

Lets Find Home



PRESENTED BY:

Katie Wilson

REALTOR®

ABOUT ME

As a native of Virginia Beach, Katie knows and loves Hampton Roads! It is her joy to help those who are looking to move into the area find the perfect place to call home. Sales, customer service, negotiation, and finance are all skills Katie has used throughout her professional career that equip her well to serve her clients with their real estate needs.

Previously, Katie has worked in education, counseling, sales, marketing, and bookkeeping. She has her bachelors from Liberty University and a Masters from Virginia Tech. What makes Katie different? She utilizes her 6 guiding principles into how she conducts her business - trust, focus, authenticity, integrity, service, and generosity. Katie donates 15% of every transaction to a charity under her Generosity Initiative.

Katie is a wife and a mom to three beautiful kids. In her spare time, Katie loves to drink coffee, read a good book, or paint. She loves camping with her family and making memories through new experiences. Since Katie's husband is from Canada, they are die hard Toronto Maple Leaf and Toronto Blue Jay fans.



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REALTOR®



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CLIENT TESTIMONIALS



GREG AND JESSI K.

“Katie is AMAZING! She is very professional, quick to respond, super knowledgeable, always helpful, and is willing to think creatively! In a crazy market when people were paying a ridiculous amount over asking price, she helped us get our house for \$5,000 less than the appraised value! I always highly recommend her!

“NATHAN AND EMILY K.

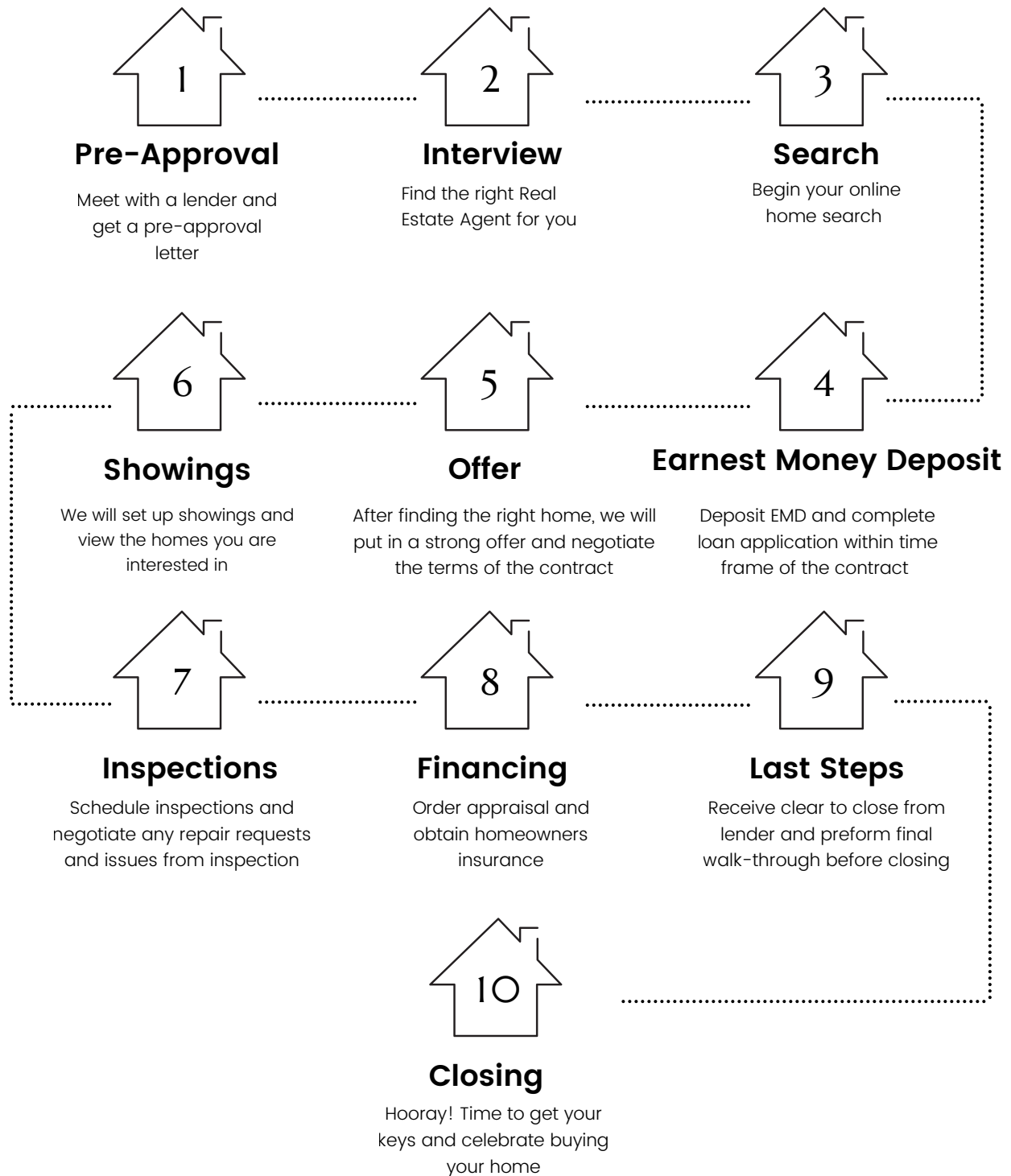
Katie helped us with our first experience selling our home. Katie was very informative, available, and had excellent insight into the small details (who ask to take photos, what buyers will be looking for in an initial impression of a home, etc) and big details (how high to make our asking price, negotiating closing details, and having a great sense of the housing market during our selling time) of selling a house. Katie was a great help in keeping us on our desired selling timeline while making it a fun and not stressful experience. She is diligent and knowledgeable. We could tell she truly loves helping people navigate the buying and selling of homes.



