, a home office.

TIER 4 · BONUSES

Nice to have. If it is there, wonderful; if not, it barely registers.

Examples: a pool, a fireplace, a finished bonus room, water views.

The rule: nothing moves up a tier mid-search without a conversation about why.

Two buyers, one list? Each of you sorts separately first, then compare. The disagreements are where the real conversation starts.

YOUR WORKSHEET IS ON PAGE 23 →

Bones over paint

Weigh what you can't change heavily, and what you can change lightly.

YOU CAN'T CHANGE
Location, the lot, orientation and natural light, the home's elevation and flood exposure, what surrounds it and, practically speaking, the floor plan.

YOU CAN CHANGE
Paint, flooring, lighting, fixtures, landscaping and, eventually, kitchens and baths.

Fall in love with the bones and the location. Paint is a weekend. A floor plan is forever.

HAMPTON ROADS CONSIDERATIONS
• Water crossings: test your commute at rush hour, especially through a bridge-tunnel or tunnel.
• Flood exposure: check the flood zone, ask about flood history and get insurance quotes early. It can change your monthly cost materially.
• HOAs and condos: review fees, rules (including rental restrictions) and financial health.
• Septic and well: common in rural areas; both call for specialized inspections.
• Home age and systems: note the age of the roof, HVAC and water heater.
• Taxes vary by city: real estate and personal property rates differ across the region.

DRIVE IT BEFORE YOU OFFER
Visit a favorite at a different time of day, and drive the commute at the hour you'd actually make it.

ASK ME FOR A FLOOD & TAX SNAPSHOT →

Your priorities

Fill this in with everyone who'll live in the home, before the first tour.

DEAL-BREAKERS

1. ________________________________
2. ________________________________
3. ________________________________
4. ________________________________
5. ________________________________

STRONG PREFERENCES

1. ________________________________
2. ________________________________
3. ________________________________
4. ________________________________
5. ________________________________

MUST-HAVES

1. ________________________________
2. ________________________________
3. ________________________________
4. ________________________________
5. ________________________________
6. ________________________________

BONUSES

1. ________________________________
2. ________________________________
3. ________________________________
4. ________________________________
5. ________________________________
6. ________________________________

SHARE IT BEFORE WE TOUR

Send me a photo of this page. I'll use it to filter listings, so you only see homes that deserve a visit.

757-755-5625 · TIFFANYMOSBYREALTOR@GMAIL.COM

The showing scorecard

Score each area 1 to 5 right after the tour. Photos blur; scores don't.

HOME 1

Address ____________________________

Location ___ Layout ___ Condition ___

Light ___ Commute ___ Must-haves met? ___

TOTAL ______

HOME 2

Address ____________________________

Location ___ Layout ___ Condition ___

Light ___ Commute ___ Must-haves met? ___

TOTAL ______

HOME 3

Address ____________________________

Location ___ Layout ___ Condition ___

Light ___ Commute ___ Must-haves met? ___

TOTAL ______

HOME 4

Address ____________________________

Location ___ Layout ___ Condition ___

Light ___ Commute ___ Must-haves met? ___

TOTAL ______

HOME 5

Address ____________________________

Location ___ Layout ___ Condition ___

Light ___ Commute ___ Must-haves met? ___

TOTAL ______

HOME 6

Address ____________________________

Location ___ Layout ___ Condition ___

Light ___ Commute ___ Must-haves met? ___

TOTAL ______

TOURING WITH PURPOSE

Open closets and cabinets. Run the faucets. Look up for ceiling stains and down for sloping floors. Stand in the yard and listen.

BOOK A SHOWING DAY WITH ME →

The Art of the Offer

Chapter Six · Negotiating with strategy, not just price

A winning offer isn't always the highest one. It's the one that gives the seller what they care about and still protects you.

Every term is a lever. Price is just the loudest one.

INSIDE THIS CHAPTER
- — The anatomy of an offer
- — Reading the market around a listing
- — Strategy in competitive and quiet markets
- — Low appraisals and VA specifics
- — The etiquette of counteroffers

KNOW YOUR WALK-AWAY NUMBER
Decide it before you write the offer, not in the middle of a counter.

LET'S BUILD YOUR OFFER STRATEGY →

Price is one lever

Give where it costs you little. Hold firm where it matters.

PRICE
What you'll pay for the home.
Strategy: ground it in recent comparable sales, not the list price alone.

EARNEST MONEY DEPOSIT
Good-faith funds held in escrow and credited to you at closing.
Strategy: a stronger deposit signals commitment. Know exactly when it's at risk.

FINANCING
Your loan type and down payment.
Strategy: a strong pre-approval makes every loan type more credible.

