



LEVERAGE REALTY TEAM

Magazine Ed. 2025

SELLER GUIDE

SELLER TIPS TO SELLING YOUR
HOME & MORE

BUYER GUIDE

PREPARING FOR
HOMEOWNERSHIP. TIPS & PROCESS

GET TO KNOW

THE TEAM & OUR REFERRAL PARTNERS,
PLUS DISCOUNTS ON THEIR SERVICES

LEVERAGE ON THE MOVE BENEFIT

HOME STAGING , FREE VAN USE, PLUS MORE



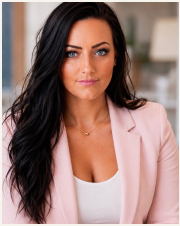
LEVERAGE REALTY TEAM

Powered by Howard Hanna • Great Bridge Office

GET TO KNOW US

Meet your team.

Local guidance, practical experience, and support throughout your transaction.



Kimberly Busciglio, REALTOR®

Team Lead • Residential Relocation Specialist

New construction, interior design, and relocation guidance, including agent introductions for moves across the country and internationally.

757-240-8328



Tom Busciglio, REALTOR®

Team Co-Lead

Retired Navy veteran with 23 years of service; MBA, program-management background, and hands-on rental property experience.

757-753-3622



Sean Doran, REALTOR®

Agent

Military veteran and Virginia-licensed agent with experience building and renovating homes.

757-618-0551



Jessica Brodie, REALTOR®

Agent

Local guidance for Hampton Roads buyers and sellers, with experience helping military families coordinate PCS moves.

757-513-1673



Paige Royall

Transaction Coordinator

More than 10 years in real estate; coordinates transaction details and keeps the contract-to-close process organized.

proyall@staatssolutions.com

[Meet the team and connect online](#)



BUYER GUIDE • BEFORE YOU SHOP

Build a comfortable plan.

Start with your goals and a realistic ownership budget.



1. Talk through your next chapter

Share your location preferences, must-haves, commute, target move date, and plans for the home. Discuss representation, services, and compensation with your agent before touring and making offers.

2. Get pre-approved

Ask lenders to review your income, credit, debts, and funds. Gather pay stubs, W-2s, bank statements, identification, and any additional records requested. Send sensitive documents through the lender's secure system. Pre-approval is conditional—not final loan approval.

3. Budget for the whole picture

- Monthly: principal and interest, taxes, insurance, mortgage insurance if applicable, HOA/condo dues, utilities, maintenance, and any flood coverage.
- Upfront: down payment, closing costs, prepaid expenses, escrow funding, inspections, and moving costs. Deposits and approved credits affect your final cash to close.

4. Make your search work for you

Use our RealScout app to save a search and receive matching-listing alerts. Review properties against your priorities; ask about resale considerations, association rules, and maintenance needs.

[Buyer information sheet](#) • [Cash-to-close planner](#) • [Get pre-approved](#)



BUYER GUIDE • MORTGAGE BASICS

Compare your loan options.

Ask for personalized quotes. Eligibility, property requirements, fees, and lender rules all matter.



Program	Down payment & costs	Process considerations
Conventional	Some eligible programs allow 3% down. PMI is typically required with less than 20% down.	Income, credit, funds, appraisal, and property/project eligibility are reviewed.
FHA	As low as 3.5% down when eligible; mortgage insurance applies.	FHA appraisal and property standards may require repairs. Compare the full loan cost.
VA	Often no down payment with sufficient entitlement and qualifying value. No monthly mortgage insurance; a funding fee may apply unless exempt.	COE, eligibility, occupancy, underwriting, and VA property review are required.

Your VA benefit can be used again

VA loans are reusable. You may be able to keep a prior VA loan and use remaining entitlement for another qualifying primary residence. A lender must review your COE, obligations, and eligibility. With full entitlement, there is no VA county loan cap, but lender approval and property value still limit borrowing.

With remaining entitlement, the current county limit helps determine the guaranty available and whether a down payment is needed. Ask your lender to calculate your specific amount and discuss restoration when a prior loan is paid off or assumed.

Ask before negotiating seller credits

Seller help is subject to the loan program and eligible costs. VA normal closing costs and special concessions are treated differently. Confirm the allowable amount with your lender before writing an offer; credits do not automatically become cash back.

[Mortgage process, 10 FAQs & concession cheat sheet](#)
[Official VA Home Loans website](#)

Sources: CFPB conventional/FHA guides; VA entitlement, eligibility, and funding-fee guidance. Official links on page 11. This is general education, not a loan offer.



BUYER GUIDE • VIRGINIA PLANNING EXAMPLE

Your 30-day buyer timeline.

Day 0 = ratification. The example assumes both home and moisture/termite inspections are completed within 10 days; the signed contract controls every deadline.



