



# A GUIDE FOR BUYER'S

EVERYTHING YOU NEED TO  
KNOW TO BUY YOUR  
HOME WITH CONFIDENCE.



# WELCOME

*Hi, I'm Delilah and I believe in home.*

Home is so much more than four walls and a roof- it's the place where your life unfolds. It's where laughter lingers, where milestones are celebrated, and where the people who matter most come together. It's where comfort lives, and where memories are woven into every corner.

When it comes time to find your next home and begin a new chapter, it's natural to feel a mix of excitement and uncertainty. Buying a home is not just a transaction- it's an emotional journey, and it's okay to feel both eager and apprehensive.

You don't have to walk this path alone. Together, we'll move through the process step by step, with care and intention. I'll take on the heavy lifting, so you can focus on envisioning your future.

From setting a budget, to discovering the right neighborhood, to negotiating the best terms and ensuring a smooth closing, this booklet is here to be your trusted guide- so you can feel confident, supported, and excited about the journey ahead.

*Delilah Ware*





*About Me*

*Successful Buying Process*

*Timeline*

*Setting Your Budget*

*Wish List*

*Pre-Approval Process*

*Find Your New Home*

*Under Contract*

*Closing Day*

CONTENTS





# Hello

## DELILAH WARE

Your Local Real Estate Expert!

Hello! I'm Delilah with Radcliffe Cornish, and nothing excites me more than being part of one of the biggest chapters in your life: finding a place to truly call home.

I know the home buying journey can feel overwhelming, but you don't have to go through it alone. I'll be right there with you, listening, guiding, and celebrating every milestone along the way. My goal is to make the process not only smooth and stress-free, but also joyful and empowering.

Every client I meet brings a unique story, and I feel honored to help bring those dreams to life. Your needs, your vision, and your heart are at the center of everything I do. Together, we'll find more than just a house. We'll discover the perfect home that reflects who you are and where your story is headed.

Let's make this journey one filled with excitement, care, and possibility. I can't wait to walk beside you and help you take this incredible step toward your future.



if you have any questions about buying, selling, or Investing. I'd love to speak with you about your real estate needs! Reach out if you are ready to buy a house, needing to sell, or both!



# SUCCESSFUL BUYING PROCESS



BUYING A NEW HOME CAN FEEL STRESSFUL...

but it doesn't have to be! Instead, it's the thrilling start of a brand-new chapter the joy of creating fresh memories in a home that truly fits your life.

We're here to make the journey easy and exciting, from setting your budget and finding the perfect neighborhood to that unforgettable moment when you hear "OFFER ACCEPTED!"

Moving isn't just a change it's an adventure, and we can't wait to celebrate every step with you!



# HOW DOES A REAL ESTATE TRANSACTION WORK?

**BUYER**

**BUYER'S  
REALTOR**

**SELLER'S  
REALTOR**

**SELLER**

## **LOAN EVALUATION**

BEFORE MAKING AN OFFER, TALK WITH A FEW LENDERS TO DETERMINE YOUR BUDGET

## **FIND YOUR DREAM HOME!**

## **OFFER PRESENTED**

BUYER'S REALTOR PRESENTS OFFER TO SELLER'S REALTOR, WHO CONVEYS IT TO SELLER

## **PURCHASE NEGOTIATION**

SALES PRICE, TERMS AND CONTINGENCIES ARE NEGOTIATED & AGREED UPON.

## **INSPECTION PERIOD**

BUYER BEGINS 10-DAY INSPECTION PERIOD & SUBMITS REPAIR REQUESTS.

## **GOOD FAITH DEPOSIT**

BUYER SUBMITS EARNEST DEPOSIT TO TITLE COMPANY WHICH IS HELD IN EARNEST

## **SELLER'S DISCLOSURES**

SELLERS PROVIDE DISCLOSURES THAT MAY MATERIALLY EFFECT THE VALUE

**SALES  
AGREEMENT  
EXECUTED**

## **LOAN APPLICATION PROCESSED & APPRAISAL ORDERED**

## **TITLE SEARCH**

CONCURRENT WITH LOAN PROCESS, CLOSING AGENT CONFIRMS SELLER HAS CLEAR RIGHT TO SELL PROPERTY & ESTABLISHES FACTS, SUCH AS WHETHER THERE ARE ANY RESTRICTIVE COVENANTS ON THE USE OF THE PROPERTY

## **CLOSING DOCS ISSUED**

LENDER PROVIDES LOAD ESTIMATE & CLOSING DISCLOSURES DETAILING ALL TERMS & COSTS

## **CONTINGENCIES SATISFIED**

ONCE FINANCING IS COMPLETE, INSPECTION REPAIRS MADE, APPRAISAL COMPLETE, CONTINGENCIES ARE DROPPED OFF.

