



COLDWELL BANKER
ELITE

HOME BUYER *Consultation* GUIDE




Matthew Rathbun
Real Estate Broker



Hello!

I'm Matthew Rathbun

YOUR EXPERT GUIDE

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Hello there!



FIRST... A THANK YOU

If you're browsing through this buyer guide, it's because you're thinking about purchasing your next home. With over a million REALTORS® out there, it's truly heartening that you've taken a moment to see if my team and I could be the perfect partner in your home-selling journey. I deeply appreciate the valuable time that you've given me and I hope the resources I've compiled live up to your expectations. A big thank you for reviewing this information!

MY "ABOUT ME" IS ABOUT YOU

I've been a Realtor in Fredericksburg, helping people for a long time. I grew up in the area and decided to stay to raise my beautiful daughters with my beautiful wife of over 30 years and our adorable grandson. Thrown into our crazy lives are our Golden Retriever, Jett, and our rescue kitten, Rosie. I love Virginia and enjoy the people, history, and progress I've been exposed to. But this isn't really about my story... It's about how I can be a supporting character in yours..

You may be a first-time home buyer or have purchased a dozen times, but every move is the beginning or end of a different chapter. You have enjoyed or will enjoy entertaining, raising a family, playing with your first dog, or just the reprieve of a safe harbor in this home. It's more than just a "transaction"; it's part of your life. I'm here to help you navigate the process to the best of my ability.

For a long time, I've helped clients with the real estate part of their story. I've had clients refer me to their children, and those children then refer me to their own. Working with three generations in the same family and being trusted by them is an honor.

I've been with clients when they've received a call that their child was accepted to the school they've dreamed of, and I've been with clients when they get a call that their parent has died unexpectedly. I've met with young mothers after their husbands have died and parents who have just found out they're having a baby after years of trying. It is an honor to be trusted by these families to help them with the often complex process of buying or selling a home. I would be honored to partner with you for the next chapter of your life's story.



ABOUT
the team

*Matthew
Rathbun*

meet THE TEAM



MATTHEW RATHBUN

BROKER | LISTING SPECIALIST | REALTOR®

Hey there! I'm your real estate guide and new best friend! Your real estate guide and dedicated local Virginian committed to being more than just an agent, offering deep knowledge of the process and prioritizing your home buying or selling journey as a unique adventure. Let me put over two decades of experience and knowledge to work to protect your family.



KAITLIN LEE

BUYER SPECILIAST | REALTOR®

Hi! I grew up in Richmond and went to college in Fredericksburg. I am passionate about helping others navigate their real estate goals in a positive, detailed, and low-stress process. When you hire me as your Realtor, you will have a full-time hands-on agent that is committed to you and your goals.



SARA CORDES

TRANSACTION COORDINATOR | REALTOR®

Hi ya! It's an important decision when choosing a Realtor to represent you. There is always so much that goes into the buying, or selling of a home. It can be a very joyous, or stressful time on anyone, but that's why you are in luck! I'm here to help you through the process and to make your life less stressful.



LIV DANIELS

MARKETING SPECIALIST

I'm a graphic designer and marketer with a BA from the University of Delaware. My role is to support the agents and clients with their marketing needs to ensure that our resources and tools are deployed for the highest possible impact.

meet THE TEAM



NICK BOHN

MORTGAGE LENDER | MOVEMENT MORTGAGE

Nick Bohn is one of Virginia's most well-respected mortgage experts and has a wide variety of loan types to serve nearly every buyer's needs. You're free to work with any lender that you'd like, but you should do yourself a favor and have a conversation with Nick. [Nick Bohn's Website](#)



PHILLIP BLAKE

SETTLEMENT AGENT | MBH TITLE

Phillip Blake is a seasoned professional in the area of title insurance and real estate settlement services. Phillip's commitment to customer service and his own knowledge has created exceptional experiences for many years.

[MBH Title](#)

*Neither Matthew Rathbun nor Coldwell Banker Elite warranty these providers or their work. Consumers are encouraged to research their choices by whatever means they deem necessary. Clients are free to use any vendor that they prefer. Coldwell Banker Elite may have affiliations with vendors that are recommended to consumers.



needs

ASSESSMENT

BUYER QUESTIONNAIRE



BUYER INFORMATION

Date: _____

First name _____
Last name _____
Home address _____
City, state, zip _____
Home phone _____
Cell phone _____
E-mail _____
Preferred method PHONE CELL EMAIL
Preferred time _____ AM _____ PM
Profession _____
Employer _____
Work phone _____

Reason for buying _____
First time buyer YES NO
Married YES NO
Children YES NO # _____
Other family members YES NO # _____
Pets YES NO # _____

CO-BUYER

First name _____
Last name _____
Home phone _____
Cell phone _____
E-mail _____

PRICE AND FINANCING

Paying method? CASH FINANCE **Lender name?** _____
Have you been pre-qualified? YES NO **Have you been pre-approved?** YES NO
What amount have you been pre-qualified/pre-approved for? \$ _____
Will your lender issue a pre-qualified/pre-approval letter stating this amount? YES NO
What monthly payment range would you feel comfortable with? \$ _____
Do you need to sell a house before you can purchase another? YES NO ON MARKET
If you find a property you like, are you ready to make an offer now? YES NO
What price range are you considering? \$ _____
What down payment amount are you considering? \$ _____
Are you currently in a lease? YES NO **When does it expire?** _____

DESIRED LOCATION

Desired city area, or neighborhood: _____
Desired school district: _____
Are you familiar with the area that you would like to move to? YES NO
Describe the look and feel of the preferred area you would like to move to: _____



HOME REQUIREMENTS

Type of home: SINGLE FAMILY HOME MULTI-FAMILY HOME VILLA TOWNHOUSE CONDO

Selling as: NEW HOME RESALE BOTH **Home style:** MODERN CLASSIC

Home size: UNDER 1000 1000-2000 2000-3000 3000-4000 OVER 4000 **sq. ft.**

Lot size: SMALL MEDIUM LARGE specific acreage: _____

Floors: SINGLE STORY MULTI-STORY **Open floor plan?** YES NO

ROOMS & FEATURES

Please provide us more information on the main room's requirements and rate the importance of each extra feature of your new home (1 = not important; 5 = very important).

BEDS # **BEDROOMS** MASTER # KIDS # OTHER # **BATHS #**

	1	3	5		1	3	5
MASTER SUITE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	READY TO MOVE IN	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
WALK-IN CLOSET	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	RENOVATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
GUEST ROOM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	PRIVACY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OFFICE/STUDY ROOM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	VIEW	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOBBY/GYM ROOM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	QUIETNESS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FORMAL DINING ROOM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NATURAL ENVIRONMENT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FIREPLACE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	FAMILY NEIGHBORHOOD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
LAUNDRY ROOM	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CLOSE TO SCHOOLS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BASEMENT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CLOSE TO PARKS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
EXTRA STORAGE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CITY ENVIRONMENT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
GARAGE spaces # <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	BUSINESS DISTRICT	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
WORKSHOP	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CLOSE TO WORK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PATIO/DECK	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CLOSE TO HIGHWAYS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BACKYARD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CLOSE TO PUBLIC TRANSPORTATION	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BBQ AREA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CLOSE TO RESTAURANTS, BARS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
POOL	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	CLOSE TO SHOPPING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
FENCED YARD	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	COUNTRYSIDE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER REQUIREMENTS

Other specific features? _____

Any special requirements? _____

Your lifestyle? (entertaining, relaxing, raising a family, homeworking) _____

Your ideal move in date? _____

PROPERTY VIEWING

What days and times are the best for you to view properties? MON _____ TUE _____

WED _____ THU _____ FRI _____ SAT _____ SUN _____

What do you feel will be the key factors in your purchasing decision? (price, terms, location, etc.) _____



tools and
RESOURCES

TOOLS TO HELP IN YOU ALONG THE WAY



GOOGLE LENS

An app that allows you to search Google through your camera lens in case you can't identify any item in the house.

