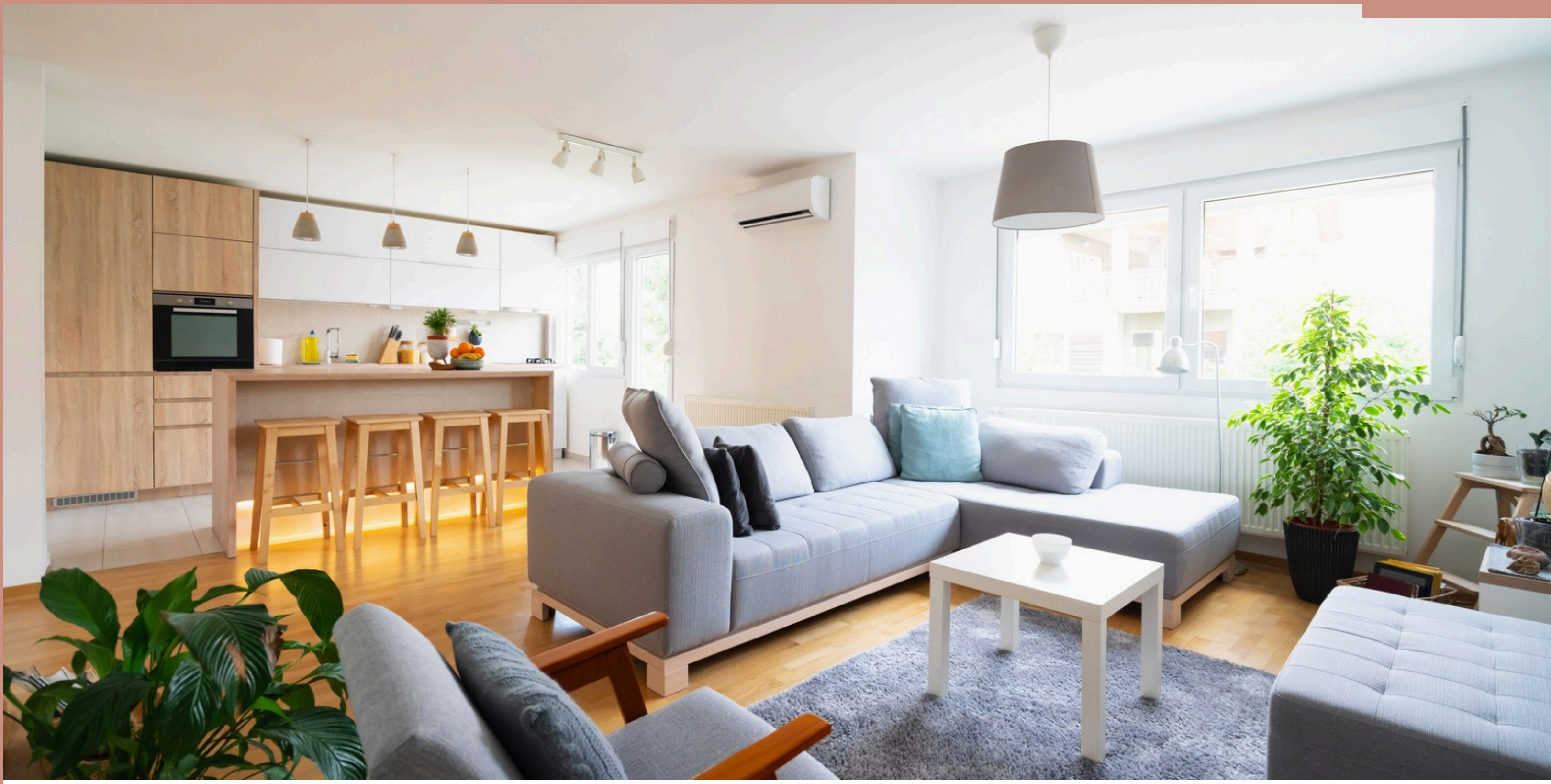

Buying Your Home

A GUIDE TO A CONFIDENT, WELL-INFORMED PURCHASE

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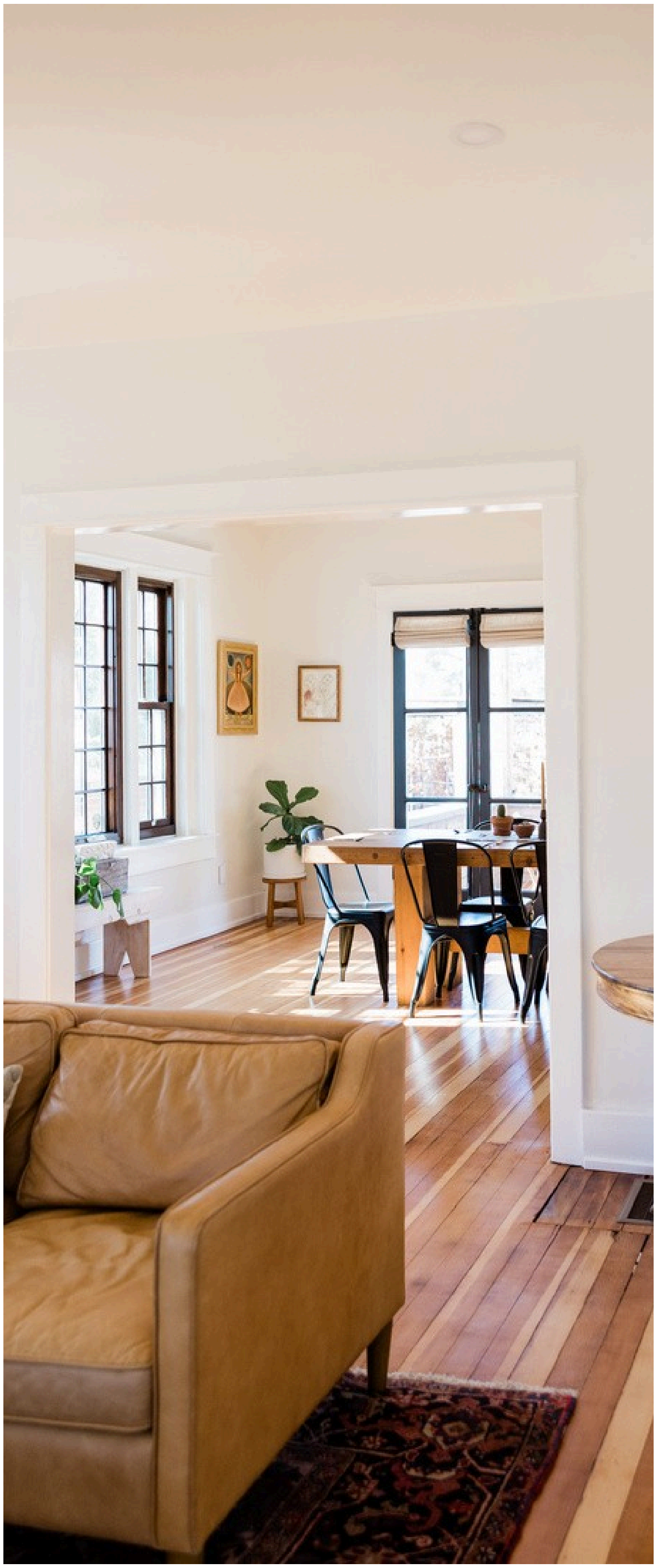
KELLERWILLIAMS
REAL ESTATE

Welcome

BEFORE WE BEGIN



"

Buying a home is
more than a
transaction.
My job is to help you
move forward
with clarity and
confidence.

— Lauren Hilbert

How I Work

MY COMMITMENT TO YOU

Four things you can count on, from our first conversation through closing day.

Straight Answers	You'll get my honest read on a home, an offer, and its condition — even when it isn't what you were hoping to hear.
Steady Communication	You will always know what stage we're in and what happens next. No guessing, no radio silence.
No Pressure	This is your decision. I'll give you the information and my recommendation, and you take it from there.
Handled Details	Paperwork, deadlines, and coordination with the seller's side are on me, so you can focus on the excitement of the move.

Your Buying Process

THE BIG PICTURE

From pre-approval to keys in hand — here is the path we'll walk together.

01

Get Pre-Approved

Understand your budget and show sellers you're ready.

02

Tour Homes

We visit homes that fit your must-haves and your budget.

03

Make an Offer

We build a competitive, well-structured offer together.

04

Under Contract

Deposit, inspections, and appraisal move forward on schedule.

05

Inspections & Appraisal

We review findings and negotiate any repairs or credits.

06

Closing

Final walkthrough, signing, and keys in your hand.

The stretch from an accepted offer to closing has the most moving parts. I'll walk you through every step by email as it happens, with plain-language guides attached along the way.

