



Buying a home is more than just a transaction — it's a deeply personal journey toward creating a space that aligns with your lifestyle, values, and future goals.



Meet Ashley & Kamil Sarji

Your Trusted Real Estate Team

At Gold Door Realty, we believe that buying a home is about more than just the transaction. It's a personal journey toward finding a space that reflects your lifestyle, values, and vision for the future. As a husband-and-wife team, we bring together strategy, heart, and experience to guide you with care from beginning to end.

Why Work With Us?



Smart Strategy and Informed Guidance

With backgrounds in real estate, finance, and market analysis, we offer a thoughtful, data-informed approach to pricing, offers, and negotiations. Whether you're purchasing your first home or your forever home, we help you move forward with clarity and confidence.



A Wellness-Centered Experience

We know a home is more than square footage. It's about how it feels. Ashley blends her real estate expertise with wellness practices, mindfulness tools, and stress-reducing techniques to create a homebuying journey that feels calm, intentional, and aligned with your goals.



Strong Communication and Seamless Teamwork

When you work with us, you're supported by two professionals who are fully committed to your success. Kamil brings strength in negotiation, systems, and process improvement. Ashley focuses on personalized support and clear communication. Together, we make sure nothing slips through the cracks.



Deep Market Knowledge and Trusted Relationships

We stay on top of local trends and market shifts, giving you an advantage in a competitive landscape. From connecting you with trusted lenders and inspectors to helping you choose a home that fits your lifestyle, we make the process feel simple and supported.

More Than Just a Home

Our mission is to help you find a home that supports your well-being, financial future, and peace of mind. We bring honesty, integrity, and deep care to every step, from your first tour to the closing table.

Let's find the place that feels like home.



What We Handle Behind the Scenes for Our Buyers

Buying a home well takes more than touring properties and writing an offer

When you hire The Sarji Team, you are not just hiring someone to unlock doors. You are hiring a team to guide strategy, interpret the market, protect your interests, and help you make clear decisions from the first conversation through closing.

Before We Start Touring Homes

- Learning your goals, priorities, timing, and budget
- Helping you understand the market, financing process, and what to expect
- Connecting you with trusted professionals when needed, including lenders, attorneys, inspectors, and other key partners
- Creating a search strategy based on your criteria, price point, and market conditions
- Preparing you to evaluate homes thoughtfully, not just react quickly

While You Are Actively Searching

- Curating property options and helping you assess which homes are worth your time
- Reviewing listing details, disclosures, taxes, and available property information
- Scheduling tours and coordinating access, timing, and communication
- Helping you evaluate layout, condition, location, resale considerations, and overall fit
- Offering perspective on market value, competition, and how each property compares

When You Are Ready to Make an Offer

- Reviewing comparable sales and recent market activity
- Advising on pricing, deposit, contingencies, timelines, and negotiation strategy
- Communicating with the listing agent to understand seller priorities and offer context
- Writing and revising offer documents carefully and accurately
- Negotiating on your behalf with both strategy and your long-term goals in mind

Once You Are Under Contract

- Tracking deadlines, documents, and contract milestones
 - Coordinating inspections, repair negotiations, appraisal, and lender communication
 - Helping you interpret findings, weigh options, and make informed decisions
 - Staying in contact with the lender, attorney, and listing side to keep everything moving
 - Helping prevent small issues from becoming bigger problems
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From Final Walkthrough to Closing

- Coordinating final steps and confirming details before closing
 - Helping you prepare for the final walkthrough and next decisions
 - Staying available for questions as funds, documents, and timelines come together
 - Supporting you through closing and the transition into your next home
-

What This Means for You

Our role is part strategist, part educator, part advocate, and part steady guide.

We help you:

- understand the market
 - make strong decisions
 - avoid costly missteps
 - negotiate with intention
 - move through the process with more clarity and less stress
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The Sarji Team Approach

We believe buying a home is both a financial decision and a life decision. Our goal is to help you move forward with clear information, sound strategy, and grounded support every step of the way.