<https://lens.google>



FAMILY WATCHDOG

This app allows you to check out a neighborhood to see if any of your neighbors may be a safety risk. All information should be confirmed.

<https://www.familywatchdog.us>



ZILLOW MORTGAGE APP

Zillow Mortgage App allows you to make quick calculations on various financial aspects of making a purchase.

<https://www.zillow.com/mortgage-calculator/>



ISCAPE FREE

iScape is a free AR app that allows you to take a photo of the yard and then add trees, shrubs, flowers and more to see what the yard could be like.

<https://www.iscapeit.com>



HOMESTYLER VR

This app is another VR app that allows you to place furniture similar to yours in a home you're considering to see how it'll look

<https://www.homestyler.com>



CRIMEMAPPER

Crimemapper allows you to research crime statistics by address in the area to see what law enforcement has been reporting on.

<https://www.crimemapping.com>



TOOLS TO HELP YOU ALONG THE WAY



MY WEBSITE

There are a variety of tools on my website, including a way to search for the newest listings and bookmark them or schedule a time to see them with me.,

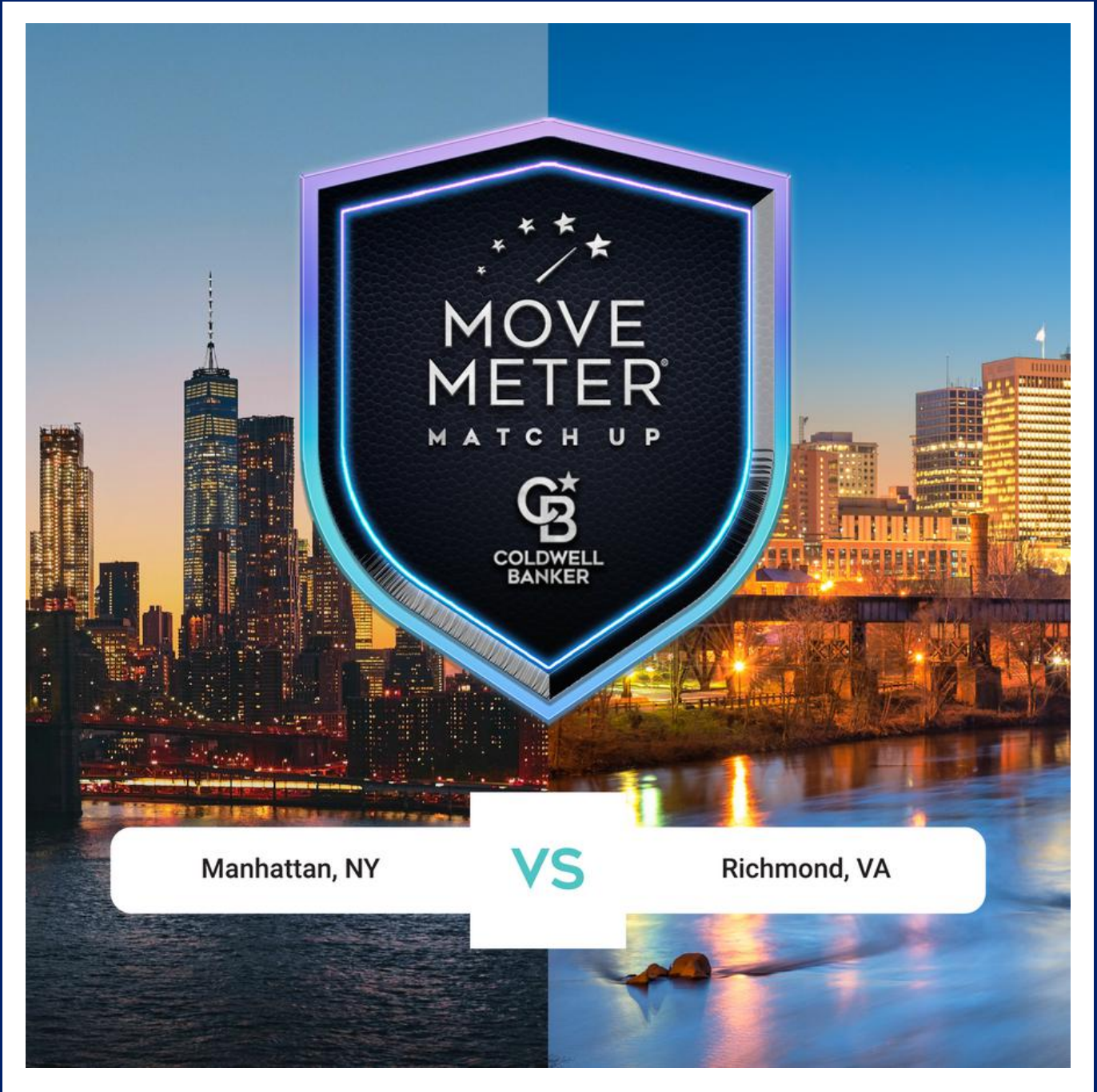
www.vahomeplace.com



UPDATER

Once you are under contract for your new home, I will set up a system for you that allows you to organize your move, change your mailing address, get discounts on moving-related items, and much more!





vahomeplace.com/movemeter

Visit my website to check out how where you live compares to where you want to move! Compare things like affordability, quality of life, and job market with the click of a button!

A person is seen from behind, wearing a light-colored sweater with dark horizontal stripes. They are standing in front of a whiteboard covered in various diagrams, charts, and handwritten notes. The scene is dimly lit with a blueish tint. The text 'Things To CONSIDER' is overlaid on the image.

Things To
CONSIDER

Safety CONSIDERATIONS

MOST HOMES HAVE SURVEILLANCE EQUIPMENT

With the emergence of affordable surveillance devices like smart cameras and AI Assistants (Siri, Alexa, and Google) most homes have some level of surveillance equipment inside and outside of the home. For this reason, we recommend that you keep all comments to yourself during the showing both in and out of the home. We provide you with showing feedback forms which you can use to make notes in private during the showing and then we can discuss afterwards

PHOTOS, VIDEOS AND LIVE STREAMING IS A NO-NO

It is a violation of law for a home buyer to take photos, record videos, or live stream from inside of the seller's home, without the express permission of the seller. When doing any of the above is necessary we will attempt to get consent from the seller.

WIRE FRAUD IS VERY REAL

There are nefarious people in this world and those people will attempt to take advantage of the trust of home buyers. DO NOT ever transfer money or provide personal information to any party in this transaction without verbal confirmation from a member of our team or the settlement company. Do not copy our team on any financial information, unless we have specifically requested it.