CONTINGENCIES
Conditions that let you exit or renegotiate: inspection, financing, appraisal, sale of a home.
Strategy: these are your protection. Adjust them with care, never blindly.

SELLER CONCESSIONS
A seller contribution toward your closing costs.
Strategy: can reduce your cash to close; must fit your loan program's limits.

CLOSING DATE AND POSSESSION
When you close and when you move in.
Strategy: flexibility here can be worth more to a seller than price.

INCLUDED ITEMS
Appliances, fixtures, window treatments and more.
Strategy: put it in writing. If it's not in the contract, it may not convey.

HOME WARRANTY
A service contract covering certain systems and appliances.
Strategy: a modest request that can soften first-year surprises.

VIRGINIA CONTEXT
Virginia's disclosure rules put much of the responsibility for learning a property's condition on the buyer. That makes the inspection contingency especially valuable here.

TALK THROUGH YOUR TERMS WITH ME →

Strategy for any market

The playbook changes with the conditions. The discipline doesn't.

READ THE MARKET AROUND A LISTING
• Days on market: fresh listings draw competition; longer ones often invite negotiation.
• Price history: reductions and relistings tell a story.
• Comparable sales: recent, nearby and genuinely similar.
• Sale-to-list ratios: how close homes like this actually sell to asking.

WHEN COMPETITION IS HIGH
• Lead with a strong pre-approval, ideally underwritten.
• Offer your best terms early; there may not be a second round.
• Consider flexible closing or possession timing.
• Discuss an escalation clause or appraisal-gap coverage only if you fully understand the exposure.
• Keep your inspection rights. Shorten timelines rather than surrender protection.

WHEN BUYERS HAVE LEVERAGE
• Anchor your price in comparable sales.
• Request closing cost assistance or a rate buydown credit.
• Ask for a home warranty or specific repairs.
• Keep full contingencies and comfortable timelines.
• Stay courteous. Even in a buyer's market, the seller chooses.

THE ETIQUETTE OF COUNTEROFFERS
• Respond promptly; momentum matters.
• Counter on terms, not just price.
• Keep emotion out of the paperwork and in the conversation with your agent.
• Know your walk-away number before you begin.

A NOTE ON "RATIFIED"
An offer becomes a binding contract once both parties have signed and final acceptance has been delivered. That moment starts the contract clock.

BEFORE I WRITE ANYTHING, I CALL THE LISTING AGENT
Knowing what the seller actually cares about is how we shape terms that win.

LET'S SHAPE YOUR OFFER TOGETHER →

When value comes in low

A low appraisal isn't the end of the deal. It's a new negotiation.

YOUR OPTIONS

If the appraised value falls below your price, your options usually include:

- Renegotiating the price
- Splitting the difference with the seller
- Covering the gap in cash
- Requesting a reconsideration of value with supporting comparables
- Exiting, if your contract allows

FOR VA BUYERS

The Tidewater Initiative: the VA's appraisal process includes a procedure in which the appraiser gives notice when value may come in below the contract price, so your agent can submit additional comparable sales before the report is finalized.

VA concessions: VA loans cap certain seller concessions at 4% of the home's reasonable value, separate from normal closing costs. Your lender will confirm what counts toward the limit.

TIDEWATER NOTICE? MOVE FAST

The window to submit comparables is short. Having your agent's comps ready before the appraisal is what makes it work.

ASK ME ABOUT VA BUYING →

Under Contract

Chapter Seven · Deadlines, inspections and staying on track

Ratified! Celebrate. Then let's get to work.

The next few weeks are deadlines, inspections and approvals, and every one of them is there to protect you.

INSIDE THIS CHAPTER

DON'T BE THE HOLDUP

Answer your lender's requests the same day, every time.

QUESTIONS UNDER CONTRACT? CALL ME →

The first 72 hours

The clock starts at ratification. Miss a deadline and you can lose options.

DO THESE IMMEDIATELY

□ Deliver your earnest money deposit exactly as the contract directs.
□ Send the ratified contract to your lender and complete your full loan application.
□ Schedule your home inspection and any specialty inspections.
□ Choose your settlement agent (attorney or title company).
□ Request homeowners and, if needed, flood insurance quotes.
□ Put every contract deadline on your calendar, with reminders.
□ Watch for HOA or condo resale documents and read them promptly.

YOUR RIGHT TO CHOOSE

In Virginia, you have the right to select your own settlement agent. Your agent and lender can recommend professionals, but the choice is yours.

KEEP A PAPER TRAIL

Save receipts for your deposit, inspection and appraisal payments. Lenders often ask where funds came from, and large undocumented deposits can slow your approval.

