

BUYER GUIDE


CULBERTSON
GRAY
— REAL ESTATE GROUP —

BROKERED BY
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REALTY



*Your Step-by-step Guide to Buying a Home
with Confidence and Expert Support.*

SUNNY CHEEMA | SACRAMENTO- REALTOR CA
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WELCOME

Welcome to your Home Buyer Guide! Whether you're a first-time buyer or returning to the market, purchasing a home is one of the most exciting—and important—milestones in life. This guide is designed to walk you through each step of the home buying process with clarity and confidence, from understanding your finances to closing on your new home. You'll find practical tips, checklists, and expert insights to help you make informed decisions along the way.

Buying a home involves many moving parts, but with the right preparation and support, it doesn't have to be overwhelming. As your trusted advisor and advocate, I will guide you through every step of the home buying process. I'm committed to protecting your best interests, keeping your personal information confidential, and helping you make confident, informed decisions. I also promise to treat all parties involved with honesty, fairness, and professionalism throughout the entire transaction.

Sunny Cheema | Realtor



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MEET YOUR AGENT

We help you to find your dream home!



Sunny Cheema
Realtor®

Buying or selling a home is one of the most important decisions you'll make, and my goal is to make the process as smooth, informed, and stress-free as possible.

As a REALTOR® with eXp Realty and the Culbertson & Gray Group, I'm committed to providing honest guidance, clear communication, and utmost transparency in every interaction I have with my clients.

As a California native fluent in English, Punjabi, Hindi, and Urdu, I'm proud to serve a diverse range of clients throughout the Central Valley and Greater Sacramento area. I believe every client deserves to feel heard, informed, and supported throughout every step of the transaction.

My focus is simple: build lasting relationships through trust, integrity, and exceptional service. I'd be honored to help with your next move and look forward to the rapport we build along the way.

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CUSTOMER SERVICE



MARKET KNOWLEDGE



SMART NEGOTIATION

HOME BUYING

process

1

FIND THE RIGHT AGENT

Interview a few experienced local agents. They will serve as an advocate for you and your interests throughout the homebuying process. Pick someone familiar with the housing market and the neighborhoods.

2

GET PRE-APPROVED FOR A MORTGAGE

Decide the best type of loan for you and which one you'll qualify for. Get pre-approved for a mortgage. A pre-approval letter shows seller and agents that you're a serious buyer who can get financing.

3

START HOUSE HUNTING

We will help you search for houses within your budget. We'll define your must-haves and preferences, then explore homes that match your goals. I'll schedule showings and provide insights on each property.

4

MAKE AN OFFER & NEGOTIATE

Once you've found "the one," I'll help you craft a competitive offer based on current market conditions. I'll also negotiate terms to ensure you get the best possible deal.

5

GET A HOME INSPECTION & APPRAISAL

After your offer is accepted, we'll schedule a home inspection to check for any issues and your lender will order an appraisal. Based on the results, we may request repairs, credits, or adjust terms before moving forward.

6

CLOSING DAY – FINALIZE & CELEBRATE

We'll coordinate with your lender, title company, and all parties to finalize paperwork and transfer ownership. Once everything is signed and funded, I'll hand you the keys to your new home—congratulations!



AGENCY DISCLOSURE

Understanding Who Represents You

When you buy a home, it's important to understand who your real estate agent is representing. This is called an agency relationship, and by law, it must be clearly disclosed to you in writing. Knowing your agent's role helps you make informed decisions and ensures you're fully protected. Be sure to review and sign the agency disclosure form before moving forward with any home search or offer. Here are the most common types of agency relationships you may encounter:

BUYER'S AGENT

A buyer's agent works exclusively for you, the buyer. They owe you full loyalty, confidentiality, and are committed to negotiating in your best interest.

SELLER'S AGENT

A seller's agent represents the home seller and works to get the best terms for the seller. If you contact a listing agent directly, remember that their duty is to the seller, not you

DUAL AGENT

A dual agent represents both the buyer and the seller in the same transaction. Because this creates a potential conflict of interest, the agent must stay neutral and cannot advocate fully for either party. You must give written consent if dual agency is allowed and used.

