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THE HOME BUYER GUIDE

YOUR STEP-BY-STEP GUIDE
TO FINDING A HOME
THAT FEELS LIKE YOURS.

Astra

ASTRA HEFTA
REALTOR®

EXPERT GUIDANCE | LOCAL KNOWLEDGE | A STRESS-FREE EXPERIENCE | A HOME THAT FITS YOUR LIFE

Let's Find Home Together.

Welcome HOME

I'M SO GLAD YOU'RE HERE

Buying a home is more than a transaction—it's a new chapter, a fresh start, and a big step toward the life you want to create. Whether you're a first-time homebuyer, upsizing, downsizing, or simply exploring your options, this guide was created to give you the knowledge, confidence, and clarity you need every step of the way.

As your Realtor®, my goal is to make the process simple, informed, and even enjoyable. I'll be here to answer your questions, provide expert guidance, and advocate for you—from the first showing to the day you get the keys (and beyond).

This guide will walk you through the entire home buying journey, share helpful tips, checklists, and real-world advice, so you can feel confident and prepared.

Let's find a home that feels like yours. ♡

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WHAT YOU CAN EXPECT

MORE THAN A REALTOR. A TRUSTED PARTNER.

EXPERT GUIDANCE
Clear advice at every step.

LOCAL KNOWLEDGE
Insight into neighborhoods, schools, and lifestyle.

A STRESS-FREE EXPERIENCE
Support, communication, and care.

A HOME THAT FITS YOUR LIFE
Because home is about more than a house—it's your next chapter.

Real People. Real Homes. A Brighter Tomorrow.

CHAPTER ONE

THE HOME BUYING JOURNEY

FROM DREAMS TO KEYS

Buying a home may feel overwhelming at first, but with the right guidance, it's a straightforward and exciting journey. Here's a look at the typical steps we'll take together.

01 LET'S TALK

We'll start with a no-pressure conversation about your goals, timeline, and what you're looking for in a home.

02 GET PRE-APPROVED

I'll connect you with trusted lenders who will help you understand your budget and strengthen your buying power.

03 FIND THE RIGHT HOME

We'll search for homes that fit your needs, review options together, and schedule showings.

04 MAKE AN OFFER

When you find the one, I'll help you craft a strong offer and negotiate the best terms on your behalf.

05 DUE DILIGENCE

We'll handle inspections, appraisals, and any other necessary steps to ensure you can move forward with confidence.

06 CLOSING DAY

You'll sign the final paperwork, get your keys, and officially be a homeowner—congratulations!



My Promise to You

I'll be with you through every step—answering your questions, advocating for your best interests, and making sure you feel confident and informed from start to finish.

REAL GUIDANCE.
REAL SUPPORT.
REAL RESULTS.



CHAPTER TWO

YOUR FINANCES & PRE-APPROVAL

LAYING THE FOUNDATION FOR YOUR FUTURE HOME

Understanding your financial picture is one of the most important steps in the home buying process. Getting pre-approved not only helps you know what you can afford, but it also shows sellers you're a serious and qualified buyer.

KNOW YOUR BUDGET

A lender will review your income, credit, debt, and assets to determine how much you're qualified to borrow.

UNDERSTAND YOUR OPTIONS

We'll explore different loan programs (conventional, FHA, VA, USDA, etc.) to find the best fit for your goals.

BE A STRONGER BUYER

A pre-approval letter shows sellers you're ready, serious, and in a strong position when it's time to make an offer.

AVOID SURPRISES

Knowing your numbers up front helps prevent delays later and keeps the process smooth and stress-free.

I'LL GUIDE YOU

I'll connect you with trusted lenders, answer your questions, and make sure you feel confident every step of the way.

Smart steps today lead to the keys tomorrow. ♡



DOCUMENTS YOU MAY NEED

YOUR LENDER WILL LET YOU KNOW WHAT APPLIES TO YOU.

- ☐ Government-issued ID (driver's license or passport)
- ☐ Social Security number
- ☐ Recent pay stubs (typically last 30 days)
- ☐ W-2s (last 2 years)
- ☐ Tax returns (last 2 years, if self-employed)
- ☐ Bank statements (typically last 2–3 months)
- ☐ List of monthly debts (car loans, student loans, credit cards, etc.)
- ☐ Proof of additional income (bonuses, rental income, etc.)
- ☐ Details on assets (savings, investments, retirement accounts)



CHAPTER THREE

FINDING THE RIGHT HOME

IT'S MORE THAN A HOUSE— IT'S YOUR NEXT CHAPTER

Now comes the exciting part—finding a home that fits your lifestyle, needs, and goals. I'll help you explore your options, narrow down your favorites, and make sure you have all the information you need to feel confident in your decision.

