

# BUYER'S GUIDE

The Ultimate Guide for Buying your Home



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# I'M ANDREA KING

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Your trusted top rated Maryland Realtor, dedicated to helping families, first-time buyers, and investors achieve their real estate goals across Prince George's, Howard, Anne Arundel and Baltimore Counties. Whether you're buying your first home, selling your current property, relocating or exploring investment opportunities, I'll guide you every step of the way with expert advice, deep market knowledge, and personalized service.

Buying or selling a home is one of the most important decisions you'll ever make and with over 22 years of experience, I've earned a reputation for integrity, professionalism, and results. Known for my approachable personality, strong market insight, and hands-on support, I provide clients with the confidence and clarity they need to make the best real estate decisions.

From first-time buyers, relocating families, seasoned investors to luxury buyers and sellers, I treat every transaction as if it were my own because your goals are my goals. With a commitment to integrity, proven results, and a deep understanding of Maryland's market, I ensure your real estate journey is smooth, successful, and even enjoyable.

## — Why Work With Me? —



### Market Expertise

Strong knowledge of the real estate industry and current market trends



### Personalized Approach

Every client is unique, and I tailor my service to fit your goals and needs.



### Proven Result

A track record of successful transactions and satisfied clients

# Your Home Buying Roadmap

Step-by-Step From First Thought to Front Door

## 01 –

### READY TO BUY

Take a clear look at your finances, timing, and lifestyle goals. If you're ready to take the leap I'm here to guide you through it.

## 02 –

### CHOOSE YOUR REALTOR

Work with someone who truly listens, knows the market, and prioritizes your success every step of the way. (That's me!)

## 03 –

### START YOUR SEARCH

We'll look at homes that match your style, needs, and goals-and find the one that fits just right.

## 04 –

### MAKE AN OFFER

I'll guide you through offer strategy, negotiations, and making a smart, confident move.

## 05 –

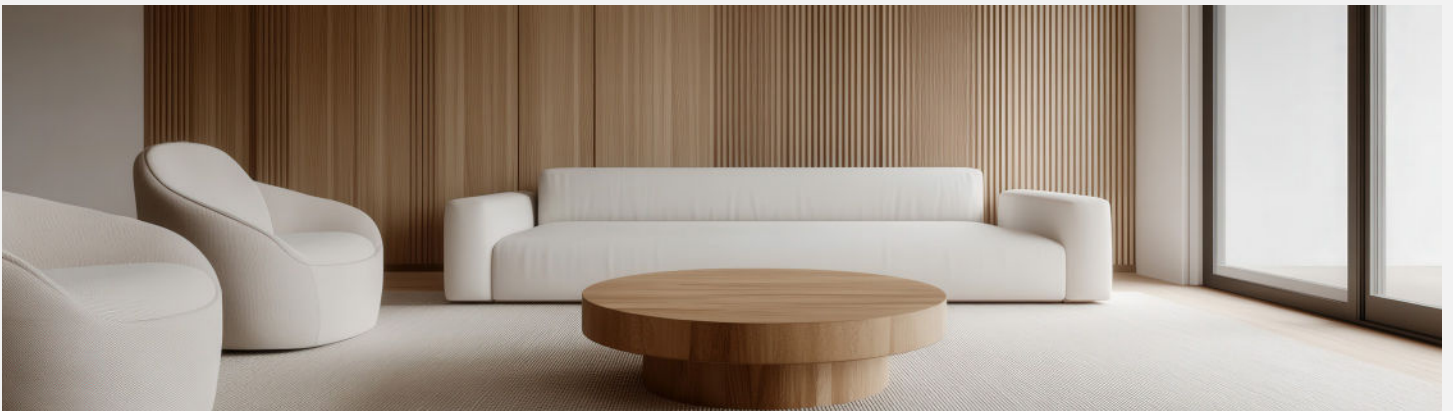
### GO UNDER CONTRACT

Get ready for inspections, appraisal, and final loan approval. I'll manage the process and the paperwork.

