



THE JOURNEY TO YOUR
HOME
OWNERSHIP

Your step-by-step guide to home ownership

Eunice Rancy | REALTOR®



Welcome

I am excited to guide you through this journey!

We understand that buying a home in today's market can be challenging. While the market can fluctuate daily, hundreds of homes are bought each week in our area.

Thank you for choosing to put your trust in me for the process of buying and/or possibly selling another home. Every member of my team is committed to ensuring that ALL of your real estate needs are not just met, but exceeded! I've put this book together for your convenience, and we hope it will be a valuable resource. While the entire process is outlined here, please know that I will be in constant contact with you throughout. Your experience will be unique, and I will tailor our service to your needs. My focus is on your complete satisfaction.

Eunice Rancy

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MEET YOUR AGENT

Eunice Rancy

Eunice brings a wealth of knowledge and expertise to the table and has developed a deep understanding of the local market and prides herself on her ability to provide top-notch service to her clients and get to know their unique needs and preferences.

Eunice's approach to real estate is marked by a sharp eye for detail, expert guidance, and a deep understanding of the unique challenges her clients face, all with proven results. She understands that the journey of buying or selling a home can be both exciting and challenging, and she's here to navigate it with you every step of the way.

From helping you find your dream home to ensuring a smooth selling process, Eunice is your advocate, negotiator, and confidant. Her track record of successful transactions and satisfied clients speaks volumes about her dedication and professionalism.

When you choose Eunice Rancy as your real estate agent, you're not just getting a service; you're gaining a trusted partner in your real estate journey.



MEET YOUR AGENT

Eunice Rancy

Eunice is no stranger to the world of real estate! With over a decade of experience in the mortgage and real estate industry. She has developed a deep understanding of the local market and prides herself on my ability to provide top-notch service to her clients and get to know their unique needs and preferences. Her commitment to guiding others through the buying, selling, and relocating process is unmatched.

Eunice brings a sharp eye for detail, expert guidance, and a deep understanding of the unique challenges her clients face — all with proven results.

Outside of real estate, Eunice enjoys interior design, home organization, and planning meaningful gatherings for family and friends. She treasures spending quality time with her husband of 32 years and their three wonderful children.

Eunice Rancy is not just a real estate agent; she's a dedicated guide who's passionate about helping you achieve your real estate goals. With years of experience in the industry.



Why Trust Me with Your Home Buying Journey?

With over 15 years in the mortgage and real estate industry, I've helped many families buy and sell their homes. I specialize in helping first-time buyers and sellers, military and non-military families with unique real estate portfolios and luxury properties, and I am proud to be part of Samson Properties, one of the most reputable firms in the DMV.

My dedication is rooted in providing excellent service, strong negotiation skills, and honest communication throughout your journey.

I hold the following certifications to better serve you:

Eunice Rancy

- Realtor®
- Military Relocation Professional (MRP)
- Accredited Buyer's Representative (ABR)





THE TEAM

Buying or selling a home is like taking a flight across the country. When you start on your trip you have no idea how smoothly the trip will go. Neither does the pilot! You could run into 88 different types of turbulence, or you could have a smooth flight and land on time.

As your Real Estate Consultant, I am the pilot of your plane, taking you 1st class on this journey.

My job is to assist you in getting the purchase (or sale of your home) done in the least time with the least aggravation and delay.

My job is also to manage the “flight crew” consisting of the:

- Lender
- Title
- Settlement team
- Inspectors
- Transaction Coordinator (who is like the Air Traffic Controller)
- Other service providers (appraisers, etc.)

During this trip, we will be overseeing 70-100 pieces of paper which include contracts, disclosures, reports, and communications most requiring signatures or initials. All these are upwards end of 100-150 phone calls and emails loaded with critical details and information that require attention.

Therefore, Your Team and Crew need the guidance of an experienced pilot. Our mission is to have you enjoy your flight and a safe landing at a time!



SAMSON
PROPERTIES

About Samson Properties: Your Trusted Partner in Real Estate

As part of Samson Properties, I'm backed by a team that's been setting industry standards for 40 years. We've successfully closed 19,253 transactions in the past year and are recognized as one of the top-performing brokerages in the area. Our resources and market insights mean you're not just getting my experience but the power of a top-tier real estate team.

At Amaryllis Homes, we pride ourselves on delivering unparalleled service to every client. With decades of experience in the real estate market, our team of dedicated professionals is committed to guiding you through every step of your home-buying journey. Whether you're a first-time buyer, move-up buyer, empty nester, or seasoned investor, we're here to make the process seamless and successful.

MEET THE BROKERAGE

SAMSON
PROPERTIES

Operating since 1986

- Powers Amaryllis Homes
- Network of over 5500 Agents
- In over 36 Offices and counting
- Licensed in Virginia, D.C, Maryland, West Virginia, Pennsylvania, Delaware, and Florida
- Is committed to serving new generations of families

IT'S ALL IN THE NUMBERS

SAMSON PROPERTIES STATS 2025

IN VIRGINIA

#1

IN THE COUNTRY

#5

HOMES
SOLD IN VOLUME

\$10.5 BILLION

MARKET AREA STATS

AVG. DAYS
ON MARKET

12

AVG. LIST TO SALE
PRICE RATIO

101.4%

HOMES
SOLD

19,253



WHY YOU SHOULD HIRE ME



WHO YOU WORK WITH MATTERS

Choosing a real estate agent whom you trust and feel comfortable with can be as challenging as finding your dream home. Given the significant investment you are about to make, it's crucial to work with an agent who is as committed to your needs as you are.

Partnering with the real estate professional makes all the difference. You can feel confident that we will help you find your dream home and guide you through the entire home-buying process.

LOCAL EXPERTISE AND MARKET KNOWLEDGE

With in-depth local market knowledge—beyond what's publicly available—I help you understand neighborhoods, schools, pricing, and trends so you can make informed, competitive offers and secure the best possible price.

NEGOTIATING SKILLS

With my team's experience and proven negotiation expertise, I guide you through every step of the home buying process, from crafting strong offers to closing. Serving as your strongest advocate to protect your interests and secure the best possible value.

TRUSTED PARTNER

Held to the highest standards of professionalism, I provide clear, reliable guidance throughout the home-buying process. Keeping you informed, answering your questions, and ensuring clear, responsive communication every step of the way."

CUSTOMER SERVICE

We believe that customer service is key. Our agents are committed to providing exceptional service and answering any questions or concerns you may have. We treat our clients with the same level of respect and care that we would want for ourselves.

GUIDE & SUPPORT

I handle the paperwork and details so you can focus on finding the right home. Anticipating challenges, resolving issues quickly, and keeping your transaction moving smoothly from start to finish.

UNDERSTAND YOUR VISION

I take the time to truly understand your goals. Listening closely and tailoring every step of the process to fit your needs and timeline.

MY COMMITMENT TO YOU

I COMMIT TO BE ON YOUR SIDE

As your Realtor, I represent your best interests at all times. With a strong understanding of the local market and how features impact value, I provide honest, accurate insight so you can make confident, well-informed decisions.

I COMMIT TO RESPECT YOUR CONFIDENCE

Your trust matters. I keep everything you share completely confidential, ensuring a safe and secure space for open, honest communication.

I COMMIT TO CONSISTENT COMMUNICATION

You'll never be left guessing. I provide clear, consistent updates throughout the process so you stay informed, confident, and in control.

I COMMIT TO SERVING YOU WITH EXCELLENCE

From day one, I am committed to delivering a high level of professional, personalized service, backed by a team focused on your success.

I COMMIT THAT YOU WILL UNDERSTAND WHAT YOU'RE SIGNING.

I make sure you fully understand every document before you sign. I explain the details, answer your questions, and make sure you move forward with clarity and confidence.

I COMMIT TO BEING A PROBLEM SOLVER

I take a proactive approach by anticipating challenges, solving problems quickly, and finding practical solutions to keep your transaction moving forward.

MY PROFESSIONAL PROMISE TO YOU...

My promise to you is that I will serve as
Your Advocate- Your Consultant
Your REALTOR

Providing guidance as a Real Estate Consultant with the highest level of integrity and honesty.

I will keep you informed on our progress and will present/prepare all offers in a timely manner.

You have my word that my guidance during your transaction will be based on information and statistics from the marketplace.

I understand that we are partners in this transaction, and I do not take the trust that you have placed in me lightly.

I will continue to do everything I can to meet the above expectations on your behalf.

I promise to follow through and follow up.

EUNICE RANCY

About Buyer Compensation

Understanding how buyer agent compensation works can make the process feel more transparent and stress-free.

1

WHO PAYS THE AGENT?

Typically, buyer agent compensation comes from the seller's proceeds, but this is no longer automatic. Buyers and their agents now agree upfront how compensation will be handled.

2

NO DIRECT PAYMENT FROM YOU?

In many cases, as the buyer, you won't pay your agent directly because the seller covers it through the home sale. But in some situations, you may need to pay your agent directly—this will always be agreed upon in writing.

3

REPRESENTATION YOU DESERVE

Even though the seller often pays, your agent works exclusively for you and is committed to your best interests.

4

WHY IT MATTERS

Knowing how compensation works ensures you're informed and protected every step of the way. I'm here to help you navigate it.

Payment Options

FOR BUYER'S AGENT COMPENSATION

All agent fees in a real estate transaction are fully negotiable, meaning you have the right to discuss and adjust the commission or compensation for both your listing agent and the buyer's agent based on your needs and budget. There are no set rates, and everything is open to negotiation.

Pay in Cash at Closing

One option is to pay your agent's commission as part of your closing costs. This would be an upfront payment made at the time of closing, which is when all the final paperwork is signed, and the home is officially yours. If you have the funds available, this is a straightforward way to handle the payment.

Adjust Your Down Payment

If paying the commission in cash isn't feasible, you can adjust your down payment to free up some of your funds. For example, if you planned to put 10% down on your home, you could reduce that to 7% and use the extra 3% to cover your agent's commission. This keeps your total out-of-pocket expenses about the same while ensuring your agent is compensated for their work.

Negotiate with the Seller

Another option is to negotiate with the seller to cover part or all of your agent's commission. While sellers are no longer required to pay the buyer's agent, this can still be part of your offer. For instance, you could request that the seller pay 1% or 2% of your agent's commission. This can be a helpful strategy if you're trying to keep your closing costs low.

Combination of Methods

You aren't limited to just one of these options. Many buyers choose to combine them. For example, you might pay part of the commission in cash while negotiating for the seller to cover a portion. It's all about finding a balance that works for your budget and helps facilitate the transaction.

Our Service For Each Buyer's Packages

PACKAGE ONE

3%

COMMISSION

Basic Buyer Service:

- Initial consultation to assess your needs
- Access to MLS listings & custom home search
- Professional scheduling for property tours
- Guidance on making offers
- Coordination of inspections
- Support throughout the transaction

Enhanced Communication:

- Weekly updates on new listings
- Extended availability for client questions

Additional Services:

- Virtual tours of properties
- Comparative market analysis to determine fair offer prices
- Coordination of lender communication and pre-approval process

Client Support:

- Personalized service to ensure you're comfortable and confident

PACKAGE TWO

4%

COMMISSION

Everything in Package 1 Plus:

Premium Home Search:

- Priority access to off-market listings
- In-depth neighborhood research
- Customized property tours

Concierge Services:

- Assistance with moving and transition planning

Client Support:

- Priority access to agent and team
- Professional advice on investment potential and future resale value

All agent fees in a real estate transaction are fully negotiable, meaning you have the right to discuss and adjust the commission or compensation for both your listing agent and the buyer's agent based on your needs and budget. There are no set rates, and everything is open to negotiation.

