



BUYERS GUIDE

SAND & SEA
REALTY



*THE DECISION OF BUYING A
HOME IS AN EXCITING ONE!*

500 East Main Street Suite 16-137, Norfolk, Virginia 23510

Office: 757 793-8327

Direct: 757.362.8529

sandseaproperties@gmail.com



Steps to a Home Purchase

STEP 1

LENDER PRE-APPROVAL
PREVIEW HOMES
WRITE OFFER & NEGOTIATE PRICE

STEP 2

HOME INSPECTION
POST INSPECTION AGREEMENT
ORDER HOME WARRANTY(OPTIONAL)

STEP 3

TITLE SEARCH
APPRAISAL ORDERED BY LENDER
FINAL COMMITMENT LETTER BY LENDER

STEP 4

TERMITE INSPECTION
SCHEDULE HOME OWNERS INSURANCE
FINAL AMOUNT NEEDED FOR CLOSING

STEP 5

SCHEDULE UTILITY TRANSFER
FINAL WALKTHROUGH
CLOSING



STEP 1



DETERMINE HOW MUCH YOU CAN AFFORD:

Lenders typically recommend homes with a cost no more than three to five times your annual household income, down payments vary and will depend on the type of mortgage you choose to go with.

GET PREQUALIFIED AND PREAPPROVED:

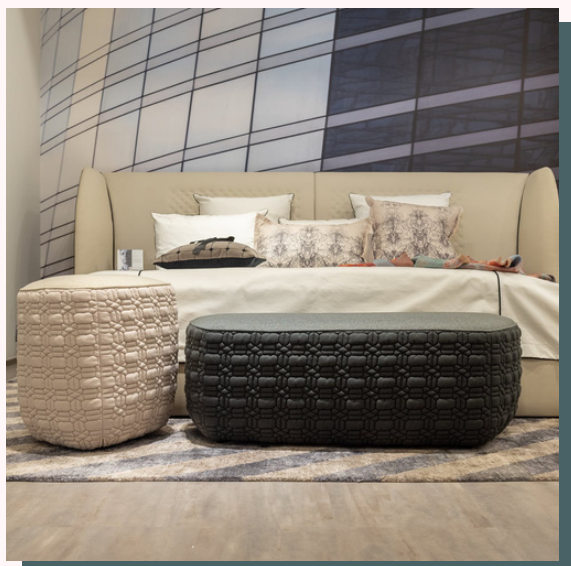
Initially you'll provide some financial information to your lender - such as your income and amount of savings.

For preapproval, your lender will need W-2 statements, paystubs, bank account statements and to run a credit check.



PREVIEW HOMES & WRITE OFFER

After touring homes in your price range, I'll assist you in writing an offer on the right home. We'll present a fair offer based on the value of comparable homes in the area. We may need to negotiate this offer with the sellers until accepted.





STEP 2

HOME INSPECTION

The immediate step after making an offer and having it accepted is to complete any inspections that the offer was contingent upon. If one of the contingencies was a home inspection, you'll have a certain number of days to complete this after the offer is accepted.

POST INSPECTION AGREEMENT

This form will be used after the home inspection if there are any counter-offers to the seller, asking that items considered defective or problems relating to the safety of the home are corrected prior to closing.

HOME WARRANTY

A home warranty can be purchased to cover repairs and replacements on systems and appliances in your home, usually for a period of a year. This may include coverage of your home's electrical, plumbing, heating, and air conditioning systems as well as other home appliances.





Moving Checklist

8-9 Weeks Prior

- Create a realistic budget for moving expenses. If you're hiring professional movers, remember small things add up like tape, boxes, transportation, storage, etc.
- Request time off work for moving day. Give yourself ample time to get everything moved and settled, without the stress of work responsibilities sitting in the back of your mind.
- Get started on home renovations. If there is painting or major remodeling, you will want to get a head start on this sooner than later.
- Purge time! Go through every room of your house and begin getting rid of items you know you won't keep and identify any items that can be donated to charity.
- If you have children, make sure you reach out to their new school(s) for information on registration and transfer records if necessary.

6-7 Weeks Prior

- The worst kind of surprise is when your movers are at the door of your new home and you realize the couch just won't fit. Make sure to measure rooms and doorways and confirm all furniture will fit correctly.
- Create an excel spreadsheet of family members, friends, and colleagues who will need your new address and share it with them via email.
- Contact your doctor, dentist, and veterinarian to get copies of all records and arrange to transfer files to new healthcare providers. You can do this online if you have access to a patient portal.

