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Your buyer’s guide

A clear, practical guide to buying a home, from our first conversation through closing day.

A good plan makes room for your goals and your questions.

PEOPLE MATTER MORE.

Associate Broker | REALTOR® | Real Estate Advisor

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The path from idea to keys

There are decisions at each stage. I will explain the options, keep track of deadlines, and help you choose terms that fit your comfort level.

01 **Get clear**

Goals, timing, budget, and your priorities.

02 **Plan financing**

Compare lenders, get pre-approved, and budget for cash needed.

03 **Choose representation**

Review services, agency, and compensation in writing before we tour.

04 **Tour with purpose**

Compare homes, neighborhoods, taxes, condition, and long-term fit.

05 **Write an offer**

Choose price, deposit, financing, inspections, closing, and possession.

06 **Do the homework**

Inspect, secure financing, review appraisal, title, insurance, and deadlines.

07 **Close and move in**

Review final figures, walk through, sign, fund, and receive possession.

Your first move

Tell me what a new home needs to make possible for you. We can then set a search plan and connect you with lenders whose options fit your situation.

Know the full number

A pre-approval gives us a working range. Your own comfort with the monthly payment should set the real ceiling.

Monthly cost

Ask the lender to show principal and interest, estimated property taxes, homeowner insurance, mortgage insurance when applicable, and HOA dues. Set aside a separate maintenance cushion.

Cash to close

Plan for down payment, closing costs and prepaid items, inspections, appraisal, and moving costs. Earnest money is a deposit usually credited toward your purchase at closing, subject to your contract.

ASK AT LEAST TWO LENDERS

- Compare Loan Estimates using the same purchase price, down payment, and loan type. Look at rate, APR, lender fees, cash to close, and monthly payment. [2]
- Ask about conventional, FHA, VA, and eligible assistance programs. Eligibility, fees, and property standards vary.
- For Michigan property taxes, ask for an estimate after a transfer of ownership. The current owner’s bill may be a poor forecast because taxable value can uncap in the following year. [3]

A number to write down

Comfortable payment: $____________ | Estimated cash available: $____________
Pre-approved price: $____________ | My own maximum price: $____________

Understand who works for you

We will discuss your goals and my services, then review a written buyer agreement before touring homes together.

The agreement

It describes the services I provide, its scope and duration, how compensation is calculated, and how the agreement may be changed or ended. Read it and ask about any term before signing. [1]

How payment works

Compensation is negotiable and is not set by law. A seller or listing broker may agree to cover some or all of it, or the purchase terms may ask the seller to pay it. Your written agreement states the amount or rate; your agent cannot receive more than that agreed amount from all sources combined. We will review each property's terms and any possible buyer balance before making an offer. [1]

Simple example

If your agreement sets compensation at $10,000 and the seller agrees to pay $7,000, the remaining $3,000 is your responsibility under that agreement unless we negotiate another arrangement. The actual numbers and terms depend on your signed agreement and purchase contract.

WHAT I HELP YOU DO

- Define your search, assess value, arrange tours, and gather property details.
- Explain terms, negotiate, track deadlines, and coordinate through closing.

Bring these questions

What is included? How long does the agreement last? What compensation applies, and who might pay it? How would we change or end the agreement?

Build your home brief

Tell me what matters most, which choices are flexible, and when you prefer not to be contacted.

Preferred areas / commute:

Move date / lease end / home to sell:

Comfortable price / monthly payment:

Bedrooms / bathrooms / approximate size:

Preferred contact method / do-not-disturb hours:

YOUR PREFERENCES - CIRCLE ANYTHING NON-NEGOTIABLE

Property type	☐ Single-family ☐ Condo ☐ Either
Layout	☐ Ranch ☐ Two-story ☐ Split-level ☐ Other
Age of home	☐ Matters ☐ Flexible ☐ Preferred era: ______
Condition	☐ Turn-key ☐ Updates okay ☐ Project okay
Main road	☐ Okay ☐ Avoid ☐ Depends
Central air	☐ Required ☐ Preferred ☐ Flexible
Heating	☐ Forced air ☐ Boiler ☐ Either
Bathtub	☐ Required ☐ Preferred ☐ Not needed
Garage	☐ Attached ☐ Detached okay ☐ No preference
Pool	☐ Want ☐ Avoid ☐ No preference
Foundation	☐ Basement ☐ Crawlspace ☐ Slab ☐ Any

