



TIFFANY NATÉ BULLOCK  
REAL ESTATE

# FIND YOUR DREAM HOME

HOMEBUYER GUIDE



TIFFANY BULLOCK

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REAL ESTATE PROFESSIONAL



# BIO

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Hi, I'm Tiffany, your dynamic and driven real estate agent with a passion for helping my clients find their dream homes!

My journey, enriched by more than a decade in the beauty and entertainment industry, where I've had the privilege of collaborating with notable figures like Anderson Cooper, Nancy Pelosi, Joe and Jill Biden, and many others, has evolved into a profound mission. Today, my sole focus is on assisting families like yours in turning their real estate dreams into reality. For me, real estate goes beyond mere properties; it's about unlocking potential, embracing abundance, and forging a path toward generational wealth.

I developed a keen eye for identifying opportunities and exceptional communication and negotiation skills that are essential in real estate. I understand the importance of being proactive and responsive therefore I provide a seamless and stress-free experience for my clients. Whether working with first-time homebuyers or seasoned investors, I take the time to understand my clients' needs and goals, and I'm committed to delivering results that exceed their expectations.

I'm dedicated to staying up-to-date with the latest trends and technologies in the industry. This allows me to provide my clients with innovative solutions and a competitive edge in the market. When not working with clients, I enjoy traveling, spending time with family, and am actively involved in the community.

If you're looking for a hardworking and dedicated real estate agent who will put your needs first, I am the perfect choice. Don't hesitate to contact me today to learn more about how I can help you achieve your real estate goals.

*Tiffany Bullock*

REAL ESTATE AGENT



(202) 318-5751



[www.livingluxurydmv.com](http://www.livingluxurydmv.com)



[hello@tiffanynatebullock.com](mailto:hello@tiffanynatebullock.com)



8115 Maple Lawn Blvd, Fulton, MD

# THE BUYER ROADMAP

This is a brief summary of the timeline for purchasing your home. Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



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# STEP ONE: FINANCES

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.



## QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?



There are many different factors that the lender will use to calculate your pre-approval. A few of the documents you can expect to be requested are:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- Monthly Debt

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# MY TRUSTED LIST OF PARTNERS

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## MORTGAGE LENDER

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Kiyah Powell  
Rocket Mortgage  
KiyahPowell@rocketmortgage.com  
216.466.8681  
[www.rockethomes.com](http://www.rockethomes.com)

## CREDIT REPAIR

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Kiyah Powell  
Rocket Mortgage  
KiyahPowell@rocketmortgage.com  
216.466.8681  
[www.rockethomes.com](http://www.rockethomes.com)

 **ROCKET** Homes

 **ROCKET** Homes



## MORTGAGE LENDER

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Alaina Donato  
Movement Mortgage  
[www.companywebsite.com](http://www.companywebsite.com)  
alaina.donato@movement.com  
813.638.6071

## TITLE COMPANY

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Kim Williams  
Capitol Title  
[www.capitoltitle.com](http://www.capitoltitle.com)  
410.774.5544

 **MOVEMENT**  
MORTGAGE



## MORTGAGE LENDER

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Rob Tobin  
First Home Mortgage  
[RTobin@firsthome.com](mailto:RTobin@firsthome.com)  
[www.firsthome.com.com](http://www.firsthome.com.com)  
410.571.2045

## HOME INSPECTION

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Lodestar  
[www.companywebsite.com](http://www.companywebsite.com)  
678.136.7092



Please feel free to reach out and interview the Preferred Partners that I know and trust.



# STEP TWO: HOME SEARCH

As your Real Estate Agent, my number one goal is to help you achieve homeownership. I make it my priority to understand your situation when it comes to buying your home so we can accomplish your goals.

## STEP ONE

Once you've spoken with a lender and received pre-approval letter, we will talk about your desired price range, must haves, deal breakers, location preferences, and other important factors that will enable me to assist you more effectively during the home search process.

## STEP TWO

Get ready to begin your search for your dream home! I will provide you with login information for your very own home search portal. This platform will allow you to set your search criteria, save your favorite homes, and even request home tours.

