



PROPERTIES & ESTATES



**STEP-BY-STEP GUIDE FOR
THE BUYING PROCESS**

**HIGHLY RECOMMENDED AND
PERSONALLY TRUSTED VENDORS**

**RESOURCES TO HELP YOU MAKE THE MOST
FINANCIALLY SOUND DECISIONS**

Jennifer's
GUIDE FOR BUYERS

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THE INTRODUCTION Buying A Home With Me

So, you're ready to buy a home! In this guide, you will find helpful information on taking the first steps to finding a home that meets your needs and your budget. You will also provide me with the information needed to get you to a *successful closing!*

With practical insights and helpful resources, this guide will help you navigate the challenges of buying a home and enjoy the benefits of reaching a successful closing day.



I'm a dedicated Realtor who believes that *where* you live should truly support *how* you live. As a mom, **I understand how important it is to find spaces that fit both your lifestyle and your future goals.** I prioritize health and wellness, love trying new local hot spots, and enjoy working on and improving my own investment properties. That hands-on experience, combined with my passion for helping others, allows me to **guide my clients with care, insight, and intention** as they work toward achieving their real estate goals.

...what you need to know...

Something to keep front of mind when determining if my services are the right fit for you; I hold two very important certifications that can assist your home buying process immensely.

Accredited Buyer Representative
Real Estate Negotiation Expert



Not all Realtors are made the same- I prioritize my education as a Realtor in order to provide the maximum quality of service to my clients.

Jennifer Leinberger

REAL ESTATE AGENT

703-783 7753

Jennifer.Leinberger@PropertiesAndEstates.com

The Value I Bring To You!

Signing the Buyers Agreement Contract is required by law to be signed before I can show you a home. It allows me to advise you on the best steps to take to move forward with buying a home. Wondering why working with me, your trusty real estate agent, is worth it? Let me break it down for you:



In the state of Virginia, we are what is known as a **buyer-beware state** – meaning the seller isn't required to disclose every detail about the property. Instead, the responsibility falls on us to do our homework. While you're walking through a home imagining where your furniture will go or admiring the paint colors, I'm **assessing the big-picture details that matter long after move-in day** – things like the age of the roof, the condition of the HVAC system, and any signs of potential water intrusion.

Important Tip: If the age of the roof is greater than 18 years, it is becoming more challenging to obtain homeowners insurance. This is where negotiations may happen, or we must move on in our search.

My goal is to help you look beyond the surface beauty and make sure there are no hidden issues that could impact your ability to get homeowners insurance or turn into unexpected financial headaches later. **You deserve to fall in love with your home – and to feel confident that it's a sound investment, too.**



1

My Expertise and Experience: I've been around the block (quite literally!) and know this market like the back of my hand. From pricing your property just right to navigating tricky negotiations, I've got you covered.

2

Market Know-How: I'm not just throwing darts at the market board here—I've got the data and insights to back up my every move. Let's make informed decisions together!

3

My Little Black Book of Contacts: Need a lender? Inspector? Contractor? Through my affiliated partners, I've got connections! My network is your network, and together, we can get things done quicker and smoother.

4

Save Time, Stress Less: Selling or buying a home can be overwhelming, but with me in your corner, you can breathe easy. I'll handle all the nitty-gritty details so you can focus on your personal affairs (packing, moving, decorating, settling in).

5

Let's Talk Negotiations: I've mastered the art of the deal! Whether it's getting you top dollar for your home or snagging that dream property at the best price, I'll be your advocate every step of the way.

6

Risk? Not on My Watch: You can rest assured that I will be your trusty sidekick, helping you navigate any potential bumps in the road and ensuring a smooth journey from start to finish.

I'm here to make your home buying or selling experience as seamless and stress-free as possible.

