

BUYERS *Guide*

A STRATEGIC, SEAMLESS AND ELEVATED
APPROACH TO FINDING YOUR NEXT HOME.

 **DouglasElliman**
REAL ESTATE

Global Reach. *Local Expertise.*



At Douglas Elliman, we believe buying a home should feel informed, inspired, and deeply personal. With a powerful national presence, global connections, and trusted advisors in some of the most desirable markets, we bring the insight, access, and expertise needed to help you move with confidence.

Whether you are searching for your first home, your next home, or a meaningful investment, your Douglas Elliman advisor is here to guide every step of the journey.





Meet Your *Douglas Elliman* Advisor



ELVIA DILELLO | REALTOR®
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Licensed since 2004, I bring extensive experience navigating both competitive and challenging real estate markets, with a strong focus on providing thoughtful, strategic guidance to my clients.

Having lived in Dallas for the past decade, I have developed firsthand knowledge of its neighborhoods, communities, and evolving market. I've represented buyers and sellers in single-family homes, condos, townhomes, lofts, and investment properties, as well as complex transactions involving short sales, foreclosures, and probate sales.

Licensed in both Texas and California, I bring a broader perspective to clients relocating between markets. Whether you're buying your first home, relocating to Dallas, purchasing a luxury property, or investing, I provide personalized guidance and skilled negotiation to help you make confident decisions.

My approach is straightforward: listen carefully, communicate openly, and put your goals first. I believe real estate decisions should be approached with clarity and confidence, never pressure. Whether you're making a move today or simply planning for the future, I'm here to be a trusted resource and advocate throughout the process.



What Clients *Are Saying*

Buying a home is one of life's most important decisions. Our clients trust Douglas Elliman advisors for their market expertise, clear communication, strategic guidance, and commitment to making the process feel as seamless as possible.

"We were first-time homebuyers and we contacted Elvia and she immediately went to work for us to find us our first home. Elvia found our dream home fast and was a tough negotiator. She was able to get our house below listing price!!! She is very hard-working agent. We would recommend Elvia for anyone wanting to buy a house or sell."

– MARY BANNI

"I have used her services to both buy & sell a house. Both experiences went smoothly and she was there to help every step of the way. She is smart, very knowledgeable when it comes to real estate and most of all, extremely friendly, & honest. I cannot say that I've dealt with many agents but this one is a keeper."

– ANDRES HERNANDEZ

"Elvia is an outstanding realtor! As a first-time homebuyer, I was nervous about the process, but she made everything simple and stress free. She is extremely professional, knowledgeable, and always available to answer questions. Thanks to her expertise, I was able to purchase my first home quickly and with confidence. I highly recommend Elvia to anyone looking to buy a home."

– ADAN SALCIDO

A photograph of a long, bright hallway with a polished, reflective floor. The hallway features a series of arched doorways on both sides, creating a sense of depth and perspective. At the end of the hallway, there is a large arched window or glass door that looks out onto a green, leafy exterior. The walls are a light, neutral color, and the ceiling has recessed lighting.

Your Journey *Begins Here*

Finding the right home is about more than bedrooms, finishes, and square footage. It is about understanding how you want to live, where you want to be, and what matters most now and in the years ahead.

Your Douglas Elliman advisor will help you define your goals, explore opportunities, understand the numbers, and make confident decisions at every stage. From the first conversation to the moment you receive the keys, we are here to make the experience clear, strategic, and personal.

Buying Your DREAM HOME

A STEP-BY-STEP GUIDE TO FINDING,
EVALUATING AND SECURING THE HOME
THAT IS RIGHT FOR YOU.



The Homebuying Process



In today's market, buyers need more than access to listings. They need an advocate who understands the market, protects their interests, and helps them make confident decisions.

Your Douglas Elliman advisor serves as your strategic partner throughout the process. From identifying the right homes to evaluating value, preparing an offer, negotiating terms, and coordinating the path to closing, your advisor is there to guide every detail.

