

BC
Brandon Childress

The Road to

HOME

YOUR PATH TO SUCCESSFULLY BUYING YOUR NEXT HOME

m
LIZ MOORE
& ASSOCIATES



HELLO



I AM
**BRANDON
CHILDRESS**
REALTOR®



THE *RIGHT* AGENT MAKES ALL THE DIFFERENCE

I spent over fifteen years in hospitality before I ever held a real estate license —
curating memorable occasions, running restaurants, taking care of
of people who were often far from home.

That job teaches you one thing above all else:

Anticipate what someone needs before they have to ask for it.

That's the instinct I bring to every buyer I work with.

As a Williamsburg Native, my family roots dating back for generations.

That matters when looking for the perfect place to call home.

Buying a home is likely the biggest financial
decision you'll make. It deserves someone in your corner who does this every day,

Signed, Sealed, Sold.

BUYING CONSULTATION

IT'S ALL ABOUT YOU

This first meeting is all about understanding your needs and concerns as a buyer. If you've thought about your priorities beforehand, it will help us get started effectively. I'll also provide you with valuable market insights to guide your search.



During our consultation, I will:

- Goals, timeline & Concerns
- Explain the buying process
- Property search parameters

To make the most of our time, please think about:

- Your ideal moving timeline: Are you looking to buy quickly or do you have more flexibility?
- Your financial parameters: What's your budget and what are your financing pre-approval details?
- Any concerns about the buying process or specific neighborhoods: Jot down any questions you have.

By the end of our consultation, you can expect:

- A clear understanding of the home buying process.
- An initial outline of your potential property search strategy.
- Confidence in my guidance and support.
- Preliminary insights into the current market and what to expect.

From there, we have a few paths we can take:

- **We're a Great Fit:** We decide to partner up, sign the buyer representation agreement, and then I'll develop a personalized plan to find your ideal home.
- **I'm Not the Right Fit:** If my approach isn't what you need, that's perfectly okay. I'm happy to answer any remaining questions and provide referrals if needed.
- **I may suggest a different approach:** I might recommend exploring different types of properties or areas that better align with your goals. Your success in finding the right home is my priority, even if it means suggesting an alternative path.

I'm here to be a resource for you, whether you choose to work with me or not.



Ten Steps To Home

SIMPLIFYING THE JOURNEY

01

Consultation & Sign Agreement

We'll start with a consultation to understand your needs and goals. Then, we'll sign a Buyer's Agent Agreement, officially starting our collaboration and outlining how I'll represent your best interests.

02

Secure Financial Pre-Approval

Getting pre-approved for a mortgage is crucial. This step defines your budget, shows sellers you're a serious buyer, and gives you confidence during your search.

03

Define Your Dream Home

Let's talk specifics! We'll detail your must-haves, preferences for location, size, style, and features to create a targeted search profile for your ideal property.

04

Search for Properties

Using your criteria, I'll actively search the market, leveraging MLS access, network connections, and even off-market opportunities to find homes that fit your needs. You'll receive personalized alerts for new listings.

Ten Steps To Home

SIMPLIFYING THE JOURNEY



05

View and Evaluate Properties

Time to explore! We'll schedule showings for promising properties, allowing you to experience them firsthand, ask questions, and evaluate their potential to be your future home.

06

Craft a Competitive Offer:

Once you've found the right home, I'll provide market insights and guide you in structuring a strong, attractive offer designed to appeal to the seller while meeting your goals.

07

Negotiate Effectively:

Offer submitted! I'll use my negotiation skills to communicate with the seller's agent, working to reach a mutually agreeable price and terms that protect your interests.

08

Secure Financing & Lock Rate:

With an accepted offer, you'll work with your lender to finalize your mortgage application, submit required documents, and lock in your interest rate.

09

Conduct Due Diligence:

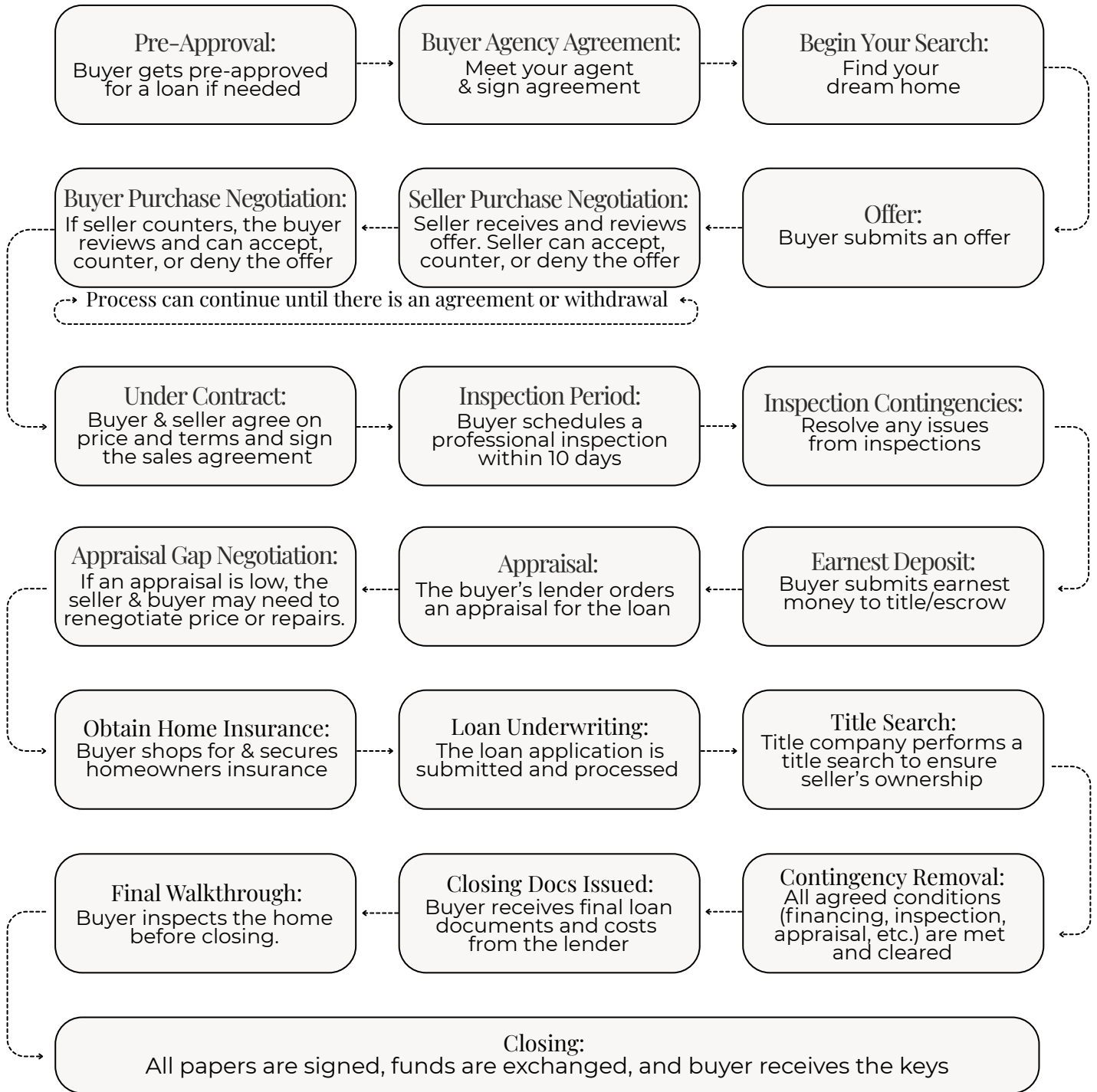
Protect your investment! We'll coordinate essential steps like the home inspection and property appraisal to assess the home's condition and confirm its value.

10

Complete the transaction & Get Your Keys!

The final step! I'll guide you through the closing process, reviewing documents, coordinating with the title company, and ensuring everything is in order for you to receive the keys to your brand new home!

Real Estate *Buying* Process

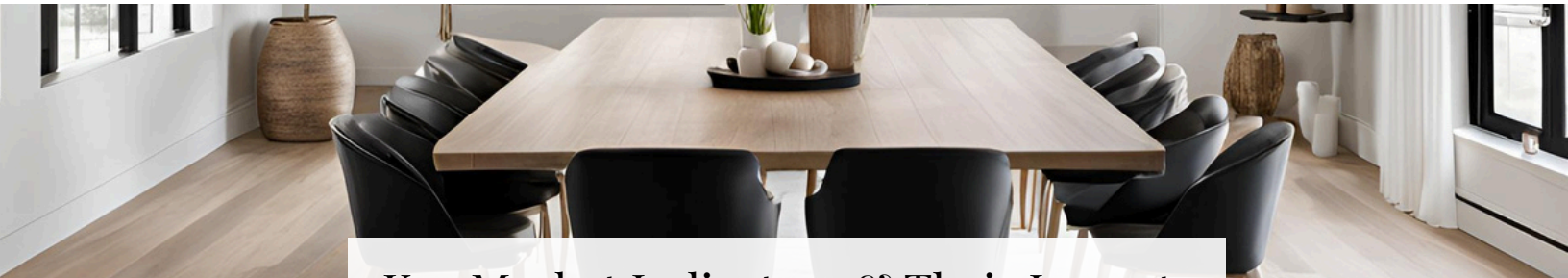


Understanding

THE MARKET:

Let's discuss YOUR TAKE on the current real estate scene:

- Your Impressions:** What are your thoughts on interest rates, home prices, and inventory?
- Your Sources:** What have you heard or read about the current market (news, friends, online)?
- Your Observations:** What have you noticed at open houses or while exploring neighborhoods?