WE REPRESENT YOU AND YOU ALONE

Virginia allows something called "Dual Agency" which is an agent's ability to recommend both buyer and seller in the same transaction. Whereas it's legal, we do not believe that it's in your best interest or our clients as the inherent conflicts do not allow us to give your full advice, guidance, and counsel. If you are interested in purchasing a home I have listed, we will make arrangements to make sure that everyone has their own, representation without any conflicts or restrictions.



GUIDING YOU HOME

COMMUNITY

We love the communities we serve. Coldwell Banker Elite agents and staff happily continue to serve by giving their time collecting donations and raising funds to benefit many local charities



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The PROCESS

THE HOME BUYING

process

STEP 1

GET PRE-APPROVED

- Meet with a lender
- Prepare your credit
- Set a budget



STEP 2

MEET WITH YOUR AGENT

- Discuss budget
- Research area neighborhoods
- Set wants & needs



STEP 3

FIND YOUR HOME

- Tour homes
- Adjust criteria if necessary



STEP 4

MAKE AN OFFER

- Research comps in the area
- Work with your realtor to set up the best offer
- Negotiations may occur



STEP 5

OFFER SIGNED

- All negotiations are finished
- Both parties have signed contract



STEP 6

INSPECTIONS

- Professional inspects the property
- Discovers issues that may need to be worked into the purchase agreement
- Negotiate repairs



STEP 7

APPRAISAL

- Professional ensures the property is worth the loan and purchase price you agreed to pay



STEP 8

TITLE COMMITMENT

- The title company will send you a title insurance policy for the property after closing



STEP 9

DOCUMENTS TO LENDER

- Make sure all requested docs are sent to your lender prior to closing



STEP 10

CLOSING

- Final walk-through
- Sign closing documents
- Receive your keys

10 *steps* TO BUYING A HOME

- 1 FIND THE RIGHT AGENT
- 2 PREPARE FINANCES
- 3 GET PRE-APPROVED
- 4 START HOME SHOPPING
- 5 MAKE AN OFFER
- 6 ORDER AN INSPECTION
- 7 NEGOTIATE FINAL OFFER
- 8 APPRAISAL ORDERED
- 9 SCHEDULE THE MOVE
- 10 CLOSING DAY



GET QUALIFIED

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	580	NO DOWN PAYMENT
USDA LOAN	580	NO DOWN PAYMENT
FHA LOAN	580+	3.5%
	500-579	10%
203K LOAN	620	3.5%
CONVENTIONAL LOAN	620	5-20%
VA HOUSING	620	0% Down



INCOME QUALIFICATIONS

QUALIFYING INCOME

- W-2 Income/Salary
- Income from part-time jobs
- Income from a second Job
- Overtime & Bonuses
- Seasonal jobs
- Self-employed Income
- Alimony & child support (Documentation required)

NON-QUALIFYING INCOME

- Income from the lottery
- Gambling
- Unemployment pay
- Single bonuses
- Non-occupying co-signer income
- Unverifiable income
- Income from rental properties

**May be allowed with a 2-year history of receipts and filed on tax return as income.

NEEDED DOCUMENTS

- W2'S FROM THE PAST 2 YEARS
- 1 MONTHS WORTH OF PAY-STUBS
- BANK STATEMENTS (PAST 2 MONTHS)
- PREVIOUS 2 YEARS OF TAX RETURNS
- LIST OF YOUR DEBTS & ASSETS
- DIVORCE DECREE
- ADDITIONAL INCOME DOCUMENTS

TYPES OF Mortgage Loans

	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	VA funding fee varies based on type of service. Can be waived for disabled veterans.	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	1% upfront fee	REQUIRED	580
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580
CONVENTIONAL 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
VIRGINIA HOUSING	State bond suite of loan products designed to assist low-moderate income buyers. Down payment assistance available.	None required. Borrowers with a 680 FICO can finance 1.5% of purchase price in the loan.	Varies	Varies	620

How am I COMPENSATED

COMMISSIONS AND FEES

As a real estate agent, the income I earn comes from commissions, often based on the final sales price of the property I assist you in purchasing. There are no set or standard fees for the services that I provide, and they are determined by negotiations between brokers or between sellers and myself.

Just like you when you accepted jobs in the past, I also want to make sure that I am compensated for the work I do. The knowledge and information I have gained in my career require a lot of education, study, and experience. My job is to apply all of my knowledge and resources to protect you and your family. I will always work toward getting you the best possible outcome in your pursuit of buying a home.

As an independent contractor with my firm, I am obligated to share a portion of the commission with my brokerage in return for the support they give me, as well as my own business expenses, taxes, and other fees that I pay.

In return for that service, we will establish a minimum compensation that I will receive upon reaching your goal of purchasing your next home. That minimum commission fee is outlined in our Exclusive Right to Represent Agreement. You will always know what compensation I am receiving and from where prior to entering into a contract to purchase.

WHO PAYS THE COMMISSION?

Over the years it was traditional for a seller to compensate the buyer's agent for representing the buyer in the transaction. However, it has always been the responsibility of the buyer to ensure that the agent is compensated for the work that we will do to help you navigate this often challenging process. Although it may be unlikely that the Seller will offer a pre-determined amount of compensation to the buyer agent it doesn't mean that they aren't willing to assist you with the fees associated with buying a home. In instances in which the seller is not offering to pay compensation, our first effort will be to negotiate for the seller to pay our compensation on your behalf. If the seller is unwilling to pay, we will discuss what options are available to you which may include you paying the fees, financing them in the sales price or other options.



Signing an AGREEMENT

REPRESENTATION AGREEMENT

I take my role as your agent very seriously and will invest a great deal of time in working with you.

Prior to becoming your agent, I will ask you to review and sign an Exclusive Right To Represent Buyer Agency Agreement. That's a long title for the agreement that lays out the terms of how I work, things you need to know about the process, and when our business relationship begins and ends.

This agreement also contains elements intended for your and your family's protection, as well as terms that we are required to establish by law before showing homes or providing guidance and counsel.

ARE YOU REQUIRED TO SIGN AN AGREEMENT?

The short answer is yes; you are required to sign an agreement before an agent can show you homes or provide guidance to you. Since 2012, Virginia law has required real estate agents to attain a signed disclosure of agency acknowledgement with their buyers (Regulation 54.12137). That disclosure requires particular elements, such as expiration date, disclosure of compensation, what type of representation you consent to me, and more.

I am aware that some agents do not take this requirement as seriously as others and may have worked with you without the required disclosure. My guess is that you would prefer to work with an agent who takes the regulations seriously. Many of the terms of these disclosures and agreements are meant for the protection of you and your family. We will review this agreement at the time of our buyer consultation meeting.