## STEP THREE

When you finally discover the home of your dreams, I'll make an offer on your behalf. If your offer is accepted, congratulations! You're officially under contract and can proceed to the due diligence phase.



# YOUR WANTS & NEEDS

It's important to know some of your must haves before scheduling tours. Here are just a few things to think about!

## KITCHEN

- Island
- Updated countertops
- Walk in Pantry
- Updated cabinets
- Breakfast nook
- Updated appliances

## BATHROOMS

- Double Vanities
- Bathtub
- Updated bathroom
- Walk in shower
- Guest bathroom

## MAIN LIVING AREA

- Walk-in closet
- Split floor plan
- Storage space
- Master on main floor

## ADDITIONAL FEATURES

- Hardwood floors
- Fireplace
- Office
- Formal dining room
- Open floor plan
- Front porch
- Separate laundry area
- Parking space

# STEP THREE: OFFERS & NEGOTIATIONS

## INFORMATION NEEDED

Key considerations to keep in mind prior to drafting an offer: To ensure that your offer is strong and comprehensive, there are several important details that we must address and gather prior to submitting an offer. These include:

- Obtaining a pre-approval letter
- Deciding on the offer price
- Determining the financing amount
- Agreeing on the escrow deposit
- Setting the closing date
- Specifying the inspection period
- Accounting for closing costs

## MULTIPLE OFFER SITUATIONS

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than asking price
- Be flexible with your closing date
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal breaker for you

## ESCROW

Congratulations! We're almost at the finish line. Once you submit your Escrow Deposit, we'll schedule inspections, negotiate repairs, and proceed with your loan application. Typically, the entire process from the contract to closing takes between 30 to 45 days.





# STEP FOUR: INSPECTION PERIOD

## TYPES OF INSPECTIONS

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Lead Based Paint Inspection

## INSPECTION TIME PERIOD

THE TYPICAL INSPECTION PERIOD IS BETWEEN 7-10 DAYS

Scheduling your home inspections promptly after finalizing the contract on your potential new home is crucial to avoid any delays in the home buying process. This will permit us ample time to complete all necessary inspections without running out of time.



## RECOMMENDED HOME INSPECTOR

When it comes time to call a home inspector, I have an excellent contact that I know and trust. I will be glad to send you the contact over!

# STEP FIVE: PREPARING FOR CLOSING DAY



## LOAN APPLICATION & APPRAISAL

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.



## HOME INSURANCE

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.



## IMPORTANT REMINDER

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.



## CLEAR TO CLOSE

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved your loan documents and we can confirm your closing date with the title company or attorney.



Real Estate is so much more than just a career to me – it's my passion. My unwavering dedication lies in helping every client achieve their real estate ambitions, and making the home buying experience unforgettable.

- TIFFANY BULLOCK

## Frequently Asked Questions

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### **How will you tell me about the newest available homes?**

The Multiple Listing Service website provides up-to-date information for every home on the market. We constantly check the “New on Market” list so we can be on the lookout for our clients. We will give you this information immediately by phone and/or email – whichever is most convenient for you.

### **Will you inform me of homes from all real estate companies?**

We will keep you informed of all homes. We want to help you find your dream home, which means we stay on top of every home available on the market.

### **Can you help me find new construction homes?**

Yes, we can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. By using our services with a new construction home purchase, you will receive the services we offer, as well as those provided by the builder, at no additional cost.

### **How does for sale by owner (FSBO) work?**

Homeowners trying to sell their home without agent representation usually do so to save the commission fee. If you see a FSBO and want the advantages of our services, let us contact the owner for you and make an appointment. In most cases, homeowners will work with an agent even though their home is not listed since the agent introduces potential buyers.

### **Can we go through the property again after we make an offer but prior to possession?**

Usually we can notify the seller and schedule a convenient time to re-visit the property. In addition, we will schedule a final walk-through and inspection of your new home immediately before the closing.

### **Once my offer is accepted, what should I do?**

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items, and notify businesses of your address change. We will provide you with a moving checklist to help you remember all the details. We will also give you a good faith estimate and HUD-1 statement, which will indicate the amount you will need to bring to closing.