Key Market Indicators & Their Impact:

WHAT THESE NUMBERS MEAN FOR YOU

\$551,313 <i>avg. list price</i>	This reflects the midpoint of current market asking prices. •Rising Prices: Often mean a faster market, act fast, offer competitively, and be flexible. •Trending Down: Can mean a softening market, buyers can take more time and negotiate.
\$547,846 <i>avg. sale price</i>	This represents the midpoint of all home sale prices in your area. •Trending Up: Implies rising property values and a competitive market. •Trending Down: Suggests a softening market, giving buyers more negotiating power.
99.7% <i>list to sale price ratio</i>	This shows the relationship between asking price and final sale price. •Below 95%: Buyers have leverage—use comps to strengthen your offer. •Near/Above 100%: Sellers have the edge—be ready to bid high or add incentives.
36 <i>days on market</i>	This metric reflects how quickly properties are selling. •Under 30 Days: High demand! Act fast, get pre-approved, and have a strong offer. •Over 90 Days: Lower demand—more time to decide and negotiate better terms.
3.4 <i>months of inventory</i>	This metric reveals the balance between supply and demand. •6+ Months: More homes = buyer's market with better options and negotiating power. •Under 6 Months: Fewer homes = seller's market with faster sales & higher competition.

OFFER SUBMISSION PROCESS

A STEP-BY-STEP GUIDE



You've found the perfect house – congratulations! Now it's time to make it yours. This guide outlines the offer-making process, detailing each step to help you navigate this crucial stage of your home-buying journey confidently.

STEP ONE

Research and Due Diligence:

- Comparative Market Analysis (CMA):** Your agent will analyze recent sales of similar properties to determine the home's fair market value and help prevent overpaying.
- Property Condition Assessment:** Conduct a pre-offer walkthrough or limited inspection to identify potential issues, which can inform your offer price and contingency strategy.

STEP TWO

Determine Your Offer Price:

- Market Conditions:** Determine if it's a buyer's, seller's, or balanced market, as this affects your offer strategy; be more aggressive in a seller's market.
- Property Condition:** Consider necessary repairs or updates; we will help estimate costs.
- Your Budget:** Adhere to your pre-approved loan amount and budget to avoid overspending due to emotions.

STEP THREE

Craft Your Offer:

Your offer to purchase is a legally binding contract. Key components include:

- Purchase Price:** The amount you're offering.
- Earnest Money Deposit:** A good-faith deposit (typically 1-3% of the purchase price) held in escrow. A larger deposit can signal your seriousness.
- Contingencies:** These are conditions that protect you the buyer and that must be met for the sale to proceed. Conditions like:
 - **Financing Contingency:** Your offer is contingent on securing a mortgage at acceptable terms.
 - **Appraisal Contingency:** The property must appraise at or above the purchase price.
 - **Inspection Contingency:** A satisfactory home inspection. Never waive this lightly.
 - **Sale of Existing Home Contingency (if applicable):** Dependent on the sale of your current home.
- Closing Date:** Your preferred closing date.
- Possession Date:** When you can take possession.
- Inclusions and Exclusions:** Specify which items are included (appliances, fixtures) and excluded (personal belongings).
- Addenda:** Any additional agreements or requests.



YOUR QUESTIONS MATTER

I understand that buying a home is a significant decision,
and I want you to feel assured about our strategy.

- Is there anything that still raises questions for you?
- Do you believe this is the right strategy to purchase your dream home?

I am confident that we can reach your objectives together.
I'm excited to partner with you and will ensure you get the service you deserve!

IF YOU ARE READY, LET'S TAKE THE NEXT STEPS

1. Exclusive Agreement:

We'll review the paperwork and officially start working together.

2. Loan Pre-Approval:

Let's get you pre-approved for a mortgage to strengthen your offer. I can connect you with lenders.

3. Defining Your Ideal Home:

Tell me your dream home features, and I'll set up custom listing alerts.

4. Exploring Properties: We'll tour promising homes, and I'll share insights on each property and neighborhood.

5. Market Updates & Communication:

I'll keep you updated on the market and new listings. As always I'm available and happy to answer your questions.

6. Offer Strategy:

When you're ready to offer, I'll guide you through negotiations and the process.

THANK YOU

Thank you for the opportunity to present my services in your home-buying journey!

My mission is simple:

I aim to help you find a place to call home at the best possible price, within your desired timeframe, and with as little stress as possible. Your successful purchase is within reach, and I'm here to ensure the process is smooth and rewarding. Let's embark on this exciting journey together! By getting started today, we can tailor the home search strategy to your needs and soon transform that dream and mark the next chapter in your life.



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Reasons to Hire an Agent

Your home is likely the single largest investment of your life. But navigating this huge step alone? That's a gamble. Without an expert agent, you might dramatically overpay, missing vital market insights and sharp negotiation skills. Hidden flaws and unexpected repairs could quickly drain your savings. An agent finds hidden gems and secures savings you'd never spot. In a fast-moving market, going solo means costly mistakes that turn your dream into a nightmare. Don't let your biggest investment become your biggest regret.

Real estate's legal side is a complex maze. Contracts are dense, disclosures tricky – and one misstep can lead to huge financial penalties, a broken deal, or even a lawsuit. Your agent is your legal shield, meticulously reviewing every document. They protect you from hidden pitfalls, unfavorable terms, and missed deadlines that could jeopardize your earnest money or lead to unforeseen liabilities. With an expert handling the legal details, you gain peace of mind and a smooth, legally sound transaction.

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