## 06 –

### CLOSE + MOVE IN

It's closing day! You'll sign, fund, and get the keys to your brand-new home.



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# 01 | GET FINANCIALLY READY

Before you start falling in love with kitchens or scrolling listings at midnight, let's talk money. Your financial foundation is the #1 thing that will shape how smooth (or stressful) this journey feels.

Here's where to start:

- **Check Your Financial Health**

Ask Yourself

- Is your income steady and reliable?
- Do you have savings for a down payment, closing costs, and moving expenses?
- What's your monthly debt load?

**You don't have to be perfect** but you do need a realistic picture. If you're not sure where you stand, that's okay. A great lender can help you run the numbers (and I've got amazing ones to recommend).

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- **Know Your Credit Score**

Your credit score affects the loan programs and interest rates available to you.

- 740+ = the best rates
- 620-739 = standard loan approval
- **Below 620?** Don't panic. There are still options, and I've got tools to help improve your score over time.

**FYI: Online score estimators aren't always accurate.** A lender's soft pull will give you a real number without damaging your credit.

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- **Choose the Right Lender**

Not all lenders are created equal.

You want someone who:

- Explains things clearly (without the jargon)
- Offers the right loan options for your needs
- Moves quickly and communicates well
- Has experience with buyers like you (first-time, VA, down payment assistance, etc.)

I'll help you find someone who's not just qualified but who's genuinely on your side.



- **Get Pre-Approved (Not Just Pre-Qualified)**

Pre-qualification is a rough estimate. Pre-approval is the real deal and sellers take it seriously.

A strong pre-approval shows:

- Your credit and income have been verified
- You're ready to buy now
- You're not wasting time (and neither is the seller)

- **By The End Of Step 1, You'll Have:**

- A clear understanding of your finances
- A trusted lender in your corner
- A solid pre-approval letter ready to go
- Peace of mind that you're not guessing you're prepared

Skipping this step is one of the most common buyer mistakes. Let's check it off right away and shop with confidence.

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## **NEXT UP**

We'll talk about how to shop smart, choose the right agent, and avoid falling in love with the wrong house (it happens more than you'd think).

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# 02

## SHOP WITH CLARITY (AND ZERO STRESS)

You've got your pre-approval letter, a solid lender, and your financial ducks in a row now for the fun part: house hunting!

**But let's be real:** if you go in without a strategy, the fun can turn to frustrating fast.

- **Choose the Right Agent  
(This Part Matters)**

- Help you narrow down your wants vs. needs
- Guide you through neighborhoods, pricing, and strategy
- Be proactive, responsive, and 100% on your side
- Keep your goals in focus and your stress levels low

- **Define Your Priorities  
Before the First Showing**

Before you step foot in a single home, take five minutes to make two simple lists:

- **Must-Haves:** These are your non-negotiables like number of bedrooms, yard space, school zone, or no stairs.
- **Nice-to-Haves:** These are your bonus features a walk-in pantry, vaulted ceilings, or a killer view. Great to have, but not dealbreakers.

This keeps you grounded when emotions kick in (and they will).

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### SPOILER ALERT

That's exactly what I do for my clients. If you're buying a home, I'd love to be that guide for you.

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## • Touring Tips: What to Look For (That Photos Hide)

Photos are polished. Real life... not always. Here's what to pay attention to during a showing:

- Overall condition of the home: roof, windows, exterior
- Plumbing, water pressure, and signs of leaks
- Natural light, layout, and flow
- Storage space and closet functionality

## • Red Flags to Watch Out For:

Keep your eyes peeled for:

- Overpowering air fresheners (might be covering odors)
- Cracks in ceilings or walls
- Obvious DIY work or unfinished add-ons
- Homes sitting too long or with multiple price drops

## • By The End Of Step 2, You'll Have:

- A clear list of priorities to guide your search
- A trustworthy agent working in your best interest

## PRO TIP

Take notes and snap photos. Homes will start to blur together fast.

- Street traffic, noise levels, and parking
- Cell signal + Wi-Fi availability (yes, it matters!)

