YOUR ROADMAP TO HOME *ownership*

A STEP-BY-STEP GUIDE
TO **BUYING** WITH CONFIDENCE

Your Dream.
Your Future.
Let's Get You Home.

BUY WITH *Confidence*

BUILD WEALTH. *Build Legacy.*

UNLOCK DOORS. *Create Freedom.*

KISHIA KIMBROUGH
REALTOR®

GetKeysWithKishia.com
Guiding You Every Step of the Way Home. ♡
904.472.5551

Welcome

I'M SO GLAD YOU'RE HERE!

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
REALTOR® | ABR, MRP
Bold City Realty Group, Inc.
904.472.5551 Direct
www.GetKeysWithKishia.com
Proudly serving Jacksonville & surrounding areas

This guide is here to **EMPOWER** you with knowledge, **CONFIDENCE**, and a clear plan for your homeownership journey.

BUY WITH *Confidence*
You don't have to have it all figured out. We'll create a plan that works for you.

BUILD WEALTH. *Build Legacy.*
Homeownership is one of the strongest ways to build equity and generational wealth.

UNLOCK DOORS. *Create Freedom.*
Owning a home gives you the freedom to live life on your terms and build security.

I'M HERE FOR *You.*
You'll have a trusted advisor by your side from start to sold and beyond.

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More than a house—
it's a Future.
Let's build it together.

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REALTOR®
REAL TALK. REAL ESTATE. REAL SOLUTIONS.

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WHO YOU *Choose Matters*

REAL ESTATE IS PERSONAL.

You deserve a trusted guide.

Buying a home is more than a transaction—it's a life-changing decision. The right REALTOR® makes all the difference. You need someone who listens, communicates clearly, advocates for you, and has the expertise to guide you every step of the way.

That's where I come in. I don't just help you buy a house—I help you find a place where life happens.

WHY CLIENTS CHOOSE TO WORK WITH ME

I PUT YOU FIRST

Your goals, your needs, your future—always at the center of every decision.

CLEAR & CONSISTENT COMMUNICATION

I keep you informed, educated, and confident every step of the way.

LOCAL EXPERTISE

I know Jacksonville and the surrounding areas inside and out.

SKILLED NEGOTIATOR

I advocate fiercely to get you the best terms, best value, and best outcome.

DETAIL-ORIENTED

I sweat the small stuff so you can focus on the big picture—your future.

RELATIONSHIPS THAT LAST

I'm here for you today, tomorrow, and long after you close.

This isn't just my business—it's my passion, and helping you achieve your dream is my purpose.

Let's make it happen!

WHEN YOU WORK WITH ME,

you get more than a REALTOR®—

you get a partner, an advocate, and a friend.

- Honest advice you can trust.
- Guidance tailored to your unique needs.
- A seamless, stress-free experience.
- A champion for your goals and dreams.

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THE HOME BUYING *Process*

A SIMPLE ROADMAP.

I'm with you every step of the way.

1. **CONSULTATION**
   We'll sit down, connect, and talk about your goals, needs, and timeline. I'll create a plan that's right for you.
2. **PRE-APPROVAL**
   We'll connect you with trusted lenders and get pre-approved so you know your budget with confidence.
3. **HOME SEARCH**
   The exciting part! We'll search for homes that fit your must-haves and check all the boxes.
4. **MAKE AN OFFER**
   I'll guide you through crafting a strong, competitive offer that protects your best interests.
5. **INSPECTION & DUE DILIGENCE**
   We'll inspect, evaluate, and make sure everything is in order before moving forward.
6. **CLOSING**
   We'll handle the details, paperwork, and final steps to get you to the closing table.
7. **WELCOME HOME!**
   Time to celebrate! You get the keys, and a new chapter begins.

It may seem like a lot of steps, but you don't have to do it alone.

I've got you!

