



LET'S FIND YOUR
New Home

YOUR HOME BUYERS GUIDE

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REAL ESTATE

PRESENTED BY CHRISTINA DOTSON



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WHY USE *an agent?*




Buying your home is a major milestone — one that involves financial decisions, emotional considerations, & strategic planning. Whether you're upsizing, downsizing, relocating, or simply ready for a change, this guide will walk you through the process with clarity & confidence.

As your estate agent, my commitment is to provide expert guidance, honest advice, & a seamless experience from offer to completion.





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It's nice to meet you!

**Hi, I'm Christina Dotson & I am here
to help you buy your home!**

Choosing the right estate agent is about more than listings; it's about expertise, trust, & results.

I bring a deep understanding of the local property market, ensuring accurate valuations & strategic guidance that help you make informed decisions. My approach is tailored to each client, with a focus on listening carefully to your goals & delivering a service that is both efficient & transparent. With strong negotiation skills & a commitment to professional integrity, I consistently secure favorable outcomes while managing the process with precision from start to finish.

What I offer you

- ✓ Listings You Will Love
- ✓ Professional & Tailored Guidance
- ✓ Dedicated Personalized Service
- ✓ Current Location Insights
- ✓ Strong & Confident Negotiating Skills



WHY DO YOU NEED *a buyers agent?*

Buying a home is one of the biggest financial & lifestyle decisions you'll ever make. It's exciting — but it's also complex. Having a professional by your side isn't just helpful; it's a strategic advantage. A skilled buyer's agent protects your interests, guides your decisions, & ensures you move through the process with clarity and confidence.

Expert Guidance in a Fast-Moving Market

Real estate markets shift quickly. Prices, inventory, competition, & neighborhood trends can change week to week. A buyer's agent helps you:

- Understand current market conditions
- Identify opportunities & risks
- Avoid overpaying or missing out

You're not just getting access to listings — you're getting insight.

Access to More Homes, Sooner

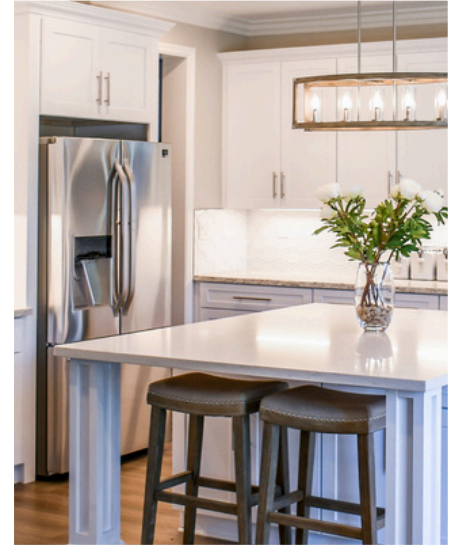
Agents often know about homes before they hit the public market. Through professional networks, coming-soon listings, & off-market opportunities, you gain access to options you might never find on your own.

Skilled Negotiation That Protects Your Bottom Line

Negotiating a home purchase isn't just about price. It's about terms, timelines, contingencies, repairs, credits, & risk. Your agent:

- Crafts a competitive offer strategy
- Negotiates on your behalf
- Protects your financial interests
- Helps you avoid costly mistakes

You get a professional advocate in your corner.



Support Through Every Step of the Process

Buying a home involves dozens of moving parts — lenders, inspectors, appraisers, attorneys, escrow officers, & more. Your agent coordinates all of it, including:

- Scheduling & attending inspections
- Reviewing disclosures & reports
- Managing deadlines & paperwork
- Communicating with all parties involved

This keeps the process smooth, organized, & stress-free.

Protection, Clarity, and Compliance

With updated industry rules, disclosures, & contracts, buyers benefit more than ever from professional representation. Your agent ensures:

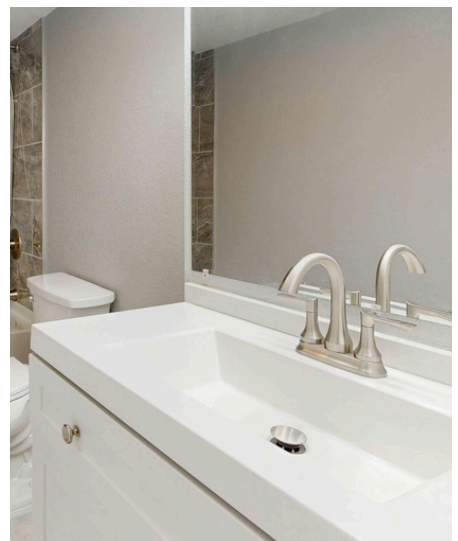
- You understand every document you sign
- Your rights & interests are protected
- You stay compliant with new regulations
- You make informed, confident decisions

It's not just service — it's safeguarding.

A Partner Who Puts Your Goals First

A buyer's agent is your advocate. They learn your priorities, understand your lifestyle, & help you find a home that truly fits. You're not navigating the process alone. You have a professional who is invested in your success.

Buying a home is a major milestone, & having a dedicated agent by your side transforms the experience from overwhelming to empowering. Your agent serves as your advocate from the first conversation to the final signature. In a fast-changing real estate landscape, professional representation ensures clarity, protection, & confidence at every step — so you can focus on what matters most: finding the home that truly fits your life.