If anything feels off, say something. I'll help you dig deeper and decide if it's worth pursuing or walking away from.

- Touring tips to help you spot red flags and hidden gems
- Confidence to say "this is the one" or "next!"

# 03

## MAKING THE OFFER

You found the one the house that makes you imagine where the couch goes and which wall your favorite art piece is going on. Now it's time to make your move. This step is equal parts strategy and structure. I'll help you build a strong, smart offer that reflects both the market and your comfort zone while protecting your interests the entire way.

### • How Much Should You Offer?

There's no magic number but we'll look at:

- What similar homes have recently sold for
- How long this home's been on the market
- Whether there are other offers on the table
- What the seller might value beyond just price
- Your budget and how high you're willing to go

Sometimes the best offer isn't the highest it's the cleanest, most confident one.

### • What's included in an offer?

Here's what typically goes into your offer package:

- Your offer price
- Loan details (type, down payment, pre-approval letter)
- Earnest money amount
- Closing date preference
- Personal property requests (like appliances or curtains)
- Contract contingencies (we'll get to that next)
- Timelines for inspections and loan approval

Don't worry, I'll write up the offer and explain every detail before you sign. No surprises.





- **Earnest Money: What It Is & Why It Matters**

Think of this as a “good faith” deposit. You’ll include it with your offer to show the seller you’re serious.

- Usually 1% to 2% of the purchase price
- Held in escrow and credited back at closing
- Protects the seller if you back out for a non-approved reason

- **Contingencies: Your Built-In Safety Net**

Here are the most common

- **Inspection:** We’ll make sure the home is in solid shape
- **Appraisal:** The value has to match the loan amount
- **Financing:** Final approval from your lender must come through
- **Sale of Your Home:** If you need to sell first, this protects your timeline

- **What Happens After You Submit the Offer?**

Once we send your offer to the listing agent, the seller can:

- Accept it exactly as-is
- Counter with changes (price, dates, terms)
- Reject it entirely

As long as you follow the contract terms, your money is safe, and I’ll make sure it’s handled correctly.

We’ll talk through which ones you need and which might be risky to waive.

If we get a counter, we’ll go over it together and decide whether to accept it, counter back, or walk away. You’ll always be in the driver’s seat with my guidance the entire time.



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### By the End of Step 3, You'll Have

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- A competitive, customized offer
- Smart contract terms that protect you
- A clear understanding of earnest money and contingencies
- Confidence that you're making a strategic decision not just an emotional one

### Next up: You're under contract now what?

Let's walk through what happens behind the scenes: inspections, appraisals, and how to avoid last-minute surprises before closing day.

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# 04

## UNDER CONTRACT NOW WHAT?

Your offer was accepted! That's a huge milestone; but now we shift into the next phase: inspections, appraisals, and final loan approval. This is the stretch where details matter. And don't worry, I'll guide you through every one of them.



### • Schedule Your Home Inspection

We'll start by getting a licensed home inspector out to the property. They'll take a deep look at:

- Roof, attic, and insulation
- Foundation and structural integrity
- Plumbing and electrical systems
- HVAC and water heater
- Windows, doors, and drainage
- Signs of leaks, damage, or safety hazards

### • What Happens After the Inspection?

Once we send your offer to the listing agent, the seller can:

- Move forward as-is
- Ask the seller to make repairs
- Request a credit toward closing
- Walk away if major issues are uncovered

You'll receive a detailed report outlining everything they find, from big issues to small notes. Don't be alarmed. Inspectors flag everything, even tiny stuff.

You're not locked in until you say so. This step is designed to protect you.



## • The Appraisal: Confirming the Home's Value

If you're financing the home, your lender will order an appraisal. The goal? Make sure the home is worth what you're paying for it. If the appraisal matches or exceeds the sale price, we're golden. If it comes in low, we've got options:

- Renegotiate the price
- Pay the difference in cash
- Challenge the appraisal
- Walk away (with your earnest money) if needed

## • Final Loan Approval

At this point, your lender works on getting your loan clear to close, the final stamp before you head to the closing table.

