

# BUYER CONSULTATION

.STRATEGY.STRUCTURE.  
.SKILLED REPRESENTATION.

TRUST  COMMUNITY  CONNECTION

*Jennifer Dawn*



JENNIFER D HOLDS THE KEY

JENNIFERDAWNREALESTATE.COM



EXPECT EXCEPTIONAL

Thank you for considering me to represent you in the purchase of your new property. I know you have many choices, but I am confident that my local expertise and the robust resources of Howard Hanna Real Estate Services will help you find the right property at the best terms.

This resource outlines the steps we'll take together and the information we'll leverage to make your home-buying experience seamless and successful.

With my experience, I know how to identify and assist you with your property ownership transition and move. I am truly honored to be part of your journey to finding the perfect property.



TRUST  COMMUNITY  CONNECTION



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JenniferD HoldsTheKey

# INDUSTRY LEADERSHIP & CIVIC ENGAGEMENT

**Active involvement in housing policy and professional leadership provides a well-rounded understanding of the forces shaping our local market.**

My involvement in industry leadership, public policy, and long-range planning directly strengthens the guidance I provide to you as a seller. Real estate decisions are influenced by more than recent sales — they are shaped by regulation, infrastructure planning, housing supply, and regional economic shifts.

Because I am engaged at the local, regional, and state levels, I have visibility into the forces shaping our market and access to professional networks that extend well beyond a single MLS. That perspective, combined with day-to-day transaction experience, allows me to position your property with clarity, strategy, and confidence.

## Industry Membership and Involvement

- Hampton Roads REALTOR® Association Board of Directors (2024, 2025, 2026)
- Virginia Association of REALTORS® Public Policy Committee member 2023-2025
- Virginia Association of REALTORS® Leadership Academy 2024 Cohort
- National Association of REALTORS® Commitment to Excellence Ambassador: 2021-current
- Hampton Roads REALTOR® Association Government Affairs Committee: Vice Chair 2024; Chairperson 2023, 2025
- Hampton Roads REALTOR® Association Ambassador: 2021-current
- Hampton Roads REALTOR® Association Candidate Institute Leadership Cohort: 2022
- HRRRA Women's Council of REALTORS/SEVA Event Director 2023
- National Association of REALTORS® (NAR) member
- Virginia Association of REALTORS® (VAR) member
- Hampton Roads REALTORS® Association (HRRRA) member

## Designations and Certifications

- Accredited Buyer's Representative Designation
- Military Relocation Professional
- Seller Representative Specialist
- Luxury Collection Specialist
- Pricing Strategy Advisor Certification
- Commitment to Excellence Certification
- At Home with Diversity Certification
- e-PRO® Certification
- Full Service Professional Certification

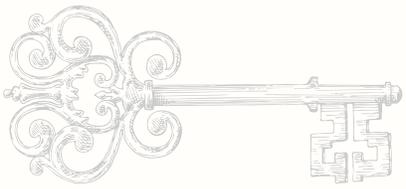
## Community Engagement and Volunteerism

- Appointed Member, Mayor's Housing Commission Subcommittee (City of Norfolk)
- NFK 2050 Comp Plan Advisory Committee
- Neighborhood League Vice President; Board of Directors
- Friends of Fred Heutte Foundation: President; Board of Directors

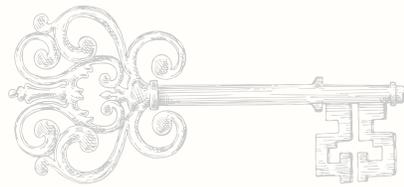
## Awards and Honors

- HRRRA Good Neighbor Service Award
- Hampton Roads Real Producers magazine: Featured Agent
- BHHS Chairman's Gold Award  
(Top 2% of global network of agents)
- HRRRA Circle of Excellence Platinum Award
- HRRRA Rising Star Service Award
- HRRRA Circle of Excellence Silver Award
- BHHS President's Circle Award
- BHHS Leading Edge Award
- Hampton Roads Real Producers magazine: Featured agent: "Rising Star"
- Virginia Living Magazine Real Estate All-Stars





ESTABLISHING  
A  
PROFESSIONAL  
PARTNERSHIP



# ESTABLISHING A PROFESSIONAL PARTNERSHIP

Before we begin touring homes, we need clarity.

