



HOME BUYERS RESOURCE GUIDE



A Practical Handbook for your home purchase



WELCOME



A message from the WAR TEAM

First and foremost, thank you for trusting the DMV Warteam to guide you through one of the most exciting milestones of your life — becoming a homeowner!

We created this Buyers Resource Guide to empower you with the knowledge, tools, and confidence you need every step of the way.

Inside, you'll find a clear breakdown of the 10 steps to homeownership, an overview of popular loan programs, helpful tips to make the process smoother, the 10 Mortgage Commandments to keep you on track, and why so many buyers across the DMV choose to trust the Warteam.

We're honored to be part of your journey and are committed to making it as smooth, informed, and successful as possible. Let's get you home!

BEFORE YOU START THE HOMEBUYING PROCESS: 3 MUST-DO STEPS



- 1. Understand Your “Why”**
- 2. Are you buying to build wealth, stop renting, shorten your commute, or create a space for your family? Getting clear on your motivation will help shape your goals and guide every decision along the way.**
- 3. Check Your Credit & Clean Up Your Finances**



10 STEPS TO HOMEBUYING



Start your journey today!

- 1. Buyer Consultation & Hire an Agent**
- 2. Get Pre-Approved by a Lender**
- 3. Create Your Home Search Criteria**
- 4. Tour Properties In-Person or Virtually**
- 5. Submit a Strong Offer**
- 6. Negotiate & Go Under Contract**
- 7. Schedule Home Inspection & Negotiate Repairs**
- 8. Appraisal & Final Mortgage Approval**
- 9. Final Walkthrough**
- 10. Settlement Day - You Get the Keys!**



- ✓ Ask about down payment assistance programs
- ✓ We help you navigate contingencies, inspections, and timelines



LOAN PROGRAMS



Loan Programs

- **FHA Loan - Low down payment, flexible credit**
- **Conventional Loan - Great for higher credit scores**
- **VA Loan - No down payment for eligible veterans**
- **USDA - Zero Downpayment if purchase in a rural area**



Down Payment Assistance

- | | |
|-------------------------|---------------------|
| • DC Opens DOORS | • EAHP |
| • HPAP | • FHLB |
| • MMP | • NACA |
| • ADU/IZ | • Gift Funds |

- ✓ Don't open new credit lines or make large purchases during the process.
- ✓ Save for closing costs (3-6% of purchase price)
- ✓ Keep documents organized: taxes, pay stubs, IDs

MORTGAGE COMMANDMENTS



Follow these commandments to be successful !

1. Thou shalt not change jobs, become self-employed, or quit your job.
2. Thou shalt not buy a car, truck, or van unless you plan to live in it.
3. Thou shalt not use credit cards excessively or let your accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
5. Thou shalt not omit debts or liabilities from your loan application.
6. Thou shalt not buy furniture before you buy your house.
7. Thou shalt not originate any inquiries into your credit.
8. Thou shalt not make large deposits without checking with your loan officer.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone.





WORKING WITH THE WAR TEAM



Why Trust The War Team?

- **You Get What You Pay For, Full Representation** - In today's market, buyers may be responsible for paying their agent. That means your Realtor® works exclusively for you, with no divided loyalty—and every move is in your best interest.
- **Local Market Knowledge** - We understand pricing trends, neighborhoods, schools, and local incentives—giving you an edge when making offers. We are DC Natives
- **Skilled Negotiation** - From offer to inspection repairs, we protect your interests and negotiate the best terms on your behalf.
- **Streamlined Process & Trusted Network** - We connect you with top lenders, inspectors, and title pros, making the process smoother and less stressful.
- **Contract-to-Close Support** - Real estate deals are complex. We manage paperwork, deadlines, contingencies, and keep your closing on track.

- ✓ We negotiate fiercely on your behalf
- ✓ Access to exclusive listings and trusted lender/inspector partners
- ✓ You'll never feel left in the dark-transparent communication throughout

YOU'RE ONE STEP CLOSER TO HOMEOWNERSHIP!



Thank you for taking the time to review The WAR Team Buyer Resource Guide. Buying a home is a major milestone, and having the right support makes all the difference. Our mission is to provide clarity, confidence, and exceptional service every step of the way—from consultation to closing. If you have any questions, want to discuss your next steps, or need a referral to a trusted lender, inspector, or aLet's get you home.



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