



THE
Home Buying
Playbook:

Strategies for Success



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GUIDING YOU HOME.
BUILDING YOUR FUTURE.

Welcome to your Buyer Guide!

CONGRATULATIONS ON TAKING THE EXCITING
STEP TOWARD PURCHASING YOUR NEW HOME!



I'm thrilled to be part of this journey with you, and I've put together this guide to make the process as smooth and stress-free as possible.

Inside, you'll find everything you need to stay organized and informed, including checklists, tips for navigating the market, a breakdown of each step in the buying process, and a list of trusted vendors to help along the way.

This guide is meant to be your go-to resource, but remember, I'm always here for any questions or concerns you might have.

Whether it's something in the guide or anything else, don't hesitate to reach out. I'm here to ensure your buying experience is nothing short of exceptional.

We've got this!

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THE *home* BUYING PROCESS



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Congratulations on taking the first step of the home buying process! This guide is a brief summary of the timeline for purchasing your home. Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



1

Pre-Approval

- Meet with a lender
- Determine the Right Mortgage
- Get a pre-approval letter

2

Search & Showings

- Begin your online home search
- We will set up showings
- Go View the homes you are interested in

3

Offer & Negotiation

- Research comparable comps with agent
- Put in a strong offer
- Negotiate the terms of the contract

4

Escrow

- Deposit Earnest Money
- Complete loan application within time frame of the contract

5

Inspections

- Schedule inspections
- Negotiate any repair requests and issues from inspection

6

Financing

- Order appraisal
- Obtain homeowners insurance
- Receive clear to close from lender

7

Closing

- Perform final walk-through before closing
- Sign closing documents
- Get your keys and celebrate buying your home



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Guiding you home
SMART FINANCING.
STRONGER FUTURES.

Financing Explained



PRE-QUALIFIED VS. PRE-APPROVED

PRE-QUALIFICATION

The first informal step in the lending process provides an estimate of how much you may borrow based on self-reported finances. It's quick, usually requires no credit check and can be done online or by phone, but does not guarantee a loan approval.

PRE-APPROVAL

a more formal and detailed process, where the lender conducts a thorough review of your financial and credit history. During this process, the lender will offer a specific loan amount and might lock in an interest rate, indicating a conditional commitment to lend. This makes you a more credible buyer in the eyes of the sellers.



TYPES OF LOANS



CONVENTIONAL

Offered by private lenders, require higher credit scores and typically a larger down-payments than government backed loans. They come in various terms and can finance primary, second, and investment homes.



VA LOAN

Guaranteed by the U.S. Dept. of Veteran Affairs, VA loans are available to veterans, active-duty, and certain members of the National Guards & Reserves. VA loans stand out because they allow eligible borrowers to buy a home with **NO DOWN PAYMENT** and without the requirement for private mortgage insurance (PMI). They also typically offer competitive interest rates.



FHA LOAN

Insured by the Federal Housing Administration, help low-income and first time buyers with a lower down payment (as low as 3.5%!) and credit score requirements. Borrowers must pay PMI on this loan.



USDA LOAN

The U.S. Dept. of Agriculture offers these loans to assist rural homebuyers with 100% financing (**\$0 DOWN!**). USDA loans are aimed at helping low to moderate-income individuals or families purchase, repair or renovate homes in rural areas. Eligibility is based on the property location as well as income limits, as well as other certain criteria the applicant must meet.



Loan Type Cheat Sheet

DOWN PAYMENT, LOAN AMOUNTS & CREDIT FOR TOP FOUR PURCHASE LOANS

LOAN TYPE	PRIMARY HOME	SECOND HOME	RENTAL HOME
CONVENTIONAL LOANS:			
Down Payment (min) / LTV & Credit Score (min)	3% 620 5% 620	10% (90% LTV) 620	15% (85% LTV) [620] 1 Unit 75% LTV 2-4 Units
JUMBO LOANS:			
Down Payment (min) / LTV & Credit Score (min)	10% TO \$900,00 710 20% TO \$5M 700	20% (80% LTV) TO \$3M 700	
FHA LOANS:			
Down Payment (min)/LTV	3.5% (96.5% LTV)		
Credit Score (min)	580		
VA LOANS:			
Down Payment (min)/LTV	0% (100% LTV)		
Credit Score (min)	580		