When	Your next step
Before an offer	Get pre-approved; review your budget, representation, loan options, and purchase terms.
Day 0	Confirm ratification, deposit instructions, inspections, financing/appraisal contingencies, settlement, and possession. Share the contract with your lender and settlement provider.
Days 1-3	Start or update the loan application; review disclosures and rate-lock terms. Deliver the deposit by the contract deadline and book inspections immediately.
Days 1-10	Complete the home and moisture/termite inspections. Review reports and deliver any notices or repair requests within the separate contract deadlines.
Days 5-15	Lender processing and appraisal; settlement provider starts title work. Arrange insurance and address appraisal or inspection concerns.
Days 10-22	Respond to underwriting conditions and document requests. Confirm insurance, title progress, and required repairs.
Days 20-27	Work toward final approval; review the Closing Disclosure and confirm the cash needed.
Days 27-29	Verify repairs, schedule the final walkthrough, arrange utilities, and independently confirm closing-fund instructions.
Day 30	Sign closing documents and provide required funds. Confirm funding, recording, and the agreed timing for keys and possession.

For most purchase mortgages, the Closing Disclosure must be received at least three business days before consummation. Have your lender confirm the deadline. An appraisal does not replace a home inspection.

[View the complete buyer timeline](#) • CFPB Closing Disclosure guidance (page 11).



BUYER GUIDE • PROPERTY DUE DILIGENCE

Know what you're buying.

A good decision connects the home's condition with your ownership costs and plans.



Inspect the property

Review the roof, HVAC, plumbing, electrical systems, structure, attic, and crawlspace with a qualified inspector. Discuss moisture, drainage, wood-destroying insects, and any recommended specialist evaluations. Keep inspection, notice, and negotiation deadlines on your calendar.

Price the insurance early

Obtain a property-specific homeowners quote and ask how roof age and condition affect eligibility, coverage, and any post-binding inspection. Review deductibles and replacement-cost terms. Check flood exposure and discuss separate flood coverage before committing to a home.

Read association and property information

For a condo or HOA property, review fees, rules, financial information, planned projects, special assessments, rental restrictions, and maintenance responsibilities. Ask about permits, improvements, easements, and other material property questions. Your agent can help identify the right records and professionals.

Protect your financing and closing funds

- Ask the lender before taking on debt, changing jobs, transferring large amounts, or financing furniture or a car. Keep payments current and respond quickly.
- Verify wiring instructions by calling a known, independently confirmed number for the settlement provider. Do not rely only on an email or text with changed instructions.

Plan for ownership

Keep inspection reports, warranties, and closing records. Confirm the first mortgage payment, utility transfers, maintenance priorities, and who handles any warranty claims.

[Home inspection resources](#) • [Condo & HOA checklist](#) • [Flood resources](#) • [Utilities](#)



SELLER GUIDE • BEFORE LISTING

Prepare with a purpose.

Spend where it helps your sale. Start with a preparation plan before tackling major projects.



Set the plan and price

Discuss your goals, moving schedule, home condition, comparable sales, and likely buyer expectations. Review estimated net proceeds, the listing agreement, services, and compensation. Online estimates are a starting point; your home needs a property-specific pricing conversation.

Your pre-listing checklist

- **Outside:** tidy landscaping, clear walkways, clean the entry, repair visible maintenance issues, and make the home easy to access.
- **Inside:** declutter, depersonalize, deep-clean, organize storage, replace burned-out bulbs, and discuss paint and staging with your agent.
- **Documents:** gather repair records, warranties, permits, manuals, mortgage information, and condo/HOA details; complete requested disclosures accurately.
- **Showings:** plan for pets, secure valuables, and keep inspection areas accessible. Discuss photo preparation, access instructions, and scheduling preferences.

Coordinate the move

Ask about the Leverage On the Move staging, photography, cleaning options, and moving van. Confirm the specific services, terms, and availability with the team before scheduling.

[Pre-consultation assessment](#) • [Sample marketing](#) • [What's my home worth?](#)



SELLER GUIDE • FROM LISTING TO CLOSING

Your seller timeline.

Preparation and marketing happen before the contract countdown. This example targets a 30-day closing after ratification.



Stage	What to prepare
Before listing	Agree on price, preparation budget, services, disclosures, and showing plan. Complete preparation before professional photography.
Listing live	Keep the home ready, review showing feedback and marketing activity, and discuss adjustments with your agent.
Day 0	Review the ratified contract: concessions, financing/appraisal contingencies, inspections, closing, possession, and included items.
Days 1-3	Provide ownership, lien, payoff, and association information to the settlement provider. Coordinate access for inspections.
Days 1-10	Allow home and moisture/termite inspections under this sample schedule. Keep utilities active and access clear.
Days 10-15	Review requests, document agreed repairs or credits in writing, and arrange qualified contractors. Track response deadlines.
Days 15-21	Coordinate appraisal access; resolve title/payoff questions and plan the move around the contract's possession terms.
Days 22-29	Finish agreed work; retain receipts. Review settlement figures, prepare for the buyer's walkthrough, and confirm closing arrangements.
Day 30 & after	Complete settlement and confirm recording, funding, and possession. Follow up on payoff confirmation, escrow/insurance refunds, and records.