Buyer Questionnaire

BUYER INFORMATION

Date: _____

First name _____
Last name _____
Home address _____
City, state, zip _____
Home phone _____
Cell phone _____
E-mail _____
Preferred method PHONE CELL EMAIL
Preferred time _____ AM _____ PM
Profession _____
Employer _____
Work phone _____

Reason for buying _____
First time buyer YES NO
Married YES NO
Children YES NO # _____
Other family members YES NO # _____
Pets YES NO # _____

CO-BUYER

First name _____
Last name _____
Home phone _____
Cell phone _____
E-mail _____

PRICE AND FINANCING

Paying method? CASH FINANCE **Lender name?** _____
Have you been pre-qualified? YES NO **Have you been pre-approved?** YES NO
What amount have you been pre-qualified/pre-approved for? \$ _____
Will your lender issue a pre-qualified/pre-approval letter stating this amount? YES NO
What monthly payment range would you feel comfortable with? \$ _____
Do you need to sell a house before you can purchase another? YES NO ON MARKET
If you find a property you like, are you ready to make an offer now? YES NO
What price range are you considering? \$ _____
What down payment amount are you considering? \$ _____
Are you currently in a lease? YES NO **When does it expire?** _____

DESIRED LOCATION

Desired city area, or neighborhood: _____
Desired school district: _____
Are you familiar with the area that you would like to move to? YES NO
Describe the look and feel of the preferred area you would like to move to: _____

Scan the QR Code

for the Atlantic Coast Mortgage

“mortgage calculator”



ATLANTIC COAST
MORTGAGE

Find out what your monthly payment will be - including applicable finance charges, PMI, hazard insurance, and property taxes.



A psychology-informed guide to staying grounded during the process:

The emotional side of buying a home.

Buying a home is not just a financial decision – it is an emotional one. It can activate stress responses tied to safety, identity, stability, and future security. **Understanding what's happening internally can help you make clearer, more confident decisions.**

1. Why This Process Feels So Intense

From a psychological standpoint, home buying often activates:

- Loss of control (competition, timelines, uncertainty)
- Fear-based thinking (“What if this is my only chance?”)
- Scarcity response (pressure to act quickly)
- Attachment (imagining your life in the space before you own it)

When these systems activate, the brain naturally shifts away from logic and toward protection. This is normal – not a weakness.

2. Common Emotional Patterns Buyers Experience

Anticipatory Attachment - You may feel emotionally connected to a home very early. Your brain fills in future memories before the facts are fully known.

Decision Fatigue - After multiple showings and repeated offers, the ability to evaluate clearly can decline.

Cognitive Distortions - Under stress, the brain may exaggerate: “We’ll never find another one like this. If we don’t buy now, we’ll regret it forever. Everyone else seems confident – maybe we’re overthinking.”

Post-Offer Anxiety - Even after making the right decision, doubt often increases – not decreases. This is the mind seeking certainty in an uncertain moment.

3. How to Tell Excitement from Pressure

Excitement feels like: Calm confidence, Clear reasoning, Alignment with your long-term goals, Willingness to walk away if needed

Pressure feels like: Urgency without clarity, Fear of missing out, Ignoring concerns, Feeling rushed or overridden

If a decision feels heavy rather than empowering, it’s worth slowing down.

4. A Grounding Exercise Before Making an Offer

Use this short pause to reset your nervous system—Ask yourself:

- “If this home wasn’t in competition, would I still want it?”
- “Does this choice support the life I’m building – not just the moment I’m in?”
- “What would I advise a close friend to do here?”

These questions help shift decision-making back to the rational part of the brain.

5. The Role of Regret – and Why It’s Misleading

The fear of regret often drives buyers to make rushed decisions. Psychologically, regret is most intense when choices are made under pressure, not when choices are made thoughtfully – even if the outcome isn’t perfect. *There is no such thing as a perfect home – only a well-considered one.*

6. When Walking Away Is a Healthy Decision

Walking away is not failure – it is emotional maturity. It is appropriate to walk away when:

- Concerns outweigh clarity
- The home requires compromises you cannot sustain
- The process feels driven by fear rather than intention

Protecting your peace is part of protecting your investment.

7. How I Support You Through This Process

My role is not just transactional – it is stabilizing. I help by:

- Adjusting the process when emotions run high
- Naming pressure when it appears
- Creating space for clarity instead of urgency
- Helping you evaluate choices without judgment
- Advocating for your long-term well-being, not short-term wins

Get Qualified

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	580	NO DOWN PAYMENT
USDA LOAN	580	NO DOWN PAYMENT
FHA LOAN	580+	3.5%
203K LOAN	500-579	10%
CONVENTIONAL LOAN	620	3.5%
VA HOUSING	620	5-20%
		0% Down



Income Qualifications

QUALIFYING INCOME

- W-2 Income/Salary
- Income from part-time jobs
- Income from a second Job
- Overtime & Bonuses
- Seasonal jobs
- Self-employed Income
- Alimony & child support (Documentation required)

NON-QUALIFYING INCOME

- Income from the lottery Gambling
- Unemployment pay
- Single bonuses
- Non-occupying co-signer income
- Unverifiable income
- Income from rental properties
- **May be allowed with a 2-year history of receipts and filed on tax return as income.

