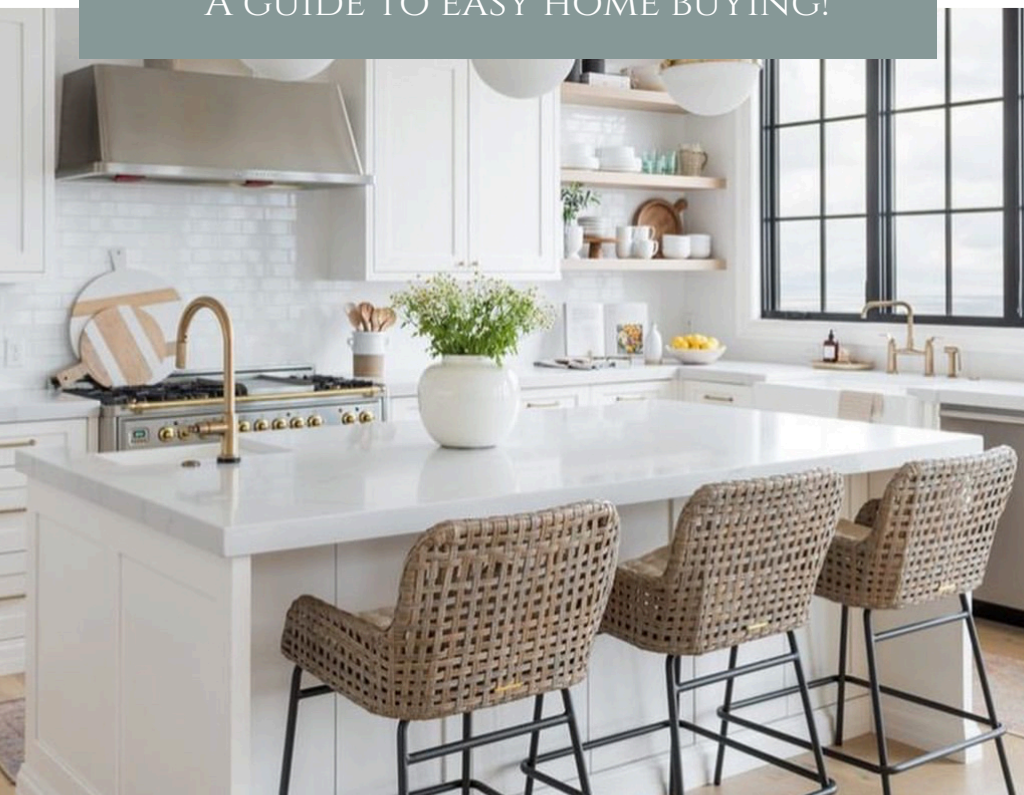


HOME BUYERS *Guide*



A GUIDE TO EASY HOME BUYING!



MIA CHATMAN
AUSTYN AVENUE REAL ESTATE

Buy with Confidence in Today's Market

Financial Readiness First

Before browsing listings, get financially prepared:

- Meet with a lender for pre-approval and be prepared to submit documentation
- Understand your monthly comfort zone, not just max loan approval
- Be aware of down payment options — from FHA and conventional to zero-down VA or USDA programs

Pro Tip: A strong pre-approval letter gives you negotiation power and speeds up your offer acceptance.

Define Your Non-Negotiables

We help clarify your top priorities:

- Neighborhood & school zones
- Commute & lifestyle fit
- Number of bedrooms, layout, lot size
- Condition: move-in ready vs. fixer-upper

Goal: Focus your search to avoid overwhelm and identify the right home faster.

Tour with Purpose

Once we identify target properties:

- We schedule efficient, strategic showings
- Provide insights on resale potential, red flags, and value adds
- Evaluate active competition and pricing strategy of each home

Pro Tip: Don't fall for staging — look at layout, light, structure, and location.

Understand the Market Before You Act

Once you've toured homes and identified your favorites, it's essential to understand the market forces at play before making a move.

We'll review:

- Current inventory levels in your target area
- How quickly homes are selling and at what percentage of list price
- Seasonal trends that could affect your timing
- Interest rate changes and how they impact your buying power

By knowing whether you're in a buyer's, seller's, or balanced market, you'll be prepared to make informed decisions — and avoid overpaying or missing opportunities.

Goal: Equip you with a clear picture of the market so your offer is backed by strategy, not guesswork.

Craft a Smart Offer

We combine:

- Comparative Market Analysis (CMA)
- Seller motivation insights
- Timing strategy

Then we write an offer that's both competitive and protective, with:

- Key contingencies (inspection, financing, appraisal)
- Negotiated credits or repairs if needed
- Flexibility around the seller's timeline, if advantageous

2025 Update: Expect full transparency in agent compensation. We'll walk through costs and terms.

From Searching to SOLD

We manage the full transaction:

- Home inspection and negotiations
- Appraisal monitoring
- Title, escrow, insurance coordination
- Final walkthrough and closing prep

Goal: A seamless, informed, low-stress experience — with no surprises.

Buyer Representation Matters

As of July 2024, buyers must sign a written representation agreement to access full agent services. It protects your interests — and ensures we're fully aligned.

You'll always know:

- What we're doing for you
- What we're being paid
- How we're negotiating on your behalf

This matters even when buying new construction. Builder sales agents represent the builder — not concerned about you getting a good deal. Having your own representation means someone is advocating for your best interests: reviewing and explaining contracts, identifying hidden costs, managing timelines, and negotiating upgrades or incentives that builders and sellers may not offer upfront. With us on your side, you'll be informed, protected, and positioned to get the most value out of your purchase.

Ready to Buy Smarter?

Whether you're a first-time buyer or a seasoned mover, we'll guide you with clarity, confidence, and the tools to succeed in today's market.

Let's connect and tailor your strategy to your timeline, budget, and goals.