

Buyer's Guide

THE ULTIMATE GUIDE
FOR THE HOME
BUYING PROCESS



Buyer's Guide

YOUR ALL-IN-ONE GUIDE TO A SUCCESSFUL TRANSACTION



WWW.SOLDBYALLEYAH.COM

WELCOME TO BUYING A HOME



Congratulations! You've made the first step in your journey to become a homeowner. I've created this packet of information specifically to help home buyers prepare themselves for the experience of purchasing a home.

When buying a home, you may have to make quick decisions; therefore it will be helpful to have a basic understanding of the process. Consider this your guide!

My real estate market expertise means that I am able to interpret all the data that dictates the optimum offering price strategy, so your offers will make sense for you and be competitive.

Of course, I will take the time to listen, understand your challenges, goals and answer any questions you may have along the way.

In the meantime, I hope that you'll take the time to review the attached information. In the event you may need a home listed for sale, I can create a comprehensive marketing plan to get it sold.

I appreciate the opportunity to earn your business and look forward to the possibility of working with you!

SOLD

By Allejah

BUY.SELL.RENT.INVEST.



SOLD
By Alleyah
BUY.SELL.RENT.INVEST.

Alleyah Miner

GET TO KNOW YOUR REAL ESTATE AGENT

My name is Alleyah Miner and I am honored to be working with you! Buying a home is one of the biggest decisions you will make and I'm going to be here with you every step of the way to make sure that you are informed, comfortable, and that your home buying experience is as seamless as possible!

Coming from three generations of Realtors, I have been passionate about real estate since a young age growing up in Prince George's County, Maryland. From shadowing my dad as he performed residential appraisals to absorbing a wealth of knowledge from my grandmother and mother when I joined them on their showings, my earliest memories are filled fondly with educational richness.

I always knew that I wanted to chart a path helping others and found my passion in real estate. I enjoy serving my clients, guiding them through one of the biggest investments of their lives, and helping them build generational wealth. I am licensed in DC, Maryland, and Virginia and specialize in residential and commercial transactions. Over the past five years, I have been involved in the sales and marketing of over \$20 million of real estate assets.

Passionate about real estate & commercial investment, I'm an active investor in Maryland's emerging real estate markets and share this knowledge and property management experience to assist and educate aspiring home buyers with their home purchase, home selling, and investment goals. I love to follow and research development projects and identify prime deals in the market in order to get the maximum benefit and potential equity for my clients. In order to better serve my clients, I obtained my Real Estate Negotiation Expert ("RENE") certification.

I feel incredibly blessed to work with amazing clients who become her friends and a strong part of her network. Every client is unique and I look forward to hearing your individual goals and helping to make them a reality!

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EXCLUSIVE BUYER AGREEMENT

The exclusive buyer agreement is signed by the buyer, real estate professional, and their broker to establish agency. This document ensures that you are working with the real estate professional exclusively.

This is a commission based business. By signing this agreement, you give your real estate professional assurance that once they find your home they will be compensated upon closing. It also allows the agent to work fully in the clients best interest.

It's always best to commit to one agent and end any prior commitment before moving on to the next.

Buyers Advantage means that the seller typically pays majority of agent fees but this will vary depending on the broker.

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Buyer

QUESTIONNAIRE

DESIRED LOCATION
Look and feel of preferred area.

PRICING & FINANCING
What is your price range? If you need financing, are you pre-qualified yet?

TIMEFRAME
Do you need to sell a current home? Are you leasing? When does your current lease end? Ideal move in time?

INTERIOR
Number of Bedrooms? Bathrooms? Total square feet? Other interior requirements?

EXTERIOR
Lot size? Garage? Pool? Pet needs? Other exterior requirements?

STEP BY STEP

Buying

01

CONSULTATION

Meet with your Real Estate Agent! Discuss what you are looking for.

02

PRE-QUALIFIED

If you need financing get pre-approved by a lender or bank.

03

HOME SEARCH!

Your agent will narrow down options for your review.

04

MAKE AN OFFER!

Negotiate the offer and get it accepted! Contingent on inspection.

05

HOME INSPECTION

Discuss Results, decide if any repairs are needed and if you want to move forward.

06

APPRAISAL & TITLE SEARCH

The bank or lender orders the appraisal, title search and final financing is set.

07

CLOSING

Sign papers and pop the bubbly! Congratulations, you are home owner.



