



RESIDENTIAL AND COMMERCIAL
PROPERTY ADVISOR

Your HOME BUYER'S GUIDE

EVERYTHING YOU NEED TO
KNOW BEFORE PURCHASING
YOUR NEXT HOME

Buying a home is one of the biggest financial decisions you'll ever make. Whether you're purchasing your first home, relocating, upgrading, downsizing, or investing, understanding the home buying process can help you make informed decisions with confidence.

This guide will walk you through the major steps involved in buying a home so you'll know what to expect from start to finish.



MEET YOUR REALTOR®

Buying a home is about much more than finding a property you like. A knowledgeable real estate professional helps you navigate contracts, negotiations, inspections, financing, and closing while helping you avoid costly mistakes.

When you work with an experienced REALTOR®, you gain a trusted advisor who is committed to helping you find the right home at the right price while protecting your best interests throughout the transaction.



STEP 1 DETERMINE YOUR BUDGET

Before looking at homes, it's important to understand what you can comfortably afford.

Consider:

- ✓ Your monthly payment goal
- ✓ Down payment
- ✓ Closing costs
- ✓ Property taxes
- ✓ Homeowners insurance
- ✓ HOA or condo fees (if applicable)
- ✓ Maintenance and repairs

Meeting with a trusted lender early in the process will help determine your purchasing power and provide a mortgage pre-approval.

STEP 2 GET PRE-APPROVED

A mortgage pre-approval helps you:

- ✓ Understand your price range
- ✓ Strengthen your offer
- ✓ Show sellers you're a serious buyer
- ✓ Speed up the purchasing process

Having your financing in place before shopping allows you to move quickly when the right home becomes available.



CONTINUE YOUR HOME BUYING JOURNEY



STEP 3 START YOUR HOME SEARCH

Now comes the exciting part.

As you begin touring homes, think about:

- ✓ Location
- ✓ School districts
- ✓ Commute times
- ✓ Size
- ✓ Number of bedrooms and bathrooms
- ✓ Lot size
- ✓ Future resale value

It's rare to find a home that checks every box, so prioritize your needs versus your wants.

STEP 4 MAKE AN OFFER

Once you've found the right home, your REALTOR® will help prepare a competitive offer based on current market conditions.

The offer typically includes:

- ✓ Purchase price
- ✓ Financing terms
- ✓ Earnest money deposit
- ✓ Inspection period
- ✓ Closing timeline
- ✓ Requested concessions, if applicable

STEP 5

INSPECTIONS

A professional home inspection helps identify the home's condition before closing.

Common inspections may include:

- ✓ General home inspection
- ✓ Termite/WDO inspection
- ✓ Roof
- ✓ HVAC
- ✓ Plumbing
- ✓ Electrical

Depending on the property, additional inspections may be recommended.

STEP 6

APPRAISAL & LOAN APPROVAL

If financing the purchase, your lender will order an appraisal to confirm the home's value.

Your lender will also complete final underwriting before issuing final loan approval.

STEP 7

CLOSING DAY

Before closing, you'll complete a final walkthrough to verify the home's condition.

At closing you'll:

- ✓ Sign final documents
- ✓ Pay remaining closing costs
- ✓ Receive the keys

Depending on the property, additional inspections may be recommended.



ABOUT TANISHIA NICOLE RAVNELL

Buying a home is one of the most significant financial decisions you'll ever make, and you deserve a trusted professional to guide you every step of the way. As an **Accredited Buyer's Representative (ABR®)**, I have specialized training in representing home buyers and helping them navigate the complexities of today's real estate market with confidence.

My mission is to educate and inspire individuals and families to build wealth through real estate by providing knowledgeable guidance, honest advice, and exceptional service. Whether you're purchasing your first home, relocating, upgrading, downsizing, or investing, I'm committed to making your home buying experience as seamless, informed, and rewarding as possible.

Ready to take the first step toward homeownership? I'd love the opportunity to learn more about your goals and help you find the home that's right for you.



Contact me today at **904-595-9895** to schedule a complimentary buyer consultation and let's start your journey with confidence.





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