

BUYING GUIDE

THE COMPLETE GUIDE TO BUYING A HOME

THE POWERHOUSE
REALTY GROUP



NOELLE B.
COLLECTIVE



YOUR GUIDE TO BUYING IN TODAY'S MARKET

Buying a home is a big step, and you deserve someone who genuinely shows up for you. As your Luxury Realtor, I use my relationships, community connections, and experience to guide you, advocate for you, and keep the process as smooth and exciting as possible.

The market moves fast, so strategy matters. I stay ahead of trends and craft smart, competitive offers with your goals at the center. My commitment is simple: honest communication, exceptional service, and real results.

This guide is your starting point – and I'll be with you every step of the way.

MEET ANIYAH

Hi, I'm Aniyah Frazier, a newly licensed Real Estate Broker bringing a strategic, client-first approach to every transaction. With advanced broker-level education and training, I'm prepared to help my clients navigate real estate with knowledge, confidence, and a strong focus on protecting their best interests.

My service goes beyond opening doors and writing offers. I provide hands-on guidance from the very beginning—helping you prepare for financing, find the right property or investment opportunity, negotiate with purpose, navigate the details of the transaction, and get successfully to the closing table.

And my work doesn't end when you get the keys. After closing, I'll continue guiding you through the right next steps to help protect your real estate assets, including how options such as trusts may fit into your long-term plans.

Whether you're buying, selling, or investing, my goal is to be more than your Realtor. I want to be the real estate professional you can rely on as you build wealth, protect what you've worked for, and make your next move with confidence.

Sold on Service. Driven by Results.



THE PROCESS OF BUYING YOUR HOME

FIND A
TRUSTED
REALTOR

GET PRE-
APPROVED
FOR A LOAN

FINALIZE YOUR
FINANCIAL
PREPAREDNESS

START
LOOKING
AT HOMES

MAKE AN
OFFER

INSPECTION

APPRAISAL

CLOSING

POP THE
CHAMPAGNE!



FINDING AN EXPERIENCED REALTOR

When you're ready to begin your search for a luxury home you'll want to find a Realtor who has experience with high-priced real estate and a good understanding of the neighborhoods and areas you're specifically interested in. A skilled Realtor will help you find the pros and cons in each home under consideration, as well as offer invaluable knowledge about the market. Buying a home is not only one of the biggest ticket items you will purchase, but also one of the most meaningful. You want an expert on your side every step of the way.