WHAT YOU CAN EXPECT:

- **Clear communication** every step of the way
- **Honest advice and** strong negotiation
- **Guidance tailored** to your unique needs
- **A smooth, stress-free** experience from start to finish

My Promise to You: I'll bring the expertise, resources, and dedication you need to make your home buying journey exciting, smooth, and successful.

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CHOOSE A *Real Estate Agent*

THE RIGHT PARTNER MAKES ALL THE DIFFERENCE.

Buying a home is one of the biggest decisions you'll ever make. You deserve a trusted advocate who will educate you, protect your interests, and guide you every step of the way.

I'm here to make the process smooth, simple, and successful— so you can focus on the excitement of your new home.

WHY WORK WITH A REALTOR®?

EXPERT GUIDANCE
I'll simplify the process, answer your questions, and help you make confident decisions.

STRONG NEGOTIATION
I advocate for your best interests and negotiate the best terms for you.

LOCAL EXPERTISE
I know the local market, neighborhoods, and opportunities to help you find the right fit.

MARKET KNOWLEDGE
I provide up-to-date insights so you can make smart, informed decisions.

TRUSTED ADVOCATE
I protect your interests, your investment, and your peace of mind.

SUPPORT FROM START TO FINISH
I'm with you every step of the way—and even after you close.

WHAT YOU CAN EXPECT *Working With Me*

- Honest, transparent communication
- Personalized strategy tailored to your goals
- Education and support so you feel confident
- Attention to detail and strong organization
- No pressure—just real advice
- A smooth, stress-free experience
- A relationship that goes beyond the closing table

"You're not just a client, you're a priority.

Your goals are my goals.

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BUYER'S *Consultation*

THE FIRST STEP TOWARD YOUR NEW HOME.

Our Buyer's Consultation is all about **YOU**. This is where we get to know each other, talk through your goals, and create a plan that sets you up for success.

No pressure. No obligation.

Just a conversation to help you move forward with clarity and confidence.

WHAT WE'LL DISCUSS:

YOUR GOALS
Where you are now and where you want to be.

YOUR WISHLIST
Must-haves, nice-to-haves, and deal-breakers.

YOUR BUDGET
Understanding your financial picture and what you're comfortable with.

YOUR PREFERENCES
Preferred locations, neighborhoods, schools, and lifestyle needs.

NEXT STEPS
A clear plan so you know what to expect.

WHAT YOU'LL *WALK AWAY WITH:*

- A better understanding of the buying process
- Clarity on your goals and buying power
- A customized plan tailored to you
- Answers to your questions
- Confidence that you have the right guide by your side

Every great home begins with a *great plan.*

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PREPARE YOUR *Finances* ♡

A STRONG START LEADS TO A SMOOTH JOURNEY.

Understanding your finances and getting pre-approved for a mortgage is one of the most important first steps in the home buying process.

It shows you what you can afford, gives you confidence, and makes you a stronger buyer.

I'll guide you through the process and connect you with trusted lenders to get you started.

WHY GET PRE-APPROVED?

KNOW YOUR BUYING POWER
See how much home you can comfortably afford.

STRONGER OFFERS
Sellers take pre-approved buyers more seriously.

FASTER PROCESS
Save time by having your finances in order.

LOCK IN YOUR RATE
May help you lock in a rate while you shop for your home.

CLEAR NEXT STEPS
A pre-approval gives us a plan and direction to move forward.

PEACE OF MIND
Shop with confidence knowing you're financially ready.

AND GET *Approved* ♡

A STRONG START LEADS TO A SMOOTH JOURNEY.

Understanding your finances and getting pre-approved for a mortgage is one of the most important first steps in the home buying process.

It shows you what you can afford, gives you confidence, and makes you a stronger buyer.

I'll guide you through the process and connect you with trusted lenders to get you started.

WHAT YOU'LL NEED

HOW I HELP

- Answer your questions and explain your options
- Connect you with trusted lenders
- Review your goals and create a smart strategy
- Help you avoid common financial pitfalls
- Support you every step of the way

♡

You don't have to figure it out alone–

I'm here to help!