GUIDING YOU HOME
CONFIDENTIALITY



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GUIDING YOU HOME

COMMUNICATION

- Showing times
- Email, Phone, Text
- Digital Signatures
- Work Hours



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GUIDING YOU HOME

RELOCATION SERVICES

TOP
25
2022

REALOGY
ADVANTAGE NETWORK

2023
PLATINUM
AWARD WINNER

By Anywhere® Leads Network

I can help you buy a home

**ANYWHERE
IN THE
COUNTRY**

*through our award-winning
agent network.*



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HOME TOURING CHECKLIST

ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

NOTES _____

CURB APPEAL

1 2 3 4 5
DISLIKE NEUTRAL LOVE

OUTSIDE

1 2 3 4 5
DISLIKE NEUTRAL LOVE

LOCATION

1 2 3 4 5
DISLIKE NEUTRAL LOVE

INSIDE

1 2 3 4 5
DISLIKE NEUTRAL LOVE

PRICE/ COST

1 2 3 4 5
DISLIKE NEUTRAL LOVE

NEIGHBORHOOD

1 2 3 4 5
DISLIKE NEUTRAL LOVE

If requested by the Seller, may we share your feedback with the Listing Agent of this property?

Yes No



MAKING
AN *offer*

MAKING AN OFFER

WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

•Put Your Best Foot Forward

We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

•Put Down a Healthy Earnest Deposit

A large earnest money deposit shows the seller you are serious

•Cash Talks

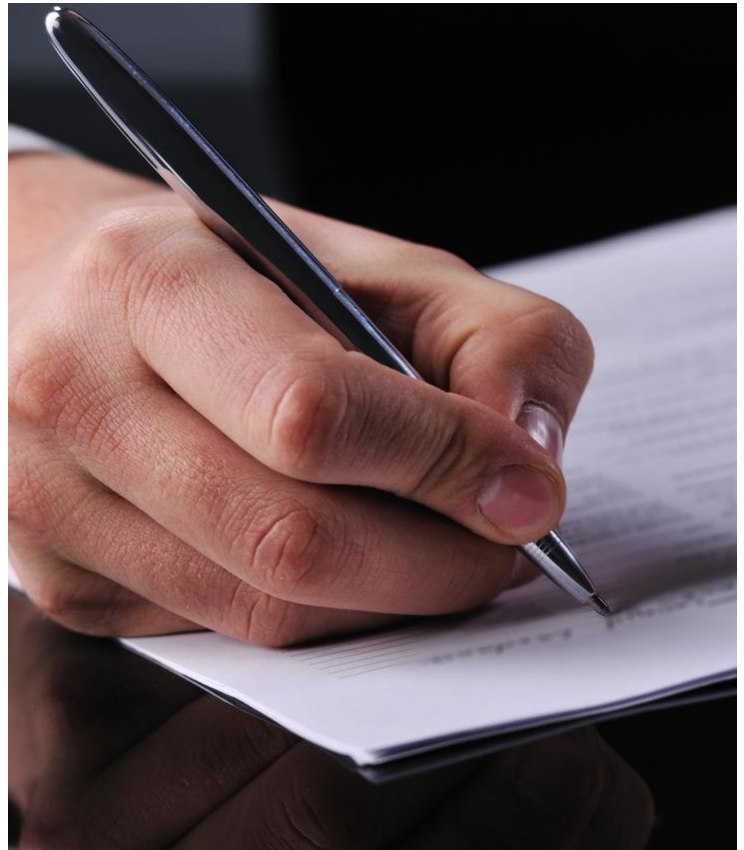
A transaction that is not dependent on receiving loan approval is more attractive to a seller

•Shorter Inspection Periods

Try shortening the inspection period to 10 days

•Offer to Close Quickly

Many sellers prefer to close within 30 days.



AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

•ACCEPT THE OFFER

•DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

•COUNTER-OFFER

A counter-offer is when the seller offers you different terms. If this happens, you can:

•ACCEPT THE SELLER'S COUNTER-OFFER

•DECLINE THE SELLER'S COUNTER-OFFER

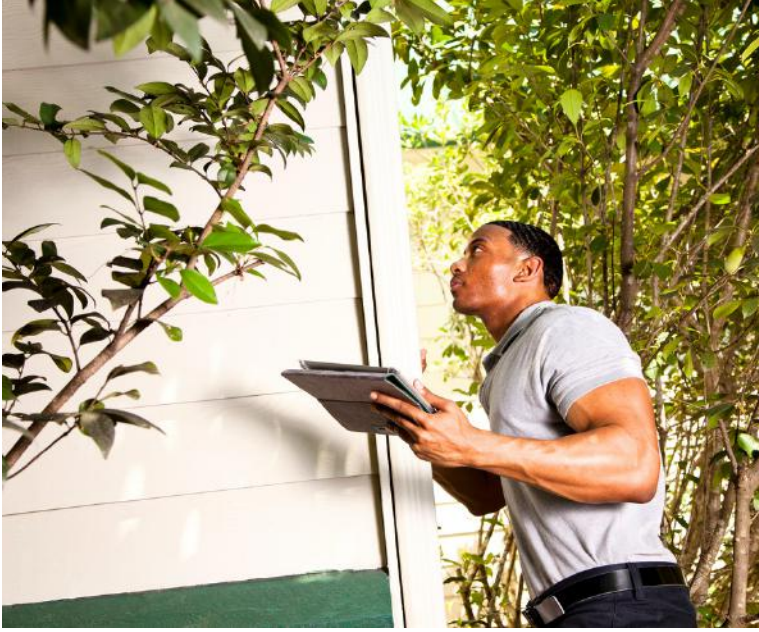
•COUNTER THE SELLER'S COUNTER-OFFER

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

OFFER IS ACCEPTED - CONGRATS!

You will sign the purchase agreement and you are now officially under contract! This period of time is called the contingency period. Now inspections, appraisals, or anything else built into your purchase agreement will take place.





HOME INSPECTION

The immediate step after making an offer and having it accepted is to complete any inspections that the offer was contingent upon. If one of the contingencies was a home inspection, you'll have a certain number of days to complete this after the offer is accepted.



POST INSPECTION AGREEMENT

This form will be used after the home inspection if there are any counter-offers to the seller, asking that items considered defective or problems relating to the safety of the home are corrected prior to closing.

HOME WARRANTY

A home warranty can be purchased to cover repairs and replacements on systems and appliances in your home, usually for a period of a year. This may include coverage of your home's electrical, plumbing, heating, and air conditioning systems as well as other home appliances.



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TITLE SEARCH

Title is the right to own, possess, use, control and dispose of property. When purchasing a home, you are actually buying the seller's title to the home.

Before the closing, a title search will be conducted for any problems that might prevent you from a clear title to the home.

You will also want to determine how you wish to hold title to the property - especially if you're buying with a spouse, a partner, family member, or colleague.

APPRAISAL

An appraisal is an estimate of the value of a property. Although the primary goal is to justify the lender's investment, the appraisal can also protect you from overpaying.

Your lender will typically hire the appraiser and charge you a fee for the service at the closing.

FINAL COMMITMENT LETTER

After the lender approves your loan, you will get a commitment letter that stipulates the loan term and terms to the mortgage agreement. This final commitment letter will include the annual percentage rate and the monthly costs to repay the loan. It will also include any loan conditions prior to closing.



TERMITE INSPECTION

When purchasing a home, most lenders require a termite inspection to know if the property has been damaged by termites or other wood destroying insects. If the home has any structural damage, the lender will require the property be treated and repaired.

HOMEOWNERS INSURANCE

Lenders also require proof of insurance on a home before issuing a mortgage. Payments toward a homeowners insurance policy are usually included in the monthly payments of the mortgage.

FINAL AMOUNT FOR CLOSING

You won't know your final cost for closing until the last couple of days. You'll find the summary of costs on the Settlement Statement document.



