

# The Nest Homebuyers Guide

Navigating Your Home Purchase with Nest Realty

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# Contents

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PART 1: Getting Started	5
Home-Buying Timeline	6
FAQs	10
PART 2: The Search Begins	13
The Nest App	15
Home Tours	16
PART 3: Making an Offer	19
PART 4: Contract & Loan Finalization	23
PART 5: Due Diligence Period	27
Home Inspection	28
Appraisal	30
PART 6: The Home Stretch	33
Final Walkthrough	34
Closing	35
Home-Buying Glossary	38

# Why Work with Nest

**At Nest, our guiding principle is Uncompromised Representation.**

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We're not just here to unlock doors or manage paperwork. Whether it's your first home or your fifth, you deserve representation that goes above and beyond. We're advisors, negotiators, educators, and problem-solvers. And we take our role seriously.

Buying a home is one of the biggest decisions you can make and we're here to guide, protect, and advocate for you every step of the way.

**Here's what you can expect from us:**

- **Your goals, first.** Every decision starts with what matters most to you.
- **Clear, honest communication.** We believe transparency builds trust.
- **Empathy-driven support.** We know this process can be exciting, stressful, and everything in between.
- **Detail obsessed.** From first showing to final signature, we sweat the small stuff.
- **No dual agency.** We represent one side only: yours.
- **A long-term mindset.** This isn't just about a transaction. We're in it for the relationship.

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Home About Agents Neighborhoods Buying Selling

City, neighborhood, ZIP code...

For sale Any price All property types All beds All baths Login Register

Real Estate & Homes for Sale

57 results

Active

789,000

3 bd - 3 ba - 2,564 sqft

883 LOCUST AVE, Charlottesville VA, 22902

MLS#: 668485

Active

299,900

3 bd - 1 ba - 1,876 sqft

1101 FOREST ST, Charlottesville VA, 22903

MLS#: 668482

Active

2,249,000

7 bd - 6 ba - 7,370 sqft

1201 EAST JEFFERSON ST Unit: The Lewis House is...

MLS#: 668450

Active

495,000

4 bd - 3 ba - 1,948 sqft

1234 HOLMES AVE, Charlottesville VA, 22901

MLS#: 668404

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1518 Aspen  
Lane

Nestle's home space...  
Spanning two-bathrooms...  
floor-to-ceiling...  
highlighted...  
features a...  
dining area...  
been tastefully...  
appliances, a...  
functionality a...

The primary suite...  
space and a beautiful...  
walk-in shower at...  
bedrooms are generous...  
bathroom. Step out...  
with a covered patio...

FEATURES:

