



Your

ROAD MAP TO *home* OWNERSHIP

A BUYER'S GUIDE



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Dear Prospective Homeowner,

Congratulations on taking the first step toward homeownership! Whether you reached out to me directly or downloaded this free guide, I'm so glad you're here. That first step? It's a big one—and I'm honored to walk alongside you.

Let's be honest—buying a home is a big deal. It takes courage, preparation, and yes—patience. But with the right guide and a clear plan, it doesn't have to be overwhelming. This guide was created to give you just that: a step-by-step roadmap to help you feel confident, informed, and supported from start to sold.

My name is Kishia Kimbrough, and I'm a local REALTOR® here in Jacksonville, Florida. I've had the privilege of helping individuals, couples, and families from all walks of life turn their dream of homeownership into a reality. Whether you're buying your first home, upsizing for more space, or simply ready for a fresh start—I'm here to help you make it happen.

Inside This Guide, You'll Find:

- A step-by-step breakdown of the buying process
- Helpful tips for navigating financing, inspections, and closing
- Local neighborhood insights and home search strategies
- My personal tips for staying focused, prepared, and stress-free
- What to expect at each phase—from search to sold

My Promise to You

You don't have to do this alone. Whether you're just getting started or already have a dream home in mind, I'm here to guide you every step of the way. I'll keep it real, keep it clear, and always keep your best interest at heart.

This is more than just a transaction—it's your future. So take a deep breath, flip through these pages, and know that when you're ready, I'll be right here to help you turn that "someday" into today.

Let's get you home.

Warm Regards

Kishia Kimbrough

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Proudly serving Jacksonville & surrounding areas

WHO YOU CHOOSE MATTERS

If you're thinking about buying a home, who you choose matters. Understand this....there are specific steps that's necessary to have a smooth and successful transaction. You need someone who's honest, trustworthy, and knowledgeable in the local real estate market.

I am Kishia Kimbrough, a real estate professional with Bold City Realty Group, Inc. based in Fleming Island, FL.



I'm excited to share my superpower with all homebuyers. I specialize in finding the best resources to slash those out-of-pocket expenses. From down payment assistance programs to being a savvy negotiator, count on me to make your home dreams a reality without breaking the bank.

I have several years of experience in the real estate, mortgage, and marketing industries. I know that buying a home is one of the biggest decisions that you'll make, that's why I'm committed to walking with you every step of the way. As a trusted real estate advisor, I have built my business on communication, dedication, and transparency.

I'm passionate about learning and constantly expanding my knowledge to better serve my clients. That's why I've earned the nationally recognized **MRP** (*Military Relocation Professional*) certification and the **ABR** (*Accredited Buyer's Representative*) designation.

I provide exceptional service and build long lasting client relationships that last a lifetime. It's my goal and desire to make the process as enjoyable and seamless as possible!

I am excited about helping you achieve your real estate goals, and I would love the opportunity to assist you on this journey.

Call me to schedule a consultation and let's get started TODAY.

HOME BUYING PROCESS



1. CHOOSE A REAL ESTATE AGENT

Who you choose matters!! Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that you are protected.

After all, a seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home.

GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door! I look at dozens of homes every week, and I can help you identify potential problems within a home.

HANDLING CHALLENGING CONVERSATIONS

When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts, ensuring that nothing is overlooked, and that you truly understand what each page means before ever signing on the dotted line.

ON YOUR SIDE

A buyer's agent represents your best interests. With a pulse on the local market and a good understanding of how various amenities effect the value of a home, I will make sure we submit a competitive offer on the right house for you.

NEIGHBORHOOD EXPERT

I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to making an offer on a house.

PROBLEM SOLVER

I work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a stress-free process.

2. BUYER'S CONSULTATION

The home buyer's consultation is designed to help you understand the home buying process from start to finish. Purchasing a home is a complex process with a lot of moving parts. I want you to fully understand how we manage these moving parts in the most effective way possible. My goal is for you to be comfortable with the details of the transaction. Once you are comfortable with the details, we can focus on finding the right home for you.

The consultation is just as important as getting pre-approved. It sets the stage of what you should know as a buyer, what you should be prepared for while looking, making offers, and closing on your new home. It is also a perfect opportunity for you to ask any questions that you have about the process.

HOW LONG WILL THE BUYER'S CONSULTATION LAST?

Usually, the consultation last approximately 45-60 minutes, sometimes a little more or less.