During this time, do NOT:

- Open new credit cards
- Make large purchases (cars, furniture, appliances)
- Change jobs or deposit large, unverified funds

**Appraisals aren't a formality. they're a financial safeguard. And I'll help you navigate whatever comes up.**

**Your lender will recheck everything before funding the loan. So keep things steady until the deal is sealed.**



## What Else Happens Behind the Scenes?

### What Else Happens Behind the Scenes?

- Finalize your closing disclosure (the full breakdown of costs)
  - Make sure homeowners insurance is lined up
    - Schedule your final walkthrough
    - Confirm all required docs are ready
    - Set your official closing date and time

## By the End of Step 4, You'll Have:

### What Else Happens Behind the Scenes?

- A completed home inspection (and a plan if anything comes up)
  - An appraisal report confirming value
  - Final loan approval from your lender
    - A closing day set on your calendar
- Peace of mind that everything is moving forward

## Ready to bring it home?

**Step 5 is where it all becomes official. I'll walk you through Closing Day + Move-In, what to bring, and what happens next.**

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# 05 | CLOSING DAY + KEYS IN HAND

You've made it through inspections, appraisals, underwriting, and all the paperwork. Now it's time for the best part. **Closing day!**

This is when everything becomes official and the home is finally yours. Let's walk through what to expect, what to bring, and how to make it smooth from start to keys.



- **Final Walkthrough: Your Last Chance to Double-Check**

Usually scheduled 24–48 hours before closing, the final walkthrough is your opportunity to:

- Confirm the home is in the same (or better) condition than when you last saw it
- Make sure any agreed-upon repairs have been completed
- Check that major systems and appliances are still functioning
- Look for any last-minute issues such as leaks, damage, or missing fixtures

**If anything looks off, speak up. I'll handle the communication with the seller so it gets addressed before you sign.**

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## • What Happens at Closing?

Here's what the closing process typically looks like:

- Usually 1% to 2% of the purchase price
- Held in escrow and credited back at closing
- Protects the seller if you back out for a non-approved reason

## • What to Bring to Closing

- A valid, non-expired photo ID
- Proof of homeowners insurance
- Any final documents your lender requests
- A cashier's check or proof of wire transfer
- A calm mindset you're doing great

Most closings take place at a title company or attorney's office and last about an hour. I'll be right there with you to answer questions and celebrate the big moment.

### PRO TIP



If you're wiring funds, always double-check the instructions directly with the title company to avoid fraud. Never trust wiring instructions sent via email without a call to confirm.



## Move-In Day Tips

Once closing is complete, it's go time! A few smart prep steps will make your move smoother:

- Change the locks for peace of mind
- Switch utilities into your name before move-in
- Do a deep clean (or hire someone) before furniture arrives
- Label boxes clearly and keep essentials handy (toilet paper, chargers, snacks)
  - Celebrate like crazy you earned this!

## By the End of Step 5, You'll Have

### What Else Happens Behind the Scenes?

- A fully signed, recorded deed
  - Keys to your new home
- Confidence that the home is move-in ready
  - A smooth, stress-free closing day
- A fresh new chapter starting right now

**And just like that... you're a homeowner.**

## NEXT UP

Just one more quick section: the top mistakes buyers should avoid (so you don't accidentally undo all your hard work) and a personal note from me to wrap it up.

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# 06

# COMMON BUYER MISTAKES TO AVOID

You've made it this far but even smart buyers can hit a snag by doing something accidentally dumb at the wrong time.

These are the most common mistakes I see (and how you can avoid every single one):

## Making Big Financial Moves Before Closing

Even after you're under contract, your lender is still watching your finances. What not to do:

- Open new credit cards
- Buy furniture, appliances, or a car
- Change jobs or make large deposits
- Co-sign a loan for someone else

## WHAT TO DO INSTEAD

Keep everything steady and simple until after closing. When in doubt, ask your lender before making any money moves.

