

A scenic view of a paved road winding through a mountainous landscape. The road is dark asphalt with white dashed lines down the center and solid lines on the sides. The mountains are layered, with the closest ones in dark silhouette and the ones in the distance appearing in a hazy, light blue tone. The sky is bright and clear, with a soft glow from the sun. The overall mood is peaceful and aspirational.

ABBIE'S ROAD TO HOME BUYING

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Dear New Client,

It's time to buy a home! Whether this is your first homebuying experience or you are a seasoned pro, there is a lot that goes into finding the perfect house. But I passionately believe that it should be an exciting beginning to your next chapter. My goal is to do all the heavy lifting and allow you to have an easy transition into your new home.

Once the homebuying process begins, things can move rapidly. I want you to feel confident and in control the entire time. In this packet, I have brought together an explanation of each step and the paperwork so that you can have a clear vision of the path to owning your next home. Keeping this packet handy throughout the process allows you to know what will happen next, prepare and ask me any questions you might have.

I look forward to sharing this experience with you. I truly hope by the time we sign the paperwork you can look back with a feeling of ease and say to yourself, "that was so easy!" Now, let's get going on Abbie's Road to home buying!

Introduction

The Stops Along the Way

1. Consultation
2. Pre-Approval
3. Home Search
4. Showings
5. Offer
6. Acceptance/Counter
7. Appraisal/Inspection - Contingencies
8. Negotiation on Repairs
9. Final Paperwork – Close Contingencies
10. Walk through
11. Closing
12. WELCOME HOME



Consultation

This is the time when we will sit down together and go over exactly what you are looking for, as well as going over this packet, setting our expectations of each other throughout the process and going over the buyer's agreement.

Our consultation is important. You are going to hear me say a lot that I want you to feel in control and informed throughout this entire process. I have been where you are. When I bought my first home I thought I had done enough research to know what to expect but as things started happening, I started feeling more and more like I was signing the dotted lines and hoping for the best. I want to provide an experience to you where you NEVER feel that way. It starts right here in the consultation.

PRE-APPROVAL

The Pre-approval is an important step in the buying process. This is especially true when we are in a “seller’s market”. There are two big reasons I ask for a pre-approval prior to looking at homes but they both come down to the same result: I don’t want you to fall in love with a house and not get it when it could be easily avoided.

Having a pre-approval will ensure you and the lender are on the same page of what you can afford. Many times it is easy to look at ourselves and say that we could definitely afford a certain payment or make something work, but the lenders have their own way of determining these things and knowing what they say you can afford will ensure you don’t fall in love with a house that is out of your budget.

The other factor is that once we find a home for you, the process can move pretty quickly. Sometimes sellers have small timeframes to get offers in before deciding. Sellers want to feel sure that the offer they choose will go through are much more likely to go with a buyer who has a pre-approval.

Pre-Approval (cont)

I am happy to recommend lenders to you. My brokerage and I have tons of information available on local lenders, which can be advantageous to landing an offer acceptance. We know what lenders may specialize in particular types of mortgages (like VA or FHA) and are happy to assist you with finding the perfect match!

I do understand that some have concerns with getting the pre-approval first, please feel free to reach out and address those concerns with me as well.

HOME SEARCH

Now it's time to go to work! First, I am going to take the work out of finding the houses for you to look at. There are many factors to consider when deciding which homes to look at and I will take all the information you give me in our consultation to figure out which ones you should see. While many online sites have details on homes, a lot of times these take more time to get updated when offers are put in, and many details may be left out that I have access to through the MLS. I am happy to take my time to make sure you don't unnecessarily waste any of yours!

I also spend a lot of time visiting open houses and keeping up-to-date on what is on the market. So, I may be able to cross off or add certain properties to your home search based on what you tell me you want.

HOME SHOWINGS

This, for me, is always the part that is the most fun. We will come up with a game plan and I will schedule times with the various listing agents involved. We will dive into each of the properties and closely exam the details and I will get to learn a little more about your style, likes and dislikes.



