DAVANEY Semler
YOUR REALTOR

Home Buyer Guide

EVERYTHING YOU NEED TO KNOW ABOUT BUYING A HOME

www.simplerwithsemler.com

Hi!

Hi! I’m Davaney Semler, and I’m here to guide you through one of the most exciting experiences in life: buying your home. With 6 years of mortgage experience and now helping families find the perfect home, I know how overwhelming the process can feel.

I’m passionate about making this journey simple, smooth, and enjoyable. Outside of real estate, I love coffee, reading, spending time with my husband, daughter, and dogs, enjoying the simple things in life.

This guide will help you understand every step of the home buying process, so you feel confident and informed from start to finish.

STEP 1

UNDERSTANDING YOUR NEEDS

Before you start looking at homes, it's important to ask yourself:

- What is your budget?
- How many bedrooms and bathrooms do you need?
- Which neighborhoods and school districts are important to you?
- What are your MUST haves vs. Nice to haves ?
- Do you prefer to have move in ready or a fixer upper?

Tip: MAKE A LIST OF YOUR PRIORITIES—IT WILL SAVE YOU TIME AND STRESS DURING THE SEARCH.

Roadmap of the Buying Process

1: UNDERSTAND YOUR NEEDS

2: GET PRE-APPROVED WITH A LENDER

3: START THE HOME SEARCH

4: MAKE AN OFFER/ GET AN ACCEPTED DEAL

5: CLOSE ON YOUR DREAM HOME & STAY IN TOUCH

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FINANCING AND PRE-APPROVAL

TALK WITH A LENDER!!!

Before you start looking at homes, it's important to understand your financing options and get pre-approved for a mortgage. Pre-approval not only gives you a clear picture of your budget, but it also shows sellers that you're a serious buyer. The process is straightforward: you'll review your credit score, gather financial documents like pay stubs and bank statements, and meet with a lender to discuss loan options. Once pre-approved, you'll receive a letter that can be included with your offer, giving you a competitive edge in the market. This step helps you shop for homes confidently, knowing exactly what you can afford, and can save you time and stress during the buying process.

As your agent, I require you to talk to a lender before viewing houses. I also require you to secure a pre-approval before making any offers.

With 6 years of experience as a mortgage lender, I have firsthand knowledge of the financing process and can help guide you, answer questions, and point you in the right direction. That's why I always encourage buyers to talk to a lender first, even if you're not quite ready to buy. A great lender can provide a timeline, a game plan, and clarity on what steps you need to take to make your homeownership goals a reality.

I also work with a few trusted lenders who I highly recommend. If you'd like, text me and I'll get you connected in a Group Chat with my go-to lender right away!


A HOME IS MORE THAN WALLS AND A ROOF, IT'S WHERE YOUR STORY BEGINS.

Home Search Process

FINDING YOUR DREAM HOME

Finding your dream home is more than just browsing listings — it's about discovering a space that truly fits your life. Whether you're a first-time buyer taking that exciting first step, a growing family searching for more room, or someone ready to invest in a fixer-upper with potential, Cheyenne offers something special for everyone. With its strong sense of community, excellent schools, and convenient access to local amenities, this city makes it easy to picture yourself at home here. I'm here to guide you through the process — helping you navigate the housing market, compare neighborhoods, and make confident decisions about your future. Together, we'll find a home that not only meets your needs but inspires your next chapter.

CONDUCTING MARKET RESEARCH

Before making one of the biggest investments of your life, it's essential to understand the local market. Conducting market research helps you see the bigger picture — from current home prices and neighborhood trends to how quickly homes are selling in Cheyenne. I help my clients make informed decisions by breaking down market data into clear, practical insights that make sense for their unique goals. Whether you're comparing neighborhoods, evaluating fixer-upper potential, or exploring what your budget can truly buy, understanding the market gives you confidence and clarity throughout the home-buying process. I am here to help with all of this!

Making an Offer

Once you've found the home that feels right, it's time to make your move — literally! Making an offer is both exciting and strategic. Together, we'll review comparable home sales, current market conditions, and the property's unique features to determine a strong, competitive offer. I'll help you understand what factors matter most — from price and contingencies to closing timelines — and guide you through crafting terms that appeal to the seller while protecting your best interests. Whether we're in a fast-moving market or have room to negotiate, my goal is to position you for success and ensure your offer stands out for all the right reasons. With clear communication and expert guidance, you can move forward with confidence knowing you've made an informed decision on your future home.

Inspections & Appraisals

Once your offer is accepted, two important steps help ensure your investment is sound: the home inspection and the appraisal. A home inspection gives you a detailed look at the property's condition — from the foundation to the roof — and helps identify any potential repairs or safety concerns before closing. This is your opportunity to make informed decisions or negotiate repairs if needed. The appraisal, on the other hand, is conducted by a licensed professional to confirm that the home's value matches the agreed-upon purchase price. Lenders require this step to protect both you and your financing. Together, inspections and appraisals provide peace of mind, ensuring you're moving forward with confidence and clarity in your new home purchase.

CLOSING PROCESS

Closing day is mostly about signing paperwork. Don't worry — it's a lot of pages, but I'll guide you through every line. Key things to expect:

- Loan documents (if financing)
- Title paperwork
- Closing disclosure (outlines costs, fees, and payments)
- Any additional local or lender-required forms

Pro tip: Take your time reading everything — and ask questions. No question is too small!

YOU'RE A HOMEOWNER!

AFTER SIGNING THE FINAL DOCUMENTS AND THE FUNDS ARE TRANSFERRED:

YOU RECEIVE YOUR KEYS

THE HOME IS OFFICIALLY YOURS

POP THE CHAMPAGNE, TAKE A DEEP BREATH, AND ENJOY YOUR NEW SPACE! 🥂

A Few Tips to Make Closing Smooth:

1. Keep your communication lines open — respond promptly to your lender and me.
2. Avoid major financial changes (like big purchases) until AFTER closing
3. Ask questions — no one expects you to be an expert, that's what I'm here for!

Moving in & Settling

Congratulations — you're officially a homeowner! Moving into a new space is exciting, but it can also feel overwhelming with all the boxes, new routines, and things to set up. Start by planning your move carefully: schedule movers or enlist friends, pack strategically with labeled boxes, and make sure utilities like water, electricity, gas, and internet are ready to go. When you arrive, prioritize unpacking the essentials first — kitchen items, beds, and toiletries — so your daily life can function while the rest of your space comes together. Take a moment to secure your home by changing locks, testing smoke detectors, and locating the main water shut-off and breaker box. Introduce yourself to your new neighbors, explore local shops and parks, and slowly personalize your space so it truly feels like home. Remember, moving doesn't have to be done all at once; celebrate the little wins along the way, like your first meal in the new kitchen or a quiet cup of coffee on the porch. Keep a simple maintenance checklist for appliances and systems, ask for help when you need it, and most importantly, take a deep breath and enjoy this new chapter — your home is now your sanctuary, and it's time to start making memories.

Staying in touch

EVEN AFTER YOU'VE RECEIVED YOUR KEYS, MY SUPPORT DOESN'T STOP. I'M AVAILABLE TO ANSWER QUESTIONS ABOUT HOME MAINTENANCE, PROVIDE RESOURCES FOR UPDATES OR REPAIRS, OR GUIDE YOU THROUGH ANY FUTURE REAL ESTATE DECISIONS. YOU CAN CONTACT ME VIA EMAIL, PHONE, OR SOCIAL MEDIA, AND I'LL BE HERE TO PROVIDE GUIDANCE WHENEVER YOU NEED IT.

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