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scheduling YOUR MOVE



scheduling YOUR MOVE

AFTER SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

3 WEEKS TO MOVE

- Arrange appraisal
- Complete title search (Title company will do this)

2 WEEKS TO MOVE

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

1 WEEK TO MOVE

- Obtain certified checks for closing
 - Schedule and attend a final walkthrough
 - Finish packing
 - Clean
 - Pack essentials for a few nights in new home
 - Confirm delivery date with the moving company.
- Write directions to the new home, along with your cell phone number



CLOSING

day



✓ CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

✓ CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

✓ FINAL WALKTHROUGH

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans

✓ CLOSING TABLE

Who will be there:

- Your agent
- The seller
- The seller's agent
- A title company representative
- Your loan officer
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents

✓ CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's sales price. These closing costs can sometimes be shared with the seller.

✓ BRING TO CLOSING

- Government-issued photo ID
- Copy of the sales contract
- Homeowner's insurance certificate
- Proof of funds to cover the remainder of the costs

✓ RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!



A young man and woman are sitting on concrete steps outdoors. The man, wearing glasses and a light blue shirt, is holding a tablet and looking at it. The woman, wearing a red lace top, is looking at the tablet with a smile. The background is a blurred wall.

CLIENT
testimonials

REVIEWS



I have already highly recommended Matthew Rathbun to my local friends. His expertise and clear intelligence for the real estate business were apparent at our first meeting. He took the time to understand my needs and situation, and I think his excellent photos and knowledge with online sites sold my home quickly for a marketable price. Matthew is very talented at his job and holds himself to the highest of standards.

-Sarah

As an investor I have purchased and sold several residential properties with Matthew. Over the span of about 12 years he has represented me as well as family and friends that I have sent to him. All with outstanding results. It is a pleasure to work with a consummate professional. His personal integrity, broad experience, knowledge, skills, and dedication to his clients and profession is rare and admirable. He is an outstanding achiever and I highly recommend him to anyone that is considering representation in real estate

-Peter

Matthew is a true professional. He is highly knowledgeable and was always able to go above and beyond to help me with details at every point of the process. I appreciated his work ethic and caring attitude to locate the best home possible for my family and me.

-Eric

We love Matthew. He has now sold 2 houses for us and hopefully we will never sell again. He is an honest professional who understands the wants and needs of his clients. He is one of the best communicators I have come across in a professional setting. He is direct, yet tactful. He is kind, yet ferocious. He is the right mix of everything a client would want in someone representing them.

-Zachariah

We chose Matthew Rathbun and Angel Piontek based on presentation and knowledge of the market. Their enthusiasm, willingness and ability to “think outside of the box” was evident every step of the way from market analysis to listing and to the sale of our home.

-Cathy

This was my wife and I's first time buying a home. Matthew made it not only easy and stress free, but also very fun. He used technology to its fullest potential and we benefited from it. He was always willing to answer questions via phone, text, or email.

If and when we sell our house, we'll be going straight to him.

-Aielj

MATTHEW'S *resume*



COLDWELL BANKER
ELITE



MATTHEW RATHBUN

REAL ESTATE BROKER

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RECOGNITION

FAAR – REALTOR of the Year
FAAR – Raising The Bar Award
FAAR – Ethics Award
FAAR – President's Award
Virginia – Instructor of the Year
National – CRS Instructor of the Year
National – REBI Instructor of the Year
RIS Media – Newsmaker Influencer

SKILLS

- Negotiations
- Marketing
- Risk Reduction
- Communications
- Technology
- Contract Knowledge
- Problem Solving

PROFILE

Experienced industry leader, defined by a deep knowledge about real estate and a client-centric approach to representing families.

EXPERIENCE

EXECUTIVE VICE PRESIDENT | REALTOR®

Coldwell Banker Elite | 2009-Present

- Serve clients and agents with real estate transactions
- Risk Management
- Marketing Services

DIRECTOR OF PROFESSIONAL DEVELOPMENT

Fredericksburg REALTOR® Association | 2007-2009

- Real estate agent and development
- Professional Standards Administration
- Communications and Marketing

MANAGING BROKER | REALTOR®

American Way Real Estate | 2003-2007

- Serve clients and agents with real estate transactions
- Risk Management
- Marketing Services

LICENSES

- Supervising Broker – Virginia
- Supervising Broker – Maryland
- Principal Broker – District of Columbia
- Licensed Instructor – Multiple States



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ELITE

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CIVIC WORK

BOARD OF DIRECTORS

Central Virginia Housing
Coalition

Non-profit organization
supporting affordable housing
initiatives in the Fredericksburg
region.

BOARD OF DIRECTORS

Hub of Hope

Non-profit organization
combating food insecurity and
hunger in the Fredericksburg
region

BOARD OF DIRECTORS

Fredericksburg Assoc. of
REALTORS®

Realtor Association leadership
overseeing the operations of
the local membership and
services.

SPECIALITY TRAINING

- AHWD – At Home With Diversity
- MRP – Military Relocation Professional
- CRB – Certified Residential Broker
- CRETS – Certified Real Estate Team Specialist
- CRS – Certified Real Estate Specialist
- ePRO – Technology Certification
- ABR – New Home Construction
- PSA – Pricing Strategy Advisor
- RENE – Real Estate Negotiations Expert
- REPA – Real Estate Professional Assistant
- SFR – Short Sale Foreclosure Representative
- SRS – Seller Representative Specialist
- GRI – Graduate REALTOR Institute

TESTIMONIALS

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- Sarah Hancock

As an investor, I have purchased and sold several residential properties with Matthew. Over the span of about 12 years, he has represented me as well as the family and friends that I have sent to him. All with outstanding results. It is a pleasure to work with a consummate professional. His personal integrity, broad experience, knowledge, skills, and dedication to his clients and profession are rare and admirable. He is an outstanding achiever and I highly recommend him to anyone that is considering representation in real estate

- Peter Alexander



The

MARKET

Neighborhood: Housing Stats and Charts

	Fredericksburg	Virginia	USA
Median Estimated Home Value	\$425K	\$422K	\$352
Estimated Home Value 12-Month Change	+3%	+3.7%	K
Median List Price	\$575K	\$445K	+1.8
List Price 1-Month Change	-12.8%	-0.9%	% -
List Price 12-Month Change	+15%	-1.1%	-
Median Home Age	52	39	-
Own	39%	67%	43
Rent	61%	33%	65%
\$ Value of All Buildings for which Permits Were Issued	-	\$6.34B	35%
% Change in Permits for All Buildings	-	+15%	\$307
% Change in \$ Value for All Buildings	-	+9%	B
			+13%
			+10%

Median Sales Price vs. Sales Volume

This chart compares the listings and public records sales price trend and sales volume for homes in an area.

