

Buying Your Next Home



Illustrative image; not an actual listing or client photograph.

The right home should fit your budget and daily life. Begin with clear priorities, financing and representation, then compare properties consistently instead of relying on finishes or first impressions.

Set priorities and a comfortable budget

Separate essential features, preferences and deal breakers. Include layout, parking, accessibility, storage, maintenance and commute. Discuss taxes, insurance, association dues and a repair reserve with your lender - not just the maximum approved price. Obtain property-specific insurance and utility estimates so the total cost fits your plans.

Prepare your team and compare homes

Discuss preapproval documents and what could change qualification. Review your buyer representation agreement, including services, compensation and term. Establish how matches and tours will be arranged. After each showing, record must-haves, condition and unanswered questions; test the actual commute and verify important claims through records and qualified professionals.

Make an informed offer

Review comparable sales, condition and the seller's timing. Understand deposits, financing, credits, contingencies, deadlines and the agreement's remedies before signing. Keep funds available for early inspection expenses. Ask which features need specialist review; an attractive finish does not establish the condition of the structure or equipment behind it.

Your next-step action plan

Understand inspection, appraisal and walkthrough

An inspection examines accessible condition and may recommend specialist checks. An appraisal concerns lender-related valuation and does not replace an inspection. Ask about exclusions from both services. At the final walkthrough, check agreed repairs, expected condition and included items; discuss differences with Diana before settlement. The walkthrough does not replace inspections.

Protect qualification and closing funds

Ask your lender before changing jobs, opening credit or moving large sums. Track deadlines and review final loan terms and charges. Confirm payment instructions through a trusted settlement-provider number, particularly if an email changes bank details. Agree on possession, keys and utility timing before planning the physical move.

Your planning checklist

- ☐ Set monthly-payment, closing-cash and reserve budgets.
- ☐ Write must-haves and rate homes after each tour.
- ☐ Review financing and your representation agreement.
- ☐ Verify property details and obtain insurance quotes.
- ☐ Arrange inspections and monitor contract deadlines.
- ☐ Confirm walkthrough, payments, possession and keys.

DIANA'S TIP

After each showing, compare the home with your must-have list while the visit is fresh. Separate the features you need from finishes you could change later.

Helpful source links

[CFPB homebuying tools](#)

[Loan Estimate explained](#)

[Virginia property disclosures](#)

[Closing Disclosure explained](#)

Call Diana: 757-985-2959

Request a buyer planning conversation. Share your areas, budget, timeline and must-haves. If desired, Diana can connect you with a local lender for preapproval. [Open this guide online](#) to use the contact form.

Diana Hansford, Real Estate Agent | Keffer Realty. Confirm property facts, agreements and financing with the appropriate professionals.