DO I NEED A PRE-APPROVAL LETTER BEFORE SCHEDULING A CONSULTATION?

No! You don't need to be pre-approved for a mortgage loan prior to scheduling a consultation. If you have already obtained a pre-approval letter, that's great, if not, that's okay too. I will recommend one of our preferred lenders based on your unique situation. Obtaining a pre-approval letter before looking at houses will help you determine how much you can afford and what price point to search for homes.

Remember, it's never too early to discuss your home buying needs, especially if you believe you have potential financial or other credit hurdles to overcome.

Schedule a home buyer's consultation today.

NOTE: If you're not ready to buy a home following our consultation, or if you need more time to prepare, I'll be happy to stay in touch until you are ready to move forward.



3. PREPARE YOUR FINANCES

HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend that you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments will never increase.

CHECK YOUR CREDIT

A mortgage requires a good credit score. You can improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for a new credit card or car loan
- Avoid making big purchases
- Avoid changing jobs

SAVE CASH FOR A DOWN PAYMENT

Although there are several down payment assistance programs available, you will need to have money available for down payment, earnest deposit, closing costs & home inspection.

- A Down Payment is typically between 3.5% and 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a binder deposit
- Closing Costs for the buyer run between 3% - 5% of the loan amount
- A Home Inspection costs \$300 to \$500

4. GET PRE-APPROVED

Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.



5. START HOME SHOPPING

START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit and review them before we make an offer. Once we have found the house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.

TIP

- Turn on all the lights
- Turn on the faucets and flush the toilets, check for leaks
- 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

6. MAKE AN OFFER

WHEN TO MAKE AN OFFER:

So, you have found THE house! Congratulations! When the demand is higher than the number of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are several components to an offer that makes it more appealing to the sellers.

- **Put Your Best Foot Forward**

We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

- **Put Down a Healthy Earnest Deposit**

A large earnest money deposit shows the seller you are serious

- **Shorter Inspection Periods**

Try shortening the inspection period to 10 days

- **Offer to Close Quickly**

Many sellers prefer to close within 30 days.



THE PROCESS

AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

- **ACCEPT THE OFFER**
- **DECLINE THE OFFER**

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

- **COUNTER-OFFER**

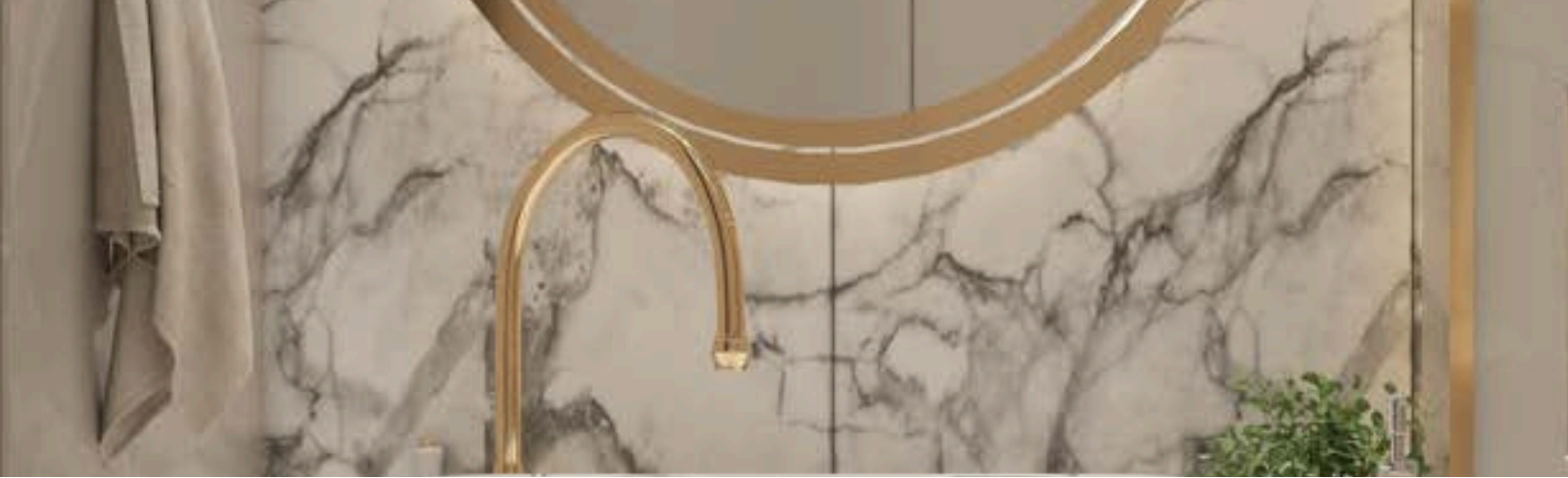
A counter-offer is when the seller offers you different terms. If this happens, you can:

- **ACCEPT THE SELLER'S COUNTER-OFFER**
- **DECLINE THE SELLER'S COUNTER-OFFER**
- **COUNTER THE SELLER'S COUNTER-OFFER**

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

OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.