3 Financing Tips



GET YOUR CREDIT IN CHECK

Make sure you're financially prepared for homeownership. Do you have a lot of debt? Plenty saved for a down payment? What about closing costs? Additionally, know that lenders look closely at your credit score when determining your eligibility for a mortgage loan. Check your credit score (creditkarma.com) and do anything you can to improve it, such as lowering outstanding debt, disputing any errors and holding off on applying for any other loans or credit cards. Typically, lenders look for a score that's 620 or higher but some loans allow for a 580 credit score with a higher downpayment. A lender's hard pull will typically come in 10-20 points lower than you see online. Have some extra cushion!



FIND THE RIGHT LENDER

Just like you want to get the home that best suits your needs, you'll want to find a lender that best suits you. I suggest talking to your agent and seriously consider using their preferred lenders—they are typically vetted and will help the transaction go smoothly. It's important to have a lender that communicates quickly and efficiently.



BE PREPARED

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

*If you're self-employed, you may have to provide extra proof of your financial stability, including having a higher credit score or large cash reserves, and possibly providing business tax returns.

#SoldByAlleyah Tips: I don't suggest comparing more than 3 because each one is a hard pull on your credit which can impact it a bit. Also, I suggest comparing all options within 14-45 days so it will only impact your credit once.

Worried about qualifying? Reach out to the lender early and let them guide you! Take out the guesswork!

In a competitive market, sellers will ask for proof of pre-approval. It should be included with your offer package for the home for a strong offer. Always get a pre-approval letter before beginning to view homes.

Types of Financing



VA LOANS

The U.S. Department of Veterans Affairs (VA) offers a loan program to military service members and their families. This type of mortgage is guaranteed by the federal government. This means the VA will reimburse the lender for any losses that may result from borrower default. The primary advantage of this program (and it's a big one) is that borrowers can receive 100% financing for the purchase of a home. That means no down payment whatsoever.



USDA LOANS

The United States Department of Agriculture (USDA) offers a loan program for rural borrowers who meet certain income requirements. The primary advantage of this program is that buyers can receive 100% financing for the purchase of a home. This type of mortgage loan is offered to "rural residents who have a steady, low or modest income". Income must be no higher than 115% of the adjusted area median income.



CONVENTIONAL

Conventional Loans is one that is not insured or guaranteed by the federal government in any way. A conventional loan is one that is not insured by a government entity. These loans are made entirely in the private sector, without any government approval whatsoever. If you make a down payment of 20% or more, you won't have to pay for mortgage insurance. If you put down less than 20% once your loan to value reaches 20%, the private mortgage insurance will no longer be charged.



FHA LOANS

The Federal Housing Administration (FHA) mortgage insurance program is managed by the Department of Housing and Urban Development. This program allows you to make a down payment as low as 3.5% of the purchase price. You'll have to pay for mortgage insurance for the life of the loan, which will increase the size of your monthly payments.

#SOLDByAlleyah Tips:

- To take advantage of first time homebuyer programs make sure the lender you choose is approved to offer them. Ask your realtor and check your local market for first time home buyer and down payment assistance programs.
- Though credit unions give excellent loans, they are not eligible for first time homebuyer/assistance programs.
- DMV Area? I suggest checking into the Home Purchase and Assistance Program (HPAP), DC Open Doors, and Maryland Mortgage Program (MMP)
- When removing mortgage insurance, banks will automatically remove it at 80% loan to value, but you can typically call and have it removed at 78% loan to value.

Be Prepared

YOUR FINANCIAL OBLIGATIONS

THESE ARE OUT OF POCKET EXPENSES THAT YOU SHOULD BE PREPARED FOR DURING YOUR REAL ESTATE TRANSACTION

- **Earnest Money:** This is due when your offer is accepted. Earnest money typically equates to 1 % of the sales price.
Ex. $\$350,000 \times 1\% = \$3,500$

- **Down Payment:** Depending on the type of loan you receive, it can equate to 3.5%-20% of the loan.
Ex. $\$350,000 \times 5\% = \$17,500$

- **Home Inspection:** A home inspection is not required, but it is strongly recommended. The typical cost is \$200-\$600. This is important to know what is going on in the home so you are prepared for repair costs. Pest and termite inspections may be included or an additional cost. Depending on how competitive the deal is, you can request a credit from the seller.

- **Appraisal:** An appraisal is required. The lender will order the appraisal and you will have to pay for it. The typical cost of appraisals are \$475-\$650.