WHY HIRE A BUYER'S AGENT?



HELP YOU UNDERSTAND THE MARKET

A buyer's agent knows current pricing trends, neighborhood data, and what homes are really worth. This prevents you from overpaying or missing out on good opportunities.



HANDLE THE PAPERWORK

Real estate contracts are legally binding and often full of complex terms and deadlines. Your agent reviews everything carefully and makes sure you don't miss anything critical.



COORDINATE THE MOVING PARTS

Buying a home involves lenders, inspectors, appraisers, title companies, and more. Your agent keeps everyone on schedule so you can close smoothly and on time.

SPOT RED FLAGS YOU MIGHT MISS

An experienced agent can recognize warning signs like foundation issues, flood zones, or overpriced homes. They protect you from costly mistakes by asking the right questions early on.

YOUR OWN RESPONSIBILITIES

As a buyer, it's important to stay informed and responsive throughout the home-buying process. Your responsibilities include securing mortgage pre-approval, reviewing and signing necessary documents (like the buyer representation agreement), attending inspections, and staying within your agreed timelines for contingencies and closing.

FIND AN AGENT

You have the freedom to select the real estate professional who best fits your needs and to negotiate all terms, including services provided and compensation.



BUYER'S AGENT RESPONSIBILITIES

- ✓ Help buyers understand the local housing market
- ✓ Analyze buyer's wants and needs
- ✓ Make appointments to tour homes
- ✓ Help buyers evaluate the price and value of a home
- ✓ Explain the buying process and closing disclosure
- ✓ Recommend trusted home inspectors
- ✓ Coordinating the work of other professionals
- ✓ Negotiate with the selling agent and other parties
- ✓ Double-checking paperwork and deadlines

Why choose us?

EXPERIENCE

With years of experience in real estate, I've guided clients through all types of markets and situations. You can count on me to handle every step with professionalism.

LOCAL KNOWLEDGE

I know the neighborhoods, school districts, market trends, and what makes each area unique. This local insight helps you make confident, well-informed decisions.

RELEVANT CERTIFICATIONS

I hold professional certifications such as [insert examples, e.g., ABR®, SRS, or REALTOR®]. You're working with someone who's trained to protect your best interests.

AVAILABILITY & COMMITMENT

I'm responsive, dependable, and here for you when it matters most. I take pride in staying available and keeping you informed throughout the entire process.

REGIONAL REACH. LOCAL EXPERTISE. UNMATCHED SCALE.

From the valley to the coast, and the mountains to the desert—we've got you covered.

With a powerhouse team of over 150 elite agents, Culbertson and Gray Real Estate Group provides a seamless real estate experience across the most iconic markets in the West. Our expansive footprint ensures that whether you are moving across town or across state lines, you have the "C&G Advantage" by your side.



INNOVATIVE TECHNOLOGY PLATFORMS WE UTILIZE

Client Lead Generation & A.I. Relationship Management



Cutting-Edge Lead Generation

AI-Powered Lead Nurturing. Reach buyers and sellers where they are—on Facebook, Google, Instagram, and other key platforms—with hyper-targeted ads that generate high-quality leads.

Powerful Retargeting Tools

Bring potential clients back with remarketing campaigns that keep your brand top-of-mind across multiple channels.



Follow Up Boss integrates seamlessly with leading lead generation platforms to streamline your real estate workflows. This powerful connection ensures that all leads, whether from Zillow, Realtor.com, Facebook Ads, or other sources, are automatically funneled into Follow Up Boss. From there, you can track, manage, and nurture every lead in one central hub, with tools for automated follow-ups.