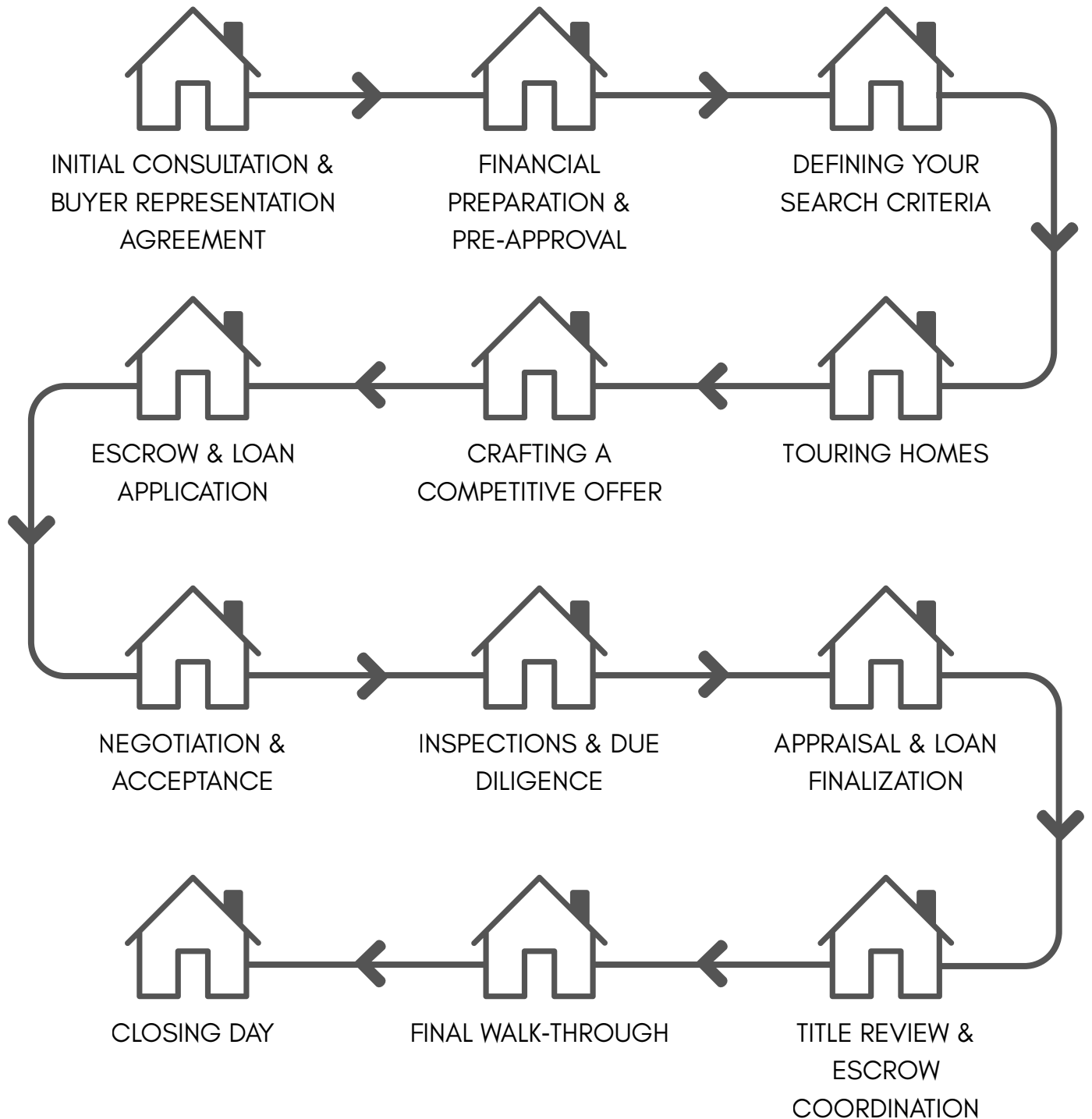


READY TO BUY

A Home?

Before you begin touring homes or drafting offers, it's important to take a step back & look at the bigger picture. Buying a home is both a financial investment & a lifestyle decision, & the more clarity you have upfront, the smoother & more confident your journey will be. These key considerations help you prepare thoughtfully & set the foundation for a successful purchase.

YOUR HOME BUYING *Roadmap*





THINGS TO CONSIDER

Before Purchase

Your Long-Term Goals & Lifestyle Vision

A home should support where your life is headed. Consider how long you plan to stay, whether your household may grow or change, & what kind of lifestyle you want to build. Think about work flexibility, future family plans, hobbies, & the type of environment where you thrive. The clearer your vision, the easier it becomes to identify homes that truly fit.

Financial Preparedness & True Cost of Ownership

Beyond the purchase price, homeownership comes with ongoing responsibilities. Evaluate your monthly comfort level, down payment, closing costs, & reserves for unexpected repairs. Consider future expenses like renovations, landscaping, or furnishing a larger space. A strong financial foundation helps you buy with confidence & reduces stress later.

Credit Health & Loan Strategy

Your credit score, debt-to-income ratio, & loan type influence your interest rate & monthly payment. Reviewing your credit early allows time to correct errors or strengthen your profile. Explore different loan programs, down-payment options, & interest-rate scenarios with a trusted lender so you understand what's possible & what aligns with your goals.

Location, Community & Daily Life

Where you live shapes your everyday experience. Think beyond the home itself & consider commute times, school districts, neighborhood amenities, walkability, safety, & future development plans. The right location should support your lifestyle today & enhance your long-term satisfaction.



Home Type, Condition & Maintenance Expectations

Different home types come with different responsibilities. Decide whether you prefer a single-family home, condo, or townhouse, & how much maintenance you're comfortable taking on. Consider whether you want move-in-ready convenience or are open to renovations. Understanding your tolerance for upkeep helps narrow your search & prevents surprises.

Market Conditions & Timing

Real estate markets shift, & timing can influence your experience. Inventory levels, competition, pricing trends, & interest rates all play a role in how quickly you'll need to act & how competitive your offers may need to be. A clear understanding of current market dynamics helps you make strategic, informed decisions.

Resale Value & Long-Term Investment

Even if you plan to stay long-term, it's wise to consider future resale potential. Look at neighborhood growth, school ratings, layout functionality, & overall appeal. A home with strong long-term value protects your investment & gives you flexibility down the road.

Emotional Readiness & Decision-Making Style

Buying a home can be emotional. It requires decisiveness, patience, & the ability to stay grounded in your goals. Consider how you handle pressure, how quickly you're comfortable making decisions, & whether you're prepared for the responsibilities of ownership. Emotional readiness is just as important as financial readiness.

When you understand your goals, finances, lifestyle needs, & the realities of the market, you're better equipped to make confident decisions. With clarity upfront & the right guidance throughout, you'll be ready to find a home that supports your life today & your vision for the future.

