BLOOMHOF & MONROE

Beyond the listing

Our plan to bring you home

A thoughtful approach to buying with confidence.



BERKSHIRE HATHAWAY HOMESERVICES | PENFED REALTY

WELCOME

Thank you for trusting us to guide you through the home buying journey.

This process can feel overwhelming, but with the right information and support, it becomes an exciting and rewarding experience.

This guide is designed to help you understand each step, make informed decisions, and feel confident every step of the way.

Let’s find your perfect home — together.

Warmly, Anthony Bloomhof & Jerry Monroe

LICENSED REAL ESTATE PROFESSIONALS

How to use this guide

Read it once for the big picture, then return to each section as your purchase progresses. Use the worksheets to capture priorities and questions. For our first conversation, bring your preferred timing, three must-haves and a monthly payment that feels comfortable. We’ll turn those starting points into a plan together.



MEET OUR TEAM



ANTHONY BLOOMHOF

Realtor, Team Lead Licensed in Maryland, Virginia and Washington D.C.

JERRY MONROE

Realtor Licensed in Maryland

Behind every successful home purchase is a dedicated team committed to guidance, expertise, and results.

Our team was built with one clear mission: to help buyers navigate the home-buying process with confidence and peace of mind. With extensive experience in real estate, we provide knowledgeable advice, strong negotiation support, and a smooth, well-organized buying journey from start to finish.

From understanding the market to making competitive offers and guiding you through inspections, financing, and closing, we are here to make every step clear and stress-free. We believe that communication, transparency, and personalized service are key to helping you find not just a house, but the right home for your future.

Each of us plays an important role in ensuring your home-buying experience is seamless, informed, and successful.

GUIDED BY EXPERTISE

Supported every step of the way

Buying a home is one of the most important financial decisions you will make. With our expert guidance, local market knowledge, and a clear strategy, every step of the process becomes more manageable and less overwhelming.

More than simply helping you find a property, we are here to guide, protect, and support you from your first search to the moment you receive your keys.

Personalized Home Search

We take the time to understand your goals, lifestyle, and must-have features to help identify properties that truly align with your needs.

Financing Guidance

From pre-approval to closing costs, we help you understand the financial side of the process so you feel fully prepared.

Market Expertise

From pricing trends to neighborhood insights, we help you make informed decisions with confidence and clarity.

Professional Support

We coordinate every detail—showings, paperwork, timelines, and communication—so your buying experience remains smooth and organized.

Strong Negotiation

Our negotiation expertise helps position your offer competitively while protecting your best interests throughout the transaction.

Closing Confidence

From inspections to final walkthrough and closing day, we ensure you know exactly what to expect at every stage.



THE HOME

BUYING PROCESS

STEP BY STEP



THE HOME buying process

Buying a home is a process made up of several key stages. Understanding the overall flow helps you feel more prepared, confident, and in control as you move forward.

This guide breaks the journey into clear steps, so you know what comes next. While every transaction is unique, most home purchases follow this general structure.

01

PREPARATION & PLANNING

Understanding your goals, finances, and readiness.

02

FINANCING & PRE-APPROVAL

Determining your budget and securing a mortgage pre-approval.

03

HOME SEARCH

Touring homes and identifying the right property for your needs.

04

MAKING AN OFFER

Structuring a strong and strategic offer.

05

UNDER CONTRACT

Inspections, appraisal, and final loan approval.

06

CLOSING

Final walkthrough, signing documents, and receiving the keys.

BUYER REPRESENTATION

Understanding your

Before beginning your home search, it's important to understand how buyer representation works and what it means for you.

A buyer representation agreement is designed to clearly outline the professional relationship between you and your real estate agent. Its purpose is to ensure transparency, set expectations, and confirm that your agent is committed to representing your best interests throughout the home-buying process.

This agreement helps create a structured and professional experience, giving you clarity on responsibilities, services provided, and the scope of representation.

Buyer's Agent:

A licensed real estate professional who represents you, the buyer, and is committed to protecting your interests.

Buyer Representation Agreement:

A written agreement that outlines the working relationship, services provided, and expectations between you and your agent.

Exclusive Representation:

Confirms that your agent is your primary point of contact for purchasing a home during the agreement period.

Term of Agreement:

The length of time the agreement is in effect.

Scope of Services:

The specific services your agent will provide, including guidance, negotiation, and transaction management.

YOUR HOME BUYING ROADMAP

A simplified, step-by-step view of your home-buying journey. This roadmap provides a clear overview of what to expect from your first home search to closing day, making each stage organized, predictable, and stress-free.

