



Nurture Lane Essentials

Buyer Playbook

Guide to a Successful
Homebuying Journey

Nurture Lane

Brokered by CENTURY 21 Everest

Buying a home is one of the biggest decisions you'll make, and it deserves a partner who listens, strategizes, and puts your goals first.

My role as your Buyer's Agent is to make sure you find the right home and get it on the best possible terms, all while making the process feel clear and manageable.

Kim Kussman

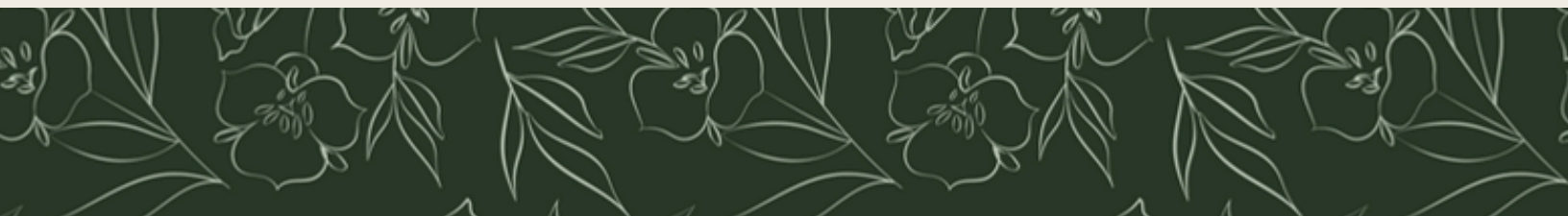


Table of Contents



1 Your Roadmap to Buying

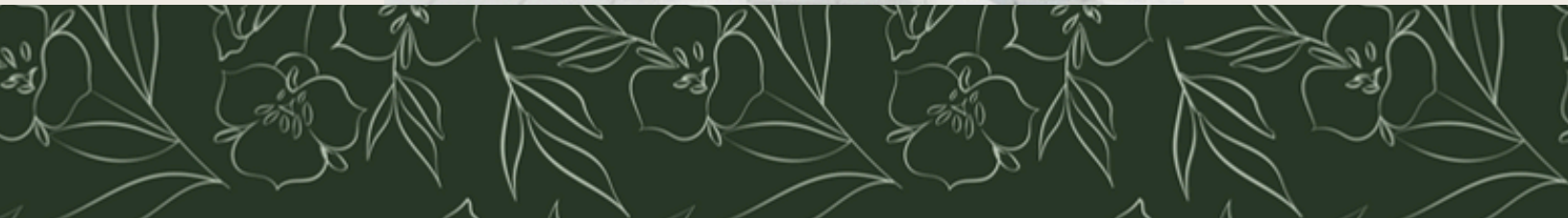
Pg. 3

2 Why Work with a Buyers Agent Exclusively

Pg. 6

3 What I Bring to the Table

Pg. 9



A modern living room interior featuring a light gray sectional sofa with several pillows and a patterned throw blanket. In front of the sofa are two round wooden coffee tables, one with a small potted plant on top. The room is decorated with framed art on the wall, a floor lamp, and various potted plants. The overall aesthetic is clean and contemporary.

Your Roadmap to Buying



The Home Buying Journey

Buying your a home can feel like a maze; but once you understand the path, it becomes much more manageable. Here's how the journey typically unfolds, and what to expect at each step.



Steps 1-3: Gaining Alignment

STEP ONE

Clarify Your Goals & Must Haves

This is your starting point. We'll get to know each other, talk about your vision, and make a plan that fits your timeline and budget.

Pro Tip:

Bring any questions you've been saving. Big or small. This is the time to ask them.



30-60 Min - live or virtual

Questions to Ask

- How will you help me navigate this process?
- What's the current market like for my price range?
- How often will we be in touch?

STEP TWO

Align on Budget & Financing Plan

A lender will help determine your budget by reviewing your finances during pre-approval. Then we'll balance your list of priorities with your financial comfort zone.

What to Bring:

Pay stubs, W-2s or Tax Returns, Bank Statements, ID



1-3 Days with all docs in hand

Questions to Ask

- What loan programs do I qualify for?
- What's my monthly payment estimate at today's rate?
- What can I do to improve my approval amount?

