



DONNA**KERR**GROUP

REAL ESTATE MADE AWESOME



# THE ULTIMATE GUIDE TO ADULTING:

*Home Buying Success in 7 Steps*

# 7 Steps to Home-Buying Happiness...the DKG Way

## Picture your life as a board game...

– the game of **“Adulthood.”** Your game piece is inching forward as you make all the right moves. You have a good education. A great job. Treasured relationships.

The winning step is within reach:  
*homeownership.*

After **months of cramped misery** in your tired apartment, you’re nurturing **the dream** of living in the ‘burbs.’ You envision the life you deserve, **a new home** to make the memories of a good, happy life:



... A **yard** for a new puppy  
... **Rooms** to entertain in style  
... **Space to display** the special objects you’ve worked so hard to obtain  
... **Walls and trim** painted with colors chosen from your favorite designer swatches  
... **A driveway** – free from the meterman!  
... **Your own** laundry room  
... And **a neighborhood** with friends next door, children playing outside your window, and a feeling that life will flourish for you and your family

**But** you’re feeling **impatient**. Some days, even **desperate**. Every month, your rent check goes toward something you’ll never own. **The longer you rent**, the more you’re feeling **the pressure** to catch up, to establish the kind of life that should have taken shape by now. You’ve wanted to pull the trigger and **make a move**.

**But** there’s a hurdle. It’s your **fears**. Your friends’ rants about **the horrors of home buying** have left you frozen:

- “**There’s no inventory**. We’ve spent **endless hours** sifting through properties.”
- “If we find a place that matches **our dream**, someone else swoops in with **a better offer**.”
- “Lots of homes look good. **But watch out** for the hidden repairs **behind the shiny surfaces!**”
- “We’ve tracked the trends on Google. **Home prices are rising**. Interest rates, too.”
- “We know that **even small mistakes** could end up costing us for years. But we don’t know **who to trust**.”

**But** every day, it seems **another friend** posts on Instagram about finding joy in **their new home** -- the new **entertainment room**, the **rope swing** in the back yard, their updated kitchen with **subway tile backsplash**, a **Vulcan range** and sub-zero fridge.

## #mindblown

It's Stressful.  
Confusing.  
Lonely.  
Risky.

This **doesn't** need to be your story. Buying a home **isn't out of reach**. It can be a **magical** experience, a **happy ending**, with peace of mind about doing **the right thing** and making the right choices. You can reach the finish line by **moving that game** piece forward by sticking to the **essentials**:



### **Prepare. You can't be successful without a plan.**

Just like checking your tires, filling your tank and plotting your navigation before a road trip, you must set yourself up for home-buying success. It's vital to understand your own vision of success. How will you know when you've found the right home? The right neighborhood? The right investment? It's important to first know where you want to go, and then focus on how to get there.

### **Define your lifestyle. Envision the life you want.**

Home ownership is more than four walls and a roof. Remember the neighborhood you grew up in – or the one you wish you had. Think back to your childhood, the sweaty summer days running yard to yard with your crew. Recall the sophisticated dinner parties your parents hosted for couples on your street. The laughter that came with every July block party, or the back yard garden where everybody pitched in. Imagine walking to the neighborhood yoga studio, or taking a long stroll with the family dog. This is what finding a home is truly about.

### **Think with your head, not your heart. Don't focus on cosmetics.**

It's easy to be seduced by the sparkle. The open floor plan, palatial closets and built-in shelves, the backyard fire pit or the enormous kitchen island and stainless steel appliances. But it's a common mistake to get smitten at an open house. Future repairs may lurk behind walls or under floors. Your radar must be tuned to spot a failing roof, water in the basement, faulty electrical wiring or an HVAC system on life support. You need to put aside your emotions to evaluate the schools, the neighborhood, the sale price. Having a clear head could save you tens of thousands of dollars and guarantee future equity.

### **Partner with a pro. Who you work with matters. A lot.**

Think about your doctor, your lawyer, your mechanic ... each is a professional who's earned your trust. Your real estate agent should be no different. Here's what you need: a personal coach to help you navigate your home buying journey; an agent who lives where he or she sells, breathes the market daily, has insider information, and a nose for properties when inventories are low; someone who's connected to other agents, has excellent listening skills and a reputation for knowing the tricks. You need someone who's been there before, a whiz with paperwork and a master of negotiation. You need someone who understands and works to meet your personal needs—both lifestyle and financial.