3 BED

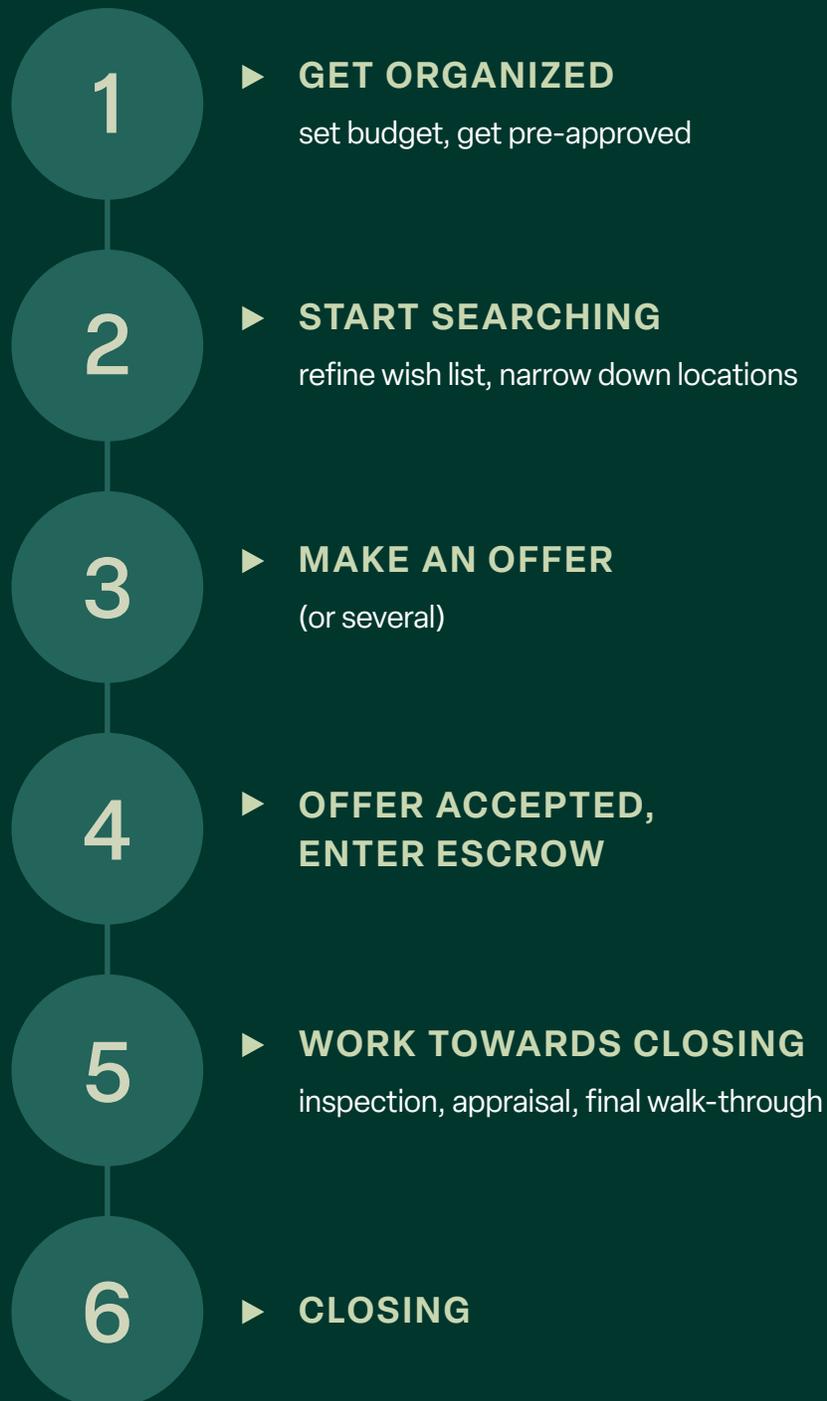
3.5 BATH

# Getting Started

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The process of buying a home can feel daunting, so we're here to guide you through every milestone—from budgeting and pre-approval to submitting offers and navigating negotiations. Let's begin.

# Home-Buying Timeline





## Your Nest Toolkit

As a Nest client, you'll have access to a smart, thoughtfully designed set of tools to help you make confident decisions at every step of your home-buying journey.

- **ShenandoahValley.NestRealty.com:** Search homes across the region, explore neighborhoods, and stay on top of new listings with real-time updates and smart filters.
- **Market Reports:** Get up-to-date, local insights with data-driven reports that help you understand pricing trends and neighborhood dynamics.
- **Nest Home Search App:** Explore listings, save favorites, share notes, and stay in sync with us—all in one place.



## Pre-Approval

Before you begin touring homes, it's crucial to get pre-approved for a mortgage. This shows sellers you're serious and financially prepared.

Your lender will review financial documents such as:

- Pay stubs, tax returns, W-2s
- Asset statements
- Residential history

▶ *Need help finding a great local lender? We've got recommendations.*

## Building Your Wishlist

Your vision for the perfect home is personal, as it should be. When you picture daily life in your next home, what do you see? Think about what truly matters to you, both now and in the years ahead.

Start by breaking your wishlist into three categories:

- **Must-Haves** – Non-negotiables you can't live without.
- **Would Be Nice** – Features you'd love, but could live without.
- **Deal Breakers** – Things you absolutely want to avoid.

Also consider your timeline. Is this a forever home or a 5–10 year plan? How might your needs evolve over time? Location, schools, walkability, space, style—every detail plays a role in how the home fits your life. If you're buying with someone else, create your lists separately, then compare. Focus on alignment around the must-haves and keep an open mind about where you can compromise.

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## Ready to Start Shopping?

