

SAMANTHA GARABED | SELLSTATE 360 REALTY

YOUR SIMPLE BUYER'S PREP GUIDE

A clear look at how I prepare, search, offer and close, so you know what to expect when you're ready to buy.

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Buying a home shouldn't feel confusing.



My approach is built around making the process clear, from understanding your budget to getting the keys at closing.

This guide walks through exactly how we would buy a home together, so you know what happens, what decisions you will make and where I step in to help.

MY WHY

My why is to simplify your home buying and selling process.

Simple. Clear. Thoughtful.

You will always know what we are doing, why it matters and what comes next.

03

WHAT TO EXPECT

THE BUYING TIMELINE

Every purchase is different, but the overall process follows the same path. Once we find the right home, deadlines move quickly.

1

BUYER CONSULTATION

Talking through your goals, timing, budget and how representation works.

2

PREAPPROVAL

Confirming financing, estimated cash needed and a comfortable monthly payment.

3

SEARCH AND TOURS

Finding homes that fit and evaluating them together.

4

OFFER AND NEGOTIATION

Choosing the price and terms that support your goals.

5

UNDER CONTRACT

Completing the deposit, inspections, financing, appraisal and title work.

6

FINAL REVIEW

Reviewing closing figures and completing the final walkthrough.

7

CLOSING

Signing, receiving the keys and officially becoming the owner.

Dates, deposits and contingency periods are set by the contract. I will help you track each deadline.

04 PARTNERSHIP

HOW WE'D WORK TOGETHER

When you buy with me, here's the split:

I HANDLE

- ☐ Search strategy and MLS alerts
- ☐ Scheduling and coordinating tours
- ☐ Property research and offer preparation
- ☐ Negotiation and contract deadlines
- ☐ Keeping everyone moving toward closing

YOU HANDLE

- ☐ Financing and requested lender documents
- ☐ Honest feedback about each home
- ☐ Final decisions on price and terms
- ☐ Completing inspections and closing tasks on time

WE DECIDE TOGETHER

Search priorities, tour schedule, offer price, contract terms, inspection response and closing timeline.

Before we tour homes

We will review how buyer representation works, discuss compensation and sign the required buyer agreement. You should understand exactly what I am doing for you and what you are agreeing to before the search begins.

05 PREPARATION

GETTING FINANCIALLY READY

A strong search starts with clear numbers

Know Your Numbers

- ☐ Talk with a trusted lender early
- ☐ Complete a full mortgage preapproval
- ☐ Compare the payment, cash needed and loan costs
- ☐ Plan for the down payment and closing costs
- ☐ Keep funds for moving, repairs and reserves
- ☐ Ask about assistance programs that may fit

Protect Your Approval

- ☐ Avoid opening or closing credit accounts
- ☐ Avoid financing a car, furniture or appliances
- ☐ Avoid moving large sums without explaining the source
- ☐ Keep income, employment and savings documentation handy
- ☐ Respond quickly when the lender requests an item
- ☐ Tell your lender before making a major financial change

Approval amount is not the same as comfort

A lender may approve more than you want to spend each month. We will build the search around a payment and total cash commitment that feels realistic for your life.

Loan programs, rates, insurance, taxes and association fees can all change the monthly payment and cash needed to close.

06 SEARCH STRATEGY

DEFINING THE RIGHT HOME

Clear priorities make the search more focused

Start with how you want to live

Before we focus on finishes or online photos, we will narrow down the location, monthly cost, property type and everyday needs that are hardest to change.

Needs

- ☐ Maximum comfortable payment
- ☐ Location or commute
- ☐ Minimum bedrooms and bathrooms
- ☐ Property type
- ☐ Accessibility or space requirements

Wants

- ☐ Updated kitchen or baths
- ☐ Pool, view or outdoor space
- ☐ Garage or additional storage
- ☐ Preferred finishes and style
- ☐ Extra room or flexible space

YOUR THREE NON NEGOTIABLES

SOMETHING YOU CAN COMPROMISE ON

07

HOME TOURS

LOOKING BEYOND THE PHOTOS

A showing is where we test the home against real life

At the Property

- ☐ Room size, layout and natural light
- ☐ Roof, HVAC, water heater and electrical systems
- ☐ Visible water damage, cracks or uneven floors
- ☐ Windows, doors, drainage and exterior condition
- ☐ Storage, parking and everyday functionality
- ☐ Noise, traffic and surrounding properties

Before We Decide

- ☐ How the location feels at different times
- ☐ Taxes, insurance and association costs
- ☐ Rules, rental restrictions and special assessments
- ☐ Repairs or updates you would need soon
- ☐ Resale considerations
- ☐ Whether the home still works without the staging

The second look test

After the initial excitement, ask: does the layout work, do the numbers work and can I accept the things that cannot easily be changed?

A showing helps us decide whether to write an offer. A professional inspection is a separate, more detailed evaluation after the home is under contract.

08 OFFER STRATEGY

WRITING A STRONG OFFER

A strong offer is not automatically the highest offer. It is the best combination of price, terms, timing and certainty for that specific seller.

The decisions we will make together

- ☐ Offer price
- ☐ Deposit amount and due date
- ☐ Financing terms
- ☐ Inspection period
- ☐ Appraisal protection
- ☐ Requested seller credits
- ☐ Closing date
- ☐ Items included in the sale

How I help

I review comparable sales and current competition, ask questions about the seller's priorities, explain the tradeoffs in each term, prepare the paperwork and negotiate on your behalf.

You stay in control

I will advise you clearly, but you choose the price, terms and risk you are comfortable accepting. We do not waive an important protection without discussing what that decision means.

09 DUE DILIGENCE

ONCE YOU'RE UNDER CONTRACT

An accepted offer starts a new phase. The contract sets the deadlines, and several people begin working at the same time.

1

DEPOSIT

Deliver the required escrow deposit by the contract deadline.

2

INSPECTION

Complete inspections, review findings and decide how to respond within the allowed period.

3

FINANCING

Send documents quickly, review the Loan Estimate and stay in close contact with the lender.

4

APPRAISAL

The lender orders an appraisal to support the property's value for the loan.

5

TITLE AND INSURANCE

Title, association and insurance items are reviewed before closing.

6

CLOSING FIGURES

Review the Closing Disclosure, final funds needed and any remaining questions.

Do not make a large purchase, change jobs or move money unexpectedly without first speaking with your lender.

10 FINAL STEPS

FROM CLEAR TO CLOSE TO KEYS

The finish line should feel organized

Before closing, we make sure the remaining details are complete and that the property is in the expected condition.

Before Closing

- ☐ Confirm the lender has issued final approval
- ☐ Review the Closing Disclosure and cash needed
- ☐ Confirm wire instructions using a trusted phone number
- ☐ Arrange homeowner's insurance
- ☐ Bring required identification and documents

Final Walkthrough

- ☐ Complete the final walkthrough
- ☐ Confirm agreed repairs are complete
- ☐ Verify included items remain at the property
- ☐ Check that the home is in the expected condition
- ☐ Ask final questions before signing

Closing day

You sign the final documents, complete the required funds transfer and receive the keys once the transaction is complete.

Wire fraud is real. Never send funds based only on an email. Independently verify instructions with the closing agent using a trusted phone number.

READY WHEN YOU ARE

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Buying doesn't have to feel complicated.

If this guide helped you picture the process, let's talk about what you want, what feels comfortable and when you would like to begin.



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Let's start with a simple conversation.