## **FINAL WALK THROUGH**

1-2 DAYS PRIOR TO CLOSING, BUYER CONFIRMS THAT THE HOME IS IN THE SAME CONDITION AS WHEN PURCHASED & ALL AGREED UPON REPAIRS HAVE BEEN MADE

**TRANSACTION  
CLOSED**

# *the* TIMELINE



## BUDGET

- Determine what you want your monthly payment to be
- Determine how much you want to put down

## MEET WITH A LENDER

- Interview lenders
- Crunch the numbers to determine how much home you can afford

## SET UP YOUR HOME SEARCH

- Determine what your 'must have' items are
- Define the location you want to live in
- Set up your home search

## SHOWINGS

- Walk any homes that meet all of the qualifications you've set until you find the right one & submit an offer

## OFFER ACCEPTED!

- Deposit earnest money
- 10-day inspection period
- Appraisal

## CLOSING DAY

- Sign all lender documents
- Sign all title documents
- Sent to record + fund

## MOVING DAY

- Schedule your movers
- Turn on all utilities in your name
- Welcome Home!

# FINDING YOUR COMFORT ZONE

I know... the dreaded “B” word- budget. But here’s the truth: being crystal clear on your budget makes the entire homebuying journey SO much easier.

Yes, you’ll want to meet with a lender for the official numbers, but start by asking yourself: What monthly payment truly feels comfortable for me and my family right now? A common rule of thumb is to keep your mortgage at or below one-third of your take-home pay.

That said, budgets aren’t one-size-fits-all. Think about where you are in your financial journey:

- Early in your career? You might have room to stretch a little, knowing your income will likely grow in the coming years. For example, a new attorney just starting out may reasonably expect to grow into a higher payment.
- Later in your career or on a fixed income? It may be wiser to stay conservative with your monthly payment to protect your long-term comfort.

The goal is to find the sweet spot that fits your life, so your new home feels exciting not stressful.





# AGENT COMPENSATION

In most real estate transactions, two agents are involved one for the seller and one for the buyer each advocating for their client's best interests.

Sellers typically pay 3% to their own agent and 3% to the buyer's agent. While new NAR rules prohibit advertising a buyer co-broke in the MLS, it's still strongly recommended that sellers offer one. Here's why:



**Offering a buyer's agent co-broke makes your listing more attractive. Buyers already face significant upfront costs, and when sellers cover this expense, buyers can often afford more.**

**It also helps create a smoother transaction. A represented buyer is typically more informed and supported, making it easier for everyone to reach the closing table.**

**While sellers aren't required to offer a co-broke, buyers should be prepared to pay their agent directly if needed. As your agent, my priority is to secure the best terms for you which includes negotiating for a seller-paid commission whenever possible.**



# WHY HAVE AN EXPERT ON YOUR SIDE WHEN BUYING A HOME?

GOING UNREPRESENTED COMES WITH RISK: 7 OUT OF 10 REAL ESTATE LAWSUITS INVOLVE CONSUMERS WITHOUT AN AGENT.

**Are you required to use a real estate agent to buy a home?**

No. But think of it this way you're not required to have a professional cut your hair either. Most people choose to because they don't want to risk the outcome.

Buying a home is one of the biggest financial decisions of your life. Without the right guidance, a lot can go wrong and sometimes, really wrong. Having an expert by your side helps protect you, your investment, and your peace of mind.

# WISH LIST

Buying a new home is exciting it's your chance to dream big. Start by writing down everything you'd love in a home, no limits. Then sort and narrow that list to your top 3-5 must-haves.

Doing this before touring keeps you focused and saves time. If a pool is on your list, for example, we'll only look at homes that have one or are priced so you can add it right away. This way, you stay on track and end up with a home that truly fits your lifestyle and dreams.