Needed Documents

- W2'S FROM THE PAST 2 YEARS
- 1 MONTHS WORTH OF PAY-STUBS
- BANK STATEMENTS (PAST 2 MONTHS)
- PREVIOUS 2 YEARS OF TAX RETURNS
- LIST OF YOUR DEBTS & ASSETS
- DIVORCE DECREE
- ADDITIONAL INCOME DOCUMENTS

The amount you are pre-approved
for *isn't necessarily approved by*
your budget...

let's talk about it.

Before we start shopping for homes, it's important to know **what monthly payment feels comfortable and sustainable**. Your lender will qualify you for a certain amount — however, I'll help you look at the real-world picture of what that number means for your lifestyle.



My goal as your agent isn't to sell you on a dream — it's to **help you make smart, confident decisions** about one of the biggest financial commitments of your life. **Homeownership should strengthen your future, not stretch it thin.** That's why I provide tools like this budget worksheet — **to help you see the full picture, plan realistically, and find a home that fits both your lifestyle and your long-term goals.**

How to Use Your Home Buyer Budget Spreadsheet

- **1. Click or Scan the QR Code**

You'll be prompted to make your own private copy of the spreadsheet.

(Click "Make a Copy" — your version will open automatically in Google Sheets.)

- **2. Start with Your Monthly Income**

Enter your take-home pay (after taxes) for yourself and any co-borrower.

You can also add other income like bonuses, child support, or side jobs.

- **3. List Your Monthly Living Expenses**

Fill in what you currently spend on:

- Housing (rent or current mortgage)
- Utilities, groceries, transportation, child care
- Insurance, entertainment, savings, and any other regular costs

- **4. Review Your Totals**

The sheet automatically calculates your total income, total expenses, and what's left over each month.

- **5. Compare to Your Target Mortgage**

Enter your desired monthly mortgage payment in the comparison section.

The sheet will show if that fits comfortably within your budget or stretches it too thin.

- **6. Use the Results to Plan Confidently**

This budget gives you a clear picture of what payment range feels realistic for your lifestyle — helping you shop for homes with confidence.

- **7. Save or Print Your Copy**

Your data is saved automatically in your Google Drive.

You can also download or print it to bring to your mortgage consultation.

TYPES OF LOANS

	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	VA funding fee varies based on type of service. Can be waived for disabled veterans.	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	1% upfront fee	REQUIRED	580
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580
CONVENTIONAL 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
VIRGINIA HOUSING	State bond suite of loan products designed to assist low-moderate income buyers. Down payment assistance available.	None required. Borrowers with a 680 FICO can finance 1.5% of purchase price in the loan.	Varies	Varies	620



Special Situations

additional information that may be required

Different lenders may have different requirements and may ask for additional information under certain circumstances, such as:

Self-employed or compensated on a commissioned basis

- Provide your federal tax forms for the past two years, along with a current year-to-date profit and loss statement. Employment and business locations of self-employment must be independently verified. Tip income must also be verified.

Separated or divorced

- Provide a copy of your divorce decree and separation agreement, including details on alimony or child support payments. If you receive alimony or child support and would like the lender to consider these monies as income, provide proof of this income for the past 12 months.

Social security, pension, disability, or any form of public assistance benefits considered as income

- Provide a copy of an award certificate or a check from the issuing agency.

Bankruptcy, foreclosure, or any judgments against you in the past seven years

- Provide information about the proceedings. For bankruptcies, documentation should include a copy of the bankruptcy discharge and a schedule of both debts and assets. Judgments against you should include an attorney's letter that explains the outcome of the proceedings.

Department of Veterans Affairs (VA) Loan Application

- Provide your DD214 Form (discharge papers) or your certificate of eligibility.