MAX SELLER CONCESSIONS ALLOWED

CONVENTIONAL LOANS:	3% 6% w/ at least 10% down	6%	2%
JUMBO LOANS:	6%	0 to 3%	
FHA LOANS:	6%		
VA LOANS:	4%		

GIFT MONEY FOR DOWN PAYMENT RULES

CONVENTIONAL LOANS:	YES	Yes, but at least 5% must come from borrower's personal funds	
JUMBO LOANS:	Yes-20% can be a gift, if less than 20% down, 5% from personal funds.	Yes, but at least 5% must come from borrower's personal funds	GIFT NOT ALLOWED
FHA LOANS:	Yes, but limitations		
VA LOANS:	Yes, but limitations		




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WAIT TIMES

OCCURENCE	CONVENTIONAL	FHA	VA
FORECLOSURE	7 years from date completed to the disbursement date of the next loan.	3 years from date completed and title transferred back to the lender.	2 years from date completed and title transferred back to the lender.
PRE-FORECLOSURE OR SHORT SALE	4 years from either the date of sale or from the completion date to the disbursement date of the new loan.	3 years from the date of title transfer to FHA case number assignment.	2 years from credit approval date to date sale closed and title transferred to new owner
PRIOR LOAN MODIFICATION		No wait payment, but past 12 month's credit history must have no late payments.	Must have 12-month satisfactory credit history after the event.
CHAPTER 13 BANKRUPTCY	2 years from discharge date. 4 years from dismissal date.	1-year payout has elapsed with all payments made on time and permission obtained from court for new mortgage. No wait time if discharged or dismissed.	1-year payout has elapsed with all payments made on time and permission obtained from court for new mortgage. No wait time if discharged or dismissed
CHAPTER 7 BANKRUPTCY	4 years from discharge or dismissal date.	2 years from discharge or dismissal date.	2 years from discharge or dismissal date.

REMODEL / "FLIPS"

IF YOUR CLIENT WANTS TO BUY A HOME FROM A FIX AND FLIP OR WHOLESALE INVESTOR, THERE ARE 3 THINGS YOU SHOULD KNOW:

1. If a property is resold within 90 days following the date of acquisition by the seller, the property is not eligible for a mortgage insured by FHA
2. The guidelines regarding flips vary between jumbo lenders, so please contact your lender for your specific scenario.
3. Flips are allowed for Conventional and VA loans.

CO-SIGNERS

LOAN TYPE	ALLOWED
CONVENTIONAL	Y
FHA <small>*Non-occupant co-signer must be a relative</small>	Y
VA	N



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WHAT NOT TO DO

During the Home Buying Process

It's extremely important not to do any of the following until after the home buying process is complete:



BUY OR LEASE A CAR



CHANGE JOBS



MISS A BILL PAYMENT



OPEN A LINE OF CREDIT



MOVE MONEY AROUND



MAKE A MAJOR PURCHASE



Any of these types of changes could jeopardize your loan approval. It's standard procedure for lenders to also do a final credit check before closing.



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HOUSE HUNTING TIPS



Tips for Finding Your Ideal Home



Investigate the Area

Drive around neighborhoods that interest you to get a feel of the area, how the homes are cared for, what traffic is like, etc.



Ask Around

Talk to family, friends and co-workers to see if anyone might know of a house for sale in an area you're interested in. One of them may even know of someone that's thinking about selling but hasn't put the house on the market yet.



Keep an Open Mind

Finding your dream home isn't always an easy task! Have a priorities list but keep an open mind when viewing houses.



Take Pictures & Notes

When you visit multiple houses it gets difficult to remember specific details about each one. Take photos and notes while touring houses so that you can reference them later when comparing the properties that you've seen.



Be Ready to Make an Offer

When you find a home you want to buy, keep in mind there may be others interested in it as well. Be ready to make a solid offer quickly in order to have the best chance at getting that home.

Open House Etiquette



*Thank you for
being respectful!*
♡



REMOVE SHOES OR USE BOOTIES

Follow the seller's instructions regarding shoe removal or the use of provided shoe coverings (booties) to keep the floors clean and protected. This shows respect for the seller's property.



OFFER FEEDBACK CONSTRUCTIVELY

If you have any feedback or questions about the property, share them with the real estate agent in a respectful and constructive manner. Remember that the seller may be listening, so avoid negative or critical comments that could be overheard.



