

THE KAT WALK TO
HOMEOWNERSHIP



A STEP-BY-STEP TP BUYING
A HOME IN MARYLAND

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Serving Maryland Buyers, Military Families, and Personal and
International Clients

The Kat Walk to Homeownership

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Prepare

Understand your finances, goals, and budget.

02

Get Pre-Approved

Connect with a lender to determine your purchasing power.

03

Start the Search

Explore homes, neighborhoods, and options that match your needs.

04

Make an Offer

Submit a strong offer and negotiate terms.

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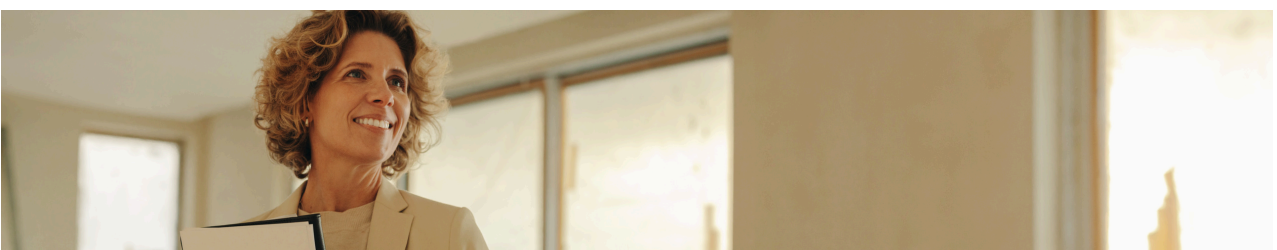
P R E P A R I N G T O B U Y

Before starting your home search, it's important to prepare financially and understand what you're comfortable spending. Taking a little time to plan ahead will make the entire process smoother and less stressful.

Start by reviewing your finances, checking your credit score, and determining a realistic monthly budget. You'll also want to think about what type of home and location best fits your lifestyle.

A few helpful steps to take before beginning your search:

- Review your credit score and financial readiness
- Start saving for your down payment and closing costs
- Gather important financial documents
- Make a list of your must-have features in a home
- Get pre-approved by a trusted lender





Home Search & Making an Offer

This is often the most exciting part of the process. Once you're pre-approved, we can begin searching for homes that match your needs, budget, and lifestyle.

Together we will explore available listings, schedule showings, and evaluate neighborhoods. My goal is to help you find a home that not only fits your budget but also supports your long-term goals.

When you find the right home, we will prepare a strong and competitive offer. The offer will include details such as the purchase price, contingencies, and the proposed closing timeline.

I will guide you through every step of the negotiation process to help ensure your interests are protected.



INSPECTION & CLOSING

After your offer is accepted, we move into the inspection and closing phase.


During this time, a professional home inspection will evaluate the condition of the property. Inspections help identify any potential issues and ensure that you are making an informed decision.

If necessary, we may negotiate repairs or adjustments with the seller based on the inspection results.

At the same time, your lender will finalize the mortgage process and prepare the necessary documentation for closing.

Before closing, we will complete a final walkthrough of the property to ensure everything is in the agreed condition.

On closing day, you will sign the final documents, complete the purchase, and receive the keys to your new home.



FIRST-TIME BUYER

Buyer Preparation Checklist

Use this checklist to help prepare for your homebuying journey:

- ✓ Review your credit score
- ✓ Determine your budget and monthly comfort level
- ✓ Save for down payment and closing costs
- ✓ Gather financial documents (tax returns, pay stubs, bank statements)
- ✓ Get pre-approved by a lender
- ✓ Make a list of must-have home features
- ✓ Research neighborhoods and communities
- ✓ Connect with a trusted real estate professional

Taking these steps early will make the process smoother and help you feel confident when the right home appears.

FAQ

How much do I need for a down payment?

Down payment requirements vary depending on the loan program. Some loans allow buyers to purchase a home with as little as 3–5% down. A trusted lender can help determine the best option for your financial situation.

How long does it take to buy a home?

The timeline can vary, but most buyers complete the process within 30–60 days after an offer is accepted.

Can I buy a home while relocating from another state or country?

Yes. Many buyers purchase homes remotely. I assist relocation clients with virtual tours, neighborhood guidance, and coordination to make the process smooth.

What if I'm a first-time homebuyer?

Many first-time buyers feel unsure at the beginning. My goal is to guide you step-by-step so you feel confident and informed throughout the entire process.

What are closing costs?

Closing costs typically include lender fees, title fees, taxes, and other administrative costs associated with finalizing the home purchase.

Do I need to get pre-approved before looking at homes?

Yes. Pre-approval helps determine your budget and shows sellers that you are a serious buyer.

START YOUR KAT WALK TO HOMEOWNERSHIP

Buying a home is an exciting journey, and you don't have to navigate it alone.

Whether you're a first-time buyer, relocating to Maryland, or moving for military service, I'm here to guide you through every step of the process.

Through The Kat Walk to Homeownership, my goal is to make the experience clear, organized, and even a little fun.

If you're thinking about buying a home or simply have questions about the process, I would love to connect and help you get started.

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