Your path to homeownership

BLOOMHOF & MONROE
THE DMV AREA

START Follow the numbers clockwise	01 PRE-APPROVAL	02 FIND YOUR HOME	03 MAKE AN OFFER	04 RATIFIED CONTRACT	05 EARNEST MONEY
	Review your finances and loan options with a lender. Establish a comfortable budget before beginning your search.	We discuss your priorities and buyer representation, then tour homes that suit your lifestyle, location and budget.	We review comparable sales and prepare an offer with price, contingencies, deposit and settlement date.	Both parties sign and deliver the agreed terms. Your contract sets the deadlines and responsibilities ahead.	Deliver your deposit to the named escrow holder by the contract deadline. Independently verify wiring instructions.
17 WELCOME HOME					06 LOAN APPLICATION
Receive keys under the contract's possession terms. Transfer utilities, keep closing records and check local property-tax benefits.					Provide your lender with the contract, income records and requested documents to move your mortgage forward.
16 SETTLEMENT DAY					07 HOME INSPECTIONS
Sign documents with the settlement agent and provide verified closing funds. The title company coordinates disbursement and recording.					Complete inspections allowed by your contract. We help review findings and address requests within your deadlines.
15 FINAL WALKTHROUGH					08 APPRAISAL
Walk through the home with us before settlement to check its condition, agreed repairs and included items.					Your lender orders an appraisal when required. We help address any valuation issues under your contract.
14 CLEAR TO CLOSE	13 CLOSING DISCLOSURE	12 UNDERWRITING	11 HOME INSURANCE	10 HOA & CONDO REVIEW	09 TITLE & SETTLEMENT
Your lender confirms final approval. We coordinate remaining contract requirements and settlement preparations.	For most mortgages, receive this at least three business days before closing. Review loan terms, costs and cash needed.	Your lender evaluates your finances and the property. Respond promptly to requests needed for final approval.	Arrange coverage effective at settlement and provide proof to your lender. Confirm condo coverage needs, if applicable.	If applicable, review association documents, fees, finances and rules within the review period for your purchase.	Your title company examines ownership records, identifies title issues and coordinates settlement documents and funds.

Beyond the listing
PERSONAL GUIDANCE, FROM FIRST CONVERSATION TO CLOSING

Several steps happen at the same time. Your contract, financing and local requirements determine the exact sequence and deadlines.

Buying a home is one of the most important financial decisions you will make, and having a clear plan makes all the difference. This roadmap is designed to help you understand each stage of the buying journey, from defining your needs and exploring available properties to making an offer, completing inspections, and successfully closing on your new home.

With the right strategy, expert guidance, and a step-by-step process, you can move forward with clarity, confidence, and peace of mind.

My commitment is to support you throughout every phase to ensure a smooth, successful, and stress-free home-buying experience.

WHY WORK WITH A BUYER'S AGENT

Buying a home is more than finding a property— it's navigating a complex process filled with important decisions, timelines, and negotiations. Having a buyer's agent ensures you are supported, informed, and represented every step of the way.

A buyer's agent works exclusively for you. Their role is to protect your interests, provide expert guidance, and help you make confident decisions throughout the entire transaction. From understanding the market to negotiating terms, your agent acts as your advocate from start to finish.

Rather than navigating the process alone, working with a buyer's agent gives you access to professional insight, strategy, and support designed to help you avoid costly mistakes and achieve the best possible outcome.



How a buyer's agent supports you

- Provides market knowledge and local insight
- Helps you understand pricing and value
- Guides you through contracts and timelines
- Negotiates on your behalf
- Coordinates inspections, appraisal, and closing steps
- Acts as your advocate throughout the process

DEFINE YOUR NEEDS AND BUDGET

Setting clear goals from the start helps make smart, confident decisions. Before beginning the home search, take time to define what you're really looking for — and what you can comfortably afford. Knowing your priorities and limits upfront will save time, reduce stress, and keep your search focused.

QUESTIONS TO CONSIDER:

LIFESTYLE & PRIORITIES

- Preferred location or neighborhood?
- Minimum number of bedrooms/bathrooms?
- Essential features?
- Long-term or short-term home?

FINANCIAL READINESS

- Comfortable monthly payment?
- Estimated price range?
- Down payment saved?
- Have you reviewed your credit?

Plan for the full monthly cost

Include loan principal and interest, property taxes, homeowners insurance, any mortgage insurance and condo or HOA dues. Allow for utilities, maintenance and a repair reserve, too. Ask for estimates for the specific property. Your comfortable payment may be lower than the amount a lender will approve.

CFPB · Planning your housing budget · consumerfinance.gov







UNDERSTANDING YOUR STARTING POINT

Before we move forward, I always recommend taking a clear look at your financial picture—this step helps everything else fall into place.



Financial readiness is a key foundation of a successful home purchase. Taking the time to understand your financial position early allows you to move forward with clarity and realistic expectations.

This step is not about perfection. It is about gaining an honest understanding of your income, savings, credit profile, and monthly obligations so we can identify next steps and plan accordingly. Addressing these elements early helps prevent surprises and creates a smoother experience later in the process.

Having a clear financial picture also helps align your home search with what feels comfortable and sustainable for you. It supports better conversations with lenders, improves the pre-approval process, and positions you to act confidently when the right opportunity arises.

Financial readiness also provides peace of mind. When you understand your numbers and know what to expect, decisions feel more intentional and less stressful. This clarity allows you to focus on finding the right home, rather than worrying about financial uncertainty during the process.