No Compensation Listed on MLS: Offers of compensation for buyer's agents can no longer be listed on the MLS (Multiple Listing Service). While this information won't be available directly on MLS, it can still be shared through other channels. Agents can discuss compensation with clients directly, and sellers and buyers can negotiate these details during the transaction process.



Eunice Rancy | REALTOR®



Home Buyer Partnership Guide

This guide outlines the commitment we bring to the table, and the ways we ask you to partner with us for a smooth and rewarding buying experience.

What You Can Expect From us

Local Market Insights: We offer ongoing updates on pricing trends, neighborhood values, and housing inventory so you can make confident choices. In-depth property and neighborhood analysis.

Tailored Property Matches: We use your wishlist to source listings that match your style, budget, and needs—no wasted time or distractions. Just custom property searches.

Personalized Showings: We schedule and guide you through private home tours, offering insight on features, resale potential, and red flags.

Offer Strategy & Support: We prepare competitive offers and negotiate skillfully on your behalf, keeping your best interests front and center.

Transaction Oversight: Full management of every step in the transaction process. From inspections to final paperwork, we coordinate timelines and tasks, ensuring no detail is missed.

Communication & Clarity: Expect consistent updates, prompt responses, and full transparency from start to finish.

What We Ask From You

Timely Communication: Keep us updated on your availability and respond promptly to time-sensitive documents or appointments.

Mutual Commitment: We ask that you remain committed to working with us exclusively during your home search to ensure consistency and loyalty.

Realistic Expectations: The market moves quickly—being financially pre-approved and ready to act decisively is key to success.

Honest Feedback: Your input helps us refine your search. Let us know what you like, dislike, and what's changing in your criteria.

We offer ongoing support even after you've closed on your home. With me, you're not just getting a partner committed to making the process as seamless and successful as possible. Let's find your perfect home!

The Value of a Dedicated Buyer's Agent

Guidance. Strategy. Advocacy.

Purchasing a home is one of life's biggest milestones—and you deserve an experienced ally by your side. A professional buyer's agent brings more than just knowledge; they offer clarity, strategy, and powerful negotiation at every step of the process.

Clarity in Your Home Goals

We take time to understand your priorities, lifestyle, and must-haves to create a focused search plan that saves you time and stress.

Negotiation & Offer Expertise

From crafting compelling offers to navigating multiple counteroffers, we work to secure the best price and terms on your behalf.

Legal Oversight & Contract Guidance

Real estate documents can be dense and overwhelming. We walk you through each step, ensuring you understand every line before signing.

Access to a Trusted Network

From inspectors to lenders, our established relationships help keep your transaction smooth, timely, and reliable.

Decision Support Every Step of the Way

We're here to answer your questions, flag red flags, and provide honest advice—so you always feel confident in your choices.

*When you hire a buyer's agent, you're hiring peace of mind.
Let's make this move your smartest one yet.*



Reasons To Buy A Home and Advantages Of Homeownership

Advantages of home ownership:

Whether you are looking for more space or a perfect place to make your own, there are many advantages to owning your own home. Those advantages range from purely personal to very practical. For many, the motivation for home ownership is primarily financial.

Owning a home is a first-rate investment for several reasons. Here are a few:

Scheduled Savings:

When you buy a home, your monthly mortgage payments serve as a type of scheduled saving plan. Over time you gradually accumulate equity. Equity is the difference between what you owe and the current market value.

Stable Housing Costs:

Another advantage of home ownership is that while rent is typically increasing year after year, the principal and interest portion of most mortgage payments remains unchanged (30-year fixed).

Increased Value:

Houses typically increase in value or appreciation over time. Although it is impossible with certainty to calculate the increase over time, generally you will see an increase over 5 years.

Tax Benefits:

Homeowners also get significant tax breaks that are not available to renters. Most important, interest paid on a home mortgage is usually deductible. (Consult a trusted tax advisor for guidance.)

Other Benefits:

Pride of homeownership – No landlords – Ability to paint the rooms any color you want! (The real cost of renting at \$1,500 per month equals \$18,000/year. You would have paid \$180,000 over 10 years in rent with no equity.)

What is YOUR reason to buy at this time?

Steps to Buying a New Home

STAGE 1: PREP WORK

01 Decide whether you're ready to buy a home

02 Calculate how much you can afford on a house

03 Save for a down payment and closing costs

04 Decide what type of mortgage is right for you

05 Get preapproved for a mortgage

STAGE 2: THE SEARCH

06 Create a wish list

07 Documenting your visit

08 Start touring homes

STAGE 3 - UNDER CONTRACT & CLOSING

09 Make an offer

10 Finalize mortgage

11 Get homeowners insurance

12 Attend the home inspection

13 Have the home appraised

14 Negotiate any repairs or credits

15 Close on your new home!

STAGE ONE

Prepare For Your Purchase



STEP ONE

Decide whether you're ready to buy a home

Sure, there's being financially ready to buy a house, but are you emotionally ready? Even if it's just going to be your starter home, you're making a big financial commitment and putting down some roots.

You'll want to think about your other goals for the next few years. Are you buying with a partner, and if yes, are you on the same page when it comes to money? Is there any chance you'd need to relocate for work? Are you thinking of starting a family?

These big-picture questions can add to the pros (or cons) of whether this is the right time to buy a house.

WONDERING IF YOU SHOULD BUY A HOUSE? LET'S LOOK AT SOME OF THE FACTORS THAT LENDERS AND HOMEOWNERS ALIKE SHOULD CONSIDER.

INCOME AND EMPLOYMENT STATUS

Your lender won't just want to see how much money you make. They'll also want to see a work history (usually about 2 years) to make sure your income source is stable and reliable.

Preparing your income is all about pulling the right documentation together to show steady employment. If you're on the payroll, you'll likely just need to provide recent pay stubs and W-2s. On the other hand, you'll need to submit your tax returns and other documents the lender requests if you're self-employed.

Debt-to-income ratio (DTI) is another financial instrument mortgage lenders use to evaluate your loan application. Your DTI helps your lender see how much of your monthly income goes to debt so they can evaluate the amount of mortgage debt you can take on.

DTI is calculated by dividing your monthly debt by your gross monthly income. For example, if your monthly debts (credit card minimum payments, loan payments, etc.) total \$2,000 per month and your gross monthly income is \$6,000, your DTI is $\$2,000/\$6,000$, or 33%. Your lender will use the debts shown on your credit report to calculate your DTI.

Depending on the type of loan you're applying for, your lender may also calculate your housing expense ratio, also sometimes referred to as front-end DTI. This is a ratio that looks at your total monthly house payment (principal, interest, taxes and insurance) compared to your monthly income. For example, if you have a \$1,200 house payment and the same \$6,000 monthly income, your housing expense ratio is $\$1,200/\$6,000$, or 20%.

It's smart to review your DTI before you apply for a loan. In most cases, you'll need a back-end DTI of 43% or less to qualify for the most mortgage options, although this number varies based on your lender, loan type and other factors.

Action Plan

Plan Of Action For The Purchase Of Your New Home:

- We will explore your needs, wants, and dreams.
- You will meet with the lender to obtain the financing and approval.
- Search the inventory for available homes using the latest systems.
- I will think-outside-the-box to search for other options.
- I will preview homes (when possible) that meet your criteria.
- We'll go out 'shopping' to see if I got it right.
- We go buying!
- We write the offer.
- We will negotiate the best offer on your behalf until we have a ratified contract.
- Our team processes the transaction.
- You conduct your 'Due Diligence. Arranging and participating in a variety of inspections.
- Review HOA docs (if appropriate)
- Provide Buyers Estimate of Closing Cost Sheet.
- We will handle whatever pops up that needs to be handled.
- Secure signatures on all required documents.
- Sign your loan documents and bring your funds for closing.
- You receive the key to your new home!!!

Due Diligence – is the buyer's responsibility to fully investigate the condition of the property. Review ALL documents. Inspection and investigation to your satisfaction.

Who pays for what?

Typically, the BUYER may need to cover these items:

- Lender fees
- Home Warranty
- Home Inspection
- Fireplace Inspection (if needed or suggested)
- Wood Destroying Pest Inspection / Termite
- Lead-Based Paint Assessment if built before 1978.
- Survey (if needed to identify property lines)
- Appraisal (required by the lender)
- Well Inspection
- Septic Inspection and or pumping
- Re-Keying (since we don't know who has keys to the property, it is a suggestion to have locks re-keyed)
- Other as needed

Typically, the SELLER may need to cover these items:

- Pre-Home Inspection (if done)
- Fireplace Inspection
- Wood Destroying Pest repairs/tenting of the property.
- HVAC System Serviced before listing.
- Repairs (as needed and/or as requested)
- Well Water Quality Tests
- Septic Inspection and/or pumping
- Other as needed

NOTE: Many of these items are 'negotiable' – This list is for guidance only and not guaranteed.

*** The Brokerage Transaction fee at Samson Properties is **\$345.00**

CREDIT HEALTH

Your credit score plays a huge role in what loans and interest rates you qualify for. Your credit score tells lenders how much of a risk you are to grant a loan.

Taking steps to improve your credit score and reduce your debt can pay off big as you prepare to get a mortgage. Better numbers mean better loan options with lower interest rates.

Your credit score is based on the following information:

- Your payment history
- The amount of money you owe
- The length of your credit history
- Types of credit you've used
- Your pursuit of new credit

What score will you need to qualify for a home loan? Most lenders require a credit score of at least 620 to qualify for the majority of loans. A score above 720 will generally get you the very best loan terms.

TIMING

Deciding whether it's a good time to buy a house or not depends on a variety of personal factors (such as financial readiness and lifestyle preferences) and market conditions (such as economic health and current mortgage rates).

Ultimately, the right time to buy a home comes down to your own unique situation. Be sure to consult a financial expert before making any big financial decisions such as buying a house.



STEP TWO

Calculate How Much You Can Afford

Once you decide you're ready to buy a home, it's time to set a budget. A good place to begin is by calculating your DTI ratio. Look at your current debts and income and consider how much money you can reasonably afford to spend each month on a mortgage.

Homeownership comes with several costs you don't need to worry about while renting. You'll need to pay property taxes and maintain some form of homeowners insurance. Factor these expenses into your household budget when you decide how much you can afford on a house.

Mortgage lenders consider DTI an important qualifying factor. The amount of debt you have is considered a very reliable predictor of the risk associated with the approval of any mortgage loan. Therefore, it's important to know your numbers.

LET'S LOOK AT HOW DTI IS CALCULATED.

Step 1: Add Up All Of Your Monthly Debts

Your debt payments could include:

- Monthly rent or house payments
- Monthly child support payments or alimony
- Student loan payments
- Car payments
- Monthly credit card minimum payments
- Any other debts you might have

You don't need to add in:

- Grocery bills
- Utility bills
- Taxes
- Any other bills that may vary month to month

Step 2: Divide Your Monthly Debts By Your Monthly Gross Income

Next, do a simple calculation. For example, let's say your debts add up to \$2,000 per month. If your monthly gross income (your before-tax income) is \$6,000 per month, then your DTI ratio is 0.33, or 33%.



Understanding the NAR SETTLEMENT

Let's dive into a key update that could have a big impact on how people sell their homes! The recent NAR settlement brings a significant change: sellers are no longer required to offer compensation to buyer's agents when listing their home on the MLS.

WHAT DOES THIS MEAN FOR YOU AS A BUYER?

- Buyer Agreement Needed – You must sign a written agreement with your agent before touring a home.
- Clear Compensation Terms – The agreement must specify compensation, prohibit excess payments, and confirm commissions are negotiable.
- Seller Contributions Allowed – Sellers can offer agent compensation (not on MLS) and concessions like closing cost coverage.