Before we dive into tours and offers, let's make sure you're set up for success. Here's a quick checklist to help you prepare:

- Connect** with a local expert (Hi, that's us!).
- Understand** your expected closing costs.
- Set a budget** that feels right for you.
- Organize** your finances and get pre-approved.
- Define** your must-haves and deal breakers.
- Get a feel** for the current market.

Still working through a few items? No problem—we'll help you fill in the gaps. If every box is checked, lace up your walking shoes...it's time to start the search.

# Home-Buying

## FAQs

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Buying a home comes with a lot of questions, and we'll make sure nothing gets overlooked. You'll be informed, prepared, and supported every step of the way.

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### **Q: How much money will I need to buy a home?**

A: Beyond the purchase price, be sure to budget for things like inspections, closing costs, insurance, taxes, and potential repairs. Not every cost applies to every purchase, but it's smart to plan ahead. A mortgage calculator is a great place to start if you're unsure about your price range, but speaking with a lender is the best way to get the most accurate estimate.

### **Q: How long does it take to close once I'm under contract?**

A: Most resale purchases close in about 45–60 days. Timelines can vary based on the property, financing, or inspection results.

### **Q: Why should I get pre-qualified?**

A: Getting pre-qualified early gives you a sense of what you can afford and shows sellers you're serious. It's a great first step, but keep in mind: you'll still need a pre-approval letter to make a strong offer.



### **Q: What if I can't find the right home and want to build?**

A: We'll help you explore options—from new construction neighborhoods to custom builds. This starts with understanding your goals, timeline, and budget. From there, we can recommend a variety of different builders.

### **Q: Who helps me put that team together?**

A: We do. From inspectors to lenders, to attorneys, we'll help you build a team of trusted professionals to guide each step of the process.

### **Q: Why doesn't Nest practice single agent dual agency?**

A: Simply put, we believe single agent dual agency isn't in the client's best interest. Single agent dual agency occurs when one agent represents both the buyer and the seller in the same transaction. While legal in some states, this arrangement can create a conflict of interest, making it difficult for the agent to fully advocate for either party. At Nest, we believe providing the best possible service means maintaining complete focus and loyalty to one side of the transaction—ensuring our clients get clear, undivided representation.



# The Search Begins

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With your financing in place, it's time for the fun part—finding the right home. From organizing your search with the Nest App to stepping inside homes that catch your eye, this stage is all about exploring possibilities while staying focused on what matters most. Together, we'll keep you informed, intentional, and ready to act when the right home appears.

11:09



\$580,000

© 1245 Main Street, Staunton, VA 24401

3 BEDS 3 BATHS 4,356 SQFT



Agent  
**Nest Concierge -  
Shenandoah Valley**  
Nest Realty

Status  
**Active**

Contact Agent

Garage Spaces  
2

Property Type  
 Condo / Townhouse

Lot Size (SQFT)  
4,356

Sqft  
4,356

HOA Fee  
\$312.00 Monthly

Lot Size (Acres)  
0.10

Full Baths

MLS Source ID  
1562400

Pool  
No

Half Baths

Schedule Showing

Levels

Single

# Start Your Search with the Nest App

**Before we hit the road to see homes in person, let's get organized with one of our favorite tools: the Nest Home Search App.**

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This isn't your typical real estate app. Ours is designed to keep us connected and in sync with real-time alerts, hand-picked listings, and built-in tools that make the process easier every step of the way.

**With the Nest App, you can:**

- Browse listings across the region using smart filters that actually work.
- Save and organize favorites—and leave notes to track what you love.
- Get custom recommendations based on what you're looking for.
- Schedule showings and communicate all in one place.

We'll set up a personalized search that reflects your must-haves, nice-to-haves, and dream-home goals. It's the best way to stay focused, informed, and ready—especially in a fast-moving market.

# Let's Begin the Home Tours

A home tour is your chance to see how a space feels and flows—not just how it looks in listing photos. From light and layout to the neighborhood vibe, some things are only clear when you're there in person.

Although not ideal, you may sometimes only get to see a home once before needing to make a decision—especially in a competitive market. That's why it helps to show up with a clear head, a sharp eye, and the right questions in your back pocket.