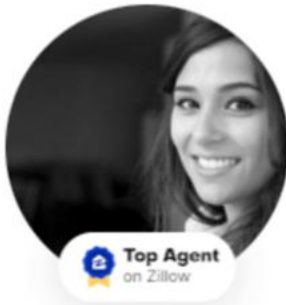
Automated Lead Nurturing: Keep leads engaged with real-time property updates and alerts based on their saved searches, maintaining consistent communication effortlessly.

Behavior Insights: Gain valuable insights into your leads' search behavior, including favorite properties and activity history, to better understand their needs and timelines.

YOUR HOME JOURNEY, HANDLED WITH CARE

Hundreds of Stories, One Common Thread: Excellence.

Buying a home is personal. Whether it's your first condo in Sacramento or your retirement retreat in Tahoe, we treat every transaction with the honesty and professionalism it deserves. We are honored to be a part of your story.



Culbertson Gray Group

PREMIER AGENT™ ⓘ

eXp Realty of California, INC

Lead of The Culbertson and Gray Group

5.0 ★ 837 team reviews



**Culbertson and Gray Group - Brokered
by eXp Realty**

5.0 ★★★★★ 168 Google reviews

WHY DOES CULBERTSON AND GRAY HAVE THE HIGHEST VOLUME OF FIVE-STAR REVIEWS?

Because we treat every transaction as if it were our own. Whether it's a first-time purchase in Roseville, a luxury listing in San Jose, or a mountain retreat in Tahoe, our clients consistently highlight our honesty, communication, and "client-first" philosophy.

COMPENSATION

How Buyer's Agents Are Compensated

COMPENSATION TRANSPARENCY

Real estate agent commissions are not fixed and are fully negotiable. As a buyer, you have the right to discuss and agree upon how your agent is compensated. In some cases, the seller may offer compensation to buyer agents, but this is not guaranteed. It's important to review your buyer representation agreement for full clarity on any commission terms.



How Buyer's Agents Are Compensated

SELLER-PAID COMMISSION

In many cases, the seller agrees to pay the buyer's agent's commission as part of the listing agreement. However, this is not guaranteed and should never be assumed.

SPLIT COMPENSATION

The buyer and seller may negotiate to share the cost of the buyer's agent's commission. This should be clearly disclosed in advance.

BUYER-PAID COMMISSION

Sometimes, the buyer agrees to pay their agent directly. This could be a flat fee or a percentage of the purchase price, as outlined in the Buyer Representation Agreement.

COMMISSION CREDIT

In some cases, the buyer can request a seller credit during negotiations that is applied toward their agent's commission at closing.



BEST PRACTICES

What Makes a Great Buyer's Agent?

NO STEERING BASED ON COMPENSATION

As a Realtor, I am committed to treating all properties and sellers fairly—regardless of how much compensation is being offered. I am prohibited from steering you toward or away from any property based on the commission being offered to me. My role is to help you find the right home based on your needs, preferences, and budget—not on how I get paid. You will always receive honest, unbiased guidance so you can make fully informed decisions.

PUTTING YOUR INTERESTS FIRST

As your Realtor, I have a fiduciary duty to represent you with honesty, loyalty, and care throughout the entire buying process. This means I'm legally and ethically obligated to put your best interests first—not mine, not the seller's. I will inform you of all available homes that meet your criteria, regardless of commission or listing source, and I'll help you evaluate each one objectively.

When it comes time to make an offer, I'll work hard to negotiate the best possible terms on your behalf—price, timeline, repairs, and contingencies—so you feel confident every step of the way. My job isn't just about helping you buy a home—it's about protecting you, advising you, and advocating for your success.

FINANCES

Time to talk to your lenders

It's recommended to talk to a lender and get pre-approved before beginning your home search. During the mortgage preapproval process, lenders will look at your income, assets and credit score. This information determines what loans you could be approved for, how much you can borrow and what your interest rate might be.

QUESTIONS TO ASK WHEN CHOOSING A MORTGAGE LENDER

- Which type of mortgage is best for me?
- How much down payment will I need?
- What interest rate can you offer?
- How long will it take to close the loan?
- Are there any penalties for paying off early?
- What is your credit score requirement?
- Any charges for prepaying this loan?
- What other costs will I pay at closing?
- Do you charge for an interest rate lock?
- Do I qualify for any special discounts?



