GUIDE FOR ALL THE DETAILS YOU NEED TO SUCCESSFULLY BUY A HOME

03 About

08 Why hire an agent?

12 **Buying Process**

14 Timeline

16 Setting Your Budget

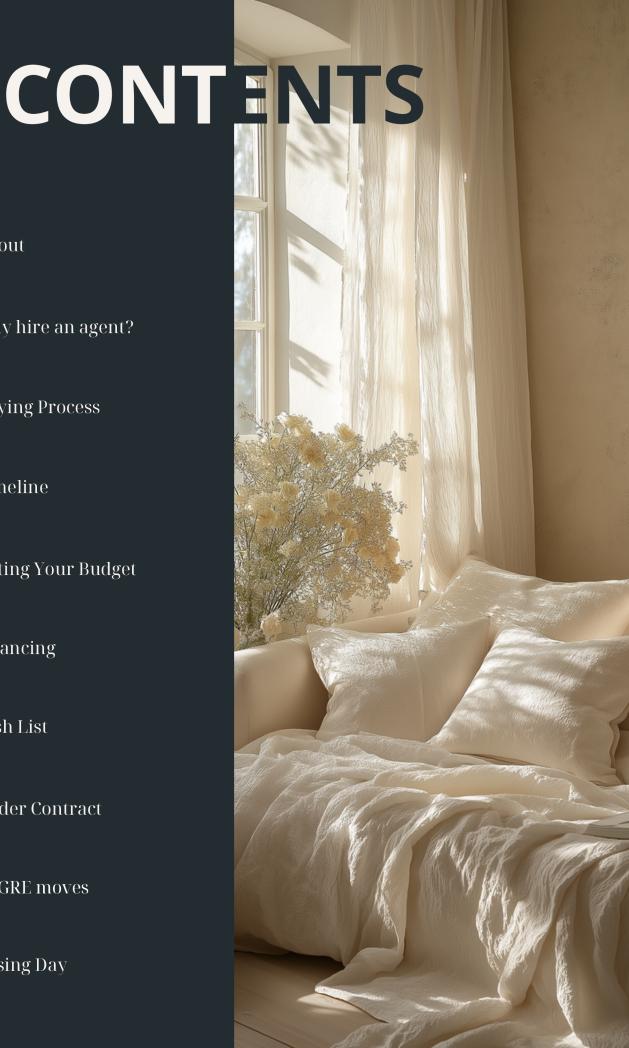
18 Financing

20 Wish List

23 **Under Contract**

27 BHGRE moves

30 **Closing Day**





WELCOME

A home is so much more than just a place—it's where memories are made, where love is shared, and where you feel most at ease. Buying a home is a major life moment, and it's normal to feel a mix of excitement and uncertainty. It can seem overwhelming, but you're not alone in this process. I'm here to help guide you every step of the way, making the journey smooth and manageable. Together, we'll create a clear plan—from setting a budget and choosing the right neighborhood to negotiating the best terms and reaching a seamless closing. You won't have to navigate it on your own. Consider this booklet your personal guide to making your home buying experience informed, confident, and stress–free





Tammy Kerr

Real Estate Broker & Lifestyle Influencer

I'm passionate about every aspect of a home, from the foundation to the roof. Whether it's selling, decorating, designing, or marketing, I love being involved in it all. I appreciate everything that makes a house a home—the cooking, cleaning, and organizing. At the end of the day, being a realtor is my true passion, and I'm excited to help others find their perfect place to call home.

THE NUMBERS

PRODUCTION

IN TOTAL SALES 500K+

TOP AGENT FOR 25 YEARS 1%

AVERAGE SALE PRICE YTD 819K

TOTAL TRANSACTIONS 1.2K

AUDIENCE PERFORMANCE

LAST 90 DAYS



11K Reach



2,626k Impressions



10k+ Profile Visits



@tammykerr





completely!!!

WHY HIRE TAMMY?

When it comes to buying or selling a property, having a real estate professional on your side is a game-changer. Not only will she always be available to take calls and show properties, but she'll also bring a wealth of experience and expertise to the table.