- **Closing Costs:** Your closing costs can equate to around 2%-5% of the loan. Keep in mind your prepaid taxes, mortgage, loan origination fees, attorney fees, title fees, homeowner insurance, etc. are included in this cost. Ex. $\$350,000 \times 4\% = \$14,000$

- **Survey:** A survey refers to the process of locating and measuring a property's boundary lines to determine the exact amount of land that a homeowner owns.

#SOLDbyAlleyah Tip: Depending on the market, your agent can negotiate a seller credit to contribute to your closing costs. Typically, lenders max sellers contribution to 3%. Do not expect this on a very competitive deal. A realtor who knows the market and negotiates well is key.

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THE INITIAL PROCESS

1. CONSULTATION

I would love to chat with you about your needs, wishes and wants in your new home!

- How long have you been looking for a new home?
- What areas and neighborhoods are you looking at?
- What is your Plan B, if you can't find the home you have in mind?
- What are some of your must have items?
- What are deal breaker items?
- Is it a permanent place for you and your family, an investment, or a second home?

Whatever the reason, it is important that you buy with an eye on the resale investment potential.

#SOLDByAlleyah Tip:

Follow Development in the Area. This will allow you to find the best places to buy and/or invest. Purchasing a home near a lot of development projects typically leads to more equity down the line.

You can follow real estate blogs or look at county plans to find now development plans and projects.



2. PRE-APPROVAL

This is a quick necessary process that helps narrow down and determine how much you can afford. Your pre-approval letter is your **golden ticket** to beginning the home search. The pre-approval letter typically expires in 60 to 90 days.

Lenders typically recommend a home that costs no more than three to five times your annual household income, with a 20% down payment. However, there are **MANY** different financing structures that they can make work for you!

Did you know? 88% of all Buyers work with Realtors!

HOUSE HUNTING

3. FINDING "THE ONE"

I will tailor listings based on your criteria. I funnel all properties and pick the best to view, and will filter out the homes that will not work.

Most buyers look at approximately 10 properties and are then ready to make an offer. At that time, if you have not found a home you are looking for - it's HIGHLY recommended that we sit down and review your criteria to make sure that we are still looking for the right house! It's important to stay focused on your priorities and be intentional when viewing homes.

Once you find one you love... it's time to determine the market value of that property. I will compare that home to others that have sold and from there we will determine the value for the home!

This review of the market is called a Comparative Market Analysis (CMA).

4. MAKING AN OFFER

Now is the exciting time! When you are ready to write an offer, I will walk you through the contract. It is important to write a fair offer or you can run the risk of the seller not responding or even losing the property to another buyer making an offer. Always remember, time is of the essence.

- Write the Offer
- Negotiate the Offer
- Satisfy Conditions
- Remove Contingencies



INSPECTIONS AND MORE

5. HOME INSPECTIONS

The immediate step after your offer is accepted is to schedule a home inspection. You will have a certain number of days to complete this inspection after the offer was accepted. This also includes termite inspection if you are in an area where you would be effected.

Your home inspection letter will verify that all items considered defective or problems relating to the safety of the home corrected prior to closing.



6. APPRAISAL, TITLE SEARCH & LENDER LETTER

The title is right to own, possess, use and control of a property. When purchasing a home you are buying a sellers title to the home. Before closing a title search is done to ensure there are no leans, or problems that might prevent a clean title for you to close on the home.

An appraisal, is an estimate of the property value. The approval is not only to justify the lender's investment, but to help keep the buyer from overpaying on a property. Your lender will typically hire an appraiser and charge you the fee at closing.

Final commitment lender's letter approves your home loan! You will receive a letter and loan term to your mortgage agreement. Your final letter will include your annual percentage rates, monthly fees, and repayment info for the loan.



CLOSING TIME

7. THE CLOSING

The closing process finalizes the sale of your home.

A FEW THINGS TO BRING

- A valid government issued photo ID
- Cashier's check payable for the total amount due or wire funds prior
- Any outstanding documents for the title company or loan officer

CLOSING COSTS

Fees typically total 2% - 6% of the total purchase price and can include:

- Escrow Fees
- Recording fees
- Application and underwriting fees
- SIDs and/or LIDs
- Appraisal Fees
- Local Transfer Taxes
- Homeowners Insurance
- Homeowners Association Fees

Understanding Offers

THINGS TO CONSIDER WHEN PUTTING AN OFFER:

When you have found the right home, it is time to prepare and draft an offer of purchase. This offer protects and represents your interests, while remaining legally binding on final acceptance. There are many components to an offer and your real estate professional will explain the entire process so that you are comfortable with the steps involved.

