



BUYER'S GUIDE

LSG

LLEDON STOKES GROUP
LOCAL EXPERTISE | GLOBAL REACH

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CONTACT INFO



- Washtington DC Top 20 Real Estate Agents on Social Media 2021, 2022,2023
- Sotheby's International Realty Rising Star Award Winner 2020,2021
- HomeSnap Fastest Growing Agent Award 2020
- Seller Representative Specialist
- Certified Real Estate Negotiator

\$50M+

TOTAL SALES

8+

YEARS OF EXPERIENCE

LLEDON STOKES

Lledon Stokes, originally from South Florida, First generation American of Caribbean heritage has been living in the DC area since 2016. She is pursuing a degree in Real Estate Development and Economic Planning. Prior to selling real estate, she worked in the ultra-luxury automotive industry as well as a spokesmodel on global broadcasting show Home Shopping Network. Through her passion for helping others, she has supported various non-profit organizations like The National Business League establishing relationships around the globe.

As an agent, Lledon has been apart of over 50 million dollars worth of real estate transactions developing the ability to look at situations objectively, with the mindset that a solution is always within reach. Thanks to her experience in mixed-use property management, Lledon brings a multifaceted understanding of the real estate industry to help every client achieve their distinct goals. Lledon believes a unique take on the definition of luxury. To quote, "It's not about a price point, it is about providing every client with an exceptional customer service experience".

In her spare time, Lledon is an advocate for mental health with the National Alliance on Mental Illness—helping to facilitate everything from awareness to empowerment. Lledon serves on the board of directors for the DMV Women's Council of NAREB. The organization's mission is to evaluate the standards of women in the real estate industry by facilitating leadership, education, and the exchange of information through group learning techniques; and to provide an opportunity for women to increase their knowledge and expertise of all facets of the real estate profession.

When she is not heavily involved in her community efforts you can find Lledon traveling the world sampling international cuisine , learning new cooking recipes and golfing.

LLEDON STOKES



Team Lead: Although she specializes in residential real estate, Lledon partners with clients in all stages and at all price points as she guides them through the process with ease. Whether you are looking to expand your wealth portfolio or purchase your first home, Lledon combines her enthusiasm for real estate with a can-do attitude to drive unrivaled results!

PENNY AREEVONG



Team Agent: Penny brings patience, clear communication, transparency, strong negotiation, and problem-solving skills for her client's best interests based on their wants and needs. She demonstrates a powerful work ethic by consistently keeping her clients informed in a timely, detail-oriented manner whether they are buying or selling properties. She strives to help her clients achieve their real estate goals by making true connections with them.

AUTUMN BERGENDAHL



Transaction Coordinator: Raised in East Tennessee, a former all-conference D2 Collegiate Golfer at King University - studied Business Marketing and Management throughout her four years. Stepping into the professional world after college, she worked with a local real estate team in Johnson City. From Marketing Coordinator, to Listing Coordinator, to Transaction Management - she immersed herself in the day to day, behind the scenes of Real Estate Operations. During this time, she found a true passion for Transaction Management.

THE TEAM



MONUMENT SOTHEBY'S INTERNATIONAL REALTY

With the globe's most powerful brand at Sotheby's International Realty we understand that buying or selling a property can be a complex and emotional process. That's why we prioritize communication and transparency, working closely with each client to ensure they feel informed, empowered, and confident throughout every stage of the transaction.

Whether you're a first-time homebuyer, an investor, or a seasoned seller, our team has the expertise and resources to help you achieve your goals. We stay up-to-date with the latest trends and technologies in the industry, utilizing cutting-edge marketing strategies to showcase your property to the widest audience possible.

With our deep understanding of the local real estate market, we're equipped to help clients make informed decisions that align with their unique needs and interests. From providing guidance on property values and negotiating offers to connecting clients with trusted vendors and service providers, our team is committed to delivering exceptional results.

