



A GUIDE FOR BUYERS

A COMPLETE GUIDE TO MOVE FROM DREAMING, TO CLOSING WITH CONFIDENCE AND INTENTION - ROOTED IN YOUR "WHY" AND FOCUSED ON FINDING THE HOME THAT SUPPORTS THE LIFE YOU'RE BUILDING.

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HI, I'M LAUREN

AND I BELIEVE IN HOME

WELCOME

Home is more than a place you live - it's the backdrop of your life. It holds your rhythms, your people, your memories. So when it's time to step into a new chapter and find a home that truly fits the season you're stepping into, it's natural to feel a mix of excitement and overwhelm. Buying a home is an emotional process as much as it is a logistical one. That's why you won't walk it alone. My role is to bring clarity where things feel uncertain, to guide you through each step, and to make sure you feel supported from our first conversation to closing day.

Together, we'll build a plan that aligns with what matters most to you - your budget, your priorities, the neighborhoods that fit your lifestyle, and the timeline that supports your family. From identifying the right homes to negotiating strong terms and creating a smooth path to closing, this guide will walk you through the process with confidence and intention.

Consider this your roadmap as we begin the search for the home that will hold your next season well.

Lauren Brod

This material is intended for informational purposes only and does not constitute legal, financial, or real estate advice. All timelines, pricing strategies, and marketing plans are subject to change based on market conditions





THE LIFE YOU'VE BEEN
DREAMING OF

THE SIMPLER DAYS, THE LIGHTER
COMMUTE, THE ROOM TO BREATHE
AND BIGGER TABLE TO GATHER...

starts at
your new
front door



Lauren Brod

I'm a real estate agent, mom of four, steward of stories, and a big believer in doing things well and whole heartedly. I work with people at meaningful milestones, whether that's selling the home that raised your babies or preparing for your next investment with vision.

With a background in luxury retail and a heart rooted in faith, I bring strategy and steadiness to what can often feel like a high-pressure season. We'll prep with excellence, market with beauty, and walk through every step together.



“
Lauren walked us
through every step,
answered all our
questions, and made
sure we felt
comfortable and
secure in our
decisions.”

Why hire my team?

Buying or selling a home is a major milestone, and having the right team beside you changes everything. Instead of relying on one person's availability, you gain a full support system - people who can answer questions, schedule showings, and move quickly when the right opportunity appears.

A home purchase is one of the largest financial decisions you'll ever make. With a team, you're never navigating it alone. There's always someone available to tour a property, run numbers, or talk through next steps so you never miss out on the home that fits your life.

Our wide network of trusted agent relationships also gives you access to off-market opportunities and upcoming listings before they're public. And when it's time for inspections, appraisals, and negotiations, you have multiple experts weighing in to protect your investment and advocate for your best outcome.

More guidance. More strategy. More support. That's the benefit of a team - and the difference it makes from start to finish.





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DEDICATED AND HIGH ATTENTION TO DETAIL

She had great communication with the other agent and even though we were in a multiple offer situation, she helped us put together strong terms and meet the seller where they wanted. Everyone was happy. Could not recommend her more!

A photograph of a white, two-story house with a prominent front porch. The house has white horizontal siding and several windows with light-colored curtains. The porch features decorative brackets and a white railing. In the foreground, there are lush green ferns and other foliage. The overall scene is bright and well-lit.

TAKE THE STRESS OUT OF

buying

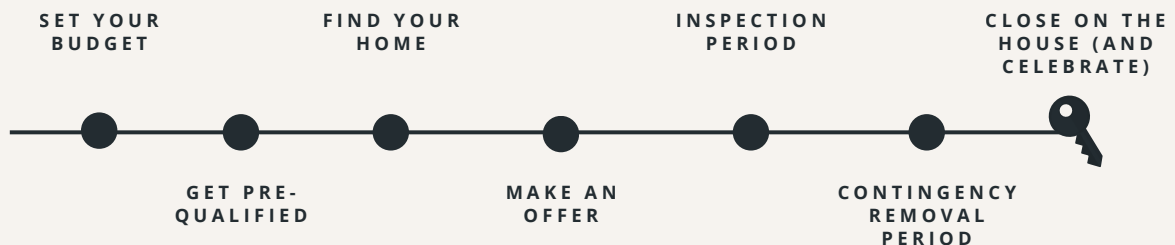
EVERY STEP IS INTENTIONAL, DESIGNED TO
PROTECT YOUR PEACE AND ENSURE YOU
LAND IN THE RIGHT HOME WITH CONFIDENCE.

