

Kerri Raleston

KRHOMESALES

- SAMSON PROPERTIES -

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BUYERS GUIDE

I AM KERRI RALSTON



HELLO

Being a lifelong resident of Northern Virginia has provided me with an extensive comprehension of this constantly expanding and diverse region. I have been a fitness instructor for over three decades, and I'm actively engaged in our communities. My enthusiasm drives each listing with positive energy. After 15 years in the social work profession, I developed a deep empathy for families and enjoy watching the joy that comes from a favorable home-selling experience. I love what I do and feel fortunate to have discovered my calling.

WE'RE HERE TO HELP YOU

KERRI RALSTON

REAL ESTATE AGENT/LEAD LISTING EXPERT

I am a highly effective and hardworking realtor who has exemplary experience selling homes. I specialize in all types of properties ranging from condos, lake houses to equestrian properties. As a Samson Properties agent, I rank among the top 3%, which is a testament to my commitment to delivering exceptional service and producing outstanding results.



STACEY CAITO

SHOWING AGENT/MARKETING

Stacey, an accomplished top producing realtor, is at the helm of our marketing department. Our team of experts is dedicated to providing uninterrupted, high-quality service to our sellers.



JENNIFER GESSNER

SHOWING AGENT/CLIENT SUPPORT

Jennifer is our Client Support Specialist who is an exceptional problem solver and readily available to address your needs. As an Open House agent, she is dedicated to presenting your home to show its best features.



KELLY SNELL

SHOWING AGENT/MLS SPECIALLIST

Kelly is our proficient MLS listings expert, specializing in documentation execution. She will be available on-call to address any queries or concerns. If your home needs a private showing, she will make it happen.



HOME BUYER'S ROADMAP

1

FIND AGENT

Find a great agent that you're comfortable working with

2

FINANCIALS

Determine what you can afford, get a credit check and pre-approved for a loan

3

SEARCH

Start searching for and touring homes

6

APPRAISAL

Set up for an appraisal to be done on the new home

5

INSPECTION

Set up an inspection and plan to attend

4

OFFER

Make an offer and negotiate with seller

7

SCHEDULE MOVE

Call and set up your moving date with movers

8

CLOSING

Attend the closing meeting, get keys and celebrate!



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REAL ESTATE TERMS

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to put an offer on.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

CONTINGENCY

When an offer is accepted by the seller, but there are certain conditions that must be met before the sale is final.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance and lender expenses.

EARNEST MONEY

Also known as "good faith" money, this is money put up by the buyer into a trust or escrow account. This action shows the buyer is serious about purchasing the home.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make that no issues that arise later.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. Your agent can recommend a qualified home inspector for you.

DISCLOSURES

All seller's are required to fill out a property disclosure stating what they know about the property - good or bad.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. This process typically takes an hour.

PREPARING TO BUY

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FINDING A GREAT AGENT

01

INDUSTRY KNOWLEDGE

As agents, we have access to a wide variety of resources that is not readily available to the public. We will guide you in the home buying process and always have your needs as the top priority of the process.

SMART NEGOTIATING

Leveraging our combined experience and expertise, we can assist you in securing the perfect home for you and negotiate the absolute best terms in your favor.

PROFESSIONAL EXPERIENCE

You are securing a team of distinguished top producers to assist you in your home buying journey. Collectively, we possess over 30 years of experience in real estate and have successfully sold properties worth over 100 million dollars.

CUSTOMER SERVICE

Our agents are dedicated to providing you with support and guidance throughout this process. Our philosophy revolves around treating others with the same level of respect and consideration that we expect to receive ourselves, and we endeavor to offer you unparalleled assistance.

Finding a trustworthy and compatible real estate agent can be as challenging as finding the perfect place to call home. Given that this purchase is a significant life decision, it's critical to ensure that your agent is as invested in the sale as you are. I can promise you will not find a more dedicated team to be by your side throughout this process.



FINANCIAL

02

DETERMINE YOUR BUDGET

Determining your budget for a new home is crucial as it helps you narrow down your options and ensures that you don't overextend yourself financially. By knowing your budget, you can focus on homes that are within your price range and avoid potential disappointment or financial stress in the future.



HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

The down payment amount for a buyer can vary depending on factors such as type of mortgage loan, buyer's financial situation, and the lender requirements. It is important for buyers to consult with their mortgage lender or financial advisor to determine how much they should or can afford to put into their down payment.

FINANCIAL

02

CREDIT SCORE CHECK

Buyers will undergo a credit score check as part of their pre-approval process with the mortgage lender. This evaluation allows the lender to evaluate the buyer's creditworthiness and establish the appropriate interest rate and loan terms for them.



PRE-APPROVAL

Having a pre-approval in hand while home searching greatly helps the buyer succeed in finding a home in many ways. Firstly, it provides them with a clear understanding of their budget and how much they can afford to borrow. This allows them to confidently search for homes within their comfortable price range and make strong offers, increasing their chances of securing the home they desire.

Additionally, sellers will view buyers with pre-approvals more favorably as it demonstrates their seriousness and ability to secure financing, potentially giving them an advantage in a competitive market.

@piercerealty




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- REAL ESTATE AGENCY -

LET'S BUY A HOME

TOUR HOMES

HOME SEARCHING TIPS

03



By having a clear idea of what you want, you can save time and focus your search on properties that meet your specific criteria. It also prevents you from getting overwhelmed by the numerous options available in the market, ultimately making decision-making easier!