Local expertise and Global Reach

\$167 Billion

ANNUAL SALES VOLUME

26,000

SALES ASSOCIATES

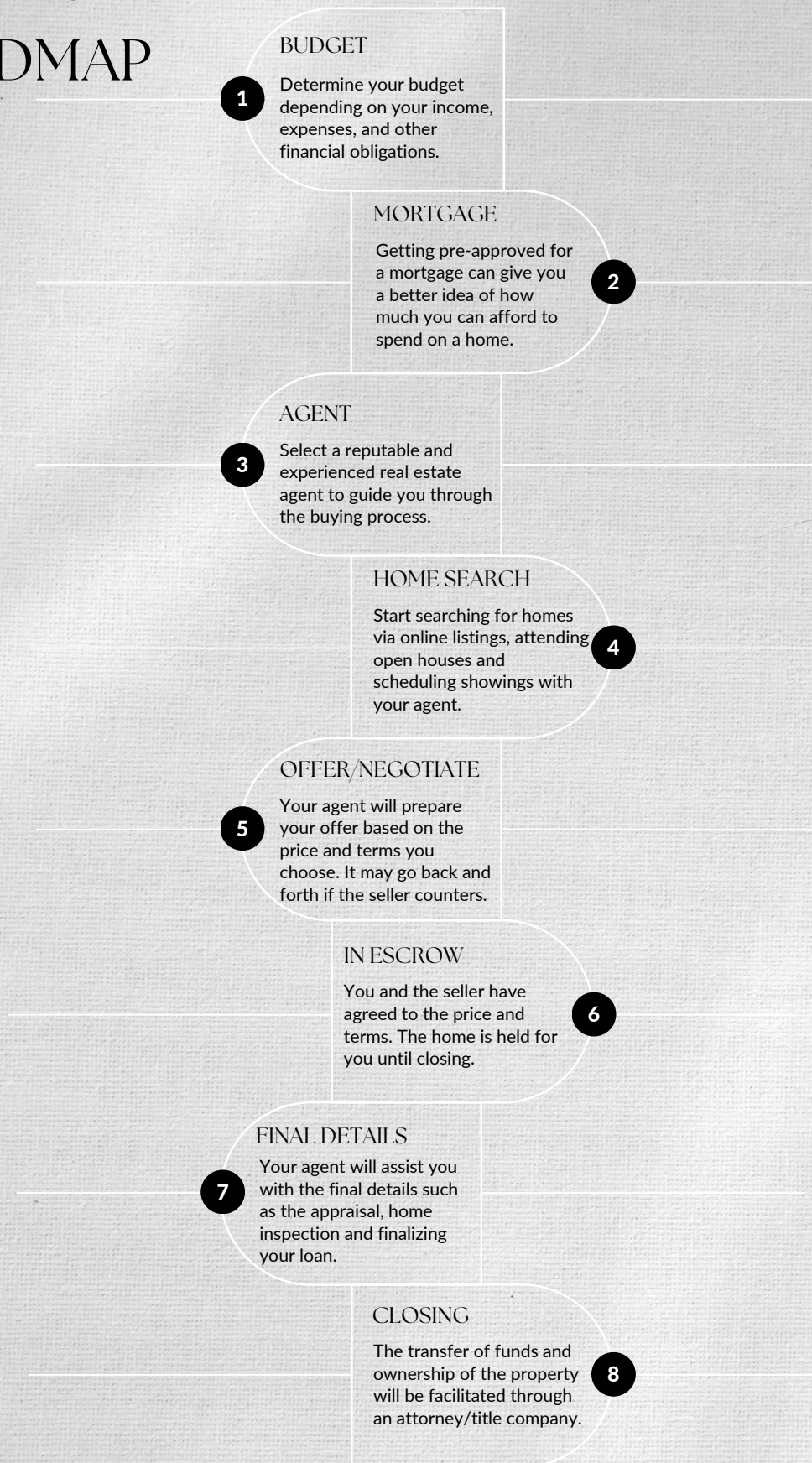
1,075

OFFICES WORLDWIDE

81

COUNTRIES & TERRITORIES

BUYER'S ROADMAP





"FROM OUR VERY FIRST MEETING,
I KNEW I WAS IN GOOD HANDS."

"I recently had the pleasure of working with Lledon Stokes to sell my home, and I couldn't be happier with the results. From our very first meeting, I knew I was in good hands. Lledon was professional, knowledgeable, and incredibly responsive to all of my questions and concerns. Their marketing strategies were top-notch, and I truly believe that their expertise helped me get the best possible price for my home. I would highly recommend Lledon Stokes to anyone looking to buy or sell a home."

"I cannot recommend Lledon Stokes enough. From start to finish, Lledon went above and beyond to ensure that the sale of my home was smooth and stress-free. Not only did Lledon provide expert guidance on pricing and staging my home for sale, but she also went the extra mile to market my home to the right buyers. Thanks to her efforts, my home sold quickly and at a price that exceeded my expectations. Lledon truly exceeded my expectations and I am grateful for their hard work and expertise."