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## Skipping the Pre-Approval Step

Looking at homes before you're pre-approved might feel productive... but it can lead to heartbreak.

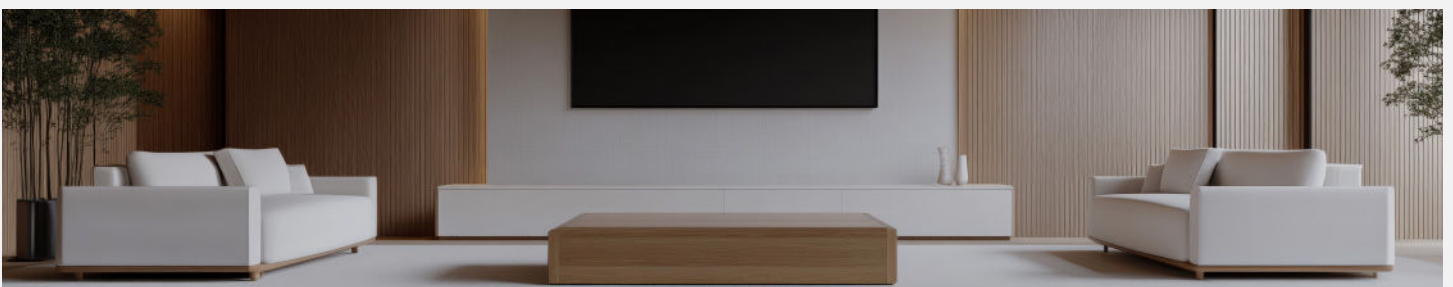
Why it matters:

- You could fall in love with a home you can't actually buy
- You'll move slower in a competitive market
- Sellers may not take your offer seriously

## THE FIX

Get pre-approved before house hunting gets serious. It's a power move and it shows you're ready.

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- **Underestimating the Full Cost of Buying**

It's not just the down payment, there's more to budget for. Other costs to plan for:

- Inspections and appraisal fees
- Closing costs
- Moving expenses
- First-month setup (furniture, supplies, utilities)

- **Waiving Contingencies Without Understanding the Risks**

In a hot market, buyers get tempted to skip inspections or financing protections to "win" a house. Sounds brave. Feels reckless.

- Inspections and appraisal fees
- Closing costs
- Moving expenses
- First-month setup (furniture, supplies, utilities)

### **THE FIX**

Talk with your lender and me early so you know your full budget. We'll build in a cushion so nothing catches you off guard.

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### **THE FIX**

We'll talk through what's safe to waive (and what's not) based on the property, your finances, and your comfort level. Never take a risk without a plan.

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## • Letting Emotions Drive the Bus

It's easy to fall in love with the "feel" of a home and overlook serious flaws or rush into a decision based on pressure, not clarity.

## WHAT TO DO INSTEAD

Trust your list. Stay grounded in your must-haves and priorities. I'll help you stay objective and make sure your heart and your head are on the same page.



### By the End of Step 6, You'll Have:

- A clear understanding of the most common buyer slip-ups
  - Smart strategies to avoid them
- The confidence to finish this process strong – without second-guessing everything

### We're almost done

Just one last note from me to wrap things up and send you off with a big ol' high five (and a little reminder that I'll still be here long after closing day).

# A Final Word from Trish

## First of all... congratulations!

If you've made it through this guide, you're not just thinking about buying a home, you're doing it the smart way.

You've taken the time to learn what's coming, prepare ahead of time, and set yourself up for success. That matters. Because this isn't just paperwork and property; it's one of the biggest personal and financial decisions you'll ever make.

And you don't have to do it alone.

Whether you're buying your very first home, your forever home, or something in between, I'm here to help you through it all.

And don't forget, from your first showing to the final signature (and long after you've unpacked that last moving box), I'm just a phone call away.



# FINAL THOUGHTS

Buying a home is a major achievement. Partner with a knowledgeable realtor and take the process step by step. Whether you're buying for personal use, investment, or retirement—make informed decisions that protect your future

**LET'S FIND YOUR DREAM**

*Home Together.*



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