Make a list of your must-haves and prioritize them. It's important to identify the features and qualities you want in a home..

- Take photos as you go through the open houses so you remember the layout and the feel of each house you visit.
- Research the neighborhood: Take time to thoroughly research the neighborhoods you are interested in. Consider factors such as proximity to schools, amenities, safety, and potential growth. Visiting the area at different times of the day can also give you a better sense of what it's like to live there.
- Be flexible! While it's important to have a clear idea of what you want in a home, being flexible can open up more possibilities. Don't be afraid to consider homes that may not meet all of your criteria but still have the potential to be a great fit.

MAKE AN OFFER

04

After finding a house that you love, you have the opportunity to submit an official offer to the seller. This offer serves as a formal proposal of your intention to purchase the property and typically includes details such as the price, contingencies, and any additional terms or conditions you would like to include.



NEGOTIATE AN OFFER

After submitting an offer on a home, you can expect several possible outcomes including:
The buyer may receive a counter offer from the seller, where the seller proposes different terms or conditions, such as a higher purchase price or changes to contingencies.
Alternatively, the seller may accept the offer as-is, leading to further steps in the home buying process such as inspections and financial arrangements.

INSPECTION 05

If a home inspection was negotiated as part of your contract, a licensed home inspector will conduct a thorough inspection to identify any potential issues or defects in the home that may not be readily apparent.

Once the inspection is complete, you can discuss and negotiate with the seller any requests for repairs, credits, or adjustment to the purchase price.



It is important to know as much about your home as possible. During the inspection, the inspector will examine various aspects of the property including the structure, electrical and plumbing systems, HVAC system, roof, foundation and more.

You will receive a detailed report, usually with photos, outlining their findings, which can help you make an informed decision about the condition of the property.

APPRAISAL

06



An appraisal inspection will be ordered by your lender. A licensed appraiser will visit the property and assess its value based on factors such as location, condition, and comparable sales in the area.

The appraisal report is then used by the lender to determine the appropriate loan amount for the buyer.

If any issues arise with the value of the property, we will work together to overcome any obstacles, or negotiate favorable terms.

& LOAN APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan. Be prepared to complete all lender required documentation promptly, including providing proof of your new home owner's insurance policy.

They will review details like:

- Your income
- Credit check
- Employment status
- Recent large purchases

CLOSING and MOVING



SCHEDULE YOUR MOVE

07

As your move date approaches, it's essential to keep the following in mind:

- Arrange for packing and hire movers
- Ensure all bills are transferred to the new address
- Take care of turning on utilities at the new location
- Finalize the move-out details for your current residence.



CLOSING

08

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!



CUSTOMER TESTIMONIALS



What truly distinguishes Kerri is her commitment to going the extra mile. She took the initiative to arrange her schedule to accommodate my availability for property viewings, negotiate on my behalf with unwavering determination, and even help me conduct a pre-offer inspection to ensure this home was a solid choice. Her expertise and knowledge of the industry was evident at every step, making me feel confident in my decisions. I had very specific criteria in a very competitive market and due to Kerri I found the perfect home. Her dedication, professionalism, and genuine passion she shows during the entire process sets her apart from all other realtors.

Kevin & Grecia



Words cannot express how wonderful Kerri has been through the whole buying, selling and moving process. We bought a farmhouse and sold our neighborhood house and Kerri was with us every step of the way, night and day. She answered our numerous questions with unending patience, went to every viewing, every inspection and was as excited about our new home as we were! Kerri staged our house, helped us declutter, packed boxes, took donations, found people to replace the carpets and lights and even helped paint the kitchen!



Sam & Jim



- Kerri is simply exceptional. She so far exceeded expectations through the entire lifecycle of the home sale process from initial consultation, market analysis, home staging, strategy, managing expectations, deal analysis, and ultimate recommendation. She maximized the value we received from our home sale and minimized any friction in the process. She is an expert in the northern Virginia area and we highly recommend. Our home was under contract within a couple of days and closed in less than a month.

Scott & Jessica

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CUSTOMER TESTIMONIALS



Kerri was amazing!!! She helped us every step of the way and went way above and beyond the call of duty. We sold with maximum dollar in just one open house!!! She then turned around and helped us find our next perfect home! Kerri worked behind the scenes with other agents so that we wouldn't be stressed out and really was incredibly helpful!!!! We will never use another realtor and recommend her services to everyone we know.

Kat & Keny



Kerri is a class act! In a situation that can be super stressful she made it smooth & easy. She has the knowledge & experience to provide expert guidance through both sides of the selling & buying process and a network of all the best in the business to make the transaction simple & seamless. Our experience with Kerri was remarkable - she staged our home to make it look the best it's ever looked! she exceeded every expectation we had and we are so grateful to have had her on our side!



Donna & Steve



Kerri Ralston is the best realtor with whom we have ever worked. We purchased a home in another state before putting our home on the market. Kerri was hands-on from the day we initially met with her until the day she removed the "sold" sign from the front yard. Her professional manner and methods of the sale work. She listens to and guides her clients equally well. She will even get as involved as loading up her truck and making drop offs to the local thrift store! Kerri has a fine sense of style and staged our home attractively. She hired a highly skilled photographer and videographer to show its very best features.

Maryann & Justin

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