
EST. 1990 · MARYLAND · VIRGINIA

The Buyer's *Guide.*

A private companion to acquiring a home of consequence.

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Twenty-eight chapters across five volumes.

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VOLUME I

The Process

A deliberate reading, in sequence.

Buyer Representation Agreement

The private compact that makes me your advocate — not the seller's.

Before a single door is opened, we sit down and formalize our partnership in writing. The Buyer Representation Agreement is a short, legally binding document that establishes my fiduciary duty to you — a duty of loyalty, confidentiality, disclosure, obedience, reasonable care, and full accounting. Without it, I am legally a sub-agent of the seller. With it, I am unambiguously yours.

The agreement is where we define the shape of our work together: geography, price range, property types, the term of representation, and — plainly — compensation. In the post-2024 landscape, buyer-side compensation is negotiated explicitly. You will know, in writing, exactly what my services cost and how they are paid — whether by seller concession, builder credit, or direct engagement.

For thirty-five years I have believed that clarity is the foundation of trust. This document is where that clarity begins.

The Private Consultation

One long conversation that saves a hundred short ones later.

Before we tour a single home, we spend ninety minutes together — in my office, at your kitchen table, or over video. This is the most valuable meeting of the entire transaction. It is where a vague wish ("we want something nicer, closer in, with more light") becomes a specific, defensible brief.

I ask about how you live, not just what you want. Where does the morning coffee happen? Who visits, and how often do they stay? Where do the kids study when the house is quiet? Which drives do you resent, and which do you savor? The answers shape everything — from neighborhood to floor plan to whether a garage-tandem or a side-load is worth an extra \$40,000.

By the end of the consultation, you leave with a written brief and a target list of five to twelve neighborhoods. I leave with a curated collection of properties to begin previewing — often before the search formally begins.

Pre-Approval

The letter that turns a shopper into a serious buyer.

A pre-approval is a written commitment from a lender, after a real underwriting review of your income, assets, and credit, stating the loan amount and terms for which you qualify. It is materially different from — and infinitely stronger than — a pre-qualification, which is often just a soft self-report.

In competitive markets, listing agents read pre-approval letters closely. A weak or generic letter can quietly cost you the home. A strong letter — from a local, well-regarded lender with a documented reputation for closing on time — is a competitive asset. I maintain a short list of lenders I trust to underwrite carefully, communicate clearly, and honor their commitments.

We treat this step as a working session, not a formality. We compare loan programs (conventional, jumbo, physician, VA, FHA), discuss down-payment strategies, model monthly payments, and decide whether to lock a rate — all before you write your first offer.

The Curated Search

We tour with discipline. Every visit sharpens your instincts.

The search is where most buyers get tired, and where a seasoned agent earns his keep. I curate — I do not flood your inbox. Every property you see has already survived a pre-screen: right block, right lot orientation, defensible pricing, no deal-breakers on public record.

In the home, I coach. I show you where builders cut corners, where prior owners deferred maintenance, where a wall can come down and where it absolutely cannot. I read the room orientation, the drainage, the sightlines to the neighbors. After a handful of tours together, most clients can walk into a home and read it the way I do — which is the point.

We also learn what you don't want. That is equally valuable. Every 'no' tightens the brief.

The Offer

A precise instrument — priced by data, structured for leverage.

An offer is not a number. It is a document with dozens of interlocking terms, and the strongest offer is rarely the highest one. Before we write, I prepare a Comparative Market Analysis to defend a price range, then we discuss the terms that will make our offer the one the seller wants to accept: earnest money size, contingency posture, financing type, appraisal gap language, escalation clause (if warranted), closing timeline, and possession.

In tight markets, we may present a personal letter (where legally permitted), align our closing date to the seller's move, or waive a contingency we can afford to waive. In softer markets, we ask for concessions the seller may quietly welcome: closing cost credits, rate buy-downs, extended possession, home warranties.

Every clause is deliberate. Every deliberate clause creates leverage.

Inspection

Five to seven days to know the home better than the seller does.