4-5 Weeks Prior

- Pack items that you need easy access to in an "essentials" box, such as toilet paper, soap, trash bags, chargers, box cutters, tape, tools, paper plates, snacks, towels, etc.
- Contact utility companies and transfer or cancel service. Make sure they're aware of your move date and arrange for service and installation as needed.

2-4 Weeks Prior

- Change your address with important service providers, such as your bank(s), credit card companies, subscriptions, and others. Don't forget to submit your address change to USPS.com.
- Check insurance coverage in all areas. Update or transfer your homeowner, vehicle, or any other insurance you may have. Know the insurance your moving company provides will generally only cover the items they transport for you.

1-2 Weeks Prior

- Unplug, disassemble, and clean out appliances.
- Ensure all essential utilities like gas, electricity, water, and internet services are ready at your new home. Empty your safe deposit box if you have one.
- Clean stovetop and oven. Defrost freezer.

Moving Day

- Collect all keys, finish any touch-ups, and complete your walk-through. Do a final check of closets, cupboards, drawers, basement, and other areas where things may have been forgotten.
- Finalize any paperwork and ensure it's accessible.
- The cleaner the better. Remove all garbage and recycling.



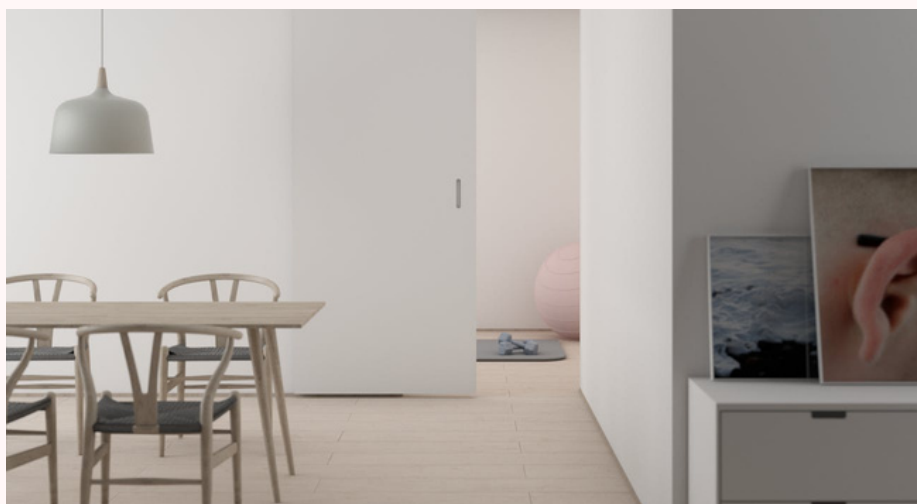
STEP 3

TITLE SEARCH

Title is the right to own, possess, use, control and dispose of property. When purchasing a home, you are actually buying the seller's title to the home.

Before the closing, a title search will be conducted for any problems that might prevent you from a clear title to the home.

You will also want to determine how you wish to hold title to the property - especially if you're buying with a spouse, a partner, family member, or colleague.



APPRAISAL

An appraisal is an estimate of the value of a property. Although the primary goal is to justify the lender's investment, the appraisal can also protect you from overpaying.

Your lender will typically hire the appraiser and charge you a fee for the service at the closing.

FINAL COMMITMENT LETTER

After the lender approves your loan, you will get a commitment letter that stipulates the loan term and terms to the mortgage agreement. This final commitment letter will include the annual percentage rate and the monthly costs to repay the loan. It will also include any loan conditions prior to closing.



Tips for:

USING AN ATTORNEY

FOR BUYING REAL ESTATE

WHY?

Buyers may wonder why to use an attorney if they already have a contract with the seller. An attorney who practices real estate law will provide the buyer with experienced insight and expertise, giving them peace of mind during the closing process.

An attorney may provide the following:



DOCUMENT REVIEW

Contacts the Seller's attorney to ensure the Title Commitment (which discloses all liens and titles existing on the property) is reviewed.

Reviews all documents prepared by Seller's attorney for closing, including the Deed (which conveys the title to the Buyer.)



CLOSING FIGURES REVIEW

Verifies closing figures from the Seller's attorney. These figures include all expenses concerning the sale and satisfaction of liens and encumbrances on the property.

Contacts applicable sewer tax entity to obtain a proration through the closing date.

Obtains the most recent tax information and tax assessment for the property to prepare closing figures



LEGAL ADVICE

Provides legal advice in any negotiations post contract, including inspection issues.

Remains available through the closing process and attends the closing to review all documents presented to the buyer.



