SMART

BUYER'S GUIDE

Buying Your Home With Strategy, Care & Confidence

By **DMV Premier Properties**
Led by **Khalida "Kay" Bajwa**

DMV Premier Properties powered by RE/MAX Galaxy

202-978-4217
Office

202-689-4256
Direct

realtorkbajwa@gmail.com
Email

RE/MAX Galaxy
Brokerage

8100 Boone Blvd 260, Vienna, VA 22182
Address

888-884-3396
RE/MAX

dmvpremierproperties.com
Website

ABOUT DMV PREMIER PROPERTIES

A Boutique Standard for Exceptional Clients

Welcome to **DMV PREMIER PROPERTIES** powered by **RE/MAX GALAXY**.

DMV Premier Properties is a boutique real estate brokerage serving Washington, D.C., Maryland, and Virginia, specializing in luxury homes, investment properties, and strategic real estate advisory.

With nearly two decades of experience, we provide buyers, sellers, and investors with expert guidance, market insight, and tailored solutions designed to achieve exceptional results.

Our approach is built on integrity, discretion, and personalized service. By combining local expertise with skilled negotiation and a client-first philosophy, we help individuals and families navigate every stage of their real estate journey with confidence.

Clients trust DMV Premier Properties to deliver a seamless experience defined by professionalism, trust, and excellence.

Excellence is not a goal. It is the foundation of everything we do.

ABOUT KHALIDA 'KAY' BAJWA

Meet

Khalida 'Kay' Bajwa

Khalida Bajwa is a highly accomplished real estate professional with over 20 years of experience representing buyers, sellers, and investors throughout the Washington, D.C., Maryland, and Virginia region.

Known for her professionalism, integrity, and results-driven approach, she has built a reputation for exceptional service and consistently outstanding outcomes.

Raised in a military family, Khalida developed discipline, dedication, and service. Her background has equipped her with attention to detail, discretion, and client advocacy.

As founder of **DMV Premier Properties**, Khalida leads a team committed to professionalism, transparency, and personalized service.

Professional Designations & Affiliations

- Graduate REALTOR® Institute (GRI)
- National Association of REALTORS® (NAR)
- Greater Capital Area Association of REALTORS® (GCAAR)
- Fine Homes & Estates Specialist
- Certified Probate Real Estate Specialist

Education

- Bachelor of Science in Physics & Chemistry
- Graduate, PECHS College for Women, Pakistan

INTRODUCTION

Why Buyers Choose DMV Premier Properties

Boutique Service. Strategic Guidance. Exceptional Results.

Buying a home is a major financial decision. Our role is to make that decision strategic, informed, and structured.

We focus on:

- **Defining your goals clearly**
- **Identifying the right opportunities**
- **Structuring strong, competitive offers**
- **Protecting your interests throughout the process**
- **Delivering a smooth end-to-end experience**

Serving Washington DC, Maryland, and Virginia, we combine market expertise with negotiation strategy to help you buy with confidence.

What Many Buyers Worry About

Buying a Home Doesn't Have to Feel Overwhelming

Whether it's financing, making an offer, inspections, or closing costs, most buyers have questions before they begin.

Our role is to provide clarity, guidance, and support throughout the process so you can make informed decisions with confidence.

BENEFITS OF HOMEOWNERSHIP

A Strategic Investment in Your Future

Purchasing a home is not only about finding a place to live. For many buyers, it is also an opportunity to build long-term financial stability and create a foundation for future wealth.

Building Equity

Mortgage payments help build ownership in your property over time.

Long-Term Appreciation

Homeownership offers the potential for property value appreciation.

Greater Stability

A fixed-rate mortgage provides greater predictability.

Freedom to Personalize

Create a space that reflects your lifestyle and preferences.

A Place to Build Memories

A home provides comfort, security, and lasting memories.

Investing in Your Future

Build equity, establish stability, and create a foundation for future generations.

