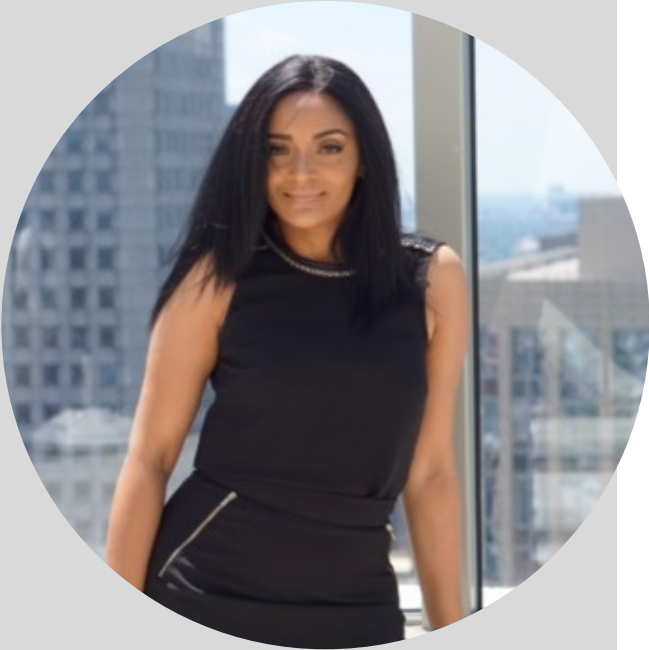




HOME BUYING GUIDE



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So glad to be working with you! My job is to guide you, protect your time, and help you make a smart purchase with a clear plan and strong strategy.

How we'll work together:

- We'll start with a quick kickoff to confirm your goals, timeline, and must-haves.
- I'll send curated home options + schedule showings that fit your criteria.
- When you're ready, I'll craft an offer strategy based on the home, the market, and the seller's situation.
- You'll get clear updates and next steps from contract to closing.

Communication:

You can text/call me anytime — and I'll keep you updated at every milestone.

Danielle McAdory

THE HOME BUYING

ROADMAP

WHAT HAPPENS NEXT

1

KICKOFF + GAME PLAN

Confirm your needs/wants, timeline, preferred areas, and monthly comfort level.

2

LENDER + PURCHASE POWER

Get fully pre-approved (not just pre-qualified) so we can move quickly. (I can share lender options if needed.)

3

HOME SEARCH + SHOWINGS

Real estate agents can provide you with helpful information on homes and neighborhoods that isn't easily accessible to the public.

4

OFFER STRATEGY + CONTRACT

We choose terms that make sense (price, concessions, contingencies, timelines) and submit your offer.

5

UNDER CONTRACT (DUE DILIGENCE)

Inspections + negotiations + lender items + title work.