Buying a home is one of the biggest financial decisions you'll make, and having experts on your side ensures a smoother, stress-free experience. With the BHG team, you're never waiting on one person—someone is always available for showings, so you never miss out on the perfect home.

Our broad network of agent relationships gives you insider access to off-market and upcoming listings before they hit the market. Plus, when it comes to inspections, appraisals, and negotiations, Tammy works to ensure you get the best deal while avoiding costly surprises. More experts, better results—that's the power of the BHG team.





Why Hire an Agent?

Unrepresented consumers account for 70% of all real estate lawsuits.

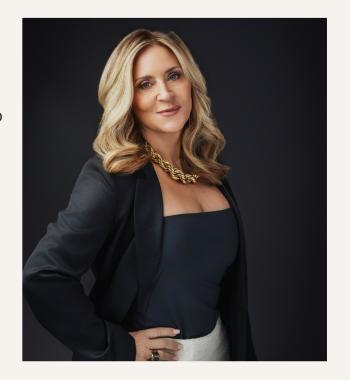
Are you required to have a real estate agent to purchase a home? No. But you're also not required to have a professional cut your hair, so why do you pay someone to do that? Because you don't want to walk around with your hair a mess, right?

Buying a home is often one of the biggest financial investments you'll make in your lifetime. A lot can go wrong and unfortunately, it can go REALLY wrong if you don't know what you're doing.

Agent Compensation

Inside real estate transactions there are typically two agents involved. One agent represents the seller, the other agent represents the buyer. Each agent works to create circumstances that are agreeable to their clients.

Typically, seller's offer an agreed upon percentage of the purchace price to their agent and an agreed upon percentage of the purchase price to the buyers agent. New NAR regulations prohibit us from offering a buyer co-broke inside the MLS, but it is still recommended that seller's offer a co-broke to a buyer's agent, here's why:

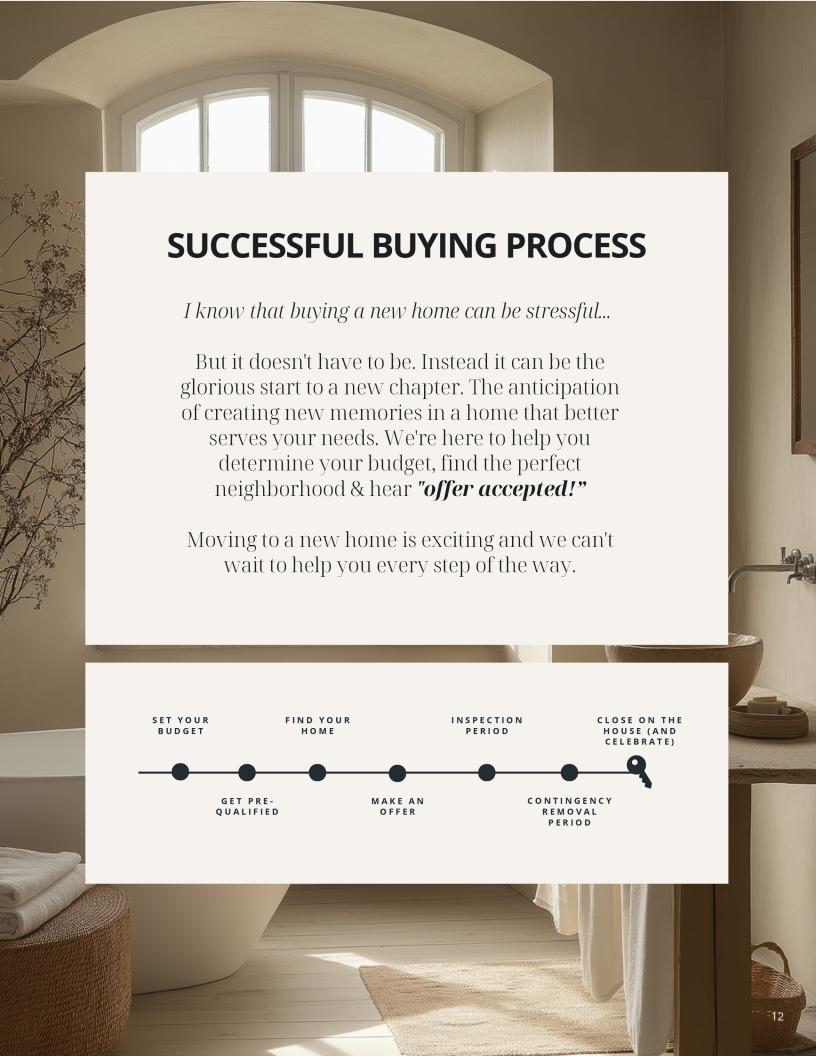


- It makes their listing more appealing. Buyers face a lot of upfront costs when purchasing a home, seller's covering this cost allows buyers to afford more.
- It creates a smoother transaction. A represented buyer is a buyer that is educated with an agent working to make sure we get everyone to the closing table.

Sellers are not required to offer a buyer's agent co-broke, this means buyers need to be prepared to pay their agent out of pocket if need be. As a buyer's agent, it is my job to seek best circumstances for your purchase, which is why we'll try to negotiate a seller paid commission structure. In some events, if no commission is offered, the purchase price may have to be higher than the listing price.

NOTES





HOW DOES A REAL ESTATE TRANSACTION WORK?

BUYER

Buyer's Realtor Seller's Realtor

SELLER

LOAN EVALUATION

Before making an offer, talk with a few lenders to determine your budget.

DREAM HOME!

OFFER PRESENTED

Buyer's realtor presents offer to seller's realtor, who conveys it to seller

PURCHASE NEGOTIATION

Sales price, terms and contingencies are negotiated & agreed upon

INSPECTION PERIOD

Buyer begins 10-day inspection period & submits repair requests

GOOD FAITH DEPOSIT

Buyer submits earnest deposit to title company which is held in earnest

SELLER'S DISCLOSURES

Sellers provide disclosures that may materially effect the value



SALES AGREEMENT EXECUTED

LOAN APPLICATION PROCESSED & APPRAISAL ORDERED

TITLE SEARCH

Concurrent with loan process, closing agent confirms seller has clear right to sell property & establishes fact, such as whether there are any restrictive covenants on the use of the property

CLOSING DOCS ISSUED

Lender provides load estimate & closing disclosures detailing all terms & costs

CONTINGENCIES SATISFIED

One financing is complete, inspection repairs made, appraisal complete, contingencies are dropped off.

FINAL WALK THROUGH

1-2 days prior to closing, buyer confirms that the home is the same condition as when purchased & all agreed upon repairs have been made



TRANSACTION CLOSED



Are you renting? Do you need to sell your current home? Closings typically take 30 days, so line up your dates to be sure they work for you.

If you need to sell your current home in order to buy your new home, it's important to have it cleaned, staged and photographed PRIOR to looking at homes. This allows for me to best negotiate a Buyer Contingency, meaning that your new home purchase is contingent on your current home selling. As an agent, I need to be able to show the sellers we're ready to go to market 'overnight' so we don't delay the closing process.

If you're renting, know that your first mortgage payment isn't usually due for 45-60 days AFTER close of escrow, which helps you not double up on rent and mortgage payments.

TIMELINE

BUDGET

- Determine what you want your monthly payment to be
- Determine how much you want to put down

MEET WITH A LENDER

- Interview lenders
- Crunch the numbers to determine how much home you can afford

SET UP YOUR HOME SEARCH

- Determine what your 'must have' items are
- Define the location you want to live in
- Set up your home search

SHOWINGS

 Walk any homes that meet all of the qualifications you've set until you find the right one & submit an offer

OFFER ACCEPTED!

- Deposit earnest money
- 10-day inspection period
- Appraisal

CLOSING DAY

- Sign all lender documents
- Sign all title documents
- Sent to record + fund

MOVING DAY

- Schedule vour movers
- Turn on all utilities in your name
- Welcome Home!