"Lledon is hands down the best Professional Agent I've had in my life. I never had anyone go above and beyond what you find in a typical agent when it comes to representing my interest in finding a home. I consider myself very lucky to have had her as my agent and I am going to recommend her to all of my friends, family, and people i know who are in the market to buy or sell the property. They will be very happy as well."





"The home buying process has been quite a journey, but it was made easier with Lledon Stokes by my side. With her connections, knowledge of the overall process, patience, and tenacity I was able to find a home and close in record time. I can't speak highly enough of Lledon. She made me feel like I was her only client. She took the time to get to know me which made it easier for her to send me homes that I would like. Even when she changed coverage areas she kept me as a client because of the bond that we had developed. You can't go wrong with Lledon Stokes as your Realtor®."

"Lledon is amazing! Lledon helped me find my first home and I'm so glad I had her in my corner. She was always professional and personable; above all, she was patient and attentive. Lledon knows her job very well and always rises to the occasion with the best attitude. Her knowledge and experience gave me the reassurance and courage I needed to purchase my home in this very competitive market. I recommend Lledon Stokes with Sotheby's International Realty to find your next home."

"Lledon is everything you want in an agent! She listens intently to accurately capture your needs, she is diligent in her pursuit of your property and has your best interest in mind at all times. She helped us find our dream home at 8% below our pre-approval amount, successfully negotiated credits on our behalf, and did it all in less than a month. You definitely want her on your team, she will get the job done and go above and beyond."



BUYER'S CHECKLIST

01

BUDGET

- ☐ Calculate your monthly income/debt
- ☐ Check your credit report/FICO score
- ☐ Use a mortgage calculator
- ☐ Establish your downpayment

02

MORTGAGE PRE-APPROVAL

- ☐ Choose your mortgage type
- ☐ Research to find the best lender
- ☐ Shop for the best interest rates

03

DETERMINE YOUR WANTS & NEEDS IN A HOME

- ☐ Choose a location
- ☐ Choose a type of home
- ☐ Choose a size
- ☐ Choose a price range

04

WORK WITH A REAL ESTATE PROFESSIONAL

- ☐ Get a referral from friends/family
- ☐ Interview agents and ask them about buyer's representation contracts and agreements
- ☐ Go over your wants and needs

BUYER'S CHECKLIST

05

SEARCH FOR HOMES

- ☐ Browse properties online (Zillow, Redfin, Realtor.com)
- ☐ Your agent will set up new listing notifications for you
- ☐ Go on home tours and attend open houses

06

MAKE AN OFFER AND NEGOTIATE

- ☐ Determine the purchase price and include any contingencies
- ☐ Read the Purchase and Sale agreement thoroughly before signing
- ☐ Place a competitive bid and be prepared to make a counter offer

07

FINALIZE THE DEAL

- ☐ Your agent will assist you with requesting the home appraisal and home inspection
- ☐ Choose a home insurance company
- ☐ Complete the loan process with the lender

08

CLOSE THE PURCHASE

- ☐ Review the settlement document prior to closing to see how funds will be collected/distributed
- ☐ Obtain a cashier's check for the amount you need to bring to closing, including the down payment and closing costs

MORTGAGE PRE-APPROVAL



GATHER YOUR FINANCIAL INFORMATION

This includes your income, employment history, credit score, debt-to-income ratio, and any assets or liabilities you have.



CHOOSE A LENDER

You can research lenders online, ask for referrals from friends and family, or work with a mortgage broker who can connect you with different lenders.



SUBMIT AN APPLICATION

You'll need to fill out an application form and provide your financial information to the lender. Some lenders may charge a fee for the application process.