Buying a home is a significant financial decision. It involves negotiation, contracts, financial exposure, and timing. The outcome is rarely accidental. It is shaped by preparation, strategy, and alignment from the beginning.

This meeting is not about opening doors.

It is about defining how we work together.

When you hire a professional to represent you in a transaction of this size, expectations should be clear from the start. Roles should be defined. Strategy should be discussed before it is needed. Questions should be answered before deadlines exist.

Today's conversation is about building that foundation.





## CLARITY BEFORE ACTION

A successful purchase does not begin when you write an offer.

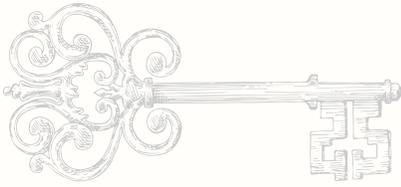
It begins with preparation.

Before we enter the market, you should understand:

- *How representation works in Virginia*
- *What it means to work with a fiduciary-level advocate*
- *How professional compensation is structured contractually*
- *How offers are evaluated beyond price*
- *How risk is identified and managed*
- *What I expect from you — and what you can expect from me*

Real estate moves quickly once the right property appears. Decisions are often made under time pressure. The purpose of this consultation is to remove uncertainty before urgency exists.

Once we complete this conversation, we move forward with structure and purpose.



## THE FRAMEWORK BEHIND THE PARTNERSHIP

Real estate transactions are structured. They are deadline-driven. They involve legal agreements, financial verification, inspections, negotiation, and coordination across multiple professionals.

This is the process you are stepping into.

When we formalize our relationship, I am not simply opening doors. I am managing this sequence from start to finish — anticipating risk, protecting your position, and adjusting strategy as conditions shift.

This is a high-level overview of how a purchase typically unfolds.

Every property and every market cycle introduces different variables. The framework remains consistent. The strategy within it adapts.

That is where experience matters.

# Strategic Purchase Framework

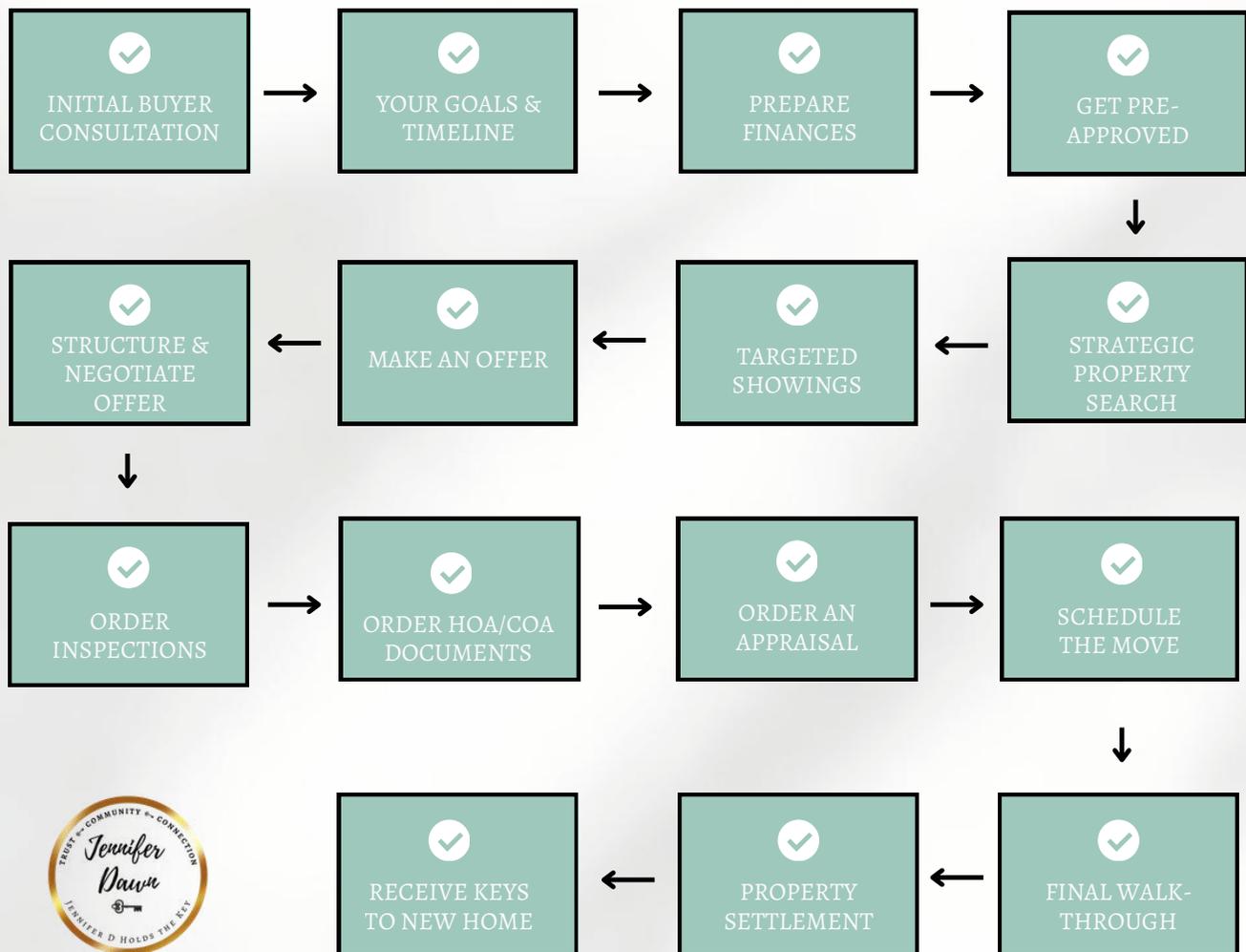
Every home purchase follows a defined structure — even though no two transactions unfold exactly the same way.