Ultimately, financial readiness allows you to make informed decisions and approach the home-buying journey with confidence rather than uncertainty.

Get your documents ready

Ask your lender for a document checklist and a secure upload link. Organize recent income and account statements. Mention self-employment, commission income or gift funds early so the lender can explain what documentation your application needs.

MORTGAGE PRE-APPROVAL

STRENGTHENING YOUR POSITION AS A BUYER



Mortgage pre-approval is an important step that helps define your buying power before you begin making offers. It provides a clear understanding of what a lender may be willing to approve, based on a review of your financial information.

Being pre-approved allows you to approach the home search with confidence and focus on homes that align with your budget. It also helps streamline the process once you find a property you love, reducing delays and unnecessary uncertainty.

From a seller's perspective, pre-approval signals seriousness and readiness. In competitive markets, it can strengthen your offer and demonstrate that you are prepared to move forward efficiently. This step helps ensure that when the right opportunity arises, you are positioned to act with confidence and clarity.

Pre-Approval Is:

- A lender review of your financial profile
- A clear estimate of your buying power
- A strong signal of readiness to sellers

Pre-Approval Is Not:

- A final loan commitment
- A guarantee of loan approval
- A requirement to purchase immediately

Compare loan offers with confidence

Request Loan Estimates for the same loan type, term and down payment. Compare rates, lender charges, points, credits and cash to close; check whether the rate is locked. Ask about the trade-offs between upfront costs and monthly payments, considering how long you expect to own the home.

CFPB · Comparing Loan Estimates · consumerfinance.gov

COMMON HOME BUYER MISTAKES TO AVOID

Buying a home is an exciting milestone, but it also comes with important financial and strategic decisions. Avoiding common mistakes early can help make the process smoother, more organized, and less stressful.

01 Making Large Purchases Before Closing

Avoid financing a car, furniture, or expensive items while your loan is in process. Major purchases can affect your debt-to-income ratio and may impact final loan approval.

02 Opening New Credit Accounts

Applying for new credit cards or personal loans can lower your credit score and change your financial profile. It's best to wait until after closing before opening any new accounts.

03 Skipping the Home Inspection

Even a beautiful home may have hidden issues. A professional inspection helps uncover structural, electrical, plumbing, or safety concerns before closing.

04 Ignoring Additional Costs

Beyond the down payment, buyers should plan for: closing costs, moving expenses, home insurance, utility setup, maintenance reserves... Being financially prepared reduces stress and prevents surprises.

05 Letting Emotions Override the Budget

It's easy to fall in love with a home. However, staying aligned with your budget and long-term financial goals is essential for making a smart investment.

06 Waiting Too Long to Make a Decision

In competitive markets, hesitation can mean missing the right opportunity. Having a clear strategy and pre-approval in place helps you act quickly and confidently.

Down payment



Do I need a large down payment to buy a home?

Not necessarily. Down payment options vary, and many buyers have flexibility depending on their situation and loan type.

Should I put down as much as possible?

Not always. While a larger down payment can reduce monthly costs, it's important to maintain savings and financial flexibility after closing.

How does my down payment affect my offer?

In some situations, a larger down payment may strengthen an offer, but price, terms, and timing also play a major role.

What matters most when choosing a down payment?

Choosing an amount that aligns with your comfort level, long-term goals, and overall financial plan.

UNDERSTANDING CLOSING COSTS

Know what to expect beyond your down payment



While the down payment is often the most talked-about expense, it is only one part of the financial picture when purchasing a home.

Closing costs are the additional fees and expenses required to finalize the transaction and officially transfer ownership. Understanding these costs early helps you prepare confidently and avoid surprises as closing day approaches.

In most cases, closing costs typically range between 2% and 5% of the purchase price, depending on your loan type, location, and transaction details. Planning ahead for these expenses allows you to move forward with clarity and peace of mind.

Lender Fees Loan origination fees, underwriting, credit report, and processing costs. Title & Escrow Fees Title search, title insurance, escrow services, and settlement fees. Attorney Fees Legal review and document preparation, where applicable.

Home Insurance Your first year of homeowners insurance may be due at closing. Property Taxes & Prepaid Costs Prorated taxes, prepaid interest, and escrow reserves. Inspection & Appraisal Fees Costs related to confirming the value and condition of the home.

Always ask your lender for a Loan Estimate early in the process so you have a clearer understanding of your expected closing costs.

FINDING THE RIGHT HOME WITH INTENTION

A successful home search is not about seeing as many homes as possible—it's about focusing on the right ones.

This step is centered on creating a clear and intentional search strategy based on your priorities, timeline, and market conditions. By defining what matters most to you early on, we can narrow the search and focus on homes that truly align with your goals.

Understanding the current market plays an important role in this stage. Inventory levels, competition, and timing all influence what opportunities are available. A thoughtful strategy helps guide expectations and allows you to move through the search with confidence rather than frustration.

