



YOUR NEXT CHAPTER STARTS HERE

The Homebuyer's *Guide*

An elegant, practical roadmap to buying a home with confidence, from your first lender conversation to closing day.

BY TOJU OLAGBAJU

Real Estate Agent & Consultant

REAL ESTATE AGENT AND CONSULTANT

Start with your finances

A strong foundation helps you shop confidently and avoid surprises later.

YOUR HOMEBUYER CHECKLIST

- **Check your credit**
  Review your score and report with a lender; requirements vary by loan program.
- **Review income and debts**
  Gather income, employment and debt information for preapproval.
- **Decide on your payment**
  Set a comfortable monthly budget, not just a maximum loan amount.
- **Get preapproved**
  Ask your lender to explain the loan type, rate, payments and cash needed.

WHAT WILL I NEED TO PAY?

Down payment	Closing costs	Earnest money
Typically 3%–20%	Typically 2%–5%	Often 1%–3%

Additional upfront examples from the original guide: home inspection $500–$600 and appraisal $400–$800. Fees, deposits, financing criteria and assistance options vary by property, lender and program.

While you are under contract

Pay bills on time, avoid new credit accounts or large purchases, and discuss job or financial changes with your lender before making them.

LET'S PLAN YOUR NEXT STEP

Find the right home

Your priorities, location and lifestyle shape the search.



THE 10-STEP ROADMAP

01 Choose your agent
02 Prepare finances
03 Get preapproved
04 Tour homes
05 Make an offer
06 Inspect the property
07 Negotiate, if needed
08 Complete the appraisal
09 Prepare your move
10 Close and get keys

SHOP SMARTER, NOT HARDER

1

Make a must-have list

Separate nonnegotiables from features you can compromise on.

2

Study the neighborhood

Consider commute, schools, shopping, local amenities and your own needs.

3

Look beyond the staging

Pay attention to plumbing, ceilings, HVAC age and visible condition.

Toju's role: Help you narrow the options, arrange tours, understand the local market and move forward with a home that fits your goals.

Offer, inspect & close

Once you choose a home, the process becomes a series of important deadlines.



A COMPETITIVE OFFER

We review comparable sales, proposed price, earnest money, seller timing and appropriate contingencies before you sign.

The offer normally outlines the price, financing, closing date, inspections and required disclosures.

AFTER YOUR OFFER IS ACCEPTED

1. Deliver earnest money

Follow the contract's instructions and deadlines.

2. Inspection and negotiations

Inspect the home and review repair or other options.

3. Appraisal and mortgage

Your lender works through valuation and underwriting.

4. Insurance and title

Arrange homeowners insurance; title prepares closing documents.

5. Final review and closing

Confirm funds and the final paperwork, then sign and receive the keys.

Timing matters: The source guide describes many resale closings as roughly 15–45 days. Actual timelines depend on the contract, lender and property.

04 / MAKE IT YOURS

Your next move starts here

Whether you want a resale home or a brand-new build, you do not have to navigate the process alone.



INTERESTED IN NEW CONSTRUCTION?

A newly built home may have a longer timeline than a resale purchase. The original guide notes that construction and settlement may take 6–9 months, depending on the home and builder. We can review timing, financing and contract details before you commit.

WHAT YOU CAN EXPECT FROM ME

A tailored home search, guidance on making a competitive offer, help navigating negotiations and paperwork, and clear communication from your first consultation through closing.

READY TO TALK ABOUT YOUR HOME GOALS?

BOOK YOUR FREE CONSULTATION

calendly.com/toju-realtor/free_consultation

Toju.olagbaju@rlahre.com | 804-475-8360