YOUR TOP THREE NON-NEGOTIABLES

1. ______
2. ______
3. ______

Compare homes with intention

A showing is a chance to notice how a home feels and to list what needs more research. It does not replace a professional inspection.

- Look past staging: consider layout, light, storage, noise, parking, condition, and your daily routines.
- Ask what stays, what the HOA covers, and what needs more research, including mechanical systems and permits.

AT A SHOWING

Address / price / date:

What stands out? What needs follow-up?

Fit with non-negotiables / shortlist? Yes / Maybe / No:

HOMES YOU HAVE VISITED OR WANT TO SEE

1. Address / visited or interested?

What did you like?

What did you dislike?

2. Address / visited or interested?

What did you like?

What did you dislike?

An offer is more than a price

I will help you review comparable sales and the seller’s priorities, then put the terms you choose into a written offer.

Price and financing

Purchase price, down payment, loan type, and any seller credit.

Earnest money

The deposit amount, holder, delivery deadline, and contract terms for return or forfeiture.

Protections

Inspection, financing, appraisal, title, and any sale contingency, with exact deadlines.

Timing and possession

Closing target, when you receive keys, and any seller occupancy after closing.

If the seller counters

A counteroffer changes terms and requires both sides to agree in writing. We will compare your total cost and risk, then decide whether to accept, counter, or walk away.

BEFORE YOU AUTHORIZE THE OFFER

- Ask what the payment and cash to close look like at this price.
- Know which deadlines start on acceptance and who holds the deposit.
- Understand the costs if the appraisal is low or a contingency is waived.

Make your offer credible

The strongest offer is one you can comfortably fulfill. We will select tactics that fit the home, the market, and your finances.

STRAIGHTFORWARD WAYS TO STRENGTHEN AN OFFER

- A complete, current pre-approval and proof of available funds, shared securely. Your lender can speak with the listing agent.
- A well-supported price, clear terms, prompt earnest money, and achievable inspection and financing timelines.
- Flexible closing or possession dates when your lender, insurance, and living arrangements allow.
- Limit requests for items the seller did not offer and agree on the property condition in writing.

TACTICS THAT NEED A SPECIFIC RISK DISCUSSION

- Appraisal gap: you may need extra cash if the appraisal comes in below the contract price.
- Larger or nonrefundable deposit: understand exactly when the money could be lost.
- Inspection: I never recommend fully waiving a home inspection. We can discuss a pre-offer inspection, a shorter period, or limiting repair requests, with a clear understanding of the contract rights involved.
- Seller occupancy after closing, extra costs, or daily penalties: review insurance, escrow, and enforcement.

No standard percentage or magic formula

There is no default amount to offer above asking price or standard escalation increment. We will calculate a home-specific ceiling before considering either tactic.

More options, with context

Depending on the home and market, we can consider these terms together. Each can affect cost, timing, or risk.

Money

Cash purchase, conventional financing if it fits your needs, larger down payment, seller cost credits, buyer payment of seller closing costs or moving costs, and buyer agent compensation terms all change the economics. Confirm total cash needed with your lender.

Price mechanics

An escalation clause or time-sensitive price change must have a clear cap and terms. A higher deposit or appraisal guarantee requires liquid funds.

Conditions and speed

A pre-offer inspection when access permits, a shorter inspection period, or limits on repair requests may help. We will discuss the tradeoffs and your contract rights. Other shortened deadlines, sale contingencies, and home warranty choices also deserve review.

Seller transition

Post-closing occupancy, extra time to move, or accepting specified items left behind can help. Put duration, deposits, insurance, condition, and remedies in writing.