EARNEST MONEY: 2 DAYS

Under the REIN contract, your deposit is due 2 days after ratification. Have funds ready before you sign.

SEE THE FULL DEADLINE MAP ON PAGE 32 →

Your transaction team

Who does what between ratification and the closing table.

YOUR AGENT
Manages deadlines, negotiations and communication among all parties.

TRANSACTION COORDINATOR
Tracks documents and dates behind the scenes (on many teams).

LENDER AND LOAN OFFICER
Guides your loan through processing and underwriting.

HOME INSPECTOR
Evaluates the home's condition and systems.

APPRAISER
Ordered by the lender to confirm value.

SETTLEMENT AGENT
Handles the title search, closing documents, funds and recording.

INSURANCE AGENT
Provides the homeowners (and flood) policy your lender requires.

Need recommendations? Ask me for my list of trusted lenders, inspectors and settlement agents.

ONE POINT OF CONTACT
You shouldn't have to chase seven people. Send questions to me and I'll route them, track them and close the loop.

ASK FOR MY RECOMMENDED LIST →

Key deadlines, part one

Most Hampton Roads sales use the REIN contract. Your contract's dates govern.

RATIFICATION · DAY 0

Final signature delivered; the contract clock starts.

Your date: _______________

EARNEST MONEY DEPOSIT · 2 DAYS AFTER RATIFICATION

Deposit delivered to the escrow agent named in the contract.

Your date: _______________

LOAN APPLICATION · 7 DAYS

Complete application and required documentation to your lender.

Your date: _______________

HOME INSPECTION PERIOD · AS NEGOTIATED IN THE CONTRACT

Inspections completed; you decide whether to proceed, request repairs or exit.

Your date: _______________

REPAIR NEGOTIATION · 3 DAYS

Seller responds to repair requests; parties reach written agreement.

Your date: _______________

WDI / TMI REPORT · PER CONTRACT

Wood-destroying insect (termite moisture) inspection, typically required by lenders here.

Your date: _______________

FILL IN YOUR DATES THE DAY YOU RATIFY

Then put each one on your calendar with a reminder two days ahead. I'll track them too.

CONTINUED ON PAGE 33 →

Key deadlines, part two

From association documents to the settlement table.

HOA / CONDO RESALE CERTIFICATE · 3 DAYS FROM RECEIPT*
Review association documents; you may cancel within the review window, unless the contract sets another period.
Your date: _______________

APPRAISAL · PER CONTRACT
Lender-ordered appraisal confirms value.
Your date: _______________

FINANCING / LOAN APPROVAL · PER CONTRACT
Financing contingency deadline and loan commitment.
Your date: _______________

CLOSING DISCLOSURE · 3+ BUSINESS DAYS BEFORE CLOSING**
Final loan terms and costs delivered for your review.
Your date: _______________

FINAL WALKTHROUGH · BEFORE CLOSING
Timed to the contract timeline. Confirms condition, repairs and included items.
Your date: _______________

SETTLEMENT · DATE IN CONTRACT
Documents signed, loan funded, deed recorded, keys delivered.
Your date: _______________

*Virginia Resale Disclosure Act, Va. Code § 55.1-2312. **Federal TILA-RESPA Integrated Disclosure rule. If your contract sets different terms, your contract controls, including how days are counted.

I TRACK EVERY DATE WITH YOU →

See it as it truly is

An inspection isn't pass or fail. It's an owner's manual, and your leverage.

INSPECTIONS TO CONSIDER

- General home inspection: structure, roof, plumbing, electrical, HVAC and more.
- Wood-destroying insect (WDI, also called TMI): standard in our climate and commonly lender-required.
- Moisture and crawl space: especially relevant in low-lying coastal areas.
- Septic and well: essential for rural properties.
- Sewer scope: a camera inspection of the main line, wise in older homes.
- Specialists as needed: roofing, HVAC, structural, chimney, pool or radon.

MAJOR ITEMS TO WATCH

- Roof: age, leaks and remaining life
- HVAC and water heater: age and service history
- Foundation cracks or sloping floors
- Moisture, standing water or mold in the crawl space
- Electrical: outdated panels or DIY wiring
- Plumbing leaks or outdated pipe materials
- Termite damage noted on the WDI/TMI
- Grading and drainage away from the house

AFTER THE REPORT

Sort it into three piles: safety and major systems, significant repairs, and routine maintenance. Negotiate on the first two. Almost every home, including new construction, produces a long list of the third.

YOUR OPTIONS

Ask the seller to make repairs, request a credit or price reduction, accept the home as-is or, within your inspection period, exit the contract.