THE HOMEBUYING PROCESS

What to Expect From Start to Finish

Purchasing a home becomes much easier when you understand the steps ahead. At DMV Premier Properties, we guide you through a simple and organized process:

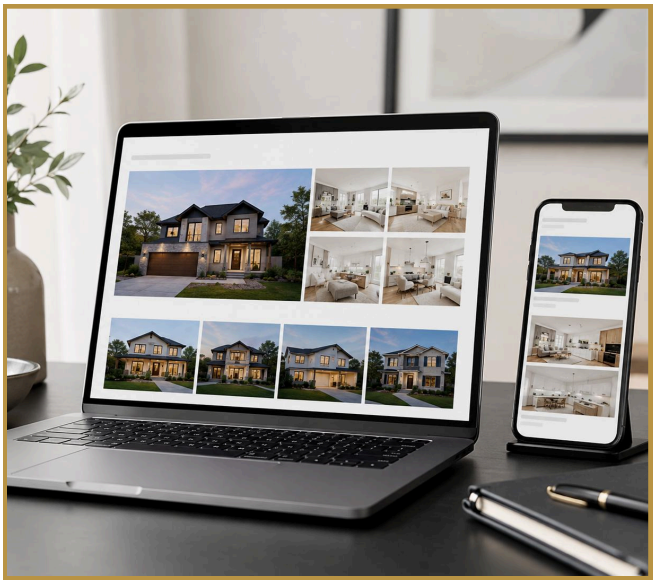
01	Initial Consultation
02	Financing & Pre-Approval
03	Property Search & Home Tours
04	Offer Strategy & Negotiation
05	Deposit
06	Home Inspection
07	Final Loan Approval
08	Final Walkthrough
09	Closing Day

THE HOMEBUYING PROCESS

Steps 1–2

01 The Initial Consultation

Before we talk about specific houses or schedule property tours, we start with a conversation. This first step helps us understand what matters most to you so we can build the right plan.
We may talk about your timeline, needed features, neighborhoods, price range, monthly payment comfort, and local market questions.
The first conversation is not about pressure; it is about clarity.



02 Financing & Pre-Approval

A pre-approval letter tells you how much a lender is willing to lend and helps focus your search. It also shows sellers that you are a qualified buyer.

Loan Type	Minimum Down Payment	General Target Audience
VA Loan	As low as 0% down	Eligible service members, veterans, and surviving spouses.
Conventional Loan	As low as 3% down	Buyers with stable income and traditional credit histories.
FHA Loan	As low as 3.5% down	Buyers seeking flexible credit options.
Virginia Housing	Specialized low-down options	Grant and assistance programs for Virginia buyers.

Understanding Closing Costs

Closing costs include lender fees, title insurance, recording fees, and local
transfer taxes. As a rule of thumb, closing costs average roughly 3% of the
purchase price. We can attempt to negotiate seller assistance.

THE HOMEBUYING PROCESS

Steps 3–6

03 Property Search & Home Tours

More than square footage.

We create a tailored search based on your preferences, lifestyle, and goals while providing local market insight.

04 Offer Strategy & Negotiation

Act strategically.

Using market data, property analysis, and negotiation expertise, we prepare an offer designed to protect your interests.

05 Your Deposit

Earnest Money Deposit

Typically around 1% to 2% of the purchase price, held safely in escrow, and credited toward your down payment or closing costs.

06 Home Inspection

Knowledge creates confidence.

A professional inspection provides insight into the property's condition and helps identify issues before closing.

202-978-4217
Office

202-689-4256
Direct

realtorkbajwa@gmail.com
Email

RE/MAX Galaxy
Brokerage

8100 Boone Blvd 260,
Vienna, VA 22182
Address

888-884-3396
RE/MAX

dmvpremierproperties.com
Website

THE HOMEBUYING PROCESS

Steps 7–9

07 Final Loan Approval

Clear to Close

Once your inspection window is resolved, the appraisal matches or exceeds the purchase price, and title is clean, your lender completes final review and issues a formal "Clear to Close."