STEP THREE

Preview Homes & Neighborhoods

We'll tour homes online and in person, ask questions, and compare options until we find the right fit for your next chapter.

Pro Tip:

Take notes and photos, details blur quickly after a few tours. There's a guide attached.



Days to Months

Questions to Ask

- What's the neighborhood like at different times of day?
- Are there any upcoming developments nearby?
- How long has the home been listed?



Steps 4-6: Reaching Your Goal

STEP FOUR

Make an Offer & Negotiate

Once you find “the one,” together we’ll craft a strong offer and navigating negotiations while staying aligned with your goals.

Pro Tip:

Stay open - sometimes terms can matter more than price.



Typically 1-3 days

Questions to Ask

- How do we determine the offer price?
- What terms can make my offer stand out?

STEP FIVE

Navigate Inspections & Due Diligence

With an accepted offer we move into due diligence and final loan approval with an inspection and appraisal.

What to Bring:

Your inspections questions or checklist



Usually 3-4 weeks

Questions to Ask

- What repairs are worth negotiating?
- What happens if the appraisal comes in low?
- How can I prepare for final loan approval?

STEP SIX

Close & Move In

Review final documents, walk through the home one last time, and then meet at the closing table. It's time to celebrate and get settled into your new home.

Pro Tip:

Arrange utilities & insurance to start on closing day.



1-2 Hours at the Closing Table

Questions to Ask

- How much will I need to bring to closing?
- Can I review the settlement statement beforehand?
- What happens if there's a delay?

We can start this process at any time, even if you're still months away from moving forward.

Why Work with a Buyer's Agent *Exclusively*



What It Means

Buying a home is a big move; one that deserves the focus and dedication of someone who's fully in your corner. When you choose to work with me exclusively as your Buyer's Agent, you're not just hiring someone to open doors. You're choosing a trusted partner who will protect your interests, anticipate the next step before you get there, and make sure you're always positioned to win in the market.

Benefits of Exclusive Representation



My Full Commitment

I prioritize your search, preview homes on your behalf, and keep you top of mind for opportunities.



Tailored Search Strategy

Every home I send your way matches your goals, must-haves, and budget. No wasted time or energy.



Expert Negotiation

I can speak confidently and negotiate strongly, knowing I represent only your interests.



Market Insights You Can Trust

I'll break down the data into what matters most for your decision, from pricing trends to competitive offer terms.



Streamlined Communication

You have one point of contact managing every detail, so nothing slips through the cracks.



Creative Solutions

If timing, financing, or competition get tricky, I'll bring you options you may not have considered.

Why it Matters

In competitive markets, the strongest buyers are those who are ready to move quickly and confidently. Exclusive representation means I can dedicate my time, resources, and network entirely to finding, and securing, the right home for you.

The Buyer Broker Agreement

This is simply our commitment to each other:

You commit to working with me for your home purchase.

I commit to putting your goals first and guiding you from start to keys with clarity, care, and strategy.

It's not about "locking you in" - It's about setting us both up for success.

My clients hire me because I'm proactive, prepared, and deeply invested in protecting their investment. When we work together exclusively, you get the benefit of my full attention, creativity, and expertise — every step of the way.

Kim Kussman

A photograph of two women sitting on a beach, seen from behind, looking out at the ocean during sunset. The sun is low on the horizon, creating a warm, golden glow that silhouettes the women and reflects on the water. The sky is a mix of soft pinks, oranges, and blues. The women are sitting on a patterned beach towel. The woman on the left has long, wavy brown hair and is wearing a grey long-sleeved shirt. The woman on the right has curly brown hair and is wearing a dark long-sleeved shirt and red pants.