# DOWN PAYMENT

Decide how much you'll put down for your home. While some buyers choose the traditional 20%, many qualify with as little as 5%. Knowing this number upfront is key, since it directly affects your monthly payment.

You'll also need to set aside earnest money typically about 1% of the purchase price. Think of this as your good-faith deposit. Don't worry, though your earnest money will be applied toward your down payment when you close. I'll break it down for you in more detail shortly, but for now just know it's part of your overall investment.





# *New Home* WISH LIST

## BATHROOMS

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## KITCHEN

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## BACKYARD

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## FAMILY ROOM

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## FRONT ENTRY

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## BEDROOMS

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## MISCELLANEOUS

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## GET PRE-APPROVED WITH A LENDER BEFORE YOU SHOP!

Now that you know what you want and the numbers you're aiming for, the next step is talking to a lender. Every buyer needs a pre-approval before touring homes. In fact, for higher-end properties (especially luxury listings), listing agents may also require proof of funds before allowing a showing.

Pre-approval not only saves sellers from unnecessary prep work, but it also strengthens your position as a buyer. Your pre-approval letter will be submitted with any offer, showing sellers you're financially ready to secure the loan.

Once you've got your pre-approval in hand, revisit your must-have list to confirm your dream features are realistic within your price range.

# LINE UP YOUR TIMELINE

Are you renting, or do you need to sell your current home first? The answer shapes how we'll structure your move.

If you're a homeowner looking to sell, timing is everything. Closings usually take about 30 days, so aligning your selling and buying dates early helps avoid unnecessary stress. To stay ahead, it's smart to have your home cleaned, staged, and professionally photographed before you start shopping. This way, if we find the perfect property, I can negotiate a Buyer Contingency making your purchase dependent on selling your current home. Sellers love to see that we're ready to hit the market "overnight," which shows we won't hold up the process.

If you're currently renting, the path is often simpler. The great news is that your first mortgage payment isn't due right away it typically comes 45–60 days after closing. That cushion means you can plan your move without the worry of double-paying both rent and a mortgage, giving you more financial flexibility and peace of mind.





# Let the Fun Begin- Time to Shop!



This is the best part... shopping for your new home! We'll set up a custom home search tailored to your must-haves so that the moment a matching property hits the market, you'll get an instant email alert. See something you love? Let me know, and I'll set up a private showing so we can walk through it together.

To keep this process smooth and enjoyable, here are a few quick ground rules:

- Stick to your budget. Touring homes outside your range almost always leads to frustration, and I want you excited about what you can afford.
- Be respectful during showings. Many homes are still occupied, so we'll be mindful of their space especially if kids are around.
- Save the money talk for later. Most homes have cameras, so we'll keep pricing conversations outside after the tour.



With these in mind, get ready your dream home search is officially on!

YOU'RE UNDER CONTRACT...

## *Now what?*

Once your offer is accepted, we'll hand things over to the Title Company. They're like the coordinator who brings everyone together buyer, seller, agents, and lender to make sure all the paperwork is in order so we can get to the closing table smoothly.

01

EARNEST  
DEPOSIT

02

INSPECTION

03

APPRAISAL

### THE DETAILS...

01

**Earnest Money Deposit:** This is usually about 1% of the home's purchase price and shows the seller you're serious about buying. Once all conditions of the contract are met, this money becomes non-refundable but don't worry, it's not extra. It will go directly toward your down payment at closing.

02

**Inspection Period:** This is your opportunity to fully check out the home before moving forward. It's strongly recommended to hire a professional inspector who can give the property a thorough review and flag any issues you'll want to know about.

03

**Appraisal:** After the inspection, the next step is the appraisal. Most lenders require this before approving your loan—it's their way of confirming the home's value matches the purchase price.



# 10-DAY INSPECTION PERIOD: WHY IT MATTERS



The home inspection is a critical safeguard in the buying process- it's your chance to uncover the true condition of the property before moving forward. A professional inspector goes beyond what most buyers could ever check, examining everything from the attic and A/C to plumbing, electrical, and major systems to ensure nothing is overlooked.

Their detailed report, often dozens of pages, lays out exactly what's in good condition and what requires attention, giving you the power to make informed decisions. If problems surface, you can negotiate repairs or replacements with the seller- and if no agreement is reached, you have the right to walk away with your earnest money protected.