SETTING YOUR BUDGET

I know... the dreaded B word. But having a clear budget will make this process SO MUCH EASIER. Start by meeting with a lender to finalize numbers, but first, consider what monthly payment feels comfortable for your family. A good rule of thumb: keep your mortgage under 1/3 of your take-home pay. However, there are exceptions depending on your life stage:

- Early in your career? You might stretch your budget slightly. For example, young professionals, like new attorneys, could overextend a bit, knowing their income is likely to grow.
- Near retirement or on a fixed income? Stick to a more conservative budget to ensure financial stability.





MEET WITH YOUR LENDER

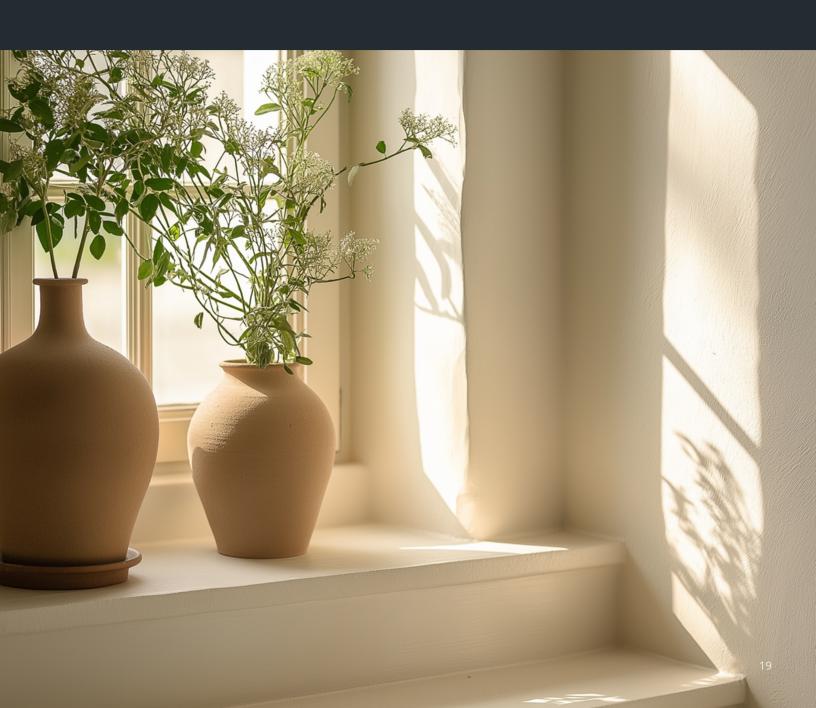
Now that you have a clear idea on what you want and the numbers you'd like to hit, it's time to talk to a lender. Every buyer must have a pre-approval before seeing any homes. Depending on your price point (usually luxury listings), Listing Agents will require proof of funds prior to showings. This ensures sellers aren't prepping their home for showings for buyers that aren't in a position to buy.

Your pre-approval will be submitted with any offer so the sellers know you can secure a loan for their property. Once you have your pre-approval, revisit your 'must have' list to be sure those items can realistically be secured at your price point.



DOWN PAYMENT

Determine what your down payment is. While some put 20% down on their home, you can often qualify with as little as 3.5% down. It's important to be clear on this number as it will impact your monthly payment. You'll also need to have your Earnest Money on hand as well. Typically buyers put 1% of the purchase price down as earnest money. I'll break down your earnest money in just a bit, but know that you're earnest money will be added to your down payment on closing day.





WISH LIST

Buying a new home is so much fun, and this is the part where you daydream about all the possibilities. I like to remove all constraints of budget and location and write down ALL the things I'd love to have inside my home. Not gonna lie, my list is fairly epic, but it makes me happy to think about all the possibilities.

After I've filled my mind with all the possibilities, I start sorting them and ranking them in order of importance, narrowing it down to 3-5 must-haves. It's important to do this BEFORE you start looking at houses so you don't get distracted by something that might seem like what you want, but really isn't.