1

DEFINE YOUR GOALS

We begin by understanding your lifestyle, priorities, preferred locations, timeline, and budget.

6

NEGOTIATE TERMS

Price is only one part of the conversation. Your advisor will guide the full contract strategy.

2

EXPLORE FINANCIAL OPTIONS

You will review financing, pre-approval, cash considerations, and the full cost of ownership.

7

MANAGE THE TRANSACTION

This may include inspections, disclosures, appraisal, title review, financing milestones, and additional evaluations.

3

BEGIN THE SEARCH

Your advisor will curate homes that align with your goals, including public listings, new developments, and off-market options when available.

8

PREPARE FOR CLOSING

Your advisor will help coordinate timelines, documents, final walk-throughs, and closing day details.

4

TOUR AND EVALUATE HOMES

Together, you will assess location, condition, layout, value, lifestyle fit, and long-term potential.

9

CLOSING DAY

Bring all proper documentation, federal identification and appropriate funding to the closing.

5

SUBMIT AN OFFER

Your advisor will help you craft a competitive offer based on market data, seller motivation, and your priorities.

10

WELCOME HOME

Once the transaction is complete, your advisor remains a trusted resource for what comes next.



A Trusted Partnership

Buying a home is a collaborative process. Your Douglas Elliman advisor brings market expertise, strategy, and guidance. You bring your goals, preferences, questions, and vision.

Together, we will create a focused and efficient search built around your needs. Your advisor will help you understand the market, evaluate options, and make decisions with clarity. You can expect consistent communication, thoughtful recommendations, and honest guidance.

Our relationship is built on trust, discretion, preparation, and advocacy. The goal is not simply to find a home. It is to help you find the right home and feel confident every step of the way.



The Elliman *Advantage*



When you buy with Douglas Elliman, you are supported by one of the most recognized names in real estate. Our advisors combine deep local expertise with the strength of a national brand, a powerful referral network, and access to exceptional properties across leading markets.

For buyers, this means more than representation. It means insight, access, and trusted guidance.

- **LOCAL MARKET INTELLIGENCE**

Our advisors understand the neighborhoods, buildings, pricing trends, and market dynamics that shape smart buying decisions.

- **A POWERFUL NATIONAL AND GLOBAL NETWORK**

With connections across major luxury markets, we help buyers explore opportunities locally, nationally, and internationally.

- **ACCESS TO EXCEPTIONAL PROPERTIES**

From resale homes to new developments and private opportunities, our advisors are connected to some of the most desirable properties in the market.

- **TRUSTED INDUSTRY RELATIONSHIPS**

We work closely with lenders, inspectors, title professionals, designers, builders, and other experts who help support a seamless experience.

- **A BRAND BUILT ON LUXURY SERVICE**

Douglas Elliman is known for elevated representation, exceptional client care, and a commitment to helping buyers make informed decisions.

A built-in *financing solution.*

Elliman **Capital**

Finding the right home is only part of the journey. The right financing strategy can help you move with greater confidence when the right opportunity appears.

As the integrated lending arm of Douglas Elliman, Elliman Capital gives buyers access to a broad range of financing solutions and personalized guidance from pre-approval through closing.



- **PURCHASE FINANCING**

Financing solutions for primary residences, second homes, and investment properties, structured around your individual goals and financial profile.

- **FLEXIBLE LOAN SOLUTIONS**

Explore conventional, adjustable-rate, bank statement, foreign national, and specialized financing options designed for a variety of borrower needs.

- **JUMBO AND LUXURY LENDING**

Financing designed for high-value properties and larger loan amounts, with access to competitive jumbo and portfolio solutions for more complex transactions.

- **PRE-APPROVAL THROUGH CLOSING**

From understanding purchasing power and structuring your financing to navigating underwriting and closing, your Elliman Capital mortgage professional is there throughout the process.

