

Buyer's Guide

to securing the property of your dreams.



Condos | Single-Family Homes | Investment Properties | Luxury Homes | Waterfronts



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Discover the valuable role a Buyer's Agent plays in navigating your home-buying journey, from the initial consultation to a successful settlement, and resources for beyond the sale!

Why Work with a Northrop Realty Buyer Agent? We Guide You Through One of Life's Largest Investments!



Here's How:

- 1 Guidance Against Legal and Contractual Pitfalls**
Instead of getting trapped in unfavorable contracts or exposing yourself to legal complications, I offer homebuyers expert guidance.
- 2 Negotiate Winning Strategies on Your Behalf**
I prioritize your best interests and possess the expertise to assess property value and negotiate the most favorable price.
- 3 Advanced Home Searches and Comprehensive Market Knowledge**
Utilizing exclusive tools and a deep understanding of market conditions, I can offer you invaluable insights into potential homes and the surrounding community.
- 4 First Line of Defense Against Property Issues**
I'll assist you in identifying potential red flags in property disclosures, safeguarding you from unforeseen repair expenses.

Before Starting Your Home Search, You Need To Get Pre-Approved.

Pre-approval offers financial clarity, a competitive advantage, and a streamlined homebuying process, making it an essential step for anyone serious about purchasing a home.

Understanding Your Budget

Pre-approval gives you a clear idea of how much you can afford to borrow. It considers your income, credit history, debt, and other financial factors, providing a realistic budget for your home purchase.

Competitive Advantage

Sellers often prioritize offers from pre-approved buyers because they have already demonstrated their ability to secure financing. This can give you an edge in a competitive market with multiple offers.

Focused Search

Knowing your budget helps narrow down your search to properties within your price range. It saves time by focusing on homes that you can realistically afford and avoids disappointment from falling in love with a property that's beyond your financial reach.

Confidence in Negotiations

Being pre-approved signals to sellers that you are serious about buying. It strengthens your negotiating position and may lead to more favorable terms or price negotiations.

Streamlined Closing Process

With pre-approval, much of the mortgage application process is already complete, speeding up the final loan approval process once you've found a home. This can shorten the time from offer acceptance to closing, providing a smoother transaction overall.

**I can connect you with
trusted mortgage lenders
in your area!**



Let's Take A Look At Your Step-by-Step Home-Buying Process



Discovery & Initial Consultation

We'll discuss your preferences, budget, and timeline, allowing you to outline your must-haves and deal-breakers in a property while gaining insights into the local market and available properties.



Buying Power

I offer professional resources to help define your budget, determine the type of loan that best suits your needs, and secure pre-approval



Search & Viewing

I can help narrow down your search by identifying what's most important to you. Once we have defined your search criteria, we'll use the latest digital technology to bring properties to your attention before they hit the market.



Pricing Strategy

Employing a comprehensive pricing strategy, we'll analyze market trends, comparable sales, and property conditions to determine the most competitive price for your offer, ensuring you make informed decisions during negotiations. We'll also draft a competitive offer, negotiating terms with the seller, including price, closing date, contingencies, and then signing the purchase agreement.



Negotiation & Finalizing Financing

Assisting you in providing the necessary documentation to your lender for final loan approval, we'll review and sign the loan documents together, then arrange for a final walkthrough of the property before closing.



Close & Move In

Coordinating the meeting with all involved parties, including the seller, agents, and attorneys, we'll sign the necessary paperwork, transfer funds for the purchase and closing costs, and then you'll receive the keys to your new home!

Essential Resources for Purchasing a Home in Maryland!

Should you require any of these resources, simply reach out, and I'll be glad to assist!



Mortgage Lenders

Reputable lenders who offer competitive rates and financing options tailored to your needs



Home Inspectors

Ensures the property is thoroughly inspected for any potential issues



Title Companies

Reliable title companies to conduct a title search and ensure a smooth and sound closing process



Insurance Providers

Options for homeowners insurance and other coverage to protect your investment



Local Government Offices

Resources for local zoning regulations, property taxes, and other local ordinances



Utility Providers

Resources to set up services for water, electricity, gas, internet, and more



Home Service Providers

Find local contractors, landscapers, and cleaners for home maintenance and improvement projects



School District Information

If applicable, a list of local schools and educational resources to help plan in the future



Community Resources

Explore community amenities, recreational facilities, and other resources in the area