We'll refer to this list when we're out looking at homes. If a pool is on your MUST-HAVE list, then we're only going to walk homes that have pools OR are priced in a way that allows you to immediately put one in. This ends up saving everyone so much time AND ensures you get what you really want.

BATHROOMS
BACKYARD
FRONT ENTRY
MISCELLANEOUS

SET UP YOUR HOME SEARCH

Now it's time to start shopping for your new home! We'll automate this by setting up a custom home search for you with all of the criteria you listed above. This means anytime a new home hits the market that meets your criteria, you'll get an email notification. If you like what you see, reach out and I'll set an appointment to walk the home.

A few ground rules to make this process as enjoyable as possible:

Do not walk homes that are not in your budget. I can promise you this never ends well and oftentimes makes you disappointed in what you CAN afford.

Remember when walking homes, someone else is often living there. This means we want to be respectful of their space, especially if little kids are in tow.

And finally, there are almost always cameras, so save any talk of pricing for after the showing.

YOU'RE UNDER CONTRACT...

Now What?

Once we have an accepted contract, we send it to the Title Company who will facilitate the closing documents. The Title Company works with all parties involved (buyer, seller, both agents and lender) to compile all the documents necessary to close.

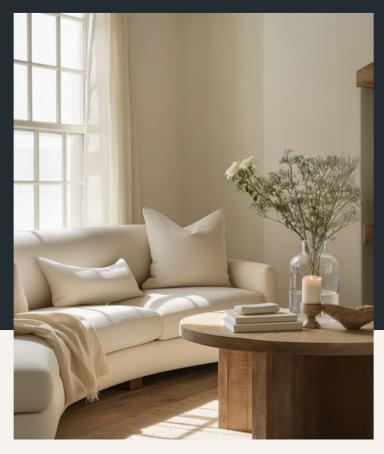


THE DETAILS...

- EARNEST DEPOSIT: Your earnest deposit is typically 1% of the purchase price.

 Once all contingencies are met, your earnest money will be non-refundable and will be applied towards your down payment.
- INSPECTION PERIOD: This is your time to do all of your due diligence on the property. It is HIGHLY recommended that you hire a professional inspector to do a full inspection of the home. A survey company to do a survey, and any other necessary inspections
- APPRAISAL: Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal prior to funding.





Inspection Period

This is your time to do all of your due diligence on the property. It is HIGHLY recommended that you hire a professional inspector to do a full inspection of the home. You can google some options or I'm happy to share a few companies I've worked with in the past, but who you use as your inspector is your decision. The inspector will climb into the attic, check the a/c, run all the faucets, check all the electrical and look for anything that is out of order. They'll then provide you with a full report that is often dozens of pages long — you want them to be thorough! They'll point out everything that is in working order and everything that is not. Once the inspection is done, you'll have an opportunity to ask the seller to repair or replace anything that isn't working properly. Let it be noted, you cannot ask for things that are working properly to be repaired or replaced. If buyer and seller cannot come to an agreement during this due-diligence period, buyer has the opportunity to cancel the contract and receive a full refund of their earnest money. It is also wise to have a survey on properties as well as a well and septic inspection if needed.



Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal and if the home doesn't appraise for the purchase price buyers and sellers have a few options. The buyer can exercise their right to cancel the contract and receive an full refund of their earnest money, or buyer and seller can renegotiate on the price or buyer can bring the difference between the appraisal amount and loan amount in cash to the closing table to bridge the gap.

Once the appraisal contingency has been met, the buyer's earnest money is typically what we call, 'hard.' This means that should you decide to cancel the contract, you will not receive a refund of your earnest money deposit.



If you're selling your current home in order to buy your new home, you'll have this contingency as well that needs to be fulfilled before your earnest money goes hard. We'll go over all of these dates so you know exactly what is expected of you and the sale of your home.

One Great Company. Three Helpful Programs.





We automatically send exclusive emails with money-saving offers







PERSONALIZED



Your agent negotiated exclusive offers from a variety of National, Regional and Hyper-Local companies like The Home Depot, PODS, and more, so you can get the best offers to suit your unique needs before, during and after your move.