HOW DOES THIS IMPACT BUYERS?

- Buyers may need to cover their agent's commission out of pocket if the seller doesn't offer compensation.
- Buyer's agents will now have signed agreements with their clients, clearly outlining their services and how they'll be paid.
- This shift may lead to buyers being more selective about working with agents or negotiating agent fees upfront.

SO, HOW WILL BUYER'S AGENTS GET PAID NOW?

- Buyer's agents can still receive compensation from the seller if the seller chooses to offer it.
- If no seller compensation is offered, buyers will need to pay their agents directly.
- In some cases, buyers may negotiate for the seller to cover their agent's fee as part of the purchase offer.

It's an important shift that puts more control in the hands of the seller, but it also changes the dynamics for buyers and agents alike. Being aware of these changes will help you navigate the market more strategically!



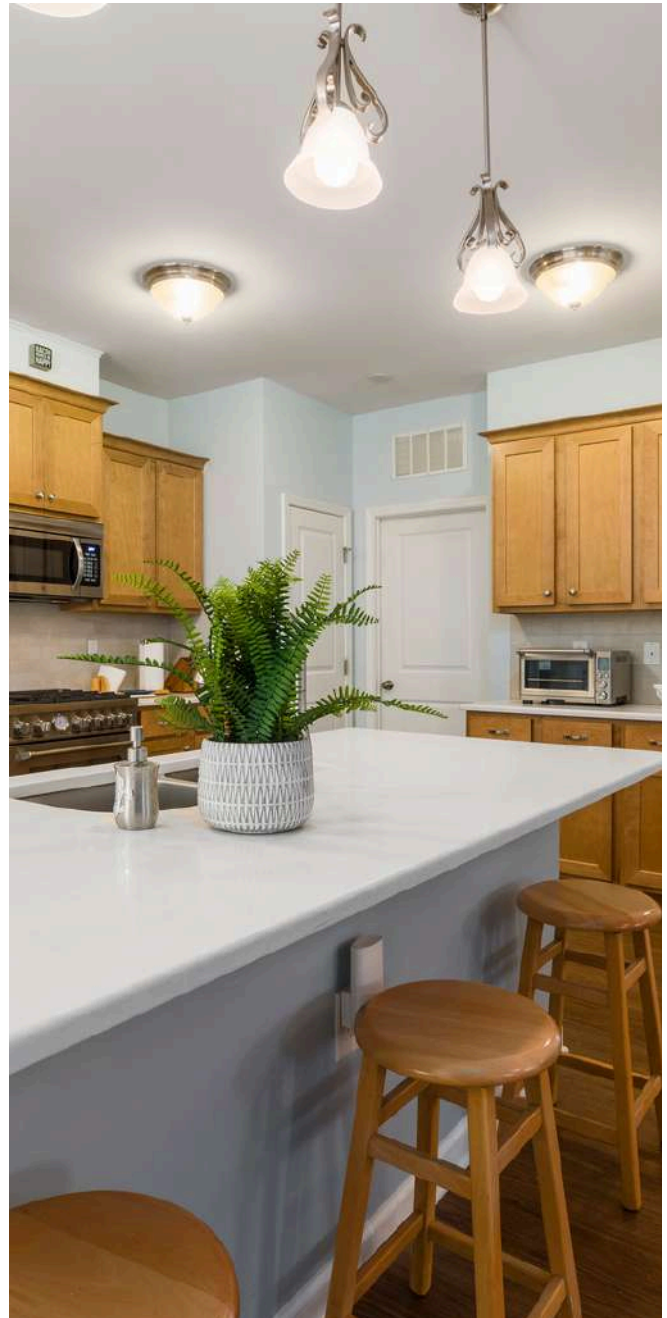
THE CURRENT REAL ESTATE LANDSCAPE

WHAT YOU NEED TO KNOW

The real estate market is evolving, and as you explore your home-buying options, it's essential to stay informed about the changes shaping today's landscape.

The Current Commission Structure: In today's market, sellers aren't always covering the cost of your agent's commission. This means, as a buyer, you may be responsible for paying your own agent's fee.

What This Means for You: This shift gives you more control. You now have the flexibility to decide whether or not to hire an agent and can negotiate terms that work for you. It's all about finding what makes sense for your situation and structuring the arrangement that fits your needs.



Real Estate Brokerage Relationships

Real Estate brokers and their salespersons are required to disclose the type of working relationship they have with the buyers in a real estate transaction. Several types of relationships are available to you. You should understand these at the time a broker provides specific assistance to you in buying real estate. Buyer's Agent and Seller's Agent relationships are commonly referred to as 'agency' relationships and carry their legal duties and responsibilities for the broker as well as for the buyers and sellers.

BUYER'S AGENT:

A Buyer's Agent acts solely on behalf of the buyer and owes duties to the buyer which include the utmost good faith, loyalty, and fidelity. The Agent will negotiate on behalf of, and act as an advocate for, the buyer. A separate written buyer's agreement is required that sets forth the duties and obligations of the parties.

SELLER'S AGENT:

A Seller's Agent acts solely on behalf of the seller and owes duties to the seller which include the utmost good faith, loyalty, and fidelity. The Agent will negotiate on behalf of, and act as an advocate for, the seller. A separate written listing agreement is required which sets the duties and obligations of the parties.

DUAL AGENT:

Dual representation occurs when a buyer and seller in one transaction are represented by the same BROKER and the same AGENT.

DESIGNATED AGENCY:

When one firm represents both parties, each is represented by a different agent within the firm. Each of those agents is a designated agent, while the broker is a dual agent.



THE UNREPRESENTED OPTION

WHAT YOU NEED TO KNOW

With the recent changes in the real estate landscape, some buyers are considering going unrepresented in an effort to save on costs. It might seem like an attractive option at first glance, but let's talk about what that really means for you.

UNDERSTANDING THE TRADE-OFFS

While skipping an agent may save you money upfront, there are some important factors to consider when weighing the true value of professional representation:

- **Exclusive market insights:** Agents can give you access to off-market properties and the latest local data.
- **Skilled negotiation:** A seasoned agent can negotiate the best possible deal on your behalf.
- **Navigating paperwork:** Real estate contracts and processes can be overwhelming—having an expert can save you from costly mistakes.
- **Time savings:** Agents streamline the entire process, from property searching to closing, saving you precious time and effort.



YOUR CONCERNS MATTER

I get it—cost is a huge factor, and you're likely wondering:

- "Is hiring an agent worth the investment?"
- "Can I really navigate this on my own?"
- "What risks am I taking by going unrepresented?"

These are all valid questions, and we'll break them down together. As we continue, I'll help you explore the realities of going unrepresented and the value that professional guidance can bring to the table. Let's make sure you're set up for success!



ARE YOU READY FOR THESE CHALLENGES?

Common Challenges for Unrepresented Buyers



Market Access:

How will you ensure you're seeing all available properties, including off-market listings?



Problem-Solving:

What's your plan for handling surprises that often arise during transactions?



Property Valuation:

Can you accurately determine if a property is priced fairly for its condition and location?



Time Investment:

Have you considered the time needed to manage all aspects of your purchase?



Negotiation:

Are you prepared to negotiate not just price, but terms, contingencies, and repairs?



Emotional Distance:

Can you remain objective about potentially the largest investment of your life?



Legal Complexities:

Do you fully understand the contracts and disclosures you'll be signing?



Industry Relationships:

Do you have connections with inspectors, lenders, and other professionals you'll need?



Transaction Management:

Can you effectively coordinate inspections, appraisals, and other crucial steps?



Post-Purchase Support:

What will you do if issues arise after closing?

What Could These Challenges Mean for You?

POTENTIAL IMPACTS ON YOUR HOME BUYING JOURNEY

1. LOSS OF YOUR DREAM HOME

That perfect house slips through your fingers because you hesitated too long.

2. FINANCIAL STRESS

Unexpected costs blindside you, straining your savings and peace of mind.

3. SETTling FOR LESS

You end up compromising on important features because you feel pressured or uninformed.

4. BUYER'S REMORSE

You rush into a decision and later regret it, stuck with a home that doesn't truly fit your needs.

5. FAMILY TENSION

The stress of the home search starts affecting your relationships and work life.

6. NEGOTIATION NIGHTMARES

You overpay for your home, leaving less for furnishings or renovations.

Some buyers successfully navigate unrepresented purchases. However, it's crucial to honestly assess your skills, knowledge, and available time before deciding to go this route.

Opinions vs. Reality

HOW AN AGENT PLAYS A ROLE IN BUYING A HOME

OPINIONS



Anyone can handle the paperwork.



Agents just show houses.



Agents are just expensive middlemen.



The home-buying process is straightforward

REALITY



A single missed deadline or incorrectly filled form could cost you your earnest money deposit.



When multiple offers come in on your dream home, your agent's strategy could make yours stand out without overpaying.



You could save thousands on closing costs or repairs with an agent who knows how to negotiate.



When an inspection reveals mold issues, your agent's contacts could quickly bring in specialists to assess and resolve the problem.

What Could These Advantages Mean for You?

Potential Impacts on Your Home Buying Journey

SECURING YOUR IDEAL HOME	FINANCIAL CONFIDENCE	STRESS-FREE NEGOTIATIONS
You snag a property that perfectly fits your needs, even in a competitive market, thanks to your agent's market insights and quick action.	You make a sound investment, staying within budget while maximizing value, guided by expert market analysis.	You navigate complex negotiations with ease, securing favorable terms and price, while your agent handles the tough conversations.
INFORMED DECISION-MAKING	TIME AND ENERGY SAVINGS	PEACE OF MIND
You make choices with clarity, armed with your agent's insights on neighborhood trends, property conditions, and future value.	You maintain your work-life balance, as your agent efficiently manages the time-consuming aspects of home buying.	You move forward with confidence, knowing every detail has been scrutinized by your experienced agent, minimizing future surprises.
SMOOTH TRANSACTION PROCESS	NETWORK ADVANTAGES	LONG-TERM INVESTMENT SUCCESS
You experience a seamless journey from offer to closing, with your agent anticipating and resolving potential roadblocks.	You gain access to top professionals in related fields (inspectors, lenders, etc.), leveraging your agent's trusted connections.	You set yourself up for future financial gains, guided by your agent's understanding of market trends and property potential.



THINKING ABOUT GOING UNREPRESENTED?

LET'S MAKE SURE YOU'RE READY.

Before deciding to go it alone, there are a few important things to think through. If you're unsure about any of these, it may be worth reconsidering whether going unrepresented is the best path for you.