Your home search is personal. Your financing should be, too.

GET STARTED WITH ELLIMAN CAPITAL | 1.866.ELLICAP | info@ellimancapital.com | ellimancapital.com

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Preparing to Buy *with Confidence*



Understanding your financial position is one of the most important first steps in the homebuying process. Whether you are financing your purchase or paying cash, preparation helps you move quickly and strategically when the right home becomes available.

Your Douglas Elliman advisor can help connect you with trusted lending professionals and guide you through the key financial considerations that may shape your search.

- **PRE-APPROVAL**

A mortgage pre-approval helps define your purchasing power and shows sellers that you are a qualified and serious buyer.

- **BUDGET AND MONTHLY PAYMENT**

Beyond the purchase price, buyers should consider property taxes, insurance, HOA fees, maintenance, utilities, and any planned improvements.

- **LOAN OPTIONS**

Depending on your goals, you may evaluate conventional loans, jumbo loans, adjustable-rate options, portfolio lending, construction loans, or other financing structures.

- **CASH PURCHASES**

If you are buying with cash, proof of funds may be needed when submitting an offer.

- **DOWN PAYMENT AND CLOSING COSTS**

Your lender or financial advisor can help estimate the funds needed for down payment, lender fees, title costs, escrow items, insurance, and other closing expenses.

- **TIMING**

Understanding financing timelines early can help prevent delays once you are under contract.

Understanding your full financial position helps bring clarity to your search, align your priorities, and give you confidence when the right home becomes available.

Finding *the One*



The search for a home begins with a conversation. Your Douglas Elliman advisor will take the time to understand how you live, what you value, and what you hope to find. From there, your search becomes more focused, more strategic, and more enjoyable.

We will help you think through location, lifestyle, property type, design preferences, space needs, future plans, and investment potential. We will also help you evaluate what matters most, where there may be flexibility, and when the right opportunity is worth pursuing.

Through Elliman.com, buyers can explore a powerful digital platform. Combined with your advisor's local expertise and network, your search becomes both expansive and highly curated.

- **WHERE YOU WANT TO LIVE**

Neighborhood, commute, lifestyle, amenities, privacy, and community character.

- **HOW YOU WANT TO LIVE**

Layout, entertaining spaces, outdoor areas, work-from-home needs, storage, natural light, and design style.