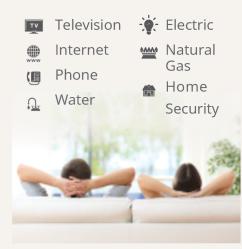






Concierge

We make ordering utilities easy! With one phone call, our experienced, well-trained consultants can coordinate the majority of your utilities.





Customer for Life

We help save you money long after the move!



This program doesn't end when your move does. You will continue to receive moneysaving offers directly from your agent. Your offers will always be home-related or from local businesses, and will be seasonally appropriate!



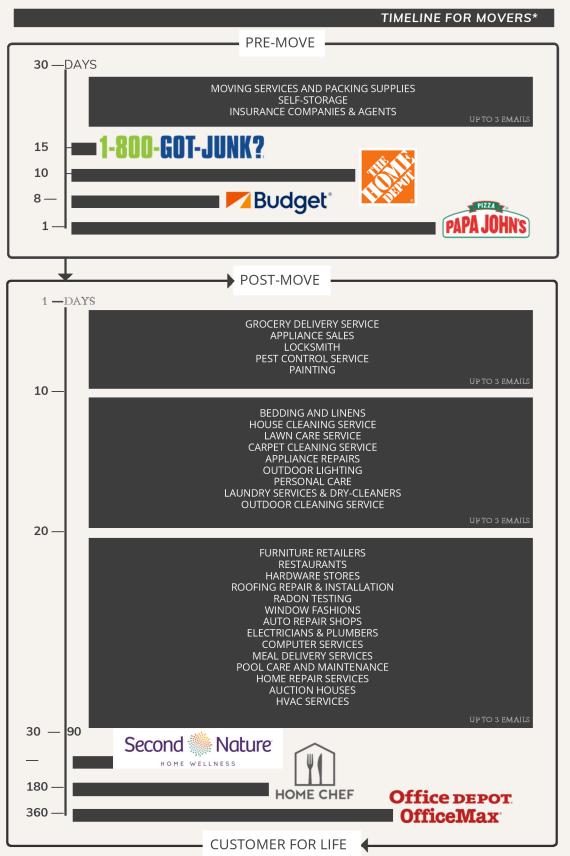








THIS FREE SERVICE EXTENDS FROM BEFORE THE MOVE, TO LONG AFTER THE MOVE. PROPRIETARY SYSTEM ENSURES THAT THE PERFECT AMOUNT OF EMAILS ARE SENT, RIGHT WHEN THEY ARE MOST RELEVANT.



Enrolled movers continue to receive relevant email offers for as long as they wish. Opt out anytime.

^{*}Local companies are chosen in these time frames based on offers available by client zip code.



Final Walk Through

This occurs 1-2 days prior to close and is your chance to walk the home one last time to ensure that all of the repair requests have been completed and that the house is in the same condition as when you bought it. It's normal to see boxes stacked in the garage because sellers are moving too! If everything looks good, you'll sign paperwork accepting the home's condition and we'll be on our way to a smooth close.



CLOSING DAY

This is it, the big day!

Closing day is usually a collection of a few days. The Title Company will receive loan documents 2-3 days prior to close and you'll have two options: you can make an appointment to sign at the Title Company OR they'll send the documents to you with a notary to sign in the comfort of your own home. Either way is just fine, but you'll need to be sure if you're signing at home that there is time for documents to get back to the Title Company in a timely manner (this only comes into play if you're signing out-of-state). Both buyers and sellers usually sign all the documents a few days prior to close, so that on closing day, all that is left to do is send the title to record at the County Recorder's Office.

Your property is officially closed once the title has been signed by both parties, then funding will follow. Depending on which day of the week and the time of day, sometimes funding doesn't happen until the next day. Banks often work on Eastern Time so if you've signed late in the day on a Friday, you can expect it to fund on Monday.

Good news? Once it's funded we can release the keys to your new home to you!





READY TO BUY?

Tammy Kerr