A fully accepted offer signed by both buyer and seller is called a **ratified contract**. Closing is typically in 30-45 days.

POINTS TO CONSIDER IN YOUR NEGOTIATIONS:

- The condition of the home
- Length of time it's been on the market
 - Buyer activity
 - Location
- Urgency of the seller

REMOVE CONTINGENCIES

Once both parties accept the sales contract and its contingencies (that is, any conditions either party may be subjected to) they will start to work towards removing them. The contingencies also protect your earnest money deposit and allow you to get out of the contract if you need. A good agent will monitor the contingency end dates very closely.

Typical Contingencies in Contracts are:

- Home Inspection (5-7 days): This is typically the shortest contingency and gives you time to get a home inspection and negotiate repairs/seller credit. In a competitive market, you can get a pre-inspection on the home or take the home as-is. I would still suggest getting an informational inspection.
- Appraisal Contingency (10-16 days): This gives the lender time to order the appraisal and for it to be performed. You also can possibly negotiate if the appraisal comes out low since the bank will not lend money over the appraised value. If it comes out higher, that's equity for you!
- Financing Contingency (14-25 days): This allows you time to make sure you will be fully approved for your financing. Make sure to get the lender everything they request quickly!

Buyer Mistakes

AVOID THESE MISTAKES WHEN BUYING YOUR HOME

GETTING TOO EMOTIONAL

Think it's impossible? It's actually not. Once you decide to buy a home, start thinking of yourself as a businessperson and investor rather than just a future homeowner. In fact, forget that you're the "Buyer" altogether. By looking at the transaction from a purely financial perspective, you'll distance yourself from the emotional aspects of buying the property. While it is important to factor in certain emotional aspects, don't let it cloud the process. Real estate IS an investment. Don't let emotions distract you from that.

SHOPPING BEFORE GETTING PRE-APPROVED

It's more fun to look at homes than it is to talk about your finances with a lender. So that's what a lot of first-time home buyers do: They visit properties before finding out how much they are able to borrow. Then, they are disappointed when they discover they were looking in the wrong price range (either too high or too low) or when they find the right home, but aren't able to make a serious offer. How to avoid this mistake: Talk to a mortgage professional about getting pre-qualified or even preapproved for a home loan before you start to seriously shop for a place. The pre-qualification or preapproval process involves a review of your income and expenses, and it can make your bid more competitive because you'll be able to show sellers that you can back up your offer.

EMPTYING YOUR SAVINGS

If you buy a previously owned home, it almost inevitably will need an unexpected repair not long after. Maybe you'll need to replace a water heater or pay a homeowner's insurance deductible after bad weather. How to avoid this mistake: Save enough money to make a down payment, pay for closing costs and moving expenses, and take care of repairs that may come up. Lenders will give you estimates of closing costs, and you can call around to get estimates of moving expenses.

CHOOSING THE WRONG LENDER

Shopping for a mortgage is like shopping for a car or any other expensive item: It pays to compare offers. Mortgage interest rates vary from lender to lender, and so do fees such as closing costs and discount points. But according to the Consumer Financial Protection Bureau, almost half of borrowers don't shop for a loan. How to avoid this mistake: Apply with multiple mortgage lenders. A typical borrower could save \$430 in interest just in the first year by comparing five lenders. All mortgage applications made within a 14-45 day window will count as just one credit inquiry.

#SOLDByAlleyah Tips: Most buyers experience buyer's remorse it's completely normal to feel this way, but if you have done your due diligence, then be confident in your decision and enjoy your new home.

REAL ESTATE TERMS

Buyers Need to Know

APPRAISAL

A DETERMINATION OF THE VALUE OF SOMETHING, IN THIS CASE, THE HOUSE YOU PLAN TO BUY. A PROFESSIONAL APPRAISER MAKES AN ESTIMATE BY EXAMINING THE PROPERTY, LOOKING AT THE INITIAL PURCHASE PRICE, AND COMPARING IT WITH RECENT SALES OF SIMILAR PROPERTY.

CLOSING COSTS

ALL SETTLEMENT OR TRANSACTION CHARGES THAT HOME BUYERS NEED TO PAY AT THE CLOSE OF ESCROW WHEN THE PROPERTY IS TRANSFERRED. THESE TYPICALLY INCLUDE LENDER'S FEES AND POINTS OR PREPAID INTEREST, A PRORATED SHARE OF THE PROPERTY TAXES, TRANSFER TAXES, CREDIT CHECK FEES, HOMEOWNERS' AND TITLE INSURANCE PREMIUMS, DEED FILING FEES, REAL ESTATE AGENT COMMISSIONS, INSPECTION AND APPRAISAL FEES, AND ATTORNEYS' FEES.