STEP 4



TERMITE INSPECTION

When purchasing a home, most lenders require a termite inspection to know if the property has been damaged by termites or other wood destroying insects. If the home has any structural damage, the lender will require the property be treated and repaired.

HOMEOWNERS INSURANCE

Lenders also require proof of insurance on a home before issuing a mortgage. Payments toward a homeowners insurance policy are usually included in the monthly payments of the mortgage.

FINAL AMOUNT FOR CLOSING

You won't know your final cost for closing until the last couple of days. You'll find the summary of costs on the HUD-1 document.



Tips for:

MORTGAGE FINANCING

Always check with your lender before doing any of the following prior to closing on your home:

Making a big purchase:

Avoid making major purchases, like buying a new car or furniture, until after you close on the home. Big purchases can change your debt-to-income ratio that the lender used to approve your home loan and could throw the approval into jeopardy.

Opening a new credit:

Do not open any new credit cards or get a loan without speaking to your lender first.

Cashing out:

Avoid any transfers of large sums of money between your bank accounts or making any undocumented deposits - both which could send "red flags" to your lender.

Keep the same job:

Be kind to your boss and keep your job. Don't begin looking for new work right now, unless it's a second job to make extra money.





STEP 5

A FEW THINGS TO BRING TO CLOSING

- A valid government issued photo ID
- Cashier's check for the total amount due
- Outstanding documents for the title company or mortgage loan officer

WHAT TO EXPECT

The escrow officer will look over the purchase contract to: identify what payments are owed and by whom; prepare documents for the closing; conduct the closing; make sure taxes, title searches, real estate commissions and other closing costs are paid; ensure that the buyer's title is recorded; and ensure the seller receives any money due.

YOUR COST

Some of the most common fees include:

- Escrow fees
- Recording and notary fees, if applicable
- Title search and title insurance Origination, application and underwriting fees from lender
- Appraisal fees
- Local transfer taxes
- Homeowners Insurance
- Home Owners Association fees, if applicable

AFTER CLOSING

Make sure to keep copies of all closing documents for tax purposes.

CLOSING

THE CLOSING PROCESS FINALIZES THE PURCHASE OF YOUR HOME AND MAKES EVERYTHING OFFICIAL. ALSO KNOWN AS SETTLEMENT. THE CLOSING IS WHEN YOU RECEIVE THE DEED TO YOUR HOME.

PRIOR TO CLOSING, YOU SHOULD CHANGE ALL UTILITIES INTO YOUR NAME, AND COMPLETE A FINAL WALKTHROUGH TO CHECK FOR ANY OUTSTANDING ITEMS.



Neat

METHOD



HOW NEAT CAN HELP YOUR CLIENTS:

- We are a “behind the scenes” staging company that ensures there are no surprises behind closed doors for potential buyers
- We are a white glove moving service that makes getting settled just as exciting as finding your dream home
- We can provide the perfect client appreciation gift

WHY NEAT:

- We are the nation’s largest professional organizing company
- Organizational solutions are tailored to the client’s individual needs
- All related tasks will be completed, including donating/consigning unwanted items, purchasing and implementing organizational solutions
- We take an honest approach and have a sharp eye for detail
- We always work with at least two organizers to efficiently complete any space
- We keep all information confidential as stated in our client agreement
- We are fully insured

OUR SERVICES:

MOVES & RELOCATION

- Pre-move prep
 - Manage logistics
 - Unpack & organize
 - Create customized solutions
- Ensure every detail is complete*

HOME ORGANIZING

- Bathrooms
 - Closets
 - Kitchens
 - Nurseries
 - Offices
 - Pantries
 - Playrooms
- and everything in between...*

NEAT Method is a lifestyle service committed to providing a more luxurious and smartly appointed living space. We recognize that transitions are stressful and seek to make an otherwise very hectic time completely seamless for our clients!



PROPERTY SEARCH

Our team of experienced real estate agents is dedicated to helping you find your dream home. Whether you're a first-time homebuyer or looking to upgrade, we're here to guide you through the property search process.



What to expect:

You will be provided a valuable guidance throughout your property search. You will be updated on market trends, neighborhood dynamics, and local regulations, ensuring that you have the most accurate information available.

We'll work closely with you to understand your specific requirements, including location, budget, and desired amenities. With our expertise, we can identify properties that align with your preferences and priorities.

The team will also provide you with information about upcoming open houses in the area. Attending open houses is an excellent opportunity to explore properties firsthand and get a feel for the neighborhood.