CHECK OUT MORE TESTIMONIALS ONLINE!

THE BUYER ROADMAP

This is a brief summary of the timeline for purchasing your home. Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



FINANCES

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

Questions to ask when interviewing potential lenders...

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?



PART 2: FINANCES

There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

Tax Returns



W-2 Forms



Pay Stubs



Bank Statements



List of Monthly Debt



MY RECOMMENDED LENDERS

Please feel free to reach out and interview some of the lenders that I know and trust.

BEN LACEY, SOUTHERN TRUST MORTGAGE



(757) 912-2180 Cell
ben@southerntrust.com

Specializes in all loan types but is competitive in jumbo, VA loans and fist time home buyers.

SEAN MCCONNELL, MOVEMENT MORTGAGE



(757) 575-1526 Cell
sean.mcconnell@movement.com

Specializes in : Loan Wise, Purchase, Refinancing, Rehab Loans, VA, FHA, First time home buyers, Virginia Housing Certified Trainer, Certified Mortgage Advisor

CHRIS RICE, ATLANTIC BAY MORTGAGE



(757) 404-2027 Cell
chris@atlanticbay.com

Specializes in: VA, FHA, VH(formerly) VHDA, Conventional, Construction to Perm, Home Equity Lines

ASHLEY ANDERSON, NAVY FEDERAL CREDIT UNION



ashley_m_anderson@navyfederal.org

Specializes in : VA Loans, Military Choice, Conventional, Homebuyers Choice

HOME SEARCH

As your Realtor®, my number one goal is to help you achieve your own. I make it my priority to understand your situation when it comes to buying your home so we can accomplish your goals.

STEP ONE

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

STEP TWO

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.

STEP THREE

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.





IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)



What features are important to you in your new home?

What are the must-haves in your new home?



What are the deal breakers in a new home?

Any specifics not mentioned above:

MUST HAVE HOME CHECKLIST

Place a check mark next to any amenity that you consider a must have on your next home.

KITCHEN

- Island
- Updated countertops
- Walk in Pantry
- Updated cabinets
- Breakfast nook
- Updated appliances

BATHROOMS

- Double Vanities
- Bathtub
- Updated bathroom
- Walk in shower
- Guest bathroom

MAIN LIVING AREA

- Walk-in closet
- Split floor plan
- Storage space
- Master on main floor

ADDITIONAL FEATURES

- Hardwood floors
- Fireplace
- Office
- Formal dining room
- Open floor plan
- Front porch
- Separate laundry area
- Parking space

OFFERS & NEGOTIATIONS



INFORMATION NEEDED

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Pre-approval letter
- Offer Price
- Financing Amount
- Earnest Money Deposit (EMD)
- Closing Date
- Inspection Period
- Closing Costs



OFFERS & NEGOTIATIONS PART 2



MULTIPLE OFFER SITUATIONS

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Add a personal letter and a photo of you and your family
- Offer a higher amount for the EMD so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you



EARNEST MONEY DEPOSIT

Congrats! We are almost there. You will turn in your EMD, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.



INSPECTION PERIOD

TYPES OF POTENTIAL INSPECTIONS

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Lead Based Paint Inspection



RECOMMENDED HOME INSPECTORS

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.

INSPECTION TIME PERIOD

The typical inspection period is between 7-10 days

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

RECOMMENDED HOME INSPECTORS

Please feel free to reach out and interview some of the inspectors that I know and trust.

SAFE HOUSE PROPERTY INSPECTIONS



(757) 418-0944 Office

office@safehousepropertyinspections.com
2128 London Bridge Rd #103
Virginia Beach, VA 23456

ROBERTY SMITH, AMERICAN HOME INSPECTOR



(757) 822-3134 Cell

robert@americanhomeinspections.net
Virginia Beach

WILL KEMP, QUALITY ASSURANCE HOME INSPECTIONS



(757) 689-7396 Office

info@qaihome.com
1340 N. Great Neck Rd. #1272-176
Virginia Beach, VA 23454-2268

PREPARING FOR CLOSING DAY

1

LOAN APPLICATION & APPRAISAL

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

2

HOME INSURANCE

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

3


IMPORTANT REMINDER

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

4

CLEAR TO CLOSE

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved you loan documents and we can confirm your closing date with the title company or attorney.



"Real Estate is not simply a job for me, it is my passion. I am dedicated to helping each and every one of my clients achieve their real estate goals and have an exceptional home buying experience."

- KATIE WILSON



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REALTOR®



Thank you for choosing me to help you in the task of buying your home. I look forward to working with you to help you achieve all of your real estate goals.



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