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Buy with a clearer plan

1. Define what the move should change

You do not need to know every real estate term before the first conversation. We start with your needs, timing and questions, then decide what information to gather next.

The first conversation

Why are you considering a move? What works and what does not in your current home? Which areas do you want to consider? Where do you need to travel, and how will you test that drive? Which dates are flexible? Are you selling a home, ending a lease or coordinating a relocation?

Three levels of priorities

Must-haves are essential. Preferences are flexible. Deal-breakers rule a property out.

Bring three saved homes and explain why you saved each one. A practical detail may matter more than a broad search checkbox.

Representation and communication

Tell Anthony if you are already working with an agent or have an agreement that needs clarification. Review the applicable agency disclosures, services, compensation and representation documents before committing. This guide is not that agreement.

Consultation record

We?ll agree on your timing, who should be involved, how you prefer to communicate, and which question to answer first.

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2. Build the budget with the right people

Your comfortable numbers

Discuss purchase range, overall monthly cost, cash needed, moving expenses and a maintenance reserve with your lender and advisers. Your maximum approval and your preferred budget may be different. Do not make a home decision from principal and interest alone.

Questions for the lender

What is included in this payment estimate? What cash is required and when? Which assumptions are still unverified? What could change before closing? Are there eligible loan or assistance options, and what conditions apply? How should a current home sale or change in circumstances be handled?

Documents and estimates

For covered mortgages, the Loan Estimate helps explain the proposed loan and costs; the Closing Disclosure provides final loan details and is generally required at least three business days before closing. Loan-type exceptions exist. Ask the lender which documents and timing apply to your transaction. [B1]

Track the inputs

Confirm your lender?s contact information, financing status, comfortable budget, and the assumptions behind any estimate.

Your responsibilities

Use the lender's secure process for documents, ask before making financial changes that may affect approval and report important changes promptly. Never send account credentials through a casual email or text.

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3. Search for a life that works, then inspect the property

At a showing

Look at layout, storage, access, parking, maintenance demands and how the rooms would function. Record what works, what doesn't and what needs an answer. A showing is not a professional inspection or proof that a system is sound.

Questions to verify

Condition and known issues; relevant disclosures; documented improvements; actual property costs; association documents and restrictions; internet/service options by address; permits, zoning or intended use when relevant; and any other feature material to your decision.

Location choices

You define your needs and areas. Compare objective information and check relevant official sources rather than relying on a broad label about who belongs in a community. Housing services and advertising must follow applicable fair-housing requirements. [B2]

Showing note

After each showing, talk through what fit, what needs verification, and whether to take another look, ask a question, or move on.

Keep the search useful

After a few showings, review the pattern. Is a must-have really a preference? Is the budget or area mismatch real? Change criteria deliberately with the buyer's instructions rather than sending more of the same options.

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4. An offer starts another phase of the work

Before signing

Understand the property facts known so far, the proposed price, financing, contingencies, deadlines, included items, credits, possession and other terms. Review the actual documents and ask the appropriate professionals about anything unclear. Do not assume an inspection option, cancellation right or remedy exists unless it is established for the transaction.

After acceptance

Build a task calendar from the executed contract and documented changes. Coordinate deposits as instructed, inspections and professional review, financing, title work and other applicable requirements. Identify each task's owner. A proposed extension remains proposed until the required agreement exists.

Closing preparation

Review applicable loan/closing documents with the responsible professionals. Confirm the agreed walkthrough, possession and key arrangements. Independently verify any payment instructions using a trusted number, especially if an email says the instructions changed.

Pending-transaction tracker

Use the signed documents to confirm each task and deadline. Agree on who owns it, what confirms completion, and who can answer unresolved questions.

After closing

Keep completed documents securely, follow through on the agreed move and service arrangements, and retain useful property records. Ask about remaining transaction questions rather than assuming everything is finished because a social post says “closed.”

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5. Adapt the consultation to your purchase

First-time buyer

Spend more time on financing, cash needed, representation, documents and the sequence after acceptance. No question is too basic to ask.

Buying while selling

Map the actual financing dependencies and two transaction timelines. Ask what happens if either changes. Do not assume proceeds, temporary housing or post-closing possession without a confirmed plan.

Relocation or remote search

Agree on how to view properties, verify important details, coordinate local professionals and make decisions across travel constraints. Use the relocation intake packet for the handoff details.

Condo, association or investment property

Review the relevant documents, costs, condition, insurance, use restrictions and intended use with qualified professionals. Do not assume rentable status or investment performance from an advertisement.

Specialized financing or property

Ask the lender about the actual program and property requirements. For new construction, rural/well/septic, waterfront, distressed or bank-owned property, identify the additional documents and professional review needed. An “as-is” label is not a complete explanation of the buyer's actual contract rights.

Sources | Checked November 2, 2026

[B1] CFPB, Closing Disclosure timing and loan-type exceptions: https://www.consumerfinance.gov/ask-cfpb/when-do-i-get-a-closing-disclosure-en-179/

[B2] HUD, Fair Housing Rights and Obligations: https://www.hud.gov/stat/fheo/rights-obligations

Use the companion Buyer Consultation Kit for the shorter intake and search-brief forms. This guide explains the conversation; it does not replace brokerage forms or professional determinations.