♡

My Promise to You:

I'll help you feel confident, informed, and prepared so you can move forward with clarity and excitement. ♡

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START
Home Shopping

THE EXCITING PART—LET'S FIND YOUR HOME.

This is where your dreams start to take shape. I'll help you explore listings, schedule showings, and find the home that feels just right.

I'm here to guide you, answer your questions, and make the experience fun and stress-free.

Let's find a home that fits your lifestyle, your needs, and your future.

HOW I'LL HELP YOU:

CUSTOMIZED SEARCH
I'll find homes that match your criteria and must-haves.

SCHEDULE & TOUR
I'll handle the details so you can focus on finding the one.

EXPERT INSIGHTS
I'll share my local knowledge and help you spot the best opportunities.

HONEST FEEDBACK
I'll give you my honest opinion so you can make confident decisions.

FIND THE ONE
My goal is to help you find a home you'll love for years to come.

TIPS FOR A SUCCESSFUL SEARCH

- Be open-minded—your perfect home might look different than you expected.
- Consider your future needs, not just your current wants.
- Keep a list of your must-haves vs. nice-to-haves.
- Trust the process and enjoy the journey!
- I'm here for you every step of the way.

"We're not just looking for a house—we're finding *your home.*"

My Promise to You: I'll listen to your needs, guide you with care, and help you find a home that feels just right.

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MAKE AN *Offer*

THE RIGHT OFFER. THE RIGHT STRATEGY.
THE BEST POSSIBLE OUTCOME.

When you find the one, I'll help you craft a strong, competitive offer that protects your interests and gives you the best chance of getting the home.

I'll handle the details, negotiate on your behalf, and keep you informed every step of the way.

My goal is to make the offer process smooth, strategic, and stress-free.

WHAT I CONSIDER WHEN CRAFTING YOUR OFFER:

MARKET CONDITIONS
I analyze current trends to position your offer strategically.

HOME VALUE
I review comparable sales to ensure your offer is fair and competitive.

SELLER MOTIVATION
I consider the seller's situation to strengthen our approach.

TERMS & CONDITIONS
I structure the best terms to protect your interests.

TIMING
I use timing to our advantage to make your offer stand out.

YOUR GOALS
I keep your needs and priorities at the center of every decision.

THE *Process*

A STEP-BY-STEP GUIDE TO GETTING YOU HOME.

1. **OFFER SUBMITTED**
I'll present your strong, strategic offer to the seller.

2. **NEGOTIATION**
I'll negotiate on your behalf to get the best possible terms.

3. **OFFER ACCEPTED**
Once accepted, we'll open escrow and get to work!

4. **INSPECTIONS & APPRAISAL**
We'll complete inspections and the appraisal to protect your investment.

5. **FINAL STEPS**
We'll review everything, clear conditions, and prepare for closing.

6. **CLOSING DAY!**
You get the keys, and the next chapter begins. Let's celebrate!

My Promise to You: I'll be by your side, guiding you with care, communicating clearly, and making the process as smooth as possible.

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INSPECTION *The Facts*

KNOWING NOW CAN SAVE YOU LATER.

A home inspection gives us a clear picture of the property's condition so you can move forward with confidence.

I'll help you review the results, understand your options, and negotiate any necessary repairs.

My goal is to make sure there are no surprises —just clarity and peace of mind.

WHAT THE INSPECTION DOES:

UNCOVERS ISSUES
Identifies any current or potential problems with the home.

INFORMS YOUR DECISION
Helps you decide how to move forward with confidence.

NEGOTIATION POWER
Gives us the information needed to negotiate repairs or credits.

PROTECTS YOUR INVESTMENT
Ensures you're making a smart, informed investment in your future.

PEACE OF MIND
You'll know exactly what you're buying before you commit.

APPRAISAL *The Value*

ENSURING THE HOME IS WORTH THE INVESTMENT.

The appraisal confirms the home's value to protect you and your lender.

I'll guide you through the process and ensure everything stays on track for a smooth closing.

