



LET'S FIND

home

YOUR HOME BUYER GUIDE

LISA & KASSIDY HATCHER REALTOR®



YOUR HOME MATTERS

We believe in going above and beyond
to provide top-tier service & an
exceptional client experience.

Welcome! We're Hatcher Team Homes, your dedicated real estate partners. With our combined 30 years of experience and passion for helping people, we're here to transform your home-buying journey into an exciting adventure.

Our mission? To find your perfect home while providing expert guidance every step of the way. From understanding your needs to effective negotiation, we'll leverage our diverse skills and local market knowledge to ensure you find the ideal property. Let's work together to make your homeownership dreams a reality!



Lisa & Cassidy
Hatcher

REALTOR®



757.218.6301 Lisa's cell



757.345.8335 Cassidy's cell



HatcherTeamHomes@gmail.com



Williamsburg, VA



MEET OUR TEAM

WE CAN'T WAIT TO WORK WITH YOU

Lisa Hatcher

REALTOR®

Lisa, ICON agent, is our fearless leader. Lisa has been involved with real estate since 2001, so she has a wealth of knowledge and experience. Lisa is also fluent in Spanish, so that helps to cater to a larger segment of the population where they have a strong following. Lisa and her family are also experienced in home renovation and home staging.

Kassidy Hatcher

REALTOR® & TRANSACTION COORDINATOR

Kassidy is a licensed agent who blends real estate expertise with creative, lifestyle content. Raised in the family business, she specializes in strong marketing, smooth transactions, and genuine client connections. From showing homes to creating Camry's dog-friendly vlogs and homestead videos, Kassidy brings energy, strategy, and warmth to every buyer and seller she helps.



CLIENT TESTIMONIALS

Meet Some Of Our Happy Clients

It has been wonderful working with Lisa. From the start, she explained what to expect as first-time home buyer, gave me the customer journey expectation. she was always quick to respond to my questions and kept me in the loop every step of the way. I felt supported and confident throughout the entire process. If you're looking for someone who is knowledgeable, reliable, and truly invested in your needs, I highly recommend Lisa!

BARRY K

If you need a realtor who can tackle any of your house selling issues Lisa Hatcher is the BEST ride or die realtor in the 757/804.

TONYA O

Lisa goes above and beyond for her clients. When the seller was running into issues, Lisa and her team kept moving things forward all the way to closing... Communicating with us the whole way through. We highly recommend Team Hatcher!

ELANDIS P



OTHER CLIENT SUCCESSES

CLIENT CASE STUDY

OUR SIGNATURE PROCESS



Clients

The Miller Family



Client Goal

Finding the perfect home for an active couple, with room for family visits



Results

- Seamless Long Distance/Virtual Purchase
- Dream home despite limited inventory
- Off-Market Opportunity Created



Helping the Miller's relocate from California to Virginia was an incredible experience. We toured numerous homes through live video and they made one trip to Virginia to see a few properties in person. When they found the home they truly wanted, they first needed to sell their California home. By the time they were ready, the property was off the market—but I wasn't ready to give up. I connected with the previous listing agent, negotiated directly, and helped them secure the home they had fallen in love with, even after it was no longer available.

Testimonial

"We have purchased several homes over the years and working with Lisa Hatcher has been by far the best experience we have ever had. Lisa listened to us carefully, and quickly figured out the areas and types of homes that fit us best. She made our entire experience not only efficient but fun. Lisa knows all key considerations regarding the real estate market locally and regionally. Communicating with Lisa was incredibly easy. Her connections with lenders, contractors and insurance brokers provided us with a one stop shop. We give Lisa Hatcher our highest recommendation."

MY SPECIAL APPROACH

WHAT MAKES ME DIFFERENT

Mi promesa es simple: I'll always keep it honest, practical, and focused on you.

Whether you're preparing to sell your very first home or saying goodbye to the one you raised your family in, I'm here to walk beside you—not just as your REALTOR®, but as your guide, advocate, and problem-solver.

We'll create a plan that fits your timeline, your goals, and your lifestyle. From setting the price to getting to the closing table, I'll make sure each step is clear, smooth, and tailored to your needs.

Y si hablas español, no te preocupes—también hablo tu idioma. Estoy aquí para responder tus preguntas, ayudarte a entender el proceso, y hacer que la experiencia sea lo más sencilla posible para ti y tu familia.

When I'm not showing homes or writing offers, you'll probably find me in the garden, working on a DIY project, or playing pickleball in the sunshine. I believe that selling a home isn't just business—it's personal. And I treat every client like I would my own family.