DOCUMENTS FOR PRE-APPROVAL

- Personal identification
- Tax returns
- Pay Stubs, W-2
- Other income sources
- Bank statements
- Credit history and score
- Income verification
- Rental history

LOAN TYPES

Loan Type	Best For	Down Payment	Key Features
Conventional Loan	Buyers with good credit and steady income	No government backing	No government backing; private mortgage insurance (PMI) if under 20% down
FHA Loan	First-time buyers or lower credit scores	3.5% minimum	Backed by the government; easier to qualify; upfront & monthly mortgage insurance
VA Loan	Active-duty military, veterans, or spouses	0%	No down payment; no PMI; must meet service eligibility requirements
USDA Loan	Buyers in eligible rural areas	0%	Income limits apply; must be in USDA-approved area; lower mortgage insurance
Jumbo Loan	High-value homes above conforming loan limits	Typically 10–20%	Not backed by Fannie Mae or Freddie Mac; stricter credit & income requirements

SHOP AROUND FOR LENDERS

Comparing offers from at least 2–3 lenders can help you find a better rate or lower fees. All mortgage credit pulls done within a short period (usually 14–45 days) count as one inquiry on your credit.

DEBT-TO-INCOME RATIO MATTERS

Most lenders want your monthly debt payments to be under 43% of your income. Paying down credit cards or avoiding new debt can improve your DTI and approval chances.



PRE-APPROVAL & downpayment

PREQUALIFIED VS PREAPPROVED

With prequalification, lenders pull your credit and ask questions about your income and assets to estimate what you can afford. A prequalification that involves checking your credit score can be more accurate than a standard prequalification that doesn't include this step.

After you've been prequalified, getting preapproved is the next step. You'll need to speak to a home loan expert and provide documentation to verify your income and assets. Lenders will provide a conditional commitment in writing for an exact loan amount. Real estate agents typically want to see your preapproval letter before they show you houses. This ensures they don't waste time showing you homes outside your budget.



HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

A typical down payment is between 5% and 20% of the home's purchase price, depending on the loan type and your financial situation. Some loans allow as little as 3% down, but putting more down can lower your monthly payment and avoid mortgage insurance.





CHOOSE THE RIGHT LOCATION

When searching for a home, location should be your top priority—it affects your daily life more than anything else. Consider factors like commute time, nearby schools, safety, noise levels, and access to shops or parks. A great home in the wrong area can lead to long-term dissatisfaction.

CREATE A MUST-HAVE LIST

Before you begin your search, take the time to ask yourself key questions that will uncover your real estate preferences. Creating a “must-have” list helps you stay focused and avoid emotional decisions during your home search.

- What is important to you in a new home? (Light, space, views, wheelchair accessibility, distance to work, school zone, etc)
- What property type are you looking for? (Condo, townhouse, a single-family or a multi-family home?)
- What neighborhoods are you considering?
- Do you want a turnkey home or are you willing to renovate?
- How long do I plan to stay in my new home?

HOME SEARCH

Sunny Cheema | REALTOR





HOME SEARCH

You'll receive curated listings from the Multiple Listing Service (MLS), which provides more accurate and up-to-date data than public sites like Zillow or Redfin. Your agent will help you schedule private showings, virtual tours, or attend open houses—based on your availability and preferred neighborhoods.

During showings, bring a notebook or use your phone to take notes and photos. Pay close attention to details such as the condition of the roof, windows, flooring, plumbing fixtures, and signs of moisture or cracks in walls. Don't forget to evaluate practical things like natural light, room size, closet space, kitchen layout, noise from nearby roads, and cell service. It's also smart to visit the neighborhood at different times of day to get a full picture of what daily life there might feel like. Your agent will guide you through evaluating pros and cons of each home, help you stay focused on your priorities, and watch for red flags that could affect your resale value or budget.