Home Buying Process Timeline



Getting to Know You

Who: Ashley

When: Before our first consultation

- Learn about your goals, preferences, and vision for your next home
- Help you feel informed and supported before we dive in



Buyer Consultation

Who: Ashley & Kamil

When: Within 1 to 2 days of connecting

Ashley:

- Explore your needs and refine your home search criteria

Kamil:

- Explain the home buying process and negotiation strategies
- Clarify expectations for working together
- Review the Buyer Representation Agreement and agency relationships



Home Search & Showings

Who: Ashley & Kamil

When: Within 1 to 2 weeks after consultation

Ashley:

- Research property details, past sales, and pricing
- Guide you through showings in a calm and centered way

Kamil:

- Provide support, schedule tours, and assist with access
- Step in for tough conversations or logistics



Making an Offer

Who: Kamil

When: Once you've found a home you love

- Draft and submit a tailored offer based on your goals
- Negotiate with the seller's agent to get the best possible terms
- Communicate with Ashley to keep everything on track



Home Inspection & Follow-Up

Who: Ashley(lead), Kamil (support)

When: Within 10 days of an accepted offer

Ashley:

- Attend the inspection, explain findings, and offer perspective

Kamil:

- If needed, handle repair requests or credit negotiations



Coordinating the Closing

Who: Kamil(lead), Transaction Coordinator (support)

When: Typically 30 to 45 days after offer acceptance

- Oversee communication between lender, attorney, and title company
- Make sure paperwork is complete and deadlines are met
- Keep Ashley in the loop

TC



Final Walkthrough & Closing Day

Who: Ashley or Kamil

When: 1 to 2 days before closing

- Attend the walkthrough to ensure everything is as agreed
- Handle any last-minute seller responsibilities
- Join you at the closing to celebrate your new beginning



Caring for Your Home Through the Seasons

A simple guide to home maintenance and stewardship

Owning a home comes with responsibility, and a steady rhythm of care can make it feel much more manageable.

Seasonal maintenance helps protect your investment, prevent larger repairs, and support the long-term function of your home. Small acts of care done consistently can create more ease, more confidence, and a stronger connection to the place you live.

We like to think about home care through a simple lens:



Earth in the structure and land



Water in the flow and moisture of the home



Fire in the systems that warm and power it



Air in circulation and comfort



Stewardship in the attention that supports it all over time

The goal is not to do everything at once. The goal is to stay connected to your home in a way that feels sustainable and supportive.



Spring

Clearing, checking, and repairing after winter

Spring is a good time to walk the property, clear out what winter left behind, and look ahead to warmer weather.

Take a look at:

- trees for dead or damaged branches
- gutters and downspouts
- exterior paint for peeling, chipping, or wear
- decks, porches, and railings for rot or needed repairs
- basement, crawl space, and foundation for signs of moisture or leaks
- windows, screens, and exterior surfaces that need washing
- lawn, shrubs, and trees that may benefit from seasonal care
- pest control needs as temperatures begin to rise

Helpful reminders:

- schedule HVAC service before cooling season begins
- clean ducts, vents, and returns if needed
- keep an eye on drainage around the home



Summer

Upkeep, efficiency, and outdoor systems

Summer is often the right time to focus on outdoor maintenance, water use, and how the home is functioning in warmer weather.

Take a look at:

- lawn, plants, and landscaping that need water or trimming
- sprinkler and irrigation systems for leaks, clogs, or timing issues
- the garage door opener, chain, and hinges
- toilets, sinks, and the dishwasher for leaks
- exterior caulking around windows and doors
- tile grout in kitchens and bathrooms
- drainage or standing water after storms
- signs of insects or pests

Helpful reminders:

- prune trees and shrubs as needed
- pay attention to airflow, cooling, and comfort throughout the home



Preparing for colder weather and heavier system use

Fall is the season to get ahead of winter by servicing key systems and protecting the home from cold weather.

