FAQ
FIND ANSWERS TO COMMON QUESTIONS

Frequently Asked Questions (FAQ)

For Buyers

1. How do I start the home-buying process?
The first step is getting pre-approved for a mortgage so you understand your budget. From there, you can begin searching for homes with your agent.

2. What is a mortgage pre-approval?
A pre-approval is a lender's estimate of how much you can borrow based on your financial situation. It strengthens your offer when buying a home.

3. How much do I need for a down payment?
Down payments can range from as little as 3% to 20% or more, depending on the loan program.

4. What additional costs should I expect?
Buyers should budget for closing costs, inspections, appraisals, insurance, and moving expenses.

5. How long does it take to buy a home?
On average, the process takes 30–60 days once you're under contract, but timelines can vary.

6. What is a home inspection?
A home inspection is a professional evaluation of the property's condition to identify any potential issues.

7. Can I negotiate the price of a home?
Yes, offers can include negotiations on price, repairs, closing costs, and contingencies.

8. What happens at closing?
At closing, you sign all final documents, pay any remaining costs, and receive the keys to your new home.

For Sellers

9. How do I determine my home’s value?
Your home’s value is based on market conditions, comparable sales, location, and property condition. A professional evaluation helps set the right price.

10. When is the best time to sell?
While spring and summer are traditionally active seasons, homes can sell successfully year-round depending on market conditions.

11. What should I do to prepare my home for sale?
Declutter, clean, make minor repairs, and consider staging to make your home more appealing to buyers.

12. How long will it take to sell my home?
This depends on pricing, market demand, and location. Some homes sell quickly, while others may take longer.

13. Do I need to make repairs before selling?
Not always, but addressing major issues can help your home sell faster and for a better price.

14. What are the closing costs for sellers?
Seller closing costs may include agent commissions, transfer taxes, and other fees, depending on the transaction.

General Questions

15. Do I need a real estate agent?
While not required, working with an agent provides guidance, negotiation expertise, and helps simplify the process.

16. What is a contingency?
A contingency is a condition that must be met for the transaction to move forward, such as financing or inspection approval.

17. How competitive is the market right now?
Market conditions change frequently based on supply, demand, and interest rates. A local expert can provide the most accurate insight.

18. What happens if a deal falls through?
If a transaction falls through, both parties can move on and relist or resume their search.

19. How much are real estate agent fees?
Agent commissions vary but are typically a percentage of the sale price

20. What should I look for in a real estate agent?
Look for experience, strong communication, local market knowledge, and a proven track record.

Still Have Questions?

Real estate transactions can feel overwhelming, but you don’t have to navigate them alone.

If you have any additional questions, feel free to reach out anytime—we’re here to help make your experience as smooth and successful as possible.