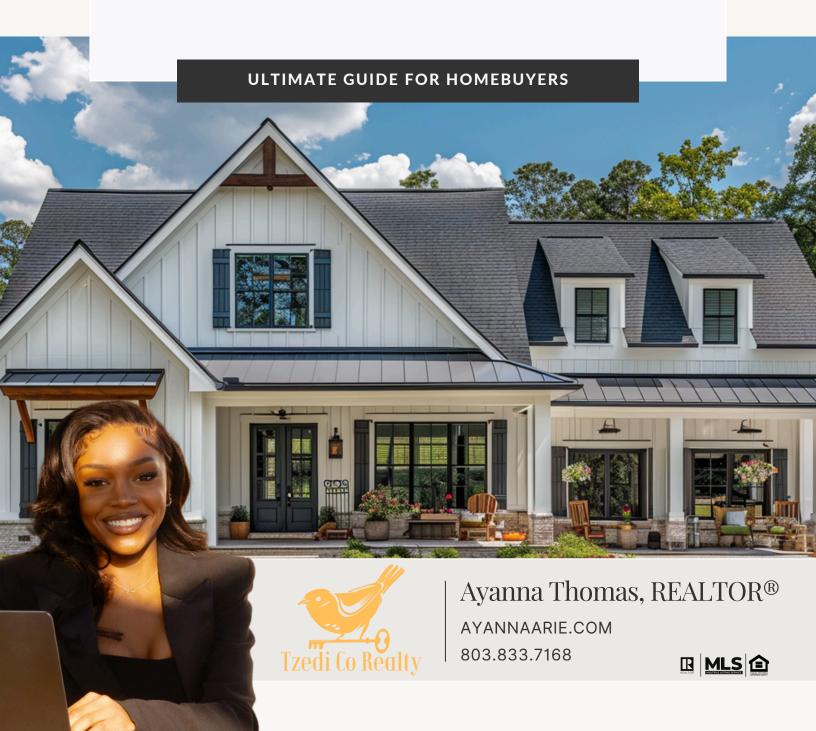
BUYER GUIDE



HELLO.

I'm Ayanna Thomas, and my mission is simple — to make homeownership real, reachable, and completely stress-free. Buying your first home can feel overwhelming, but you won't be doing it alone. This guide is your step-by-step roadmap, written in clear and easy language to help you feel confident and prepared.

The market changes every day, but people are buying homes every single week — and you can too. My goal is to not only meet your needs, but to exceed them. I'll be in constant communication, adjusting my service to fit your pace, your comfort level, and your goals.

I hope this buyer's guide answers any questions you may have about getting into your next home!

I am here to help with any of your real estate needs, so please don't hesitate to reach out!

803.833.7168

AYANNA@TZEDICO.COM



THE TRUTH

We promise to tell you the truth about your situation.

RESPECT

We promise to respect your confidence.

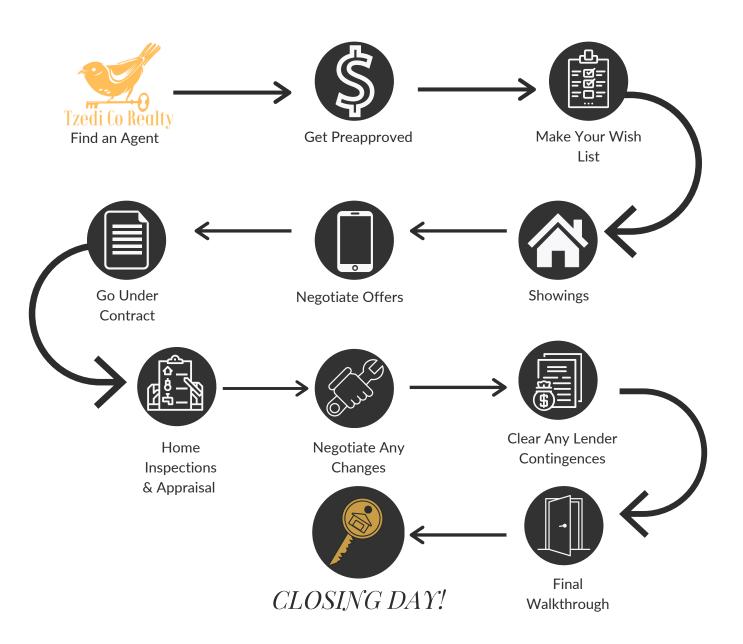
Me promise to give you good advice.