Take a look at:

- gutters after leaves have fallen
- the chimney and fireplace, if applicable
- the heating system and thermostat
- the dryer vent
- the water heater
- cracks or air leaks around windows, doors, pipes, and trim
- irrigation systems, hoses, and outdoor faucets
- weatherstripping and door sweeps

Helpful reminders:

- fertilize lawn, trees, and shrubs before winter
- flush the water heater to remove sediment
- insulate outdoor faucets and exposed pipes



Protection, safety, and close attention during the colder months

Winter care centers on keeping the home safe, warm, and protected through storms and freezing temperatures.

Take a look at:

- the roof, gutters, and downspouts after major storms
- the basement or crawl space for leaks or moisture
- exposed pipes during freezing weather
- walkways and exits to keep them clear and safe
- signs of ice dams, snow buildup, or drainage issues

Helpful reminders:

- keep the thermostat set to at least 55°F if the home will be vacant
- let faucets drip during extreme cold if pipes are vulnerable
- cover or winterize the air conditioning condenser if appropriate for your system
- clean refrigerator and freezer coils

Monthly Home Care

Small habits that make a meaningful difference

A few simple monthly habits can help keep your home running smoothly throughout the year.

Take a look at:

- HVAC filters that may need to be replaced
- heat registers, vents, and returns that need vacuuming
- smoke detectors and carbon monoxide detectors
- fire extinguishers
- the garbage disposal
- faucet aerators and showerheads that may have buildup
- the inside and outside of the home for anything changing over time

Things to watch for:

- loose shingles
- damaged siding
- masonry cracks
- driveway or walkway cracks
- signs of insects or pests
- overgrown shrubs or branches
- drafts, moisture, or unusual wear

A Note on Stewardship

Staying connected to your home over time

Stewardship is the practice of paying attention to your home with consistency and care. It includes noticing when something needs attention, responding early, and keeping track of the systems that support daily life.

Helpful ways to support that:

- keep maintenance records, warranties, and service contacts in one place
- know where your main water shutoff, electrical panel, and key systems are located
- build a list of trusted professionals for plumbing, HVAC, electrical, pest control, and chimney service
- address small issues early whenever possible



Home Buyer FAQ

Real answers. Honest guidance. Support every step of the way.

As your agents, we represent your best interests from start to finish — and when you work with us, you're getting two professionals for the price of one. Together, we'll:

- Walk you through every step with clarity
- Negotiate with strategy and heart
- Support you through inspections, decisions, and closing
- Offer stress-reducing tools like breathwork, mindfulness, and movement practices to help you feel grounded throughout the process

Getting Started

How much house can I afford?

The amount you can afford depends on your income, debt, credit score, and savings. A trusted lender can help you determine your budget and provide a pre-approval letter, which strengthens your offer when you're ready to buy.

What's the difference between pre-qualification and pre-approval?

- **Pre-qualification:** gives you a quick estimate based on your self-reported finances.
- **Pre-approval:** is a more formal process where a lender reviews your documents and confirms how much you can borrow. Pre-approval carries more weight when submitting offers.

How do I choose the right neighborhood?

Think about commute times, school districts, walkability, amenities, safety, and overall feel. We'll help you align your search with what matters most to you.

How many homes should I view before making a decision?

Some buyers find the right one quickly, while others take their time. On average, people view about 8 to 12 homes. Trust your instincts when something feels like home.

What documents will I need for the buying process?

Your lender will guide you through the full list of required documents, which often includes pay stubs, tax returns, bank statements, and ID. If you're not already working with a lender, I can connect you with someone I trust.

Why should I work with a buyer's agent?

A buyer's agent represents you and your best interests throughout the homebuying process. Here's how I add value as your agent:

- **Expert Guidance:** I simplify every step of the process, from financing to inspections to closing.
 - **Holistic Support:** Through mindfulness techniques, breathwork, and stress-management strategies, I help you feel calm and confident in your decisions.
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Your Buyer's Agent Advantage

How are buyer's agent fees determined?