Your lender may also ask you to provide some documentation that may seem odd. For example, if you have been a student, your lender might want a copy of your degree. Or special documentation if the source of your down payment is a gift or money borrowed from relatives. While all the forms and paperwork involved in securing a mortgage may seem like a lot, these steps exist to meet various mortgage program requirements and to ensure that lenders are extending safe credit.



10 Commandments for Buyers in a Purchase Agreement

- 1) Thou shalt not change jobs, become self-employed, or quit your job.***
- 2) Thou shalt not buy a car, truck, van, or motorcycle.***
- 3) Thou shalt not spend money you have set aside for closing.***
- 4) Thou shalt not apply for or use credit cards excessively or fall behind in payments.***
- 5) Thou shalt not omit debts or liabilities from your loan application.***
- 6) Thou shalt not buy furniture or any other big ticket item that requires financing.***
- 7) Thou shalt not authorize any inquiries into your credit.***
- 8) Thou shalt not make large deposits without first checking with your loan officer.***
- 9) Thou shalt not change or close bank accounts.***
- 10) Thou shalt not co-sign a loan for anyone.***

A Complete Guide To -

Closing Costs



WHAT ARE CLOSING COSTS?

Closing costs are a necessary component of obtaining a mortgage. These fees cover necessary expenses like processing your mortgage, obtaining homeowners insurance, researching the title, title insurance, deed preparation, and paying property taxes. The seller and buyer will both be responsible for various closing costs.

HOW MUCH WILL I PAY IN CLOSING COSTS?

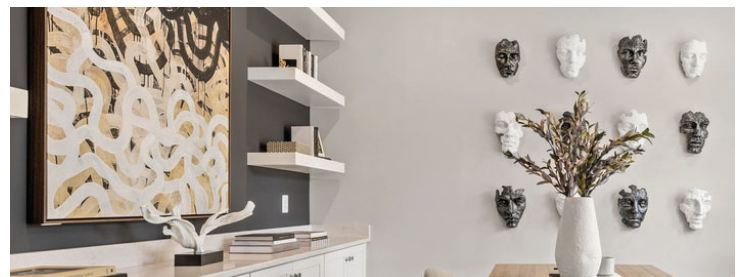
Closing costs, which typically average 3% of the loan amount, vary depending on the loan amount, mortgage type, and area of the country in which you're buying or refinancing.



Lenders are legally obliged to provide you with an estimate of the closing costs associated with your loan within three business days after receiving your application for a mortgage. This key document outlines your estimated closing costs and other loan details.

WHEN DO I PAY CLOSING COSTS?

You pay closing costs at the end of the loan process – when the transaction closes – not upfront or out-of-pocket. The escrow company calculates all of the closing costs and adds that to your down payment amount, then subtracts your Earnest Money Deposit, any lender credits or seller-paid costs.



COMPLETE GUIDE TO CLOSING COSTS

WHAT ARE SOME OF THE FEES THAT MAY BE INCLUDED IN THE CLOSING COSTS?

Origination fee

1% of loan amount or flat fee

An origination fee is a fee that a lender charges to account for specific processing expenses related to providing a loan. Origination fees can vary from one lender to another, and they sometimes carry more specific rules than other fees and costs in the mortgage process.

Discount fee

0-2% or more of loan amount

Discount points (or discount fees) are payments made to your lender to lower the interest rate on a loan. The number of points paid is based on the interest rate, with one point equaling 1 percent. This is also known as "buying down the rate."

Processing fee

\$300-\$900

Loan processors help gather the documentation required to close your loan. Loan officers deal mostly with customers, but loan processors handle the paperwork. Some lenders do not charge a processing fee, so you should keep that in mind when comparing lenders.

Underwriting fee

\$300-\$900

Approval of your loan is contingent upon the underwriter's evaluation of your credit and financial history. The underwriting fee covers the cost of staff time for this analysis.

Lock-in fee

\$100-\$300

You may wait several weeks for the approval of your mortgage application, and mortgage interest rates change every day. Some companies offer to lock in a rate while your application is processed, for a set fee.

Appraisal

\$500-\$750

Appraisers are certified professionals who estimate the value of a home. Your lender uses this value when evaluating your loan qualification.

Title search and insurance

\$800-\$1,500

A title company is hired to search for liens against a property and verify that the property is "free and clear." It also issues insurance in case any issues arise.