	YES	NO
Do you know how market trends influence home prices in your area?	<input type="radio"/>	<input type="radio"/>
Can you attend showings and handle all the scheduling during business hours?	<input type="radio"/>	<input type="radio"/>
Are you prepared to jump on new listings and act quickly when needed?	<input type="radio"/>	<input type="radio"/>
How comfortable are you negotiating directly with sellers or their agents?	<input type="radio"/>	<input type="radio"/>
Do you know how to put together a winning offer, especially in competitive markets?	<input type="radio"/>	<input type="radio"/>
Can you effectively handle repair negotiations and other key contract terms?	<input type="radio"/>	<input type="radio"/>
Are you familiar with the legal language and implications of real estate contracts?	<input type="radio"/>	<input type="radio"/>
Do you have a solid grasp on all the costs involved in buying a home?	<input type="radio"/>	<input type="radio"/>
How ready are you to manage any unexpected hurdles during the process?	<input type="radio"/>	<input type="radio"/>
Are you prepared to deal with potential setbacks or delays along the way?	<input type="radio"/>	<input type="radio"/>
Can you make objective, smart decisions without letting emotions cloud your judgment?	<input type="radio"/>	<input type="radio"/>
Do you have the stamina to handle the stress and uncertainty that often comes with a real estate transaction?	<input type="radio"/>	<input type="radio"/>

	YES	NO
Will you have access to the full range of property listings, including those off the market?	<input type="radio"/>	<input type="radio"/>
Can you dig into property histories and gather key neighborhood insights?	<input type="radio"/>	<input type="radio"/>
Do you know how to research zoning laws and future developments that could impact property values?	<input type="radio"/>	<input type="radio"/>
Are you familiar with all the steps involved in a real estate transaction—from start to finish?	<input type="radio"/>	<input type="radio"/>
Do you know what to expect during inspections, appraisals, and at closing?	<input type="radio"/>	<input type="radio"/>
Can you juggle all the moving parts, like coordinating with lenders, title companies, and other professionals?	<input type="radio"/>	<input type="radio"/>
Have you thought about the potential financial risks of missteps in the buying process?	<input type="radio"/>	<input type="radio"/>
Do you understand the long-term impact of your home-buying choices?	<input type="radio"/>	<input type="radio"/>
Are you ready to manage any disputes or issues that may arise even after the deal is done?	<input type="radio"/>	<input type="radio"/>

These are just some of the challenges that come with buying a home, and having the right knowledge and tools in place is crucial to ensuring a smooth and successful transaction. These questions aren't meant to scare you—they're here to help you make sure you're set up for success. Buying a home is a huge investment, and being fully prepared is key to making the process as smooth and stress-free as possible!

Even When You're Capable

THE VALUE OF REPRESENTATION

You might be thinking, "I've got this! I'm great at negotiating, detail-oriented, and I understand contracts." And you know what? You're probably right. But here's something to consider:

EVEN THE PROS LEAN ON OTHER EXPERTS

Doctors still become patients when they need medical care.

Hairstylists let their colleagues handle their highlights.

Wedding planners hire other planners for their big day.

Why? Because there's real value in having someone fully dedicated to your success.

Let's put it this way: Would you represent yourself in court? Maybe—but wouldn't you rather have a skilled attorney, making sure everything is handled perfectly, saving you time, stress, and avoiding costly mistakes?

Buying a home is one of the biggest financial moves of your life. Just like you wouldn't head to court without a lawyer, navigating the home-buying process without an agent could leave you at a disadvantage. Having someone in your corner can make all the difference!



STEP THREE

Save For a Down Payment and Closing Costs

There are many ways to save for your home purchase, including through investments and savings accounts. If you have relatives who are willing to contribute money, you may be able to use gift money toward your down payment (in which case, be sure to provide your lender with a gift letter).

But how much do you need to save before buying a home? Let's look at some of the major expenses related to the purchase, and how much you might want to save for them.

DOWN PAYMENT

Your down payment is a large, one-time payment toward the purchase of a home. Many lenders require a down payment because it mitigates the loss they might suffer in the event that a borrower defaults on their mortgage.

Many home buyers believe that they need a 20% down payment to buy a home. This isn't true. Plus, a down payment of that size isn't realistic for many first-time home buyers.

Fortunately, there are many options for buyers who can't afford a 20% down payment. For example, you can get a conventional loan for as little as 3% down. Federal Housing Administration (FHA) loans have a minimum down payment of 3.5%. Department of Veterans Affairs (VA) loans and United States Department of Agriculture (USDA) loans even allow eligible and qualified borrowers to put 0% down.

There are advantages, however, to making a larger down payment. For one, it typically means you'll have more mortgage options. It also usually means you'll have a smaller monthly payment and a lower interest rate. Plus, if you put at least 20% down on a conventional loan, you won't need to pay for private mortgage insurance (PMI).

Financial Prep for Homebuyers

KNOW YOUR NUMBERS. SET YOURSELF UP FOR SUCCESS.

DETERMINE YOUR BUDGET

Determine how much you can afford to spend on a home, taking into account your income, expenses, and debts. This includes not only the mortgage payment but also property taxes, homeowner's insurance, and home maintenance costs.

Why Pre-Approval Matters

Mortgage lenders typically recommend spending no more than three to five times your annual income on a home. Getting pre-approved helps define what you can comfortably afford and makes you a more competitive buyer, as lenders evaluate your income, credit, and debt to determine a reliable loan amount. It's also important to compare rates and terms from different lenders so you can choose the option that best fits your financial situation and keep the home-buying process as smooth as possible."

Boosting Your Credit

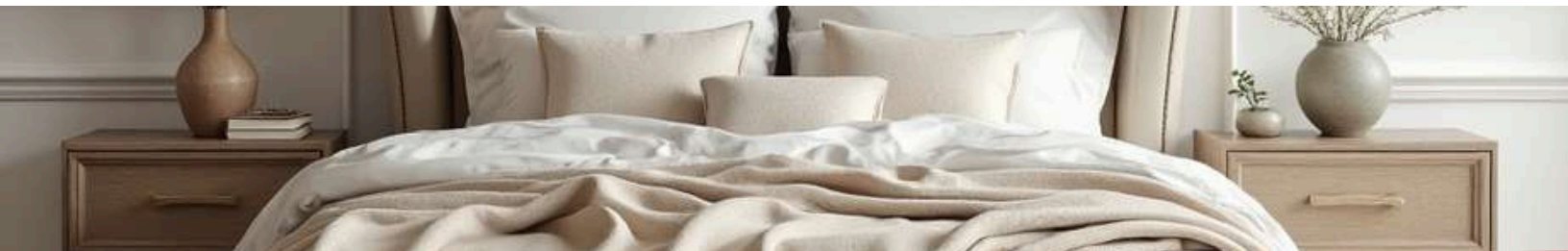
Your credit score plays a major role in the rate you're offered. To improve your score before applying:

- Pay down existing credit card balances
- Avoid taking on new loans or accounts
- Make all payments on time
- Keep older accounts open if possible

Start Saving Early

In addition to your down payment, which typically ranges from 3% to 20% is the initial amount you pay toward the purchase of the purchase price of your home. you'll need funds for:

- Earnest money deposit
- Closing costs
- Inspections & appraisals
- Moving expenses



STEP FOUR

Understanding Mortgage Loan Types

When applying for a home loan, the type of mortgage you choose can impact your down payment, monthly costs, and long-term goals. Here's a breakdown to help guide your conversation with your lender.

Loan Type	Best For	Eligibility
FHA Loan	Buyers with less-than-perfect credit or limited down payment funds	Must meet credit and income limits set by FHA guidelines
USDA Loan	Buyers in rural or eligible suburban areas who want low or no down payment	Income-qualified buyers purchasing in approved USDA zones
VA Loan	Military members and their families looking for low rates and zero down	Active-duty, veterans, reservists, and some surviving spouses
Adjustable-Rate	Buyers who don't plan to stay long-term and want a lower initial interest rate	Must qualify for the loan and understand rate changes over time
Conventional Loan	Buyers with strong credit and stable income seeking flexible terms	Typically requires 620+ credit score and at least 3% to 5% down

Ask your lender which loan you qualify for—and which one aligns with your financial goals.



Get Pre-Approved Early

Plan Ahead. Move with Confidence.

If you're getting serious about buying a home, your first major step should be securing a mortgage pre-approval. It not only shows sellers you're financially ready—it also gives you a clear budget and helps you act fast in a competitive market.

Real Talk: Be Ready for Lender Questions

Lenders will dig deep into your credit history, income, debts, and spending habits. They may ask about recent payments or financial activity that shows up on your credit report. Stay organized and answer promptly to keep things moving smoothly.

What Does Pre-Approval Really Mean?

Unlike pre-qualification, which is just an estimate, a pre-approval means your finances have been reviewed and verified by a lender. Here's what to expect:

- You'll fill out a full application
- You'll provide income, asset, and debt info
- The lender will pull your credit report
- You'll receive a pre-approval letter showing your max loan amount

STEP FIVE

Get Preapproved for a Mortgage

When you're ready to start house hunting, it's time to get preapproved for a mortgage. When you apply, your lender will give you a preapproval letter that states how much you're approved for based on your credit, assets, and income. You can show your preapproval letter to your real estate agent so they can help you find homes within your budget.

To get preapproved, you need to apply with your lender. The preapproval process typically involves answering some questions about your income, your assets, and the home you want to buy.

Pre-approvals are a dress rehearsal for your mortgage and are necessary to make a serious offer on a home. They typically expire after 90 days and can be refreshed if you don't find the home you're looking for in that time.

Know that pre-approvals don't guarantee your mortgage approval or interest rate. After you're pre-approved, avoid opening new credit lines or making large debt payments that can impact your FICO score.

Working with a lender to get preapproved for a mortgage is an important step in accurately determining your budget. A mortgage preapproval will give you real numbers since the lender will have detailed info about your finances. That includes a hard inquiry, which will show up on your credit report. The good news: If you apply with multiple lenders around the same time, it'll only count as one hard pull.



Mortgage Pre-Approval Checklist

Getting pre-approved for a home loan is a big step—and having your paperwork ready makes the process faster and smoother. Here's what you'll need to gather:



Government ID

Bring a current photo ID (driver's license or passport), your Social Security number, and a two-year history of your addresses.



Proof of Income

Lenders want to confirm consistent income. Be ready with recent pay stubs, W-2s, and tax returns. If you're self-employed, include 1099s and profit/loss statements.



Job Verification

Your lender may call your employer to confirm job title, duration, and status. Self-employed? You'll need documentation to prove consistent income.



Bank & Asset Statements

Have two months of bank statements and documents for any investments, retirement accounts, or large gifts you plan to use toward your down payment.



Credit & Debt Snapshot

Lenders will pull your credit report, but you should also prepare to explain any major debt or late payments. Know your score and your balances.

CLOSING COSTS

You'll also need to save money to cover closing costs – the fees you pay to get the loan. There are many variables that go into determining how much you'll pay for closing costs, but it's usually smart to prepare for 3 – 6% of the home value. This means that if you're buying a home worth \$200,000, you might pay \$6,000 – \$12,000 in closing costs.

The specific closing costs will depend on your loan type, your lender, and where you live. Almost all homeowners will pay for things like appraisal fees and title insurance. If you take out a government-backed loan, you'll typically need to pay an insurance premium or funding fee upfront.

BEFORE YOU CLOSE ON YOUR LOAN, YOUR LENDER WILL GIVE YOU A DOCUMENT CALLED A CLOSING DISCLOSURE, WHICH LISTS EACH OF THE CLOSING COSTS YOU NEED TO COVER AND HOW MUCH YOU'LL NEED TO PAY AT CLOSING. LOOK OVER YOUR CLOSING DISCLOSURE CAREFULLY BEFORE YOU CLOSE TO KNOW WHAT TO EXPECT AND TO CATCH ANY ERRORS.



Pre-Qualification and Pre-Approval

Don't waste hours searching for a home that is not in your price range. Save time and money by getting pre-approved for a loan with a qualified lender. This process is simple, and a lender will guide you. A lender will ask you to provide the basic documentation they need to proceed.

Being pre-approved and having a pre-approval letter available will only make your offer to purchase stronger. Many agents will not accept an offer if it does not have a pre-approval letter attached.

DON'T PUT THE CART BEFORE THE HORSE

HOUSE -- LOAN



LOAN -- HOUSE



Selecting A Lender

Need to Select a Lender?

There are several excellent loan programs and loan officers available whom I can recommend with confidence. These loan officers possess integrity are knowledgeable and will give you the service you deserve.