SUCCESSFUL BUYING PROCESS

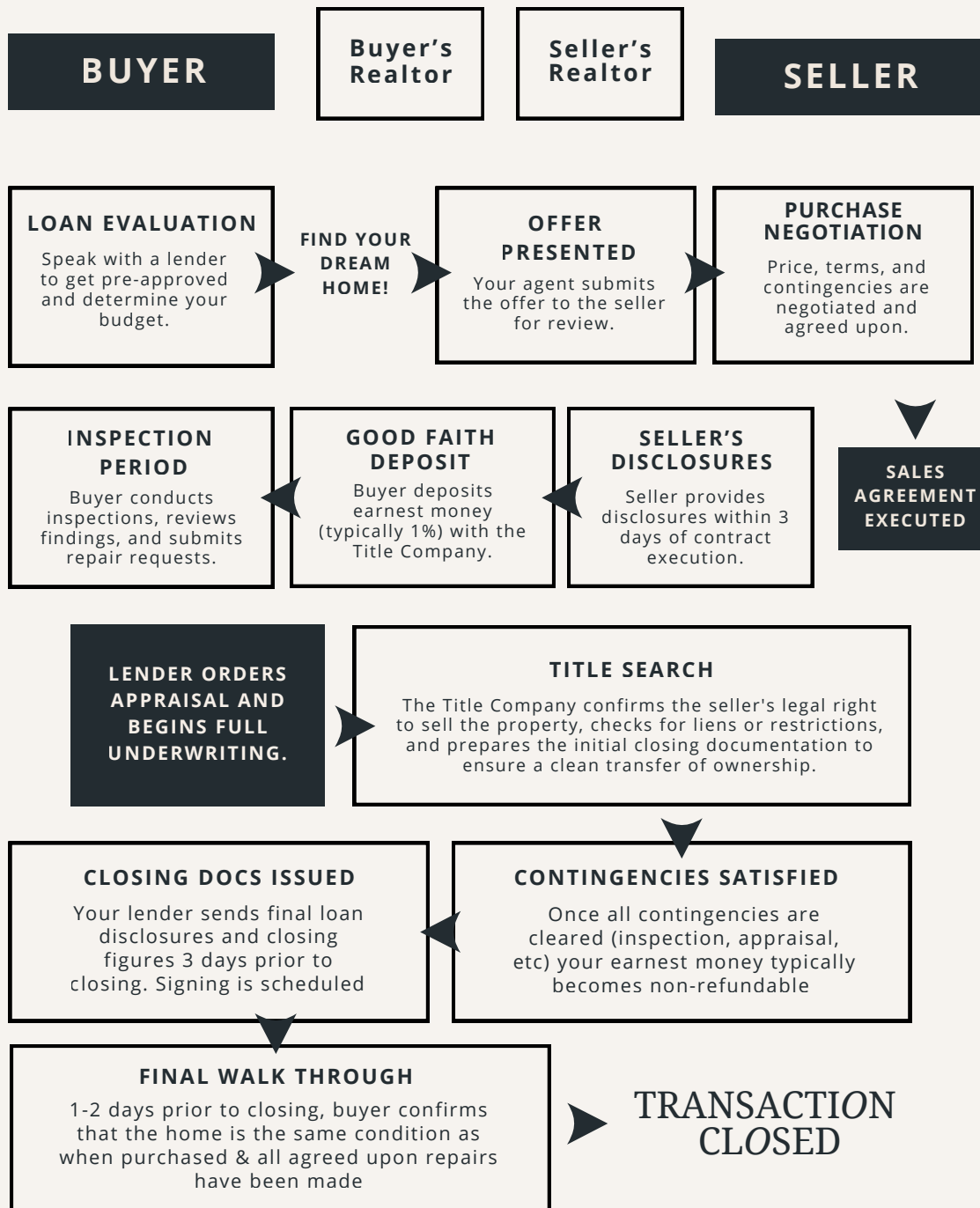
Buying a new home can feel overwhelming, but it doesn't have to. With the right plan in place, this process becomes clear, steady, and surprisingly exciting. This is the beginning of a new chapter - one filled with anticipation, possibility, and the hope of finding a home that truly supports your life.