This overview is not meant to overwhelm you. It's meant to orient you. When you understand the sequence, you make better decisions inside of it.

My role is to guide you through each phase, explain what matters when it matters, and manage the moving parts behind the scenes so you can focus on clarity rather than chaos.

Some stages move quickly. Others require careful negotiation and coordination. You will not be navigating this alone.

This process is your roadmap — and I adjust it strategically based on your goals, the property, and the market conditions at hand.



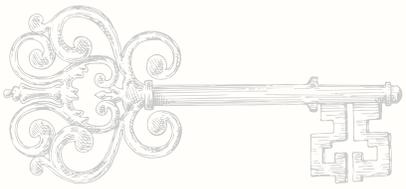
*Not every transaction moves at the same pace — timing, leverage, and strategy are adjusted to the specific property and market conditions.*



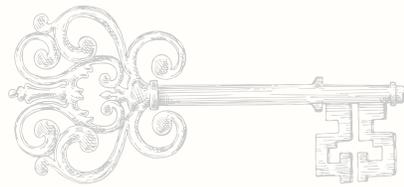
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# LEVEL OF REPRESENTATION



*WHAT THAT ACTUALLY  
MEANS*

# REPRESENTATION IN VIRGINIA

## *Why a Written Agreement Is Required*

In Virginia, representation is not automatic. It is defined in writing.

Before a real estate professional can provide brokerage services — including showing property, offering strategic advice, or negotiating on your behalf — a written agreement must be in place.

This is not a personal policy.  
It is a legal requirement.

Real estate involves contracts, financial exposure, and negotiation. The law requires clarity about who represents whom before those services begin.