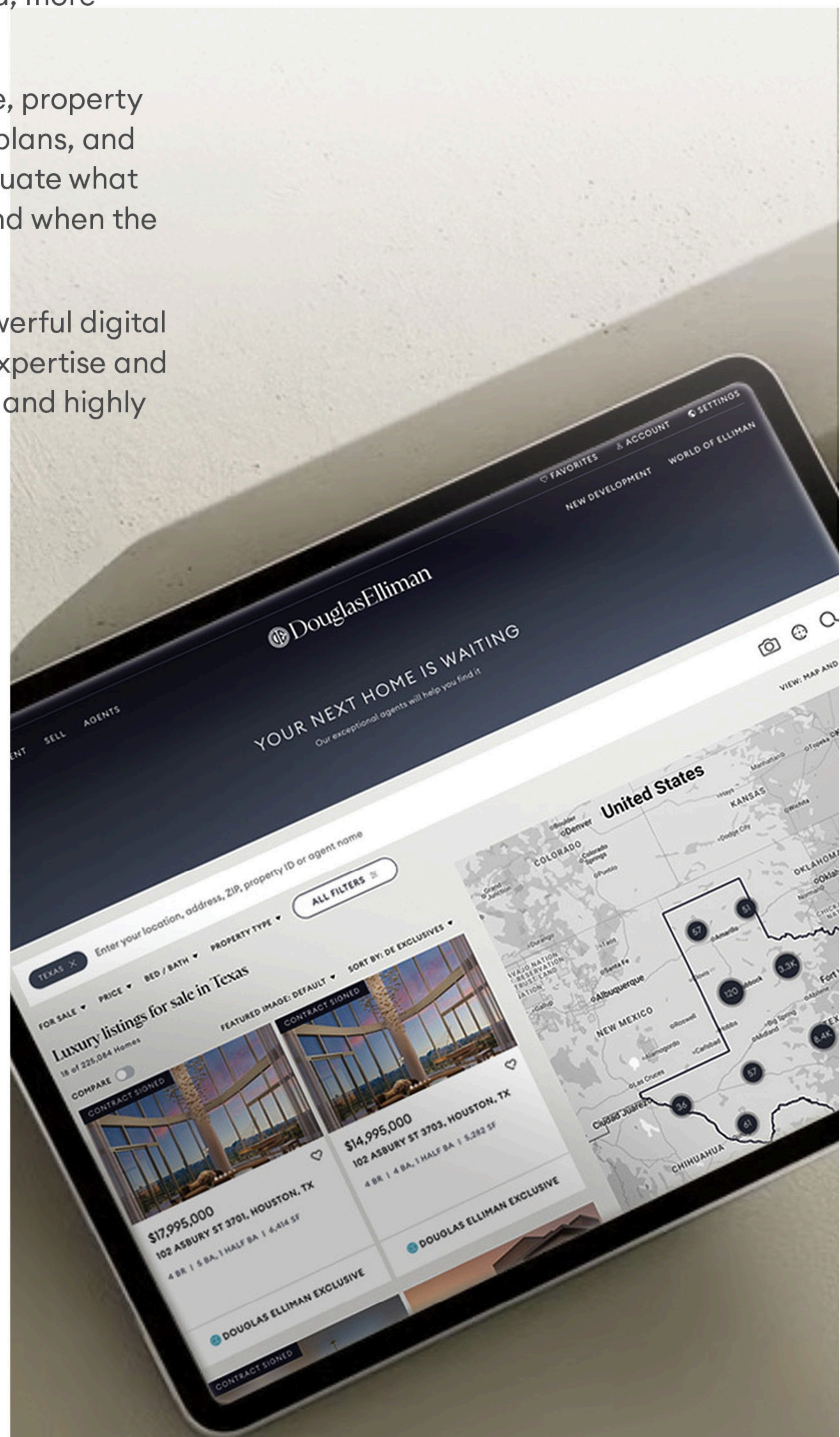
- **WHAT MATTERS LONG TERM**

Resale potential, future improvements, market trends, and overall value.

- **WHAT FEELS RIGHT**

A home should meet your needs, but it should also feel aligned with your life.

Your advisor will help you look beyond the listing and see the full picture.



Making Your Move



Once you find the right home, the next step is preparing an offer that is thoughtful, competitive, and aligned with your goals. Your Douglas Elliman advisor will help you review comparable sales, market conditions, property history, seller expectations, and any factors that may influence the strength of your offer.

A successful offer is not always defined by price alone. Terms, timing, financing strength, and communication can all play an important role.



- **OFFER PRICE**

Your advisor will help you evaluate fair market value and determine a strategic position.

- **FINANCING TERMS**

Pre-approval, loan type, down payment, or proof of funds can impact how your offer is received.

- **EARNEST MONEY**

This deposit demonstrates your commitment and is typically applied toward your purchase at closing.

- **OPTION PERIOD**

Inspection, appraisal, financing, and other contingencies help define important protections and timelines.

- **CLOSING TIMELINE**

The seller's preferred timing may influence the overall strength of your offer.

- **PERSONAL PRIORITIES**

Your advisor will help balance competitiveness with your comfort level and financial goals.

The goal is to submit an offer that is clear, compelling, and designed to move you closer to home.



Negotiating *with Confidence*

Negotiation is where experience, preparation, and strategy matter most. Your Douglas Elliman advisor will help you understand the seller's position, assess the competitive landscape, and determine how to structure terms that protect your interests while strengthening your opportunity.