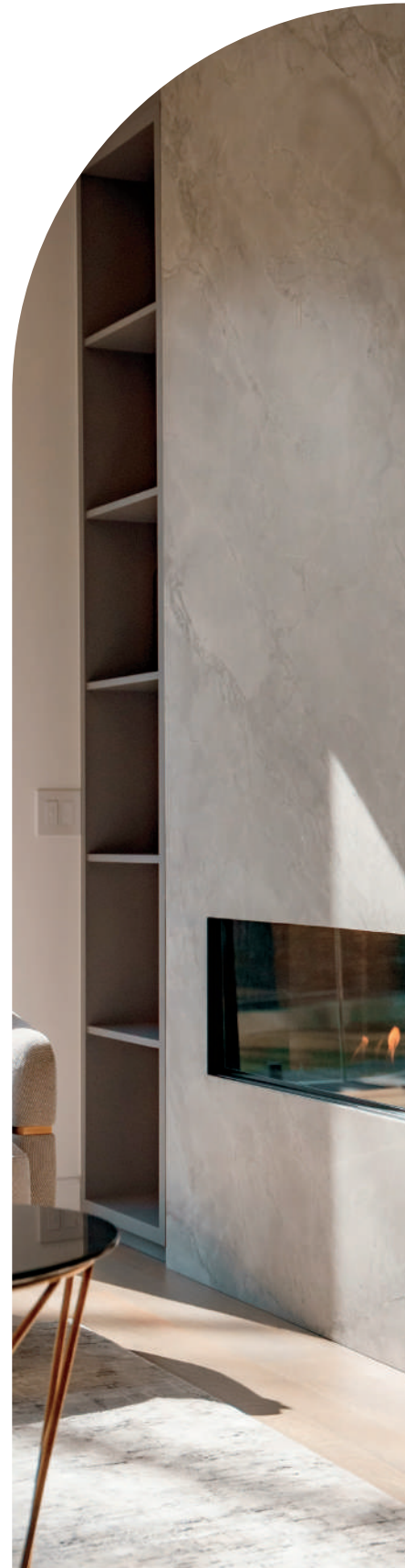
GET PRE-APPROVED


The lender will review your application and credit report to determine if you meet their lending criteria. If you're approved, you'll receive a pre-approval letter that outlines the amount you're approved to borrow and the terms of the loan.



START HOUSE HUNTING

Armed with your pre-approval letter, you can start looking for a home within your budget. When you find a property you want to buy, you'll submit a formal mortgage application to the lender.





HOME LOAN APPLICATION CHECKLIST



PERSONAL INFORMATION

- Full name
- Date of birth
- Social security number
- Contact information (phone, email, address)



EMPLOYMENT INFORMATION

- Current employer's name, address, and phone number
- Length of time with current employer
- Position/title
- Income information (salary, bonuses, commissions, etc.)



FINANCIAL INFORMATION

- Bank account information (checking, savings, investments, etc.)
- Other assets (real estate, vehicles, etc.)
- Current debts (credit cards, student loans, car loans, etc.)
- Credit score and history



PROPERTY INFORMATION

- Property address
- Type of property (single-family, condo, townhouse, etc.)
- Purchase price
- Down payment amount



DOCUMENTATION

- Government-issued ID (passport, driver's license, etc.)
- Proof of income (pay stubs, tax returns, etc.)
- Bank statements
- W-2 forms
- Employment verification letter
- Homeowners insurance policy

HOME WISHLIST

LOCATION

- Neighborhood
- Proximity to work/school
- Proximity to public transportation
- Proximity to shopping, entertainment, and other amenities
- Safety and security of the area

FEATURES

- Kitchen appliances (stainless steel, etc.)
- Flooring (hardwood, tile, etc.)
- Fireplace
- Energy-efficient features (solar panels, insulation, etc.)
- Smart home technology (thermostat, lighting, etc.)

SIZE & LAYOUT

- Number of bedrooms
- Number of bathrooms
- Square footage
- Open-concept or traditional layout
- Single-story or multi-story