(Know that I don't receive any financial gain from them. I only get the satisfaction that you are getting the guidance and exceptional service you deserve)

Ask me for my list of mortgage lenders and brokers.

8 Things NOT To Do During The Loan Process

1. **QUIT YOUR JOB:** Lenders will verify your employment a couple of times and a few days before funding your loan.
2. **Co-SIGN FOR ANYTHING** for someone else.
3. **BUY A NEW CAR:** The new payment may make your debt-to-income ratio be altered and can prevent you from securing the mortgage.
4. **MAKE ANY LARGE PURCHASE:** this includes furniture. Even putting it on lay-a-way.
5. **DON'T OPEN ANY NEW ACCOUNTS**
6. **STOP MAKING PAYMENTS:** Late or delinquent payments can alter your final score and prevent securing the mortgage.
7. **LOAN -- HOUSE:** Most programs require you to be out of bankruptcy for at least two years or more to qualify for a mortgage. Be sure to tell your lender if you have had a recent bankruptcy.
8. **TAKE ADVICE** from your mechanic on payments or rates. Get advice from industry experts. You wouldn't take your car to the dentist for service. Ask the experts! Programs and market conditions change rapidly and don't work off here-say or outdated information.

Did you know that your credit may be checked up to 3 times during the loan process? Before, During, and just before funding – DO NOTHING to change your credit status without asking your lender first.

SIGN HERE: _____

These things could change your ability to fund the loan
and could result in the loss of your EMD or legal action.

STAGE TWO

The Search



START YOUR SEARCH



MAKE A LIST OF MUST-HAVES AND NICE-TO-HAVES

Create a list of features you need in a home, such as the number of bedrooms and bathrooms, location, and yard size, as well as features that would be nice to have, but are not essential.

RESEARCH NEIGHBORHOODS

Research the neighborhoods you are interested in, taking into consideration factors such as schools, safety, access to public transportation, and local amenities.

ATTEND OPEN HOUSES AND HOME SHOWINGS

Attend open houses and home showings to get a better sense of the homes you are interested in. Take notes and pictures to help you remember each home.

TOUR WITH A TRUSTED AGENT

Schedule showings with your agent, who can provide insights about the home, neighborhood, and value—and help you recognize red flags or hidden perks.



Photos and notes help keep each home fresh in your mind—don't rely on memory alone!

Don't Go Alone

Always have my business cards with you.

You might be out and about and tempted to stop in at an Open House, New Home Sales office, or even an FSBO (For Sale by Owner) – I would advise NOT to.

NOTE: The person who is hosting the open house or builders' model does NOT represent you or your interest.

Open Houses – if you are tempted to stop in, be sure to present my business card to the agent hosting the open house and let me know immediately. As your Realtor, I need to sign you into the sales office.

New Home Sale FSBO – Give me the address and let me contact the homeowner.



NEW HOME

STEP SIX

Create a Wish List

Make a list of the things you'll need to have in the house. Ask yourself how many bedrooms and bathrooms you'll need and get an idea of how much space you desire. How big do you want the kitchen to be? Do you need lots of closets and cabinet space? Do you need a big yard for your kids and/or pets to play in?

Once you've made a list of your must-haves, don't forget to think about the kind of neighborhood you want, the types of schools in the area, the length of your commute to and from work, and the convenience of local shopping. Take into account your safety concerns as well as how good the rate of home appreciation is in the area.

TIPS

We will make sure to check out the little details of each house

- Test the plumbing
- Try the electrical system
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas.

- Are the surrounding homes well maintained?
 - How much traffic is on the street?
 - Is it conveniently located to schools, shopping, restaurants, & parks?
-



The Basics

What part of town (or country) do you want to live in?

What price range would you consider?

No less than \$_____ but no more than \$_____

Are schools a factor and, if so, what do you need to take into consideration (e.g., want specific school system, want kids to be able to walk to school, etc.)?

Do you want an older home or a newer home (less than 5 years old)? ___yes ___no

How much renovation would you be willing to do?
___A lot ___A little ___None!

What kind of houses would you be willing to see?

___One story ___2 story
___split level ___bi-level
___townhouse ___condo
___New construction ___Ranch

What style house appeals to you most?

___contemporary ___traditional
___tudor ___colonial
___modern ___no preference

Do you have any physical needs that must be met, such as wheelchair access?

___yes ___no

The Interior

How many bedrooms must you have? ____ would you like to have? ____

How many bathrooms do you want? ____

How big would you like your house to be (square feet)?
No less than ____ But no more than ____

What features do you want to have in your house?

	N E E D	W A N T
Carpet	_____	_____
Ceramic tile	_____	_____
Hardwood floors	_____	_____
Eat-in kitchen	_____	_____
Separate dining room	_____	_____
Formal living room	_____	_____
Family room	_____	_____
Basement	_____	_____
Separate laundry room	_____	_____
Fireplace	_____	_____
Master on the main	_____	_____

The Lot

	NEED	WANT
Large yard (1 acre or more)	_____	_____
Small yard (less than 1 acre)	_____	_____
Fenced yard	_____	_____
1 Car Garage	_____	_____
2 Car Garage	_____	_____
3 Car Garage	_____	_____
4+ Car Garage	_____	_____
Extra parking	_____	_____
Patio/deck	_____	_____
Pool	_____	_____
Outdoor spa	_____	_____
Outdoor Kitchen	_____	_____
Other buildings	_____	_____
Special view Of what?	_____	_____

STEP SEVEN

The most commonly missed step...

Documenting Your Visit

When it's time to take your home tour, check the features against the checklist you made. Do you need to re-evaluate any of your must-haves?

Get a feel for the home and consider anything you may have left off of your list. Remember, paint can be replaced and staged furniture will change, but there are aspects that can't change so easily:

- Is there enough space or too much space?
- Where could you use more space?
- How would you describe the layout?
- Do you like the fixtures and finishes?
- Are you happy with the windows (enough natural light, well-placed, too sunny)?
- Does the home have curb appeal?
- Does the home have adequate parking?



STEP EIGHT

Start Touring Homes

ADDRESS:

LISTED PRICE:

LAYOUT/STYLE:

DATE VIEWED:

TIME OF DAY:

DATE VIEWED:

TIME OF DAY:

SQUARE FOOT:

FLOORS:

BEDROOMS:

BATHROOMS:

YARD SIZE:

GARAGE SIZE:

NEIGHBORHOOD:

HOME SCORE: 1 2 3 4 5 6 7 8 9 10

STRUCTURAL FEATURES



PLUMBING



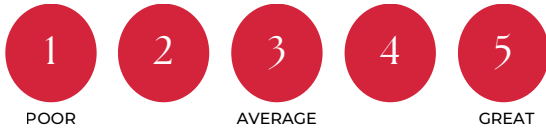
FLOORING



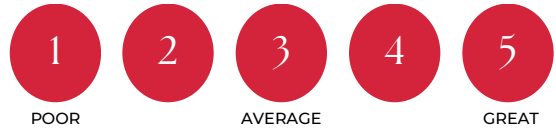
LIGHTING AND ELECTRICAL



NOISE LEVEL



LOCATION



INTERIOR



EXTERIOR



LOCATION

- The home is in our desired neighborhood and/or area.
- The home is in our desired school district.
- We like the parks and recreational options close by.
- The home is within our determined work radius.

INTERIOR DETAILS

- The home has the number of bedrooms we want/need.
- The home has the number of bathrooms we want/need.
- The home is as updated as we want.
- The home has the square feet we want/need.

EXTERIOR DETAILS

- The exterior is in good condition & is as updated as we want/need.
- We like the look and design of the exterior of the home.
- We like the landscape and it is what we want/need.
- The backyard will work for us and is what we want/need.

STAGE THREE

Under Contract & Closing



STEP NINE

YOU'VE FOUND "THE ONE"

Now it is time to make an offer



WRITING AN OFFER

Before you make an offer on a house

There are three key elements that you'll want to have in place before you make an offer on a house.

The first is a mortgage preapproval from at least one lender. Ideally, you should get preapproved before you start looking at houses. It can be time-consuming to pull together all the required documents, but most importantly, a preapproval lets you know how much house you can afford. Having a preapproval in hand also lets the seller know that you're serious and provides reassurance that the deal will close. That can be extra helpful in a scenario where the seller is in a hurry to move.

Second, know your market to ensure you're making a competitive offer. This can be based on comparable sales, other market information from your own research, or a comparative market analysis provided by your real estate agent. You'll probably want to make an offer that's for slightly less than your preapproval amount, which leaves room to negotiate.

Last, verify that the down payment required by your lender is in the bank and ready to go. Simply having earmarked certain assets as the funds to buy a home (including the money required for the earnest deposit, down payment, closing costs, etc.) is not enough to ensure a smooth transaction. Having direct and immediate access to the cash is essential.

Elements of a Competitive Offer

A strong, well-structured offer can set you apart—especially in competitive markets.

Start with a Competitive Price

A strong initial offer shows you're serious. Base your number on recent sales, property condition, and the local market—not just the listing price.

Cash vs. Financing

Cash offers typically close faster and carry fewer risks for the seller. If you're using a loan, provide a solid pre-approval letter to increase your credibility.

Quicker Closing Timeline

Sellers often prefer offers with shorter closing periods. If possible, align your timeline with their needs to make your offer more attractive.

Offer to Help with Closing Costs

Contributing to your closing costs—if the budget allows and you're not asking the seller to contribute—can sweeten your offer without raising your price.

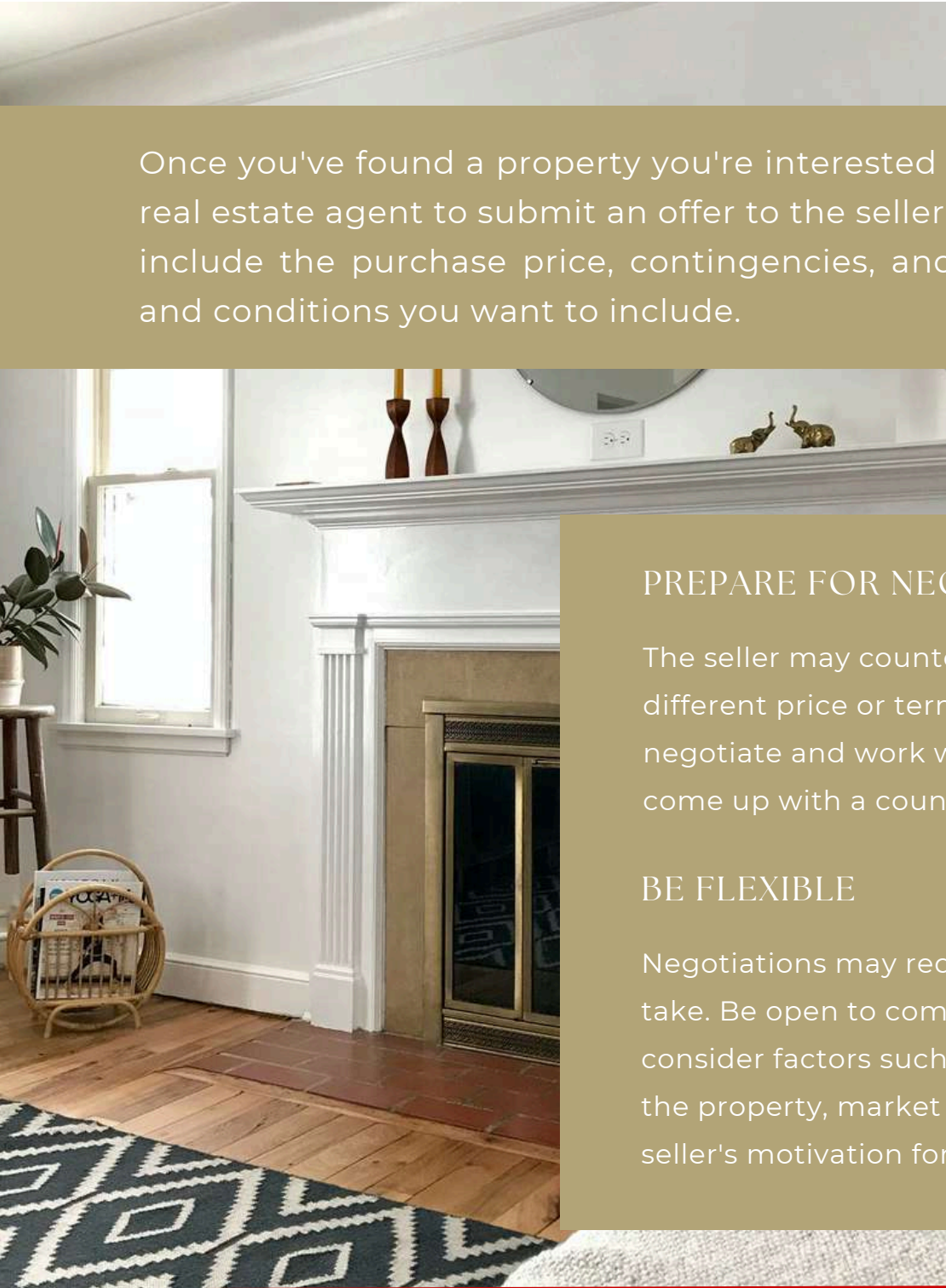
Increase Your Earnest Money

A larger deposit signals your commitment and financial stability, helping your offer stand out.