HOME TOUR

Before you begin touring homes with a real estate professional, it's required that you enter into a Buyer Representation Agreement. Agents are not allowed to show properties — either in-person or virtually — unless a written Buyer Representation Agreement is signed. This written agreement outlines the working relationship between you and your agent, detailing the services they will provide and how they will be compensated.

This policy ensures that buyers are informed, protected, and working with a licensed professional who has clearly defined responsibilities. Signing this agreement doesn't lock you into anything long-term unless you agree to those terms — it simply ensures you receive proper representation and understand the scope of services.



What to watch for during a home tour:

- Check walls, ceilings, and floors for cracks, stains, or signs of water damage
- Test light switches, outlets, and faucets to ensure everything works properly
- Open and close windows and doors — check for drafts or sticking
- Be aware of strong smells that may be hiding mold, pet odors, or smoke
- Examine the exterior: look for roof issues, foundation cracks, and drainage problems
- Watch for signs of pests, like droppings, chewed materials, or traps
- Consider natural light, room layout, and overall space flow
- Listen for noise — from neighbors, traffic, or nearby businesses
- Walk around the neighborhood to get a feel for the location and surroundings

MAKE AN OFFER

Presenting a strong offer

Your real estate agent can help you make an offer on a home. Here are some things to consider for the final price:

- How long the home has been listed
- Comparable homes in the area
- Necessary repairs and renovations
- Make sure you can live comfortably with the monthly mortgage payment
- Market consideration: compare the most recent sales in the area



NEGOTIATION

The most obvious thing to negotiate is the price of the home. You also can ask the seller to pay some of your closing costs or to make repairs that come up during the home inspection. If you like some of the furnitures in the home, you also can ask the seller to include them in the sale.

If the seller counters, I'll guide you through each option and negotiate on your behalf to protect your interests. Don't skip the home inspection—it gives us leverage if issues come up. Stay flexible, respond quickly, and always keep your must-haves in mind to stay competitive.

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MAKE AN OFFER

How to Bid on a House with Multiple Offers



To make an offer, we'll first review comparable sales to determine a fair and competitive price. I'll then prepare the offer contract, which includes your offer amount, earnest money deposit, financing terms, inspection contingency, preferred closing date, and any personal property you'd like included. Here are some steps you can take to make your offer stand out:

- Present an offer with no contingencies
- Offer a larger down payment and earnest money deposit
- Waive the appraisal contingency
- Present an all-cash offer
- Include a Purchase Price Escalation Addendum
- Position yourself as flexible
- Write a personal letter to the seller
- Assure the seller you won't ask for repairs

In a multiple-offer situation, we may strengthen your offer by offering above asking price, increasing your earnest money, waiving certain contingencies (if appropriate), or shortening the inspection period.

CONTINGENCIES

Why contingencies are matter

Buyers usually include contingencies, like a home sale contingency or financing contingency, within their offer to protect themselves in case certain conditions aren't met. They allow you to cancel the deal or renegotiate without penalty if certain conditions aren't met. Including contingencies gives you a legal way out if something goes wrong, while keeping your earnest money deposit safe.



Sunny Cheema

CONTINGENCIES

Common types of Contingencies

HOME INSPECTION CONTINGENCY

This gives you the right to have the home inspected. If major issues are found (like mold, foundation problems, or a bad roof), you can ask the seller to repair them, reduce the price, or let you walk away.

FINANCING (LOAN) CONTINGENCY

This protects you in case your mortgage loan falls through. If you're unable to get final loan approval, you can cancel the contract without losing your deposit.

APPRAISAL CONTINGENCY

If the home appraises for less than your offer price, this contingency lets you renegotiate or walk away.

TITLE CONTINGENCY

This ensures the seller has legal ownership of the home and the title is clear of liens or claims. If issues are found during the title search, you have the right to back out or delay closing until they're resolved.

SALE OF BUYER'S PROPERTY CONTINGENCY

If you're relying on selling your current home to buy a new one, this contingency gives you time to complete that sale first. If your home doesn't sell in time, you can exit the deal.