APPRECIATION

INCREASE IN THE VALUE OR WORTH OF AN ASSET OR PIECE OF PROPERTY THAT'S CAUSED BY EXTERNAL ECONOMIC FACTORS OCCURRING OVER TIME, RATHER THAN BY THE OWNER HAVING MADE IMPROVEMENTS OR ADDITIONS.

MLS

A COMPUTER-BASED SERVICE, COMMONLY REFERRED TO AS MLS, THAT PROVIDES REAL ESTATE PROFESSIONALS WITH DETAILED LISTINGS OF MOST HOMES CURRENTLY ON THE MARKET. THE PUBLIC CAN NOW ACCESS MUCH OF THIS KIND OF INFORMATION THROUGH WEBSITES LIKE

ZONING

THE LOCAL LAWS DIVIDING CITIES OR COUNTIES INTO DIFFERENT ZONES ACCORDING TO ALLOWED USES, FROM SINGLE-FAMILY RESIDENTIAL TO COMMERCIAL TO INDUSTRIAL. MIXED-USE ZONES ARE ALSO USED. ZONING ORDINANCES CONTROL SIZE, LOCATION, AND USE OF BUILDINGS WITHIN THESE DIFFERENT AREAS AND HAVE AN EFFECT ON TRAFFIC, HEALTH, AND LIVABILITY.

CONTINGENCY

A PROVISION IN A CONTRACT STATING THAT SOME OR ALL OF THE TERMS OF THE CONTRACT WILL BE ALTERED OR VOIDED BY THE OCCURRENCE OF A SPECIFIC EVENT, USUALLY BY SPECIFIC DATES LEADING UP TO THE

ESCROW

THE HOLDING OF FUNDS OR DOCUMENTS BY A NEUTRAL THIRD PARTY PRIOR TO CLOSING YOUR HOME SALE. THIS IS TYPICALLY DONE BY A TITLE COMPANY.

HOME INSPECTION

AN EXAMINATION OF THE CONDITION OF A REAL ESTATE PROPERTY. A HOME INSPECTOR ASSESSES THE CONDITION OF A PROPERTY, INCLUDING ITS HEATING / COOLING SYSTEMS, PLUMBING, ELECTRICAL WORK, WATER AND SEWAGE, AS WELL AS SOME FIRE AND SAFETY ISSUES.

TITLE

OWNERSHIP OF REAL ESTATE OR PERSONAL PROPERTY. WITH REAL ESTATE, TITLE IS EVIDENCED BY A DEED (OR OTHER DOCUMENT) RECORDED IN THE COUNTY LAND RECORDS OFFICE.

REAL ESTATE TERMS

Buyers Need to Know

DEBT TO INCOME RATIO

A RATIO THAT MEASURES TOTAL DEBT BURDEN. IT IS CALCULATED BY DIVIDING GROSS MONTHLY DEBT REPAYMENTS, INCLUDING MORTGAGES, BY GROSS MONTHLY INCOME.

EQUITY

THE VALUE OF THE PROPERTY, LESS THE LOAN BALANCE AND ANY OUTSTANDING LIENS OR OTHER DEBTS AGAINST THE PROPERTY.

HAVING EQUITY WHEN YOU PURCHASE A PROPERTY IS A HUGE PLUS!

PRINCIPAL

THE AMOUNT OF MONEY BORROWED FROM A LENDER TO BUY A HOME, OR THE AMOUNT OF THE LOAN THAT HAS NOT YET BEEN REPAYED. DOES NOT INCLUDE THE INTEREST PAID TO BORROW.

ADJUSTABLE RATE INSURANCE

AN ADJUSTABLE-RATE MORTGAGE IS A TYPE OF MORTGAGE WITH AN INTEREST RATE THAT ADJUSTS AFTER AN INITIAL PERIOD. THE RATE CAN ALSO RESET PERIODICALLY OVER THE LIFE OF THE LOAN. ARMS USUALLY GIVE YOU LOWER MONTHLY PAYMENTS AT THE OUTSET.

