



THE ROAD TO

home

A HOME BUYER'S GUIDE

The Jamil Brothers

REALTY GROUP
SAMSON
PROPERTIES

nice to meet you



If you want the best home-buying experience, you need a real estate agent who is not only a professional in the field, but who is a superb marketer, shrewd negotiator, and excellent communicator. When you hire us, you can take a deep breath knowing that your home search is in the hands of not one but two experts who are trusted within the community with a proven track record. Begin with the best to feel the best about your home.

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credentials



8

**YEARS NVAR
TOP PRODUCER**



650

**FAMILIES
HELPED IN THE
LAST 10 YEARS**



\$250

**MILLION IN
SOLD SALES**



20

**YEARS OF
EXPERIENCE**

NVAR Top Producers 2015 - 2022

Washingtonian Magazine Elite Producers-Platinum 2023

Homesnap's Top 5% Real Estate Agents 2022

Northern Virginia Magazine Top Real Estate Agents 2021

Northern Virginia Residents for over 20 years!

Enthusiastic Dedication to Excellent Service

ten steps TO BUYING A HOME

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FIND THE RIGHT AGENT

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FIND THE RIGHT AGENT

Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that they are protected.

After all, a seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home.



WHY CHOOSE US?

GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door! We look at dozens of homes every week, and we can help you identify potential problems within a home.

HANDLING CHALLENGING CONVERSATIONS

When repairs or changes in price need to be made, we will be your guide and handle requesting any repairs or changes in price to the sellers.

STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. We have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line.

ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

NEIGHBORHOOD EXPERT

We work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. We have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house.

PROBLEM SOLVER

We will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. We work tirelessly to make sure buying a home is a fun and stress-free process.

AFFORDABILITY

The seller typically pays the commission for both the seller's agent and the buyer's agent.

HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

CHECK YOUR CREDIT

A mortgage requires a good credit score. You can improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for a new credit card or car loan until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved

SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- Closing Costs for the buyer run between 2% & 3% of the loan amount
- A Home Inspection costs \$300 to \$900 depending on size of the home

Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.



GET *approved*

| TYPE OF LOAN | CREDIT SCORE | DOWN PAYMENT |
|-------------------|--------------|-----------------|
| VA LOAN | 620 | NO DOWN PAYMENT |
| USDA LOAN | 640 | NO DOWN PAYMENT |
| FHA LOAN | 620+ | 3.5% |
| | 580+ | 10% |
| 203K LOAN | 640 | 3.5% |
| CONVENTIONAL 97 | 620 | 3% |
| CONVENTIONAL LOAN | 620 | 5-20% |

INCOME *qualifications*

In addition to your credit score, lenders will also look at your qualifying income to determine the loan rates and amounts that you qualify for. "Qualifying income" is income that is steady and reliable.

QUALIFYING INCOME

W-2 Income/Salary
Income from part-time jobs
Income from a second Job
Overtime & Bonuses
Seasonal jobs
Self-employed Income
Alimony & child support (Documentation required)

NON-QUALIFYING INCOME

Income from the lottery
Gambling
Unemployment pay
Single bonuses
Non-occupying co-signer income
Unverifiable income
Income from rental properties

*Information deemed reliable, but check with your local lender on qualification. This information is strictly for informational purposes.

NEEDED *documents*

W2'S FROM THE PAST 2 YEARS
3 MONTHS WORTH OF PAY-STUBS
BANK STATEMENTS (PAST 3 MONTHS)
PREVIOUS 2 YEARS OF TAX RETURNS
LIST OF YOUR DEBTS & ASSETS
DIVORCE DECREE
ADDITIONAL INCOME DOCUMENTS