The right home doesn't just meet your needs... It feels like you. ♡



EXPLORE
COMPARE
ASK QUESTIONS
TAKE YOUR TIME
FIND THE ONE
♡



THINGS TO CONSIDER

LOCATION
Think about commute times, schools, nearby amenities, and the lifestyle you want.

HOME TYPE
Single-family, townhome, condo, or new construction? We'll explore what fits your needs and future plans.

MUST-HAVES vs. NICE-TO-HAVES
We'll create a list to keep you focused and help you find the best match.

SIZE & LAYOUT
Consider how much space you need now and in the future.

COMMUNITY & LIFESTYLE
From quiet neighborhoods to vibrant communities, we'll find a place that feels like home.

RESALE POTENTIAL
Even if this is your forever home, it's smart to consider long-term value.

Let's find a home you'll love—now and always. ♡

CHAPTER FOUR

MAKING AN OFFER & NEGOTIATING

STRATEGY TODAY.
A BRIGHTER TOMORROW.

Once you've found the right home, it's time to make an offer. I'll guide you through the process, help you understand the terms, and negotiate on your behalf to get the best possible outcome.

01 REVIEW THE DETAILS

We'll go over recent sales, market conditions, and the home's value to determine a strong, competitive offer.

02 SUBMIT THE OFFER

I'll prepare and submit your offer with the right terms, contingencies, and timelines.

03 NEGOTIATE

The seller may accept, reject, or counter. I'll advocate for you and negotiate the best terms possible.

04 ACCEPT & MOVE FORWARD

Once we have a signed agreement, you'll be officially under contract—congratulations!

05 STAY ON TRACK

We'll move into the inspection, appraisal, and final steps, keeping you informed along the way.

Strong offers open doors. ♡



COMMON CONTINGENCIES

WE'LL DISCUSS WHICH ONES MAKE SENSE FOR YOU.

HOME INSPECTION
Allows you to have the home professionally inspected and request repairs if needed.

APPRAISAL
Ensures the home's value supports the loan amount.

FINANCING
Protects you in case you're unable to secure your loan.

SELLER DISCLOSURES
Allows time to review important property information.

CLOSING TIMELINE
Sets the expected date to close on your new home.



CHAPTER FIVE

INSPECTIONS & DUE DILIGENCE

PEACE OF MIND TODAY.
CONFIDENCE TOMORROW.

Once your offer is accepted, we enter the due diligence period. This is your opportunity to make sure the home is in the condition you expect and that everything checks out before we move toward closing.

01 HOME INSPECTION

A licensed inspector will evaluate the property's condition, including the structure, systems, and major components. I'll help you review the report and determine next steps.

02 REVIEW THE RESULTS

We'll go over the inspection report together, identify any concerns, and decide if we need to request repairs, credits, or further evaluation.

03 ADDITIONAL INSPECTIONS

Depending on the property, you may choose to order specialized inspections such as:

- Termite/Pest Inspection
- Roof Inspection
- HVAC Inspection
- Sewer/Septic Inspection
- Foundation Inspection

04 APPRAISAL

Your lender will order an appraisal to confirm the home's value supports the loan amount.

05 FINAL REVIEW

We'll make sure all contingencies are satisfied, all paperwork is in order, and you're ready for the next step—closing!

Knowledge today for a worry-free tomorrow. ♡



TIPS FOR A SMOOTH DUE DILIGENCE PERIOD

- ☑ Be present (or have a trusted representative) at the inspection. It's a great learning opportunity.
- ☑ Make a list of questions ahead of time.
- ☑ Keep an open mind—no home is perfect.
- ☑ Focus on major issues, not minor cosmetic items.
- ☑ Review all reports carefully with your agent.
- ☑ Communicate promptly so we stay on track.
- ☑ Remember, this step is about protecting your investment and your peace of mind.



CHAPTER SIX

CLOSING THE DEAL & BEYOND

FROM CONTRACT TO KEYS—
AND A BRIGHTER TOMORROW.

You're almost there! This final step brings everything together. I'll guide you through the closing process, what to expect, and how to prepare for homeownership—so you can walk into closing day with confidence.

01 REVIEW FINAL DETAILS

We'll confirm all terms, review your Closing Disclosure (CD), and make sure everything matches the contract.

02 PREPARE FUNDS

Your lender will let you know the exact amount needed for closing (typically via wire transfer).

03 SIGN THE PAPERS

You'll sign the final loan documents with your lender, title company, or closing attorney.

04 OFFICIALLY A HOMEOWNER

Once everything is signed and funds are recorded, you'll get the keys—congratulations!

05 MOVE IN

Time to make it yours! Unpack, settle in, and start creating memories.