This step isn't optional; it's one of the most valuable protections you have, safeguarding both your investment and your peace of mind.



# APPRAISAL CONTINGENCY: PROTECTING YOUR INVESTMENT

After the inspection, the next key step is the appraisal. Most lenders require this to confirm the home's value matches the purchase price.

If the appraisal comes in low, buyers and sellers have a few options:

- The buyer can cancel the contract and receive a full refund of their earnest money.
- Both parties can renegotiate the purchase price.
- The buyer can bring additional cash to cover the difference between the appraisal value and the loan amount.

Once the appraisal contingency is satisfied, the buyer's earnest money typically becomes "**hard**." This means that if the buyer cancels the contract after this point, the earnest money deposit is no longer refundable.





## HOME SALE CONTINGENCY

If you need to sell your current home before buying your new one, this becomes an important contingency. It must be fulfilled before your earnest money becomes non-refundable ("hard"). Don't worry we'll review all the key dates together so you'll know exactly what's expected and when, making the process as seamless as possible.

## FINANCING

During this time, it's imperative that you stay in close contact with your lender. They'll need specific paperwork and information only you can provide them. It is also of the upmost importance that you **refrain from any other major purchases** that could impact your financing. This would be buying a new car or boat or swiping your credit card for furniture for the new house. These purchases can negatively impact your debt to income ratio and implode your deal before it's done. Hang tight until we close on your dream home and then you have full reign to get that home furnished or buy that new car.







## FINAL WALK THROUGH

2-4 days before closing, you'll have the opportunity to walk through the home one last time. This is your chance to confirm that agreed-upon repairs have been completed and that the property is in the same condition as when you went under contract. Don't be surprised to see boxes in the garage sellers are usually in the process of moving too!

If everything checks out, you'll sign off on the home's condition, and we'll be all set for a smooth closing.





## CLOSING DAY CONGRATULATIONS, YOU MADE IT!

Closing day is one of the most exciting milestones in your home journey! A few days before, the Title Company will receive your loan documents and you'll have two options: sign in person at the Title Company or sign with a notary from the comfort of your home. Either way works just make sure there's enough time for documents to get back if you're signing out of state.

Most of the paperwork is completed a couple of days before the official close, so on closing day the final step is simply recording the title with the County Recorder's Office. Once that's done and the loan funds, it's official you're a homeowner!

The best part? **As soon as funding clears, we get to hand you the keys and celebrate the start of your new chapter.**





## *Guidance you* **CAN COUNT ON**

I know this journey is about more than just selling high and buying low it's about reaching your goals with confidence. While there may be bumps along the way, my job is to help you avoid unnecessary delays or roadblocks. You can count on frequent check-ins, my straightforward "tell it like it is" honesty, and creative problem-solving to keep things moving smoothly and get you where you want to go.

*Defilah*



# *what others* **ARE SAYING**



## **BAGITA29**

Delilah was excellent. She made the whole process smoother in purchasing our first home. From the showing ( of mutiple houses) to the closing she's been very helpful, accomodating, and knowledgeable. She's got a network of resources that can help while purchasing a home and afterwards. She responds quickly to all our questions. She made sure we're kept in the loop about updates and where we're at in the process of the purchase. I'm really happy she was our realtor. Definitely recommend.



## **DAYMOND RODRIGUEZ**

Delilah was amazing. She always responded she explained everything to my partner and I and we were always up to date on the process. She was very supportive and beginner friendly and she always knew what we wanted in a house. I have for sure found who I will be recommending for friends and family, I couldn't have asked for a better agent.



## **9211TH**

Working with Delilah was pleasant and easy. She was responsive and met us at every appointment. She was knowledgeable and it felt She was doing her best at representing us. He knowledge came in handy when knowing what we should do and what we were were intilte too.



## **COOLSABINENITRO**

Working with Delilah was an absolute pleasure. She guided me through every step of purchasing my house with professionalism, patience, and genuine care. Delilah was always quick to respond to my questions, explained the process clearly, and went above and beyond to make sure everything went smoothly. Her attention to detail and dedication made the experience stress-free and enjoyable. I'm so grateful for her expertise and would highly recommend her to anyone looking for a realtor who truly has their client's best interest at heart.





# READY TO BUY?

Set your appointment here:



## DELILAH WARE

REAL ESTATE AGENT

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