There are various other fees that may be included in your closing costs such as the escrow fee, survey fee, attorney fees, and notary fee. It is important to note that closing cost estimates are only general guidelines and may not reflect the actual amounts you are required to pay. The most reliable way to determine these costs is by speaking to our in-house lender:



ATLANTIC COAST
MORTGAGE



LAURA TRIPLETT

SVP | Area Manager & Sr. Loan Officer
NMLS 181420

M: (703) 919-3679

O: 000.000.0000

ltriplett@acmlc.com

<http://TeamTriplett.com>

Congratulations on your offer being accepted! I will be working diligently to make this purchase a smooth ride to closing day. Now, it's time to begin the settlement process. Here's a step-by-step guide for what you should expect in the days to come. Before you read this take a deep breath... you always have me to lean on! I am here to answer your questions.

Earnest Money Deposit (EMD) – It is critical that you deliver your Earnest Money Deposit to us or the settlement company **within 5 days after ratification of the contract**. You can drop off a check to the Long and Foster office in an envelope with the property address and my name or directly to the Title Company. You can also submit it electronically as the Title company will provide you the information.

Home Inspection – You are welcome to use any licensed home inspector. If applicable, the radon test will also be completed during the home inspection process. Once you have selected an inspector, I can schedule it for you. Inspectors' schedules can be busy, and we must complete it prior to the inspection contingency deadline in the contract. Important note – **you will need to pay the inspector on the day of inspection**. Costs typically run from \$425-500 for the inspection in a cash/check payment (additional \$150.00 for radon inspection). Normally I will be present with you at the home inspection. The Sellers should not be at the home. If I cannot be present, I will ensure a colleague is present. I highly recommend that you attend. It gives you first-hand knowledge of the condition of the home and an education on where the water shut off is located and many important things to know about your new home. We will be working closely together with you to navigate the home inspection process and will discuss the inspection and the Home Inspection Report findings upon receipt.

Mortgage – I will send a copy of the ratified contract to your chosen lender. The mortgage application process will formally begin. You will need to deliver any documentation promptly as requested by your loan officer. This is critical to keeping the mortgage process moving along smoothly and timely. The lender will order your appraisal for your home and may request for that to be paid up front by you. **Your credit is being scrutinized during this process**. Please make every effort to avoid making large purchases, changes in your employment, or any other action that may negatively impact your credit report. Always consult your lender first before making any changes like these.

Settlement Company – The settlement company that you select will open a file and begin a title search for the property. They will be working with your lender and the Seller's settlement company to coordinate the documents necessary for sale. It is very important that you deliver all needed documents or answer any questions quickly.

Homeowners Insurance – Per the contract, written application for any lender required Homeowners Insurance must be done **within 7 days after contract ratification**.

HOA/POA (if applicable) – By Virginia law, you are entitled to receive a copy of a current HOA/POA packet supplied by the Seller prior to Settlement. If there is anything in the packet that concerns you, please contact me. It's important to make sure there are no current violations noted in the report. If so, I must get these addressed by the Seller prior to Settlement. Once you receive the packet, **you have 3 days to review it and you may withdraw your offer if there are any major concerns**.

Other Inspection Reports – Per the terms of the contract, there are other inspections that will need to be ordered and completed. I will be assisting and guiding you through this process. Such inspections may include pest, well, water, and septic. **Most septic companies require that the party responsible make full payment at the time of their inspection**. Generally, inspections go well but should a repair or issue be discovered, the Seller at their expense, will typically be expected to correct and ensure that the house and its major systems are operating properly per the contract requirements. As always, everything is negotiable though in real estate.

Survey – If you would like a house location survey for your property, please notify us or your settlement agent. Most lenders do not require them, but they are always recommended by settlement companies. This is especially true if the property has fences or newly installed sheds, decks, paved driveways, etc. The price can range from \$700-900 for a survey and typically can be paid at closing.

Final Walk-Through – Per the contract, we can start our **final Walk-Through 7 days prior to settlement**. At this time the Seller should have completed all repairs with receipts provided to make sure that you are satisfied with the condition of the property before you go to Settlement. We will schedule these Walk-Throughs with you and the Seller's agent closer to the 7-day mark.