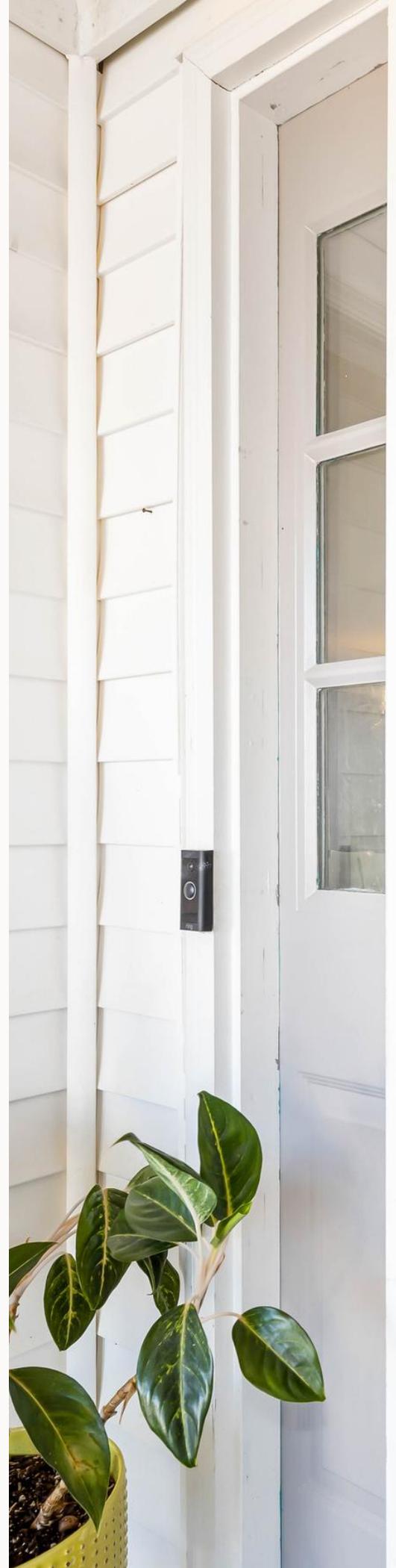
A written Buyer Brokerage Agreement ensures that both parties understand:

- *Who represents whom*
- *The scope of services to be provided*
- *The duties owed to you*
- *How professional compensation is structured*

Establishing representation in writing protects everyone involved and prevents confusion once we move into negotiations.

Without a written agreement, brokerage services cannot be provided at a fiduciary level.

With one, the relationship is clearly defined before strategy or property tours begin.





## *What the Written Agreement Establishes*

A written Buyer Brokerage Agreement creates structure.

It formalizes the relationship so that your interests are placed at the center of every decision.

When you enter into a client relationship with me, you are not hiring someone to open doors.

You are hiring someone to manage:

- *Market analysis and pricing strategy*
- *Risk evaluation within contract terms*
- *Offer structure beyond price alone*
- *Negotiation positioning*
- *Contract deadlines and obligations*
- *Coordination with lenders, inspectors, and settlement professionals*

Real estate decisions carry financial and legal consequences. A defined relationship ensures those decisions are guided, not improvised.

With representation clearly established, we move into the market aligned and prepared.

# CLIENT VS. CUSTOMER

## *Understanding the Difference*

### ***The Legal Distinction***

In real estate, there is a legal distinction between a client and a customer.

A customer may receive limited assistance — such as access to listings or basic transactional coordination. In that relationship, the professional obligation is limited to honesty and disclosure of material facts.

A client, however, has entered into a written brokerage agreement. That relationship creates a higher level of responsibility and advocacy.

Without a written agreement, the level of service a real estate professional can provide is limited.

With one, the relationship deepens. That is a distinction that matters.





## ***What That Means for You***

As a client, your interests are placed at the center of every decision.

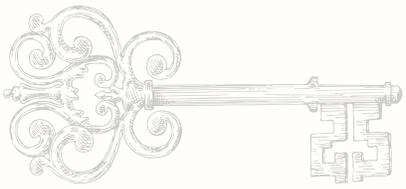
You receive:

- *Loyalty*
- *Confidentiality*
- *Full disclosure*
- *Strategic advocacy*
- *Negotiation guidance*
- *Contract oversight*

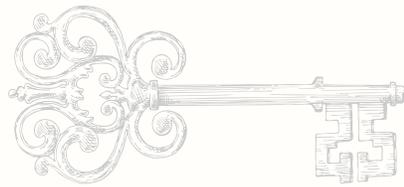
This is not occasional assistance.  
It is professional representation.

I operate as a full-service professional. My work is built around committed client relationships where I am fully engaged in strategy, evaluation, and negotiation from beginning to end.

When we work together, it is a structured partnership.  
And that structure is what protects your position.