I avoid personal buyer letters or videos. We can communicate seriousness and readiness through objective offer terms.

What happens after acceptance

The signed contract sets the real schedule. I will keep a deadline list with you and coordinate with the lender, title company, and other professionals.

1. **Deposit**

   Deliver earnest money exactly as the contract directs; verify payment instructions by calling a trusted number.

2. **Inspection**

   Hire inspectors suited to the property, review findings, and decide whether to proceed, request terms allowed by the contract, or use a contract right to terminate.

3. **Loan and appraisal**

   Respond quickly to underwriting requests. The lender generally orders the appraisal; a low value may require a negotiated solution or more cash.

4. **Title, insurance, and HOA**

   Review title commitments, restrictions, dues and assessments, and insurance availability and cost. Ask about any issue before the deadline.

5. **Final loan approval**

   Avoid new debt, large unexplained transfers, and employment changes without discussing them with the lender.

Inspection, appraisal, and title are different

Inspection studies condition. Appraisal gives the lender an opinion of value. A title review looks at ownership and recorded matters. One does not replace the others.

Your final week and first days

The exact sequence depends on the contract, lender, title company, and timing of possession.

- Review your Closing Disclosure when the lender provides it, generally at least three business days before a covered mortgage closing. Compare it with the Loan Estimate and ask about changes. [2]
- Confirm homeowner insurance, identification, funds to close, and how the title company wants payment. Call a known, independently verified number before sending any wire. [4]
- Attend the final walkthrough to check agreed condition and included items. A walkthrough is not a second full inspection.
- At closing, sign the documents; funds are transferred and the deed is handled for recording. Keys and occupancy follow the possession terms, which may be later than closing.

Michigan after closing

Confirm the Property Transfer Affidavit is filed with the local assessor within 45 days of transfer. If the home is your principal residence, ask the assessor about eligibility and filing for the Principal Residence Exemption. Plan for possible taxable value uncapping. [3, 5]

MY MOVING CHECKLIST

Utilities and internet:

Address changes and move-in logistics:

Insurance, warranties, and home records:

Words you will hear

Keep this page handy as we move from search to contract.

Pre-approval	A lender’s preliminary review of your ability to borrow; it is not final loan approval.
Loan Estimate	A standardized estimate of loan terms and closing costs provided after a completed application.
APR	A broader measure of borrowing cost that includes interest and certain fees.
Contingency	A contract condition with requirements and deadlines, such as inspection or financing.
Earnest money	A deposit showing good faith, handled according to the purchase agreement.
Appraisal	An independent opinion of value, usually ordered for a lender.
Underwriting	The lender’s final review of your finances and the property.
Title	The legal ownership interest and the records or claims affecting it.
Closing Disclosure	The lender’s final standardized summary of loan terms and costs.
Possession	The date and conditions under which you may occupy the home.

11 / WORK TOGETHER

The experience behind your plan

Your home purchase deserves clear explanations, careful negotiation, and someone who follows the details through closing.

Associate Broker, REALTOR®, Real Estate Advisor
Arterra Luxe

Licensed since 2017 | 250+ homes closed
Top 1% Metro Detroit | RENE certified

Experience and concierge-style service

I hold a Michigan Associate Broker license, a broker-level credential beyond a salesperson license, and earned the Real Estate Negotiation Expert (RENE) certification. I bring experience across more than 250 closed homes and my own perspective as an investor and landlord. I earned a bachelor’s degree from Arizona State University, graduating magna cum laude. My concierge-style service means I help organize tours, connect you with relevant professionals, keep track of deadlines, and coordinate the moving parts while you make the decisions.

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SOURCES AND CURRENT GUIDANCE

[1] Buyer agreements and compensation

[2] Loan Estimate and Closing Disclosure

[3] Michigan transfer and property tax

[4] Protect your closing funds

[5] Michigan principal residence exemption

Prepared September 2026. General education only; contract terms, loan eligibility, taxes, and deadlines depend on the property and your transaction. Michigan license #418220. Equal Housing Opportunity.