Settlement – Settlement typically will take place at your settlement companies office. It normally takes about 60-90 minutes to complete. **You'll need to bring a copy of your Driver's License**. Prior to Settlement, you'll work with their representatives to deliver any funds needed. This can be done in the form of a wire or certified funds payable to the Settlement company. The final numbers typically aren't available until the day before or somethings, on the day of Settlement. Please contact your loan officer or settlement representative to confirm/coordinate the amount of funds and the best methods of delivery.



Frequently Asked Questions

MORTGAGE

How do I know if it's time to buy instead of rent?

If you know where you want to live, have a steady and secure income, and are ready for the responsibilities of homeownership, then it's a great time to invest in property.

How much do I need to save up for a down payment?

A conventional loan down payment is usually 20% of the sales price, but other types of financing require as little as 3.5% to 15%. The mortgage lender I recommend, Laura Triplett, with Atlantic Coast Mortgage, can tell you what types of loans you qualify for.

How do I know if I qualify for a loan and how much I can afford?

Contact Janice Lanning, our in-house mortgage lender, to get pre-approval for a loan. She will ask you some basic questions about your income and debts and can tell you what amount you can be approved for, and how much your mortgage payments will be.



What does the lender need from me to give me a loan?

Usually, you are asked to provide your last two tax returns to show proof of income. You should also provide recent bank and credit card statements and proof of your current pay rate. You will also be asked for your social security number so they can run a credit check.

What's the difference between pre-approved and pre-qualified?

While often used interchangeably, these terms don't mean the same thing. Pre-qualification is an estimate of what you may be approved for based only on the verbal information you provide. Pre-approval means the lender has verified your income and debt information and run a credit check.

How do I know which mortgage option is right for me?

Your mortgage lender is the best person to advise you on this question. Their products and qualifications change from time to time, so they would know best what products are available to meet your needs.

THE SEARCH

What should I do when I see a house online that I like?

Call your buyer's agent: the agent you are working with to find your home. It's best that you work with one real estate agent throughout your search because that person learns what you like and dislike and will invest a lot of time vetting properties for you. That person also represents your best interests only. When you call the agent advertising the home, you are dealing with the seller's agent, so, while they can assist you, they are also trying to get the best price for the seller.

Can you show me a house if it's not your listing?

Absolutely. As a buyer's agent, we can show you any house listed in our MLS system, and we will contact FSBO sellers on your behalf. As mentioned above, working with us as your buyer's agent ensures that your interests are protected.

How do we write an offer?

When you find the property you want to make an offer on, we will run a Comparative Market Analysis (CMA) to help you determine a fair offer amount. We will also guide you through the additional terms of the contract, such as the escrow amount, closing date, and any additional terms you want to be added to the offer. We will write the offer on a contract form and submit it to the seller's agent.

What if I want to back out of a contract?

You always have the right to back out of the purchase, but you may lose your escrow deposit. If the contract is contingent on a property inspection, you usually have the right to cancel for any reason during the inspection period. Once the inspection period has passed, you cannot back out and keep your deposit unless the seller agrees, or an additional term has not been met.

What happens if there are other offers on the house I love?

If a seller receives multiple offers on their home, usually their agent will inform the buyer's that multiple offers have been received and the buyers have another opportunity to alter their original offer to present their "highest and best" offer. Keep in mind that many factors may influence the seller in addition to the offer price, such as the down payment amount, closing date, and inspection terms.

What happens when my offer gets accepted?

Once both parties have agreed on all terms and signed the contract, your escrow deposit must be made and you should schedule the home inspection. Your lender will receive a copy of the contract and will begin processing your mortgage application.



SCAN
ME!



SCHOOL RATINGS

Scan the QR code here and enter the home address for public school rating information.

UNDER CONTRACT

What does "under contract" mean?

Under contract means that all parties have agreed on terms, have signed the contract, and the signed contract has been delivered to both buyer and seller. Payment of the escrow deposit is expected but is not a requirement to make a binding contract.

What is escrow?

The escrow money, escrow deposit, or good faith deposit is money that is offered with an offer, or as soon as an offer is accepted, to show the seller that you are serious about moving forward with the purchase of the home. Because you forfeit this deposit if you back out of the purchase for any reason not allowed for in the contract, the larger the escrow deposit, the more seriously your offer is taken.

Do I need an inspection?