# SCOPE OF PROFESSIONAL SERVICE



*WHAT FULL  
REPRESENTATION  
ACTUALLY INCLUDES*

***When you enter into a client relationship with me, you are not hiring someone to open doors.***

You are hiring a professional to manage a process that involves financial risk, legal structure, contractual timelines, and negotiation strategy.

Full representation includes:

- *Evaluating market conditions and pricing trends before we submit an offer*
- *Identifying leverage points within a negotiation*
- *Structuring offers beyond price alone*
- *Assessing risk within contingencies and timelines*
- *Managing contract deadlines and obligations*
- *Coordinating with lenders, inspectors, attorneys, and settlement professionals*
- *Guiding decisions from consultation through recording*

Every property and every situation is different. There is no template that applies universally.

My role is to analyze the circumstances in front of us and advise you based on experience, current market dynamics, and your specific goals.

You will always make the final decisions.

My responsibility is to ensure those decisions are informed, structured, and strategically sound.





## ***Perspective and Consideration: Why Seller Insight Matters***

Because I actively represent sellers as well as buyers, I understand how offers are evaluated from both sides of the transaction. ***That perspective matters.***

When a seller reviews an offer, they are not only looking at price. They are evaluating certainty, risk, timing, financing strength, and how clean the contract structure appears.

They are asking:

- *How likely is this to close?*
- *What contingencies create exposure?*
- *How reliable is the financing?*
- *How complicated will this process be?*
- *Is this buyer positioned to perform?*

Understanding how sellers and listing agents assess risk allows us to structure your offer in a way that speaks directly to those concerns.

Sometimes that means strengthening terms.

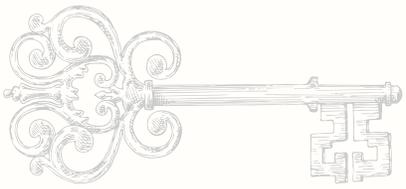
Sometimes that means adjusting timing.

Sometimes it means recognizing when additional incentives shift momentum. ***It is about being informed.***

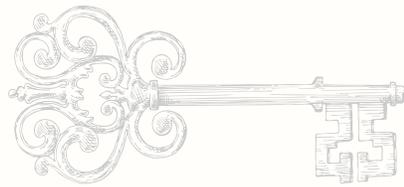
Approaching negotiation with knowledge of both perspectives gives you a measurable advantage. It allows us to remove unnecessary friction and position your offer in a way that feels secure to the seller while protecting your interests.

There is no single formula.

There is experience and thoughtful strategy.



PARTNERSHIP  
&  
EXPECTATIONS



*HOW WE WORK  
TOGETHER*



# THE PARTNERSHIP

A successful transaction is not accidental.

It requires clarity, responsiveness, and mutual accountability.

When we move forward together, we operate as partners.

## ***From me, you can expect:***

- *Clear communication at each stage of the process*
- *Honest evaluation of risk and opportunity*
- *Structured negotiation strategy*
- *Attention to deadlines and contractual obligations*
- *Coordination with lenders, inspectors, and settlement professionals*
- *Oversight from consultation through recording*

You will not be navigating this alone.

My role is to keep the process organized, transparent, and aligned with your goals.





Professional partnership requires clarity on both sides.

***From you, I can expect:***

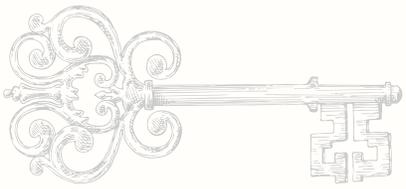
- *Financial transparency*
- *Responsiveness when decisions are time-sensitive*
- *Alignment before submitting offers*
- *Willingness to evaluate properties realistically*
- *Respect for the structure and timeline of the contract*

Real estate transactions move on deadlines that do not pause.

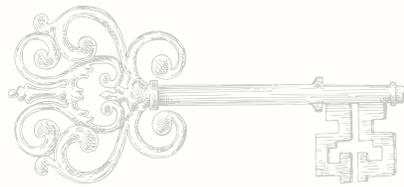
When one side delays or operates without clarity, leverage can shift.

We protect your position by staying ahead of timelines, communicating directly, and making decisions with intention rather than urgency.

This is a collaborative process built on trust and discipline.