YOUR WILLIAMSBURG, VIRGINIA REALTOR®

Helping buyers, sellers & investors in:

Williamsburg • Yorktown • New Kent • Newport News • Gloucester



First-time Home Buyers



Downsizers



Investors



< 12 hour response time

"Lisa is amazing. She's one of the most responsive people I have ever worked with in any industry. She has so many years of experience, and as a result, she knows the area, the vendors, and every detail of the process. Buying our home was seamless; she knew the answer to every question, and we would never think of working with anyone else."

- Mark & Sarah A.

"Trabajar con Lisa fue una experiencia excelente. Me ayudó a analizar los comparables del mercado y a entender los pros y contras de la propiedad, lo que me dio mucha confianza en mi decisión. Además, su rapidez y profesionalismo al preparar y presentar una oferta fueron clave para no perder la oportunidad. Recomendando altamente sus servicios a cualquiera que esté buscando un asesor inmobiliario comprometido y eficiente. ¡Gracias por todo!" - Diego D.

MY SPECIAL APPROACH

WHAT MAKES ME DIFFERENT

Real talk—selling your home is a big deal.

That's why I'm here to make it feel a lot less overwhelming, and a lot more like teamwork. My job is to guide you through the process with honesty, clarity, and a game plan that actually fits your life. Whether you're downsizing, upgrading, or chasing a fresh start—

I'll meet you where you are.

You'll get the truth, not a sales pitch. Advice that's tailored, not templated. And someone who's not just checking boxes—but genuinely rooting for you.

And hey—outside of showings and paperwork, I'm in the garden, raising chicks, or on an adventure with

Camry (he's the real star of our team). So if you're looking for a stress-free way to sell your home, with someone who understands both market trends and muddy boots... I'm your girl.



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First-time Home Buyers



Downsizers



Investors



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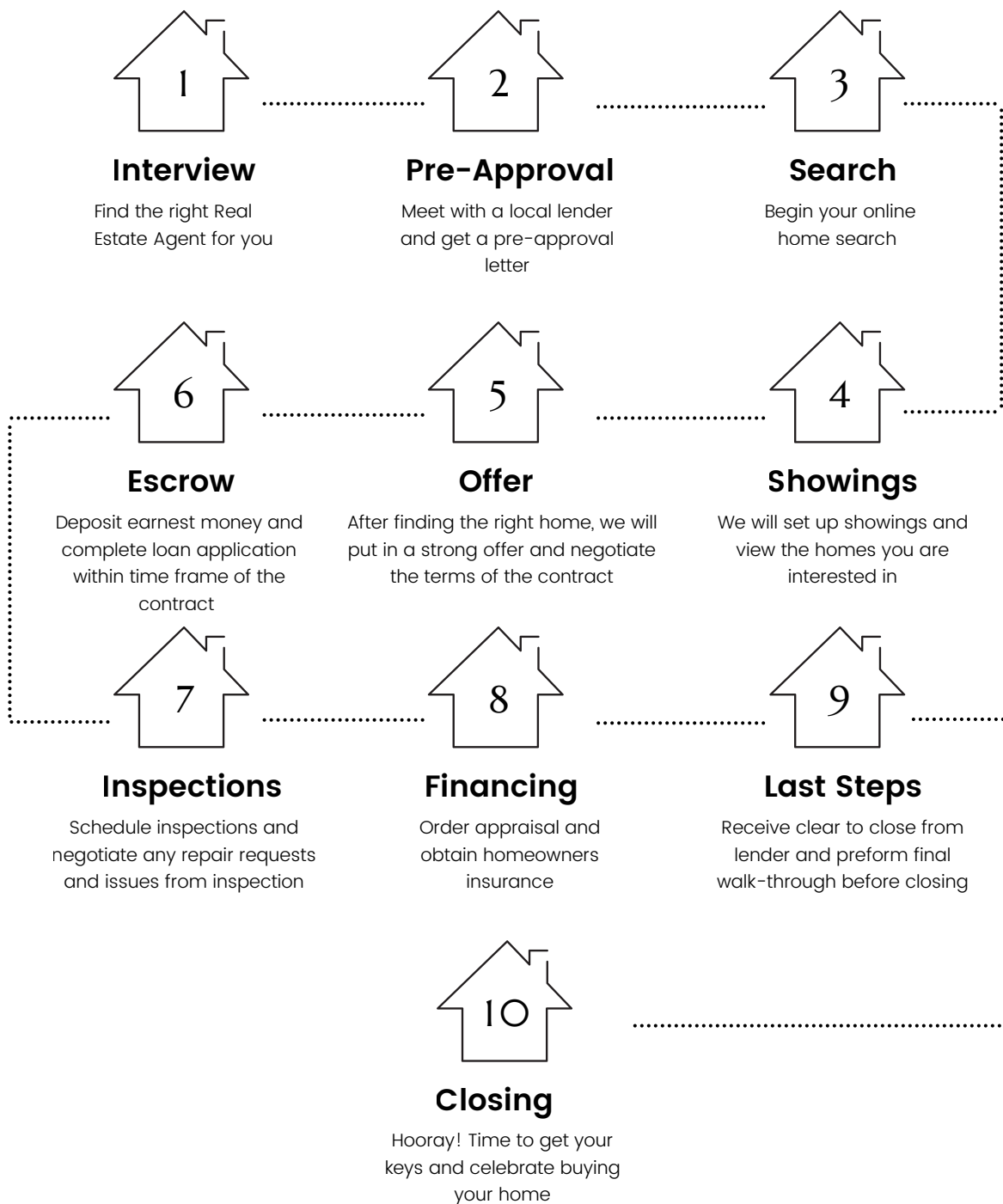
"The best real estate team bar none. Kassidy was very attentive and keyed in on our requirements while looking for our retirement home. She was very patient with us while we went through our many requests to see homes in Williamsburg. Kassidy was extremely knowledgeable about the ins and outs of home buying. Highly recommend the Hatcher Real Estate team." - Shawn & Greg