From understanding your budget to choosing the neighborhood that fits your rhythm, from touring homes to hearing "offer accepted," each step is purposeful and designed to move you forward with confidence. You don't have to carry the weight of the process alone. With guidance, strategy, and support at every turn, buying a home becomes less about stress and more about stepping into the season you've been dreaming of.

Here's what the journey looks like, one step at a time.



HOW DOES A REAL ESTATE TRANSACTION WORK?



SETTING YOUR BUDGET

Let's talk about the part most people want to avoid: **your budget**. It may not feel glamorous, but getting clear here makes the entire process simpler, smoother, and far less stressful.

Before meeting with a lender, take a moment to identify two things: your comfort payment - the number that feels sustainable month-to-month; and your flex payment - the maximum you could stretch to for the right home in the right scenario.

A common guideline is keeping your mortgage under one-third of your take-home pay. But every season of life looks different: *Early in your career?* You may choose to stretch slightly, especially if your income is expected to grow. New attorneys, medical professionals, and young executives often lean into this. *Nearing retirement or on a fixed income?* A conservative approach helps protect long-term stability.

From there, your lender and I work together to build a financing strategy that supports those numbers. Today's market offers far more creative solutions than most buyers realize:

- Rate buy-downs (temporary or permanent) lower your monthly payment in the early years or lock in long-term savings.
- Negotiating seller credits - use them to offset closing costs, reduce your interest rate, or soften your cash-to-close.
- Structuring terms that work in your favor - this includes closing timelines, repair allowances, concessions, and lender-specific programs.

When we understand your comfort range and your flex range, we know exactly which levers to pull i.e. payment, rate, credits, concessions, to get you into the home that truly fits your life without creating unnecessary financial strain.

This isn't about pushing numbers. It's about designing a strategy that supports your goals and gives you confidence every step of the way.



BUILD YOUR TIMELINE

Your timeline matters. Whether you're renting or selling, getting clear on your dates helps the entire process run smoothly. Most purchases close in about 30 days, so we'll map out a schedule that supports your next steps without overlap or unnecessary stress.

If you need to sell your current home first: We'll prepare your home - cleaning, staging, and photography - **before** we start touring new properties. This allows me to negotiate a buyer contingency on your behalf, meaning your purchase of the next home is dependent on selling your current one. To secure strong terms, I need to show the sellers that we're fully prepared and can go live on the market almost "overnight." This keeps your timeline moving and prevents delays. If you don't need to sell before you buy, that simplifies this portion.

If you're currently renting: Your first mortgage payment typically isn't due until 45-60 days after closing, giving you breathing room and helping avoid double-paying rent and a mortgage at the same time.

Together, we'll line up the timing so the transition feels seamless, and you can step into your next home with confidence.

TIMELINE

BUDGET

- Identify your comfort payment and your flex payment range.
- Decide how much you want to invest upfront for your down payment.

MEET WITH A LENDER

- Interview lenders to find the right fit for your goals.
- Review loan options and numbers to determine what price point supports your monthly comfort range.

SET UP YOUR HOME SEARCH

- Clarify your must-haves, nice-to-haves, and non-negotiables.
- Choose the neighborhoods or areas that fit your lifestyle and commute.
- Set up your personalized search for on-market and off-market opportunities.

SHOWINGS

- Tour homes that match your criteria and comfort range.
- Refine your search as we learn what feels right (and what doesn't).
- When the right home appears, we'll prepare and submit a competitive offer.

OFFER ACCEPTED!