TYPES OF *mortgage* LOANS

TYPES OF LOANS

| | WHO QUALIFIES | DOWN PAYMENT | UPFRONT MORTGAGE INSURANCE | MONTHLY MORTGAGE INSURANCE | MINIMUM CREDIT SCORE |
|---|---|--|--|----------------------------|----------------------|
| VA Department of Veteran Affairs | Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses | NONE | 2.3% funding fee for first time use 3.6% for repeat user | NONE | 580 |
| USDA Department of Agriculture | Someone who is buying a home in a USDA -designated rural area. | NONE | 2% of the loan amount. Can be rolled into loan amount. 1% PMI | REQUIRED | 640 |
| FHA Federal Housing Administration | Anyone who meets the minimum credit and income levels. | At least 3.5% of purchase price | 1.75% of loan amount | REQUIRED | 580-640 |
| 203K Federal Housing Administration | Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements | At least 3.5% of purchase price | 1.75% of loan amount | REQUIRED | 580-640 |
| CONVENTIONAL 97 | Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program. | Varies from 3%-20% of purchase price | NONE | REQUIRED | 620 |
| SELECT SMART PLUS | Anyone who meets lenders credit, income & debt level requirements | Varies from 3% -20%, but typically ranges from 5-20% | NONE | REQUIRED | 620 |

*Information deemed reliable, but check with your local lender on qualification. This information is strictly for informational purposes.



START HOME SHOPPING

WHERE DO YOU WANT TO LIVE?

Once your Loan Pre-approval is received, and you know what you can afford, we can go to work and set up a home search for you. Depending on your location, and price range preference, we can set it up with cities, zip codes, neighborhoods, or school districts and the types of homes and characteristics important to you. We can set an automatic email feed, updating you every time a new home comes on the market or a price drops fitting your criteria. Working with us, you also get access to “Coming Soon” properties before they hit the market.

START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.



TIP

We will make sure to check every little detail of each house

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly
- Check age of Roof, HVAC, Water Heater, Windows

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks?



MAKE AN OFFER

WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

•Put Your Best Foot Forward

We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

•Put Down a Healthy Earnest Deposit

A large earnest money deposit shows the seller you are serious

•Cash Talks

A transaction that is not dependent on receiving loan approval is more attractive to a seller

•Shorter Inspection Periods

Try shortening the inspection period to 3-5 days

•Write the Seller a Letter

We will make your offer stand out by writing a personal letter to the seller, explaining why you fell in love with their home.

•Offer to Close Quickly

Many sellers prefer to close within 30 days or less.



THE PROCESS

AFTER YOU SUBMIT AN OFFER

THE SELLER COULD:

•ACCEPT THE OFFER

•DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

•COUNTER-OFFER

A counter-offer is when the seller offers you different terms. If this happens, you can:

•ACCEPT THE SELLER'S COUNTER-OFFER

•DECLINE THE SELLER'S COUNTER-OFFER

•COUNTER THE SELLER'S COUNTER-OFFER

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.



06/ ORDER AN INSPECTION

During the contingency period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of their findings. You can take any issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items while being very cautious and vigilant of potentially significant issues.



07/ NEGOTIATE FINAL OFFER

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

1. **Ask for credit for the work that needs to be done.**
Likely, the last thing the seller wants to do is repair work.
2. **Think “big picture” and don’t sweat the small stuff.**
A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.
3. **Keep your poker face.**
The listing agent can sometimes be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.

08/ APPRAISAL ORDERED

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

Property Title Search

This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed.

Homeowner's Insurance

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding



scheduling YOUR MOVE



AFTER SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

3 WEEKS TO MOVE

- Arrange appraisal
- Complete title search (Title company will do this)

2 WEEKS TO MOVE

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

1 WEEKS TO MOVE

- Schedule with your bank to initiate wire transfer for closing funds
- Schedule and attend a final walkthrough
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company.



A close-up photograph of a person wearing an orange sweater, holding a white stylus and writing on a tablet. The person's hand is in the foreground, and the tablet is lying flat on a white surface. The background is blurred, showing more of the person's torso and the tablet's edge. A dark blue vertical bar is on the right side of the image, containing the text 'CLOSING day' in white.