YOUR HOME BUYING

Roadmap - in detail

1

Initial Consultation & Buyer Representation Agreement

Your journey begins with a conversation. We discuss your goals, timeline, budget, & ideal lifestyle – & we formalize our partnership through a Buyer Representation Agreement. This ensures transparency around services, expectations, & compensation before we begin touring homes.

2

Financial Preparation & Pre-Approval

Before you start looking at homes, you'll connect with a trusted lender to:

- Review your financial picture
- Understand your purchasing power
- Obtain a pre-approval letter

This step strengthens your position & ensures you're ready to act when the right home appears.

3

Defining Your Search Criteria

Together, we refine what matters most to you – location, lifestyle, home features, commute, schools, amenities, & long-term goals. This clarity helps us focus on homes that truly fit your vision.

4

Touring Homes

We explore properties that match your criteria, including:

- On-market listings
- Off-market opportunities
- Coming-soon homes

As we tour, I help you evaluate each home's condition, value, & potential so you can make informed decisions.

5

Crafting a Competitive Offer

Once you find the right home, we develop a strategic offer based on:

- Market conditions
- Comparable sales
- Seller motivations
- Your budget & comfort level

I guide you through every term – price, contingencies, timelines – to position you for success.

6

Escrow & Loan Application

You will open an escrow account & deposit escrow. You will also complete a loan application within the contract timeframe.

7

Negotiation & Acceptance

I negotiate on your behalf to secure the best possible terms. This may include price adjustments, credits, repairs, or timeline changes. Once both parties agree, you're officially under contract.

8

Inspections & Due Diligence

We schedule inspections to assess the home's condition. If issues arise, we discuss options such as:

- Repair requests
- Seller credits
- Renegotiation
- Additional evaluations

This step ensures you understand exactly what you're buying.

9

Appraisal & Loan Finalization

Your lender orders an appraisal to confirm the home's value. Meanwhile, underwriting reviews your financial documents to finalize your loan. I stay in close communication with all parties to keep the process on track.

10

Title Review & Escrow Coordination

The title company verifies that the property can be transferred free & clear. Escrow manages funds, documents, & timelines. I oversee the process to ensure everything stays organized & compliant.

11

Final Walk-Through

Just before closing, we complete a final walk-through to confirm:

- The home is in the expected condition
- Agreed-upon repairs are complete
- Nothing has changed since your last visit

It's your last checkpoint before ownership.

12

Closing Day

You sign the final documents, your loan is funded, & the deed is recorded. Once everything is complete, you receive the keys — & the home is officially yours.

The home-buying process has many steps, & can be overwhelming. From the first conversation to the moment you receive your keys, you have a dedicated professional managing the details, protecting your interests, & ensuring every decision supports your long-term goals. This roadmap is your guide — & I'm here to walk it with you.

BUYER'S AGENT

Compensation

The real estate landscape has evolved, & with it, the way buyer's agents are compensated. Today's model emphasizes transparency, choice, & clear agreements—ensuring you understand exactly how your representation works & how your agent is paid.

WHO PAYS THE BUYER'S AGENT?

1. Seller Offers Compensation

Sellers may still choose to offer compensation to a buyer's agent, but it must be communicated off-MLS. If offered, this compensation can fully or partially cover your agent's fee. Your agent will verify in advance that the homes you view offer compensation for their service.

2. Buyer Pays Their Agent Directly

If a seller does not offer compensation—or offers less than the amount agreed upon in your Buyer Representation Agreement—you may choose to:

- Pay the difference
- Renegotiate the agreement
- Adjust your home search to properties where compensation is offered

Your agent will walk you through these options so you can make informed decisions.

3. Compensation Is Negotiated as Part of the Offer

In some cases, buyers may request seller-paid compensation as part of their offer terms. This becomes a negotiable element of the transaction, similar to closing costs or repairs.

Why Buyer Representation Still Matters

Even with changes to compensation rules, the value of buyer representation remains the same. Your agent provides:

- Market expertise & pricing guidance
- Access to off-market & pre-market opportunities
- Skilled negotiation on price, terms, & contingencies
- Coordination with lenders, inspectors, attorneys, & escrow
- Protection of your interests throughout the transaction

Your agent's role is to advocate for you—ensuring you make confident, informed decisions.

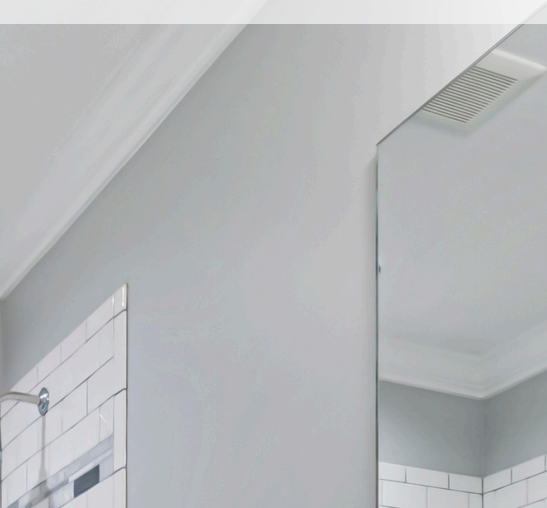
What This Means for You

The updated rules give you more clarity & control. You'll know:

- Exactly what services you're receiving
- Exactly how your agent is compensated
- Exactly what your financial responsibility is

It's a more transparent, consumer-focused approach to representation.


POTENTIAL OBSTACLES



Even the smoothest home-buying journey can come with unexpected twists. Understanding the potential obstacles ahead helps you stay prepared, confident, & proactive.

With the right guidance, most challenges can be anticipated—and solved—before they ever disrupt your momentum.

Limited Inventory or High Competition



In some markets, desirable homes sell quickly & attract multiple offers. This can lead to:

- Fewer options that match your criteria
- Homes selling above asking price
- The need for a strong, strategic offer

A skilled agent helps you stay competitive without compromising your goals.


Financing Hurdles

Even well-qualified buyers can encounter financing challenges, such as:

- Unexpected credit issues
- Delays in loan approval
- Appraisals coming in lower than the purchase price

Your agent & lender work together to keep your financing on track & address issues early.

