

real

## Real Estate Buyers Packet

Call the Calkins Real Estate Team

John Calkins

Phone: 304-704-0315

Jodi Calkins

Phone: 304-704-0072

Located in Elkins, WV

Email: [callthecalkins@gmail.com](mailto:callthecalkins@gmail.com)

Website: [www.CalltheCalkins.com](http://www.CalltheCalkins.com)

REAL Broker LLC. Broker Bernard Pudimott

“Helping with ALL your Real Estate Needs from Start to Finish, in the heart of the Appalachian Mountains”



Welcome to the Calkins Real Estate Team! We are John and Jodi Calkins, a dedicated husband and wife duo based in the picturesque heart of the Appalachian Mountains. With our combined expertise, you're essentially getting two professionals for the price of one, making your home-buying journey smoother and more enjoyable.

We are genuinely excited to assist you in finding your dream home or relocating to our beautiful area, of Randolph County WV. Our team is committed to guiding you through every step of the home-buying process, from getting pre-qualified and finding the perfect home to making an offer and negotiating terms. We will be by your side during home inspections, appraisals, and the closing process, ensuring that everything goes as planned.

Moreover, we understand that financing is a crucial aspect of purchasing a home. We can help you navigate various financing options, including first-time home buyer assistance programs in West Virginia, VA loans for veterans, conventional loans, and more. We'll explain how your credit score impacts mortgage rates and help you find the best rates available.

When it comes to closing costs, lender fees, title insurance, and inspections, we will provide you with a clear understanding of what to expect, ensuring there are no surprises along the way. Our goal is to make your real estate experience as stress-free and rewarding as possible.

Let the Calkins Real Estate Team handle all your real estate needs from start to finish, so you can focus on the exciting journey of finding your new home.

## **Tips for Finding Your Perfect Home**

Finding your perfect home can be an exciting yet daunting task. Here are some tips to help you navigate the process and ensure that your home-buying journey is both successful and enjoyable:

### **Define Your Needs and Wants**

Start by making a list of must-have features and those that are simply nice to have. Consider factors such as the number of bedrooms and bathrooms, the size of the kitchen, outdoor space, and proximity to schools, work, and amenities. This will help you narrow down your options and focus on homes that truly meet your needs.

### **Set a Realistic Budget**

Determine how much you can afford to spend on your new home by taking into account your income, savings, and any potential loans. It's important to be realistic about your budget to avoid financial strain in the future. Don't forget to factor in additional costs such as closing fees, moving expenses, and home maintenance.

### **Get Pre-Qualified for a Mortgage**

Before you start house hunting, get pre-qualified for a mortgage. This will give you a clear idea of how much you can borrow and demonstrate to sellers that you are a serious and qualified buyer. It can also streamline the process once you find a home you love.

### **Research Neighborhoods**

Explore different neighborhoods to find the one that best suits your lifestyle. Consider the quality of local schools, safety, public transportation, and community amenities. Visiting neighborhoods at different times of the day can also give you a better sense of the area's vibe and livability.

### **Work with a Knowledgeable Real Estate Agent**

Partnering with a knowledgeable and experienced real estate agent, like the Calkins Real Estate Team, can make all the difference. An agent can provide

valuable insights, arrange viewings, and negotiate on your behalf to ensure you get the best deal possible.

### **Trust Your Instincts**

Finally, trust your instincts. When you find a home that feels right, you'll know it. Listen to your gut and don't rush into a decision. Take your time to weigh the pros and cons, and ensure that the home you choose is the perfect fit for you and your family.

By following these tips and working closely with the Calkins Real Estate Team, you'll be well on your way to finding your dream home in Randolph County, WV. We are here to support you every step of the way and make your home-buying experience as seamless and enjoyable as possible. We also have a list of lenders available if you do not have a lender you're working with.



***CALL THE CALKINS FOR THE KEY TO  
YOUR NEXT HOME!***

## ESTIMATED TIMELINE TO BUYING A HOME

<b>Phase</b>	<b>Timeframe</b>	<b>Description</b>
Get Pre-Qualified	1-2 Weeks	Meet with lenders to determine how much you can borrow and get pre-qualified for a mortgage.
Research Neighborhoods	2-4 Weeks	Explore various neighborhoods to find the one that best suits your lifestyle and needs.
Partner with a Real Estate Agent	1-3 Weeks	Select and work with a knowledgeable real estate agent to assist in your home search and negotiations.
House Hunting	4-12 Weeks	Visit homes, attend open houses, and narrow down your choices with the help of your agent.
Make an Offer	1-2 Weeks	Submit an offer on your chosen home and negotiate terms with the seller.
Home Inspection and Appraisal	2-3 Weeks	Conduct a home inspection and appraisal to ensure the property is in good condition and worth the price.
Final Mortgage Approval	3-4 Weeks	Complete the mortgage application process and obtain final approval from your lender.
Closing	1-2 Weeks	Sign all necessary documents, transfer funds, and receive the keys to your new home.