Rather than approaching the search reactively, this step emphasizes preparation and communication. With a clear strategy in place, the home search becomes more focused, efficient, and productive—bringing you closer to the right home with clarity and confidence.



THINKING LONG TERM

Buying with future value in mind

Buying a home is not only about meeting your needs today — it is also an investment in your future. While it is important to find a space that fits your lifestyle, considering the long-term value of the property can help you make a smarter and more confident decision. A home with strong resale potential can support future financial growth, flexibility, and peace of mind.



Location & Neighborhood Growth

Pay attention to neighborhood development, nearby amenities, schools, and long-term community demand.



Layout & Functional Design

Homes with practical floor plans, multiple bedrooms, and flexible living spaces often maintain stronger resale value.



Condition & Future Updates

Consider whether the home may require renovations in the future and how those improvements could impact value.

Think about future equity

A well-chosen property can help build long-term equity over time. Market appreciation, smart upgrades, and buying in a desirable area all contribute to future resale potential. The goal is to purchase a home that feels right today while also supporting your financial goals tomorrow.

START THE HOME SEARCH



REVIEW LISTINGS THOUGHTFULLY

Now that you're pre-approved, begin by browsing listings that match your location, budget, and lifestyle. Be clear about your non-negotiables — and flexible where possible.

DEFINE PRIORITIES

Create a simple list of “must-haves” vs. “nice-to-haves”. This helps you stay focused and avoid falling in love with a property that doesn’t meet your real needs.

EVALUATE EACH HOME CAREFULLY

Pay attention to layout, natural light, neighborhood vibe, and potential for long-term value. Your agent will guide you and provide expert insights during showings.

COMPARE & REFLECT

After each visit, take notes and photos. Create a shortlist weekly to keep your options organized and your goals clear.

Buying in a condo or HOA community

Review the governing documents, dues and what they cover, budget and reserves, and any planned or pending special assessments. Check rules for pets, parking, rentals and renovations. Ask your lender about financing eligibility and your agent about applicable document-review deadlines. These details shape daily life and your ownership costs.

National Association of REALTORS® · Understanding condo ownership · nar.realtor

ATTENDING SHOWINGS

Visiting homes is one of the most exciting parts of the buying process, but it’s important to approach each showing with focus and intention. As you walk through a property, look beyond the decor and pay close attention to the layout, the natural light, the condition of finishes, and how the space flows from room to room.

Try to imagine your daily routine in the home. Does it suit your lifestyle? Is there enough storage? Would you feel comfortable working, relaxing, and entertaining in this space?

After each showing, take a few quick notes or discreet photos if allowed. This helps you remember how each property felt and makes it easier to compare later.

Don’t hesitate to ask your agent questions about the home’s history, recent upgrades, or the neighborhood. While it's easy to get emotionally attached, stay focused on your priorities.

Use your list of non-negotiables and your budget as a compass to help you stay objective and confident in your decisions.

Test the everyday fit

Beyond the showing

Try your commute and visit the street at different times. Notice parking, noise, cell reception and how easily you can reach the places you use most.

Compare your notes

Use the same priorities for every home. Write down one advantage, one concern and one question. Consider which features are easy to change and which are permanent.



QUESTIONS TO ASK DURING SHOWINGS

While touring a home, it's easy to focus on décor, furniture, and staging. However, asking the right questions during showings helps you evaluate the property more objectively and make informed decisions.

Beyond appearance, it's important to understand the home's condition, maintenance history, and any potential future costs.

Consider asking questions such as:

HOW OLD ARE THE MAJOR SYSTEMS?

Ask about the roof, HVAC system, water heater, and major appliances.

HAVE THERE BEEN ANY RECENT REPAIRS OR RENOVATIONS?

Understanding what has been updated can help you assess the overall condition of the property.

ARE THERE ANY KNOWN ISSUES WITH THE HOME?

This may include plumbing concerns, past water damage, foundation issues, or electrical updates.

WHAT IS INCLUDED IN THE SALE?

Confirm whether appliances, window treatments, light fixtures, or outdoor items remain with the property.

HOW LONG HAS THE PROPERTY BEEN ON THE MARKET?

This can offer insight into pricing strategy and market activity.

WHAT ARE THE ESTIMATED UTILITY COSTS?

Monthly electricity, gas, and water expenses can help you budget realistically.

WHAT IS THE NEIGHBORHOOD LIKE?

Ask about traffic, noise levels, nearby amenities, schools, and community features.

Asking thoughtful questions during each showing helps you compare properties more confidently and identify the right fit for your needs.

AGENT SUPPORT

How your agent supports you during this step

Selecting the right home is about more than availability—it's about timing, preparation, and confident decision-making. With a clear strategy and professional guidance, the right opportunity becomes easier to recognize when it appears. This step prepares you to move forward with clarity and confidence when the time comes to make an offer.

Your feedback shapes the search

After the first few tours, tell us what stood out: layout, light, condition or location. Share what felt essential and where you could compromise. We'll use that feedback to refine the search around your priorities.

01 Targeted property search

Homes are selected based on your criteria, market conditions, and realistic opportunities.