Inspection Findings



Inspections often reveal items that need repair or further evaluation. These can range from minor fixes to major structural concerns. Your agent helps you:

- Understand the severity
- Negotiate repairs or credits
- Decide whether to move forward or walk away

It's about protecting your investment.



Title or Legal Issues

Occasionally, title searches uncover problems such as liens, boundary disputes, or unresolved ownership questions. These issues must be cleared before closing, & your agent coordinates with the title company to ensure everything is resolved properly.

Delays in Closing

A home purchase involves many parties—lenders, inspectors, appraisers, attorneys, escrow officers. Delays can happen due to:

- Slow document processing
- Scheduling conflicts
- Last-minute underwriting requests

Your agent keeps communication tight & timelines organized to minimize disruptions.

Emotional Stress or Decision Fatigue

Buying a home is both exciting & emotional. It's normal to feel:

- Overwhelmed by choices
- Discouraged by competition
- Unsure about timing or budget

A trusted agent helps you stay grounded, focused, & aligned with your long-term goals.

Appraisal Gaps

If the appraisal comes in lower than the agreed-upon price, it can create a gap that must be resolved. Options may include:

- Renegotiating the price
- Requesting seller concessions
- Adjusting your financing strategy

Your agent guides you through each scenario with clarity.

Obstacles are a natural part of the home-buying process, but they don't have to derail your experience. With the right preparation & a knowledgeable agent guiding each step, challenges become manageable—and often entirely solvable. The goal isn't just to get you into a home, but to ensure you feel confident, protected, & supported from start to finish.

TOP TEN MISTAKES

Buyers Make

Even the most prepared buyers can stumble during the home-buying process. Understanding the most common mistakes ahead of time helps you stay focused, avoid unnecessary stress, & make confident, informed decisions. Here are the top ten missteps buyers often make – & how the right guidance helps you steer clear of them.



- 1 Starting the Search Without Financial Preparation**

Many buyers begin touring homes before speaking with a lender. Without a pre-approval, it's difficult to understand your true purchasing power — & you may fall in love with a home you can't confidently pursue.
- 2 Focusing Only on the Home, Not the Location**

A beautiful home in the wrong neighborhood rarely leads to long-term satisfaction. Commute times, schools, amenities, & future development plans matter just as much as the property itself.
- 3 Overextending Their Budget**

It's tempting to stretch for the "perfect" home, but doing so can create financial strain. Smart buyers consider not just the mortgage, but ongoing costs like maintenance, utilities, & future improvements.
- 4 Skipping the Buyer Representation Agreement**

Some buyers hesitate to formalize representation, not realizing it protects their interests & clarifies compensation. Without it, expectations can become unclear — especially under updated NAR rules.
- 5 Letting Emotions Drive Decisions**

Buying a home is emotional, but decisions made in the heat of the moment can lead to regret. A balanced approach — blending excitement with strategy — leads to better outcomes.
- 6 Underestimating the Importance of Inspections**

Skipping or rushing inspections can lead to costly surprises. Inspections reveal the true condition of the home & give you leverage to negotiate repairs or credits.
- 7 Making Big Financial Changes During the Process**

Changing jobs, opening new credit lines, or making large purchases can jeopardize your loan approval. Stability is key from pre-approval to closing.
- 8 Ignoring Resale Potential**

Even if you plan to stay long-term, life can change. Buyers who overlook layout, location, or neighborhood trends may struggle with resale value later.
- 9 Moving Too Slowly in a Competitive Market**

In fast-moving markets, hesitation can mean losing out. Prepared buyers — with financing in place & clear criteria — can act decisively when the right home appears.
- 10 Going It Alone**

Some buyers try to navigate the process without professional representation, not realizing how much expertise, negotiation skill, & risk management a seasoned agent provides. A strong advocate protects your interests at every step.

FINANCING

Explained

Financing is the foundation of your home-buying journey. Before you begin touring homes, it's essential to understand your financial picture & secure a pre-approval from a trusted lender. This step clarifies your purchasing power, strengthens your negotiating position, & ensures you're prepared to act when the right home appears.

Your lender will review your income, credit, assets, & debt to determine the loan programs & monthly payment options that best fit your goals. Beyond the mortgage itself, it's important to consider additional costs such as down payment, closing expenses, insurance, taxes, & ongoing maintenance.



SETTING YOUR Budget

Setting the right budget is one of the most important steps in the home-buying process. A well-defined budget gives you clarity, confidence, & control — & ensures you're searching for homes that truly align with your financial comfort & long-term goals. Here's how to approach it thoughtfully & strategically.

Start With Your Monthly Comfort Level

Instead of beginning with a purchase price, start with what feels comfortable month-to-month. Consider:

- Your current housing costs
- Lifestyle expenses (travel, dining, childcare, hobbies)
- Savings goals & retirement contributions
- How much flexibility you want each month

Your monthly comfort level becomes the foundation for determining your price range.

Understand the Full Cost of Homeownership

Your mortgage is only one piece of the puzzle. Factor in:

- Property taxes
- Homeowners insurance
- HOA dues (if applicable)
- Utilities & maintenance
- Potential renovations or furnishings

A realistic budget includes both the expected & the "hidden" costs of ownership.

Review Your Savings & Upfront Costs

Before buying, you'll need funds for:

- Down payment
- Closing costs
- Inspections & appraisal
- Moving expenses
- Emergency reserves

A strong savings cushion protects you from surprises & keeps your finances stable.

Build in a Buffer

Markets shift, interest rates fluctuate, & life happens. Leaving room in your budget gives you flexibility & protects you from feeling stretched or stressed.

Evaluate Your Credit & Debt

Your credit score & debt-to-income ratio directly impact your loan options & interest rate. Higher credit often means:

- Lower monthly payments
- Better loan programs
- More purchasing power

Reviewing your credit early helps you understand what's possible — & where improvements may help.

Get Pre-Approved With a Trusted Lender

A pre-approval gives you a clear, accurate picture of your purchasing power. It outlines:

- Your maximum loan amount
- Estimated monthly payments
- Available loan programs
- Required down payment

This step ensures your budget is grounded in real numbers, not guesswork.

