

Buyer Roadmap (DMV)

The simple plan to buy smart, win offers, and protect your payment

START HERE

Do these 3 steps first (5 minutes):

- Decide your priority: Payment, Speed, or Winning Terms
- Confirm your numbers: payment cap + cash-to-close budget
- Pick a track: Payment First (Conservative) vs Balanced vs Winning Offer

What this kit does

Gives you the timeline, checklists, and decision rules so you know what to do next - even before you talk to anyone.

My Priority

Check one now. This determines your best track and strategy.

- Payment (stay within my monthly budget)
- Speed (close fast / move quickly)
- Winning Terms (maximize acceptance)



Open Buyer Tools

Scan or click:
thecredlegroup.com/homebuyers



Live Listings (RealScout)

Scan or click:
carloscredle162.realscout.com

Next: Pick your track

Open Buyer Tools

Live Listings

Pick the track that matches your goal

Choose Your Track

Most buyers lose money from confusion: wrong payment target, weak offer terms, and missed deadlines. Pick the track first - then everything else becomes simple.

PAYMENT FIRST

Best when monthly budget is #1

- Set a firm payment cap
- Explore DPA/buydowns
- Ask for seller concessions
- Avoid stretching on price

BALANCED

Most common: strong + safe

- Clean pre-approval
- Standard contingencies
- Close ~21-35 days
- Smart negotiation rules

WINNING OFFER

Maximize acceptance

- Stronger earnest money
- Shorter contingencies
- Appraisal plan ready
- Flexible closing timing

Simple rule

If payment is tight -> Payment First. If you want a safe win -> Balanced. If homes are getting 10+ offers -> Winning Offer.

Next: Set your budget

[Buyer Tools](#)

[Book Consult](#)

Typical Timeline (adjusts by track)

This is a baseline. Your timeline changes if you need seller concessions, a rent-back, appraisal issues, condo docs, or tighter inventory.

Phase	What Happens	Typical Time
Strategy + Pre-Approval	Buyer intake + plan, pre-approval, payment cap, loan path	1-3 days
Home Search Setup	Buy box, RealScout feed, tour plan, showing strategy	1-3 days
Touring + Shortlist	View homes, compare comps, estimate payment, pick top options	3-21 days
Offer + Negotiation	Write offer, counters, ratify, lock deadlines	1-3 days
Under Contract	Inspection, appraisal, title, underwriting milestones	14-35 days
Closing + Keys	Final numbers, walkthrough, signing, funding, move-in	1-3 days

Winning tip

Your highest leverage is before you offer: clean pre-approval, clear payment cap, and ready-to-go paperwork.

**Next: Build
your Buy Box**

Live Listings

Buyer Intake

Your Numbers (the 3 guardrails)

If you protect these 3 numbers, you avoid the #1 mistake: buying a home you can't comfortably carry month-to-month.

1) Payment Cap (\$/mo)

2) Cash-to-Close Budget (\$)

3) Comfort Price Range

\$_____ to \$_____

Cash-to-close usually includes

- Down payment
- Appraisal + inspection
- Moving / utilities
- Closing costs
- Reserves (safety buffer)

Simple formula

If your payment cap is fixed, price is the variable - not the other way around.

Next: Get Pre-Approved

Get Pre-Approved

Book Consult

Your Buy Box (what we search for)

Keep it simple: 5 must-haves, 5 deal-breakers, and a clear move timeline.

Areas / Zip codes

Home type (SFH / TH / Condo)

Beds / Baths

Max monthly payment

Move-in target date

Must-haves (top 5)

Deal-breakers (top 5)

Tip
Limit your must-haves to five. More options creates decision fatigue and slower offers.

Next: Start receiving [Live Listings](#) [Book Consult](#)

Offer Strategy (terms that win)

Price matters, but terms often decide the winner. Use this to choose your leverage - and protect your risk.