The general inspection is a top-to-bottom professional evaluation — roof to foundation, service panel to sewer scope. I attend every inspection with my buyers. I walk the roof with the inspector when it's safe, listen to the HVAC, watch the water pressure, and photograph what matters. By the end of the appointment we have a document, a shared understanding, and a strategy.

The inspection is not a pass/fail exam — it is negotiating intelligence. Findings become one of three requests: a repair, a credit, or a price reduction. Most sellers will do something. Skilled representation determines what, and how much.

Where warranted, we commission specialty inspections: sewer scope on any home older than 20 years, radon in Northern Virginia (a high-risk zone), chimney level-two, structural engineer, pool, well, and septic. Each is a small investment against a large potential exposure.

Loan & Appraisal

The lender's independent check on the number we agreed to pay.

Once inspection is behind us, the lender's engine engages. You will provide updated financials, sign initial disclosures, and the lender will order an appraisal from an independent, rotational panel. Neither you nor I can select the appraiser — a rule designed to protect the integrity of the valuation.

Most appraisals meet contract price. When one does not, we have four levers: request the seller reduce the price, split the gap, cover the difference in cash, or — if the contract permits — exit with earnest money returned. We prepare for all four before the appraisal ever arrives, so a low appraisal is a plan, not a panic.

Underwriting

Hold steady. Nothing changes until we cross the closing table.

Underwriting is the lender's formal, granular review of every element of your file — income, assets, liabilities, credit, appraisal, title, insurance. It is where deals live or die on details as small as an un-sourced \$2,000 deposit or a hard credit pull the buyer forgot they authorized.

My guidance during this window is simple and non-negotiable: no new credit lines, no large purchases (no car, no furniture, no appliances until after closing), no career changes, no unusual deposits or withdrawals, no co-signing for a family member, no closing of accounts. Answer every lender request within 24 hours. Assume they will ask twice for the same document — and they will.

The reward for discipline in this window is the phrase we are all working toward: Clear-to-Close.

The Final Walkthrough

The last look before the deed is recorded.

Within 24–48 hours of closing, we return to the home. The walkthrough is not a re-inspection — it is a verification that the property is in substantially the same condition as at contract, that agreed-upon repairs have been completed, that no new damage has occurred during move-out, and that everything conveyed with the sale is present and functional.

I bring a printed contract, a printed inspection response, and a checklist. We run water in every fixture, cycle every appliance, test HVAC in both modes, check every outlet against move-out marks on the walls, and verify garage remotes, mailbox keys, HOA fobs, and door codes. If something is wrong, we address it before you sign — not after.

Closing

Documents signed, funds wired, keys placed in your hand.

Settlement is the final act. In Virginia, closings are administered by a settlement attorney or licensed title company. You will review and sign your Closing Disclosure (delivered three business days prior for a reason — read it), the note, the deed of trust, and a stack of ancillary documents. Wire your funds only after verifying instructions by phone with a number you already have — wire fraud is the single largest financial threat at this stage.

When the deed is recorded, the home is yours. I hand you the keys personally. And then — because this is a thirty-five-year practice built on relationships, not transactions — we stay in touch. For refinancing questions, for contractor referrals, for the market update every spring, for the next home when the time comes.

VOLUME II

Understanding Homes

A deliberate reading, in sequence.

New Construction

A new home, built to your specifications — with a professional negotiator on your side of the table.

New construction is where buyers most often lose money without knowing it. The builder's on-site agent is charming, helpful, and — critically — represents the builder. Every choice you make, every option you upgrade, every timeline you accept is optimized for their P&L, not yours.

With buyer representation, the math changes. I have negotiated tens of thousands of dollars in concessions, upgrades, and rate buy-downs from national builders and regional custom houses alike. I read the construction contract line by line — a document meaningfully different from a resale contract and heavily weighted toward the builder.

New construction also demands its own inspection discipline: a pre-drywall inspection, a mechanicals inspection, and a full final inspection — none of which the builder will proactively suggest.

Single-Family Home

Your own land, your own walls, your own long horizon.

The single-family home remains the archetype of American ownership for a reason: privacy, personalization, and land appreciation. No shared walls, no shared roof, no HOA (in most cases) restricting what you plant, park, or paint. Full autonomy — with full responsibility.