My goal is to keep your purchase moving forward with confidence.

WHY THE APPRAISAL MATTERS:

CONFIRMS VALUE
Ensures the home is worth what you're agreeing to pay.

PROTECTS YOU
Helps prevent overpaying and protects your financial investment.

REQUIRED BY LENDERS
Lenders use it to approve your loan amount.

KEEPS DEAL ON TRACK
A successful appraisal helps us move closer to closing.

PEACE OF MIND
You'll know you're making a smart, sound investment.

My Promise to You: I'll communicate clearly, handle the details, and advocate for you every step of the way.

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SCHEDULE *Your Move* ♡

PLANNING TODAY FOR A SMOOTH TOMORROW.

Once we're under contract, it's time to plan your move with confidence and ease.

I'll help you create a timeline, coordinate the details, and make sure nothing is overlooked.

My goal is to make your move organized, stress-free, and even exciting!

MY PLAN FOR YOUR MOVE:

1. **CREATE A TIMELINE**
   We'll map out key dates and deadlines to keep everything on track.
2. **ORGANIZE & PLAN**
   I'll help you coordinate movers, utilities, and any services you'll need.
3. **STAY ON TRACK**
   I'll keep an eye on every detail so nothing slips through the cracks.
4. **MOVE WITH EASE**
   From packing tips to moving day strategies, I'm here to make it easier.
5. **SETTLE IN & ENJOY**
   We'll celebrate your new home and the exciting chapter ahead!

TIPS FOR A STRESS-FREE MOVE

- Start early—small steps make a big difference.
- Declutter as you pack—less is more!
- Keep essentials separate for easy access.
- Label boxes by room and contents.
- Take breaks and stay organized.
- Celebrate the beginning of your next adventure!

♡

You don't have to do it alone—

I'm here to help! ♡

My Promise to You: I'll be with you every step of the way, making your move a smooth and positive experience. ♡

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♡ *Your Dream. Your Future. Let's Get You Home.*

CLOSING *Day*

THE FINAL STEP. THE START OF YOUR NEXT CHAPTER.

Closing day is the exciting finish line of your home buying journey.

I'll handle the details, answer your questions, and make sure everything is in place for a smooth and successful closing.

All that's left for you to do is get the keys to your new home and start making memories!

WHAT TO EXPECT ON CLOSING DAY:

FINAL DOCUMENTS
You'll sign the necessary documents to make it official.

FUNDS & PAYMENT
Your lender will confirm funds and the final payment will be processed.

FINAL WALKTHROUGH
We'll do a quick walkthrough to make sure everything is as it should be.

GET THE KEYS
Once everything is complete, the keys to your new home are yours!

CELEBRATE!
This is a huge milestone—take a moment to celebrate you did it!

NEW BEGINNINGS
Now the real fun begins. Your new adventure starts here!

AFTER CLOSING, I'M STILL HERE FOR YOU!

- Answer any questions that come up after you move in
- Provide trusted recommendations for services and resources
- Support you every step of the way, now and in the future
- Celebrate your milestones and be your real estate partner for life!

This isn't just the end of a process—it's the beginning of *your new life at home.*

My Promise to You: I'll celebrate with you, be here for you, and continue to support you long after the keys are in your hands.

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HOME BUYER *Checklist*

YOUR GUIDE TO A SMOOTH AND SUCCESSFUL HOME BUYING JOURNEY.

1 GET PRE-APPROVED

- ☐ Check your credit score
- ☐ Gather financial documents
- ☐ Meet with a lender
- ☐ Get pre-approved

2 START HOME SHOPPING

- ☐ Define your must-haves
- ☐ Set your budget
- ☐ Work with your agent
- ☐ Tour homes and take notes

3 MAKE AN OFFER

- ☐ Determine your offer price
- ☐ Negotiate terms
- ☐ Submit a strong offer
- ☐ Get offer accepted

4 INSPECTION & APPRAISAL

- ☐ Schedule the home inspection
- ☐ Review the inspection report
- ☐ Address any concerns
- ☐ Home appraisal is completed

5 SCHEDULE YOUR MOVE

- ☐ Choose your moving date
- ☐ Hire movers or rent a truck
- ☐ Pack and organize
- ☐ Update your address

6 FINALIZE YOUR LOAN

- ☐ Provide any additional documents
- ☐ Review and sign loan documents
- ☐ Confirm loan details
- ☐ Clear to close!