RESPECT THE SCHEDULE

Arrive during the designated open house hours and avoid arriving too early or overstaying your welcome. This allows the seller and the real estate agent to manage the flow of visitors and ensure a smooth experience for everyone.



ASK PERMISSION FOR PHOTOS

If you wish to take photos for reference or to share with a partner or family member, politely ask the seller or the real estate agent for permission before doing so. Respect any guidelines or restrictions they may have.



BE MINDFUL OF PRIVACY

While touring the property, be considerate of the seller's personal belongings and privacy. Avoid opening drawers, cabinets, or closets unless explicitly invited to do so.



USE PROPER HYGIENE AND BEHAVIOR

Dress appropriately for the occasion and practice good personal hygiene. Avoid eating, drinking, or using electronic devices while inside the property. Keep noise levels low and maintain a courteous demeanor.



SIGN IN AND PROVIDE CONTACT INFORMATION

Follow the process of signing in and providing your contact information as requested by the real estate agent. This allows them to follow up with you if needed and shows respect for their efforts.



AVOID BRINGING CHILDREN OR PETS

If possible, arrange for childcare or pet care during the open house. This helps maintain a professional and focused environment, ensuring the seller's property remains undisturbed.



THANK THE SELLER OR REAL ESTATE AGENT

Before leaving, take a moment to thank the seller or the real estate agent for hosting the open house. This small gesture of appreciation goes a long way and creates a positive impression.

EARNEST MONEY DEPOSIT (EMD)

WHAT IT IS, HOW IT WORKS, AND WHAT TO EXPECT



PURPOSE

1. **Good Faith:** The EMD serves as a demonstration of the buyer's serious intent to purchase the property.
2. **Security for the Seller:** It gives the seller some assurance, as it provides a level of security against the buyer arbitrarily walking away from the deal, which would result in a loss of time and potential money for the seller.
3. **Part of the Purchase:** Typically, the earnest money goes toward the final purchase price of the home, essentially acting as a down payment.



THE PROCESS

1. **Agreement and Amount:** Both parties agree on an earnest money amount, which can range from 1% to 5% of the home's purchase price, though this can vary by market and negotiations.
2. **Payment:** After the buyer and seller agree to terms and sign a purchase agreement, the earnest money is deposited into an escrow account. This is usually done within a specified period after the contract is signed, often 24 to 72 hours.
3. **Escrow Account:** This is a third-party account where the earnest money is held until the real estate transaction is finalized. The escrow agent ensures that the funds are distributed according to the terms of the purchase agreement.
4. **Applicability:** Upon closing, the earnest money is typically applied to the down payment or closing costs.
5. **Refundability:** Whether or not the earnest money is refundable depends on the terms of the purchase agreement. Typically, there are contingencies that allow the buyer to receive their earnest money back, such as an unsuccessful home inspection or inability to secure financing.



POTENTIAL OUTCOMES

- **Successful Closing:** In most cases, the earnest money is applied to the down payment or closing costs when the transaction successfully closes.
- **Deal Falls Through (Buyer's Fault):** If the buyer fails to meet the terms of the contract and doesn't have a valid reason as defined by the contingencies, they usually forfeit the earnest money, and it goes to the seller.
- **Deal Falls Through (Seller's Fault or Valid Contingency):** If the seller backs out of the deal or a valid contingency isn't met (like failing a home inspection), the earnest money is typically returned to the buyer.
- **Dispute:** If both parties claim the earnest money, it stays in the escrow account until the dispute is resolved, either through mutual agreement, mediation, or court action.



TIPS

- **Read the Contract:** Always read the terms surrounding the earnest money deposit in your purchase agreement.
- **Consult Professionals:** Legal and real estate professionals can provide guidance on the terms of earnest money, including contingencies that protect your deposit.



KNOWLEDGE IS KEY

Understanding earnest money helps you make confident decisions and keeps your home buying experience on the right track.