ADDED PEACE OF MIND

You can also request that the seller provide a one-year home warranty, in your offer or during repair negotiations, or buy one yourself. It helps cover repair or replacement of major systems and appliances that fail from normal wear. It complements an inspection; it doesn't replace one.

CREDITS OFTEN BEAT REPAIRS

With a credit, you choose the contractor and you control the quality.

ASK FOR MY INSPECTOR LIST →

Insurance, early

Coastal homes need coverage decisions made in the first week, not the last.

HOMEOWNERS AND FLOOD

Request homeowners insurance quotes in your first days under contract. In coastal Hampton Roads, ask about wind and hurricane deductibles, and whether flood insurance is required or wise.

National Flood Insurance Program policies generally carry a waiting period before coverage begins, though an exception typically applies when the policy is bought in connection with a new loan. Coordinate timing with your agent and lender.

STAYING ON TRACK

□ Answer lender requests within 24 hours.

□ Keep your credit and employment unchanged. No new cars, cards or furniture on credit.

□ Read HOA documents the day you receive them.

□ Confirm any repair agreements are in writing and signed.

□ Keep every deadline on your calendar.

QUOTE BEFORE YOU FALL IN LOVE

A flood or wind quote can change your monthly payment materially. Get one while your inspection period is still open.

ASK ME FOR INSURANCE CONTACTS →

The Final Preparations

Chapter Eight · Closing readiness, wire safety and utilities

You can see the finish line. These last few weeks are about being organized: funds confirmed, documents reviewed, and the lights on when you walk in.

INSIDE THIS CHAPTER
— Your closing readiness checklist
— Wire fraud: the rule that protects your money
— Utility setup and transfer checklist
— Hampton Roads utility directory

NEVER TRUST WIRING INSTRUCTIONS SENT BY EMAIL ALONE
Call your settlement agent at a number you found yourself before you send a dollar.

SOMETHING FEEL OFF? CALL ME FIRST →

Ready for the table

Two to three weeks before closing, shift from waiting to preparing.

CLOSING READINESS CHECKLIST

□ Confirm your loan has reached clear to close.
□ Bind homeowners (and flood) insurance; send proof to your lender.
□ Review your Closing Disclosure the day it arrives; compare it with your Loan Estimate.
□ Confirm your exact cash-to-close figure with your settlement agent.
□ Arrange your wire or cashier's check using verified instructions only.
□ Confirm the time, place and format of closing: in person, mobile or remote.
□ Military: signing by power of attorney? Get lender and settlement agent approval early.
□ Schedule your final walkthrough.
□ Gather valid, unexpired photo ID for every signer.
□ Book movers or a truck; set up utilities.

THE ONE RULE THAT PROTECTS YOUR MONEY

Never trust wiring instructions sent by email alone.

Real estate wire fraud is common and devastating. Criminals impersonate settlement agents with convincing emails and "updated" instructions.

Before sending any funds, call your settlement agent at a phone number you obtained independently, never one listed in the email, and verify the instructions verbally.

Legitimate settlement agents rarely change wiring instructions. If anything feels off, stop and call me.

BRING TO CLOSING

Valid photo ID for each signer, confirmation your wire arrived (or a cashier's check if instructed), and any documents your settlement agent requested.

757-755-5625 · CALL OR TEXT ANYTIME

Lights on, day one

Your utility setup and transfer checklist.

START AND STOP

□ Schedule new service to begin on your closing date.

□ Schedule current-home service to end the day after you move out.

□ Electric: start service in your name.

□ Natural gas, if the home has it (or schedule propane or oil delivery).

□ Water and sewer: through your city or service authority.

□ Trash and recycling: often billed with water; confirm your pickup day.

□ Internet and TV: book installation early; appointments fill quickly.

□ Forward mail with USPS; update your address with banks and employers.

□ Ask the seller for recent bills to anticipate costs.

CALL WATER A WEEK AHEAD

Many Hampton Roads water providers require an application, ID and a copy of your deed or settlement statement.

YOUR PROVIDER DIRECTORY STARTS ON PAGE 39 →

Hampton Roads utilities

Providers vary by address. Confirm service for your property first.

ELECTRIC
Dominion Energy Virginia
Most of Hampton Roads
866-366-4357 · dominionenergy.com

Community Electric Cooperative
Parts of Suffolk and surrounding rural areas
757-242-6181 · comelec.coop

NATURAL GAS
Virginia Natural Gas
Much of southeastern Virginia; check by address
866-229-3578 · virginianaturalgas.com
Emergency: 877-572-3342

INTERNET AND TV
Spectrum
Internet, TV and home phone, including the former Cox service area. Availability varies by address.
855-860-9068 · spectrum.com

Verizon Fios
Select neighborhoods; check by address
1-800-VERIZON (1-800-837-4966) · verizon.com/home

Fixed wireless and satellite
5G home internet and satellite options vary by address; useful in rural areas.