# FINANCIAL POSITIONING



*COMPETITIVE READINESS  
BEFORE WE ENTER THE  
MARKET*

# FINANCIAL POSITIONING

## *Establishing a Strong Foundation*

Before we ever submit an offer, we need clarity around your financial position.

This is not about pushing you to the top of your budget. It's about defining a range that allows you to compete confidently while protecting your long-term stability.

A verified pre-approval is the starting point. Pre-approval confirms that a lender has reviewed your credit, income, assets, and debt structure. It gives us a reliable purchasing range and signals to sellers that your financing has already been evaluated.

Beyond approval, we need clarity on:

- *Down payment structure*
- *Estimated total funds required at closing*
- *Monthly payment comfort level*
- *Reserve funds after closing*
- *Stability in income and credit during the transaction*

Financial clarity prevents hesitation later. Even after pre-approval, your loan will move through final underwriting once you are under contract. Maintaining financial consistency during that period protects your approval and keeps your timeline intact.

I can discuss how financing structure impacts competitiveness, but I am not a mortgage lender. Specific loan terms and qualification details should always be confirmed directly with your lender.

Strong preparation creates flexibility.



# COMPETITIVE READINESS

## ***How Financial Strength Impacts Strategy***

Financial positioning is not only about affordability. It directly influences negotiation strategy.

When a seller reviews an offer, they are evaluating certainty.

They are asking:

- *Is this buyer likely to close?*
- *Is the financing straightforward?*
- *Does the structure reduce uncertainty?*
- *How much exposure does this contract create?*

The strength of your financing affects:

- *How we structure contingencies*
- *How we approach appraisal exposure*
- *How confident we can be in timeline commitments*
- *Whether flexibility is available in negotiation*

In competitive markets, certainty often carries as much weight as price. Preparation gives us options.

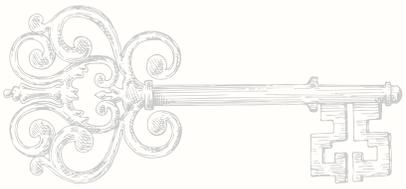
If appraisal concerns arise, we evaluate them calmly.

If multiple offers are involved, we position terms intentionally.

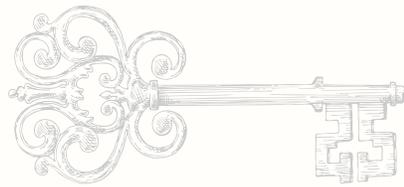
If a seller's timeline is specific, we determine whether flexibility strengthens your offer.

Financial clarity allows us to act strategically rather than react emotionally.





# ENTERING THE MARKET



*STRATEGY BEFORE  
SHOWINGS*



# CLARITY BEFORE ACTIVITY

Once financial positioning is clear, we move into market entry.

This stage is not about seeing everything that is available.

It is about narrowing intentionally.

Before scheduling showings, we refine:

- *Location priorities and lifestyle alignment*
- *Property type and ownership structure*
- *Non-negotiable features versus preferences*
- *Space requirements today and several years from now*
- *Long-term ownership goals*

It is natural to feel excitement when you walk into a home.

My role is to ensure that excitement is supported by structure.

Every property we view should serve a purpose within your overall strategy.





## INTERPRETING THE MARKET STRATEGICALLY

Entering the market requires context.

We evaluate:

- *Current inventory levels*
- *Pricing patterns and comparable sales*
- *Seller positioning*
- *Days on market*
- *Competing buyer activity*
- *Timing within the broader cycle*

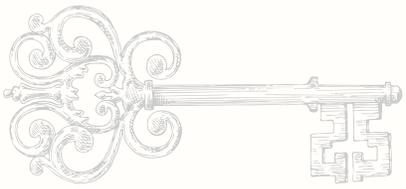
Because I actively represent sellers as well as buyers, I understand how listings are prepared, priced, and evaluated. That perspective allows us to interpret what a property represents — not just what it looks like.

Not every home requires urgency.

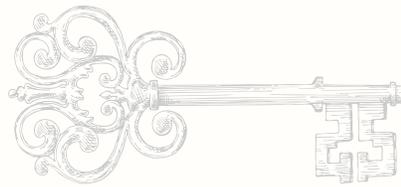
Not every listing supports full price.

