EXPERIENCE · STRATEGY · RESULTS

The Smart Buyer's Guide

Your step-by-step roadmap to buying a home

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Welcome

A note from Randy

Buying a home is one of the biggest decisions you'll make — and it should feel exciting, not overwhelming. This guide walks you through the entire process, step by step.

With nearly 20 years of experience and 460+ homes sold across Southeast Michigan, my job is to protect your interests and make the path to your new home as smooth as possible.

“The right preparation turns a stressful purchase into a smart investment.”

The Homebuying Process

Seven steps from 'just looking' to keys in hand

1. Get pre-approved

Before you shop, get pre-approved. It tells you what you can afford and makes your offers far stronger. I can connect you with trusted local lenders.

2. Define your needs

We'll clarify your must-haves, target areas, and budget so we focus only on homes that truly fit.

3. Search & tour

You'll get early access to new listings the moment they hit the market. We'll tour the best matches and compare them objectively.

4. Make a winning offer

I build a strategic offer using real comparable sales and craft terms designed to win — without overpaying.

5. Inspection & appraisal

We protect you with a professional inspection and negotiate repairs or credits. The lender's appraisal confirms value.

6. Financing & underwriting

Your lender finalizes the loan. I keep every party on track so we hit deadlines and avoid surprises.

7. Closing day

You sign, fund, and get the keys. Congratulations — you're a homeowner!

Winning in a Competitive Market

How smart buyers stand out

- **Be pre-approved, not just pre-qualified.** Sellers take fully-vetted buyers more seriously.
- **Move quickly and decisively.** Great homes sell fast; we'll be ready to act.
- **Make a clean offer.** Strong terms can beat a higher, messier bid.
- **Lean on local data.** Knowing true value lets you offer confidently without overpaying.

Costs to Budget For

Beyond the price tag

- **Down payment** — often 3%–20% depending on your loan program.
- **Closing costs** — typically 2%–5% of the loan.
- **Earnest money** — a good-faith deposit that applies toward your purchase.
- **Inspection & appraisal** — paid during the process to protect your investment.

Let's Talk

When you're ready, I'm ready

Reach out anytime for honest, no-pressure guidance about your move.

Randy Hourani — Associate Broker, Keller Williams Legacy

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