

A Home Buyers Guide

The stuff you actually need to know.



REAL ESTATE WITH LYNETTE

CHANGE YOUR SPACE. CHANGE YOUR LIFE.

WHAT'S INSIDE

Buying a house has a lot of moving pieces. Here's the part that matters.

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- 04 **You Found One**
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HERE'S HOW THIS WORKS.

You don't need to memorize the process. You just need to know where you are and what happens next.



PRE-APPROVAL

Know the numbers.

SEARCH

Set your criteria and watch the market.

TOUR

See homes and refine what matters.

OFFER

Choose the price and terms.

UNDER CONTRACT

Deadlines start moving.

INSPECTION

Hire pros and review what you learn.

LOAN + APPRAISAL

Financing moves toward final approval.

FINAL WALK-THROUGH

Confirm the home is ready.

CLOSING + KEYS

Sign, fund, record - then it's yours.

START WITH THE PAYMENT. NOT THE HOUSE.

Know what you're approved for - and what actually feels comfortable every month.

MONTHLY PAYMENT

What does this price actually cost me each month?

CASH TO CLOSE

How much should I expect to need beyond the down payment?

LOAN OPTIONS

Which programs make sense for my situation?

CREDIT

Is there anything worth improving before I apply?

NEED A LENDER?

Lisa Turner is my person. I've personally used her for my own financing, and I trust her enough to send my own grandma to her. You're always free to choose your own lender, and I'll provide additional options too.

NOW WE GET TO LOOK AT HOUSES.

The first few showings usually teach us as much about what you don't want as what you do.

MUST HAVE

The things the right house really needs to have.

NICE TO HAVE

The things that would make a good house even better.

ABSOLUTELY NOT

The deal-breakers we don't need to waste time on.

AS WE TOUR

I'll ask questions, gather information from the listing side and help you keep refining what matters.

THE GOAL ISN'T TO LOVE EVERY HOUSE.

It's to get clearer and clearer on the one that actually works for you.

YOU FOUND ONE.

A strong offer is more than a price - it's the combination of terms that makes sense for you.



PRICE

What you're offering for the home.

EARNEST MONEY

Money that shows you're serious about the contract.

FINANCING

Your loan type and financing terms.

INSPECTION

How we handle your inspection contingency.

CLOSING

When you want the purchase to close.

CONCESSIONS

What we may ask the seller to contribute or address.

NEGOTIATION

Sometimes we push. Sometimes we ask questions.

THE GOAL

A deal that works for you - not drama for the sake of it.

STRATEGY

Sometimes the smartest move is making the deal easier to say yes to.

REAL ESTATE IS A TEAM SPORT.

Once your offer is accepted, a lot of people need to keep moving in the same direction.

COMMUNICATION

I stay in touch with you, the listing side, lender, escrow and the other people involved.

NEGOTIATION

We push when it helps, ask questions when we need clarity, and keep communication productive.

COORDINATION

There are deadlines and moving parts. I help keep the right people moving at the right time.

YOUR DECISIONS

I make sure you understand your options before you make a decision.

MY JOB

Communicate. Negotiate. Solve problems. Keep the deal moving - and make sure you know what's happening along the way.

ACCEPTED. NOW THE DEADLINES START MOVING.

Several things happen at once. You don't have to manage them all yourself.

EARNEST MONEY

Your deposit is delivered according to the contract deadline.

INSPECTION

You hire qualified pros, review what they find and decide what comes next.

LOAN + APPRAISAL

Your lender keeps the financing moving and orders the appraisal when appropriate.

TITLE + ESCROW

Escrow coordinates documents, funds and the closing process.

PLEASE DON'T BUY A CAR RIGHT NOW.

Talk to your lender before opening credit, financing anything big, moving large sums of money or making a major financial change.

KNOW WHAT YOU'RE SIGNING - AND WHAT YOU'RE SPENDING.

We'll talk through representation, compensation and costs in plain English before they become relevant.

DOWN PAYMENT

The portion of the purchase price you bring to the loan.

EARNEST MONEY

A deposit made after mutual acceptance according to your contract.

INSPECTION + APPRAISAL

Third-party costs that may come up during the transaction.

CLOSING COSTS

Your lender and escrow team will give you the actual numbers.

BUYER REPRESENTATION + COMPENSATION

We'll review how I represent you, how compensation works, and what your signed agreements actually say before you're asked to make a decision.

THE FINISH LINE.

Sign. Fund. Record. Then the keys are yours.

FINAL WALK-THROUGH

One last look to confirm the home is in the expected condition.

SIGN

You sign your closing documents with the escrow team.

FUND + RECORD

Funds are confirmed and the transfer is recorded with the county.

KEYS

Once it records, the house is officially yours.

YOU DON'T NEED TO MEMORIZE ANY OF THIS.

You need to understand the decision in front of you, the information you have and what happens next.

GOOD PEOPLE MAKE THE PROCESS BETTER.

You're always free to choose your own providers. These are people I trust and can put on your radar.

LISA TURNER

My go-to lender. I've personally used Lisa for my own financing and trust her deeply.

LENDER OPTION 2

Add a second lender you're comfortable recommending here.

LENDER OPTION 3

Add a third lender option here.

INSPECTORS

Add your three trusted inspection options here before publishing.

READY TO START?

Start with the numbers. Then we'll go from there.