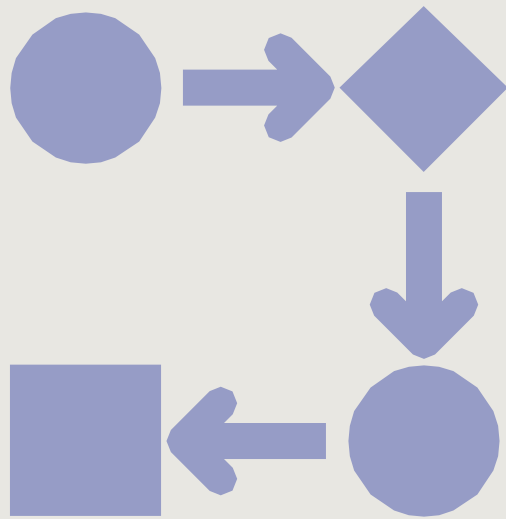
Hopefully, we will find the perfect home right away, but if not, I will use all of this information to circle back around to the home search.

OFFER

Now, when I was a first-time buyer, I can tell you one thing.. My idea of an offer and what an offer actually is were two totally different things. But let me just say, here is where I will come in very handy for you! This is the stage where the paperwork really begins. As we enter this stage we will go through:

- what an offer looks like
- what types of contingencies may be necessary based on the home and the conditions of your lending. Possible examples include financing, inspections, and appraisal.
- We will go into details about the timeframe the seller has to respond and the legal ramifications of submitting an offer and receiving an accepted offer.
- We will talk about earnest money. How much you should give and what happens if you back out of your offer.

ACCEPTANCE/COUNTER



The next couple steps of the process can get a little involved and can include a lot of “hurry up and wait” cycles. The seller will either accept your offer and we will move into the contingent phase or will counter, in which case we will discuss your options moving forward. Again there are timelines that will need to be met, which I will make sure you are fully aware of, paperwork to be filled out and some heavy coordinating activities ahead. Don’t worry. I will absolutely be here to walk you through every step and take care of the little details so you don’t have to worry!

Contingencies

Hooray! Your offer has been accepted! We have moved into the contingencies phase. This is where, depending on how your offer was written, we will get busy. I will be here to handle as much of it as you will let me! I will be able to provide lists of companies, coordinate inspections and appraisals and work with your lender to ensure every detail of the transaction is ready for closing. As each step is completed, we will meet either virtually or in person at your convenience (within the designated timeframes) and talk about the results and what it means for your sale and for the next step – negotiating on repairs.

Negotiating for Repairs

Now, as we get into these final steps, it's hard to tell you with a crystal ball how everything is going to go exactly. But, most of the time, you will have an opportunity post-inspections to negotiate with seller for any unnoticed safety problems that the home may have had. There's no guarantees here, it can go many different ways and it can depend greatly on how your offer was originally written or things like financing requirements. Some possibilities may include: accepting results and moving forward, asking for repairs prior to closing, or asking for credit towards closing costs to cover repairs.

I will be sitting down and going over the inspection with you, getting your thoughts and feelings and will give you my best advice on what to do once we get here. Remember, I am your advocate and I will always put your interests above all else!

Closing Contingencies

The inspections are done, the financing has gone through, the appraisal is complete. You have worked with the sellers through your negotiation repairs. You have reviewed the HOA docs. All the conditions of buying the home are coming together and you are ready to move forward. At this point, there will be a little more paperwork that I will walk you through as we close the contingencies on the contract.

WALK THROUGH

The last step before we sit down to cross the t's and dot the I's is the final walk through. You will see your new home in ready to move in condition. We will go through the contract to ensure that all the bits and pieces that are supposed to be there still are (appliances, fixtures..) and that nothing in the home has been drastically altered. I'll give you a few minutes to let it all sink in and you will really start to feel the excitement as you realize it's all about to be YOURS!

CLOSING

And just. Like. That. The day is here! It's time to close on your new home!! This may happen the same day as your walk through or the day after. We will meet with the settlement agent who will go over all the paperwork. Be ready to sign, sign, sign! And then, just like that, you will be handed a set of keys to your brand new home! Pictures will be taken, hugs will happen, you will be bursting with joy and excitement (and of course you won't be able to stop yourself from telling everyone what a wonderful experience you had with your agent!). We will part ways as friends, and you will know that if you ever need anything (recommendations on places to eat, contractors, whatever) I'm just a phone call away!!