Fees are outlined in the Buyer Representation Agreement we'll sign together. They're negotiable and will be discussed clearly and transparently so you understand how I'll be compensated for my work on your behalf.

Who pays the buyer's agent fees?

- Many sellers still choose to offer buyer agent compensation during negotiations.
- If the seller doesn't cover the fee, the buyer is responsible for the amount outlined in our agreement.
- We'll go over everything in detail during our consultation to make sure you feel fully informed.

What makes you different from other agents?

We take a holistic approach to real estate, blending expert guidance with wellness-focused support. This means:

- **Mindful Home Viewings:** We help you stay present and focused during showings so you can tune into how a home truly feels.
 - **Stress-Reduction Strategies:** From breathwork to mindfulness tools, we'll share simple practices to help you navigate the process with calm and clarity.
 - **Ongoing Support:** After closing, we're still here to help you create a home that supports your well-being — and we'll continue to check in as you settle in. And remember, when you work with us, you're getting two professionals for the price of one.
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Navigating the Process

How long does it take to buy a home?

From accepted offer to closing, the process usually takes 30 to 60 days. The full journey, including the home search, may take a few weeks to a few months.

What happens during a home inspection?

A licensed inspector checks the condition of the home — from roof to foundation — and provides a report. We'll help you review it and decide on next steps.

What is title insurance, and do I need it?

Title insurance protects you from claims against the property, such as ownership disputes or unpaid taxes. It's typically required by lenders, and I highly recommend it for your peace of mind.

What should I do (or not do) after getting pre-approved?

- **Do:** Keep your finances steady, pay bills on time, and avoid large expenses.
- **Don't:** Open new credit accounts, change jobs, or make large purchases that could affect your credit score.

What if the home I love has multiple offers?

In a competitive situation, it's important to lead with both strategy and heart. We'll guide you in crafting a compelling offer that reflects your priorities and stands out to the seller. This may include:

- A strong and well-researched offer price
- Flexible terms or timing that work in the seller's favor
- Clean contingencies or fewer conditions, when it makes sense
- Every detail matters in a multiple-offer scenario, and we'll talk through your comfort level with each piece. Our goal is to help you submit an offer you feel good about — one that's competitive, authentic, and aligned with your values.

Appraisal vs. Inspection — what's the difference?

- **Appraisal:** Confirms the home's value for the lender
- **Inspection:** Evaluates the home's condition for your protection

Costs and Financial Preparedness

Costs to Budget For

- **Earnest Money Deposit:** Often 1 to 2 percent of the home price
- **Down Payment:** Typically 3 to 20 percent
- **Closing Costs:** Usually 2 to 5 percent
- **Inspections and Appraisals:** A few hundred dollars each
- **Moving Expenses:** Movers, packing, and utility setup

What types of loans are available?

- **Conventional Loans:** For buyers with strong credit
- **FHA Loans:** For lower down payments
- **VA Loans:** For eligible veterans
- **Jumbo Loans:** For high-value properties. We can connect you with great local lenders to explore your options

What is mortgage insurance, and will I need it?

If your down payment is under 20 percent, you may need mortgage insurance (PMI), which protects the lender. Your lender will explain the details.

Home Inspections: What You Need to Know

What happens during a home inspection?

A licensed inspector will evaluate the overall condition of the property, including key systems like the roof, foundation, plumbing, electrical, and heating. The purpose of the inspection isn't to find a flawless home. It's to help you understand what you're buying so you can make informed, confident decisions.

We'll be by your side to help interpret the findings, answer your questions, and guide any next steps if repairs or follow-up inspections are needed.

Home Inspection Tips**1. Understand the Purpose of a Home Inspection**

The inspection gives you a clear picture of the home's condition so you can make an informed decision with confidence.