In Greater Northern Virginia, single-family inventory ranges from mid-century ramblers on quarter-acre lots to new-construction estates on three acres in horse country. Price per square foot, lot size, and neighborhood tenure vary widely across counties and even across streets. This is where a hyper-local agent pays for himself many times over.

Townhome

Single-family living, thoughtfully compressed.

The townhome — two to four stories, one or two shared walls, a small yard or rooftop — is the sweet spot for many Northern Virginia buyers: more space than a condo, less maintenance than a detached home, walkable to transit and dining in the best communities.

The tradeoffs are real and worth naming: shared walls (sound transmission varies wildly by builder and era), HOAs with real teeth, and the reality that resale appeal depends heavily on interior-versus-end-unit positioning and garage configuration.

Condominium

Lock-and-leave living — with the building doing the heavy lifting.

A condo is ownership of a single unit within a larger structure, plus a fractional interest in shared common elements. In the best buildings, that fraction buys concierge, fitness, pool, rooftop, secure parking, and a maintenance staff that answers when the dishwasher fails on a Sunday.

The financial and legal review of a condominium is more involved than any other property type. We read the resale package cover to cover: budget, reserve study, meeting minutes, insurance master policy, litigation disclosures, rental caps, pet rules, and any pending special assessments. A building with a beautiful lobby and a hollow reserve fund is a building to walk away from.

VOLUME III

The Neighborhood Test

A deliberate reading, in sequence.

Safety & Security

The quiet foundation of every good address.

Safety is more than crime statistics. It is the walk from the driveway to the front door on a January evening, the sightline from the kitchen to the swing set, the visibility of the street from the master bedroom. We look at official data — CrimeMapping, county sheriff dashboards, sex-offender registries — and we walk the block after dark. Both matter.

The best signals are the small ones: porch lights left on, garden hoses coiled neatly, community mailbox activity in the early evening, neighbors who acknowledge you as you pass.

Schools & Education

Even without children, schools shape resale.

In Northern Virginia, school pyramid is one of the top three drivers of home value — full stop. Two identical houses on either side of a school boundary can differ by 8–15% in resale price. Even buyers without children benefit from being in a strong pyramid; the buyer pool remains deeper and more resilient across market cycles.

We look beyond a single overall rating. Elementary matters most for young families; middle school shapes teen social geography; high school shapes college placement and long-term brand. Look at three-year trends, not this year's snapshot.

Commute & Access

The daily tax on every home is time.

A commute you underestimate by twenty minutes each way is 160 hours a year — four full work weeks — you did not budget for. We test commutes in real conditions: leaving your prospective driveway at the actual time you would leave, on a Tuesday, in the direction you actually drive.

We also look at optionality: Metro proximity, VRE stations, HOV/HOT lane access, and — increasingly — reliable fiber and 5G coverage for remote work. Access is not just roads.

Amenities & Community

The neighborhood you keep is the neighborhood you leave home for.

The strongest addresses are surrounded by walkable third places: coffee at 7am, grocery at 6pm, a park for the dog, a restaurant worth walking to on a Thursday. We map what you love to do, then check whether the neighborhood supports it within a fifteen-minute radius.

Community texture is harder to measure but easier to feel. Attend a farmers market. Sit on a bench for twenty minutes. Ask a neighbor how long they have lived on the street. The answers are the neighborhood.

Future Value

You are not just buying today's neighborhood — you are buying next decade's.

Every neighborhood in Northern Virginia has a trajectory. Some are compounding — Metro extensions, tech-employer expansions, thoughtful zoning updates. Some are stagnating — school ratings drifting, retail vacancy climbing. The signals are visible if you know where to look.

We review county comprehensive plans, upcoming construction and infrastructure, transit expansions (Silver Line, VRE upgrades), and the pipeline of major employers moving in or out. A neighborhood with a five-year tailwind will outperform one riding a decade of momentum that has begun to fade.

VOLUME IV

Understanding Costs

A deliberate reading, in sequence.