A Few Forms Before We Begin

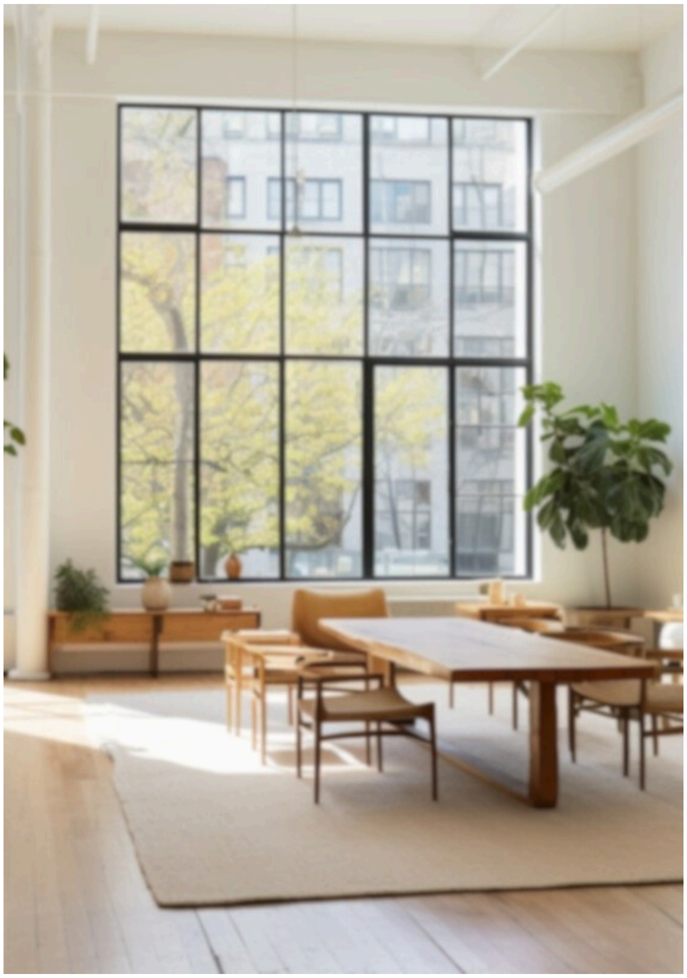
BEFORE WE GET STARTED

Consumer Notice	Explains the different ways an agent can work with you in PA. Signing it doesn't hire me — it confirms you've had representation explained.
Buyer Agency Agreement	Officially makes me your buyer's agent, and spells out the services I provide and how compensation works.
Pre-Approval or Proof of Funds	Shows sellers you're a qualified, ready buyer — something we'll want in hand before we start touring homes.
Wire Fraud Notice	Always verify wiring instructions by phone with a trusted party. Never rely on instructions sent only by email or text.

Tips for Smart Home Viewing

TOURING HOMES

A few habits that make touring homes easier to compare — and easier to remember.



What to Keep in Mind

- Research the neighborhood — schools, commute, taxes, and day-to-day amenities.
- Visit at different times — mornings, evenings, and weekends can all feel different.
- Take notes and photos — homes start to blend together after a few tours.
- Look beyond the décor — focus on layout, condition, and major systems.
- Think about ongoing costs — taxes, HOA fees, utilities, and maintenance.
- Keep your priorities in mind — know your must-haves and where you'll compromise.

What Goes Into Your Offer

MAKING AN OFFER

Agreement of Sale	Your actual offer — price, deposit, financing terms, contingencies, and settlement date. We'll review it line by line before you sign.
Addenda	Additional terms specific to your offer, such as an appraisal contingency or escalation clause.
Financial Documentation	Your pre-approval or proof of funds, submitted with the offer to show the seller you're a serious, qualified buyer.
Disclosures	The seller's property disclosure and any required lead-paint disclosure, so you know what the seller already knows.

After Your Offer Is Accepted

UNDER CONTRACT

What Happens First

- — Deposit delivered to escrow per the contract terms
- — Title company opens a title search
- — Home, and any specialty, inspections scheduled
- — Buyer's Reply to Inspections — repairs, credits, or moving forward as-is