Consider Your Long-Term Plans

Your budget should support your life today & your goals for the future. Think about:

- Career growth
- Family plans
- Lifestyle changes
- How long you plan to stay in the home

A sustainable budget is one that still feels comfortable years from now.

UNDERSTANDING THE DIFFERENT

Loan Types



Understanding the different types of home loans available can help you choose the financing option that best supports your goals, budget, & long-term plans. Each loan type comes with its own benefits, requirements, & considerations.

Conventional Loan

A standard loan with competitive rates; best for buyers with strong credit & stable finances.

FHA Loan

Government-backed loan with lower down-payment & flexible credit requirements; great for first-time buyers.

VA Loan

Exclusive to eligible veterans & active-duty service members; offers no down payment & no mortgage insurance.

USDA

Loan Designed for rural & some suburban areas; offers no down payment & flexible credit guidelines.

Jumbo Loan

For higher-priced homes that exceed conventional loan limits; requires strong credit & larger down payments.

Fixed-Rate Mortgage

Interest rate stays the same for the life of the loan; ideal for long-term stability.

Adjustable-Rate Mortgage (ARM) Starts with a lower fixed rate that adjusts over time; best for short-term plans or future refinancing.



PREPARING FOR YOUR *Home Loan*

Securing a home loan is one of the most important steps in the buying process. With the right preparation, you'll move through financing smoothly, strengthen your negotiating position, & feel confident about the investment you're making. Here's what to focus on as you get ready.

WHAT IS PRE-APPROVAL?

A pre-approval is a lender's written confirmation of how much they are willing to lend you based on a review of your financial information. It's more detailed & reliable than a pre-qualification because it involves verifying your income, credit, assets, & debts.

With a pre-approval, you receive:

- A specific loan amount you're approved for
- An estimate of your monthly payment
- A clearer understanding of your interest rate options
- A stronger position when making an offer

In competitive markets, pre-approval is essential – it shows sellers you're ready & able to move forward.

WHAT IS PRE-QUALIFICATION?

Pre-qualification is an initial, informal assessment of how much you may be able to borrow based on basic financial information you provide to a lender. It's a quick snapshot – not a verified approval – & typically relies on self-reported details about your income, debts, & credit.

FACTORS LENDERS CONSIDER

Income & Employment History

Your current income, employment stability, work history over the past two years, bonuses, commissions, or additional income sources
Consistency & reliability are key.

Credit Score & Credit History

Your loan options, your interest rate, your overall borrowing power. Lenders also look at your payment history, credit utilization, & any past delinquencies or collections.

Debt-to-Income Ratio (DTI)

Your DTI compares your monthly debt payments to your monthly income. Lower ratios show lenders you have room in your budget for a mortgage payment.

Assets & Savings

Lenders verify that you have enough funds for, down payment, closing costs, & reserves (money left over after closing).

This demonstrates financial stability & preparedness.

Liabilities & Monthly Obligations

Car loans, student loans, credit cards, personal loans, child support or alimony.

These obligations impact how much you can comfortably borrow.



QUESTIONS *to ask a lender*

Choosing the right lender is just as important as choosing the right home. Asking thoughtful questions helps you understand your loan options, compare lenders, & feel confident about your financing. Here are key questions every buyer should ask:

- What loan programs do I qualify for, & what are the differences between them?
- What interest rate are you offering, & is it fixed or adjustable?
- What will my monthly payment be, including taxes, insurance, & any HOA fees?
- How much do I need for a down payment & closing costs?
- Are there any down-payment assistance programs available to me?
- What is the estimated timeline for pre-approval & closing?
- What documents will you need from me throughout the process?
- Can you explain my loan estimate & any fees included?
- Is there a penalty for paying off my loan early?
- How do rate locks work, & when should I lock my rate?
- What happens if interest rates change during my loan process?
- How will you communicate with me, & how often should I expect updates?

DOCUMENTS FOR PRE-APPROVAL

- ✓ Personal Identification
- ✓ Pay Stubs, W-2
- ✓ Tax Returns
- ✓ Other Income Sources
- ✓ Rental History
- ✓ Bank Statements
- ✓ Credit Score & History
- ✓ Income Verification

FINDING YOUR

Dream Home

Finding your dream home is about more than square footage or finishes — it's about discovering a space that truly supports your lifestyle, reflects your values, & feels right the moment you walk through the door. It starts with clarity: understanding what matters most to you, from location & layout to daily routines & long-term goals. As you explore different homes, pay attention not just to what you see, but to how each space makes you feel. With thoughtful guidance & a clear vision, your dream home becomes less about luck & more about alignment — the perfect blend of comfort, possibility, & the life you're building.





YOUR HOME

Preferences

Your home preferences help shape a focused, meaningful search by highlighting the features, locations, & lifestyle elements that matter most to you. Clarifying what you value — from layout & light to neighborhood feel — ensures every home you consider aligns with how you live & what you're looking for next.

What neighborhoods or areas feel most aligned with your lifestyle?

How important is commute time, walkability, or access to amenities?

What size home do you need now — & in the next few years?

Which features matter most (natural light, layout, storage, outdoor space)?

Are schools, parks, or community features important to you?

What are your non-negotiables versus your nice-to-haves?

Do you want a move in home or are you open to renovations?



HOME FEATURES CHECKLIST

Exterior

- Privacy
- Deck / Patio
- Landscape Lighting
- Security System
- Sun Exposure
- Front Porch
- Parking

Kitchen

- Walk In Pantry
- Kitchen Island
- Breakfast Nook
- Updated Appliances
- Updated Cabinets
- Wooden Flooring
- Access to Dining Room

Living Room

- Open Plan Layout
- Fireplace
- Wooden Flooring
- Built in Bookshelves
- Access to Dining Room

Dining Room

- Formal Dining Room
- Recessed Lighting
- Open Plan Layout
- Windows
- Wooden Flooring

Bedrooms

- Number of Bedrooms
- With En-Suite
- Walk in Closets
- Storage Space
- Master on Main Floor
- Wooden Flooring

Bathrooms

- Number of Bathrooms
- Double Vanities
- Bathtub
- Rainhead Shower
- Walk in Shower

Additional Features

- Basement
- Laundry Room
- Home Office
- Home Gym
- Media Room
- Sun Room
- Swimming Pool
- Hot Tub
- Wine Cellar
- Garage
- Annex
- Entryway
- Mud Room
- Attic Space
- Lots of Natural Light

Best time / days for home tours?