7 CLOSING DAY

- ☐ Sign closing documents
- ☐ Pay closing costs
- ☐ Get the keys
- ☐ Celebrate – it's all yours!

8 SETTLE IN & ENJOY

- ☐ Unpack and make it yours
- ☐ Meet your neighbors
- ☐ Update utilities and services
- ☐ Start making memories!

TIPS FOR A SMOOTH JOURNEY

- ✓ Stay organized and keep all documents in one place.
- ✓ Communicate openly with your agent and lender.
- ✓ Ask questions—there are no silly ones!
- ✓ Trust the process and enjoy the experience.
- ✓ Remember, I'm here for you every step of the way.

A little preparation today leads to a *lifetime of memories tomorrow.*

My Promise to You: I'll guide you, advocate for you, and help you find a home you'll love for years to come.

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REVIEWS
From Happy Clients

REAL STORIES. REAL RESULTS. REAL GRATITUDE.

Helping my clients buy their dream home is an honor that I don't take lightly. I am beyond grateful for their trust, kind words and referrals.

Here's what some of them have to say about their experience.

★★★★★

"Kishia was amazing to work with! As first-time homebuyers, we had so many questions, and she was patient, knowledgeable, and always available. She truly had our best interest at heart and helped us find the perfect home. We couldn't have asked for a -better realtor.

Jessica & Michael R. Jacksonville, FL

★★★★★

"From start to finish, Kishia made the entire process smooth and stress-free. She listened to our needs, provided great guidance, and went above and beyond to make sure we got the best deal. We highly recommend her to anyone looking to buy a home !

Brittany & James T. Jacksonville, FL

★★★★★

"Kishia is professional, caring, and incredibly responsive. She made what could have been an overwhelming process feel so easy. Thanks to her, we are now in our dream home! We will definitely be recommending her to all our family and friends.

Latoya & Marcus D. Jacksonville, FL

★★★★★

"We had an amazing experience working with Kishia! She was so dedicated, always kept us informed, and made sure we were comfortable every step of the way. Her expertise and positivity made all the difference. We love our new home!

Samantha & David K. Jacksonville, FL

Your Dream Home is Waiting—Let's Find It Together!

Thank you to all my clients for your trust, your kind words, and for letting me be part of such an important chapter in your lives.

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THANK You!

FOR TRUSTING ME TO GUIDE
YOU ON THIS JOURNEY.

It's truly an honor to be part of such an important chapter in your life. Your trust means everything, and I'm so grateful for the opportunity to help you achieve your homeownership dreams.

I'm more than just your REALTOR®—
I'm your partner, your advocate,
and your biggest cheerleader.

From the bottom of my heart, thank you
for choosing me to be part of your story.
I can't wait to see what's next for you!

MY COMMITMENT TO YOU

I'LL LISTEN
I'll take the time to understand your needs and goals.

I'LL GUIDE
I'll provide honest advice and expert guidance every step of the way.

I'LL PROTECT
I'll look out for your best interests and negotiate with confidence.

I'LL COMMUNICATE
I'll keep you informed and make sure you always know what's happening.

I'LL CARE
I'll treat you like family and celebrate your wins together!

Your dream home is just the beginning... Let's make more amazing memories!

Let's Stay Connected!

I'm here for you now and always. Whether you have questions, need recommendations, or just want to say hello, don't hesitate to reach out!

- Referrals are the highest compliment! Send me your friends and family.
- Follow me on social media for tips, resources, and real estate updates.
- Leave a review and share your experience!

Together, we turn dreams into addresses.

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