7. ORDER AN INSPECTION

We will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of their findings. You can take the issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items while being very cautious and vigilant of potentially significant issues.



8. APPRAISAL ORDERED

Your lender will arrange for a third party appraiser to provide an independent estimate of value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

PROPERTY TITLE SEARCH

This ensures that the seller truly owns the property and that all existing liens, loans, or judgments are disclosed.

HOMEOWNER'S INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding

9. SCHEDULING

your move

AFTER SIGNING

- Finalize Home Mortgage
- Declutter! Sort through every drawer, closet, cupboard and shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

4 WEEKS TO MOVE

- Give 30/60 day notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- **START PACKING!!!**

3 WEEKS TO MOVE

- Arrange appraisal
- Complete title search (Title company will do this)

2 WEEKS TO MOVE

- Secure Home Warranty, if needed
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

1 WEEK TO MOVE

- Obtain wiring instructions for closing
- Schedule and attend a final walk-through
- 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





10. CLOSING DAY

1

The closing is when you sign paperwork and receive the keys to your new home. Typically, a closing can take up to two hours to complete the transaction.

2

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

3

FINAL WALKTHROUGH

We will do a final walk through the home within 24 hours prior to 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:

- 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

4

CLOSING TABLE

Who will be there:

- Your agent
- A title company representative
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents

5

CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% - 5% of the home's sales price. These closing costs can sometimes be shared with the seller.

6

BRING TO CLOSING

- Government-issued photo ID
- Proof of funds to cover the remainder of the down payment and your closing costs

7

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!

HOME BUYERS *Checklist*

1. PARTNER WITH AN AGENT

- ☐ Get local insight
- ☐ Get to know neighborhood inventory
- ☐ See what's about to hit the market
- ☐ Review market averages
- ☐ Complete needs assessment

2. GET PRE-APPROVED

- ☐ Understand what you can afford
- ☐ Determine your monthly mortgage payment
- ☐ Understand your debt ratio
- ☐ Have a lender review your finances
- ☐ Obtain a pre-approval letter

3. FIND YOUR NEW HOME

- ☐ Compare home and neighborhood averages, narrow down neighborhoods you want
- ☐ Mark your favorite homes
- ☐ Eliminate homes that don't meet your needs
- ☐ Schedule home tours and plan an itinerary with your agent
- ☐ Select the home you want to make an offer on

4. MAKE OFFER & NEGOTIATE

- ☐ Review contract terms and time limit for offer
- ☐ Negotiate purchase price
- ☐ Prepare for down payment, earnest money
- ☐ Sign the offer
- ☐ Stay in close contact with your agent

5. UNDER CONTRACT

- ☐ Acquire home insurance and send proof to your lender
- ☐ Request list of what conveys with the property
- ☐ Schedule home inspection and negotiate repairs
- ☐ Acquire a property disclosure from the seller
- ☐ Order an appraisal
- ☐ Clear contingencies. Input any contingencies that may be specific to your area
- ☐ Choose your title company
- ☐ Solidify both contract effective and allowable move-in dates
- ☐ Certify funds for closing
- ☐ Stay in close contact with your agent, lender, and title company

6. BEFORE YOU CLOSE

- ☐ Set a moving date and schedule movers
- ☐ Complete change of addresses
- ☐ Set up your utilities to be activated or transferred
- ☐ Confirm that all contingencies are resolved
- ☐ Schedule the final property walk-through
- ☐ Designate a safe, dedicated space to save your final paperwork
- ☐ Stay in close contact with your agent, lender, and title company
- ☐ Proof of homeowner's insurance

7. CLOSING DAY: WHAT TO BRING

- ☐ Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment.
- ☐ Bring a printed confirmation of your wire transfer
- ☐ Government-issued photo ID(s)

8. CLOSING DAY

- ☐ Sign closing disclosure, promissory note, and all other documentation
- ☐ Save your paperwork in your pre-designated spot
- ☐ Get your keys. Congrats, it's all yours!

