

FOR BUYERS, BEFORE YOU TOUR A SINGLE HOME

Before You Tour

Three things worth settling before you fall in love with a home, so the search stays clear.

THE SHORT VERSION

Before you tour, settle three things: get pre-approved, not just pre-qualified; know the full monthly cost of owning, not just the price; and name your neighborhood tradeoffs. That keeps the search focused instead of stressful.

Get pre-approved, and know the difference

Pre-qualified and pre-approved are not the same thing, and the gap matters.

Pre-qualified	Pre-approved
A quick estimate from numbers you state	A lender reviews your actual documents
Not verified	Verified, and taken seriously by sellers
Fine for a rough idea	What you want before you tour

Aim for pre-approval, and target your comfortable monthly number, the one that leaves the rest of your life intact, not your maximum.

Price the true cost of owning, not just buying

The monthly cost of a home is more than the mortgage.

Before you tour, add up the whole picture:

- ☐ Principal and interest
- ☐ Property taxes
- ☐ Homeowners insurance
- ☐ Cluster, condo, or HOA fees, common across Reston
- ☐ A monthly amount set aside for maintenance
- ☐ Utilities, which climb in a larger home

We walk through the full number with you, so the homes you tour actually fit your budget, not just the list price.

Name your neighborhood tradeoffs

In and around Reston, the choice is rarely just about the home.

Home type	You usually gain	You usually give up
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Condo	Low maintenance, easier price entry, walkability	Space, control, a monthly fee
Townhome	More space, often a garage	Some shared walls and rules
Single family	Space, privacy, and land	Higher cost and more upkeep

It is also about walkability to Lake Anne or Town Center and closeness to the Metro. Decide what matters most before you tour, so the search does not wander.

Line these up before you go

- ☐ A lender conversation and a written pre-approval
- ☐ Your comfortable monthly number, not the maximum
- ☐ The full monthly cost of owning, not just the price
- ☐ A short list of what the next home must do for you
- ☐ The neighborhoods that fit your life

When you are ready to start looking, we will help you move at a pace that keeps the decision yours. No pressure, and no rushing you into a home.

The Grana Group | 571.243.6851 | www.thegranagroup.com

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