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## 1. Be Intentional

► *Bring your wishlist, but be flexible*

No home is perfect, but the right one should feel like it could be yours. As you walk through, here are a few things to consider:

- Does the layout work for your daily life?
- How's the natural light at different times of day?
- What's the condition of the major systems (roof, HVAC, plumbing)?
- Can you picture yourself in the neighborhood (on a weekday and a weekend)?
- Are the must-haves truly there, or are you trying to talk yourself into it?

## 2. Identify Easy Changes

Don't get too hung up on cosmetic flaws or personal style choices that can be fixed, such as:

- Paint and wallpaper
- Flooring and carpet
- Light fixtures and hardware
- Landscaping
- Window treatments
- Kitchen or bath finishes (if the layout works)

## 3. Identify Red Flags

Some issues go deeper and deserve closer inspection or professional evaluation, such as:

- Signs of moisture or mold
- Foundation or structural cracks
- Strong odors (pets, mildew, smoke)
- Roof or HVAC age/condition
- Unpermitted additions or questionable renovations
- Poor drainage or problem grading

## 4. Smart Questions to Ask

Here are a few of the questions we start with:

- What updates or repairs have been made in the last 5–10 years?
- Are there any known issues or needed repairs?
- How old are the roof, HVAC, and appliances?
- Is the home on public water/sewer, or well/septic?
- Are there HOA rules or fees that affect how the property can be used?
- Have there been previous offers or inspections?



# Making an Offer

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There's no formula for knowing the perfect moment to make an offer. Sometimes it happens after weeks of searching. Other times, it's the very first house you see. No matter where you are in your journey, we'll help you decide when it's time to move forward.

# Making an Offer & Negotiations

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Once you've talked things through with anyone you're buying with, we'll have an honest conversation about next steps. We'll weigh what you love, what you don't, and what your long-term goals are. Then, we'll combine that with our local market knowledge, experience, and strategy to guide you toward a confident decision.

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## How to Make an Offer

**You've found the one—now it's time to make it official.**

The first step is deciding how much to offer. We'll look at a range of factors together: how long the home's been on the market, recent comparable sales, current competition, and any repairs or updates the home may need. Our goal is to help you strike the right balance between value and strategy. Once we've landed on the right number, we'll prepare and submit your formal offer. This will include:

- Your proposed purchase price.
- Who will be on the title.
- Your pre-approval letter.
- Any requests or contingencies (like inspections or seller credits).
- Key dates for financing, closing, and the seller's response.

We'll walk through each part of the offer together and make sure you're confident before anything is submitted.



## Negotiating 101

If the seller comes back with changes or a counteroffer, we'll enter the negotiation phase. This is where strategy matters and where our experience really kicks in.

Common seller counteroffers may include:

- A higher purchase price.
- A different closing date.
- Fewer contingencies.
- Reduced or no coverage of closing costs.
- A larger earnest money deposit.

We'll help you evaluate every option, understand what's reasonable (and what's not), and decide how to respond with confidence. Whether it's a quick yes or a deeper back-and-forth, we'll guide you through each step.

By Appointment Only

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## Contract & Loan Finalization

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Congrats! You're officially under contract. Once your offer is accepted, things start to move quickly, but we'll keep everything organized and on track. From submitting your loan application to lining up inspections, we'll walk through each step together.



## Contract Ratification

- ▶ *A ratified contract means all parties have agreed, signed, and received the finalized paperwork.*

This date begins the official timeline for your purchase, including contingencies, deadlines, and closing.

You're now in a binding agreement with the seller. The contract will include the purchase price, any negotiated terms, and relevant closing costs. It also protects you against last-minute surprises while giving us a roadmap for what happens next.

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## Choosing Your Lender

If you're financing your purchase, it's time to submit a formal loan application. You can still compare lenders at this stage, but once you apply, you're committed to working with that provider. Not sure where to start? We're happy to recommend trusted local lenders and guide you through the right questions to ask.

After you choose a lender, you'll need to provide documentation like income, savings, debt, and employment details. The sooner you submit these, the smoother the process will be. You may also need to prepay for services such as the home appraisal, which helps the lender confirm the property's value.

Once the appraisal is complete, your file moves to underwriting for final approval. When everything checks out, you'll "lock in" your loan terms and interest rate.