## OK. Now you're ready to go from "homeless" to your happy place.

But like **many first-time home buyers**, your knowledge of the process may approximate what you've seen on TV. Today's popular **house-hunting shows** depict an aspiring couple choosing between **three homes**, making an offer (almost always readily accepted), and living **happily ever after**.

But **in real life**, the home buying process is much more **involved**. The number of buyers searching for a dream home often **far exceeds** the number of homes **for sale**. This shortage creates competition, and a buyer must stand out to win their choice of home. The **frustration** often mounts when the process is **delayed** because the **buyer lacks a plan**. That's where the **Donna Kerr Group** comes in.

At the **Donna Kerr Group**, we take a **holistic approach**. It's based on a **genuine appreciation** for the challenges and needs of the **first-time home buyer**. Our top priority is **helping you** sort out what you're truly looking for. We're also poised to **teach you** what you don't know, then **guide you** through the journey based on our **decades of experience**.

So, here's your blueprint for **home-buying satisfaction**: the Donna Kerr Group's **7-step TrueFit Home-Buying Success System**. The process has helped **hundreds of buyers** get the home of their **dreams** with **confidence and ease**. And it can work for **you**!



## Step 1: Lifestyle & Goals Assessment

**Before** opening any doors, we'll sit down over coffee and **craft a plan** that spells out your **needs**. We'll ask a lot of **questions** and do a lot of **listening**. We'll talk about **the current market**. We'll do a deep dive into what's **important to you** about **home** and **community**. We separate the **nice-to-haves** from the **must-haves** by creating a list of **Top 10 Factors** to guide your journey. Home size? Location? Schools? Pricing? **Trust us**, this pre-work **pays off**. It will **clarify your vision** of success. You'll launch your home search with a customized scorecard to **help you** objectively evaluate how each home ranks according to your **Lifestyle and Goals Assessment**. When you see the home that's right for you, **you'll know it**. Now we're cooking with gas!



## Step 2: Consider Your Budget and Financial Options



How much can you **afford**? It depends upon **several factors**, including your **ideal monthly payment**, **annual income** and **down payment**. You'll need to consider your **whole lifestyle** when determining your **mortgage budget** because **you don't want to be** a slave to your house payment! We'll help you determine the **percentage of monthly income** set aside for your mortgage and other debt. The **remaining income**, after all debt and taxes, **must cover** your lifestyle, savings goals and emergency funds. We'll also evaluate your **best loan options**, and whether you **qualify** for local or federal down payment assistance. We'll discuss which lenders are **trusted and preferred**, and which might have your dream home's current owner choosing another offer. **Relax**. We'll guide you through it all.



## Step 3: Master the Home Buying Basics

The **business side** of the **home-buying process** can be **intimidating**. First, there are the mechanics: **How** do we make an **offer**? Does **the seller** have a **deadline** to respond? **When** do we get a home **inspection**? And **if** we find a **problem**, then **what**? Then there's the complicated terminology: "**amortization**," "**balloon payment**," "**deed of trust**," "**earnest money**," "**escrow**," "**points**" ... the list goes on. But we can **help**. And we will. It's **important** that you have a working **understanding** of **these terms and others**. The local market may be **moving quickly** when it's your turn to buy. You'll need to understand the mechanics so you can act rationally **when making a bid**. We'll help **get you educated** so you'll feel like a pro!



## Step 4: Identify Your New Hood



Remember, you're buying a **lifestyle**. In addition to buying a house, you're joining a **neighborhood**. Your new **community** will be the context for **many facets** of your new lifestyle, such as:

- your children's **education**
- your daily **commute**
- your **neighborhood** book club and nanny-share
- your **proximity** to date night destinations, breweries and coffee shops
- your **route** for dog/stroller walks and bike rides

You'll want to ask: "Is there an active **community association** or **listserv** to help me connect with neighbors?" We'll rely on your **Lifestyle and Goals Assessment** to make sure you're covering all the bases when looking for **the right neighborhood**.

## Step 5: Finding the "Perfect House"

Once you've **selected a neighborhood**, we'll zero in on **the right house**. But remember, you're making an investment; **don't let your heart rule your head**. Yes, aesthetics matter. So does the number of beds and baths, the condition of the kitchen and the size of the closets. **But the smartest moves** also take into account the less glamorous aspects of the property's condition: **the roof, the HVAC, the possibility of water in the basement, the age of the appliances, the condition of windows, the plumbing and electrical systems**. A home is more than a place to make memories. It's a vehicle **to build wealth**. So it's important to **view your house as an investment**, one whose market value should appreciate over time.