RI

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Negotiating *offers &* transaction

- 1 FIND THE RIGHT HOME
- 2 DETERMINE PROPERTY INCLUSIONS & EXCLUSIONS
- 3 CALL AND DISCUSS A POSSIBLE OFFER WITH THE LISTING AGENT
 - A. CREATE A GOOD RAPPORT
 - B. DISCUSS WHAT IS IMPORTANT TO THE SELLERS IN AN OFFER
- 4 PREPARE THE CONTRACT
 - A. EDUCATE YOUR BUYER ON CONTRACT OPTIONS
 - B. EXPLAIN HOME WARRANTY OPTIONS
 - C. DISCUSS LOAN DEADLINES
 - D. CHOOSE A CLOSING DATE
 - E. VERIFY LISTING DATA IS CORRECT
 - F. REVIEW COMPS TO DETERMINE A PRICE
 - G. REVIEW SELLER'S DISCLOSURES
 - H. REVIEW THE CONTRACT IN ITS ENTIRETY WITH YOUR BUYERS
- 5 SUBMIT OFFER TO LISTING AGENT
 - A. CALL/TEXT AGENT TO LET THEM KNOW YOU SENT AN OFFER OVER
 - B. NEGOTIATE ANY COUNTER OFFERS
- 6 EXECUTE THE CONTRACT



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Finalizing the *Transaction*

1. SEND ALL DOCUMENTS TO TITLE, LENDER AND BROKERAGE/TRANSACTION TEAM
2. COORDINATE EARNEST MONEY DEPOSIT
3. OBTAIN A COPY OF THE HOA BY-LAWS
4. COORDINATE INSPECTIONS
5. MEET ALL INSPECTORS AND CONTRACTORS AT THE PROPERTY
6. REVIEW ALL INSPECTIONS
7. NEGOTIATE INSPECTION OBJECTIONS
8. GET ALL AGREED UPON REPAIR ITEMS IN WRITING
9. VERIFY ANY EXISTING LEASE AGREEMENTS
10. CHECK IN WITH LENDER
 - A. VERIFY LOAN STATUS
 - B. CHECK APPRAISAL DATE
11. NEGOTIATE ANY UNSATISFACTORY APPRAISALS
12. COORDINATE CLOSING TIME AND LOCATION WITH AGENT AND BUYERS/SELLERS
13. ENSURE TITLE AND LENDER HAVE DOCUMENTS FOR BUYER TO REVIEW AT LEAST 24 HOURS PRIOR TO CLOSING
14. CONFIRM REQUESTED REPAIRS HAVE BEEN COMPLETED
15. FINAL WALKTHROUGH NO MORE THAN 48 HOURS PRIOR TO CLOSING
16. SIGN DOCS
17. HAND OVER KEYS
18. SUBMIT ALL CLOSING DOCS & COMMISSION CHECK TO BROKERAGE



Making THE OFFER



When we find the home you are interested in, we will quickly and strategically place an offer.

DRAFTING A COMPETITIVE OFFER

We'll decide on a reasonable offer based on the following:

- Current market conditions
- Comparable recently sold properties in the same area
- Property value of the home
- Current condition of the home

CASH VS. LOAN

Paying cash for a home vs. taking out a loan offers a faster closing timeline and less chances of any issues presenting themselves. Sellers find cash offers much more appealing, but most buyers utilize a loan.

PUT DOWN A LARGER DEPOSIT

An offer must include an earnest money deposit. This deposit will be applied to your closing costs. Offering a larger deposit presents a more serious and competitive offer.

OFFER A SHORTER CLOSING TIMELINE

An offer with a shorter timeframe for closing is generally more attractive to a seller over one that is extended. We will discuss the timeline with your lender and the sellers agent to make sure it works for everyone!

OFFER ACCEPTED!

If your offer is accepted, your earnest money deposit must go into our escrow account within 48 hours and we begin our timeline of inspections, appraisals, etc...



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Guiding you home 

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STRONG OFFER.
SMART STRATEGY.

Your Dream Home.



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Sweeten The Deal:

TIPS FOR MAKING A COMPETITIVE OFFER



- **Escalation Clause:** Include an escalation clause in your offer that automatically increases your bid up to a certain limit if another higher offer comes in.
- **Pre-Approval Letter:** Going beyond the standard pre-qualification and getting a pre-approval letter shows sellers you are serious and financially ready to buy.
- **Personal Letter:** Write a heartfelt letter to the seller explaining why you love the home and how it would be a great fit for you and/or your family.
- **Quick Closing:** If you can, offer to close quickly. Sellers often prefer a swift transaction to minimize uncertainties.
- **Flexible Move-In Date:** Give the seller the option to choose the move-in date to better align with their timeline, relieving them of pressure.
- **Earnest Money:** Increase your earnest money deposit to demonstrate commitment and make your offer more appealing.
- **Limited Contingencies:** Minimize contingencies on your offer, such as home inspections, to make the process smoother for the seller.
- **Seller's Expenses:** Offer to cover some of the seller's closing costs, or any other expense they may incur because of the sale.
- **Rent-Back Option:** Offer a rent-back agreement where the seller can continue to live in the property for a short period after the sale.
- **Immediate Response:** Make it clear that you are ready to respond to counteroffers immediately, indicating your eagerness to move the process along.
- **Unique Perks:** Offer perks that might be of value to the seller, such as professional staging or even a professional move-out cleaning service.
- **As-Is Offers:** Indicate that you're willing to buy the property "as-is," meaning you won't ask for any repairs to be made.
- **Verify Funds:** Provide proof of sufficient funds for closing costs and down payment, assuring sellers that the deal won't fall through due to financial constraints.
- **Appraisal Gap Coverage:** *In hot markets, homes can appraise for less than the selling price. Offer to cover the gap up to a certain amount, if your finances allow it.*
- **Larger Down Payment:** *A larger down payment not only demonstrates strong financial standing but also reduces the loan amount, making financing less of a hurdle.*

EXPERIENCE. DEDICATION. RESULTS.

Let's make your next move your best move.

THE HOME

Inspection



THIS PERIOD IS TYPICALLY BETWEEN 5-7 DAYS LONG



INITIATION:

- 1. Offer and Acceptance:** After an offer is made and accepted, the purchase agreement will specify the timeframe for the home inspection. This is usually a window of a few days to a couple of weeks, depending on what's agreed upon.
- 2. Hiring an Inspector:** The buyer hires a certified home inspector to carry out a thorough inspection of the property. It's important to hire someone reputable and qualified.



THE INSPECTION:

- 1. Appointment:** The inspector visits the property to conduct the inspection. The buyer often accompanies the inspector to ask questions and gain firsthand insights.
- 2. Scope:** The inspector reviews various elements of the home, such as the structure, electrical system, plumbing, HVAC, roofing, and more, to identify any existing or potential issues.
- 3. Red Flags:** These are significant issues that may require immediate attention, like structural damage or faulty wiring.
- 4. General Maintenance:** The inspector may also note less urgent issues or general maintenance tasks.



POST-INSPECTION:

- 1. Inspection Report:** The inspector provides a detailed report, usually within 24 to 48 hours, outlining their findings, including any issues or potential concerns.
- 2. Review and Decision:** The buyer reviews the report to decide how to proceed. There are typically a few paths:
 - **Proceed with Purchase:** If the inspection report is satisfactory, or the issues are minor and the buyer is comfortable handling them, the buyer may choose to move forward without any changes to the agreement.
 - **Negotiation:** If significant issues are uncovered, the buyer can offer to return to the seller to negotiate. This could involve reducing the purchase price, asking the seller to make repairs, or even requesting that money be set aside to cover future repairs.
 - **Withdraw Offer:** Many purchase agreements include a home inspection contingency that allows the buyer to withdraw their offer without penalty if significant issues are found, often with a return of their earnest money deposit.



IMPORTANT CONSIDERATIONS:

- 1 Timelines:** Make sure to adhere to all deadlines specified in the purchase agreement for completing the inspection and making any subsequent negotiations.
- 2 Additional Inspections:** Depending on the initial findings, specialized inspections for pests, mold, radon, or other specific issues may be recommended.
- 3 Cost:** The buyer typically covers the cost of the inspection, which can vary based on location and the size of the home.
- 4 Waiving Inspection:** In some very competitive markets, buyers may feel pressured to waive the home inspection. This is generally risky and not recommended unless the buyer is very experienced with home construction and maintenance.



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PROPERTY TAXES & HOW THEY WORK



WHAT ARE PROPERTY TAXES?

Property taxes are a levy by local government on property owners, based on the value of the property. In Michigan, property taxes fund public services like schools, police, fire departments, and infrastructure.

HOW ARE PROPERTY TAXES ASSESSED?