Let's find your dream home!



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REALTORS®' PLEDGE OF PERFORMANCE and Service

The NATIONAL ASSOCIATION OF REALTORS® adopted the Code of Ethics in 1913, following the footsteps of professions such as medicine, law, and engineering.

REALTORS® are real estate professionals who have chosen to join the National Association and abide by its strict Code of Ethics.

What does this mean for you? It means that any REALTOR® with whom you work has voluntarily agreed to abide by a Code of Ethics, based on professionalism and protection of the public. REALTORS® are subject to disciplinary action and sanctions if they violate the duties imposed by the Code of Ethics. The Code of Ethics is a detailed document that spells out the professional responsibilities of every REALTOR®. Do not hesitate to ask a REALTOR® for a copy of the Code, including the Standards of Practice. The Code is your assurance of dealing with a professional who has your best interests in mind. The Code of Ethics consists of seventeen Articles and related Standards of Practice. The basic principles of the Code are summarized here. Please note that the following is not a substitute for the Code, but simply a general overview of the Code's key principles.

DUTIES TO CLIENTS & CUSTOMERS

Article 1

REALTORS® protect and promote their clients' interests while treating all parties honestly.

Article 2

REALTORS® refrain from exaggeration, misrepresentation, or concealment of pertinent facts related to property or transactions.

Article 3

REALTORS® cooperate with other real estate professionals to advance their clients' best interests.

Article 4

When buying or selling on their own account or for their families or firms, REALTORS® make their true position or interest known.

Article 5

REALTORS® do not provide professional services where they have any present or contemplated interest in property without disclosing that interest to all affected parties.

Article 6

REALTORS® disclose any fee or financial benefit they may receive from recommending related real estate products or services.

Article 7

REALTORS® accept compensation from only one party, except where they make full disclosure to all parties and receive informed consent from their client.

Article 8

REALTORS® keep the funds of clients and customers in a separate escrow account.

Article 9

REALTORS® make sure that details of agreements are spelled out in writing whenever possible and that parties receive copies.

DUTIES TO THE PUBLIC

Article 10

REALTORS® provide impartial professional service to all clients and customer irrespective of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity. REALTORS® do not discriminate in their employment practices.

Article 11

REALTORS® are knowledgeable and competent in the fields of practice in which they engage or they get assistance from a knowledgeable professional, or disclose any lack of expertise to their client.

Article 12

REALTORS® are honest and truthful in their communications and present a true picture in their advertising, marketing, and in other public representations.

Article 13

REALTORS® do not engage in the unauthorized practice of law.

Article 14

REALTORS® willingly participate in ethics investigations and enforcement actions.



DUTIES TO REALTORS®

Article 15

REALTORS® make only truthful, not misleading, comments about other real estate professionals.

Article 16

REALTORS® respect the exclusive representation or exclusive brokerage relationship agreements that other REALTORS® have with their clients.

Article 17

REALTORS® engage in arbitration and mediation to resolve financial disputes with other REALTORS® and with their clients.



REVIEWS



Kishia is hands on the best realtor to assist with getting what you need. She cares about what you want and will help you to succeed at getting it.

AJ Wiggs

"Working with Kishia Kimbrough has been a blessing to me and my family. She is very knowledgeable and hands down the best realtor ever.

Mr. & Mrs. Benton

Kishia is a super knowledgeable and passionate realtor! She is like family to us now and we are blessed to have had her help us with our new home! I wouldn't have any other realtor but her.

Eva Garcia

I really enjoyed working with Kishia. When we came to her, we had some credit issues. She created a plan for us and was very patient. She answered all of our silly questions and as a result, we closed on our first home. Thank you so much!

S. M Mathis

Thank You!

Thank you so much for taking the time to explore this relocation guide. Whether you're just starting to consider a move or already packing boxes, I'm truly honored to be part of this exciting journey with you. My heart is in helping people feel confident, informed, and supported every step of the way. Jacksonville isn't just a place on the map—it's a place to belong, to grow, and to thrive. I hope this guide has brought you one step closer to finding not just a house, but a home.

I'd love to stay connected and continue being a resource for you—whether you have questions, need recommendations, or just want to share how things are going in your new neighborhood. Don't hesitate to reach out. Welcome to your new beginning—I can't wait to see what's next for you!

Let's Stay Connected



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