GET PRE-APPROVED

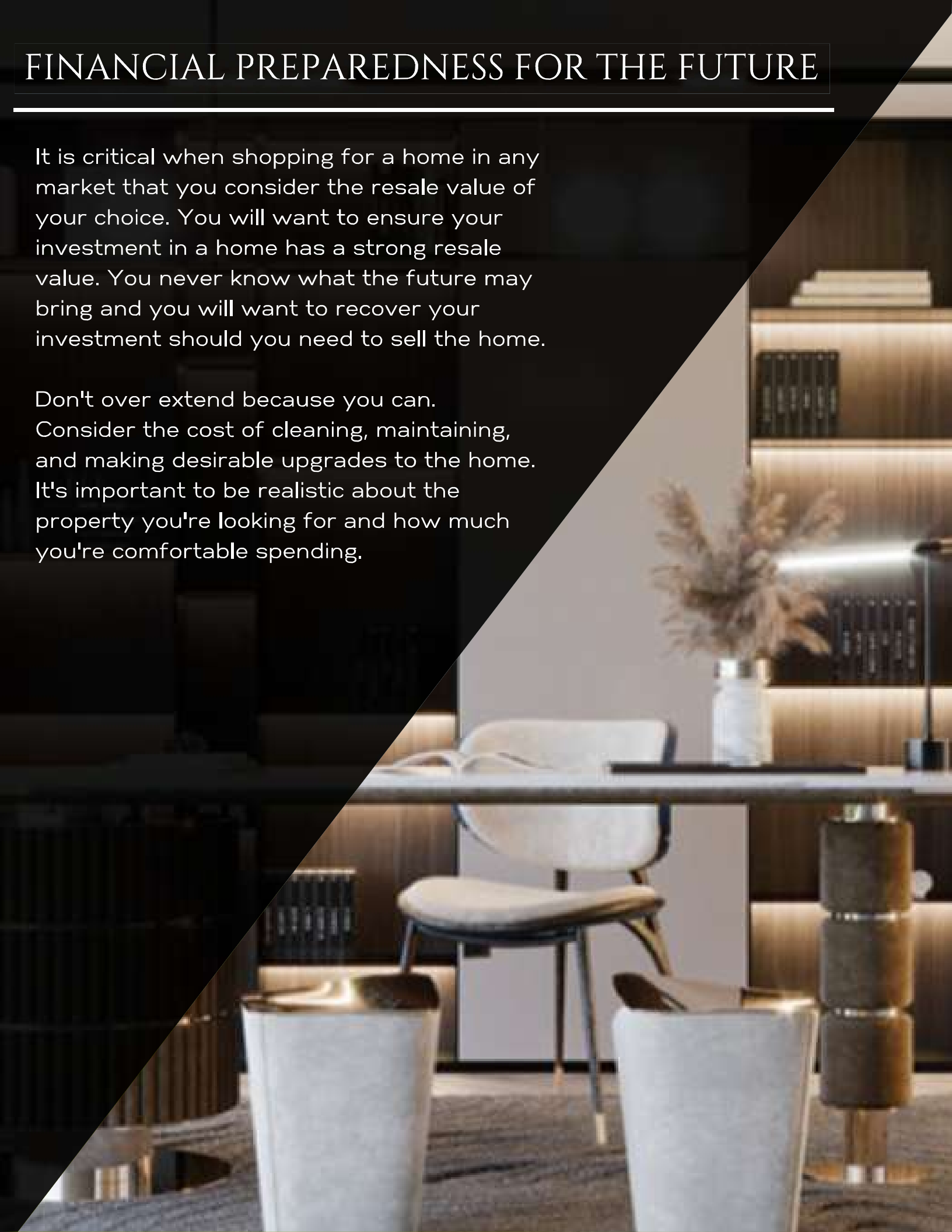
For homes that will be purchased with a mortgage it is always best to get a preapproval before starting the home buying process. Oftentimes, proof of a preapproval may be required by the home sellers as part of the conditions of allowing home viewings, it is also typically required as part of submitting an offer on a home purchase. Upper-bracket home loans typically take longer than smaller mortgages, and you will want to ensure you secure the best loan option for you and that your financials are in good order. It may take anywhere from 15 to 60 days to secure a loan.

Once you have gone through the pre-approval process you will be able to know the price range you are working with and can establish the criteria for your new home including price range, size, location and other features.

FINANCIAL PREPAREDNESS FOR THE FUTURE

It is critical when shopping for a home in any market that you consider the resale value of your choice. You will want to ensure your investment in a home has a strong resale value. You never know what the future may bring and you will want to recover your investment should you need to sell the home.

Don't over extend because you can. Consider the cost of cleaning, maintaining, and making desirable upgrades to the home. It's important to be realistic about the property you're looking for and how much you're comfortable spending.



MAKE YOUR WISH LIST

An important consideration for a luxury home isn't just about having a spacious home in a great location. The home needs to reflect the individual criteria of amenities and priorities of your lifestyle and dreams. It is important to define and create a clear list of the amenities you are looking for in the home and their priority so you really know what you must have, what you would like to have, and what you are willing to give up. By going through this step, you will feel more comfortable that you are covering everything you are looking for and find a home that hits your top priorities.

ONCE YOU HAVE GONE THROUGH THE PRE-APPROVAL PROCESS YOU WILL BE ABLE TO KNOW THE PRICE RANGE YOU ARE WORKING WITH AND CAN ESTABLISH THE CRITERIA FOR YOUR NEW HOME INCLUDING PRICE RANGE, SIZE, LOCATION AND OTHER FEATURES.