- Submit earnest money to open escrow.
- Complete your 8-day inspection period.
- Lender orders appraisal and finalizes underwriting.

CLOSING DAY

- Sign final lender and title documents.
- Your loan is funded and the sale records with the county.
- Pick up the keys - it's officially yours.

MOVING DAY

- Welcome Home!



WISH LIST

Buying a home is exciting, and this is the part where you get to dream a little. Before we look at a single listing, I encourage you to set aside budget and location for a moment and think about everything you'd love in a home - big or small, practical or purely joyful. Let yourself imagine all the possibilities.

Once you've created that full list, we'll sort through it together and identify your top 3-5 true must-haves. Doing this before touring keeps you grounded in what matters most and prevents distractions from features that feel appealing in the moment but don't actually support your lifestyle.

We'll use this list as our compass when touring homes. If a pool is on your must-have list, we'll only walk properties that either have one or are priced in a way that makes adding one realistic right away. This clarity saves time, keeps the search focused, and ensures you're moving toward a home that genuinely fits your life - not just one that looks good on paper.

NEW HOME WISH LIST

BATHROOMS

KITCHEN

BACKYARD

FAMILY ROOM

FRONT ENTRY

BEDROOMS

MISCELLANEOUS



Why Hire an Agent?

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

Are you required to have a real estate agent when purchasing a home? No. But having professional representation can make all the difference.

Buying a home is one of the largest financial decisions most people will ever make. There are contracts, timelines, inspections, negotiations, and legal obligations - each with potential pitfalls that can cost you time, money, or the home you hoped for. Without guidance, it's easy for things to go wrong...and unfortunately, they can go really wrong.

Having an experienced agent means having someone who protects your interests, anticipates issues before they arise, and advocates for your goals at every step. It's not about checking a box - it's about having the right support for one of the biggest moves you'll ever make.

Agent Compensation

In most real estate transactions, two agents are involved: one representing the seller and one representing the buyer. Each agent is responsible for advocating for their client, negotiating terms, and creating the strongest possible outcome for the side they represent.

Historically, sellers have offered a commission - often around 3% of the purchase price - to their listing agent and an additional 3% to the buyer's agent. While recent NAR regulations now prohibit advertising a buyer-agent co-broke inside the MLS, it is still strongly recommended that sellers offer compensation to a buyer's agent.

Here's why:



- **Offering compensation to a buyer's agent makes a listing more attractive. Buyers already face significant upfront costs when purchasing a home, and when a seller contributes toward agent compensation, it allows buyers to keep more cash available for down payment, inspections, appraisal fees, and closing costs. In many cases, it even increases what a buyer can comfortably afford.**
- **It also creates a smoother, more predictable transaction. A represented buyer comes to the table informed, supported, and guided through the process - reducing confusion, delays, and last-minute issues. When both sides have professional representation, everyone benefits.**
- **While sellers are not required to offer compensation to a buyer's agent, buyers should be aware that if no co-broke is offered, they may need to cover their agent's fee out of pocket. As your buyer's agent, part of my role is to protect your financial position wherever possible. This is why, when appropriate, we will work to negotiate a seller-paid commission structure as part of your offer.**

DOWN PAYMENT

Determine what you plan to put toward your down payment. While many people choose to put 20% down, most buyers qualify with far less - often around 5% depending on the loan program. Getting clear on this number early matters, because your down payment directly impacts your monthly payment and overall loan terms.

You'll also need to have your earnest money available. This is typically about 1% of the purchase price and is paid shortly after your offer is accepted. I'll walk you through exactly how earnest money works, but the most important thing to know now is that it isn't an extra fee - it's credited back to you at closing and applied directly toward your down payment or closing costs.





MEET WITH YOUR LENDER

Now that you know what you're looking for and you're clear on the numbers that feel right for your budget, it's time to speak with a lender. Every buyer must have a pre-approval in place before seeing homes. This isn't just a formality - it ensures that when we find the right property, you're in a position to move quickly and competitively.

For certain price points, especially in the luxury market, listing agents may also require proof of funds before they allow a showing. This helps sellers avoid preparing their home for buyers who aren't yet able to purchase.


