

GUIDE 02

Buying Your Next Home

A clear roadmap for comparing homes and making decisions

The right home should work for your budget and your daily life. This guide helps you compare properties, understand the purchase process and prepare for a confident next step.

Define the home and the budget together

Write three separate lists: essential features, preferences and deal breakers. Include layout, parking, accessibility, maintenance and your commute. Discuss a comfortable total monthly payment with a lender, including taxes, insurance and association dues, rather than shopping only by the maximum approved price.



Diana Hansford | Keffer Realty

Real Estate Agent | 757-985-2959

Prepare before touring

Ask lenders about preapproval, the documents they need and what could change your qualification. Review your buyer representation agreement with your agent, including services, compensation and its term. Establish how you want to receive potential matches and how quickly you can tour.

Compare condition and location

Use the same checklist for every home. Look beyond finishes to roof condition, heating and cooling, drainage and visible maintenance. Verify features important to you through the appropriate records and professionals. Visit or test the actual commute route at the times you expect to travel.

Make an informed offer

Discuss comparable sales, property condition and the seller's stated timing. Review deposit arrangements, financing, requested credits, contingencies and deadlines before signing. Keep funds available for inspection and other early expenses. Your agreement determines what protections and remedies apply.

Create a useful record after every showing

Rate each home against your must-haves while the visit is fresh. Note storage, parking, upkeep, natural light and unresolved questions. Separate an attractive finish from a feature that meets your daily needs. Ask Diana which details need records or specialist confirmation.

Your Homebuying Action Plan

A clear roadmap for comparing homes and making decisions

- [] Set a comfortable monthly payment and cash budget.
- [] Separate must-haves from preferences.
- [] Review financing and representation before making an offer.
- [] Arrange inspections and specialist follow-up where appropriate.
- [] Track contract deadlines and confirm final walkthrough plans.
- [] Obtain property-specific insurance and utility estimates.
- [] Record questions and priorities after each showing.



Diana Hansford

Real Estate Agent | Keffer Realty
757-985-2959

Inspection and appraisal serve different purposes

An inspection evaluates accessible aspects of condition and may identify areas needing specialist review. An appraisal is a lender-related valuation; it does not replace an inspection. Ask what is excluded from each service and what additional checks fit the property.

Get ready for closing

Ask your lender before changing employment, opening credit or moving large sums. Review final loan terms and settlement charges. Verify payment instructions directly with your settlement provider using a trusted contact method. Confirm possession, keys and utility timing.

Use the final walkthrough deliberately

Bring repair agreements. Check the expected condition, agreed work and included items. Discuss differences with Diana before settlement. The walkthrough does not replace inspections.

Your next step

Ask Diana Hansford, Real Estate Agent at Keffer Realty, for a buyer planning conversation. Bring your preferred areas, budget, timeline and must-have features. If desired, Diana can help connect you with a local lender for a pre-approval.

Helpful resources

[CFPB homebuying resources](#)

[Virginia disclosure resources](#)

Planning guidance. Confirm property facts, contracts, loan terms and professional findings for your transaction. Images are illustrative, including AI-created scenes; they do not depict actual listings or clients.