HOME

search & showings

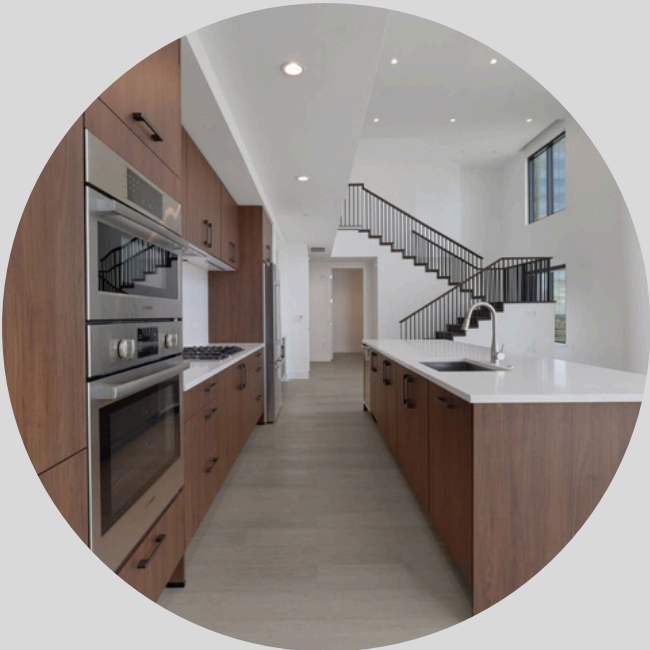
URBAN LUXE
properties



I'll send you a quick **Home Criteria Sheet** to complete so I can capture your must-haves, nice-to-haves, and dealbreakers. Once that's done, I'll build your custom home-search portal based on your needs (price, area, features, schools, etc.). New matches will auto-send to you in real time. You'll favorite/save the homes you love (and hide the ones you don't), I'll track your feedback, and I'll schedule and coordinate all showings so touring is simple and streamlined. We'll tour the best options and refine the search as we go until we find "the one."

Tips for Completing Your Home Criteria Sheet

- Separate must-haves from nice-to-haves (focus on what you truly can't compromise on)
- Think about daily life, not just aesthetics (commute, storage, pets, kids, work-from-home needs)
- Be honest about budget comfort, not just maximum approval
- Consider future plans (resale, growing family, rental potential, long-term stay)
- Note dealbreakers clearly (HOA rules, lot size, layout issues, location limits)
- Flexibility helps — small adjustments can open up better options



6

APPRAISAL + FINAL APPROVAL

Lender orders appraisal; underwriting finalizes your loan.

7

FINAL WALKTHROUGH

We confirm the home's condition and that agreed repairs are complete.

8

CLOSING DAY

You sign, get keys, and celebrate!

Celebration Time

WHAT WE ARE *evaluating*



When touring and evaluating homes, we're looking beyond first impressions. Together, we'll assess how each property fits your lifestyle, budget, and long-term goals. This includes understanding location and resale potential, the home's layout and condition, seller motivation, and the true monthly cost of ownership—so you can make a confident, informed decision.

- **Location:** commute, resale strength, flood considerations, nearby development
- **Layout:** flow, storage, bedroom placement, functional upgrades
- **Condition/Age:** roof/HVAC/plumbing/electrical, big-ticket items, maintenance level
- **Seller motivation:** days on market, price position, concessions potential
- **Total monthly payment:** taxes + insurance + HOA + utilities (not just price)

Touring tips

Take photos with your phone while visiting each house. Photo of the address first, so you can organize the photos.

Focus on the things you can't change like the neighborhood, lot or size of bedrooms.

During the walkthrough, we're focusing on what we can visually confirm and evaluate in the moment. If there's anything we can't verify on-site—like structural concerns, hidden leaks, electrical issues, or the condition of systems behind walls—that's exactly what disclosures, documentation, and the professional inspection period are for. We don't have to have every answer during the tour; we use the tour to identify potential red flags and then confirm details through disclosures and verify further after inspection.



WHAT TO LOOK FOR DURING TOURS

- ✓ **Neighborhood + surroundings:** street traffic, noise level, parking, lighting, nearby homes, overall upkeep
- ✓ **Condition cues:** cracks, stains, odors, uneven floors, signs of water damage or patchwork repairs
- ✓ **Curb appeal + exterior:** roof appearance, gutters, foundation visibility, drainage/grading, landscaping, driveway/sidewalk condition
- ✓ **Quality of updates:** consistency of finishes, workmanship, whether renovations look properly done
- ✓ **Layout + function:** flow, storage, bedroom placement, how the space fits your daily routine
- ✓ **Major systems (visible indicators):** HVAC age label, water heater tag, panel location/condition, window quality

COMMON HOME BUYER

MISTAKES

TOURING & DECISION-MAKING

- Judging a home by décor or staging instead of structure and layout
- Overlooking the neighborhood (traffic patterns, noise, parking, surrounding upkeep)
- Rushing or skipping second showings on a serious contender
- Comparing homes emotionally instead of side-by-side objectively