- **Assessed Value (AV):** In Michigan, the local tax assessor determines the Assessed Value of a property, which is approximately 50% of the property's market value. This value is used to calculate your property taxes.
- **State Equalized Value (SEV):** The State Equalized Value is the Assessed Value that may be adjusted by the state to ensure assessments are uniform across different municipalities.
- **Taxable Value:** Property taxes are actually based on the Taxable Value, which generally increases by the rate of inflation or 5%, whichever is lower, unless there is a transfer of ownership (in which case the taxable value is reset to the Assessed Value).

MILLAGE RATE

Your property tax bill is calculated by multiplying the Taxable Value by the Millage Rate, which varies depending on your city or township, and covers the cost of services like schools, roads, and public safety. The millage rate can range between 20 to 70 mills, depending on the specific location within the Metro Detroit area.

WHY YOUR TAX BILL MAY INCREASE

- **Inflation Increases:** The taxable value may rise annually due to inflation adjustments, leading to a slight tax increase.
- **Sale or Transfer of Property:** When the property is sold, the taxable value is "uncapped," meaning it resets to the current market value (Assessed Value).
- **Local Voted Millages:** If voters in your community approve new millages (e.g., for school improvements), your tax rate may go up.



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Appealing Your PROPERTY TAX ASSESSMENT

A step-by-step guide to help you challenge your property tax assessment and ensure it's fair.

1



STEP 1: REVIEW YOUR ASSESSMENT NOTICE

Each year, homeowners receive an assessment notice in the mail. Compare the Assessed Value and Taxable Value with recent sales of comparable properties in your neighborhood to determine if your assessment is fair.

2



STEP 2: GATHER EVIDENCE

- **Comparable Sales:** Obtain data on recent sales of similar properties in your area. You can use resources like Zillow, your local MLS, or ask your real estate agent for a comparative market analysis (CMA).
- **Home Condition:** Document any factors that could lower the value of your property, such as needed repairs, outdated features, or environmental concerns (e.g., proximity to a busy road).

3



STEP 3: FILE A PROTEST WITH YOUR LOCAL BOARD OF REVIEW

In Southeast Michigan, property tax assessments can first be challenged at the local Board of Review. The Board typically meets in March. Here's how to file:

- **Contact your City/Township Assessor's Office:** Find out the deadline to file your appeal and what documents are required.
- **Prepare Documentation:** Submit your evidence (comparative sales, home appraisals, photos of property defects, etc.).
- **Attend the Hearing:** Be prepared to present your case in person or in writing.

4



STEP 4: APPEAL TO THE MICHIGAN TAX TRIBUNAL

If the Board of Review denies your appeal or you are not satisfied with the outcome, you can file an appeal with the Michigan Tax Tribunal. Here's the process:

- **Filing Deadline:** Residential property appeals must be filed by July 31st.
- **Required Documents:** Submit the Board of Review's decision along with any additional supporting documents.
- **Hearing:** You may be required to present your case before a judge, but many cases are resolved based on submitted documents.

OUTCOME



- If your appeal is successful, your Assessed Value and Taxable Value will be lowered, resulting in a lower tax bill.
- Keep in mind that while you may win a reduction, it will only apply going forward; you won't receive retroactive refunds for prior years.

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*Your guide to making confident,
informed decisions.*



I'M HERE TO HELP YOU PROTECT
YOUR HOME AND YOUR INVESTMENT.

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Testimonials

“Absolutely wonderful!! From the purchase of our first home, to the sale of it and the purchase of a second home she made everything a breeze. Rebecca is knowledgeable, friendly and responsive throughout the entire process.”

Brittany A.

“I worked with Rebecca this summer to buy a house and she was literally my blessing in disguise. Every question I had she answered thoroughly, and every fear she laid to rest. She is patient, she is professional, and she had become my lifelong realtor!”

Christopher

I've purchased two homes, and sold one with Rebecca. She made the process of being a first time home buyer a breeze. She would answer all my messages at all hours. She is always going above and beyond, which is why I hired her for my second home purchase. I recommend her to everyone I know.”

Megan E.

THANK YOU!



I want to take a moment to express my **gratitude** for choosing me to help you in this important journey of finding your next home.

I know how significant this decision is, and it means a lot that you **trust** me to guide you through it.

If at any time you need further clarification on any part of the process or the information in this guide, don't hesitate to reach out.

My goal is to make sure you feel **supported and confident** every step of the way. I'm looking forward to seeing you settle into a home that's just right for you!

Cheers

TO WHAT LIES AHEAD!



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*Your home.
Your future.
My commitment.*

