



FIRST-TIME HOMEBUYER'S GUIDE

Shield Realty Co., Inc. | Trusted Real Estate Experts Since 1955

Welcome



Congratulations on taking the first step toward owning your first home! Buying a home is a major life event, and at Shield Realty Co., Inc., we're proud to walk alongside you through the entire process.

With over 70 years of experience serving Virginia Beach and the Tidewater region, our team of knowledgeable and licensed agents is here to make your journey smooth, informed, and rewarding.

Step 1: Get Pre-Approved for a Mortgage

Why Pre-Approval Matters:

- Establishes your price range
- Strengthens your offer to sellers
- Saves time and avoids disappointment

Step 2: Define Your Needs and Budget

Questions to Consider:

- Bedrooms and bathrooms?
- Yard, garage, or home office?
- Neighborhood and commute?

Step 3: Begin Your Home Search

How Shield Realty Helps:

- Access to MLS listings
- Property alerts
- Virtual and in-person tours

Step 4: Making an Offer

We Will:

- - Review comparable sales
- - Help determine a strong price
- - Prepare paperwork
- - Negotiate terms

Step 5: Inspections and Appraisals

Home Inspection:

- - Coordinate inspections and review findings
- Appraisal:
- - Confirm home value for financing

Step 6: Closing the Deal

What to Expect:

- - Document review
- - Walk-through
- - Sign paperwork
- - Receive your keys



Why Choose Shield Realty Co., Inc.

At Shield Realty Co., Inc., we're not just helping you buy a home, we're helping you build a future. As a family-founded, locally owned firm serving the Tidewater region since 1955, we bring generations of experience, unmatched local knowledge, and a client-first approach to every transaction.

Here's why buyers continue to choose us, decade after decade:

A Tidewater Tradition Since 1955

We've been deeply rooted in the Virginia Beach community for over 70 years. From the start, our mission has been clear: to provide honest, informed, and personalized real estate service that reflects the unique character and values of our region. Our long-standing presence isn't just a sign of success, it's a promise of reliability and trust you can count on.

Local Experts, Not Just Agents

We live and work where you do. Our agents are true market experts who know the Tidewater neighborhoods inside and out from schools and zoning to flood zones, taxes, and future developments. We don't just show houses; we guide you toward smart investments in areas that fit your lifestyle and long-term goals.

Service That Goes Beyond the Sale

Our job doesn't stop when you sign the contract. We're with you every step of the way from your first consultation to closing day and beyond. We coordinate lenders, inspectors, attorneys, and contractors to keep everything on track. Our clients trust us not only because of what we know, but because of how we care. Shield Realty provides the kind of service you'd expect from a neighbor, not just a business.

Proven Results and Client Trust

Over the decades, we've helped thousands of buyers find the right home, negotiate the right deal, and navigate the process with confidence. Our strong Google reviews and repeat clients speak for themselves. Whether you're buying your very first home or upgrading for the future, Shield Realty has the experience, reputation, and heart to help you do it right.

DO'S:

1. Get Pre-Approved Before You Start Searching

Pre-approval from a lender not only helps you understand what you can afford, but also gives you a competitive edge when making an offer. It shows sellers you're financially ready and serious about buying. Shield Realty can recommend reputable lenders who are familiar with local programs and first-time buyer incentives.

2. Work with an Experienced Local Agent

A knowledgeable agent provides market insights, handles negotiations, coordinates paperwork, and protects your interests throughout the process. Our agents at Shield Realty specialize in the Tidewater region and are here to guide you from start to finish.

3. Define Your Needs, Wants, and Dealbreakers

Create a list of features you absolutely need (like 3 bedrooms or a yard for pets) and those that would be nice to have (like a finished basement or walk-in closet). This helps prioritize your search and prevents decision fatigue.

4. Understand the Full Financial Picture

Don't focus solely on the purchase price. Be prepared for additional costs, including:\n

Closing costs (typically 2–5% of the sale price)

Home inspection and appraisal fees

Moving costs

Utility connections or deposits

Immediate repairs or upgrades

5. Ask Questions Along the Way

Buying a home is a big step, and no question is too small. Your Shield Realty agent is your advisor—ask about contract terms, the neighborhood, resale potential, or anything that affects your decision.

6. Be Ready to Act Quickly

In competitive markets, properties can sell fast. If you find the right home, your agent will help you move quickly and confidently while making sure you're fully informed.

DON'TS:

1. Don't Make Major Financial Changes During the Process

Avoid applying for new credit cards, financing furniture or cars, or changing jobs while you're under contract. These actions can affect your credit score or debt-to-income ratio and may derail your loan approval, even at the last minute.

2. Don't Skip the Home Inspection

A professional home inspection is critical, even if the house appears to be in perfect condition. Inspections can reveal hidden issues like plumbing problems, roof damage, or foundation concerns. Your Shield Realty agent can recommend trusted inspectors and guide you on next steps.

3. Don't Base Your Search Solely on Online Listings

Online platforms can be outdated or incomplete. Working directly with an agent ensures access to up-to-date MLS listings, upcoming properties, and homes not yet on the market.

4. Don't Overextend Your Budget

Just because a lender approves you for a certain amount doesn't mean you should spend every dollar. Consider your monthly expenses, lifestyle, and emergency savings. It's important to choose a mortgage that leaves room for flexibility and financial comfort.

5. Don't Waive Contingencies Without Guidance

In a hot market, you may be tempted to waive contingencies like inspections or appraisals. This can be risky. Always discuss potential trade-offs with your agent so you fully understand the risks and alternatives.

6. Don't Try to Navigate It Alone

Buying a home involves legal contracts, financial documents, inspections, negotiations, and more. Trying to do it all without professional guidance can lead to costly errors or missed opportunities. Shield Realty is here to protect your interests and make the process smooth and successful.

How Shield Realty Provides the Best Homebuying Experience

Personalized Guidance from Local Experts



We know that every buyer has unique needs, dreams, and concerns. That's why we don't use a one-size-fits-all approach.

- You'll be matched with a licensed agent who listens to your goals and tailors the home search specifically for you.
- We take time to explain every step of the process, from mortgage terms to neighborhood options, ensuring you feel confident and in control.
- Our agents are local to the Tidewater region. We understand the communities, schools, traffic patterns, and hidden gems that online listings don't show you.

Whether you're looking for a quiet suburban home, a vibrant neighborhood, or a property with investment potential, we guide you with precision and care.

Seamless Coordination and Communication



Real estate involves a lot of moving parts: lenders, inspectors, attorneys, sellers, paperwork. At Shield Realty, we manage it all so you don't have to.

- We coordinate directly with your mortgage lender, inspector, and closing attorney to keep everything on schedule.
- You'll receive consistent updates, clear timelines, and quick responses to all your questions. No radio silence. No surprises.
- Our systems are organized and transparent. Whether it's a virtual showing, digital document signing, or deadline tracking, we make sure you're informed every step of the way.

Buying a home can be stressful but with us, it won't feel that way. We take the complexity off your plate, allowing you to focus on the exciting parts of the journey.

Fierce Representation and Smart Negotiation

Buying your first home is a huge investment. You need someone on your side who knows how to protect it.



- Our agents are trained negotiators who understand market trends, local pricing, and what's fair and what's not.
- We advocate for your interests with strength and professionalism, ensuring you get the best possible terms, price, and protections.
- From initial offer to inspection results to final closing adjustments, we're always looking out for your financial and legal well-being.

We don't iust help vou buv a home. we help vou make a smart.

Any Questions?

Email us at **info@shieldrealty.net** for any concerns or suggestions.