"Kassidy was very attentive, efficient, and professional in all our dealings. She provided great guidance while negotiating the purchase." - Ken & Beth

FINDING YOUR HOME

OUR PROVEN HOME BUYING ROADMAP

THE BUYER ROADMAP OVERVIEW



THE HATCHER TEAM HOMES EXPERIENCE

THE HOME BUYING TIMELINE

Our Signature Process

Step One

Meet with a Professional

Before you even begin the home buying process, I suggest that you sit down with a lender and get pre-approved. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able to afford. Be sure to get a pre-approval letter before leaving.

Step Two

Pre-Approval

After you have met with your lender, we can sit down and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

Step Three

Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria for your home. From there, I will schedule showings and we will go view the homes that you are interested in.

Step Four

Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit in a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc.

Step Five

Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

Step Six

Escrow

You will deposit to agreed upon earnest money. You will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

Step Seven

Final Details

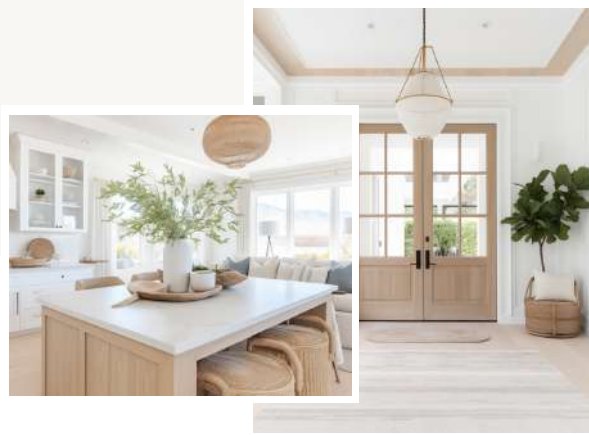
The mortgage lender will typically order an appraisal to determine the value of the home. I will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come back low in value.

Step Eight

The Closing

After your loan has been processed you will receive the clear to close from your lender. We will perform the final walk-through before closing. After you sign the documents, it's time to celebrate because your home purchase is now complete!





FINANCES

Finding Your Perfect Home

Before you officially begin your home search, I always recommend to begin with talking to a local lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

✓ What is the best type of loan for me?

✓ Do I qualify for any special discounts or loan programs?

✓ What interest rate can you offer?

✓ When can you lock in my rate?

✓ What fees can I expect from you?

✓ What are my estimated closing costs?

TALKING TO YOUR LENDER

PART 2: FINANCES

Finding Your Perfect Home



There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- List of Monthly Debt

FINDING YOUR HOME

RECOMMENDED LENDERS

Preparing For Meeting With A Lender

Please feel free to reach out and interview some of the lenders that I know and trust.

Kevin Onizuk, Alcova Mortgage



757.645.8996 Cell
757.645.0196 Office

konizuk@alcova.com
211 Bulifants Blvd Ste E, Williamsburg, VA 23188

Teresa Rutherford, Caliber Home Loans



(757)-286-6009 Cell

trutherford@arborhl.com
4165 William Styron Square, Newport News, VA 23606

Taylor Leigh, Southern Trust Mortgage



(757)-803-4849 Cell

tleigh@southerntrust.com
295 Bendix Rd STE 400 Virginia Beach, VA 23452

FINDING YOUR HOME

HOME SEARCH

Starting The Home Search



Step One

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).



Step Two

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.



Step Three

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.





YOUR PERSONAL PREFERENCES

IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

What are the best days to schedule showings?

Any specifics not mentioned above:

YOUR PERSONAL PREFERENCES

MUST HAVE CHECKLIST

What's Important To You?