WASTEWATER TREATMENT
HRSD (Hampton Roads Sanitation District)
Regionwide. Depending on your city, HRSD charges appear on your water bill or on a separate HRSD bill.
757-460-2491 · hrsd.com

BOOK INTERNET INSTALLATION EARLY
Appointments can fill quickly. Schedule it the day you're clear to close.

WATER, SEWER & TRASH BY CITY: NEXT PAGES →

The Southside, part one

Water, sewer and trash: Chesapeake, Norfolk and Portsmouth.

CHESAPEAKE
Water & sewer: Chesapeake Public Utilities
757-382-6352
Trash & recycling: Waste Management Division
757-382-2489 (382-CITY)

Application and ID required; proof of ownership or lease may also be required. Weekly trash collection is provided by the City at no separate residential solid-waste fee. Recycling goes in with household trash (SPSA SORT system, as of July 2026).

NORFOLK
Water & sewer: Norfolk Department of Utilities
757-664-6700
Trash & recycling: Waste Management
757-664-6510
Trash is billed on the monthly utility bill.

PORTSMOUTH
Water & sewer: Portsmouth Public Utilities (billing)
757-393-8524
Trash & recycling: Waste Management
757-393-8629
The residential refuse fee is included on the City utility bill.

ASK THE SELLERS TWO THINGS
Which day trash and recycling are collected, and whether the carts convey with the home.

SUFFOLK AND VIRGINIA BEACH ON PAGE 41 →

The Southside, part two

Water, sewer and trash: Suffolk and Virginia Beach.

SUFFOLK
Water & sewer: Suffolk Public Utilities
757-514-7000, option 1
Trash & recycling: Refuse Division
757-514-7630

An adult must be present when service starts. Trash is billed separately, on the real estate tax bill.

VIRGINIA BEACH
Water & sewer: Virginia Beach Public Utilities
757-385-4631
Trash & recycling: Waste Management
757-385-4650

One City Services Bill covers water, sewer, stormwater, HRSD and waste.

GOOD TO KNOW
Call your water provider at least a week before closing. Many require an application, ID and a copy of your deed or settlement statement.

THE PENINSULA STARTS ON PAGE 42 →

The Peninsula, part one

One water provider often serves several localities here.

HAMPTON
Water: Newport News Waterworks
757-926-1000
Trash & recycling: Hampton Public Works
757-727-6346
Sewer and trash fees are billed on the water bill.

NEWPORT NEWS
Water: Newport News Waterworks
757-926-1000
Trash & recycling: Solid Waste
757-933-2311
Sewer and trash fees are billed on the water bill.

WILLIAMSBURG
Water: Williamsburg Water Services
757-220-6188
Trash & recycling: Public Works & Utilities
757-220-6140
City-provided garbage and recycling; no separate collection fee. HRSD bills separately.

AFTER HOURS
Newport News Waterworks after-hours line:
757-234-4800

CHECK BY ADDRESS
Some Peninsula addresses are served by a neighboring system. Confirm your provider with the sellers or your settlement agent.

JAMES CITY COUNTY AND YORK ON PAGE 43 →

The Peninsula, part two

Water, sewer and trash: James City County and York County.

JAMES CITY COUNTY
Water: James City Service Authority
757-253-6800
Trash: Solid Waste Services
757-565-0971

No County curbside pickup. Residents use a private hauler, HOA or property-manager service, or County convenience centers (fee). Some addresses have other water providers.

YORK COUNTY
Water & sewer: York County Utilities (billing)
757-890-3702
Trash & recycling: Waste Management
757-890-3780

Parts of York use Newport News Waterworks, JCSA, Williamsburg or Aqua Virginia.

BUYING IN JAMES CITY COUNTY?
Line up a private trash hauler before move-in day, or confirm your HOA covers it.

NOT SURE WHO SERVES YOUR ADDRESS? ASK ME →

The Move

Chapter Nine · DIY and professional moving checklists

Nobody loves moving. Whether you're packing every box yourself or handing it all to the pros, a plan is what keeps moving day from turning into a disaster.

INSIDE THIS CHAPTER

— The do-it-yourself move, week by week
— The professional move, week by week
— Vetting and booking movers
— The first-night box
— PCS moves for military families

START EARLIER THAN YOU THINK

Weekend and month-end trucks and crews book first. Reserve as soon as you have a closing date.

ASK ME FOR MOVER RECOMMENDATIONS →

The DIY move

More control, lower cost, more coordination. Start earlier than you think.