08 The Final Walkthrough

Verify before signing.

We return to confirm the home is in expected condition, agreed repairs are complete, belongings are removed, and included fixtures remain in place.

09 Closing Day

The final step.

You sign final paperwork, execute deed transfer documents, and provide remaining funds. Once recorded, you receive the keys to your new home.

Organized. Planned. Exciting.

From the initial consultation to closing day, our job is to make the journey feel clear and supported.

DMV Premier Properties powered by RE/MAX Galaxy

202-978-4217
Office

202-689-4256
Direct

realtorkbajwa@gmail.com
Email

RE/MAX Galaxy
Brokerage

8100 Boone Blvd 260,
Vienna, VA 22182
Address

888-884-3396
RE/MAX

dmvpremierproperties.com
Website

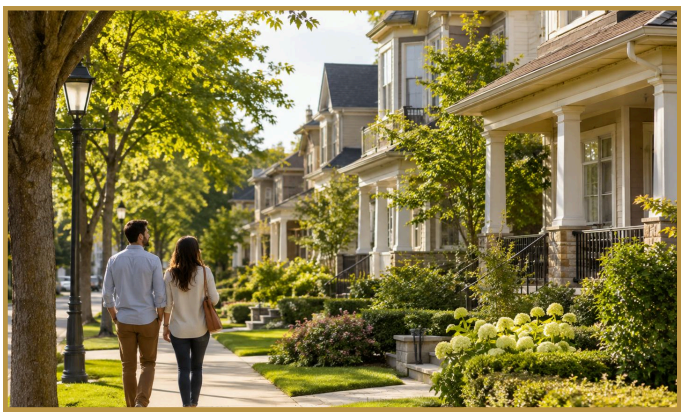
BUYER PREPARATION CHECKLIST

Smart Buyer Preparation Checklist

You do not need to have everything figured out today. Taking a few proactive steps early can put you in a position of strength.

Lifestyle Mapping

- Define non-negotiables
- Separate must-haves from nice-to-haves
- Test your daily commute
- Visit target neighborhoods
- Explore grocery stores, parks, and amenities
- Check areas on weekends and weeknights



Prepare With Confidence

Small steps before the search can make every future decision clearer, calmer, and more strategic.

COMMON BUYER QUESTIONS

How much money do I need upfront?
You'll need your down payment plus closing costs, usually about 2%–4% of
the purchase price.

How early should I speak with a lender?
Ideally 3–6 months before house hunting.

Can Ms Kay help with new construction?
Yes. We handle resale, new construction, foreclosures, and short sales.

How long does buying take?
Usually 30–90 days once searching starts.

What ongoing costs should I expect?
Mortgage, taxes, insurance, utilities, maintenance, and possibly HOA fees.

What if my offer is rejected?
We reassess, improve if needed, or move to other options.

Do I need perfect credit?
No. Many loan programs work with average or rebuilding credit.

Should I get a home warranty?
It is optional but recommended and may be negotiable.

Pre-qualified vs pre-approved?
Pre-qualification is an estimate. Pre-approval is verified and stronger.

Are there first-time buyer programs?
Yes. Some may offer down payment assistance or better loan terms.

Can I negotiate the price?
Yes. Negotiation can include price, repairs, or closing costs.

Will I be guided through each step?
Yes. The process is structured so you know what happens next.

Ready to Find Your Home?

Let's Move Forward With a Clear Plan

Now that we're working together, the next step is simple: we build your home search strategy and start identifying the right opportunities in Washington DC, Maryland, or Northern Virginia. Our role is to refine your direction, strengthen your financing position if needed, and guide you through each stage with clarity.

DMV Premier Properties powered by RE/MAX Galaxy

202-978-4217
Office

202-689-4256
Direct

realtorkbajwa@gmail.com
Email

RE/MAX Galaxy
Brokerage

8100 Boone Blvd 260, Vienna, VA 22182
Address

888-884-3396
RE/MAX

dmvpremierproperties.com
Website