Data Source: Public Record and Listing data

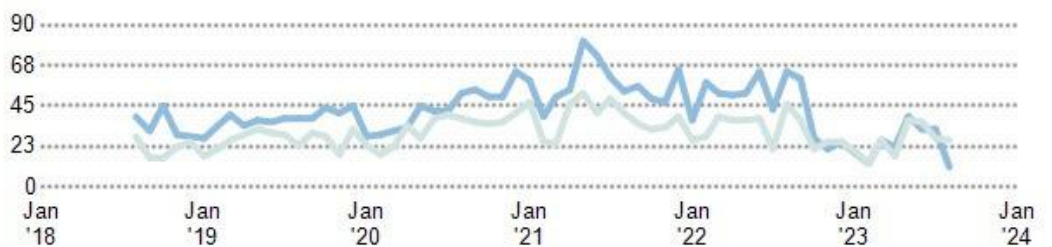
Update Frequency: Monthly

- Median Sales Price Public Records
- Median Sales Price Listings
- Sales Volume Public Records
- Sales Volume Listings

Median Sales Price



Sales Volume



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Median Listing Price vs. Listing Volume

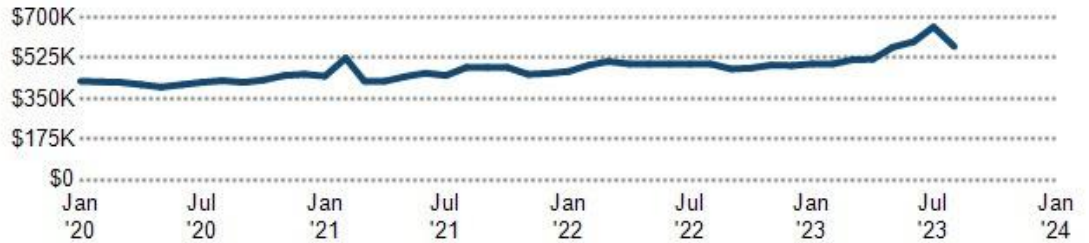
This chart compares the listings and public records sales price trend and sales volume for homes in an area.

Data Source: Public Record and Listing data

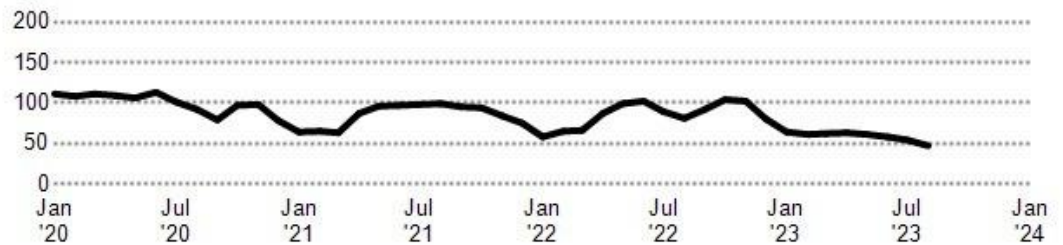
Update Frequency: Monthly

 Median List Price
 Listing Volume

Median List Price



Listing Volume



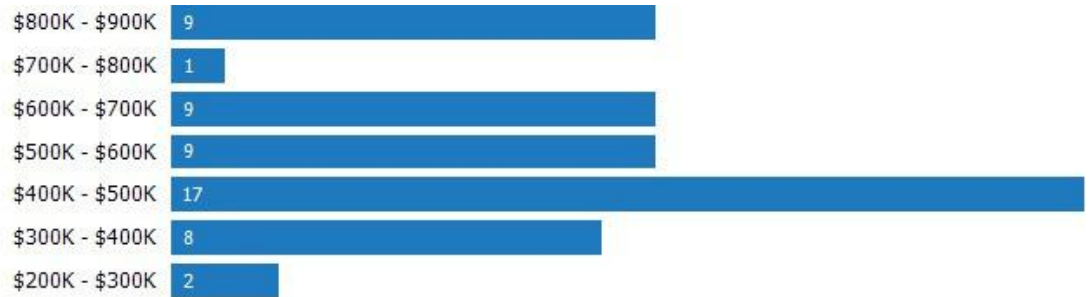
Price Range of Comps Sold

This chart shows the distribution of homes reported sold in the past three months within different price ranges in the area of your search. The amount shown for the subject property is sold data where available, or the property's estimated value when sales data is unavailable (such as a non-disclosure state) or provided in range format.

Data Source: Public records data

Update Frequency: Daily

 Sales Count By Price Range



Price per Square Foot of Comps Sold

This chart shows the distribution of homes reported sold in the past three months at different prices per square foot.

Data Source: Public records data

Update Frequency: Daily

 Sales Count By Price Per Sq Ft



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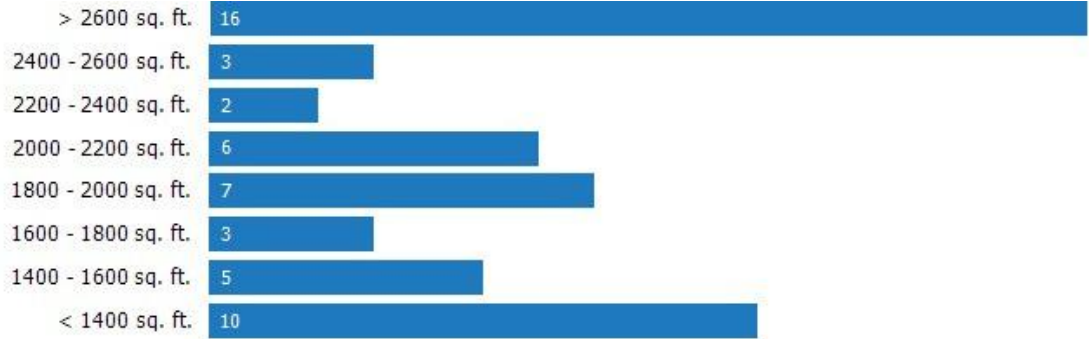


Size of Homes Sold

This chart shows the distribution of homes reported sold in the past three months of different sizes in the area of your search.

Data Source: Public records data
Update Frequency: Daily

Sales Count By Living Area

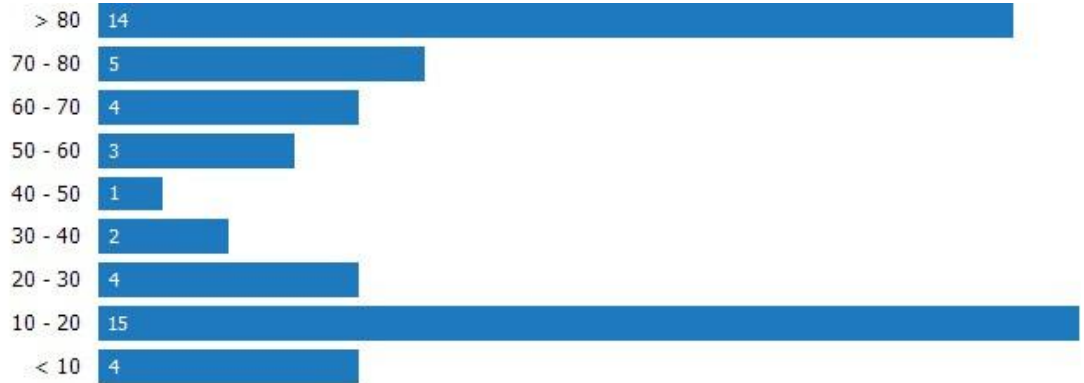


Age Range of Comps Sold

This chart shows the distribution of homes reported sold in the past three months of different age ranges in the area of your search.