EIGHT WEEKS OUT

□ Set a budget: truck, fuel, supplies, help and meals.
□ Reserve your truck or container; weekends and month-end book first.
□ Recruit helpers and confirm dates.
□ Declutter room by room: keep, donate, sell, discard.

SIX WEEKS OUT

□ Gather boxes, tape, markers, wrap, blankets and a dolly.
□ Measure large furniture and the new home's doorways and stairs.
□ Arrange bulky-item pickup or donation.

FOUR WEEKS OUT

□ Pack rarely used rooms and seasonal items first.
□ Label every box on two sides with room and contents; number them.
□ Keep an inventory list, especially for valuables.
□ Submit USPS mail forwarding; schedule utilities.

TWO WEEKS OUT

□ Confirm the truck, pickup time and insurance coverage.
□ Use up frozen and pantry food.
□ Arrange childcare and pet care for moving day.
□ Photograph electronics' cable setups before unplugging.

THE FINAL WEEK

□ Pack everything but the essentials.
□ Defrost and clean the refrigerator if it's moving.
□ Disassemble furniture; bag and tape hardware to each piece.
□ Confirm helpers and plan their food and water.

MOVING DAY

□ Load heavy items first, against the cab.
□ Keep valuables, documents and medications with you.
□ Sweep every closet, cabinet and the attic.
□ Photograph meter readings at both homes.

THE FIRST-NIGHT BOX

Sheets, towels, toiletries, medications, chargers, a basic toolkit, paper towels, toilet paper, snacks, water, a change of clothes, pet supplies and a shower curtain. Load it last.

PREFER PROS? TURN THE PAGE →

The professional move

Less lifting, more oversight. The vetting matters most.

EIGHT WEEKS OUT

□ Request at least three in-home or video estimates.
□ Confirm licensing: a USDOT number for interstate moves, and proper state authority for moves within Virginia.
□ Read recent reviews and complaint history.
□ Ask whether the estimate is binding, non-binding or binding not-to-exceed.

SIX WEEKS OUT

□ Book your mover; get dates, services and price in writing.
□ Choose valuation coverage. Basic released-value coverage pays only a small amount per pound; full-value protection costs more but covers far more.
□ Decide on full, partial or self-packing.
□ Declutter; you pay by weight or volume.

FOUR WEEKS OUT

□ Reserve elevators or loading zones if needed.
□ Submit USPS mail forwarding; schedule utilities.
□ Separate items movers won't take: hazardous materials, propane, flammables and often plants.
□ Set aside valuables and documents to move yourself.

ONE TO TWO WEEKS OUT

□ Reconfirm dates, arrival windows and the crew lead's contact.
□ Label a floor plan of the new home to match your boxes.
□ Empty, defrost and dry the refrigerator if it's moving.

MOVING DAY

□ Walk the crew through; flag fragile and do-not-pack items.
□ Review the inventory and bill of lading before signing.
□ Be present, or send a designated representative, at both ends.
□ Note damage on the paperwork before the crew leaves; file claims promptly.

MILITARY PCS?
Start with your installation's transportation office and confirm your entitlements before booking anything privately.

ASK ME FOR VETTED MOVERS →

The Final Walkthrough

Chapter Ten · One last look, done properly

Not a second inspection. A confirmation that the home you're buying is the home you agreed to buy: its condition, the agreed repairs, and everything that conveys.

INSIDE THIS CHAPTER
— The purpose of the walkthrough
— A room-by-room checklist
— What to do if something's wrong
— What to bring

ONCE YOU SIGN, YOUR LEVERAGE CHANGES
The walkthrough is the moment to speak up.

I WALK IT WITH YOU, CONTRACT IN HAND →

The walkthrough checklist

Ideally after the sellers move out: condition, repairs and what conveys.

- ◻ Agreed repairs are complete; ask for receipts and any warranties.
- ◻ No new damage from the sellers' move: walls, floors, doorframes.
- ◻ All appliances that convey are present and working.
- ◻ Heat and air conditioning run and respond to the thermostat.
- ◻ Every faucet runs hot and cold; toilets flush; drains clear.
- ◻ No leaks under sinks or around the water heater.
- ◻ Lights, switches, outlets and ceiling fans work.
- ◻ Garage door openers, remotes and keypads work.
- ◻ Windows and doors open, close and lock.
- ◻ Smoke and carbon monoxide detectors are present.
- ◻ Included items remain: fixtures, window treatments and anything named in the contract.
- ◻ The home is empty of the sellers' belongings and debris, as agreed.
- ◻ Yard, sheds and outbuildings are in the expected condition.
- ◻ Keys, fobs, codes and manuals are accounted for or arranged.

