



The Homebuyers *Guide*

Buying a home shouldn't feel like a test you didn't study for. Here is the whole process in plain language, **from first chat to keys in hand**, plus every cost to plan for along the way.

- 1 CONSULTATION**
We meet, talk goals and budget, and set expectations. No pressure, just a plan.
- 2 PRE-APPROVAL**
A local lender confirms what you can borrow and your monthly payment range.
- 3 HOME SEARCH**
I send curated listings and we tour homes that actually fit your wishlist.
- 4 OFFER**
We price, structure contingencies, and submit a clean, competitive offer.
- 5 INSPECTION**
You hire your own licensed inspector to check the home. We review and negotiate repairs if needed.
- 6 APPRAISAL & LOAN**
The bank orders an appraisal and finalizes your loan. I keep everyone on track.
- 7 FINAL WALKTHROUGH**
We confirm the home is as agreed and ready for you.
- 8 CLOSING DAY**
Sign, fund, and get your keys. Welcome home!

Most buyers close in 45 to 75 days once we start touring.

ONE CALM STEP
AT A TIME



What It Actually Costs to Buy

No surprises is the goal. Your purchase price is only part of the picture. Here is every cost to plan for, so we can build a budget that feels **comfortable, not stretched**.

DOWN PAYMENT

your stake

The cash you put down at closing. Many buyers put down far less than 20%. Your lender will show you options and how each changes your monthly payment.

EARNEST MONEY

good faith deposit

Paid shortly after your offer is accepted and credited toward your costs at closing. It shows the seller you are serious.

CLOSING COSTS

loan & title fees

Lender fees, title insurance, recording, and prepaid taxes and insurance. We will review your lender estimate line by line together.

INSPECTION & APPRAISAL

due diligence

Your home inspection and the bank-ordered appraisal are usually paid during the process, before closing day.

YOUR MONTHLY PAYMENT INCLUDES

- Principal & interest · your loan payment
- Property taxes · held in escrow
- Homeowners insurance · held in escrow
- Mortgage insurance · only if your loan requires it

PRE-APPROVAL CHECKLIST

- Photo ID · license or passport
- Pay stubs · most recent 30 days
- W-2s · last 2 years
- Bank statements · last 2 months, all pages
- Tax returns · if self-employed

"Shop by monthly comfort, not by max approval. A house should fit your life, not the other way around."

KENDRA'S RULE OF THUMB · CASH TO CLOSING = DOWN PAYMENT + CLOSING COSTS, MINUS EARNEST MONEY AND ANY CREDITS WE NEGOTIATE



Ready to talk it through?

Your buyer consult is free, and there is no pressure to start before you are ready. Let's look at your numbers and build your plan.

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