Not every situation calls for the same response.

Preparation allows us to move decisively when the right opportunity appears.



# STRUCTURING THE OFFER



*BEYOND THE PURCHASE  
PRICE*

# BEYOND THE PURCHASE PRICE

***An offer is more than a number.***

When we submit an offer, we are presenting a full contract structure — not simply a price.

A strong offer considers:

- *Purchase price*
- *Financing strength*
- *Earnest money structure*
- *Contingency exposure*
- *Appraisal considerations*
- *Closing timeline*
- *Seller priorities*

Each element influences how the offer is perceived.

Sellers are evaluating certainty, risk, and timing — not just the highest figure.

This is where preparation and strategy converge.



# STRATEGY IN REAL TIME

## *Every negotiation is situational.*

In some cases, strength comes from clean financing and minimal friction.

In others, flexibility in timeline may matter more.

In competitive situations, we may evaluate escalation strategy or appraisal exposure carefully before submission.

We do not remove protections blindly. We assess risk first.

In multiple-offer environments, the goal is not simply to “win.” The goal is to win intelligently — in a way that protects you long term.

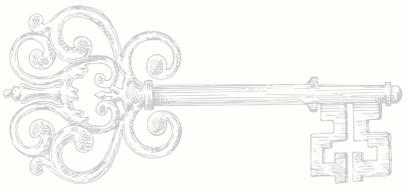
Offer structure includes contingency strategy — inspection, appraisal, financing, and timeline considerations — and how those elements influence leverage.

As we move forward in our partnership, we will review those components in detail so that you fully understand both the protection they provide and the impact they may have on competitiveness.

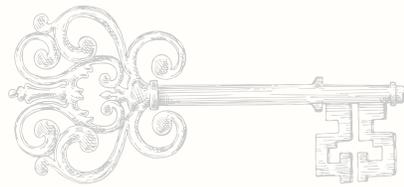
The strongest offers are structured with clarity and intention.

That structure begins long before submission.





# MOVING FORWARD



*ALIGNMENT BEFORE  
ACTION*



# ALIGNMENT BEFORE ACTION

## ***We have covered:***

- *The level of representation you will receive*
- *How I approach strategy and negotiation*
- *How professional compensation is structured*
- *What I expect from you as a partner*
- *How we enter the market intentionally*
- *How offers are structured strategically*

This conversation establishes clarity before urgency.

When the right property appears, decisions will need to be made with confidence and discipline. That confidence begins here — with structure.

If we are aligned on representation and expectations, the next step is to formalize the relationship through the Buyer Brokerage Agreement.

That agreement allows me to advocate fully on your behalf and move forward with fiduciary responsibility in place.





# WHAT HAPPENS NEXT

## ***Once representation is established:***

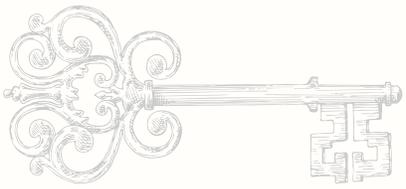
- 1. We confirm lender coordination and financial positioning.*
- 2. We refine search criteria and activate targeted alerts.*
- 3. We schedule property tours intentionally.*
- 4. We evaluate opportunities through a strategic lens.*

From there, the process becomes execution.

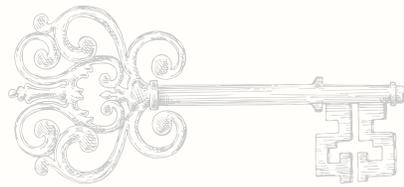
You will receive a detailed Buyer Resource Guide that walks through each phase of the transaction — inspection, appraisal, contract timelines, and closing — so you are informed at every step.

This consultation establishes the framework.