Lever	What it does	Risk
Earnest Money	Shows commitment + strength	Tied up if you default
Inspection	Finds major issues	Waiving increases risk
Appraisal Plan	Protects if value is low	Gap can require extra cash
Closing Date	Matches seller needs	Too fast can stress lender
Concessions	Reduces cash-to-close	Harder in hot markets
Escalation Clause	Auto-competes up to a cap	Must cap responsibly
Rent-back	Helps seller transition	Adds occupancy complexity

Offer Terms Scorecard (check what you want)

We'll finalize based on property condition, comps, and competition.

- Keep inspection contingency
- Shorten inspection window
- Offer appraisal gap (only if needed)
- Ask for closing cost help
- Flexible closing date
- Escalation clause with cap

Next: Run the offer through

Buyer Tools

Power Plan

Under Contract Checklist

Once ratified, deadlines move fast. Use this to stay ahead of inspection, appraisal, and lender conditions.

Days 1-3

- Submit EMD (earnest money)
- Schedule inspection + specialty checks
- Send docs to lender (income/assets/ID)

Days 4-10

- Review inspection + pick strategy
- Negotiate repairs/credit (if needed)
- Review HOA/condo docs (if applicable)

Days 11-20

- Appraisal delivered (plan if low)
- Underwriting conditions + verifications
- Title review (liens + survey)

Days 21-35

- Clear to close (CTC)
- Review Closing Disclosure (CD)
- Final walkthrough + signing

Deadline rule

Never miss your inspection window, financing contingency, or appraisal contingency. Put them on your calendar the day you ratify.

Next: Get your insurance plan

[Insurance Survey](#)

[Insurance Page](#)

Inspection & Appraisal Playbook

Use inspections to find real risk, not cosmetic issues. Use appraisals to protect value - and have a plan if it comes in low.

Inspection: focus on big-ticket items

- Roof, HVAC, foundation, moisture
- Electrical, plumbing, sewer line
- Windows/doors, structural movement
- Safety hazards + major systems
- Ask for credits when possible

Appraisal: if value comes in low

- Renegotiate price with seller
- Bring difference (only if planned)
- Appeal with better comps
- Restructure terms/closing costs
- Walk away if risk is too high

Strategy

If you're paying top dollar, protect yourself with inspection clarity and an appraisal plan before you waive anything.

**Next: Prepare
for closing**

Book Consult

Buyer Intake

Closing Week (keys without surprises)

The last week is about details: walkthrough, wiring, and moving logistics. Use this checklist to stay calm and in control.

- Review Closing Disclosure (CD) for cash-to-close + terms
- Final walkthrough (confirm condition + repairs)
- Utilities transfer (electric, gas, water, internet)
- Bring valid ID for closing
- Funds to close: wire only using VERIFIED instructions
- Change locks and update security
- File homestead/primary residence docs if applicable

Wire fraud rule

Never trust emailed wiring instructions. Call the title company using a verified number before sending any money.

**Next: Join the
VIP**

VIP Hub

Leave Review

Your Next Steps

- 1 Take the Homebuyer Power Plan (60 seconds)**
api.leadconnectorhq.com/widget/survey/jzXz3hLCopSmlpwGjxAn
- 2 Complete the Buyer Intake (so we can move fast)**
api.leadconnectorhq.com/widget/form/WmyXjfQ0LVNJWI7L5akP
- 3 Get Pre-Approved (NFM)**
nfmlending.com/loanoriginator/carlos-credle
- 4 Start your Live Listings feed (RealScout)**
carloscredle162.realscout.com/homesearch/map
- 5 Run the Homebuyers Calculator**
thecredlegroup.com/homebuyers
- 6 Book your Buyer Strategy Call**
api.leadconnectorhq.com/widget/bookings/credle-consult



Homebuyer Power Plan

Scan or click:

api.leadconnectorhq.com



Buyer Intake

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**Next: Book
your Buyer**

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[Get Pre-Approved](#)