Data Source: Public records data
Update Frequency: Daily

Sales Count by Age of House



Number of Bedrooms in Homes Sold

This chart shows the distribution of homes reported sold in the past three months, compared by the number of bedrooms, in the area of your search.

Data Source: Public records data
Update Frequency: Daily

Sales Count by Bedroom



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Neighborhood: People Stats and Charts

Fredericksburg

		Virginia	USA
Population	28K	8.58M	330M
Population Density per Sq Mi	2.68K	217	-
Population Change since 2010	+18.4%	+9.3%	+8.7%
Median Age	31	39	38
Male / Female Ratio	46%	49%	50%



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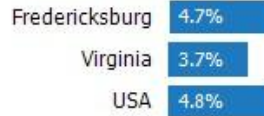


Education Levels of Population

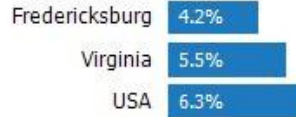
This chart shows the educational achievement levels of adults in an area, compared with other geographies.

Data Source: U.S. Census American Community Survey via Esri, 2021
Update Frequency: Annually

Less Than 9th Grade



9-12th Grade/No Diploma



High School Graduate



Associate Degree



Bachelor's Degree



At Least a College Education



Grad/Professional Degree



Population of Children by Age Group

This chart shows the distribution of the population of children by age range — from birth to 17 — in the area of your search.

Data Source: U.S. Census
Update Frequency: Annually

Fredericksburg



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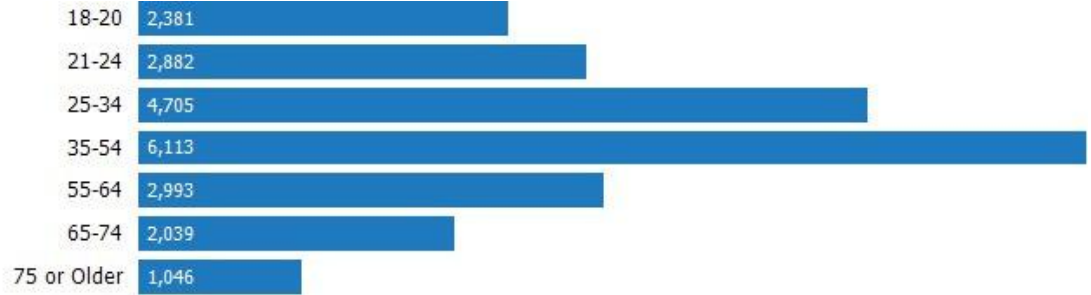
Population of Adults by Age Group

This chart shows the distribution of the population of adults by age range — from 18 to 75-plus — in the area of your search.

Data Source: U.S. Census

Update Frequency: Annually

Fredericksburg



Households With Children

This chart shows the distribution of households with children, categorized by marital status, in the area of your search.

Data Source: U.S. Census

Update Frequency: Annually

Fredericksburg



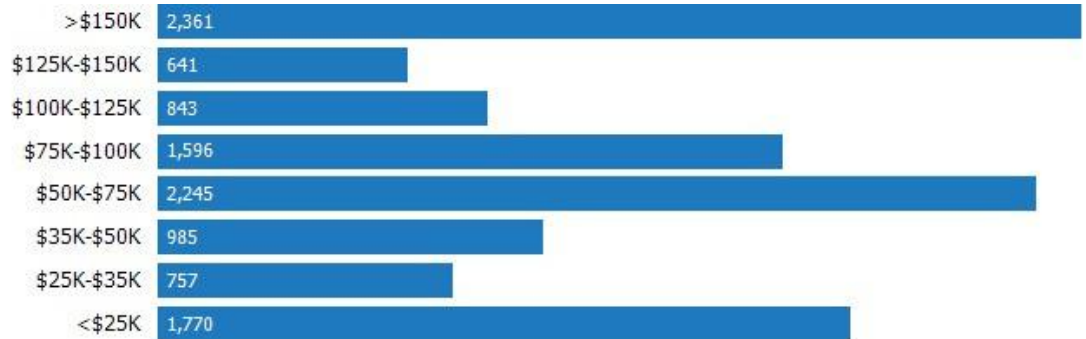
Household Income Brackets

This chart shows annual household income levels within an area.

Data Source: U.S. Census

Update Frequency: Annually

Fredericksburg



Presidential Voting Pattern

This chart shows how residents of a county voted in the 2020 presidential election.

Data Source: USElectionAtlas.org

Update Frequency: Quadrennially

Virginia



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Neighborhood: Economic Stats and Charts

Fredericksburg

	Fredericksburg	Virginia	USA
Income Per Capita	\$40,619	\$43,267	\$37,63
Median Household Income	\$72,293	\$80,615	8
Unemployment Rate	3.1%	2.7%	\$69,02
Unemployment Number	475	124K	1 3.5%
Employment Number	14.7K	4.53M	-
Labor Force Number	15.1K	4.66M	-

Median Sales Price vs. Unemployment

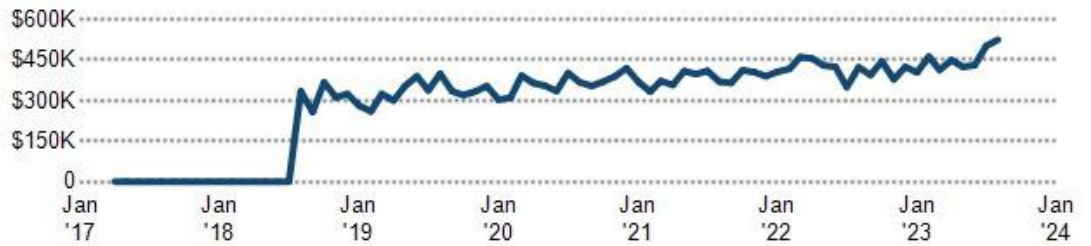
This chart shows the relationship between employment and home prices in a metro area. Employment is a good measure of the strength of the local economy. Generally speaking, the better the job market, the more likely home prices are rising.

Data Source: Moody's Analytics: economy.com

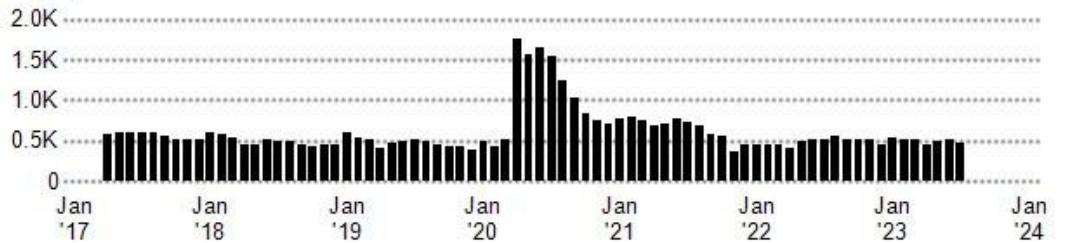
Update Frequency: Monthly

■ Median Sales Price
■ Unemployment

Median Sales Price



Unemployment



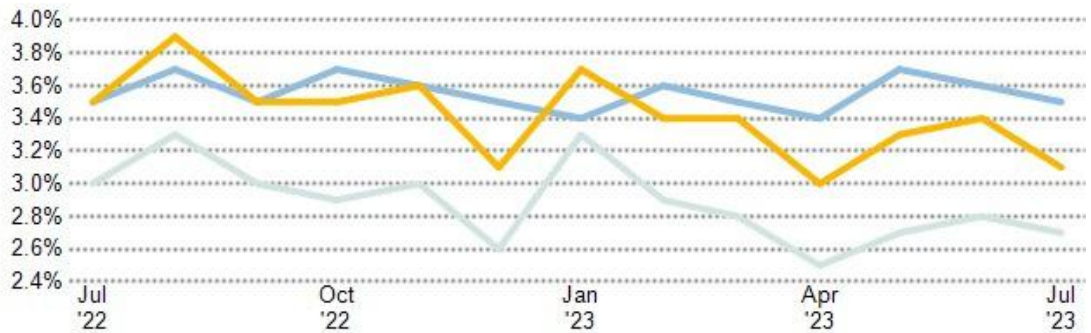
Unemployment Rate

This chart shows the unemployment trend in the area of your search. The unemployment rate is an important driver behind the housing market.