Real estate negotiations often involve more than the purchase price. The most effective strategies consider the full contract and how each term contributes to the overall offer.

1. PRICE

The purchase price remains a central point of negotiation and should be informed by comparable sales, market activity, and property condition.

2. TERMS

Financing, cash position, earnest money, and contract structure can all influence the strength of an offer.

3. TIMING

Closing date, possession date, leasebacks, and deadline flexibility may create value for both buyer and seller.

4. INCLUSIONS AND EXCLUSIONS

Appliances, fixtures, furniture, window treatments, equipment, and other property-related items may be negotiated as part of the agreement.

5. REPAIRS, CREDITS, OR CONCESSIONS

Following inspections during the Option Period, buyers and sellers may negotiate repairs, seller credits, price adjustments, or other solutions.

Your advisor's role is to help you stay focused, informed, and protected while working toward the strongest possible outcome.

Understanding *the Details*



After an offer is accepted, the due diligence period begins. This is an important stage of the homebuying process where buyers gain a deeper understanding of the property, review key information, and confirm that the purchase can move forward as planned.

Your Douglas Elliman advisor will help coordinate timelines, explain next steps, and connect you with trusted professionals as needed.

- **INSPECTIONS**

A licensed inspector evaluates the property's condition, including major systems, structure, roof, plumbing, electrical, HVAC, appliances, and other visible components.

- **SPECIALTY INSPECTIONS**

Depending on the property, additional inspections may be recommended for items such as pool equipment, foundation, sewer lines, drainage, environmental conditions, or other specialized areas.

- **SELLER DISCLOSURES**

Disclosures provide information about the property's known condition, history, repairs, systems, and other material facts as required by local regulations.

- **APPRAISAL**

If you are financing the purchase, the lender will typically order an appraisal to confirm the property's value in relation to the loan.

- **REVIEW AND RESOLUTION**

Based on inspection findings or appraisal results, your advisor will help you evaluate options, consult with contractors, negotiate when appropriate, and determine the best path forward.

This phase is designed to give you greater clarity and confidence before closing.





Welcome *Home*



The closing process is the final step between contract and keys. During this stage, your Douglas Elliman advisor will help coordinate with the necessary parties, track important deadlines, and make sure you understand what to expect as you move toward ownership.

- **FINALIZING FINANCING**

Your lender will complete underwriting, verify required documents, and prepare the loan for final approval.

- **TITLE AND ESCROW REVIEW**

The title company will help confirm ownership, prepare closing documents, coordinate funds, and manage the transfer of title.

- **HOMEOWNERS INSURANCE**

Buyers typically secure insurance before closing, especially when financing is involved.

- **FINAL WALK-THROUGH**

Before closing, you will have an opportunity to walk through the property to confirm its condition and review any agreed-upon items.

- **CLOSING DOCUMENTS**

You will sign the required documents, submit closing funds, and complete any final lender or title requirements.

- **FUNDING AND RECORDING**

Once funds are received and the transaction is recorded, ownership officially transfers.

- **KEYS AND POSSESSION**

After closing is complete, it is time to enjoy your new home.

Throughout this process, your advisor will remain by your side to help keep the experience organized, clear, and as seamless as possible.

Common Real Estate *Terms to Know*



A quick buyer's glossary for navigating the homebuying process with clarity and confidence.