THE HOME *Search*

The home search is where your vision starts to take shape. With your budget, goals, & priorities defined, this stage becomes an exciting blend of exploration & clarity. Together, we'll identify neighborhoods that fit your lifestyle, refine the features that matter most, & tour homes that align with your needs.

As you walk through each property, pay attention not just to what you see, but to how the space feels & how it supports your daily life. My role is to guide you through the options, highlight opportunities, & help you evaluate each home with both practicality & possibility in mind — so when the right one appears, you'll recognize it with confidence.

Tips when touring homes

- Pay attention to the layout & how the space flows.
- Look for natural light, storage, & overall functionality.
- Focus on the home's condition, not the décor or staging.
- Check major systems where possible (roof, windows, HVAC).
- Step outside to assess the neighborhood, noise, & parking.
- Consider your daily routines — does the home support them?
- Take notes or photos to help compare homes later.
- Ask questions.

HOMES TOURED

ADDRESS:

RATING:

PRICE:



OFFERS & *Negotiations*

Buying a home is both an emotional milestone & a strategic moment. When you're ready to write an offer, my role is to transform what can feel overwhelming into a clear, confident, & well-orchestrated process. This is where preparation meets opportunity – & where the right guidance can make all the difference.



MAKING AN *Offer*

CRAFTING A COMPETITIVE OFFER

Every offer tells a story. It communicates not just price, but intent, readiness, & respect for the home. Together, we shape an offer that aligns with your goals while positioning you as a strong, compelling buyer.

Key elements we'll consider include:

- Price Strategy – informed by market data, property condition, & seller motivation.
- Deposit Strength – demonstrating seriousness & financial readiness.
- Contingencies – balancing protection with competitiveness.
- Timeline – offering flexibility that appeals to the seller's needs.

Rather than defaulting to a template, we tailor each offer to the specific home, the market climate, & the seller's priorities. You may even wish to include a thoughtful, memorable letter to the seller alongside your offer.

READING THE SELLER'S SIGNALS

Behind every listing is a human story. Understanding the seller's motivations – whether they value speed, certainty, or simplicity – allows us to craft an offer that resonates. This is where negotiation becomes less transactional & more relational.

I'll help you interpret:

- How long the home has been on the market
- The level of interest & competition
- The seller's preferred timing
- Any cues from the agent about priorities or sensitivities

This insight becomes our strategic advantage.

DOCUMENTS FOR THE OFFER

- ✓ Pre-approval Letter
- ✓ Proof of Funds
- ✓ Offer Price
- ✓ Earnest Money Deposit
- ✓ Home Inspection Report



THE OFFER PROCESS

Once we have made an offer the seller can:

1 ACCEPT

If the seller accepts your offer as-is, we immediately move into the next phase: inspections, due diligence, & preparing for closing.

2 DECLINE

Sometimes a seller simply declines. This can happen if: another offer is significantly stronger, your terms don't align with their priorities, they're testing the market & not ready to commit.

3 COUNTER

A counteroffer is the seller's way of saying, "We're interested – but let's adjust a few things." They may propose changes to: price, closing date, contingencies, deposit amount, included or excluded items.

4 DO NOTHING

Silence is also a response. A seller may delay because: they're reviewing multiple offers, they're waiting for a deadline, they need time to discuss with family or advisors, they're gauging market interest. In these moments, I monitor the situation closely, stay in communication with the listing agent, & keep you informed so you never feel left in the dark.

5 BEST & FINAL

In competitive situations, the seller may ask all interested buyers to submit their strongest terms. This is common when: there are multiple offers, the seller wants to avoid back-&-forth negotiations, they're aiming for the cleanest, most compelling package.

6 BACKUP OFFER

The seller accepts a different offer, but asks whether you'd like to be a backup. This can be a smart move if: you love the home, the accepted offer has contingencies that could fall through, you want to stay in the running without active negotiation. A backup can often lead to successful purchases, especially in markets where deals occasionally collapse during inspections or financing.



THE OFFER PROCESS

If the seller counters we can:

1 ACCEPT

If the seller's adjustments still align with your goals, we can simply accept. This moves us directly into the next phase: inspections, due diligence, & preparing for closing. It's the smoothest path forward when the terms feel right.

2 DECLINE

If the seller's terms don't work for you, we can respectfully decline. Sometimes walking away is the strongest move, especially if the home doesn't justify the revised terms or the negotiation no longer aligns with your goals.

3 COUNTER BACK

This is where strategy comes in. We can propose new terms that better match your comfort level – whether that's price, timing, contingencies, or included items. Our goal is to keep the conversation productive while protecting your priorities.

4 ADJUST

We can also adjust the structure of the offer instead of changing price. We can strengthen the deposit, adjust the closing timeline, modify contingencies, offer flexibility on repairs or inclusions. These subtle shifts can make your offer more appealing without stretching beyond your comfort zone.

5 CLARIFICATION

If something in the counteroffer is unclear – a vague term, a missing detail, or an unexpected condition – we can ask for clarification before responding. This ensures you're making decisions with full information, not assumptions.

6 REASSESS

Sometimes the best move is to take a breath. A counteroffer can reveal: the seller's true priorities, how competitive the home is, whether the property still fits your strategy. We can regroup, review the landscape, & decide whether to move forward or shift focus to other opportunities.

NEGOTIATION

Basics

Every home purchase has room for thoughtful negotiation. It's not just about price — it's about shaping a purchase that feels fair, comfortable, & aligned with your goals. My role is to help you understand where you have leverage, where flexibility matters, & how to craft terms that create a win-win for both sides.

Purchase Price

The most obvious negotiation point — but rarely the only one. Depending on market conditions, we may negotiate: a lower price, a price adjustment after inspections, a price aligned with appraisal results. Price is important, but it's just one part of the overall package.