## Step 6: Plan a Pricing and Negotiation Strategy



We have extensive experience with both sides of the buyer-seller relationship, and that's critical to successful negotiation. As the saying goes - It takes one to know one. Most real estate markets within the DMV remain **extremely competitive for buyers**. When the time comes to move forward, you'll naturally want to pay a fair price for **the best deal possible**. But you may find yourself **competing** against other buyers ... and you may be determined to **win!** Having worked with **hundreds** of buyers and sellers, **we know** what a **good offer** looks like from **both perspectives**, and we know the questions asked by first-time buyers:

- **What price should we offer?** How much is too much? Too little?
- **Should we** have a home inspected **before** an offer is accepted?
- **Should we** consider **waiving our financing** or **modifying our appraisal language?**
- What about raising the **earnest money deposit?**
- **Will our "Letter to the Seller"** – complete with promises to love and care for the house, plus photos of your family and dog – **be enough?**

There's a lot to navigate, so having the **right partner** is absolutely essential. Think of us as the guardian – **part Yoda, part ninja** – by your side.



# Step 7: Pick the Best Home Pros

It's one of **the most exciting** things you'll ever hear: **"Congratulations, you're under contract!"** But in some ways, **that's just the beginning**. Remember: the days of **calling the landlord** about a busted pipe or broken thermostat are **about to end**. It takes a **dedicated team** of qualified professionals to ensure that you're **informed and protected** all the way to the **settlement table** and beyond. **We'll help you** find the right professional expertise – **home, pest and radon inspectors; a title company; an insurance agent and a mover**. You may want to ask for a structural engineer, a chimney inspector, a master electrician, a plumber or other contractors to help evaluate your potential investment. We've already assembled a network of **trusted, reliable professionals to help you** stride across the finish line. We'll make sure **you're in good hands** and **feeling confident** every step of the way. Rest assured, you've got a friend in us.





# Ready to start adulting?

Buying a home is a big deal! There's obviously a lot to consider. It should be one of the most exciting and memorable times of your life! It's important to select the right partner. With our -

### TrueFit Home-Buying Success System:

- You will feel like you're being listened to, understood, and valued.
- You can look forward to feeling informed, confident, empowered and excited to take the first step, and every step thereafter.
- You'll form a lasting relationship with your real estate agent, your Yoda, your mentor and coach.
- You'll wonder why you didn't get started sooner.
- You'll finally realize your homeownership dreams, cross the finish line to adulthood, and actually enjoy the process.
- You'll become part of the DKG Living ecosystem that will provide a lifetime of ongoing home and real estate related advice, design and entertainment inspiration, tips and tricks as well as lots and lots of party invitations and fun-filled opportunities for expanding your social network.
- But most importantly, you'll rest assured that you did what was right for you.

### We're here to help and be of service.

Ready to get started? How about a little friendly and free advice?  
Click [here](#) to book a free, **no pressure 30-minute Q&A session** to help you better understand all the things and get answers to your questions.

But don't just take our word for it.

# Here's what people are saying...

**Our situation** was complicated by our **not being able to** come to Silver Spring to look at houses. Susan **adapted well**, setting us up with an MLS listings website. She then gave us **a walkthrough of the house** we ended up buying **using FaceTime** to see the corners not shown in the listing photos, and made some measurements of critical room dimensions. **We were very pleased.**

**As first time home buyers**, we were clueless. Lewis made an incredibly intimidating process **easy**. Hands-on, honest, and respectful of our needs, he helped us make a **dream come true**. His recommendations – from financing support to contractors – were spot on. His knowledge of the neighborhoods we searched was invaluable. In short: Lewis is **the best**

David went **above and beyond** the call of real estate agent! He **kept our minds at peace** when the process was stressful, and he was **quick** to get us into the house we wanted to see. When we found the perfect house, he stayed up late compiling our **offer letter** so we wouldn't miss out on our dream home. David is kind and makes everyone feel **comfortable!**

Andrew was a **BLESSING!** I'm a first-time homebuyer, and I can't imagine taking this huge step without Andrew. He is a great listener – always wanting to know my thoughts, and **open to all ideas**. He took an enormous amount of time and provided useful information **each step of the way**. Andrew, thank you for ALL of your **hard work and dedication**.

I met Jason at an open house and I was **so impressed** by his knowledge and his personable approach. He was **always available** to answer questions and flexible in setting up walkthroughs. He allowed me to work at my own pace in finding my future home and **did not push me** to make a premature purchasing decision. I would **100%** recommend Jason's services!



*You can only go  
up from here...*



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