When you find a property you're interested in, we'll leverage our negotiation skills to help you secure the best possible deal. We'll work on your behalf to negotiate the price, terms, and conditions, ensuring your interests are protected.



My Trusted Vendors

Mortgage Bankers

CMS Mortgage Solutions

Rachel Inman
rachel@cmsmtgsolutions.com
757-708-3884

CMS Mortgage Solutions

Amanda Tanguay
amanda@cmsmtgsolutions.com
757-870-2422

Atlantic Bay Mortgage

Chris Rice
chrisrice@atlanticbay.com
757-404-2027

Insurance Providers

State Farm

John White
john.white.p8gn@statefarm.com
757-289-7130

Clyburn Insurance

Alyssa Hicks
alyssa@clyburnins.com
757-679-8843

Home Organizing and Photography

Neat Experts

Alayna Hermans
alayna.hermans@neatmethod.com
757-478-1838

Closing Services

Title Quest

Mark Macuk
mmacuk@titlequest.net
757-386-4523

Home Improvement

General Contractor

Frank Talia
PICRA Experts
757-969-7361

Plumber

Frank Mills Elite
Plumbing
757-287-6949

Roofer

Kelley Salas
Top Side Roofing
757-342-6724

Flooring & Handy Services

Troy Schroder
OCD Construction
224-717-1949

Landscaper

Scott Hedgepeth
H&K Landscapes
757-560-2026



My Utilities

Cable Television

Charter Communications	844-246-6180
Cox	800-234-3993
Verizon Fios	800-837-4966

City Information

Chesapeake	757-382-2489
Hampton	757-727-8311
Norfolk	757-664-4000
Portsmouth	757-393-8432
Suffolk	757-923-2000
Virginia Beach	757-385-4501

Community Center

Chesapeake	757-463-3100
Hampton	757-928-0042
Norfolk	757-664-4000
Portsmouth	757-465-2973
Suffolk	757-514-1100
Virginia Beach	757-385-1100

DMV

Department of Motor Vehicles	804-497-7100
-------------------------------------	--------------

Electric

Dominion Energy	866-366-4327
------------------------	--------------

Gas

Columbia Gas	800-543-8911
Virginia Natural Gas	866-229-3578

Internet Providers

Cox	800-234-3993
T-Mobile	855-209-2629
Verizon	800-837-4966

Newspaper

Daily Press	757-247-4800
The Flagship	757-322-2860
Virginia Pilot	757-446-9000

Public Schools

Chesapeake	757-842-8041
Hampton	757-727-2000
Norfolk	757-644-2505
Portsmouth	757-393-8751
Suffolk	757-514-7750
Virginia Beach	757-263-1000

Sanitation Services

Chesapeake	844-246-6180
Hampton	757-727-8311
Norfolk	757-823-1000
Portsmouth	757-393-8561
Suffolk	757-514-7000
Virginia Beach	757-385-1400

Satellite Providers

Dish Network	800-823-4929
Direct TV	800-531-5000

Telephone Providers

Cavalier	800-612-738
Cox Communication	757-224-1111
Verizon	800-837-4966

Voter Registration

Chesapeake	757-277-9797
Norfolk	757-664-4353
Portsmouth	757-393-8644
Virginia Beach	757-385-8683

Water

Chesapeake	757-382-6352
Hampton	757-926-1000
Norfolk	757-664-6700
Portsmouth	757-393-8644
Suffolk	757-514-7750
Virginia Beach	757-385-8683

AFFILIATES



Credit Kwon Do



(757) 568-8100



team@ckdus.com



700 Tech Center Parkway STE 200-12,
Newport News, VA, United States, Virginia



Aryel Jade, COVA Home Realty



(814) 580-8696



AryelJadeHomes@gmail.com

AS YOUR AGENT, WE WILL GO ABOVE AND BEYOND TO HELP

consistently providing you with the expert guidance you deserve throughout the home buying process.



Sarah Grace Schroder
REALTOR-Broker/Owner
sg@sandseaproperties.com
757-362-8529



Christy Banks
Office Manager
manager@sandseaproperties.com
205-454-0826



Rebecca Tower
Realtor
rebecca@sandseaproperties.com
757-839-1002



Amelia Johnson
REALTOR
ameliasells757@gmail.com
859-361-9032



Starr Varela
REALTOR | PROPERTY MANAGER
starr@sojourndc.com
757-230-0072



Genesis Wheeler
REALTOR
wheelergenesis@gmail.com
832-876-9334

500 East Main Street Suite 16-137, Norfolk, Virginia 23510

Office: 757 793-8327

Direct: 757.362.8529

SCAN ME