WHAT TO BRING

Your repair agreement, the contract's list of included items, a phone charger to test outlets, your inspection report, and thirty to sixty unhurried minutes.

IF SOMETHING'S WRONG: NEXT PAGE →

If something isn't right

Raise it before closing, not after. Most issues resolve smoothly.

TELL YOUR AGENT IMMEDIATELY

Depending on the issue, remedies may include:

• The seller completing the work before closing
• A closing credit
• Funds held in escrow until the issue is resolved
• In rare cases, a short delay

THE AGENT'S EDGE

A thorough agent walks the home with you, contract in hand, and already knows what the repair agreement promised. Nothing is missed and nothing is assumed.

Keep it professional. Most sellers want a clean closing as much as you do.

TIMING MATTERS

Schedule the walkthrough as close to closing as the contract allows, ideally after the sellers have moved out.

757-755-5625 · CALL OR TEXT FROM THE WALKTHROUGH

The Closing Table

Chapter Eleven · The day the keys change hands

This is the fun part. Closing day is where every decision you've made pays off, and knowing what to expect makes it a lot easier to enjoy.

INSIDE THIS CHAPTER
— Who's at the table
— What you'll sign
— Funding, recording and keys
— Title insurance
— Remote and power-of-attorney closings

TAKE THE PHOTO
You've earned it.

QUESTIONS BEFORE CLOSING? CALL ME →

Closing day

In Virginia, a settlement agent (attorney or title company) runs closing.

Most buyer closings take about an hour. You review and sign loan documents, confirm your funds and, once the loan funds and the deed is recorded (or as your contract specifies), receive your keys.

WHO'S THERE

- The settlement agent, who explains each document
- You, and any co-borrowers
- Sellers often sign separately

WHAT YOU'LL SIGN

- Closing Disclosure: final loan terms and costs
- Promissory note: your promise to repay
- Deed of trust: secures the loan with the property (Virginia uses deeds of trust)
- Settlement statement: the full accounting of funds
- Lender and title affidavits and disclosures

WHAT TO BRING

□ Valid photo ID for each signer
□ Wire confirmation, or a cashier's check if instructed
□ Your checkbook for minor adjustments
□ Any documents your settlement agent requested

TITLE INSURANCE

Your lender requires a lender's policy. An owner's policy is typically optional and protects your ownership against covered title defects for as long as you own the home. A one-time premium worth serious consideration.

AFTER YOU SIGN

The lender funds, the settlement agent disburses and records the deed with the circuit court clerk. Keep your recorded deed with your important papers.

DEPLOYED OR RELOCATING?

Remote closings and a specific power of attorney are often possible, but the lender, title insurer and settlement agent must approve it in advance.

START THAT CONVERSATION EARLY →

Settling In

Chapter Twelve · Your first 30 and 90 days

The keys are yours! The first ninety days set the tone for years of owning this house. A few smart steps now protect your home, your money and your sanity.

The first 30 days

Security, safety and paperwork first. Paint colors can wait a week.

SECURITY

□ Rekey or replace exterior locks.

□ Reset garage and keypad codes; reprogram remotes.

□ Change smart-home, alarm and Wi-Fi credentials.

SAFETY

□ Test smoke and CO detectors; replace batteries.

□ Locate the water shut-off, gas shut-off and electrical panel.

□ Label unmarked breakers.

□ Put a fire extinguisher in the kitchen and near the garage.

□ Check the water heater setting (around 120°F is commonly recommended).

SYSTEMS

□ Replace HVAC filters; note the size and schedule.

□ Clean the dryer vent and duct.

□ Check under sinks and around toilets for slow leaks.

□ Register appliances and any home warranty.

PAPERWORK

□ File closing documents in one safe place, with a digital copy.

□ Update your address with the Virginia DMV (required within 30 days of moving).

□ Register vehicles with your new city or county.

□ Update voter registration.

□ Confirm your first mortgage payment date; set up autopay.

□ License pets with your locality, if required.

COASTAL READINESS

□ Look up your evacuation zone through Virginia's Know Your Zone program.

□ Photograph and video every room for insurance records.

□ Build an emergency kit; hurricane season runs June 1 through November 30.

WORTH KNOWING

Virginia exempts the primary residence of veterans rated 100% permanently and totally disabled (service-connected), and certain surviving spouses, from real estate tax. Ask your locality's assessor or Commissioner of the Revenue.

A WORD OF CAUTION

Official-looking letters may offer a copy of your deed for a fee. The circuit court clerk provides copies for a nominal cost. When in doubt, ask me.

FORWARD ME ANY MAILING THAT FEELS OFF →

The first 90 days

The habits that keep a home healthy, and valuable, for years.