HOA CONTINGENCY

This allows the buyer to review HOA documents and potentially withdraw if they are not acceptable.

HOME INSPECTION

A home inspection for a buyer is a professional evaluation of a property's condition, conducted by a certified inspector, to identify potential issues before finalizing a purchase. It helps buyers understand the property's state, potential problems, and make informed decisions.

The buyer typically pays for the home inspection. This is because the inspection is primarily for the buyer's benefit, helping them assess the condition of the property before finalizing the purchase. While it's more common for the buyer to pay, the cost can sometimes be negotiated as a seller concession, especially in a competitive market, or in cases where the seller proactively gets a pre-listing inspection.

WHAT IT COVERS

- **Structural Integrity:** Inspectors examine the foundation, walls, roof, and other structural components for damage, defects, or potential issues.
- **Mechanical Systems:** They assess the condition and functionality of the electrical, plumbing, heating, ventilation, and air conditioning (HVAC) systems.
- **Major Appliances:** Inspectors may also check the condition and operation of major appliances included with the property.
- **Safety Hazards:** They look for potential safety hazards like faulty wiring, inadequate ventilation, or evidence of pests.
- **Overall Condition:** The inspector evaluates the overall condition of the property, including its systems, components, and any visible issues.





POTENTIAL OBSTACLES

APPRAISAL GAPS

If a home appraises for less than the agreed purchase price, lenders may only approve a loan based on the appraised value — not the offer amount. This can require the buyer to make up the difference in cash or renegotiate the purchase price with the seller.

INSPECTION ISSUES

During the inspection, the inspector may find significant problems like foundation cracks, outdated electrical wiring, roof leaks, or mold in the attic. These issues can lead to serious repair costs and might affect your decision to move forward. Buyers often negotiate with the seller to make repairs or offer a credit — but if an agreement isn't reached, the deal could fall apart.



TITLE OR LEGAL DELAYS

Before closing, the title company may discover issues such as unpaid property taxes, an old lien from a contractor, or an ex-spouse still listed on the deed. These legal complications must be resolved before the property can officially transfer to you. While not always deal breakers, they can delay closing by days or even weeks and require legal review.





HOME APPRAISAL

A home appraisal is an unbiased estimate of a property's value, conducted by a licensed appraiser. It helps ensure the home is worth the price you've agreed to pay — especially important because lenders will only approve a mortgage based on the appraised value, not the offer amount.

The appraisal takes place after your offer is accepted and you've signed the purchase agreement, but before the loan is finalized. Once you're under contract, your lender will order the appraisal — usually within the first 7-10 days after the inspection. It's a required step to move forward with your mortgage approval and must be completed before closing.



FINAL CHECKLIST

Meet some of our happy clients

INSURANCE REQUIREMENT

Most lenders require buyers to have homeowners insurance. An insurance agent can help you learn more about the minimum amount of insurance you need for the value of the home you're buying and to meet the lender's requirements. You may also need to purchase flood or fire insurance for your new home, depending on the location.

CLOSING DISCLOSURE

You should receive the Closing Disclosure from your lender at least 3 days before closing. Pay attention to items such as the loan terms and costs, and make sure they match what you agreed to in the loan estimate. The Closing Disclosure will also outline buyer and seller costs; make sure this matches your purchase offer. If you have any questions, talk to your lender as soon as possible before closing day.

FINAL WALKTHROUGH

Work with your Realtor to schedule a final walk-through of the home to ensure everything is as you expect. If you find problems — such as repairs not completed, or items missing that should have been included. Find out how the seller plans to correct the problems or if they will give you a closing cost credit to make up for the problems.



CLOSING DAY

Congratulations! You make it to closing!



WHAT TO BRING TO CLOSING?