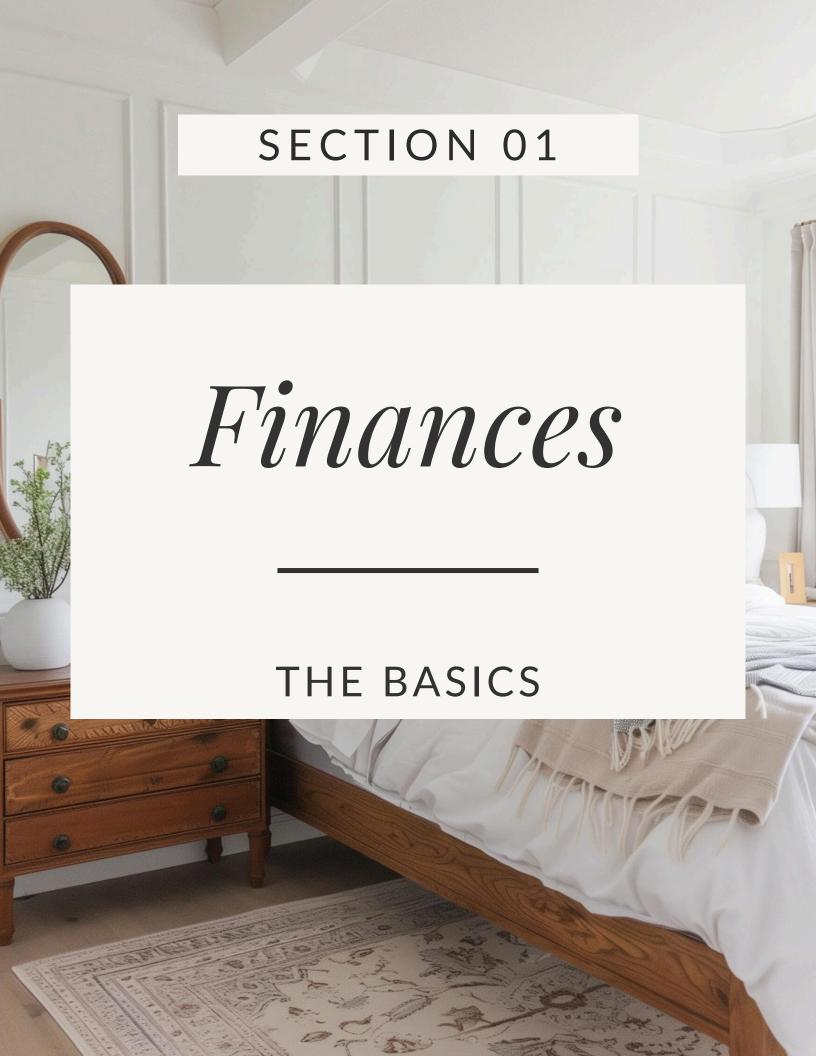
TRANSPARENCY

We promise that you will understand what you're signing.

We promise to follow through and follow up.

STEP By Step





GETTING PREAPPROVED

and why it matters

When it comes to buying a home, we are sure you have seen the terms "pre-approval" and "pre-qualification" everywhere. Although they sound similar, these are actually two different things! Here's how you can tell which is which:

PRE-QUALIFICATION

- A quick "snapshot" that helps you know how much mortgage money you might qualify for.
- May require a credit check, depending on your state.
- Does not require documentation of your financial situation.
- Provided by a lender as a ballpark estimate.
- Does not work as a signal that you are ready to purchase a home.

PRE-APPROVAL

- Always requires a credit check.
- Verified financial history, including documentation.
- Should you choose to, you can get a mortgage for the amount and terms for which you are pre-approved.
- No commitment to receive a mortgage from the pre-approving company.
- A sign that you are very serious and ready to purchase a home.

As a rule of thumb, a pre-APPROVED buyer is seen as a more serious buyer. When you offer on a home, you include your pre-approval with your offer. This shows a seller that you are serious about purchasing a home.



FINANCING TYPES

There are many types of mortgages, but here are details on common qualifications for some of the more popular programs:

PROGRAM	REQUIREMENTS	
CONVENTIONAL	620 score as low as 3% down	
FHA	580 score (down to 520 with 10% down) 3.5% down Not just for first time homebuyers!	
VA	580 score 0% down	
USDA	620 score 0% down	

YOU DON'T NEED 20% DOWN?!

Why is 20% down seen as the "magic number" for down payment? When the LTV (loan-to-value) ration of a mortgage is 80% or less, the buyer does not have to pay PMI- Primary Mortgage Insurance. This is insurance that protects the lender in case the buyer defaults on the loan.

Buying Expenses



Earnest Money	\$
Appraisal Fee	\$
CL 100 Termite Inspection	\$
Home Inspection	\$
HVAC Inspection	\$
Additional Inspections	\$
Reinspection Fee	\$
Lender Estimated Closing Costs	\$
Down Payment	\$
Buyer Agent	\$
Lenders Estimated Escrow Account	\$
Seller paid closing costs? (subtract)	\$
Total Estimated Buying Expenses	\$

These figures are estimates of the charges you will incur and cannot be used as a guarantee.