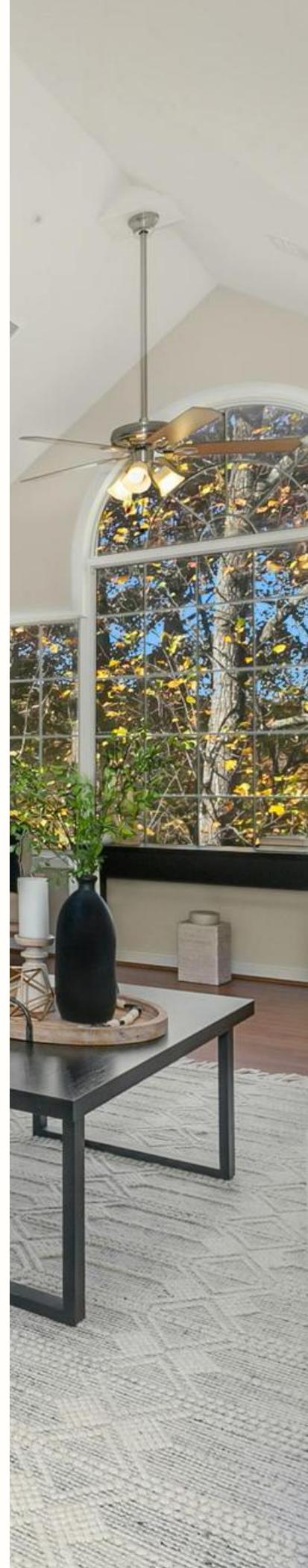
From here, we move forward with structure, purpose, and partnership.

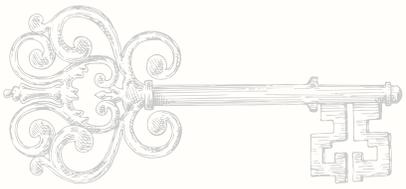


# EXPECT EXCEPTIONAL



*CLIENT EXPERIENCES*





# Client Experiences

*The success of my clients is my success. Every transaction is guided by advocacy, intention, and respect — from the first conversation to long after closing.*

*Every client's journey is different, but the goal is always the same: a steady, well-guided experience from start to finish.*



Jennifer was an absolute gem to work with. I have worked with her in purchasing my first home and selling my parents home. She always provided realistic expectations so there were no surprises. I was informed each step of the way with both of my experiences. She made my home-buying dream come to life. I'm so thankful for her. I highly recommend her for any real estate needs.

**-Michelle, Buyer & Seller**

Jennifer has been our realtor for years. She is very patient, kind, friendly, and very efficient. She was able to assist us in negotiation the best price point for our home purchase. We plan on using Jennifer in the future for additional home purchase/sales.

**-Jeremy, Buyer**

Jennifer helped find me a place to live even while I was on the other side of the world on deployment!

**-James, Deployed Buyer**

Jennifer was an absolute pleasure to work with. Her attention to detail ensures everything is taken care of during the entire process. Selling a house can be extremely stressful but Jennifer makes sure it's a smooth transition. Look no further and be sure to use Jennifer for your home buying or selling.

**-Dave, Seller & Buyer**

Where to start when reviewing a perfect experience? Jennifer really has it all - her overall knowledge of listing, publicizing, financing, contracts, and resources seems limitless. And that's just the real estate side of things! The bonus is her never-ending positive outlook on life that makes it a true pleasure to spend time with her. Our experience with Jennifer could not have been more enjoyable or profitable!!

**-Lynn, Seller & Buyer**

Jennifer is so amazing! Her marketing for selling our house was above and beyond anything I have ever seen. She also has a wealth of information for the market and helped me understand what was happening and going to happen next. I am a person who likes to have all the information even if it's overwhelming and she understood that and delivered. Jennifer always answered our questions and she was with us every step of the way of both selling and buying our houses. I will recommend her to everyone I know who is looking to buy and or sell their house.

**-Connor, Seller & Buyer**

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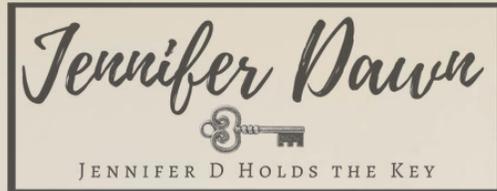
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TRUST  CONNECTION  COMMUNITY



EXPECT EXCEPTIONAL



# Let's Get You Home

*Guidance you can trust. Advocacy you can count on.*

LUXURY ~ RESIDENTIAL ~ RELOCATION ~ INVESTMENT

REALTOR®

HANNA  LUXURY

HOWARD HANNA  
REAL ESTATE SERVICES