EXTERIOR

□ Clean gutters; confirm downspouts drain away from the foundation.
□ Walk the roofline from the ground; note missing shingles or damage.
□ Check grading: soil should slope away from the house.
□ Inspect caulk and seals around windows and doors.
□ Trim trees and shrubs back from the roof and siding.

INTERIOR AND SYSTEMS

□ Schedule HVAC service before the next heating or cooling season.
□ Flush or service the water heater.
□ Inspect the crawl space or attic for moisture, pests and insulation gaps.
□ Test GFCI outlets in kitchens, baths, garage and outdoors.
□ Check the sump pump or dehumidifier, if the home has one.
□ Septic homes: learn the system's location and pumping schedule.

FINANCIAL HOUSEKEEPING

□ Confirm your termite bond or pest service and its renewal date.
□ Build a maintenance fund; many owners set aside 1–2% of the home's value each year.
□ Expect an annual escrow review; tax or insurance changes can adjust your payment.
□ Keep receipts for improvements; they may matter when you sell.
□ Review your insurance coverage now that you know the home.

YOUR MAINTENANCE CALENDAR

Monthly: test detectors; check HVAC filters.
Quarterly: look under sinks; clean disposal and range hood filters.
Seasonally: gutters, exterior walk, HVAC service.
Annually: pest inspection, dryer vent, water heater, roof review.

THE RELATIONSHIP CONTINUES

Monthly home-value reports, annual market reviews and trusted contractor referrals, so you always know where your investment stands.

SEE YOUR HOME'S VALUE →

The Lexicon

The language of homebuying, translated. A to L.

APPRAISAL
A lender-ordered opinion of value from a licensed appraiser.

APR
Annual percentage rate: the loan's cost including certain fees, expressed as a yearly rate.

BUYER AGREEMENT
The written agreement between you and your agent defining services and compensation.

CLEAR TO CLOSE
The lender's confirmation that all loan conditions are satisfied.

CLOSING DISCLOSURE
The federal form detailing final loan terms and costs, delivered at least three business days before closing.

CONTINGENCY
A contract condition that must be met, or it allows a party to renegotiate or exit.

DEED OF TRUST
The Virginia instrument securing a loan with the property.

EARNEST MONEY
Your good-faith deposit, held in escrow and credited at closing.

ESCROW ACCOUNT
An account your lender uses to pay property taxes and insurance on your behalf.

FUNDING FEE
A one-time VA loan fee; many disabled veterans are exempt.

LOAN ESTIMATE
The standardized three-page form for comparing loan offers.

HEAR A TERM YOU DON'T RECOGNIZE?
Ask. There are no silly questions when this much is on the line.

757-755-5625 · CALL OR TEXT

The Lexicon, continued

The language of homebuying, translated. P to W.

PCS
Permanent change of station: a military relocation.

POINTS
Upfront fees paid to lower your interest rate.

RATIFICATION
The moment a contract becomes binding: signed by all parties, with final acceptance delivered.

RECORDATION TAX
Virginia's tax on recording the deed and deed of trust, customarily paid by the buyer.

REIN
Real Estate Information Network: the regional MLS and contract-forms provider for Hampton Roads.

RESALE CERTIFICATE
HOA or condo disclosure packet; Virginia law gives buyers a limited window to review and cancel.

SETTLEMENT AGENT
The attorney or title company that conducts closing.

TITLE INSURANCE
Protection against covered defects in ownership history.

WDI / TMI
Wood-destroying insect inspection, also called a TMI (termite moisture inspection). The terms are used interchangeably; commonly lender-required in Virginia.

Notes

Questions, addresses, names and numbers worth keeping.

BRING THIS PLAYBOOK TO EVERY MEETING
Write it in, dog-ear it, mark it up. It's built to be used.

BOOK TIME WITH ME →

Ready when you are.

Tiffany Mosby · Realtor | Team Leader · Epique Realty

STEP ONE
Book a consultation: a relaxed conversation about your goals, timeline and questions.

STEP TWO
Get pre-approved. Ask me who I'd call, or bring your own lender.

STEP THREE
Start the search, with custom alerts built around your must-haves.

Military Trusted | Relocation Tested | Coast to Coast. I help families buy, sell and relocate across Hampton Roads with confidence. A move is one of life's biggest decisions, so I stay responsive, anticipate challenges and use deep local knowledge to save you time and money.

About a third of my clients buy or sell from out of the area, so virtual tours and remote closings are second nature.

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Let's find your way home.

Questions at any stage? Call or text, or book time on my calendar.

Your agent
Tiffany Mosby

Realtor | Team Leader

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