## Frequently Asked Questions

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

The easy answer is “Yes,” but this will involve perfect timing and financial stability. If you can afford the purchase of a new home before your current one sells, you are golden. The caveat is two mortgages. If you have found your absolute dream home, you can have your agent put a contingency in the new contract, such as not officially closing until your home sells. Discuss with your agent what scenario will work best for you.

### **How quickly can I close?**

The typical escrow period ranges from 30–45 days, but it can be longer based on information received by your lender.

### **Should I get a home inspection?**

This is completely up to you, but be sure to discuss it with your agent. A home inspection is not required, but it will help keep you from paying for future problems. Your agent will help guide you toward the right decision.

### **How much will I pay my real estate agent?**

In most cases, sellers are responsible for closing costs, including your agent’s commission.

### **What kind of home-buying programs are there?**

There are three main programs — VA loans, USDA loans, and FHA loans. Your lender will give you details and explain the differences between each one.

### **What fees are associated with buying a home?**

After the down payment, the next biggest cost is lending fees. The price range will vary depending on your selected lender, who will help you figure out how much you can expect to pay. You may also need to pay closing costs, including the price of inspection[s], but you can negotiate so that the seller pays closing costs.

## Glossary

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**Appraisal:** A written confirmation of the price of the property, based on an analysis of previous home sales in the area

**Closing Costs:** Miscellaneous costs associated with the home sale, ranging from paying the title company to recording the deed

**Contingency:** A specific condition that must be met prior to closing

**Deed:** The legal document that conveys title to a specific property

**Down Payment:** Part of the purchase price of the property that is paid in cash and is not financed with a mortgage

**Due Diligence:** The crucial period immediately following the acceptance of an offer in which the buyer determines if the home is the right fit

**Earnest Money Deposit:** A deposit (roughly 1 percent of the purchase price) made by the buyer that shows that he or she is ready to purchase the home

**Home Inspection:** A thorough inspection by a certified professional of the structural and mechanical condition of the property

**HUD-1 Settlement Statement:** A document that provides an itemized listing of funds paid at closing, as well as both the seller's and the buyer's net payment

**Lender:** The individual representing the mortgage company

**Power of Attorney:** A legal document that allows someone to act on one's behalf

**Pre-Approval:** When a borrower has completed a loan application and provided debt, income, and savings documentation, which will determine the interest rate and the loan amount

**Purchase Agreement:** A written contract between the buyer and seller agreeing to certain terms in which a property will be sold

**Survey:** A drawing/map that shows specific property boundaries

**Title Insurance:** Financial protection against any title problems

**Title Search:** A search of title records to ensure that the seller is the legal owner and to verify that no liens are associated with the property

# YOUR GUIDE TO **BUYING** A HOME

## Moving Checklist

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We know things get hectic and sometimes we forget important steps. To ensure all utilities are on and functional the day you move in, we've made this checklist to remind you to contact your service providers to start and/or transfer service to your new address.

**New Address:** \_\_\_\_\_

**Electric:** \_\_\_\_\_ Contact: \_\_\_\_\_ Start Date: \_\_\_\_\_

**Gas:** \_\_\_\_\_ Contact: \_\_\_\_\_ Start Date: \_\_\_\_\_

**Water:** \_\_\_\_\_ Contact: \_\_\_\_\_ Start Date: \_\_\_\_\_

**Cable:** \_\_\_\_\_ Contact: \_\_\_\_\_ Start Date: \_\_\_\_\_

**Internet:** \_\_\_\_\_ Contact: \_\_\_\_\_ Start Date: \_\_\_\_\_

**Homeowners Insurance:** \_\_\_\_\_

Contact: \_\_\_\_\_ Start Date: \_\_\_\_\_ Policy #: \_\_\_\_\_

**Moving Company:** \_\_\_\_\_

Contact: \_\_\_\_\_ Move Date: \_\_\_\_\_

**School(s):** \_\_\_\_\_

Contact: \_\_\_\_\_ Registration Date: \_\_\_\_\_



Thank you for choosing me to help you in the task of buying your home. I look forward to working with you to help you achieve all of your real estate goals.

|

YOUR LOCAL REALTOR®

- Tiffany Bullock

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