2. Choose a Qualified Home Inspector

We recommend working with a licensed, experienced inspector. We're happy to connect you with professionals we trust.

3. Be Present During the Inspection

If you can, attend the inspection. You'll be able to hear feedback directly, ask questions, and learn more about the property.

4. Avoid Bringing Friends or Relatives

Too many opinions can cloud your judgment. Focus on the inspector's expertise and your own impressions of the home.

5. Come Prepared with Questions

Note any concerns you noticed during the showing — like water stains or odors — and ask the inspector to take a closer look.

6. Don't Expect a "Perfect Report"

Every home has quirks. The important thing is to understand major issues related to safety, structure, or function.

Wellness-Focused Questions

How do you integrate wellness into the process?

I offer mindfulness tools like breathwork, gentle yoga, and grounding practices to help you stay clear and calm through big decisions. You don't need to use them, but they're available if you'd like extra support.

How can I reduce stress during the home buying process?

- Take it one step at a time
- Pause if you feel overwhelmed
- Trust the process, and let me guide you
- Ask me about complimentary breathwork or movement sessions for clients

How can I set up a calm environment in my new home?

- Start with a simple reset: declutter, open windows, and create a space that feels grounding. I'll help you find homes that align with your wellness goals.

How do I ensure my new home supports my well-being?

Focus on elements like natural light, clean air, and functional spaces for rest, work, and hobbies. I can help you identify homes with wellness-friendly features.

After You Move In

What should I do right after closing?

Once the keys are in your hand, there are a few important things to take care of. We recommend:

- Updating your address with the post office, banks, subscriptions, and any other important accounts
- Reviewing your home warranty and homeowners insurance for coverage details
- Getting familiar with your home's key systems, like the circuit breaker, water shut-off valve, and HVAC
- Taking your time settling in – you don't need to do everything all at once
- We'll continue to be here after closing if you have questions or need recommendations for local services. You're not on your own.



Home Buyer Checklist

1 Prepare For Your Home Buyer Journey

Prepare Your Finances

- ☐ Determine your budget and ideal price range
- ☐ Get pre-approved by a trusted lender
- ☐ Set aside funds for your down payment, closing costs, and moving expenses

Define Your Goals

- ☐ Identify your non-negotiables — such as number of bedrooms, outdoor space, or accessibility needs
- ☐ Make a list of your nice-to-haves and future wants
- ☐ Consider wellness priorities like natural light, quiet spaces, or a connection to nature

Gather Key Documents

- ☐ Organize basic financial paperwork such as recent pay stubs, bank statements, and tax returns
- ☐ Review your credit report and address any potential issues
- ☐ Your lender will let you know exactly what's needed — we're here to help keep things on track and answer any questions along the way

2 Start Your Search

Explore Listings

- ☐ Save your favorite homes and share them with us
- ☐ Use saved searches to clarify your preferences

Research Neighborhoods

- ☐ Visit areas at different times of day to get a feel for the energy
- ☐ Think about commute times, walkability, amenities, and overall vibe

Schedule Showings

- ☐ Keep us updated on your availability so we can coordinate tours
 - ☐ Use mindfulness techniques to stay present during showings
 - ☐ Take notes and photos to help you compare
- Reflect on whether the home supports your vision of wellness and ease

3 Make an Offer

- ☐ Review the property's market value with us
 - ☐ Decide on offer price, terms, and contingencies
- Take a deep breath — literally — and stay centered as we move through this exciting step

4 After Your Offer is Accepted

Celebrate the Milestone

- ☐ Celebrate this big moment — you're one step closer to home
- ☐ Stay in close communication as we move into the next phase

Understand the Next Steps

- ☐ Review the upcoming timeline for inspection, appraisal, and financing
- ☐ Start gathering any additional documents your lender requests
- ☐ We'll help you connect with a trusted attorney if you don't already have one