02 Professional Insight

Guidance on layout, condition, and overall value during showings.

03 Market Context

Understanding pricing, demand, and how each home compares within the market.

04 Objective Perspective

Balancing emotional reactions with practical considerations.



MAKING AN OFFER

Once you've found a home that feels right, it's time to move forward with an offer. This step can feel both exciting and overwhelming — but with expert guidance, it becomes a clear and confident process.

Your real estate agent will help you determine a strong offer based on current market conditions, the home's value, and your budget. The offer typically includes the proposed purchase price, preferred closing date, contingencies (such as financing or inspection), and any items you'd like to request, such as appliances or repairs.

It's important to move quickly but thoughtfully. In competitive markets, timing is critical — a well-prepared, realistic offer can make all the difference. Your agent will also handle the negotiation process, working to get you the best possible terms while protecting your interests.

Once the offer is submitted, the seller may accept, reject, or counter. Stay flexible, and trust your agent to guide you through the next steps.



HOW TO WIN IN A COMPETITIVE MARKET

Smart strategies to strengthen your offer

In a competitive market, the right home can receive multiple offers within a very short period of time. Having a clear strategy in place allows you to act quickly while still making confident and informed decisions. Success in this stage is not only about offering the highest price. Strong terms, financial readiness, flexibility, and strategic presentation all play an important role in making your offer stand out.

BE FULLY PRE-APPROVED

A strong pre-approval letter shows sellers that you are financially prepared and ready to move forward without unnecessary delays.

MOVE QUICKLY AND DECISIVELY

Desirable homes often move fast. Being prepared to view, evaluate, and submit an offer promptly can make a significant difference.

WRITE A COMPETITIVE OFFER PRICE

Your offer should reflect current market value, recent comparable sales, and the level of competition surrounding the property.

OFFER FLEXIBLE TERMS

In some situations, flexibility on the closing date, possession timeline, or specific seller needs can make your offer more attractive.

LIMIT UNNECESSARY CONTINGENCIES

While important protections should remain in place, reducing avoidable contingencies may strengthen your position.

WORK WITH A STRONG NEGOTIATION STRATEGY

Your agent will help structure the offer in a way that balances competitiveness with protection of your best interests.

Winning in a competitive market is about preparation, speed, and strategy. With the right guidance, you can position yourself confidently and improve your chances of securing the right home.

NEGOTIATION STRATEGY



Negotiation is a natural part of the home-buying process and often begins once an offer has been submitted.

This stage is focused on reaching an agreement that reflects both market realities and your goals as a buyer.

During negotiations, communication, timing, and strategy all play an important role. Responses may involve price adjustments, changes to terms, or additional discussions based on inspections, appraisal, or seller feedback.

Each step requires thoughtful consideration rather than quick reactions.

Your real estate agent guides this process by interpreting responses, providing market context, and explaining available options so you can make informed decisions.

The goal is to protect your interests while maintaining momentum toward a successful outcome.

Negotiation is not about pressure or winning—it is about clarity, strategy, and alignment. With professional guidance, this stage becomes a structured and manageable part of the process, allowing you to move forward with confidence and understanding.

UNDER CONTRACT

WHAT HAPPENS ONCE YOUR OFFER IS ACCEPTED

01

Agreement in Place

Once your offer is accepted, both parties have agreed to the terms of the purchase. The transaction officially moves forward, and contract timelines begin.

02

Active Timelines

During this stage, important deadlines come into effect. Inspections, appraisal, and lender requirements are scheduled according to the contract.

03

Professional Coordination

Your real estate agent manages communication, coordinates with all parties involved, and ensures each step progresses smoothly and on time.

04

Moving Toward Closing

As each requirement is completed, the transaction continues moving closer to closing day with structure, organization, and clarity.

Keep the dates visible

Keep a shared calendar for the deposit, inspections, financing, appraisal and closing. Ask what must be delivered, to whom and by when. Tell us promptly if a lender request, repair decision or document delay could affect your dates. Your signed contract controls the requirements.

Being under contract is a key milestone. With professional guidance and clear communication, this stage becomes a well-organized step toward a successful closing.

HOME INSPECTIONS & APPRAISAL



After your offer is accepted, two key steps help confirm that the home is a solid investment: the home inspection and the appraisal. These are standard parts of the buying process and play a critical role in protecting both your finances and your peace of mind.

A home inspection is typically performed by a licensed professional who thoroughly examines the property — from the roof to the foundation. They check for issues like structural damage, plumbing or electrical concerns, and overall safety. The inspector will provide a detailed report so you can make informed decisions. In some cases, you may renegotiate repairs or pricing based on the findings.

At the same time, your lender will order an appraisal to determine the fair market value of the home. This ensures the property is worth the amount you're borrowing. If the appraisal comes in lower than the agreed price, your agent will help you explore options — including negotiating with the seller or adjusting your financing.

Both steps are important, not just for closing the deal, but for making sure you feel confident in your purchase.

Tips: Always attend your inspection if possible. Seeing the process firsthand helps you better understand the home and prioritize any needed repairs.