CLOSING *day*

10

closing day

**CLOSING DAY**

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

**CLOSING DISCLOSURE**

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

**FINAL WALKTHROUGH**

We will do a final walk through the home within 24-72 hours of closing to check the property's condition. This final inspection takes about 30 minutes. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- Check that all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans

**CLOSING TABLE**

Who will be there:

- Your agent
- The seller (If they schedule the same time as us, not required)
- The seller's agent (If they schedule the same time as us, not required)
- A title company representative
- Your loan officer (sometimes)
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents/disclosures.

**CLOSING COSTS**

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 2% to 4% of the home's sales price. These closing costs can sometimes be shared with the seller.

**BRING TO CLOSING**

- Government-issued photo ID
- Homeowner's insurance certificate
- Bank Confirmation of wire transfer
- Bank check in case of any shortage of funds

**RECEIVE YOUR KEYS**

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!





“

Committed to bringing you the
most professional, informative,
trustworthy & dedicated
service.

Our responsibility is to protect
the interests of our clients in
every transaction.

”

REVIEWS



We take pride in the customer service we offer our clients; all of our clients have the opportunity to review our service. We encourage you to look at our latest reviews online.

"Saad is top notch through and through. I have bought and sold several homes and by far Jamil Brother's were the most knowledgeable and thorough realtors I've had the privilege to work with. Both Arslan and Saad are attentive to detail and always returns emails and calls promptly and the closing process was flawless. Thanks Jamil Brother's for a great selling experience. I would highly recommend them to friends and family and consider them both as an absolutely outstanding agent."

"We contacted the Jamil Brothers when we were ready to sell based on a mailer that they had sent out on a recent sale in our neighborhood. Our experience was fantastic. They were fully upfront on the services they provide and the fees that they charge. I was skeptical at first about the 4.5% listing, however, immediately after we signed the listing agreement, their top of line marketing efforts, experience, kicked in right away. We had several showings right away due to their marketing efforts, we ended up with multiple offers and the brothers negotiated the best in our favor. Arslan and Saad are both extremely professional, respectful, and knowledgeable. I would absolutely work with the Jamil brothers again and recommend them highly."

"I usually never write reviews but Saad & Arslan were absolutely amazing in selling my home. They truly treated me like a friend from day 1 and gave me their honest opinion. They were ALWAYS available regardless of the day and time to answer all of my concerns. They are true professionals and their sales stats speaks for itself even though I was doubtful in the beginning but after working with them, the experience was as promised, they delivered, I got my home sold quickly and for more than our list price! Highly recommend them to anyone!"

"When my wife and I suddenly had to move half way across the country, Arslan and Saad made sure we had everything to go to closing, including keeping us updated on showings, emailing us offers, providing sound advice, setting up contractors and even removing some debris. They are the very definition of professionalism, and quick to respond to any questions or concerns. The materials they used to market our home were high quality, and there is no question they are extremely knowledgeable about every aspect of the real estate transaction. We couldn't imagine trying to sell our house with anyone else, and highly recommend the Jamil brothers."

"The Jamil brothers were referred to us by one of our colleagues at work. Arslan is a very cautious and careful analyst. Me and my fiancé are so glad we made the decision to list with them. Both Saad and Arslan are very hard working agents who are extremely knowledgeable of the local Real Estate market. You will not regret listing your home with Jamil Brothers. They will get great results for their clients and takes the stress out of selling or buying a home. We highly recommend The Jamil Brothers as a strong qualified experts as your Real Estate Agent."

"We just sold our home with Saad and Arslan Jamil. The experience was nothing short of being PERFECT! I have bought and sold a number of times during military relocation and it has always been stressful and every time an agent has found a way to disappoint or make a mistake causing stress during the process. This is the first time I can say that the entire process went smooth! Saad and Arslan sold our house within hours of going on the market, over the asking price, and quick settlement. Their negotiation skills are astonishing and clearly they are professionals who have done this over and over again. I highly recommend them!"

WELCOME

home



8

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