Data Source: Bureau of Labor Statistics

Update Frequency: Monthly

■ Fredericksbur
■ g Virginia
■ USA



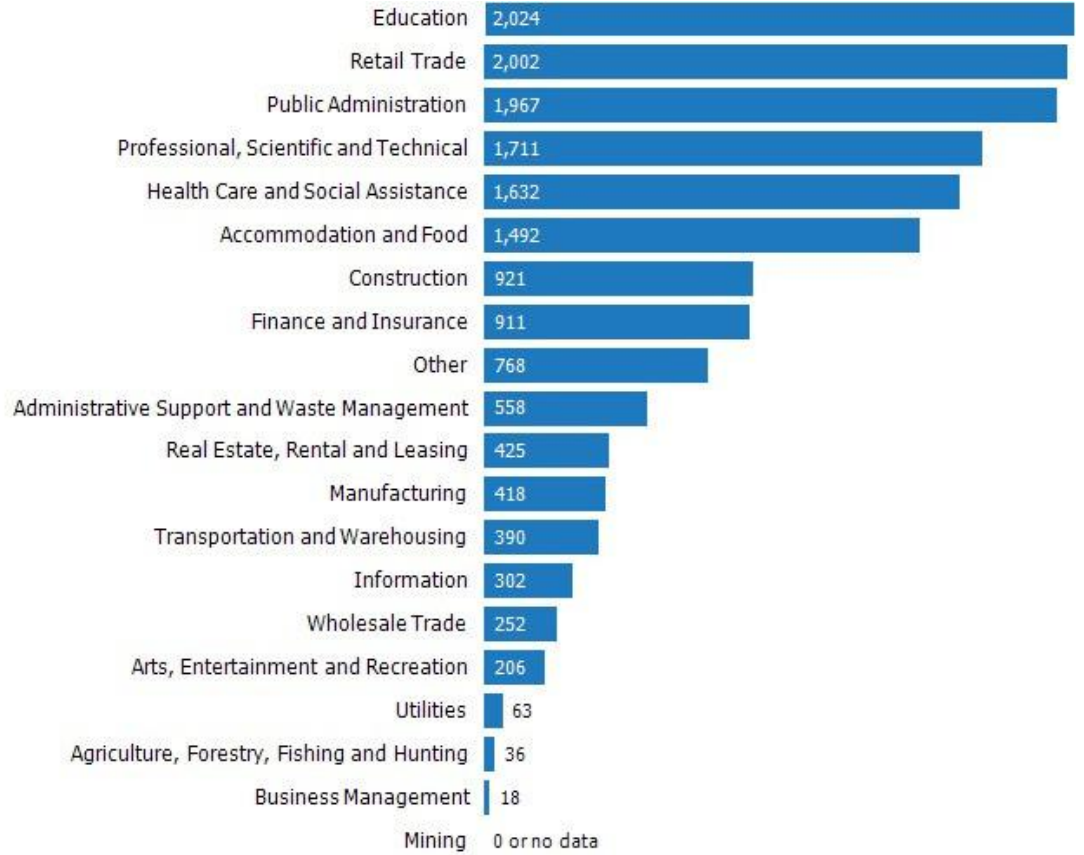
Occupational Categories

This chart shows categories of employment within an area.

Data Source: U.S. Census

Update Frequency: Annually

■ Fredericksburg



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Neighborhood: Quality of Life Stats and Charts

Quality of Life in 22401

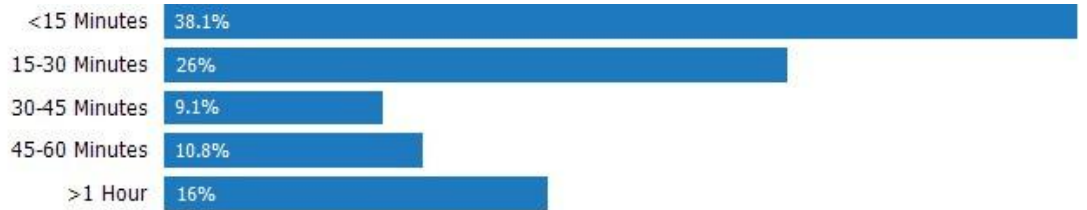
	Fredericksburg	Virginia	USA
Elevation (in feet)	160	-	-
Annual Rainfall (in inches)	45	43.85	-
Annual Snowfall (in inches)	18.05	19.86	-
Days of Full Sun (per year)	98	93	-
Travel Time to Work (in minutes)	30	28	27
Water Quality - Health Violations	-	-	-
Water Quality - Monitoring and Report	-	-	-
Violations Superfund Sites	0	38	2,438
Brownfield Sites	Yes	Yes	Yes

Average Commute Time

This chart shows average commute times to work, in minutes, by percentage of an area's population.

Data Source: U.S. Census

Update Frequency: Annually



Fredericksburg

How People Get to Work

This chart shows the types of transportation that residents of the area you searched use for their commute.

Data Source: U.S. Census

Update Frequency: Annually



Fredericksburg

Average Monthly Temperature

This chart shows average temperatures in the area you searched.

Data Source: NOAA

Update Frequency: Annually



Fredericksburg



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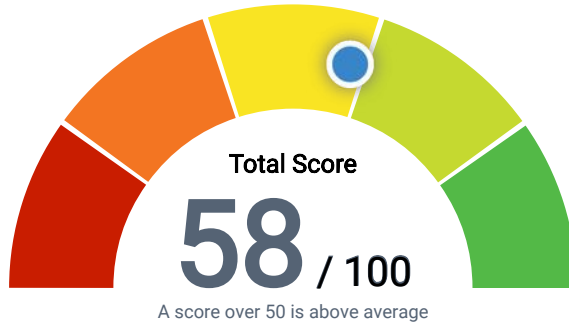
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AARP Livability™ Index for 22401

This chart rates the overall livability of a selected ZIP code on a scale from 0 to 100. AARP Livability™ is a trademark of AARP Inc.

Data Source: [AARP](#)

Update Frequency: Annual



Housing	64
Affordability & Access	
Neighborhood	49
Access to Life, Work & Play	
Transportation	52
Safe & Convenient Options	
Environment	63
Clean Air & Water	
Health	68
Prevention, Access & Quality	
Engagement	74
Engagement Involvement	
Opportunity	38
Opportunities	