Preparing for closing with clarity

As closing day approaches, the focus turns to confirming all financial details related to your purchase. This stage ensures that everything is reviewed, finalized, and ready before the transaction is completed.

During this phase, your lender completes final reviews of your loan file, and the necessary closing figures are prepared. While much of this process happens behind the scenes, it plays an essential role in keeping the transaction on track and avoiding last-minute delays.

This step also provides clarity around the funds required to complete the purchase. Knowing what to expect ahead of time allows you to prepare confidently and ensures that closing day proceeds smoothly.

Your real estate agent works closely with the lender and title company to help coordinate timelines and ensure all financial requirements are addressed before closing. This coordination helps create a seamless transition from preparation to completion.

Finalizing your finances is about organization and readiness. With everything in place, you can move forward to closing day feeling informed, prepared, and confident.



WHAT TO EXPECT AT THE FINAL WALKTHROUGH

The final walkthrough typically takes place 24 to 48 hours before closing and serves as your last opportunity to confirm that the home is in the agreed condition before ownership is officially transferred. This is not another showing — it is a final verification step designed to ensure everything is ready for closing day.

The goal is to confirm that any agreed-upon repairs have been completed, that the property is in the expected condition, and that no unexpected issues have appeared since your last visit. This final step helps provide peace of mind before signing the closing documents.

During the walkthrough, check for:

Repairs Completed

Verify that all negotiated repairs or seller agreements have been completed as promised.

Included Items Still Present

Confirm that appliances, fixtures, light fittings, and any agreed inclusions remain in the home.

Home Condition

Check walls, floors, ceilings, windows, and doors for any new damage.

Systems Working Properly

Test lights, plumbing, heating, air conditioning, and major appliances.

Property Vacated

Ensure the seller has fully moved out unless otherwise agreed.

Bring your inspection report and purchase agreement with you to compare notes during the walkthrough.

The final walkthrough is your opportunity to close with confidence and avoid last-minute surprises.

CLOSING THE DEAL

The closing process is the final step before you officially become a homeowner. It includes several important tasks, each playing a role in ensuring a smooth and successful transfer of ownership.

FINAL PREPARATIONS

Once your offer is accepted, the final stage begins. During this time, your lender prepares the mortgage documents, the title company completes legal paperwork, and your agent schedules a final walkthrough. This is your chance to confirm that the property is in the agreed condition and that any repairs have been made.

SIGNING & PAYMENTS

On closing day, you'll review and sign all the official documents — including your loan agreement and property transfer forms. You'll also pay any remaining closing costs, which typically include lender fees, title services, taxes, and insurance. Your agent and lender will guide you through each step to make sure everything is clear and accurate.

GET YOUR KEYS

Once all documents are signed and funds are transferred, the home is officially yours. You'll receive the keys and can begin moving into your new space — the moment where all your planning becomes a reality.

Protect your closing funds

Before wiring money, call your settlement contact at a phone number you verified in advance. Confirm the account details and amount. Stop and verify any emailed changes to payment instructions; avoid numbers or links in that email. If you suspect a fraudulent transfer, contact your bank immediately and request a wire recall.

CFPB · Protecting your closing funds · consumerfinance.gov



MOVING DAY CHECKLIST

Use this checklist to stay organized and make sure nothing is overlooked before and after move-in.

BEFORE CLOSING DAY

- ☐ Review the closing disclosure from your lender carefully
- ☐ Notify everyone about your move
  - ☐ Employers
  - ☐ Family & friends
  - ☐ Local post office
  - ☐ Current landlord
  - ☐ Government agencies
  - ☐ Subscriptions
  - ☐ Insurance providers
  - ☐ Veterinarian and kennel
  - ☐ Utilities / phone / internet
  - ☐ Banks and credit unions
  - ☐ Medical care providers
  - ☐ Schools

- ☐ Schedule and complete the home inspection
- ☐ Negotiate inspection requests with the seller if needed
- ☐ Coordinate and complete the home appraisal
- ☐ Secure homeowners insurance and send the details to your lender at least 10 days before closing
- ☐ Coordinate funds with your lender, including down payment and closing costs
- ☐ Gather required documents, including ID and closing paperwork
- ☐ Ensure the title is cleared and provided to your lender
- ☐ Purchase title insurance
- ☐ Arrange for utilities to be transferred into your name
- ☐ Make sure all contingencies are completed
- ☐ Notify your landlord and confirm move-out details
- ☐ Cancel contracted services such as lawn care or gardening
- ☐ Schedule a final walkthrough to confirm the property's condition
- ☐ Update your address and notify USPS
- ☐ Book movers or reserve a moving truck

MOVING DAY CHECKLIST

ON CLOSING DAY

- ☐ Bring a valid photo ID
- ☐ Bring proof of homeowners insurance
- ☐ Bring a copy of the purchase contract
- ☐ Bring the home inspection report
- ☐ Review and understand all closing documents
- ☐ Bring any documents requested by your lender
- ☐ Provide the required funds for closing
- ☐ Sign all necessary paperwork, including the loan agreement and deed
- ☐ Receive the keys once documents are signed and funds are transferred

AFTER CLOSING DAY

- ☐ Make copies of closing documents and store them safely
- ☐ Consider changing the locks for added security
- ☐ Set up a regular maintenance schedule for your new home

Pack a first-night box

Keep medications, chargers, toiletries, clean linens, basic cleaning supplies and pet essentials within reach. Carry important documents and valuables with you. Label this box clearly so you can settle in without searching through every carton.