STORAGE & PARKING

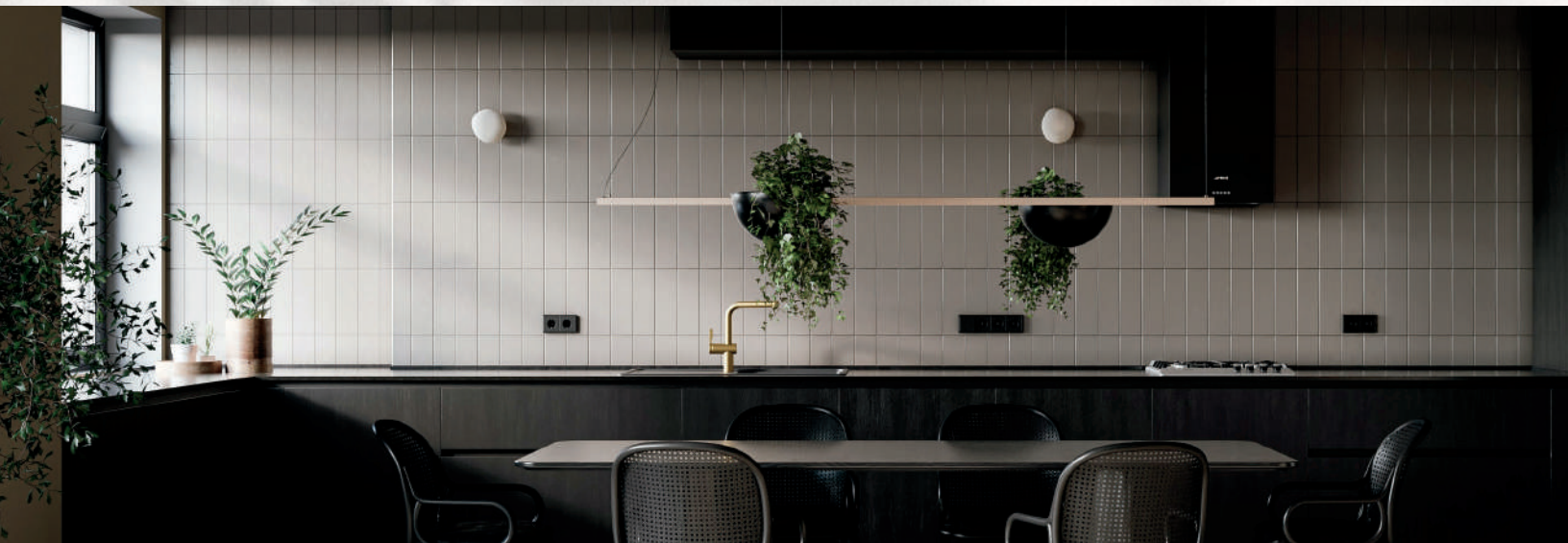
- Garage size and type
- Storage space (basement, attic, etc.)
- Closet space
- Parking availability (driveway, street, etc.)

OUTDOOR SPACE

- Size and type of yard
- Privacy
- Outdoor entertainment area (patio, deck, etc.)
- Pool, hot tub, or other outdoor features

MISCELLANEOUS

- Age and condition of the home
- Potential for renovations or upgrades
- Homeowners association (HOA) fees and rules
- Property taxes
- Homeowner's insurance





HOME SEARCH

ONLINE SEARCH

Many websites allow you to search for properties based on your criteria, such as price, location, number of bedrooms, and other features. You can also set up alerts to receive notifications when new properties become available.

OPEN HOUSES

Open houses are a great way to tour properties and get a feel for the layout and features. You can also ask the listing agent questions about the property and the local market.

PRIVATE TOURS

If you're interested in a particular property, you can schedule a private tour with your real estate agent. This will give you a chance to see the property in more detail and ask any questions you may have.

EVALUATE

After you've seen several properties, you'll start to get a sense of what you like and what you don't. Consider the location, size, layout, condition, and other factors when evaluating each property.

SUBMIT AN OFFER

Once you've found a home you're interested in, you'll need to submit an offer to the seller. The offer should include the purchase price, the proposed closing date, and any contingencies, such as a home inspection or appraisal.

NEGOTIATE

The seller may counter your offer with a higher price or different terms. You can either accept the counteroffer, make a new offer, or walk away from the deal.

OFFERS & NEGOTIATIONS





HOME INSPECTION

A home inspection is a thorough examination of a property to identify any potential issues or defects that may affect its value or safety. The inspection is usually performed by a licensed home inspector hired by the buyer or their real estate agent. The inspection typically includes:

- Checking the overall condition of the property, including its structural integrity, foundation, roof, walls, and floors.
- Inspecting the electrical, plumbing, and heating/cooling systems.
- Checking for the presence of mold, pests, or other environmental hazards.
- Examining any additional features of the property, such as a swimming pool or fireplace.

The home inspector will then provide a detailed report outlining any issues they discovered during the inspection. The buyer can then use this information to negotiate repairs or a lower purchase price.

HOME APPRAISAL

An appraisal is an assessment of the property's value conducted by a licensed appraiser hired by the buyer's lender. The purpose of the appraisal is to determine the fair market value of the property and ensure that the purchase price is appropriate.

The appraiser will evaluate the property's location, size, condition, and any recent improvements or renovations. They will also look at comparable properties in the area to determine how the property's value compares to others.

Once the appraisal is complete, the appraiser will provide a report to the lender. If the appraised value is lower than the purchase price, the buyer may need to renegotiate the price or make a larger down payment to secure financing.

CLOSING ON YOUR HOME



FINAL WALK-THROUGH

Prior to closing, the buyer will typically do a final walk-through of the property to ensure that everything is in order and any agreed-upon repairs have been completed.