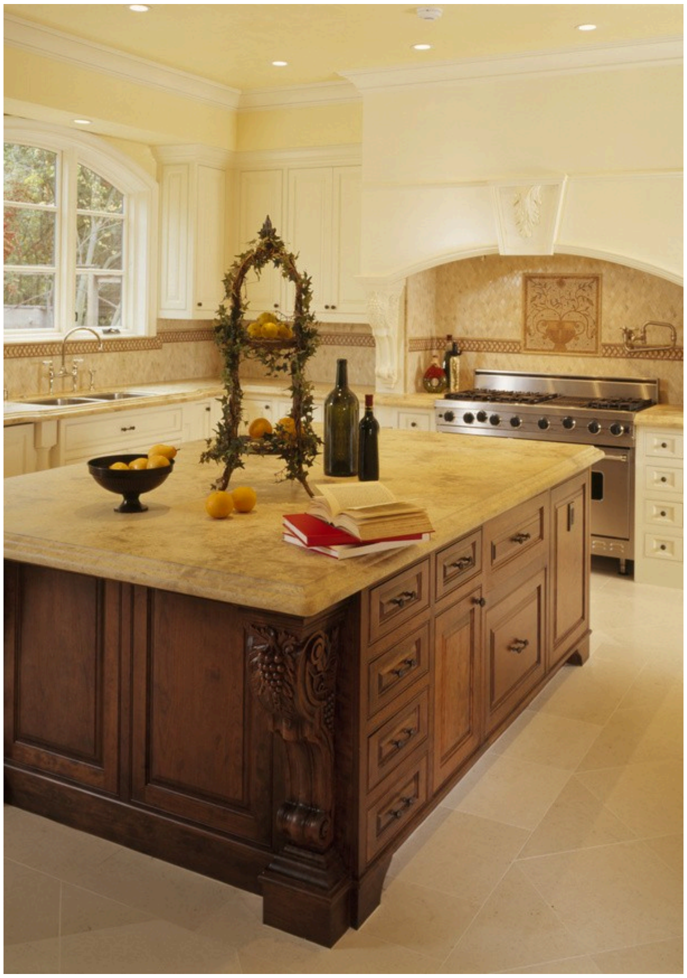
Documents You May Sign

- — Seller Concession Addendum, if a credit is agreed
- — Change in Terms Addendum, for any adjusted dates
- — Use & Occupancy certification, where required
- — Receipt of Documents — your written acknowledgment

Home Inspection & Appraisal

UNDER CONTRACT

Two separate checks — one on the home's condition, one on its value.



Types of Inspections

— General Home Inspection

— Pest Inspection

— Radon Inspection

— Mold Inspection

— Sewer & Septic Inspection

— Chimney Inspection

Appraisal: The lender orders an independent appraisal to confirm the home supports the loan amount. If it comes in low, we'll review your options together.

Understanding Closing Costs

UNDER CONTRACT

Lender Costs	Loan origination or lender fees, appraisal, credit-related fees.
Title + Settlement	Title insurance, settlement/closing fees, recording fees.
Prepaid + Escrow Items	Homeowners insurance, property taxes, prepaid interest, initial escrow deposits.
Other Possible Costs	Inspections, HOA/condo fees, transfer or municipal fees.

Your lender provides a Loan Estimate early on, and a Closing Disclosure before closing, so you can review the final numbers.

Offer Acceptance to Closing

UNDER CONTRACT

The final steps, in order.

1

Earnest Money Deposit

Held in escrow per the Agreement of Sale.

2

Inspections + Appraisal

Completed within the required timelines.

3

Homeowners Insurance

Arrange coverage ahead of closing.

4

Loan Underwriting

Respond quickly to lender requests.

5

Final Walk-Through

Confirm agreed-upon condition.

6

Closing Documents

Review and sign to complete the purchase.

7

Funds + Closing Costs

Bring or wire funds per settlement instructions.

8

Ownership Transfer

Ownership transfers once settlement is complete.

9

Keys + Next Steps

Get your keys and keep documents safe.

Final Walk-Through & Closing Day

BEFORE & ON CLOSING DAY

Final Walk-Through

- ☐ Repairs completed as agreed
- ☐ Home broom-swept, belongings removed
- ☐ No new damage since the offer
- ☐ All included items still present
- ☐ Test appliances, plumbing, and systems

Closing Day

- ☐ Bring photo ID and proof of insurance
- ☐ Review the Closing Disclosure beforehand
- ☐ Confirm funds per title company instructions
- ☐ Review and sign the final documents
- ☐ Get your keys — the home is officially yours

Your Moving Timeline

AFTER CLOSING

1

Right After Contract

Confirm dates, research movers, start decluttering, gather packing supplies.

2

6–8 Weeks Before

Book movers, set a budget, start packing items you rarely use.

3

2–3 Weeks Before

File your change of address, schedule utility transfers at both homes.

4

The Final Week

Pack an essentials box, confirm movers, keep documents and valuables close.

A full room-by-room moving checklist is included in your Buyer Handbook.

Why Keller Williams

THE BROKERAGE BEHIND ME

Personal service. National reach.

Your search is personally guided and supported by Keller Williams resources, technology, and professional reach.

KELLER WILLIAMS BY THE NUMBERS

#1	$370.7B	796,658	38.2%
U.S. FRANCHISE BY AGENT COUNT	2025 U.S. SALES VOLUME	2025 U.S. TRANSACTION SIDES	TOP 500 BROKERAGES KW-AFFILIATED

What this adds for you

Wider access	More listings and more agents who could be showing us your next home.
Stronger execution	Tools built for search accuracy and transaction management.
Local accountability	One point of contact who knows your goals and your search.

Next Steps

READY WHEN YOU ARE

1

Get Pre-Approved

So we know your budget and can move quickly on the right home.

2

Sign the Buyer Agency Agreement

So I can officially represent your interests in the search.

3

Tour Homes Together

We'll use your must-haves and compromises to focus the search.

4

Write a Winning Offer

When we find the one, I'll help you offer with confidence.

Thank You

I look forward to helping you find home.

“

Your next home is out there.
My job is to help you find it
with confidence.

— Lauren Hilbert

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