AFTER CLOSING

First Steps as a Homeowner

Congratulations on your new home!

Closing day marks the end of the buying process and the beginning of an exciting new chapter.

The first days after receiving the keys are the perfect time to get organized, secure your home, and take care of a few essential tasks that will help you settle in with confidence. Start by changing the locks, updating any alarm or garage access codes, and making sure all keys and remotes are working properly.

Next, confirm that all utilities and essential services are active, including electricity, water, internet, waste collection, and any community or HOA-related services.

It is also important to organize all of your documents in one secure place, including your closing paperwork, home insurance policy, warranty information, appliance manuals, and inspection reports.

Take time to familiarize yourself with the home's key systems, such as the electrical panel, water shut-off valve, HVAC controls, and smoke detectors.

This is also a great moment to plan any immediate updates, maintenance tasks, or small improvements that will help make the space truly feel like home.

With the right preparation, your transition into homeownership can feel smooth, organized, and stress-free.



"Your journey doesn't end at closing — it begins with confidence in your new home"

BUYER FAQs

Buying a home often comes with plenty of questions — and that's completely normal. Below are a few answers to help you feel more confident as you move forward.



DO I NEED TO BE PRE-APPROVED BEFORE LOOKING AT HOMES?

Yes. Getting pre-approved gives you a clear budget and shows sellers you're serious. It also helps streamline your search and offer process.



HOW MUCH SHOULD I SAVE FOR A DOWN PAYMENT?

That depends on your loan type, but most buyers put down between 3% and 20% of the purchase price. Your lender can help you understand your options.



CAN I STILL BUY A HOME IF I HAVE STUDENT LOANS OR OTHER DEBT?

Yes. Lenders consider your full financial picture, including your debt-to-income ratio. Having debt doesn't automatically disqualify you.



WHAT HAPPENS AFTER MY OFFER IS ACCEPTED?

You'll enter escrow, complete a home inspection and appraisal, finalize your financing, and then move toward closing. Your agent will guide you through each step.

YOUR HOME, OUR PRIORITY

DEFINING YOUR NEEDS AND PREFERENCES

This checklist is designed to help clarify what matters most to you in a home. By identifying your priorities early, the home search becomes more focused, efficient, and aligned with your lifestyle. There are no right or wrong answers—this is simply a tool to help guide the process and support confident decision-making.

Buyer Name: _____

Phone Number(s): _____

Email Address: _____

Current Address: _____

Best way to reach you: ☐ Text ☐ Phone call ☐ Email
Best time to contact: ☐ Morning ☐ Afternoon ☐ Evening

Co-Buyer Name: _____

Phone Number(s): _____

Email Address: _____

Current Address: _____

Best way to reach you: ☐ Text ☐ Phone call ☐ Email
Best time to contact: ☐ Morning ☐ Afternoon ☐ Evening

Are you currently: ☐ Renting ☐ Owning ☐ Living with family Do you need to complete a lease or property sale before purchasing? ☐ Yes ☐ No Expected move date:

PERSONAL & LIFESTYLE DETAILS

Are you a first-time buyer? ☐ Yes ☐ No
Are you currently: ☐ Single ☐ Married / Partnered
☐ Other:
Pets? ☐ Yes ☐ No – Type(s):

Do you have children? ☐ Yes ☐ No
If yes, how many?
Will you need to sell a current property before buying?
☐ Yes ☐ No

Your Lifestyle:

☐ Entertaining at home
☐ Peace & privacy
☐ Outdoor living
☐ Pets
☐ Work-from-home
☐ Travel often
☐ Family-oriented
☐ Investment-minded

What motivates your home search?

☐ Upsizing
☐ Downsizing
☐ Relocation
☐ Investment
☐ Vacation home
☐ Change of neighborhood
☐ Other:

Favourite view: ☐ Water ☐ City lights ☐ Mountains ☐ Green space ☐ No preference

PROPERTY PREFERENCES

Property Type:

☐ Single-family home
☐ Townhouse
☐ Condo / Apartment
☐ Duplex / Multi-family
☐ Land
☐ Mobile home
☐ Villa
☐ Other:

Home Style

☐ Modern
☐ Contemporary
☐ Traditional
☐ Farmhouse
☐ Craftsman
☐ Open to any

Size & Layout

Bedrooms:
Bathrooms:
Minimum sqft:
Number of stories:

Lot size range: Open floor plan: ☐ Yes ☐ No Garage: ☐ No garage ☐ 1-car ☐ 2-car ☐ 3+ car