- Cashier's check (or wire transfer)
- Proof of homeowners insurance
- Government-issued ID such as a driver's license, state-issued ID or passport
- Any documentation requested by the bank
- The closing disclosure

WHAT TO EXPECT

On the closing date, you'll meet at the title company to sign a settlement statement listing all costs related to the home sale. This is when you pay your down payment and closing costs. You'll also sign the mortgage note, which states that you promise to repay the loan. Finally, you'll sign the mortgage or deed of trust to secure the mortgage note.

Once everything is signed, the title company will verify that funds have been received from your lender and you. They will then record the deed with the county, which officially transfers ownership to you. This process usually happens the same day or within 1 business day, depending on the time of signing and the county's recording schedule. As soon as the recording is confirmed, you'll receive the keys and take legal possession of your new home—congratulations!

FREQUENTLY ASKED QUESTIONS

What if I change my mind after making an offer?

Once your offer has been accepted and both parties have signed the purchase agreement, you've entered into a legally binding contract. Changing your mind at this stage can have financial and legal consequences, especially if you decide to withdraw without a valid contractual reason. In most cases, this could result in the loss of your earnest money deposit and potentially expose you to legal action from the seller. However, real estate contracts typically include contingencies that offer protection in certain situations.



Is working with a buyer's agent free?

Not exactly. While many buyers don't pay their agent directly, real estate services aren't technically "free." In some cases, the seller may offer to cover the buyer's agent's commission — but that's not guaranteed. Buyers have the right to choose how their agent is compensated — whether it's paid by the seller, the buyer, or a combination of both — and those terms are fully negotiable. A signed buyer representation agreement will outline what services you'll receive and exactly how your agent will be paid. This ensures transparency, avoids misunderstandings, and allows you to make an informed decision before moving forward.

Should I get a home inspection?

Yes — even if the home looks perfect. A licensed inspector will check the home's structure, systems, and safety to help you avoid expensive surprises later.

Can I buy a home and sell my current one at the same time?

Yes, but it can be tricky. Timing is everything — you'll need to coordinate closings or consider options like a rent-back agreement or making a contingent offer. A good agent can help you plan the process so you're not left without a place to live in between.

Are real estate commissions negotiable?

Absolutely. There is no standard rate. You and your agent can negotiate how they're paid — whether by you, the seller, or a combination of both.

How long does the home buying process take?

On average, it takes about 30 to 45 days from offer acceptance to closing. But this can vary depending on your financing, inspections, and negotiations.

Can I buy a home with student loan debt?

Yes. Lenders will consider your debt-to-income ratio, not just the fact that you have student loans. Many buyers with student debt successfully purchase homes — pre-approval will show what you can afford.

FREQUENTLY ASKED QUESTIONS

Sunny Cheema

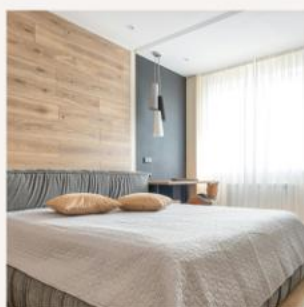




Congratulations!

Congratulations on your new home! As you settle into your new space, I hope it brings you comfort, joy, and countless happy memories for years to come. This is such a special milestone, and I'm truly honored to have been part of your journey. Wishing you comfort, happiness, and years of great memories in your new space. And remember—if you ever need anything, have questions, or just want a trusted resource, I'm always here for you! Welcome home—and cheers to all the wonderful moments ahead!

Follow us on [@culbertson_and_grayrealestate](https://www.instagram.com/culbertson_and_grayrealestate) 



THANK YOU

Congratulations on your new home! This is such an exciting and meaningful chapter in your life, and I'm truly honored to have been part of the journey. Buying a home is no small achievement—it takes patience, planning, and trust—and I'm so glad we got to experience it together. As you settle into your new space, I hope it brings you comfort, joy, and countless happy memories for years to come. This is such a special milestone, and I'm truly honored to have been part of your journey. If you ever need anything, have questions, or just want a trusted resource, I'm always here for you! Welcome home—and cheers to all the wonderful moments ahead!

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