# Due Diligence Period

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Buying a home is a big commitment and the due diligence period is your chance to make sure everything checks out before moving forward.

# Home Inspection

## Q&A

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A home inspection gives you a clear-eyed look at the property's condition. It's your opportunity to identify potential issues and decide whether to request repairs, negotiate terms, or potentially walk away.

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### **Q: How long does it take?**

A: Most inspections take two to four hours. The inspector will need access to all areas of the home, including the attic, crawlspace, and systems.

### **Q: What does it cost?**

A: Inspections typically range from \$600 - \$800, depending on the size and location of the home. If you are adding on a radon test, that will be additional. Payment is usually due at the time of service, and is covered by you, the purchaser.

### **Q: What's Included?**

A: The inspector will evaluate major systems and structures:

- Roof, foundation, walls, windows, and doors.
- Plumbing, electrical, and HVAC.
- Attic, crawlspaces, and visible insulation.

If concerns arise, they may recommend bringing in a specialist.

## Q: Who hires the inspector?

A: You do, but we're here to help. We can share a list of vetted inspectors we trust.

## Q: Should you attend?

A: Yes, if you can. Being there in person helps you better understand the report and ask questions in real time. We'll prep you beforehand so you know what to look for.

## Pro Tips for Inspection Day

- **Bring:** A tape measure, notepad, and pen. Water and snacks are also a good idea, especially if the home is vacant.
- **Use the time:** There may be some downtime while the inspector works. This is a great chance to take measurements or plan furniture placement.
- **Stay curious:** Ask questions. Your inspector is a valuable resource.
- **Afterward:** You'll receive a detailed report with photos, notes, and a summary. From there, we'll review it together and discuss next steps.

## Questions to Ask Your Inspector

Not all of these will apply to every property, but they're a good starting point:

- How old are the plumbing and electrical systems? Are they in good shape?
- Are all systems (electrical, plumbing, HVAC) up to code?
- Are there any safety issues—fire, water, or health-related?
- How's the drainage around the home?
- Any signs of moisture, mold, or termites?
- Are lead paint or asbestos concerns here?
- Any radon risks in this area?
- Do nearby trees pose a potential hazard?
- What repairs are the highest priority?
- What's your biggest concern overall?
- Should any areas be reviewed by a specialist?

# Appraisal Process

## Q&A

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A home appraisal is required by your lender to determine the fair market value of the property. It's different from a home inspection—it's focused mainly on value, not condition—and it likely can't be waived.

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### **Q: Who orders It?**

A: Your lender will arrange the appraisal through a third-party appraiser. While you don't schedule it, you are responsible for the cost (usually between \$500 and \$700) depending on the home's size and location.

### **Q: What happens during the appraisal?**

A: The appraiser will tour the home and assess its size, location, condition, and any recent upgrades. They'll also compare it to similar nearby properties that have recently sold. Afterward, they'll issue a formal report to your lender (and us).

### **Q: What if the appraisal comes in low?**

A: If the appraised value is less than your agreed-upon purchase price, your lender may reduce the loan amount to match the appraised value. From there, you'll have options:

- Pay the difference out of pocket.
- Re-negotiate the price with the seller.
- Walk away (if your contract includes an appraisal contingency).

We'll guide you through your options if this happens and help you decide the next move.

# Final Check-In

- ☑ Inspection? **Done.**
  - ☑ Appraisal? **Complete.**
  - ☑ Financing? **In Motion.**
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## You're almost there...

**Before we head to the closing table, it's time to take a moment to pause, reflect, and make sure everything still feels right. These final questions can help guide that gut check:**

- Does the home still feel like the right fit—for your lifestyle, goals, and timeline?
- Have any inspection items changed how you feel about the property?
- Are you comfortable with your monthly payment, cash-to-close, and overall financial picture?
- Do you have clarity on move-in logistics, repairs, or next steps?
- Are there any unanswered questions we can help with before closing?

► *This is a big milestone—and we're here to make sure you feel confident heading into it. If anything's unclear or giving you pause, let's talk it through.*



# Welcome Home

Congratulations on the purchase of your new home. We're thrilled to be a part of this important moment in your life.