YOUR HOME, OUR PRIORITY

DEFINING YOUR NEEDS AND PREFERENCES

FINANCIAL INFORMATION

Your price range: $ _____ to $ _____

Method of payment: ☐ Cash ☐ Financing

Are you pre-approved? ☐ Yes ☐ No

Do you have a pre-approval letter in hand? ☐ Yes ☐ No

Do you need to sell a home before buying? ☐ Yes ☐ No

If you found the right home today, would you be ready to make an offer? ☐ Yes ☐ No

Down payment amount you are considering: ☐ 0–5% ☐ 6–14% ☐ 15%+

Loan type you are considering: ☐ FHA ☐ VA ☐ Conventional ☐ Not sure yet

Will you be able to provide proof of funds or pre-approval when needed? ☐ Yes ☐ No

HOME DETAILS & REQUIREMENTS

What is your ideal move-in date?

What inspired you to begin your home search?

Any special requirements?

Tell me about your ideal neighborhood:

What is your favorite room in a home?

Dealbreakers & must-haves:

Preferred school district (if applicable):

Any concerns or questions about the buying process?

Have you purchased a home before? ☐ Yes ☐ No

If yes, what was your experience like?

HOUSE HUNTING CHECKLIST

Let us help you find the perfect home

RATE EACH FEATURE FROM 1 (WORST) TO 4 (AWESOME)

EXTERIOR	1	2	3	4
View	☐	☐	☐	☐
Yard / landscaping	☐	☐	☐	☐
Trees	☐	☐	☐	☐
Lawn (Back)	☐	☐	☐	☐
Lawn (Front)	☐	☐	☐	☐
Fences	☐	☐	☐	☐
Sprinkler	☐	☐	☐	☐
House Type	☐	☐	☐	☐
Exterior Siding	☐	☐	☐	☐
Deck / Patio	☐	☐	☐	☐
Garage	☐	☐	☐	☐
Windows	☐	☐	☐	☐
Doors	☐	☐	☐	☐
Roof / Gutters	☐	☐	☐	☐
Fencing	☐	☐	☐	☐

HOME SYSTEMS	1	2	3	4
Electrical	☐	☐	☐	☐
AC / Fans	☐	☐	☐	☐
Heating	☐	☐	☐	☐
Security	☐	☐	☐	☐
Plumbing	☐	☐	☐	☐

INTERIOR	1	2	3	4
Walls/Trim/Ceiling	☐	☐	☐	☐
Windows	☐	☐	☐	☐
Flooring	☐	☐	☐	☐
Storage	☐	☐	☐	☐
Stairs	☐	☐	☐	☐
Fireplace	☐	☐	☐	☐
Family room	☐	☐	☐	☐
Living room	☐	☐	☐	☐
Dining room	☐	☐	☐	☐
Master Bedroom	☐	☐	☐	☐
Bedroom #1	☐	☐	☐	☐
Bedroom #2	☐	☐	☐	☐
Bedroom #3	☐	☐	☐	☐
Bathroom #1	☐	☐	☐	☐
Bathroom #2	☐	☐	☐	☐
Bathroom #3	☐	☐	☐	☐
Laundry Room	☐	☐	☐	☐
Game Room	☐	☐	☐	☐
Kitchen	☐	☐	☐	☐
Basement	☐	☐	☐	☐
Garage	☐	☐	☐	☐

BASEMENT

☐ Finished

☐ Unfinished

KITCHEN	1	2	3	4
Countertops	☐	☐	☐	☐
Cabinets	☐	☐	☐	☐
Counter Space	☐	☐	☐	☐
Flooring	☐	☐	☐	☐
Light Fixtures	☐	☐	☐	☐
Layout	☐	☐	☐	☐
Appliances	☐	☐	☐	☐
Pantry	☐	☐	☐	☐
Backsplash	☐	☐	☐	☐
Oven / Stove	☐	☐	☐	☐

COMMUNITY	1	2	3	4
Transportation	☐	☐	☐	☐
Shopping	☐	☐	☐	☐
School / Daycare	☐	☐	☐	☐
Recreational Facilities	☐	☐	☐	☐
Airport	☐	☐	☐	☐
Police / Fire Dept.	☐	☐	☐	☐
Employment	☐	☐	☐	☐
Greenspace	☐	☐	☐	☐
Hike / Bike Trail	☐	☐	☐	☐
Noise Level	☐	☐	☐	☐
Traffic	☐	☐	☐	☐



THANK YOU

Thank you for taking the time to review this guide.

We hope it brought you clarity, confidence, and a better understanding of the home buying process.

Remember, you don’t have to go through this alone — your agent is here to support, advise, and advocate for you every step of the way.

Whether you're buying your first home or your fifth, the process should feel exciting, not overwhelming.

We're honored to be part of your journey and look forward to helping you find not just a house, but a place to call home.

Anthony Bloomhof & Jerry Monroe

LICENSED REAL ESTATE PROFESSIONALS





LET'S STAY CONNECTED

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