Earnest Money

Your seat at the negotiating table — refundable when the contract permits.

Earnest money is the deposit that turns an offer into a serious offer. Delivered within 24–72 hours of a ratified contract to an escrow-holding party (typically the title company or listing brokerage), it signals your commitment and, at closing, is credited toward your down payment or closing costs. If you honor the contract, it is always your money.

The size of the deposit is a negotiating tool. In competitive scenarios, 3–5% (or more) signals seriousness and can win a home against a higher-priced but weaker-earnest offer. In softer markets, 1% is often sufficient.

Inspection

The best money you will spend before closing.

Paid at the time of inspection, typically \$400–\$700 for a standard single-family home, with adders for larger square footage, specialty scopes (sewer, radon, mold, pool, well/septic), and secondary structures. The report you receive back is worth several multiples of the fee — both in negotiating leverage and in a clear-eyed understanding of what you are buying.

Appraisal

The lender's independent valuation — paid by you.

Ordered by the lender after inspection, the appraisal confirms the property is worth what you have agreed to pay. Typical cost: \$500–\$800 for conventional single-family; higher for jumbo, complex properties, or rural comparables. Paid upfront, often collected via lender at time of order.

Down Payment

The single largest variable in your monthly payment.

Down payment ranges from as little as 0% (VA), 3–3.5% (FHA and select conventional first-time programs), 5–20% (conventional), to 20%+ (jumbo, often with tiered pricing at 25% and 30%). Each threshold changes your rate, your PMI, and your monthly payment materially. We model at least three scenarios before you write your first offer.

Closing Costs

The stack of fees between contract and keys.

Closing costs typically run 2–5% of purchase price and include lender fees (origination, underwriting, processing), title fees (search, insurance, settlement), government fees (recording, transfer taxes), and prepaid escrows (first year of insurance, property tax reserve, per-diem interest).

A material portion of closing costs is negotiable — either directly with the lender or through seller/builder concessions structured into the offer. This is often where a skilled buyer's agent recovers their entire fee.

Moving Costs

The last mile — and the most underestimated.

Between packing supplies, truck rental or professional movers, temporary storage, cleaning, and the inevitable furniture upgrades a new home invites, expect \$550 for a modest DIY move to \$6,000+ for a full-service, insured, cross-jurisdiction move of a family home. We can recommend movers, cleaners, and organizers who have earned my referrals over many years.

VOLUME V

The Language of the Deal

A deliberate reading, in sequence.

Appraised Value

A licensed appraiser's opinion of a home's fair market value.

Ordered by your lender after you go under contract, the appraisal is an independent valuation used to confirm the home is worth what you've agreed to pay. The appraiser evaluates the property against three to six comparable recent sales — adjusting for condition, square footage, lot, and finishes — and issues a written opinion of value.

The appraised value governs the loan-to-value ratio. If it meets or exceeds price, financing proceeds cleanly. If it comes in low, we deploy one of four levers, pre-planned before the appraisal ever arrives.

Contingency

A protective condition in your contract that must be satisfied before closing.

Contingencies are the safety net woven into every well-written offer. Each contingency gives you a defined window to verify a specific condition — and a defined right to renegotiate or exit with earnest money returned if the condition fails. Every contingency you waive strengthens your offer; every one you waive without a plan exposes you to real financial risk.

Earnest Money

Your good-faith deposit demonstrating a serious offer.

Earnest money is delivered within 24–72 hours of a ratified contract and held in escrow by a neutral third party — typically the title company or listing brokerage. At closing, it is credited toward your down payment or closing costs. If you honor the contract, it is always your money.

Escrow

A neutral third party holding funds and documents until conditions are met.

Think of escrow as the impartial referee of the transaction. Earnest money, loan proceeds, seller credits, and the deed all pass through escrow. Nothing changes hands until every contract obligation is satisfied — a discipline that protects both parties equally.

VOLUME V

Clear-to-Close

Underwriting's final blessing — your loan is approved and closing can be scheduled.

Clear-to-Close (CTC) is the milestone every buyer waits for: the underwriter has reviewed your file end to end — income, assets, credit, appraisal, title — and confirmed the loan is ready to fund. From CTC, we typically close within three to five business days.