We always recommend that you have a home inspection done. In the scheme of things, paying a few hundred dollars to have peace of mind that there are no hidden dangers or problems is well worth the money.

How much are inspections?

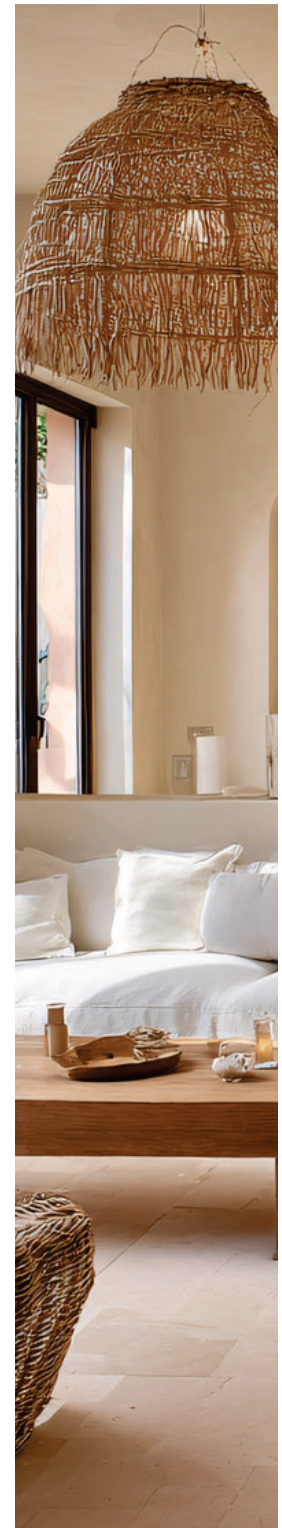
The cost of the home inspection depends on the size of the house and additional inspections requested, such as swimming pool, septic tank, termites, insurance four-point (HVAC, plumbing, roof, and electrical,) wind mitigation, and radon. An average home inspection, without additional inspections, is about \$300.

What if my loan doesn't get approved?

If you have gone through the pre-approval process and have been forthcoming with all the information requested by your lender, it's unlikely you will be turned down, but it does happen. Make sure you do not change jobs, purchase big-ticket items on credit, take out a car or boat loan, or open any other new credit accounts while your mortgage is being processed. If your loan does fall through, talk with your lender about changing to a different loan type.

When can I start moving?

When you have the keys! When you are financing your purchase, it takes four to six weeks for your loan to be processed. Once the lender gives the all-clear, closing is scheduled. You will sign your loan documents and both parties will sign documents transferring ownership to you. Unless other arrangements have been agreed upon by both parties, the sellers should have completely vacated the home when they sign the closing papers. You can have your belongings ready to move, and a moving company scheduled before you go to closing. At closing, you will receive the documentation you need to provide utility companies with proof of your new residence.



Vendors List

MORTGAGE COMPANIES

Laura Triplett	Work: 703-919-3679	LTriplett@ACMLLC.com
Atlantic Coast Mortgage		
Ken Melendez	Work: 540.427.7585	Ken.Melendez@rate.com
Guaranteed Rate		
David Gray	Work: 425.389.4092	DavidGra@zillowhomeloans.com
Zillow Home Loans		

SETTLEMENT COMPANIES

Amy Needam	Richard Beard	Scott Mozingo
Universal Title	Highland Title	First Guardian Title and Escrow
Work : 703.409.4292	Work : 540.891.1300	Work : 703.494.4000
Amy@UniversalTitle.com	RBearde@highlandtitle.com	SMozingo@fgte.com

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James Parascand	Work : 571.353.1594	rmjhomeinspections@gmail.com
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Carlos Perez	Work : 571.552.7995	carlos@dwellingmaster.com www.dwellingmaster.com
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Jennyfer	Work: 540.429.0217
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Peter Diehl	Call for quote: 540.841.3907
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admin@absolutepestsolutions.com

SPECIALISTS

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Work: 804.749.3339

jpollard@pollardenvironmental.com

Pollard Environment

www.oiltanks.net

Underground Oil Tanks

Alex Rayfield, P.E.