Closing Costs

Buyers can sometimes negotiate for the seller to cover part of the closing costs. This can include: transfer fees, title insurance, escrow fees, credits toward loan costs. It's especially helpful if you want to preserve cash for renovations or furnishings.

Repairs or Credits

After inspections, buyers often negotiate: repairs to be completed before closing, a credit toward future repairs, a price reduction to reflect the home's condition. This ensures you're not inheriting unexpected issues.

Closing Timeline

Timing can be just as valuable as money. You can negotiate: a faster closing if you're ready, a longer closing if you need time, a rent-back period if the seller needs to stay temporarily. Flexibility here can make your offer more appealing.

Contingencies

Buyers can negotiate which contingencies to include, modify, or waive. The goal is to balance protection with competitiveness.

Inclusions & Exclusions

You can negotiate for certain items to stay with the home, such as: appliances, light fixtures, window treatments, outdoor furniture, smart-home systems. These details can add real value and convenience.

Home Warranty

Buyers sometimes negotiate for the seller to provide a one-year home warranty. This covers major systems & appliances, offering peace of mind during your first year in the home.



CONTINGENCIES YOU MAY SEE

in an Offer

Contingencies are safeguards – thoughtful “checkpoints” built into your offer to ensure you’re protected as you move toward purchasing a home. They give you the opportunity to verify that the property, the financing, & the overall terms align with your expectations before you fully commit.

Inspection Contingency

This allows you to hire a professional inspector to evaluate the home’s condition. If significant issues are discovered, you can: request repairs, renegotiate the price, ask for credits, or, if needed, withdraw from the contract. It’s one of the most important protections for buyers.

Financing (or Mortgage) Contingency

This protects you in case your lender is unable to finalize your loan. It ensures you’re not obligated to purchase the home if financing falls through despite good-faith efforts.

Appraisal Contingency

Your lender will order an appraisal to confirm the home’s value. If the appraisal comes in lower than the purchase price, this contingency allows you to: renegotiate, ask the seller to adjust, or exit the contract if the gap can’t be resolved. This is especially relevant in fast-moving or competitive markets.

Title Contingency

This ensures the seller can provide a clean, marketable title – free of liens, disputes, or ownership complications. If issues arise, the seller must resolve them before closing.

Sale of Buyer’s Home Contingency

If you need to sell your current home before purchasing the new one, this contingency gives you the time & protection to do so. It’s less common in competitive markets but still valuable in certain situations.

HOA / Community Document Review Contingency

If the home is part of a homeowners association, you’ll receive documents outlining rules, fees, budgets, & restrictions. This contingency gives you time to review everything & ensure the community aligns with your lifestyle and expectations.

Insurance Contingency

This ensures you can secure homeowners insurance at a reasonable rate. It’s especially important in areas with unique risk factors (flood zones, wildfire zones, etc.).

Well, Septic, or Specialized System Contingencies

For properties with unique systems, you may include contingencies for: well water testing, septic inspections, radon testing, pest inspections

These ensure the home’s essential systems are safe & functioning properly.

ESCROW & *Closing*

Once your offer is accepted, escrow opens & a neutral third party begins coordinating documents, deposits, and deadlines to protect both sides. During this period, inspections are completed, your loan is finalized, & all details are verified. Closing is the final step – the moment you sign the last documents, the transaction is recorded, & the keys are officially yours. It's a smooth, guided transition from accepted offer to new beginnings.





THE ESCROW *Process*

Once the offer is accepted, we enter escrow – a structured, neutral period designed to protect both buyer & seller while all final steps are completed. Think of escrow as the “bridge” between having your offer accepted & officially receiving the keys.

Escrow Opens

A neutral third party begins managing the transaction. They hold funds, coordinate documents, & ensure every requirement is met before closing. You'll receive: a timeline, instructions for your initial deposit, & a roadmap of upcoming steps.

Deposit (Earnest Money) Is Submitted

You'll send your earnest money deposit to escrow, showing your commitment to the purchase. This amount is later applied toward your closing costs or down payment.

Inspections & Due Diligence Begin

Common steps include: general home inspection, pest, roof, or sewer inspections (if applicable), reviewing seller disclosure, evaluating any specialized systems. After inspections, we decide whether to request repairs, negotiate credits, or move forward as-is.

Appraisal Ordered by Your Lender

This ensures the property supports the loan amount. If the appraisal comes in low, we strategize together – renegotiating, adjusting terms, or exploring alternatives.

Loan Approval & Underwriting

Your lender reviews all financial documents, verifies information, & finalizes your loan. During this stage, you may be asked for updated statements or clarifications. Once approved, you receive a loan commitment, confirming financing is secured.

Title Review

The title company ensures the property has a clear, transferable title. They check for: liens, ownership disputes, easements, outstanding taxes. All issues must be resolved before closing.

Final Walk-Through

Just before closing, we visit the home to ensure: It's in the same condition as when you made the offer, agreed-upon repairs were completed, nothing unexpected has changed. This is your last moment to confirm everything feels right.

Closing Day

You sign final documents, your lender funds the loan, & escrow releases the keys. Once the deed is recorded, the home is officially yours. This is the moment everything becomes real – & one of the most rewarding parts of the journey.

APPRAISAL & *Insurance*

Once you're in escrow, two important steps happen behind the scenes: the appraisal & securing homeowners insurance. Both are designed to protect you & your lender, & both play a major role in moving the transaction toward closing. My role is to guide you through each step so everything feels clear, organized, & stress-free.



The Appraisal

A professional valuation that confirms the home's worth.

If you're financing your purchase, your lender will order an appraisal to determine the home's fair market value. This ensures the property supports the loan amount & protects you from overpaying.

What the Appraiser Looks At

- Comparable recent sales
- Market trends
- Condition & features of the home
- Location & neighborhood characteristics
- Upgrades, improvements, & overall appeal

The appraiser provides an unbiased, third-party opinion of value.

Homeowners Insurance

Protection for your home, your investment, & your peace of mind.

Before closing, your lender requires proof of homeowners insurance. Even if you're paying cash, securing insurance is essential — it protects you from unexpected loss or damage.