Kitchen

- ☐ Island
- ☐ Updated countertops
- ☐ Walk in Pantry
- ☐ Updated cabinets
- ☐ Breakfast nook
- ☐ Updated appliances

Bathrooms

- ☐ Double Vanities
- ☐ Bathtub
- ☐ Updated bathroom
- ☐ Walk in shower
- ☐ Guest bathroom

Main Living Area

- ☐ Walk-in closet
- ☐ Split floor plan
- ☐ Storage space
- ☐ Master on main floor

Additional Features

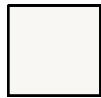
- ☐ Hardwood floors
- ☐ Fireplace
- ☐ Office
- ☐ Formal dining room
- ☐ Open floor plan
- ☐ Front porch
- ☐ Separate laundry area
- ☐ Parking space

Place a check mark next to any amenity that you consider a must have on your next home.



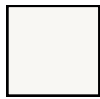
UNDERSTANDING OUR PARTNERSHIP

SIGNING THE BUYER BROKER AGREEMENT



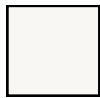
Our Partnership

The Buyer Broker Agreement formalizes our working relationship. It outlines my commitment to you as your dedicated agent throughout your home-buying journey.



Protecting Your Interests

This agreement ensures that I'm working exclusively for you. It allows me to advocate fiercely on your behalf during negotiations and throughout the entire process.



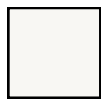
Clarity on Services

The agreement details the specific services I'll provide, including property searches, market analyses, and guidance through inspections and closing. It's my promise of comprehensive support to you



Flexibility

While the agreement is a commitment, we can discuss terms that work best for you, including the duration and any specific requirements you may have



Exclusivity

This agreement usually means you'll work exclusively with me. This allows me to fully commit my time and resources to finding your ideal home.

WHAT YOU NEED TO KNOW

ABOUT COMMISSION

01.

Negotiating Commission

I'm happy to discuss my commission with you directly. This allows us to tailor my services to your specific needs and budget.

02.

Transparency in Fees

I'll always disclose my expected compensation to you before we submit an offer on a property. I want you to be fully informed about all costs involved in your home purchase

03.

Potential Out-of-Pocket Costs

In some cases, you might need to pay my commission directly, rather than it being covered by the seller. I'll discuss this possibility with you upfront so there are no surprises.

My goal is to make your home-buying experience as smooth and successful as possible. I'm always here to answer any questions you have about our agreement or the buying process in general.



OFFERS & NEGOTIATIONS

Presenting a Strong offer

Information Needed

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- ✓ Pre-approval letter
- ✓ Offer Price
- ✓ Financing Amount
- ✓ Escrow Deposit
- ✓ Closing Date
- ✓ Inspection Period
- ✓ Closing Costs
- ✓ Commission
- ✓ Closing Company



OFFERS & NEGOTIATIONS

Presenting a Strong offer

Multiple Offer Situations

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Add a personal letter and a photo of you and your family
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you

Escrow

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.

FINDING YOUR HOME

INSPECTION PERIOD

Types of Potential Inspections

There are several types of inspections you are entitled to have conducted during your inspection period. Here are a few to consider:

- Home Inspection
- Wood-Destroying Organism (WDO) Inspection
- Wood- Destroying Insects (WDI) Inspection
- Foundation Inspection
- HVAC Inspection
- Radon Testing
- Lead Based Paint Inspection

Inspection Time Period

The typical inspection period is between 7-14 days.

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

Recommended Home Inspectors

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.



FINDING YOUR HOME

MY RECOMMENDED INSPECTORS

Preparing To Choose An Inspector

Please feel free to reach out and interview some
of the inspectors that I know and trust.

Paul Supplee, National Property Inspections (NPI)



Master Home Inspector

certifiedmasterinspector.org/verify/paul-supplee-764

(757)-869-8783 Cell

paulsupplee@aol.com

Brit Carlson, 360 Inspections, LLC



(717)-253-0129 Cell

(804)-998-0805 Office

brit@360inspectionsva.com

www.360inspectionsva.com

Quality Assurance Inspections (QAI)



(757)-510-7494 Office

qaihome@qaihome.com

qaihome.com



OUR STRATEGY

PREPARING FOR CLOSING

Buying Your Home

01.

Loan Application & Appraisal

You will typically have 7 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

02.

Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

03.

Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

04.

Clear To Close

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved your loan documents and we can confirm your closing date with the title company or attorney.

Get your keys and celebrate buying your home





"We know buying a home can feel overwhelming—from the first search to the final signature. That's why we walk beside you with clarity, compassion, and experience. You bring the vision—we'll bring the roadmap."

-LISA HATCHER

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Your Home Matters

Thank you for choosing us to help you in the task of purchasing your home. I look forward to working with you to help you achieve all of your real estate goals.



Lisa & Kassidy Hatcher

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*Based out of Williamsburg, VA