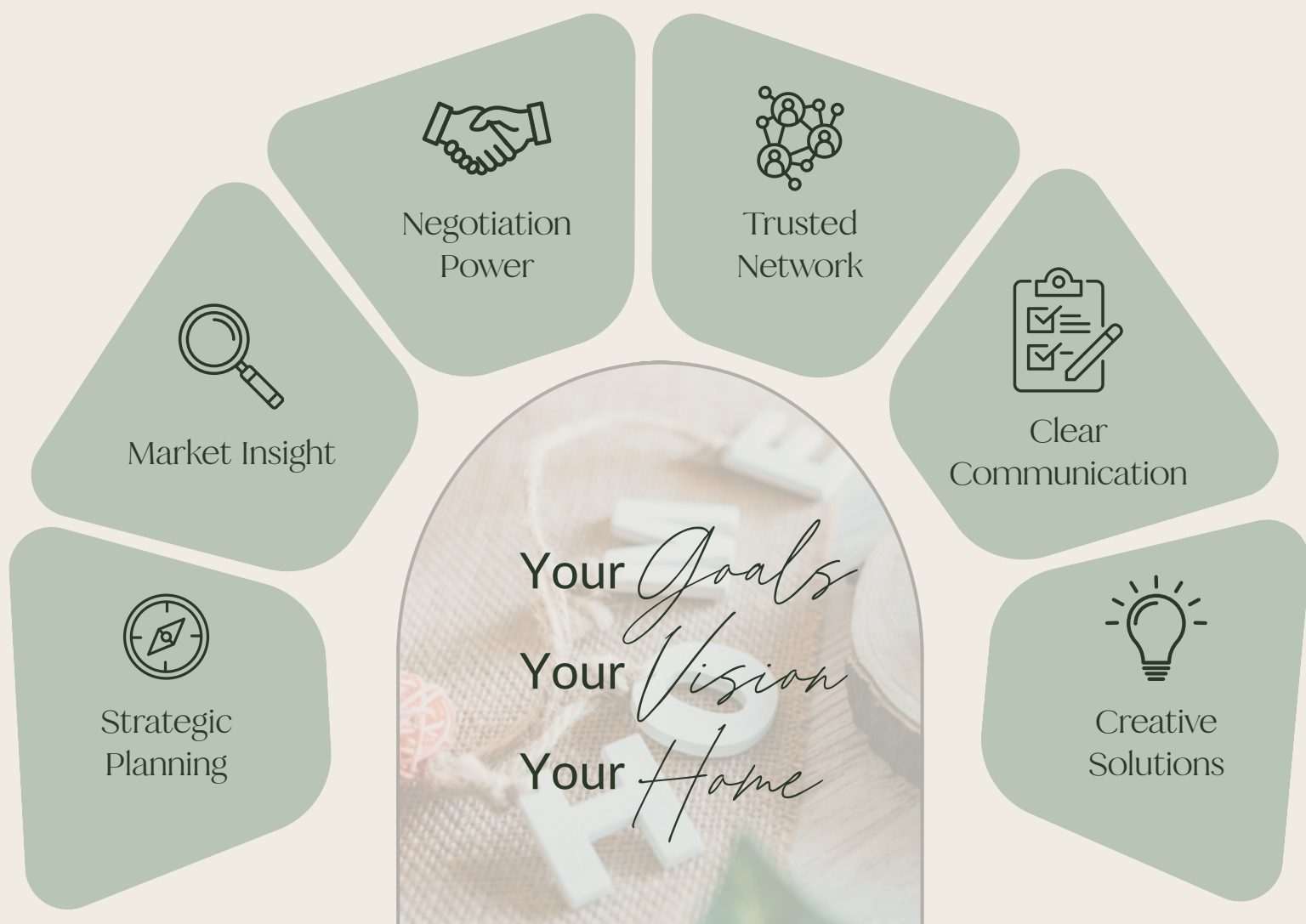
What I *Bring* to the Table



Your Advocate, Strategist & Guide

Every home search is unique, and so is the level of care, preparation, and creativity I bring to each client I work with.

When you choose me as your agent, you get more than access to listings; you get a trusted partner who knows how to navigate the market, protect your interests, and keep the process moving forward with clarity and confidence.



Buying a home should be exciting, not overwhelming. I'll bring the expertise, strategy, and care you need to move forward with confidence. And I'll be in your corner until the keys are in your hand.



Nurture Lane

Brokered by **CENTURY 21** Everest

Kim Kussman

978-273-4378

kim@nurturelanerealty.com

nurturelanerealty.com

Lic# 14190094-SA00