# The Home Stretch

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You're almost there—the excitement of move-in day is just around the corner. These last few steps, from the final walkthrough to closing, ensure everything is in order before the keys are in your hand. Let's walk through what to expect.



## The Final Walkthrough

This is the last step before you get the keys. We'll schedule a walkthrough to ensure the home is in the same condition as when you went under contract and that agreed-upon repairs (if any) have been completed. It's a final moment to confirm everything's in place before closing.

Together, we'll check:

- Are all major systems functioning as expected?
- Have all seller belongings been removed (unless otherwise agreed)?
- Is the home ready for move in?

## Prepare for Closing

Closing day is in sight, but there are still a few important steps to take. In the weeks leading up to closing, we'll help you stay organized, coordinated, and ready. From confirming utility transfers to finalizing paperwork, we'll walk through it together.

Here's what to expect:

- Review and sign your Closing Disclosure. This outlines your final loan terms, payments, and closing costs.
- Gather required documents. You'll need a government-issued ID and proof of homeowner's insurance.
- Secure your funds. Your down payment and closing costs will typically be paid via certified check or wire transfer.
- Set aside time. Closings can take an hour or so—plan accordingly.
- Stretch your hand. There's a lot of signing involved!

Have questions about what to prepare? Your lender and closing attorney will help confirm what's needed and we'll make sure nothing is missed.

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## Closing Time

**You've made it. Closing day is here.**

You'll meet with the closing attorney to sign your final paperwork, make your payments, and officially become the new owner. Bring your ID, your confirmed payment details, and a little patience. There's a good bit of paperwork, but it's all worth it.

► *Take your time. Ask questions. We'll be right there with you at the closing table.*



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# Welcome Home

Buying a home is a big milestone and we're proud to be part of yours. From your first search to the final signature, our goal has been the same: to support, guide, and advocate for you every step of the way.

Here's to this new chapter, this big leap, this next adventure.

**Welcome home. We're so glad you're here.**

# Home-Buying Glossary

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► *Real estate has its own language. And while you may not need to know every term, it helps to understand the key ones you're likely to come across.*

**Appraisal:** A professional, third-party assessment of a home's fair market value.

**Closing:** The final step in the real estate transaction when ownership officially transfers from seller to buyer.

**Closing Costs:** The fees and expenses—beyond the purchase price—paid at closing (often including taxes, lender fees, and title services).

**Closing Disclosure:** A required document that outlines the final terms, costs, and details of a buyer's mortgage loan.

**Comps:** Short for “comparable sales.” These are recently sold homes in the area that are similar in size, condition, and location. We use comps to help determine a fair price, whether we're making an offer or evaluating a listing.

**Contingency:** A condition that must be met for a real estate contract to move forward (e.g. financing, inspections, appraisal).

**Deed:** The legal document that officially transfers ownership of a property.

**Down Payment:** The portion of the purchase price paid upfront by the buyer, not covered by the mortgage.

**Earnest Money Deposit:** A deposit submitted with an offer to show the buyer's serious intent to purchase; applied to closing costs or down payment if the sale goes through.

**Escrow:** A neutral account where funds and documents are held until all parts of the transaction are complete.

**Home Inspection:** A buyer-ordered evaluation of a property's condition, including major systems and potential issues.

**Mortgage:** A home loan in which the property itself is used as collateral.

**Mortgage Rate:** The interest rate charged on a mortgage loan.

**Points:** Also known as "discount points," these are upfront fees you can pay to lower your mortgage interest rate. More points = lower rate.

**PITI:** No, it's not a typo. It stands for Principal, Interest, Taxes, and Insurance—the four parts of your monthly mortgage payment.

**Pre-Approval Letter:** A lender-issued letter confirming the buyer is approved for a loan up to a specified amount, based on verified financials.

**Pre-Qualification Letter:** An early estimate of what a buyer may be eligible to borrow, based on self-reported financial information.

**Seller Concession:** When the seller agrees to cover certain buyer costs (like closing fees or repairs) to help get the deal done. It's a negotiation tool that can make a home more affordable for the buyer.

**Title:** A legal record of property ownership.

**Title Insurance:** Insurance that protects against potential issues with ownership or title history.

**Underwriting:** The process a lender uses to evaluate a buyer's financial profile and determine loan approval.

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