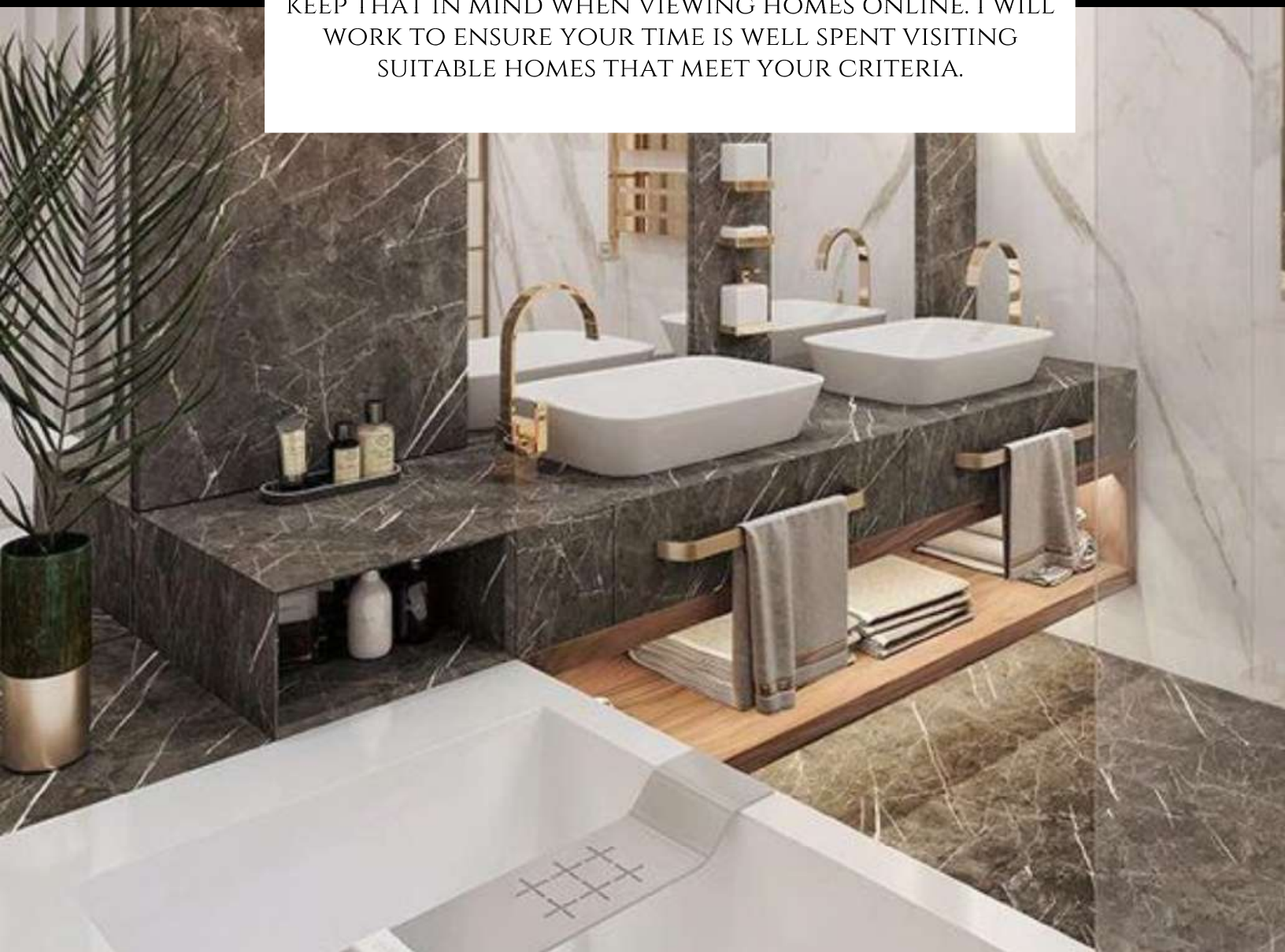
Oftentimes the criteria for the list changes as people visit homes and realize there are other items they wish to include or exclude on the list. Considerations when searching for a new home, it's important to envision what it could be, looking past outdated features or changing paint and wallpaper. These are simple fixes, whereas the location cannot be changed, and major changes will take time and investment. You will want to consider in addition to the number and type of rooms available does this afford the security, privacy and quiet you are looking for, or does your lifestyle beckon you to be in a hub of activity? Does it offer the outdoor living or entertainment areas you are looking for in a new home? Does it offer the smart features you are looking for in a home? Does the home offer the views you are looking for? How much will you want to spend on maintenance, updates, and repairs going forward? Does the home have a strong resale value? These are all important considerations.