FIRST HOME? OR FOREVER HOME?

Owning a home is the single best investment that you can make. Your mortgage payment stays the same for the like of the loan (with a fixed APR mortgage & excluding change in taxes or insurance). Whether it's your first home or your forever home, we are excited to help you on your journey!

Benefits of Buying

- -You build equity.
 - -Tax benefits.
- -You can renovate and decorate as you see fit.
- -Security: you get to decide if and when you move.
- -Homeowners are more likely to connect to their community.
- -Statistically, children test better & have less behavioral issues.

6%

65.4% 3.8%

AVERAGE INCREASE OF **RENT PRICES PER YEAR**

NATIONWIDE RATE OF **CURRENT EQUITY IN HOMES**

NATIONAL APPRECIATION PER YEAR

The average American will own

THREE

houses in their lifetime.



WHAT REALLY MATTERS TO YOU

Buying a home isn't just about the number of bedrooms — it's about how it fits your life. This part of the process is to help you figure out what really matters so we can focus on homes that truly feel like the right fit.

Preferred Areas

Think about the places that feel like you. This could be based on your commute, family, school districts, lifestyle, or just the vibe. Which areas are you most interested in living?

Do you want to be close to:

- □ Work
- □ Family
- □ School
- □ Airport
- □ Shopping/Restaurants
- □ Quiet suburbs
- □ Downtown or city life

Must-Have Features

These are your non-negotiables — the things your new home absolutely HAS to have.

of bedrooms:
of bathrooms:
Style (one-story, two-story, modern
etc.):
Yard / Outdoor space: Yes / No
Garage: Yes / No
Open floor plan?

AYANNA'S TIP:

Other must-haves:

The clearer you are about what works and what doesn't, the easier it'll be for us to find your dream home without overwhelm.

The House Shopping Begins!

NOW THE FUN BEGINS!

Now that we know what you want and where you want to be, it's time to start house hunting. But don't worry—you're not doing this alone. I'm here to guide you through every showing, every option, and every decision until we find "the one."

I'll send you carefully selected options that match your:

- ✓ Preferred locations
- ✓ Budget
- ✓ Must-haves
- ✓ Dealbreakers
- ✓ Timeline + availability

During Showings, We'll:

- Walk through the layout + flow of the home
- Take notes on what you liked or didn't like

Every showing brings us one step closer to the one!



NEGOTIABLES

- O 1 PURCHASE PRICE & FINANCE INFO

 How much do you want to offer? Is financing being used?
- O 2 EARNEST MONEY & TERMINATION FEE

 How much "good faith" money? Is there a termination fee?
- PERSONAL PROPERTY INCLUDED

 Do you want the fridge or washer/dryer to convey with the home?
- O 4 WHO PAYS CERTAIN FEES

 If there is a home warranty, who pays for it? Who is covering closing costs?
- O5 CLOSING DATE
 When would you like to close on the home?
- 06 CONTINGENCIES (SEE NEXT PAGE)

OFFER CONTINGENCIES

01

FINANCING

A buyer is often using financing to purchase the home. The financing contingency means that if your loan does not go through at no fault of your own (i.e. you lose your job), you are no longer required to close on the property and will often get your earnest money back. We will explain the terms of your specific contract.

(02)

INSPECTIONS

Buyers will often buy the home with a due diligence period. During this period, you may get any inspections done that you want. Depending upon your contract, you may then have the right to either back out, request repairs, or move forward with the property as-is. We will guide you through this process based on the terms of your contract.

(03)

APPRAISAL

Many buyers use financing that requires the home to appraise at a certain value. A licensed third-party appraiser will be hired by your lender to come out and give the official "appraised value" of the property. If the property does not appraise for a certain amount, we may need to re-negotiate your contract price.

04

HOME SALE & CLOSE

Sometimes a buyer has to sell their previous home in order to be able to close on their purchase. This will be revealed in the original offer. If something happens and your previous property does not sell, you may have to pull out of your new purchase.

THE OFFER PROCESS

Once you've found a home you love, it's time to put together a strong offer. Your offer will include the purchase price, earnest money deposit, any contingencies (inspection, appraisal, financing), and your ideal closing date.

I'LL HELP YOU:

- Review market comps
- Choose the right offer price
- Draft & submit the offer

OFFER TERMS

- Price
- Earnest money deposit
- Contingencies

AFTER THE OFFER IS SENT

The seller has three options:

- 1- ACCEPT THE OFFER
- 2- DECLINE THE OFFER
 - **3- COUNTER OFFER**

If they counter, we'll negotiate until we reach an agreement or someone walks away.

Once both sides agree and sign, you're officially under contract.





INSPECTIONS

If your contract allows, you will now order inspections. Your agent will help coordinate these to accommodate everyone as best as possible. If your contract allows for repair negotiations, your agent will also be the one communicating with the seller's agent on your behalf.



three main inspections

CL100

This will check for termites, other pests, damage from pests, and water leaks/damage.