Abstract	A brief summary
Acknowledgment	A written declaration by a person executing an instrument, given before an officer authorized to give an oath (usually a notary public), stating that the execution is of his own volition.
Affidavit	A written declaration under oath.
Appraised Value	The value assigned to a property by a licensed appraiser based on comparable sales, condition, location, and market factors.
Assessment	A value placed on a property by a local government for the purpose of calculating property taxes.
Assessed Value	Value of property for taxation purposes.
Assets	Property of value, property having an economic benefit.
Beneficiary	One for whose benefit a trust is created.
Buyer's Agent	A licensed real estate professional who represents the buyer's interests throughout the home search, offer, negotiation, and closing process.
CC&R's	Covenants, conditions & Restrictions – detailed limitations applying to the use or enjoyment of real property.
Closing	The final step in a real estate transaction when documents are signed, funds are transferred, and ownership officially changes hands.
Closing Costs	Fees and expenses paid at closing, which may include lender fees, title fees, taxes, insurance, and other transaction-related costs.
Co-Executor	One of two or more trustees.
Collateral	Property pledged as security for a debt; also, indirect, when referenced to blood relationship as in "collateral heirs".
Comparative Market Analysis, or CMA	A report prepared by a real estate advisor that compares similar recently sold properties to help determine a home's current market value.
Condominium	The composite of individual ownership and exclusive possession of a cube of space in a multi-unit building plus a collective ownership of and a collective right of possession to facilities common to all separately owned units.
Contingent	Dependent upon an uncertain future event.
Contract	An agreement between two or more parties to do, or not to do a particular act.
Convey	To transfer title to property from one person to another.
Deed	A legal document that transfers ownership of real property from the seller to the buyer.
Down Payment	The portion of the purchase price paid upfront by the buyer, separate from the loan amount.
Earnest Money	A deposit made by the buyer after an offer is accepted to show good faith. It is typically applied toward the buyer's closing costs or down payment at closing.

Common Real Estate *Terms to Know*



Final Walk-Through	A buyer's final opportunity to view the property before closing to confirm its condition and ensure agreed-upon items have been completed.
Fee Simple	Absolute Ownership, a fee without limitation.
Fiduciary	One who holds a position of trust and confidence requiring scrupulous good faith and candor.
Fixed-Rate Mortgage	A home loan with an interest rate that remains the same for the life of the loan.
Home Inspection	A professional evaluation of the property's condition, including major systems and visible structural components.
Homeowners Association, or HOA	An organization that manages a community or building and may enforce rules, maintain shared areas, and collect dues from property owners.
Homeowners Insurance	Insurance that protects the property and owner against certain losses or damages. Lenders typically require proof of insurance before closing.
Homestead	The dwelling in which an owner or head of a family resides, which is protected to a limited extent from forced sale by a recorded declaration of homestead.
Interest Rate	The cost of borrowing money, expressed as a percentage of the loan amount.
Lease	A writing constituting a conveyance of real property for a term of years and a contract for its possession during that term.
Loan Estimate	A document provided by a lender that outlines estimated loan terms, monthly payments, interest rate, and closing costs.
Mortgage	A loan used to purchase real estate, with the property serving as collateral for the loan.
Multiple Listing Service, or MLS	A database used by real estate professionals to share property listings and market information.
Offer	A buyer's formal proposal to purchase a property, including price, terms, and proposed timeline.
Option Period	A negotiated period of time that allows the buyer to complete inspections and further evaluate the property. This term and its use may vary by market.
Pre-Approval	A lender's conditional confirmation that a buyer may qualify for a mortgage up to a certain amount, based on financial review.
Pre-Qualification	An early estimate of how much a buyer may be able to borrow, usually based on self-reported financial information.
Principal	The original amount borrowed on a mortgage, not including interest.
Personal Property	Movable property; property which is not real property.
Trust	A fiduciary relationship in which a trustee holds title to property for the benefit of a beneficiary.
Warranty Deed	A deed containing express covenants as to good title and right to possession.
Zoning	Governmental regulation of the use of real property.

The Right Home Starts *with the Right Guidance*



Buying a home is personal. It is where your next chapter begins, where daily life unfolds, and where your future starts to take shape.

With Douglas Elliman, you have more than an agent. You have a trusted advisor, a skilled advocate, and the strength of one of the most respected names in real estate behind you.

We are honored to guide you home.