Your pre-approval will be submitted with any offer we write so the sellers know you can confidently secure financing for their home. Once you have that document in hand, we'll revisit your must-have list and make sure the features you're prioritizing align with your approved price point and the current market. This step brings even more clarity and keeps us focused on the homes that truly fit your goals.

A photograph of a dining area. In the foreground, there is a dark wooden table and a matching wooden bench. A black modern-style chair is tucked under the table. On the wall behind the chair, a framed world map is displayed. To the left, a large window looks out onto a green landscape. To the right, a dark wood door with glass panes is visible. The overall lighting is soft and natural, suggesting daytime.

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PROFESSIONAL PATIENT & ABSOLUTELY OUTSTANDING

We had been searching for months with no luck until we partnered with Lauren. Her ability to pinpoint exactly what we wanted and present great options was incredible. The home we ended up purchasing checked every box on our list - we are truly so grateful.



I use a variety of tools and search strategies to help you find the right home, ensuring you see the strongest options available.



SET UP YOUR HOME SEARCH

Now it's time to start shopping for your new home. We'll set up a custom search based on the criteria you've identified, so you'll receive instant alerts whenever a matching property hits the market. If a home catches your eye, just let me know, I'll schedule a showing and walk you through it.

To keep this part of the process enjoyable and stress-free, here are a few guiding principles:

- Don't tour homes outside your budget.

It may feel tempting, but it almost always leads to frustration and makes it harder to feel excited about the homes that are a fit. Staying aligned with your comfort range keeps your expectations grounded.

- Be mindful that many homes are occupied.

Families may still be living in the space, so we'll move through with respect, especially if children are with us.

- Assume cameras are present.

Most homes now have recording devices, so we'll save conversations about pricing, strategy, or negotiation until after we leave the property.

These simple boundaries help protect your experience, keep the search focused, and ensure we're presenting ourselves professionally to every seller along the way.



YOU'RE UNDER CONTRACT...

Now What?

Once your offer is accepted, the contract is sent to the Title Company, who handles the legal and administrative side of the closing process. The title team coordinates with all parties involved - buyer, seller, both agents, and your lender - to gather and prepare every document needed for a smooth, successful closing.

01

**EARNEST
DEPOSIT**

02

INSPECTION

03

APPRAISAL

THE DETAILS...

01

EARNEST MONEY: Your earnest money deposit is typically 1% of the purchase price and is paid shortly after your offer is accepted. Once all contingencies have been satisfied, this deposit becomes non-refundable and is applied directly toward your down payment or closing costs at closing.

02

INSPECTION: This is your dedicated time to complete all due diligence on the property. It is strongly recommended that you hire a professional inspector to conduct a thorough evaluation of the home, helping you understand its condition and identify any potential issues before moving forward.

03

APPRAISAL: Once inspections are complete, the next contingency to address is the appraisal. Most lenders require a professional appraisal before approving and funding the loan. This ensures the home's value supports the purchase price and protects both you and the lender as you move toward closing.



8-DAY Inspection Period

This is your dedicated time to complete all due diligence on the property. It is strongly recommended that you hire a professional home inspector to conduct a full evaluation. You're welcome to research inspectors on your own, or I can share a few companies I've had good experiences with—but the choice of inspector is entirely yours.

During the inspection, the inspector will thoroughly assess the home:

- climbing into the attic
- checking the HVAC system
- testing electrical components
- running faucets
- evaluating plumbing
- checking all home systems and noting any issues, big or small

Afterward, you'll receive a detailed written report often very long. They will note what is functioning properly, deficient and recommended.

Once the report is reviewed, you'll have the opportunity to request that the seller repair or replace items that are not working as intended. (It's important to remember that sellers are not required to fix items that are already functioning.)

If you and the seller cannot agree on repairs during this due diligence period, you have the right to cancel the contract and receive a full refund of your earnest money.