What Homeowners Insurance Typically Covers

- Fire & smoke damage
- Theft or vandalism
- Weather-related damage (varies by region)
- Liability protection
- Personal property (depending on your policy)

Your insurance agent will help you tailor coverage to your needs & the home's characteristics.

THE INSPECTION Period

After escrow opens, you enter the inspection period. This is your opportunity to look beneath the surface, understand the home's true condition, & make informed decisions with confidence. Think of it as your due-diligence window.

Scheduling the Home Inspection

We bring in a licensed, trusted inspector to evaluate the property from top to bottom. They assess major systems, safety concerns, & overall condition — giving you a clear picture of the home you're buying.

Additional Specialty Inspections (If Needed)

Depending on the property, we may recommend additional evaluations such as: pest or termite, roof, sewer scope, chimney, foundation, HVAC, pool/spa, well or septic, radon or mold testing. These aren't always required, but they can provide valuable clarity.

Reviewing Seller Disclosures

You'll receive documents from the seller outlining known issues, past repairs, & property history. We review these together to ensure everything aligns with what the inspector finds.

Understanding the Inspection Report

Inspection reports can look overwhelming — pages of notes, photos, & technical language. I break everything down into:

- What's normal for a home of this age
- What's cosmetic
- What's safety-related
- What's worth negotiating

How Long the Inspection Period Lasts

The length varies by region & contract, but it's typically 5-10 days. During this time, we move quickly & efficiently so you have all the information you need before your contingency deadline.

My Role During the Inspection Period

- Coordinate all inspections
- Communicate with the listing agent
- Review reports with you in plain language
- Help you decide which items matter most
- Craft a strategic response based on your comfort & goals
- Keep everything on schedule so you never feel rushed





CLOSING

Day

This is the moment everything comes together. It's a smooth, coordinated finish & all the preparation, inspections, approvals, & decisions culminate in one milestone: the home becomes yours.

PRE-CLOSING

Pre-closing is the final preparation phase before you sign.

- Your loan is fully approved
- Your Closing Disclosure is reviewed
- Repairs or credits are confirmed
- A title company ensures that property's ownership is clear
- A final walk-through takes place to ensure the home is exactly as agreed.

CLOSING

- **Sign All Paperwork:** mortgage note, deed of trust, final loan disclosures, escrow & title documents
- **Closing Costs:** Typically "5 - 6% of the loan amount
- **Keys:** Once everything is signed & fees are paid, you will receive the keys to your new home! Congratulations!

WHAT TO BRING

- ✓ Government issued Photo ID
- ✓ Closing Disclosure
- ✓ Proof of Insurance
- ✓ Certified Funds
- ✓ Any other documents requested



CLOSING COSTS

LENDER FEE

These are costs associated with securing your mortgage & may include:

- Loan origination or underwriting fees
- Credit report fee
- Application or processing fees
- Points (if you choose to buy down your interest rate)

APPRAISAL & INSPECTION FEES

Most commonly:

- Appraisal fee (ordered by your lender)
- Any additional inspections you chose during escrow

TITLE & ESCROW FEES

These cover the neutral third parties who manage the transaction & ensure the title is clear:

- Escrow or settlement fee
- Title search
- Title insurance (lender's policy, & sometimes an optional owner's policy)

PREPAID ITEMS

These are upfront payments for items that will continue after closing:

- Property taxes
- Homeowners insurance premium
- Prepaid interest (from closing day to the end of the month)

GOVERNMENT & RECORDING FEES

Local agencies charge fees to officially record the transfer of ownership:

- Recording fees
- Transfer taxes (varies by city/county)

YOU'VE *Moved In!*

Once you've moved in, the real joy begins. This is your moment to settle into the space, personalize it, & make it feel like home. Of course, I'm still here as a resource long after closing – whether you need contractor recommendations, design ideas, or simply want to share how the home is coming to life.



New Home Owner To Do List

- ✓ Set up utilities
- ✓ Update your address with post office, banks, & important accounts
- ✓ Get familiar with the neighborhood
- ✓ Create a maintenance schedule
- ✓ Change locks for security
- ✓ Enjoy your new home!

Congratulations!

CHRISTINA DOTSON

REALTOR

FREQUENTLY ASKED

Questions

Buying a home comes with a lot of moving parts, & it's completely natural to have questions along the way. Whether you're a first-time buyer or simply need a refresher, this section is designed to give you quick, clear answers to the things buyers ask most often.

How long does the home-buying process take?

Most purchases take about 30-45 days from offer acceptance to closing, depending on financing & inspections.

Do I need a pre-approval before I start looking at homes?

Yes — it strengthens your position, clarifies your budget, & ensures you're ready to act when the right home appears.

How much money do I need upfront?

You'll typically need your earnest money deposit, your down payment, & closing costs. Your lender will outline exact amounts early on.

What's included in closing costs?

Closing costs cover lender fees, title & escrow charges, appraisal fees, prepaid taxes & insurance, & government recording fees.

What happens during the inspection?

A licensed inspector evaluates the home's condition. You'll receive a detailed report & can negotiate repairs or credits if needed.

What if the inspection finds issues?

You can request repairs, ask for credits, renegotiate the price, or walk away if protected by your contingency.

What if the appraisal comes in low?

You have options: renegotiate, adjust your down payment, request a rebuttal, or cancel if your appraisal contingency is in place.

Can I back out of a purchase?

Yes – as long as you're within your contingency periods. These protections are built into the contract.

What is earnest money?

It's a good-faith deposit that shows your commitment to the purchase. It's applied toward your closing costs or down payment.

When do I get the keys?

Once you've signed, the loan funds, & the deed is recorded – usually the same day or the next business day.

What does escrow do?

Escrow is a neutral third party that manages funds, documents, timelines, & ensures all conditions are met before closing.

What's the difference between a pre-qualification and a pre-approval?

A pre-qualification is an estimate. A pre-approval is a verified, lender-backed confirmation of your buying power.

How many homes should I see before making an offer?

There's no magic number. Some buyers find "the one" quickly; others take more time. The goal is clarity, not speed.

Can I buy a home if I need to sell mine first?


Yes – we can structure your offer with a home-sale contingency or explore bridge-loan options depending on your goals.





Thank You!

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