5 Inspection & Financing

Schedule the Inspection

- ☐ Hire a qualified, licensed home inspector
- ☐ Attend the inspection if possible and review the report with us
- ☐ Decide whether to request repairs or credits

Finalize Your Loan

- ☐ Lock in your interest rate
- ☐ Complete the full mortgage application with your lender

6 Closing the Sale

Prepare for Closing

- ☐ Complete any required paperwork from your attorney
- ☐ Review documents together to ensure accuracy and clarity
- ☐ Schedule the final walkthrough to confirm the home is in the expected condition

Closing Day

- ☐ Sign final documents at your attorney's office
- ☐ Transfer funds for your down payment and closing costs
- ☐ Celebrate — you're officially a homeowner

7 Moving In

Plan Your Move

- ☐ Schedule movers or arrange transportation
- ☐ Pack and label boxes, using color-coded systems if helpful
- ☐ Transfer utilities and update your address

8 Navigating Ownership

Understand Home Maintenance

- ☐ Create a schedule for routine maintenance tasks (e.g., HVAC servicing, landscaping)
- ☐ Familiarize yourself with home systems like plumbing and electrical

Stay Connected With Resources

- ☐ Reach out to your agent for trusted contractor recommendations
- ☐ Review your warranty or service agreements for major appliances

9 Celebrate and Thrive

Host a Housewarming Celebration

- ☐ Share your new space with loved ones
- ☐ Reflect on your homebuying journey and accomplishments

Embrace Wellness

- ☐ Continue to integrate wellness practices into your daily life

Bonus Tips!

- ✓ Use this checklist to stay organized throughout the journey
- ✓ Don't hesitate to reach out — we're always here to help
- ✓ Take time to enjoy the process and trust yourself along the way



Home Buyer Glossary

Real estate doesn't have to be confusing. This glossary breaks down key terms you might hear during your homebuying journey so you can feel informed and empowered every step of the way. If anything feels unclear, just ask — we're here to help.

A

Appraisal – A professional opinion of a home's value, usually ordered by your lender to make sure the home is worth what you're offering to pay.

Appraisal Gap – If the appraisal comes in lower than your offer, the bank won't cover the full price. When a buyer agrees to cover part of that difference, it can make the offer more competitive. Example: "Buyer agrees to cover up to \$10,000 above appraised value if needed."

Assessment – The value placed on a property by the local town or city for tax purposes. It may be different from market value.

Assumable Mortgage – A home loan that can be transferred from the seller to the buyer, keeping the original loan's interest rate and terms. Not all loans qualify for this.

B

Buyer's Market – A real estate market where there are more homes for sale than buyers looking—meaning more options and potential negotiating power for you.

Buyer Needs to Sell Home First – This is a contingency in your offer that says you need to sell your current home before buying a new one. It helps protect you from being stuck owning two homes at once. Example: "Offer is contingent on the sale of buyer's current home."

C

Closing – The final step where everything is signed, money is transferred, and the home officially becomes yours.

Closing Costs – The additional fees you'll pay at closing, like lender fees, title insurance, and taxes. Typically 2–5% of the purchase price.

Comparative Market Analysis (CMA) – A report prepared by us showing similar homes that have sold recently to help determine a fair price for the one you want.

Contingency – A condition written into the offer that must be met for the sale to go through — like a home inspection or getting a mortgage.

Conventional Loan – A common type of mortgage that isn't backed by the government. Often used by buyers with strong credit and a solid down payment.

Credit Score – A number (usually between 300–850) that lenders use to evaluate how likely you are to repay your loan.

D

Debt-to-Income Ratio (DTI) – A way lenders measure how much of your monthly income goes toward debt. The lower the ratio, the better.

Deed – A legal document that transfers property ownership from the seller to the buyer.

Down Payment – The amount of money you put upfront toward the purchase of the home. It's usually 3–20% of the home price.

Down Payment Assistance Program – A financial assistance program that helps buyers cover the cost of a down payment, often available for first-time homebuyers.