Together, we'll decide on the strongest possible offer for your situation.

THE OFFER



Once you've found a property you're interested in, work with your real estate agent to submit an offer to the seller. Your offer should include the purchase price, contingencies, and any other terms and conditions you want to include.

PREPARE FOR NEGOTIATIONS

The seller may counter your offer with a different price or terms. Be prepared to negotiate and work with your agent to come up with a counteroffer.

BE FLEXIBLE

Negotiations may require some give and take. Be open to compromise and consider factors such as the condition of the property, market trends, and the seller's motivation for selling.

WHAT IS INCLUDED IN AN OFFER:

A written offer may contain these elements, among others:

- Address: The home's legal address, and sometimes the legal property description.
- Price: Details regarding the purchase price and terms.
- Earnest money: The amount and terms regarding the earnest money, including its disposition upon the acceptance of the offer.
- Title: A stipulation that the seller will provide clear title to the property.
- Closing costs: Details regarding which party will pay closing costs or other fees, as well as how certain taxes and expenses will be prorated between the buyer and the seller at closing. (Some lenders may cap the amount of seller participation in these expenses.)
- The date and time of the offer's expiration: In hot markets, this can be mere hours, but in most cases, it's one or two days.
- A projected loan closing date: This is typically 30 to 60 days, though how long your lender's underwriting process takes can be the deciding factor here.
- Contingencies: Any contingencies that the deal is subject to (more on these in the next section).
- Disclosures: Other state-required provisions or disclosures.

COMMON CONTINGENCIES:

Your written offer will likely include at least a couple of standard contingencies. These are things that need to happen before the sale can move forward. Common contingencies include:

- Final loan approval: In other words, you get the mortgage, often within a specified amount of time.
- Home inspection: In addition to requiring that the property undergo a home inspection, this contingency may also specify how issues revealed during the inspection will be addressed (for example, if the seller will repair or provide a credit at closing), or if the inspection is for informational purposes only.
- Appraisal: Lenders generally insist on verification of the home's value via an appraisal, as they don't want to lend you more than the property is worth.
- Home sale: This is a less common contingency that means the purchase relies on the completion of another, separate transaction. This is usually either the sale of your current home or the seller finding a new home.

Although you have to protect your interests and gather enough information to make a wise purchase, contingencies may act as roadblocks to getting a deal done — especially in hot markets. It's best for both the buyer and the seller to put only enough stipulations in the contract to cover the necessary bases; no more.

THE OFFER

process

BUYER'S AGENT

Write Initial Offer and submit to Seller's Agent

Congrats you're under contract

Counter Offer is reviewed, buyer can either:

SELLER'S AGENT

Initial Offer is reviewed, seller can either:

ACCEPT THE OFFER

or

DECLINE THE OFFER & Counter with new terms

R E P E A T

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

ACCEPT THE OFFER

ACCEPT THE OFFER



CONGRATS YOU'RE UNDER CONTRACT

STEP TEN

Finalize Your Mortgage

You know the property you want to buy and how much you'll have to pay for it. Now you'll choose a lender to get a mortgage from (you can go with a lender that preapproved you or start fresh with a different one).

Even with an online-first lender, you'll often work closely with a loan officer to complete the actual application.

This is a paperwork-heavy process, so get ready to do a lot of uploading. Here's what you're likely to need:

- W-2 forms from the past two years (possibly more, if you've changed employers).
- Pay stubs from the past 30 to 60 days.
- Proof of other sources of income (including documentation of any gift money).
- Federal income tax returns from the past two years.
- Recent bank statements (usually for the last couple of months).
- Details on long-term debts like car or student loans.
- ID and Social Security number.

Once your mortgage application is complete, you'll go into underwriting. During this process, the lender makes a final decision on whether to give you the loan — it's basically making sure there's not anything about the deal that's just too risky.

Underwriting includes digging deep into your finances, so you may need to come up with even more documents. The lender will also look at the home you've chosen via an appraisal and request a title search.



The Home Inspection

WHAT IT IS, WHY IT MATTERS, AND HOW TO PREPARE

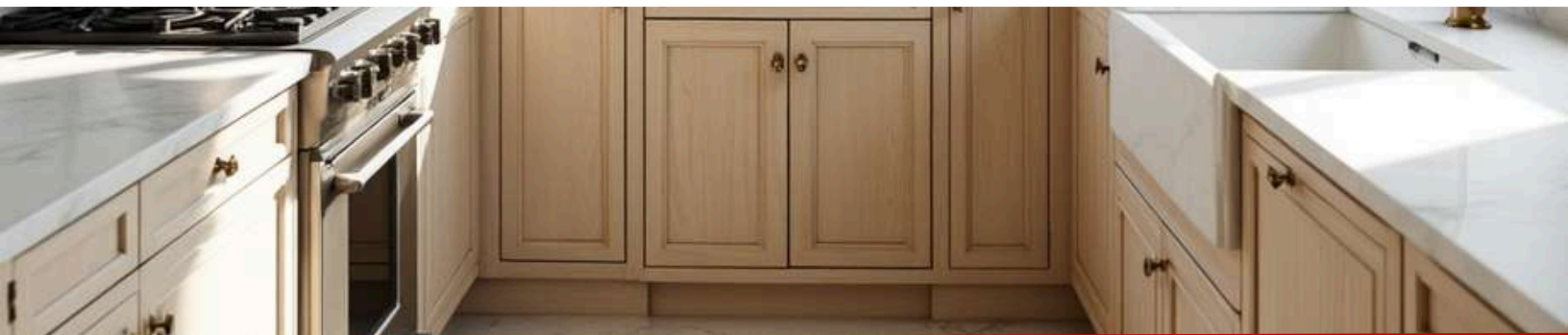
The home inspection is a key part of the buying process that protects you from unexpected issues and gives you peace of mind. It provides a visual professional evaluation of the home's condition, identifies any issues that affect the value of the property or pose a safety hazard—before you commit to the purchase. If you have a particular concern, like mold or radon, you may want to get one of the more specialized types of home inspection in addition to a standard inspection.

What Is a Home Inspection?

A licensed inspector will assess the home's major systems and structure, including:

- Roof, attic, and insulation
- Foundation and structural integrity
- Plumbing and electrical systems
- HVAC (heating and cooling) systems
- Evidence of water damage and pest infestation
- Appliances, windows, doors, and more

The inspection typically takes 2–3 hours, depending on the size and condition of the home. I recommend getting there halfway through the inspection so the inspector can go over how the systems work and any major issues they found. You choose and pay for the home inspector. You'll receive a detailed report outlining the inspector's findings. This report can be used to negotiate with the seller for repairs or to adjust the purchase price.



Negotiate Any Repairs or Credits With the Seller

Though some items, like prorating property taxes or HOA fees, will already have been addressed in your offer letter, you may still have some items to negotiate before closing.

Your ability to negotiate can hinge on what kind of market you're facing. In a strong seller's market, it can be difficult to get concessions, since the seller can simply go to their next offer. But if it's an issue that will come up with any buyer — for example, a necessary repair that will get flagged by any home inspector — you may still have leverage.

ASKING FOR A CREDIT AT CLOSING RATHER THAN FOR THE SELLER TO COMPLETE NEEDED REPAIRS CAN HELP KEEP THE TRANSACTION MOVING. THE SELLER SIMPLY REBATES YOU AN AGREED-UPON AMOUNT FOR SPECIFIC IMPROVEMENTS. THAT CAN SAVE YOU A BIT OF CASH AT CLOSING, PLUS HANDLING THE REPAIRS YOURSELF (WHETHER DIY OR WITH A PRO) ENSURES THE WORK WILL BE DONE TO YOUR SATISFACTION.



STEP TWELVE

Finalize Home Insurance

It might feel a little strange to take out an insurance policy on a home you don't actually own yet, but most lenders make securing homeowners insurance a condition of giving you a mortgage. You'll want enough coverage to fully replace the home (which might not be the same as your purchase price or the appraised value), and typically the policy should become effective on your closing date.



GET A HOME APPRAISAL

When your home is under contract, you can't move forward with the sale until an appraisal is done on your home.

The outcome can affect whether or not you make it to closing and whether the price in the offer is the price you'll end up with on settlement day.

During an appraisal, the appraiser will consider various factors such as the home's size, location, condition, and comparable sales in the area. They will then provide an estimated value of the property based on their analysis.

Understand that the appraisal can impact your financing, as lenders use the appraisal to determine the amount they will lend you.



APPRAISAL CONTINGENCY

It is common for buyers to include an appraisal contingency in their purchase agreement, which allows them to back out of the purchase if the appraisal comes in lower than the purchase price.

APPRAISAL COST

The cost of the appraisal is typically paid by the buyer and can range from a few hundred to a few thousand dollars, depending on the type of appraisal and the size of the property.

HOMEOWNER'S INSURANCE

Be sure to obtain homeowner's insurance to protect your investment in the home.

PROPERTY TAXES

The appraisal can impact your property taxes, as the assessed value of the property is used to determine the amount of property taxes you will owe. If the appraisal comes in higher than expected, you may need to budget for higher property taxes.

Appraisal In Progress

Once your offer is accepted, an appraisal is ordered by your lender to ensure the home's value matches the loan amount. It's a key step in moving toward closing.

What Factors Do Appraisers Consider?

General Property Condition

Appraisers assess the overall state of the home—including structure, safety, and functionality.



Bedrooms, Bathrooms, & Layout

They'll note the number of bedrooms and baths and how the layout compares to similar homes.



Upgrades & Renovations

Recent remodels or high-end finishes may positively impact the home's value.



Comparable Sales Nearby

Sales of similar homes in the area help determine fair market value.

Tip: Don't Forget Home Insurance
Before closing, you'll need to provide proof of homeowner's insurance. It's required by your lender and protects your investment.



Final Steps Before Closing

You're almost there—closing day is in sight! These final steps will help ensure a smooth experience so you're fully prepared to receive the keys to your new home.