TITLE INSURANCE

INSURANCE POLICY THAT GUARANTEES THE ACCURACY OF THE TITLE SEARCH AND PROTECTS LENDERS AND HOMEOWNERS AGAINST LEGAL PROBLEMS WITH THE TITLE.

P.I.T.I

AN ACRONYM THAT STANDS FOR PRINCIPAL, INTEREST, TAXES AND INSURANCE. MANY MORTGAGE LENDERS ESTIMATE PITI FOR YOU BEFORE THEY DECIDE WHETHER YOU QUALIFY FOR A MORTGAGE. LENDING INSTITUTIONS DON'T WANT TO EXTEND YOU A LOAN THAT'S TOO HIGH TO PAY BACK.

PRIVATE MORTGAGE INSURANCE

PMI IS A MONTHLY PREMIUM REQUIRED BY YOUR LENDER IF YOUR DOWN PAYMENT IS LESS THAN 20%. IT PROTECTS THE LENDER IF YOU ARE UNABLE TO PAY YOUR MORTGAGE.

ANNUAL PERCENTAGE RATE

APR IS THE ANNUAL RATE IT COSTS YOU TO BORROW OVER THE TERM OF THE LOAN, INCLUDING THE INTEREST RATE, POINTS, FEES AND OTHER CHARGES YOU ARE REQUIRED TO PAY. THE APR IS THE BOTTOM-LINE NUMBER YOU CAN USE TO SHOP AND COMPARE RATES AMONG LENDERS.

CLOSING

CLOSING ON YOUR MORTGAGE IS THE LAST STEP OF THE REAL ESTATE TRANSACTION. AT CLOSING, YOU WILL SIGN THE FINAL MORTGAGE DOCUMENTS, RECEIVE TITLE TO THE HOUSE AND PAY ALL CLOSING COSTS. AFTER A SUCCESSFUL CLOSING, YOU HAVE A NEW HOUSE TO CALL HOME.

Lender

RECOMMENDATIONS

THE FIRST STEP TO HOMEOWNERSHIP IS GETTING PRE-APPROVED FOR A LOAN AND SEEING WHAT YOU CAN QUALIFY FOR. BELOW ARE A FEW LENDERS THAT WE HIGHLY RECOMMEND.

Ingrid Rapavy (DC, MD, VA, FL)

First Home Mortgage
(703)-597-9925; irapavy@firsthome.com
<https://firsthome.com/loan-officers/ingrid-rapavy/>

Andrew Siddon (DC, MD, VA)

George Mason Mortgage
(703) 980-9815; asiddon@gmmlc.com
<https://www.gmmlc.com/andrew-siddon/>

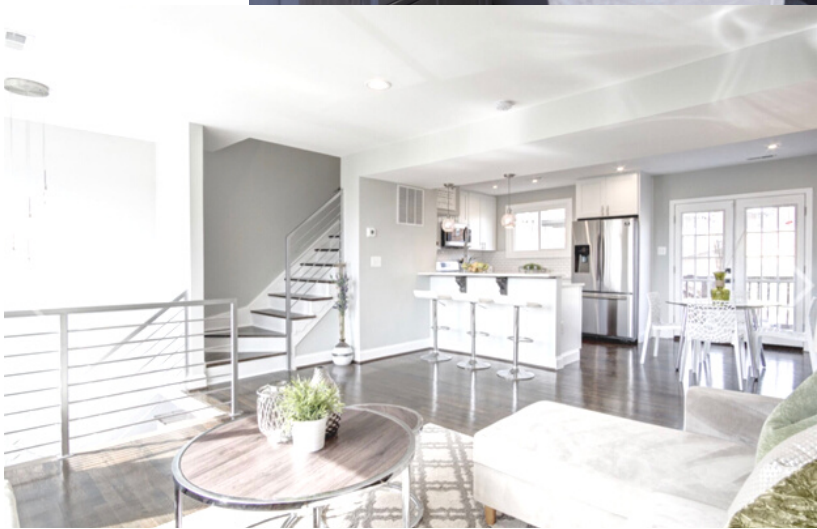
Aimee Dixon (DC, MD, VA)

Benchmark Mortgage
(443) 745-5094; aimee.minnis@benchmark.us
<https://www.aimforhomeownership.com>

I have also had great experiences with Navy Federal Credit Union and USAA Bank.

#SOLDbyAlleyah Tip: Always confirm that your lender offers any first time homebuyer or down payment assistance program you want to use.

THANK YOU!



SOLD
By Alleyah
BUY. SELL. RENT. INVEST.

CONTACT ME TODAY

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