06 I'M STILL HERE

My job doesn't end at closing. I'm always just a call, text, or DM away for questions, recommendations, or your next move.

Keys today. New beginnings tomorrow. ♡



WHAT TO EXPECT AT CLOSING

- ☑ Bring a valid government-issued ID
- ☑ Review and sign loan and title documents
- ☑ Pay any remaining closing costs (if applicable)
- ☑ Receive your keys (usually the same day!)
- ☑ Celebrate—YOU DID IT! ♡



"IT'S NOT JUST A HOUSE...
IT'S THE START OF
SOMETHING BEAUTIFUL." ♡

Astra

CHAPTER SEVEN

SETTLING IN & MAKING IT YOURS

MORE THAN A HOUSE—
IT'S HOME.

You did it! Now comes the fun part—turning your new house into a home. I'm here to help you transition smoothly, get connected, and provide resources so you can feel settled, comfortable, and confident in your next chapter.



01 PLAN YOUR MOVE

Create a moving checklist, schedule utilities, and update your address (USPS, bank, insurance, etc.).

02 GET SETTLED

Unpack, organize, and make the space function for your daily life. Focus on the essentials first.

03 EXPLORE YOUR COMMUNITY

Discover local favorites—restaurants, parks, gyms, coffee shops, and events. I'm always happy to share my personal recommendations!

04 MAKE IT YOURS

Personalize your space with the finishes, décor, and projects that make it feel like home.

05 STAY CONNECTED

I'm always here for questions, referrals, contractor recommendations, or anything you need—even after closing!

New home. New memories. Same you—only happier. ♡

CHANGE OF ADDRESS CHECKLIST

- ☑ USPS (mail forwarding)
- ☑ Employer
- ☑ Banks & credit cards
- ☑ Driver's license & vehicle registration
- ☑ Insurance (home, auto, health)
- ☑ Subscriptions & memberships
- ☑ Voter registration
- ☑ Schools (if applicable)
- ☑ Healthcare providers

New Address. New Adventures. ♡



LOCAL RESOURCES

UTILITIES
SCHOOLS
PARKS & RECREATION
FAVORITE RESTAURANTS
LOCAL EVENTS
TRUSTED CONTRACTORS
HOME SERVICES
AND MORE...
♡

"IT'S AMAZING WHAT A HOUSE CAN DO WHEN IT BECOMES A HOME." ♡ *Astra*

CHAPTER EIGHT

LET'S DO THIS TOGETHER

YOUR HOME GOALS.
MY COMMITMENT.
A BRIGHTER TOMORROW.

Buying a home is a big step, but you don't have to do it alone. I'm here to guide you, advocate for you, and make the process as smooth and stress-free as possible. Whether you're just getting started or ready to tour homes, let's connect and take the next step together.

LOCAL KNOWLEDGE
I provide insight on neighborhoods, schools, market trends, and more.

PERSONALIZED SERVICE
Your goals, timeline, and needs always come first.

TRUSTED NETWORK
From lenders to inspectors to contractors, I'll connect you with reliable professionals.

ONGOING SUPPORT
Even after closing, I'm here for you—questions, referrals, or future real estate needs.

A BRIGHTER TOMORROW
Because home is more than a house—it's the foundation for what's next.



YOUR NEXT STEPS

- [ ] Review your goals and timeline
- [ ] Get pre-approved (if you haven't already)
- [ ] Start exploring homes
- [ ] Ask questions—big or small
- [ ] Lean on me for guidance and support
- [ ] Take the next step toward your brighter tomorrow!



Different Chapters. Same Dream. Home.

Thank you for allowing me to be part of your story.



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VIBE REALTY

PEOPLE. HOMES. BRIGHTER TOMORROWS.

THANK YOU FOR BEING PART OF THIS JOURNEY ♡

Your Next Chapter Starts Here.

Buying a home is more than a transaction—it's a new chapter, new memories, and a brighter tomorrow. I'm so grateful you trusted me to be part of your story. Whether you're ready to buy, still exploring, or simply have questions, I'm always here as your go-to real estate resource.

Real estate isn't just my career—it's my passion. I love helping people find homes, create spaces they love, and build brighter futures. Thank you for allowing me to be part of yours. I can't wait to see what's next!

Let's Stay Connected! ♡

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VIBE REALTY

PEOPLE. HOMES. BRIGHTER TOMORROWS.



HOW WE CAN STAY CONNECTED

BUY
Find your next home.

SELL
When it's time for your next chapter.

IMPROVE
Ideas, resources and trusted local pros.

REFER
Know someone who's buying or selling? Send them my way!

STAY IN TOUCH
For market updates, home inspiration, and more.



♡

THANK YOU AGAIN
FOR LETTING ME BE A PART
OF YOUR STORY.

Astra ♡