Step 1: Review Your Closing Disclosure

You'll receive a closing disclosure at least 3 business days before your appointment. Review it carefully—compare it with your original loan estimate to confirm fees, loan terms, interest rate, and costs match expectations. Reach out to your lender immediately if anything looks off.

Step 2: Finalize & Organize Your Paperwork

Gather all required documents, such as:

- Identification
- Proof of insurance
- Bank statements or wire info
- Any lender-required documents or final approvals

Your agent or closing attorney will let you know exactly what to bring.

Step 3: Conduct a final walkthrough

Pro Tip: Stay in Communication

Keep regular contact with your lender, real estate agent, and closing team. Staying in the loop helps prevent last-minute surprises and ensures a successful close.

Closing Day Checklist

The big day has arrived—you're about to become a homeowner! Here's what typically happens during closing and how to prepare.

Step One

Review the closing disclosure

A few days before the closing, you will receive a closing disclosure from your lender that outlines the final details of your loan, including the loan terms, interest rate, and closing costs. Review it carefully to make sure everything is accurate.

Step Two

Settlement of Funds

You'll wire your down payment and closing costs in advance or bring a certified check if required. Funds will be held in escrow until everything is finalized.

Step Three

Final Walkthrough

Typically done within 24 hours or the morning of closing, conduct a final walk-through of the property to ensure that any repairs or requested changes have been made and that the property is in the same condition as when you made your offer.

Step Four

After You Close

Once funds are processed and the title is recorded, you'll receive your keys! You are now officially a homeowner—congratulations!



MOVE IN

CONGRATULATIONS ON CLOSING THE DEAL AND BECOMING A HOMEOWNER!

Moving in is an exciting step in the home buying process. Here's what to expect when you're ready to move into your new home:

- Hire a moving company
- Pack and label your items
- Transfer utilities
- Change your address with the post office and relevant organizations
- Unpack and settle in
- Explore your new neighborhood



Moving Timeline Checklist

Once your home is under contract, it's time to prepare for your move. Use this simple week-by-week plan to stay on track and reduce last-minute stress.



Immediately After Going Under Contract

- Book your home inspection
- Start decluttering and donating unused items
- Gather important paperwork
- Review and confirm mortgage details
- Begin organizing for the move

4 Weeks Before Moving Day

- Provide written notice if you're renting
- Begin collecting boxes and supplies
- Make a moving checklist for each room
- Reach out to movers for quotes and availability
- Start packing non-essentials

2 Weeks Before Moving Day

- Transfer home insurance coverage to your new address
- Notify utility providers of your move-out date
- Arrange time off from work if needed
- Update mailing address for subscriptions and services
- Continue packing—label everything clearly

1 Week Before Moving Day

- Pick up any required documents from your lender
- Confirm movers and timeline
- Pack a “moving day essentials” bag
- Secure important items like IDs, medications, and valuables
- Schedule your final walk-through

SCHEDULING YOUR MOVE

AFTER SIGNING YOUR OFFER

- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like.
- Donate or sell items that are in good condition.
- Get copies of medical records and store them with your other important documents
 - Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

4 WEEKS TO MOVE

- Give 30 days' notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
 - Start packing

2 WEEKS TO MOVE

- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
 - Keep on packing

1 WEEK TO MOVE

- Obtain a certified check for closing
 - Complete final walkthrough
 - Finish packing
 - Clean
- Pack essentials for a few nights in new home
 - Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number

Day of Closing

✔ CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

✔ FINAL WALK-THROUGH

We will do a final walk of the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans

✔ CLOSING TABLE

Who will be there:

- Your agent
- The seller
- The seller's agent
- Your loan officer

BRING TO CLOSING

- Government-issued photo ID
- Copy of the sales contract

✔ RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!

RESOURCE



REVIEWS



We worked with Eunice in renting a home after she was recommended to us by a friend. She was very knowledgeable about the area which was a huge plus since we were still pretty new to the area. She was great at communicating with us via text and calls. Answered all our questions about the listings and even filtered all the listings to exactly what we were looking for. She set up viewings on the days that worked best for our busy work schedule which was amazing! We are excited to purchase our first home and will for sure be going back to Eunice to help us find our home!

-Katerin Garrido

I recently purchased a home with Eunice Rancy. Working with Eunice was the easiest part of my relocation. I originally planned to rent and sent a request for contact. Eunice contacted me and provided good advice concerning the market. Eunice connected me with a great lender who was knowledgeable about Veteran programs. Throughout the process she kept me informed. If all goes as planned, I will be in the market to purchase an investment home next year. Eunice will be the first person I contact. Great Agent!!!

-Crystal Hill

Enjoyed the experience. Eunice was very knowledgeable concerning how to price, stage and declutter the home. She was professional, easy to communicate with and provided excellent service. She answered the phone, emails and texts promptly and showed compassion throughout the entire process. She also solved any problems quickly and provided excellent guidance throughout the entire process.

-Cheryl Brown

"Mrs. Eunice Rancy has been my personal real estate agent and mortgage broker for over 20 years. She is well qualified to sell any properties you would like. In 1998 she sold me my first home in Georgia and guided me in purchasing a second new home in 2006. Very reliable and responsible. She is absolutely NOT new in this business."

—Agnes Taylor

The best realtor I've worked...she helped me find a home and walked me through the process even though I'm a renter at the moment she's the first person I'm going to when I'm ready to purchase a home (definitely a great person!)

-Jermayne Jones

REVIEWS



Exceptional!!! Eunice Rancy was the realtor who also helped me sell the single family house I lived with my late husband for thirteen years. When she said she can also help me find my first house I did not hesitate to work with her again. Being in an emotional state of still grieving the loss of my beloved husband I could no longer live in my late husband's house, although I knew I wanted to move as a grieving widow did not really know what I wanted. I began searching for single family homes even though I was going to be the only one living there for I didn't want to go back to apartment living. Eunice being more than a realtor became my voice of reasoning, and extremely sympathetic to not only my story but as someone who lost more than her beloved but herself. She understood that I couldn't spend another year in my late husband's house took me an active 55+ adult community where there were townhouses and condos as well as a clubhouse, pool and other community activities. Eunice knew I needed a community atmosphere. I fell in love with the villa, but needed to sell my old house as well as work on my credit before I could purchase my dream home. Eunice helped me with both of these, as well connected with a lender who was able to approve me for a mortgage loan. While this was a three to four month process, Eunice helped me achieve my goal of moving into my new villa the 1st of March almost a month before my birthday.

Once I moved Eunice gave me an AppleBlossom plant that is thriving, as well as calls me on regular basis to check on not only how I am enjoying my new house, but how I am doing emotionally, physically and mentally.

Eunice has been more than just a realtor, is and remains a great friend!

I highly recommend Eunice Rancy if you are looking to purchase, rent or sell a house. She is not only passionate about her work as a realtor, she actually cares for you as a person. Thank you Eunice!!!! I love my new home, and could not have gotten it without your help and support.

-Johane Pace

LET'S TALK

I'M YOUR AGENT—NOT JUST FOR ONE DEAL

Around here, people move every few years—it's just part of life near Quantico. That's exactly why I don't believe in one-and-done relationships. Whether you're buying again, selling, or PCS'ing down the road, I want to be the person you call every time.

I'LL KEEP YOU IN THE LOOP

Once you close, I'm still checking in. I'll keep you updated on what your home is worth, what's happening in the local market, and how your equity is growing. That way, when it's time to move again—you're already ahead of the game.

I WANT TO HEAR FROM YOU

I take my work seriously, and I'm always looking to get better. If there's something you loved—or something I could improve—I want to hear it. Your feedback helps me serve you (and future clients) at a higher level.

NEED ANYTHING AFTER CLOSING? CALL ME

Seriously—don't Google it, just call me. Contractors, cleaners, painters, landscapers... I've got solid, trusted people you can count on. Homeownership comes with a lot, and you don't have to figure it out alone.

QUICK NOTE ON DUAL AGENCY

Sometimes one agent represents both sides of a deal—that's called dual agency. The catch? That agent has to stay neutral, which means they can't fully guide or negotiate for you the way they normally would. That's why having your own representation matters—someone who's 100% in your corner.

Reality Check

At some point, we may need to have a reality check... Remember my job is to be your Advocate and Consultant plus your REALTOR®

Is what you want really in your price point?
Is what you want really in the area you are looking for?

Are you buying your first home?
Are you moving up?
Or into your dream home?



Buyer FAQs



How much money do I need upfront?

Most buyers put down anywhere from 3% to 20% of the purchase price. The amount depends on your loan type, credit, and financial readiness.

What are closing costs?

These are additional fees paid at the end of the transaction, typically covering loan fees, title, escrow, and taxes. Expect to budget 2%–5% of the home's price.

Should I get a home inspection?

Absolutely. Inspections uncover hidden problems that could cost thousands if left unnoticed. They give you peace of mind and negotiation power.

What's the difference between pre-qualified and pre-approved?

Pre-qualification is an estimate of your potential loan amount based on self-reported info. Pre-approval means your finances have been reviewed and verified by a lender—making you a stronger buyer.

TERMS TO KNOW

1031 EXCHANGE

Allows investors to defer capital gains taxes by swapping one investment property for another. Named after Section 1031 of the IRS tax code, this provision applies specifically to investment properties rather than primary residences. Because the rules can be complex, consulting a real estate attorney is recommended before pursuing this type of transaction.

442 FORM

Used by appraisers to certify that a new construction home is 100% complete and built to the specific standards outlined in the sales agreement. While standard for new builds, it can also be requested for existing homes after major repairs or renovations. Essentially, it confirms to the lender that the home's value is supported by its finished condition.

ADDENDUM

Addendum Additional documents that go into a real estate contract.

APPRAISAL

An estimate of the value of the property performed by a licensed appraiser to determine its fair market value.

CLOSING

The final step in a real estate transaction where the buyer pays for the property deed RECORDED at the county and the seller transfers ownership to the new owner.

CLOSING COSTS

Fees associated with the purchase of a home that are paid at the closing of the sale. This may include brokerage commission, appraisal fees, title insurance, and attorney fees.

CMA (COMPARATIVE MARKET ANALYSIS)

Report used to determine a property's value by comparing it to similar homes that have recently sold in the immediate area. To ensure accuracy, an agent evaluates location, size, and condition—essentially comparing "apples to apples" rather than "grapes to pineapples." Because market conditions shift rapidly, this analysis focuses on the most recent data to provide a realistic price strategy.

CONTINGENCY

A condition that must be met in order for the sale to proceed to settlement/closing, such as the buyer obtaining financing or the completion of a satisfactory home inspection, contingency of sale of their current home.

DISCLOSURE

The seller's obligation to disclose any known defects or issues with the property that could affect its value or safety.

DOWN PAYMENT

The initial amount of money paid by the home buyer to the seller to secure the purchase of the property.

TERMS TO KNOW

EARNEST MONEY DEPOSIT (EMD)

A "good faith" payment made to show a seller you are serious about the purchase. These funds are held in a secure escrow account—usually by a Title Company—until closing, where they are applied toward your down payment or closing costs. EMDs are never paid directly to a Realtor; instead, they are sent securely via apps like Zoccum or wire transfer.

EASEMENT

Legal right granted to an individual or entity to make limited use of someone else's land. Common examples include utility companies maintaining lines or a neighbor using a shared driveway. As an "encumbrance on the title," it remains with the property indefinitely, giving the easement holder the legal right to access and maintain that specific portion of the land.

ESCROW

A third-party account that holds funds, documents, and other items related to the sale of the property until the transaction is completed.

FORECLOSURE

Legal process lenders use to reclaim a property when a borrower defaults on their mortgage. Governed by local laws, the process typically cannot officially begin until a loan is more than 120 days delinquent. Once this threshold is met, the servicer can officially start the foreclosure process to seize the property to recover the remaining balance of the debt.