E

Earnest Money – A deposit you make when your offer is accepted to show you're serious about buying. It's usually applied toward your closing costs or down payment later.

Escalation Clause – This is a way to automatically increase your offer if there's competition—up to a limit. Example: "I'll beat the highest offer by \$3,000, not to exceed \$640,000."

Escrow – A neutral third party that holds funds or documents during a real estate transaction until all conditions are met.

Escrow Account – A separate account where lenders hold funds for property taxes and homeowners insurance, ensuring they are paid on time.

F

FHA Loan – A government-backed loan insured by the Federal Housing Administration, often allowing lower down payments and credit score requirements.

Fixed vs. Adjustable-Rate Mortgage (ARM) – A fixed-rate mortgage has the same interest rate for the entire term, while an ARM has a rate that can change periodically based on market conditions.

Foreclosure – A legal process in which a lender takes ownership of a home when a borrower fails to make mortgage payments.

H

Home Equity – The portion of your property that you own outright, calculated as the home's market value minus any mortgage balance.

Home Inspection – A professional assessment of a home's condition, identifying potential repairs before purchase.

Home Owners Association (HOA) – An organization managing a residential community, often requiring fees and adherence to regulations.

Home Owners Insurance – A policy protecting a homeowner from property damage, liability, and other risks.

Home Warranty – A service contract that covers the repair or replacement of major home systems and appliances.

I

Interest Rate – The percentage charged by a lender for borrowing money to purchase a home.

Investment Property – A property purchased with the intention of generating rental income or resale profit.

L

Lien – A legal claim against a property, often due to unpaid debts, which must be cleared before selling or refinancing.

Loan Estimate – A document provided by a lender outlining the terms, fees, and estimated costs of a mortgage.

Loan-to-Value Ratio (LTV) – A percentage comparing the mortgage amount to the appraised home value, used to assess loan risk. A lower LTV often means better loan terms.

M

Mortgage – A loan used to purchase a home, repaid over time with interest.

Mortgage Pre-Approval – A lender’s official estimate of how much they’re willing to lend you. It’s based on verified income, credit, and debts – and shows sellers you’re serious.

Multiple Listing Service (MLS) – A database of available real estate listings used by licensed agents.

P

Prepayment Penalty – A fee some lenders charge if a borrower pays off a mortgage early.

Pre-Qualification vs. Pre-Approval – Pre-qualification is an estimate of how much you can borrow based on self-reported information, while pre-approval is a more in-depth process involving verification of financial documents.

Principal – The original loan amount borrowed, excluding interest.

Private Mortgage Insurance (PMI) – A type of insurance required for loans with less than a 20% down payment, protecting the lender if the borrower defaults.

R

Real Estate Agent – A licensed professional (like Ashley!) who helps guide you through buying or selling a home. We represent your interests every step of the way.

Real Estate Broker – A real estate professional who has additional training and can supervise other agents or run a brokerage (like Kamil).

Refinancing – Replacing an existing mortgage with a new loan, often to obtain a lower interest rate or better terms.

S

Seller’s Market – A market where demand for homes exceeds supply, often leading to higher prices and faster sales.

Seller Paid Commission – A request for the seller to cover the buyer’s agent commission instead of the buyer. Example: The seller agrees to pay the buyer’s agent a commission of 2% of the gross sale price at closing.

Short Sale – When a home is sold for less than what’s owed on the mortgage. It requires lender approval and can take longer to close.

Survey – A professional drawing of the property lines, structures, and land features – often used to confirm boundaries and avoid disputes.

Settlement Statement – A document detailing all costs associated with a real estate closing.

T

Title – A legal document proving homeownership.

Title Insurance – A policy protecting against legal claims on the property due to past ownership disputes or errors.

Transfer Tax – A tax imposed by the state or local government when a property changes ownership.

V

VA Loan – A loan backed by the Department of Veterans Affairs, available to eligible service members and veterans – often with no down payment required.