Work 1: 540.395.3477

Alex@varealtorschoice.com

Realtors Choice

Work 2: 334.221.5302

www.varealtorschoice.com

Structural Engineer

Reubin Lakin

Work: 540.735.8729

falllinesoils@gmail.com

Fall Line Soils & Septic

Soil Evaluator & Septic Drain Field Designer

OTHER

Adam Knihtila

Work: 804.829.3829

info@accountantthatcares.com

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www.calendly.com/wfhfinancial

Accountant

Anatolii Kravchuk

*Schedule Through Ruby

Handyman

Jerry Kocher

Work: 540.429.3504

Jerrykocher@verizon.net

Painter

Cody Malone Services LLC Work: 703.409.0232

Steve@codymaloneservices.net

Electrician

www.codymaloneservices.net

Dutch Construction

Work: 804.585.5035

Dutchconstructionllc20@gmail.com

Spartan

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Renovations & Water Mitigation

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Judy Martin

Work: 804.633.4998

Curtisdrainfields@gmail.com

Curtis Drain Field & Septic

John Sawdy

Work: 540.371.6630

lynnasenviro@gmail.com

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Deena Post

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office@septiclean.com

Septi Clean Septic

Moving Checklist

This list contains most of the big tasks you'll need to do (and some you may not) and suggested timeframes.

8 Weeks Before Your Move Date

- Start a file of moving-related papers and receipts.
- Call moving companies for estimates.
- Start compiling an inventory of your possessions.
- Remove and dispose of unnecessary possessions.
- Get a floor plan (with room dimensions) of your new home to help you decide which furnishings you want to keep and which room they will go in.
- Locate schools, health care professionals, and hospitals in your new location.
- Arrange to transfer your children's school records and family medical records.

6 Weeks Before Your Move Date

- Choose a mover and sign the contract.
- Contact your homeowners insurance agent about coverage for moving and secure more, if necessary.
- Contact insurance companies (auto, homeowners, medical, and life) to arrange for coverage in your new home.
- Secure off-site storage, if needed.

4 Weeks Before Your Move Date

- Create a file of important papers, such as auto license, registration documents, and title; any medical, dental, and school records; birth certificates; wills, deeds, stock certificates, and other financial documents.
- Notify the following of your change of address: post office, banks, credit card companies, relatives and friends, insurance agent, lawyer, tax/financial advisor, and magazine subscriptions.
- Notify utility companies of the date to discontinue/transfer service and/or establish service at your new home. Also arrange for final readings and bills, including refunds on prepaid services. Utilities include electric, heating oil, internet service, natural gas, telephone, television, trash collection, and water.
- Notify your state's department of motor vehicles of your new address.
- If moving from an apartment, arrange for refund of your security deposit.
- Discontinue additional home services (housekeeper, gardener/lawn service, snow removal, and pool cleaner), if applicable.
- Start using up things you can't move, such as perishables.

3 Weeks Before Your Move Date

- Make travel plans, if necessary.
- Arrange for child care on moving day, if needed.
- Make arrangements with the condo or homeowners association to reserve elevator usage time if moving into or out of a high-rise building.
- Arrange to close existing bank accounts and open accounts in new area.

2 Weeks Before Your Move Date

- Arrange transportation for pets and plants.
- Contact your moving company and review final arrangements for your move.

1 Week Before Your Move Date

- Pack moving-essential boxes—important documents, travel clothes, personal items, and prescription medications.
- **2–3 Days Before Your Move Date**
- Confirm all final arrangements with your mover and other service providers.

Home Buyer Opooly



Congrats Home Owner!

Thank you for trusting us to be a part of your real estate journey!

Jennifer Leinberger
Realtor Pearson Properties and Estates
 703-783 7753 Jennifer.Leinberger@PropertiesAndEstates.com

- Laura Triplett
Mortgage Lender. Atlantic Coast Mortgage
 703-919-3679 LTriplett@ACMLLC.com
- Jenn Buskirk
Insurance Agent Long & Foster Insurance
 703-877-7639 Jenn.Buskirk@LNF.com
- Patrick Dolan
Branch Manager MBH Settlement Group
 540-658-0992 PDolan@MBH.com



inhale exhale
 Waiting to hear back from Jennifer about negotiations can be stressful. Find a way to relax and let her work for you. You already have a full-time job, let Jennifer do hers.

Offer Accepted!!

Notes



ANYTHING ELSE
YOU NEED ME
TO KNOW?