APPRAISALS





HOME APPRAISALS ENSURE ACCURATE VALUE, GUIDING FAIR AND INFORMED REAL ESTATE DECISIONS

After inspections are complete, the next contingency to address is the appraisal. Most lenders require a professional appraisal to confirm that the home's value supports the agreed-upon purchase price. If the property does not appraise at value, buyers and sellers have several options:

- The buyer may choose to cancel the contract and receive a full refund of their earnest money.
- Buyer and seller can renegotiate the purchase price.
- The buyer can choose to bring additional funds to closing to cover the difference between the appraised value and the loan amount.

Once the appraisal contingency is satisfied, the buyer's earnest money typically becomes "hard." This means that if the buyer chooses to cancel the contract after this point for reasons not covered by other contingencies, the earnest money is no longer refundable.

Because of the work we do prior to offering to land at a fair and reasonable price for the home, we should not run into issues here. However, this information is good to know as part of the process.



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**THE MOST
DEDICATED
REALTOR WE
HAVE EVER
WORKED WITH**

We've bought and sold several homes over the years, but Lauren stands out as the most dedicated and knowledgeable realtor we've ever worked with. She listened to our needs and translated what we said into finding the perfect home. We would definitely work with her again.



OTHER CONTINGENCIES

If you're selling your current home in order to purchase your next one, you'll have a contingency tied to that sale as well. This contingency must be fulfilled before your earnest money becomes hard. We'll review all of these dates together so you know exactly what's expected and how the timing of your sale aligns with the purchase of your new home.

A stone wall with green ivy leaves and vines. The wall is made of light-colored, textured stone blocks. The ivy leaves are bright green and have a heart shape. The vines are thin and brown, climbing across the wall.

FINANCING

During this stage, it's essential to stay in close communication with your lender. They'll request documents and information that only you can provide, and timely responses help keep your loan moving forward without delays.

It's also critically important to avoid making any major financial changes until after closing. This includes large purchases - like a car, boat, or new furniture for the home - as well as applying for new credit cards or increasing balances on existing ones. Even small shifts can impact your debt-to-income ratio and jeopardize your loan approval.

Once we close on your new home, you'll have full freedom to furnish, decorate, or upgrade as you wish. Until then, staying financially steady ensures a smooth path to the finish line.



Final Walk Through

This typically takes place 2–4 days before closing and gives you the opportunity to walk the home one last time. We'll confirm that any agreed-upon repairs have been completed and that the property is in the same condition as when you went under contract. It's completely normal to see packed boxes or moving supplies - sellers are preparing for their next chapter too.

If everything looks as expected, you'll sign off on the home's condition, and we'll be ready for a smooth, seamless closing.



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A TRUE EXPERT IN THE REAL ESTATE WORLD

From day one, Lauren's communication and professionalism impressed us. Her understanding of the local market and keen negotiation skills got us right where we needed to be financially and into a home we adore. We're so grateful for all her hard work!



CLOSING DAY

This is it, the big day!

Closing is less of a single moment and more of a short sequence spread over a few days. Typically, the Title Company receives your loan documents 3–5 days before closing, and at that point you'll have two signing options:

- Sign in person at the Title Company, or
- Sign at home with a mobile notary who brings the documents to you.

Both options are perfectly acceptable. If you choose to sign at home - especially if you're out of state - we'll just need to ensure there's enough time for the signed documents to be returned to the Title Company before closing day.

Most buyers and sellers sign all required paperwork a few days in advance, which allows closing day itself to be simple. On the actual day of closing, the Title Company will send the file to be recorded with the County Recorder's Office. Once the deed is recorded, the transaction is officially closed and ready for funding.

Funding can occur the same day or the next, depending on the time of recording and bank processing times. (Many banks operate on Eastern Time, so late-afternoon Friday recordings often fund on Monday.)

The good news? As soon as funding is confirmed, we're able to release the keys - and the home is officially yours.

What You **CAN EXPECT**

I know this is about more than selling high and buying low and I can promise you that while there will be some bumps in the process, I'll be doing my best to help you avoid any delays or roadblocks. You can expect weekly phone calls with my trademark *tell it like it is* honesty & creative problem solving to get you where you want to go.

Lauren

READY TO BUY?

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PORCHLINE
GROUP

BROKERED BY
exp
REALTY