FINANCIAL & CONTRACT-RELATED

- Focusing only on purchase price instead of total monthly cost (taxes, insurance, HOA)
- Changing jobs, opening new credit, or making large purchases mid-process
- Assuming online estimates reflect true market value
- Not budgeting for inspections, appraisal gaps, or post-move expenses

INSPECTION & DUE DILIGENCE

- Expecting a perfect inspection report (every home has findings)
- Ignoring small issues that signal larger maintenance patterns
- Not prioritizing safety and structural concerns over cosmetic items
- Skipping inspections to “win” an offer without understanding the risk

PROCESS & COMMUNICATION

- Waiting too long to make a decision in a fast-moving market
- Not reading disclosures thoroughly
- Withholding concerns or questions instead of discussing them early
- Assuming silence means progress instead of asking for updates

FINANCING

to do checklist

Tips

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properties



FINANCING CHECKLIST

- Choose a lender (or I'll send options to compare)
- Complete application + upload docs
- Get your pre-approval letter (updated as price range changes)



DOCS TO HAVE READY:

A lender will need information from you in order to get you pre-approved and through the home buying process.

Here are a few things to have ready for them:

- W-2 forms from the past two years
- Pay stubs from the past 30 days
- Federal tax returns from the past two years
- Proof of other sources of income
- Recent bank statements
- Details on long-term debts such as car or student loans
- ID and Social Security number



In a competitive market, sellers will ask for proof of pre-approval prior to accepting offers. This document can help strengthen your offer! Make sure to get a pre-approved letter before we start viewing homes.

HOME inspection



After acceptance, we use the option period to complete inspections, review findings, and negotiate as needed. If inspection results aren't acceptable, you can terminate during the option period without penalty, according to the contract.

- Inspection happens after offer acceptance and early in the contract period.
- We use it to identify issues, safety items, and big-ticket repairs.
- If needed, we negotiate repairs/credits or revisit terms based on findings.
- You choose the inspector — I can share trusted options.

HOME *appraisal*



The appraisal is a lender-required step to confirm the home's value. Here's what it means, how it's handled, and what happens if the value comes in differently than expected.

- Ordered by the lender to confirm the home supports the loan amount.
- Based on comparable sales + property condition.
- If value comes in low, we review options (renegotiate, adjust terms, or challenge value).

MAKING AN *offer*

Every offer is strategic. This page outlines how we decide on price, terms, and negotiation tactics based on the home, the market, and your comfort level.

- Confirm your max comfort level and ideal terms.
- Decide what matters most: price, closing date, concessions, repairs, etc.
- Use market data + seller motivation to position your offer.

Negotiation notes:

- Multiple offers = tighter terms
- Slower market = more room for concessions/repairs
- If we learn the seller's "why," we can tailor terms that help you win

offer tips



Set your budget limits



Assess what the seller wants



Decide where you can be flexible



Do some digging on the house



Be ready to make a move



Consider an escalation clause

WHAT TO

EXPECT AT

at Closing

Closing is the final step before you receive your keys. This page breaks down what to expect in the final days, what to bring, and how to prepare.

Before Closing

- Transfer utilities into your name
- Schedule final walkthrough
- Review closing disclosure with lender
- Confirm funds + wiring instructions directly with title company

Bring to Closing

- Government-issued ID
- Cashier's check/wire confirmation
- Any outstanding lender/title items

Typical closing costs can include:

Escrow, title, lender fees, appraisal, taxes, insurance, HOA, recording/notary.

YOUR COST

- ✓ Escrow fees
- ✓ Recording/ notary fee
- ✓ Title search and title insurance
- ✓ Appraisal fees
- ✓ Local transfer taxes
- ✓ Homeowners Insurance
- ✓ Home Owners Association fees
- ✓ Origination, application and underwriting fees/ lender

Ready to *get started?*

Your Next 3 Steps

1. Complete your lender pre-approval (or tell me if you want lender options).
2. Send me your must-haves + nice-to-haves (I'll provide a quick list if needed).
3. Choose your showing availability for the next 7 days.

I'm excited to help you get into the right home with a smooth, clear process.



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