GRANTOR TAX

The Commonwealth of Virginia state transfer tax typically paid by the seller upon the sale of real estate. It is calculated at \$1 per \$1,000 (0.1%) of the sales price, though some Northern Virginia jurisdictions charge an additional 0.15%. While the seller covers the Grantor Tax, the buyer is responsible for a separate state transfer tax of 0.25% (\$0.25 per \$100).

HOME INSPECTION

A detailed examination of the property by a licensed home inspector to identify any potential issues that could affect the sale or value of the property.

HUD HOMES

Homes are owned and sold by the U.S. Department of Housing and Urban Development, a government agency.

IDX

An acronym for Internet Data Exchange refers to the data feed that is downloaded from an MLS. IDX makes it possible for the public to search for homes using a real estate broker's website.

MLS

stands for Multiple Listing Services and serves as the central hub for brokers to share their real estate listings with cooperating brokers. Additionally, MLSs are the source where real estate brokers download home listings via an IDX feed to display on public websites.

TERMS TO KNOW

MORTGAGE

A loan provided by a lender to the home buyer to finance the purchase of a home.

OFFER

A proposal to buy a property, including the price and terms of the sale.

REAL ESTATE COMMISSION

Performance-based compensation paid only upon the successful completion of a transaction; agents do not receive a set paycheck and instead work to earn commissions. As independent contractors, they are also responsible for their own professional fees. While traditionally paid by sellers, recent laws mean buyers may pay the compensation if the seller does not. All fees are negotiable and must be established through a pre-set written agreement.

REO

An acronym for the term Real Estate Owned. This is when banks or other financial institutions have ownership of a property. (Often occurs after a foreclosure – the subject property is referred to as an REO.)

SHORT SALE

Occurs when a home is sold for less than the remaining mortgage balance, requiring the lender's approval to "short" the debt. While buyers may secure a lower price, the process involves significant red tape and lengthy wait times. These properties are typically sold "as-is/fixer-upper" and often need repairs, making them best suited for buyers with extra patience and a renovation budget.

TITLE

The legal right to own and sell the property, which is conveyed to the buyer at closing.

UNDER CONTRACT

A stage in the sale process where the seller has accepted an offer, but the sale has not yet been finalized.

2 Cutting Edge Tools to PROTECT YOU



We are committed to providing remarkable closing experiences.

As part of that commitment, we partner with title companies that offer services through the Qualia platform.

With Qualia, you can:

- Ensure you get an exceptional end-to-end closing experience
- Share and store documents securely
- Streamline and track communication between all closing parties
- Keep updated on your closings at all times
- Get instant quotes and seller net sheets



ZOCCAM uses mobile remote deposit capture to send funds and ID authentication and verification to the escrow agent of a real estate transaction.

An infographic titled 'KNOW HOW TO PREVENT IT' with a 'FRAUD PREVENTION' graphic on the right. The infographic is set against a dark background with blue and white text. The right side features a hand holding a blue diamond-shaped graphic with the words 'FRAUD PREVENTION' in white.

KNOW HOW TO PREVENT IT

WHEN does it happen?

- During EMD submissions & Wiring of funds for closing

WHO is doing it?

- Fraudsters are posing as realtors, clients, or title company personnel

HOW is it happening?

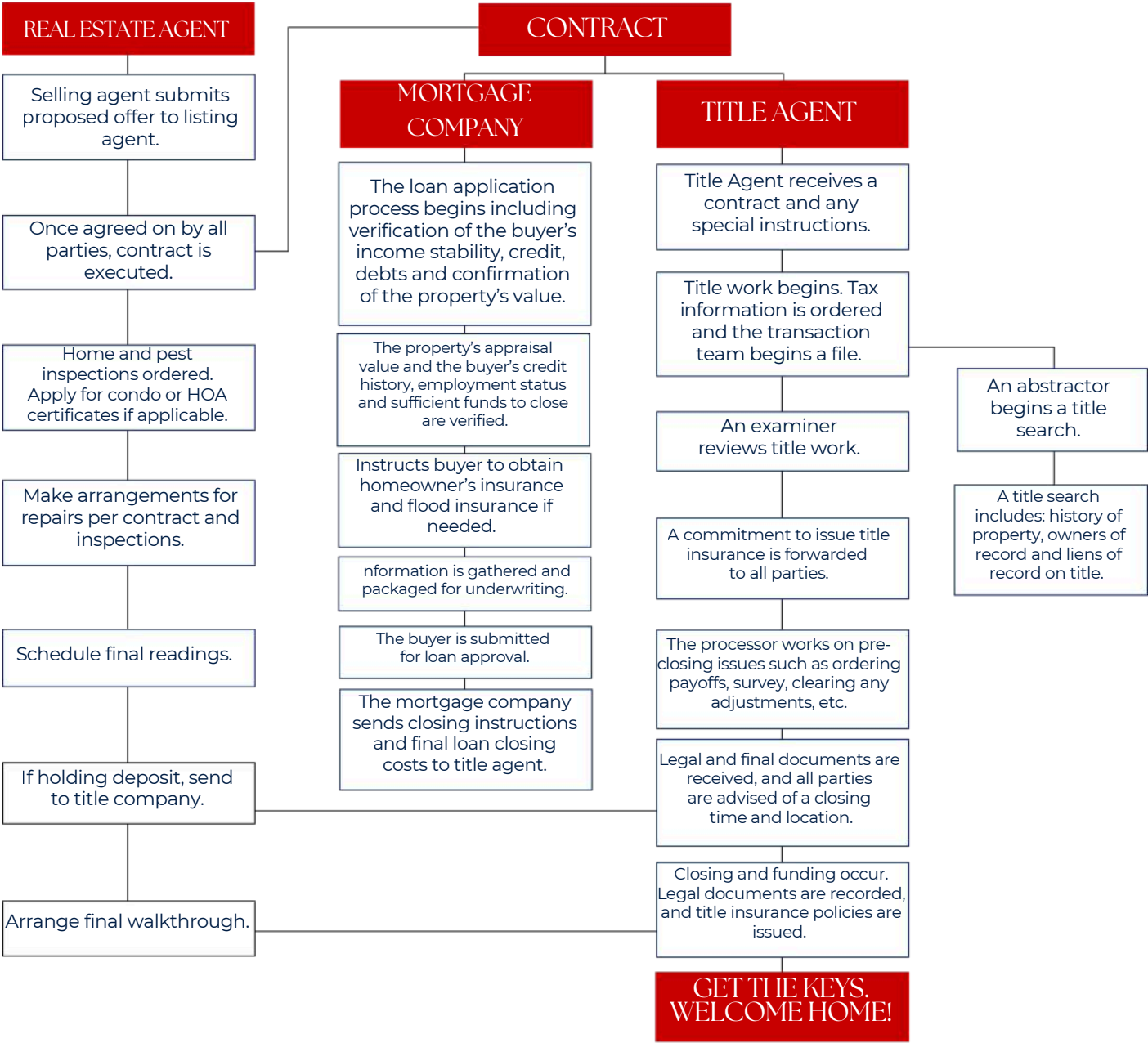
- Fraudeulent Emails - *they might look accurate!*
- Fraudsters can even give wrong phone numbers

WHAT can you do?

1. Cardinal Title will never email about a wire transfer. Inform clients to never follow instructions via email to wire money without verification.
2. Wiring instructions are sent through **QUALIA** only.

FRAUD PREVENTION

Steps of the Closing Process From Contract to Keys



Home Buyer Mistakes to Avoid

Avoid These Common Missteps on Your Way to Homeownership

NUMBER 1

Skipping Pre-Approval

Failing to get pre-approved can lead to wasted time and heartbreak if you fall for a home outside your price range.

NUMBER 2

Going Solo Without an Agent

Trying to navigate the process without a dedicated buyer's agent can leave you vulnerable and underrepresented.

NUMBER 3

Underestimating Total Costs

It's not just the down payment—be ready for inspections, insurance, closing costs, and unexpected expenses.

NUMBER 4

Ignoring Assistance Programs

Many buyers miss out on first-time buyer grants, down payment assistance, and special loan programs.

NUMBER 5

Overlooking Location Research

Don't just focus on the house—research the neighborhood, commute, schools, and nearby amenities.

NUMBER 6

Rushing Into Offers

Take your time. Make sure the home fits your needs and budget before submitting an offer.

NUMBER 7

Forgetting Monthly Expenses

Beyond the mortgage, factor in taxes, HOA dues, utilities, insurance, and maintenance.



RECOMMENDED CONTRACTORS

GENERAL CONTRACTOR

River's Contractors LLC

☎ 703-203-6846

✉ Jorarman51@gmail.com

PAINTER

That 1 Painter

☎ 571-340-1240

✉ eamonn.garvey@that1painter.com

LANDSCAPER

B & A Landscape

☎ 571-330-3892

✉ balanscapelp@gmail.com

HOME STAGERS

Zhoosh Staging Company

☎ 240-377-7541

✉ Jessica.Zhoosh@outlook.com

FLOORING

IN ANGELS HANDS

☎ 703-798-7207

✉ inangelshands7@gmail.com

ROOFER

PEAK ROOFING CONTRACTORS, INC.

☎ 703-753-4585

✉ dawn@peakroofingcontractors.com

JUNK REMOVAL

CHIKI'S CLEAN & CLEAR

☎ 571-330-6560

✉ chikiscleanclear@gmail.com

PLUMBER

Calix Plumbing & Gas LLC

☎ 703-986-6919

✉ Calixplumbing1@gmail.com

ELECTRICIAN

RBC Electrician

☎ 703-203-6846

✉ e-mail@email.com

HVAC

HVAC Done EZ

☎ 571-393-9521

✉ hvacdoneez@gmail.com

PEST CONTROL

Viewpoint Pest Management

☎ 703-349-0745

✉ Jdixon@viewpointpest.com

HOME INSPECTOR

Pillar To Post Home Inspectors

☎ 703-657-3207

✉ Eric.Boll@pillartopost.com

MOVING COMPANY

Quick Reaction Moving and Storage

☎ 571-946-0781

✉ office@qrmovers.com

HANDYMAN

RC REMODELING EXPERTS, LLC

☎ 703-546-6403

✉ carlos.projects2you@gmail.com

RECOMMENDED CONTRACTORS

CLEANERS

Ramirez House Cleaning LLC

☎ 703-338-8842

✉ company@gmail.com

PROFESSIONAL ORGANIZER

Categorically Caroline

☎ 571-762-2959

✉ Categoricallycaroline@gmail.com

INSURANCE

Goosehead Insurance

☎ 713-324-9105

✉ Alexi.Ash@gooshead.co



Thank you

As a dedicated real estate professional, I fully understand the significance of this decision and the trust you have placed in me. I am committed to providing you with exceptional service, market expertise, and unwavering support as we navigate the intricacies of the real estate process together. Your confidence in my abilities is truly appreciated, and I am excited to embark on this partnership with you. I assure you that I will go above and beyond to exceed your expectations and ensure a smooth and successful experience. Thank you once again for considering my services. I am honored to be part of your home-selling journey, and I look forward to the opportunity of working with you!

EUNICE RANCY

Let's Get Your Home Sold

Thank you for considering me as your trusted partner in this important journey. I'm committed to guiding you with clarity, confidence, and care — every step of the way.

Whether you're ready to list now or just exploring your options, I'm here when you're ready.

Eunice Rancy



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One fact about buying a house is that it can be a significant investment that may appreciate over time, providing the potential for long-term financial stability and wealth-building opportunities.