CLOSING DISCLOSURE REVIEW

The buyer will receive a Closing Disclosure from the lender at least three days before closing. This document outlines the final terms of the loan and includes details such as the interest rate, monthly payments, and closing costs.



PAYMENT OF CLOSING COSTS

The buyer will need to bring a cashier's check or wire transfer the funds to cover the closing costs, which can include things like loan origination fees, appraisal fees, and title insurance.



SIGNING OF DOCUMENTS

At the closing, the buyer will need to sign a variety of documents, including the mortgage note, the deed of trust or mortgage, and the closing statement.



TITLE TRANSFER

The buyer will receive the keys to the property once the title has been transferred and the closing process is complete.

MOVING CHECKLIST

SET A MOVING DATE

Choose a date that works for you and give yourself enough time to plan and prepare.

HIRE A MOVING COMPANY

Research moving companies and choose one that fits your budget and needs. Get quotes from at least three different companies.

DECLUTTER AND ORGANIZE

Sort through your belongings and decide what you want to keep, sell, donate, or throw away. Start packing non-essential items.

NOTIFY SERVICE PROVIDERS

Notify your utility providers, internet, and cable companies of your upcoming move and arrange for services to be discontinued or transferred to your new home.

CHANGE YOUR ADDRESS

Change your address with the post office, banks, credit card companies, insurance companies, and any other important organizations.

PACK

Begin packing items you won't need until after the move, such as out-of-season clothes, books, and home décor.

LABEL BOXES

Label each box with the contents and the room it should be placed in your new home.

TRANSPORTATION

Make travel arrangements for you and your family. Whether renting a car, scheduling a flight or reserving a hotel room, book a time that will give you flexibility. Be sure to arrive at your new home well before your movers' scheduled arrival.

FINAL STEPS

Make sure all your belongings are packed, your old home is clean and ready for the next occupants, and you have all the necessary documents and keys.



AMORTIZATION

The process of gradually paying off a loan over time with regular payments.

APPRAISAL

An evaluation of a property's value by a licensed appraiser.

BUYER CONCESSIONS

Financial incentives that a seller can offer to a buyer during a real estate transaction.

CLOSING

The final step in the homebuying process where the ownership of a property is transferred from the seller to the buyer.

CLOSING COSTS

Fees and expenses incurred during the purchase of a home, including legal fees, title insurance, and inspection fees.

COMPARITIVE MARKET ANALYSIS (CMA)

An evaluation of a home's value based on similar, recently sold homes (called comparables) in the same neighborhood.

CONTINGENT

When the seller of the home has accepted an offer – one that comes with contingencies or a condition that must be met for the sale to go through.

COUNTEROFFER

A counteroffer serves as a rejection from the seller who feels the buyer's offer was not acceptable.

DAYS ON MARKET (DOM)

The number of days from the date on which the property is listed for sale on the local real estate brokers' multiple listing service (MLS) to the date when the seller has signed a contract for the sale of the property with the buyer.

DOWN PAYMENT

The initial payment made by a buyer toward the purchase price of a home.

EQUITY

The value of a property that exceeds the amount owed on any mortgages or loans secured by the property.

ESCALATION CLAUSE

When buyers anticipate multiple offers on a property they are looking to purchase; they can include an escalation clause in the contract that lets them increase their offer by a predetermined amount.

ESCROW

The phase of a transaction where both parties have reached an agreement. The escrow holder is a third party hired to handle the transaction, including the exchange of money and all associated documents.

FIXED-RATE MORTGAGE

A mortgage in which the interest rate stays the same throughout the entire loan term.

FOR SALE BY OWNER (FSBO)

A property that is being sold directly by the owner, without the involvement of a real estate agent or broker.

HOME INSPECTION

A thorough examination of a property's condition by a professional inspector.

MORTGAGE

A loan used to purchase a property, typically secured by the property itself.

PRE-APPROVAL

The process of being approved for a mortgage before actually finding a property to purchase.

PRINCIPAL

The amount of money borrowed through a mortgage, not including interest or other fees.

TITLE

Legal ownership of a property.

TITLE SEARCH

An examination of public records to verify the legal ownership of a property.

UNDERWRITING

The process of reviewing a borrower's financial and credit history to determine whether they qualify for a mortgage.

VARIABLE-RATE MORTGAGE

A mortgage in which the interest rate can change over time based on market conditions.

ZONING

The laws and regulations that govern how a property can be used, such as for residential or commercial purposes.

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INTERNATIONAL REALTY

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