THE WEST VIRGINIA BUYER ROADMAP

Seven steps from *"just looking"* to keys in hand.

What happens at each stage of buying a home in West Virginia, what to have ready, and the local questions most buyers don't know to ask.

A free guide from
Christina & David Di Filippo

1 Know your numbers

Think in monthly payments, not just price. Your payment includes principal, interest, property taxes, homeowners insurance, and sometimes mortgage insurance. Then add utilities and upkeep. Common loan options:

Conventional	FHA	VA	USDA
3%+ down for qualified buyers	3.5% down, flexible credit guidelines	0% down for eligible veterans and service members	0% down in eligible rural areas, which covers much of WV

> **WV tip:** The West Virginia Housing Development Fund offers programs for first-time and moderate-income buyers. Ask your lender if you qualify.

2 Get pre-approved

A pre-approval tells you exactly what you can spend and shows sellers you're serious. Have these ready:

- Pay stubs from the last 30 days and W-2s or tax returns from the last 2 years
- Bank statements from the last 2 months and a photo ID

> **Protect your approval:** Until closing, avoid opening new credit, financing a car or furniture, or changing jobs without talking to your lender first.

3 Choose your agent and sign a buyer agreement

Buyers now sign a written agreement with their agent before touring homes. It spells out the services you'll receive and how your agent is paid. We'll walk you through it in plain English and answer every question first.

4 Search and tour

List your must-haves and your nice-to-haves. We'll set up a custom search so new listings reach you the moment they hit the market. In West Virginia, also ask:

- Public water and sewer, or a well and septic system?
- Who maintains the road, especially on shared or gravel roads?
- What internet and cell service is available at the address?

Better Homes and Gardens Real Estate CENTRAL

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STEPS 5–7

5 Make a strong offer

We'll pull recent sales of similar homes so your offer is based on real numbers, not guesses. A typical offer includes:

- Price and your earnest money deposit
- Contingencies for inspection, financing, and appraisal
- Your closing date and any items you'd like the seller to cover or repair

6 Inspect and appraise

A professional home inspection shows you what you're really buying. Depending on the property, consider adding:

- A radon test, since elevated levels are found in parts of West Virginia
- Well water testing and a septic inspection
- Mine subsidence coverage, where available, if the home sits over old mine workings

Your lender orders an appraisal to confirm the home's value supports the loan.

7 Close and get your keys

- Review your Closing Disclosure, which you'll receive at least 3 business days before closing
- Do a final walk-through to confirm the home's condition and any agreed repairs
- Bring your photo ID and verified funds to the closing table

> **Protect your money:** Never wire funds based on emailed instructions alone. Always call the title company or closing attorney at a phone number you've verified yourself.

Who we are

CHRISTINA & DAVID

Since 2008	1,200+	Statewide
helping West Virginians buy and sell	families helped	serving all of West Virginia

We're **Christina and David Di Filippo**, a husband-and-wife duo with Better Homes and Gardens Real Estate Central and consistently among the top-producing agents in West Virginia. David is also an **18-year veteran of the West Virginia Air National Guard**, so if you're using a VA loan, you're in good hands.

Ready for *step one?*

Reply to our email, or call or text either of us. No pressure, no obligation.

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Loan programs, down payment amounts, and eligibility are set by lenders and agencies and may change; this guide is for general information and is not a commitment to lend. Consult your lender for current terms. Each office is independently owned and operated. Equal Housing Opportunity.