



**FORTIS**  
REAL ESTATE GROUP

# The Roadmap to a Successful Home Purchase

A guide for home buying in  
the DC Metropolitan Area



“Don’t wait to buy real estate, buy  
real estate and wait.”  
- Will Rogers





## Our Mission

Our mission is to empower our clients to achieve their real estate goals by providing expert guidance, personalized service, and innovative solutions. We strive to create lasting relationships built on trust, integrity, and a shared commitment to success.

## Why Choose Fortis Group

- **Local Expertise:** Our team has a deep understanding of the Greater DC metropolitan area and its unique real estate market.
- **Personalized Service:** We work closely with each client to understand their individual needs and goals.
- **Strong Network:** Our extensive network of contacts and resources gives us a competitive edge.
- **Commitment to Excellence:** We are dedicated to providing the highest level of service and exceeding your expectations.

# The Home Buying Process

Here are eight essential steps to  
buying your first home.





# **Find the right real estate agent** **(Fortis will be a great fit)**

**Do your research and hire  
an agent with a proven  
positive record.**

**The ideal real estate agent  
should have up-to-date market  
knowledge and top-notch  
negotiation skills.**



# Check your credit score

Your credit score determines which lenders will work with you and how big of a loan or mortgage you can get.

In addition, it's the gate keeper to the interest rates you can be offered. This number directly reflects on the amount that you will spend on the life of the loan.

Always:

- Make consistent payments
- Manage your credit usage, most banks want to see less than 33% of your credit being used
- Limit new inquiries
- Review and dispute all errors

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## Get pre-approved for a loan

Knowing exactly how much you'd be able to borrow sets your budget and shows sellers your seriousness as a buyer.

**Always shop around first and compare different lenders to ensure you get the best loan.**

**If you're mortgaging your home, it's better to get a mortgage preapproval, too.**



**Figure out how much  
you can actually spend**

**Don't max out your bank loan. Allot a budget for utilities, food and other monthly expenses, too.**





Here are some of the homes we helped our clients close. **We'll help you find the right house, as well.**

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# Go house hunting

After we have our consultation and we set up a search based on our conversation. This search will alert you on the homes that fit your criteria.

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# Make your offer

Once you find a fitting house, we will make an offer that is neither too low or too high.



**We will present you with comparables to homes that have sold in the area to assist you in coming up with the price that you would like to offer the seller**

**In the event of multiple offer situations we will also go over strategies to make sure that your offer is competitive**

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**A contingency is a condition that must be met before a contract is finalized. Here are some common contingencies in real estate transactions:**

### **Financing Contingency**

- Pre-Approval: Ensures that the buyer has secured financing before proceeding with the purchase.
- Appraisal: Protects the buyer if the appraised value of the property is lower than the agreed-upon purchase price.

### **Property Inspection Contingency**

- General Inspection: Allows the buyer to inspect the property for any defects or issues.
- Pest Inspection: Ensures that the property is free from pests and termites.

### **Home Sale Contingency**

- If the buyer is selling their current home: This contingency allows the buyer to back out of the contract if they are unable to sell their current home within a specified timeframe.

### **Title Contingency**

- Clear Title: Ensures that the seller has clear title to the property and there are no liens or claims against it.

# **Negotiations & Contingencies**







Agarwood Realty

# Close the sale and move in

**Remember to do a final walk-through  
before signing the final paperwork.**

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# The Home Buying Process: Summary

Let's recap all the steps you should go through.

**01** Check your credit score

**02** Get pre-approved for a loan

**03** Figure out how much to spend

**04** Find the right real estate agent

**05** Go house hunting

**06** Make a fair offer

**07** Schedule a home inspection

**08** Close the sale and move in





**We look forward to  
helping you find your  
dream home!**



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