THE HOME SEARCH

Finding your perfect home can be challenging. You will want to consider the area, history, trends, future plans, market conditions, and the neighborhood. That is where working with an experienced luxury Realtor is key. The experience I have with these types of purchases will give you the knowledge to help you through the entire process to make a great decision. Many times, luxury homes are not listed to protect the seller's privacy and are marketed through word of mouth. With my knowledge of the area, this exclusive market and connections with other real estate professionals and the community, I am privy to off market listings and properties not yet listed.

PRO TIP: OFTEN TIMES THE PHOTOS OF LUXURY HOMES DO NOT PROPERLY REFLECT THE HOME OR PHOTOGRAPH WELL. KEEP THAT IN MIND WHEN VIEWING HOMES ONLINE. I WILL WORK TO ENSURE YOUR TIME IS WELL SPENT VISITING SUITABLE HOMES THAT MEET YOUR CRITERIA.





MAKE AN OFFER

When you've found the perfect home, your Realtor will help you decide on the terms of your offer to best position you for success. Negotiations may follow between you and the seller as you work toward an agreement. This is totally normal, and your agent will be there to guide you every step of the way. As a Realtor with strong industry knowledge, local experience, and established relationships with other real estate agents, I will help you make a strategic offer for your home while working to ensure you are protected in this process.



HOME INSPECTION

It is always advisable to do a home inspection when buying a home regardless of whether you're buying an existing home or new construction. Depending on how you write your offer, the Purchase Agreement may be contingent on conducting a home inspection of the property.

- Timeline for this will be determined in the Purchase Agreement (typically 5-7 days)
- Requests for repairs or further negotiations following the inspection may arise

APPRAISAL

If you are financing, your lender will send an appraiser out to do a valuation on the home.

- Results are given usually within 7-10 days.
- If the appraisal comes in lower than the sale price additional negotiations will take place
- Once this process is complete most of what occurs takes place behind the scenes
- Onward to closing!



A modern kitchen interior featuring a dark countertop, white cabinetry, and a glass backsplash. A bar counter with three black leather stools with gold metal frames is in the foreground. On the bar counter, there is a glass bowl, a vase with flowers, and a loaf of bread on a wooden cutting board. Above the bar counter, there are four pendant lights with black circular bases and clear glass shades. The background shows a window with a view of a green landscape.

BEFORE THE MOVE

- Transfer or cancel Internet, TV & utilities
- Submit change of address form with post office
- Change your address with the IRS and creditors
- Exchange your new address with family and friends
- Update insurance policies (home, auto, etc.)
- Update drivers license
- Change addresses for online shopping and services

FINAL WALKTHROUGH

Prior to closing it is recommended to do a final walkthrough. This time is for the buyers to check that the home is move-in ready, and any requests or personal property that were negotiated have been addressed or are present.

- Typically done the day before, or of closing

CLOSING

Your title company will let you know what you will need to bring to closing.

- Closing typically takes an hour
- Title officially passes to you. Pop the champagne, you are a luxury homeowner!



CLIENT TESTIMONIALS

Aniyah provided an exceptional homebuying experience from start to finish. Her communication was consistent, her knowledge of the market was clear, and she made what could have been a stressful process feel seamless. I always felt informed and confident in every decision.

Working with Aniyah was the best decision I could have made. She was responsive, professional, and truly listened to what I was looking for. She guided me every step of the way and made the entire process feel easy. I felt supported from our first conversation all the way to closing.

Aniyah stands out for her dedication and attention to detail. She was always available when I needed her and ensured everything stayed on track. Her ability to simplify the process and advocate on my behalf made a huge difference—I couldn't have asked for a better experience.



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