GENERAL INSPECTION

This will check everything from wiring to windows. It gives a basic overview of the entire home and alerts us if we need to get a specialized contractor out to the home.

HVAC

This will check for potential issues with the heating and cooling of the home.

Additional inspections may include: well, septic, pool, roof, electrical, plumbing, foundation, etc.

REPAIR ADDENDUM

& re-negotiating

Your inspections may have uncovered some issues that you just are not comfortable with! If your contract allows, you may send in a repair addendum! In response to this, sellers can do one of three things:

- 1. Agree to have all repairs done.
- 2. Say no to all repairs.
- 3. Negotiate the repairs.

The good thing is that your contract is USUALLY contingent upon an agreement being made. We will guide you in what your contract allows, and will have your back with whatever decisions you make!

UH-OH, IT APPRAISED LOW!

Sometimes an appraiser cannot find the contract value in the house. This can be an issues if you have an appraisal contingency. This re-opens the door for price negotiations. You can pay the cash difference, appeal the appraisal, or ask the seller to lower price. Don't worry, you will never be forced to pay more than the appraisal price as long as you have the appraisal contingency!



MOVING CHECKLIST



PREP IN Advance

Allocate a budget for your move
 Organize, declutter & clean
 Schedule movers/rental truck
 Make inventory of household items

	Get school records & register at new schools Arrange time off work/childcare for moving day	
	Make a plan for moving vehicles, pets & plants	
	Dispose of hazardous & flammable items	
Ш	Measure furniture for placement at new home	
	NOTIFY	
_	NOTIFY OF	
	UPCOMING MOVE	7
	Essentials:	
	☐ Post Office	
	Employer	
	Utility & Home Services:	
	Gas	
	Electric	
	Water	
	Telephone, Internet & Cable	
	Garbage Removal	
	Lawn Services	
	Finances:	
	Banks & Credit Unions	
	Loan Companies	
	Government Agencies: Tax Agencies	
	Social Security Administration	
	Service Providers:	
	Doctors	
	Dentists	
	☐ Veterinarians	
	Attorneys	
	Accountants	
	Subscriptions & Memberships	

pack an overnight bag			
☐ Toiletries and Medication ☐ Pet food and supplies ☐ Cell phone chargers	☐ Important Documents ☐ Valuables		
label an open first box			
☐ Cleaning supplies☐ Light Bulbs☐ Basic Tools	☐ Coffee and snacks ☐ Remote Controls ☐ Kids Toys		

MOVING DAY

Plan to be home when movers arrive
Protect floors & carpets
Put pets in a safe place during the move
Make sure boxes are labeled correctly
Make sure you have easy access to food
Plan a room layout before bringing in furniture

CONTACTS	7

CLOSING DAY

WHAT IS CLOSING?

Closing is when the seller signs over ownership paperwork and hands over the keys! This means that ALL contingencies have been cleared!

FINAL WALK-THROUGH

As a buyer, you will do a final walk of the home usually within 24 hours of closing to check the property's condition. This final inspection takes about an hour.

WE WILL BE SURE TO

- Make sure that any repairs that they have agreed to have been completed.
- Ensure that the home is in a clean condition.
- Make sure that their personal property is all out of the house (unless written into the contract).
- Check that no other issues have arisen in the home since your inspections.

CLOSING TABLE

Who may be there:

- Your agent (ME) & seller's agent
- Seller
- Closing Attorney
- Your Lender

BRING TO CLOSING

- Government-issued photo ID
- Any funds needed to close (usually wired to the closing attorney beforehand)



SIMPLE COST BREAKDOWN

CLOSING COSTS

These are the fees needed to officially buy your home. Usually 3–6% of your loan amount and are due on closing day along with your down payment.

Common closing costs include:

Lender Fees

These are the costs from your mortgage company.

Prepaid Items

You'll pay some home-related bills up front.

- Homeowner's insurance (for the first year)
- Property taxes

Title & Legal Fees

These ensure the home title is clean.

- Title search
- Title insurance (protects you + the lender)
- Recording and transfer fees (to legally put the home in your name)

IMPORTANT REMINDER:

AVOID ANY BIG CHANGES:
DON'T OPEN NEW CREDIT
CARDS, MAKE LARGE
PURCHASES, OR CHANGE JOBS
UNTIL AFTER CLOSING.

thank you!

I'm so glad you took the time to go through this guide. My goal is to make sure you feel informed, confident, and supported as you take this next big step.

Whether you're just getting started or ready to begin your home search, I'm here to walk with you—one key at a time.

Let's turn your homeownership goals into real results.

Ready to move forward? Scan the QR code to connect with me!



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Serving Columbia SC & Surrounding Area's!



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