Possession

The date you're permitted to occupy the property.

Possession is often — but not always — the closing date. In some transactions, we negotiate a post-closing occupancy agreement that allows the seller to remain for a defined number of days after settlement, typically in exchange for a daily rate. This is a strategic tool in competitive offers.

VOLUME V

Title Insurance

Protection against defects in the chain of ownership.

Title insurance is a one-time premium paid at closing that protects you — and separately, your lender — against undiscovered claims on the property: unrecorded liens, boundary disputes, forged deeds, missing heirs. Unlike other insurance, it looks backward, not forward.

VOLUME V

Comparative Market Analysis

The evidence base behind every offer we write.

A CMA is a data-driven study of comparable properties — recently sold, currently pending, and actively listed — that establishes a defensible price range for the home you're considering. It is the difference between an emotional number and a strategic one.

Escalation Clause

A contract mechanism to outbid competing offers, capped at a ceiling.

In multiple-offer situations, an escalation clause automatically increases your offer above the next-highest bona fide competing offer by a defined increment, up to a maximum you set. Used surgically, it wins homes without overpaying by tens of thousands.

VOLUME V

HOA · Homeowners Association

The governing body of a community — with real financial and lifestyle implications.

Where an HOA exists, we obtain and review the resale disclosure package during your review period: covenants, financial statements, reserve studies, meeting minutes, and pending assessments. Under Virginia law you have a statutory right to cancel within a defined window after receipt.

VOLUME V

Settlement

The closing itself — where the transaction is executed.

Settlement is the meeting (in person or remotely) where you sign the loan and closing documents, funds are disbursed, the deed is recorded, and the keys are handed over. In Virginia, settlement is administered by an attorney or title company. Plan on 45–90 minutes.

VOLUME V

Seller Concessions

Credits from the seller applied toward your closing costs.

Rather than reducing sales price, we can structure a portion of the seller's contribution as a credit toward your closing costs and prepaids — preserving your cash at the table while keeping the appraisal at contract value.

A Personal Note

Thirty-five years, and counting.

Every buyer I have represented has taught me something. That is why this guide exists — a distilled version of what I wish every client knew before we began. When you are ready, I would be honored to meet you.

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Commission — Fully Negotiable.

Real estate commissions are fully negotiable and may be paid by the buyer, the seller, or shared between them.

Real estate commissions are fully negotiable. There is no standard, no set rate, no industry-mandated figure — and any agent who tells you otherwise is either misinformed or hoping you are. Every fee in this business is a private agreement between principals, put in writing, and defended in the open.

Compensation can be paid by the buyer, by the seller, or shared between them — and the structure is decided before we begin, in your Buyer Representation Agreement. In many transactions we structure buyer-side compensation against a seller or builder concession so it never touches your out-of-pocket funds at the table. In others, we engage directly. The right answer depends on the property, the market, and the leverage available on the day we write the offer.

In thirty-five years of practice I have written every configuration of this arrangement — full-seller-paid, split, buyer-paid with a rebate structure, hourly consulting, flat fee. What has never varied is the discipline: the number is agreed to in writing, in advance, in plain language, before a single showing.

Key Points

- ***Fully Negotiable.*** There is no fixed commission rate. Every fee is a private agreement — negotiated in writing before we begin.
- ***Buyer, Seller, or Both.*** Commission may be paid by the buyer, the seller, or shared between them. Structure follows leverage.
- ***Buyer Representation Agreement.*** The written compact that names the fee, the term, and the geography. Required under current Virginia MLS rules before touring.
- ***Seller & Builder Concessions.*** Often used to absorb some or all of buyer-side compensation without changing your monthly payment.
- ***No Surprises at Closing.*** The exact figure appears on the Closing Disclosure — matching, to the dollar, what we signed at the start.

Practitioner's Note. *The 2024 NAR settlement clarified — but did not create — the fact that commission has always been negotiable. What changed is transparency: every buyer must see, in writing, exactly what they are agreeing to before the first showing. That is a discipline I have practiced since 1990.*

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