Keep coverage and services in place

Do not cancel homeowners insurance until closing is complete and the deed is recorded. Coordinate utility turnoff with your agent. Continue required mortgage payments until your servicer confirms payoff.

Inspection completion within 10 days is an assumption, not a statewide rule. Notice, response, repair, and possession deadlines come from your signed contract. [Full seller timeline](#)



SELLER GUIDE • MONEY AND OPTIONS

Look beyond the offer price.

Compare the expected proceeds, terms, and likelihood of closing—not just the headline number.



Build a net-proceeds estimate

Start with the sale price, then account for mortgage and other lien payoffs, negotiated brokerage compensation, seller credits, repairs, title/settlement charges, taxes and prorations, and association costs where applicable. Your final settlement statement confirms actual amounts.

Compare offers as a complete package

- Financing or proof of funds, deposit, appraisal and inspection terms, concessions, closing date, possession, and any sale-of-home contingency.
- A credit may reduce your net while helping a buyer manage allowed upfront costs. Review lender limits and any effect on appraisal or financing.

Mortgage assumptions

An approved assumption lets a buyer take over an eligible existing loan. The servicer must review the request and required qualifications. The buyer still needs a plan for the gap between the price and loan balance, plus transaction costs. Timing may differ from a standard purchase.

For a VA loan, release from liability and substitution of entitlement are separate. A qualifying veteran may substitute entitlement with approval; without substitution, the seller's entitlement can remain tied to the loan. Confirm the written approvals and implications before agreeing.

Short sales

When sale proceeds will not fully pay the mortgage, a short sale requires lender/servicer approval to accept less than the amount owed. Approval is not guaranteed and can take extra time. Discuss any remaining debt, lien releases, credit impact, and taxes with the appropriate professionals; get any deficiency waiver in writing.

[Net-proceeds planner](#) • [Assumptions, VA entitlement & short sales](#)

Source: CFPB short-sale guidance; VA entitlement guidance and the official references in our website article. Transaction-specific legal and tax advice comes from your attorney and tax professional.



LEVERAGE REALTY TEAM

Powered by Howard Hanna • Great Bridge Office

SUPPORT BEYOND THE TRANSACTION

Leverage On the Move.

Thoughtful services that help connect selling, buying, and moving.



For sellers

- Flat-fee home staging based on commission
- Complimentary moving van use
- One-stop listing support
- Complimentary listing photography
- Two complimentary cleaning options

For buyers

- Complimentary move-in cleaning
- Complimentary moving van use
- Ask about discounts for military members, first responders, and teachers.

Confirm your specific benefit package, service scope, scheduling, and terms with the team. Van requests are confirmed only after the team contacts you. [Benefit details & van reservation](#)

Connect with current service contacts

Service	Contact / next step
Pre-approval	Andrew Cannon • CMS Mortgage Solutions, Inc. 757-333-2239 • NMLS #2095553 Get pre-approved / start an application
Home insurance	Matthew May • Howard Hanna Insurance Services 757-317-5299 • mattmay@howardhanna.com Will Finnell • Breakwater Insurance Group 804-499-0440 • Williamfinnell@breakwaterinsurancegroup.com
Title & closing	Amanda Brown • Barristers Settlement & Title Agency 757-567-7392 • amandabrown@barristersva.com
Property management	Kimberly Germond • Howard Hanna Property Management 757-636-1684 • KGermond@HowardHanna.com

Choose the providers who fit your needs. Confirm estimates, qualifications, service terms, and availability directly. More options are available through our website.



LEVERAGE REALTY TEAM

Powered by Howard Hanna • Great Bridge Office

KEEP THIS PAGE HANDY

Your next step is a conversation.

Visit the website for current tools, forms, contacts, and updates.



Leverage Realty Team • Great Bridge Office

Tom: 757-753-3622 • ThomasBusciglio@leveragerealtyllc.com

Kim: 757-240-8328

Howard Hanna • 128 Battlefield Blvd. N., Chesapeake, VA 23320

Office: 757-547-9691 • leveragerealtyllc.com

Quick website directory

[Plan your purchase](#)

[Plan your sale](#)

[Request a consultation](#)

[Relocation assistance](#)

[Inspectors, warranties, utilities & more](#)

[Contractor referrals, notary & other services](#)

[Client reviews](#)

[Local real estate news](#)

[Download our RealScout home-search app](#)

Official learning resources

[CFPB: mortgage planning, conventional and FHA loan basics](#)

[CFPB: reviewing your Closing Disclosure](#)

[CFPB: short sales and deficiency waivers](#)

[VA: entitlement and loan limits](#)

[VA: eligibility and reusing your benefit](#)

[VA: funding fees and closing costs](#)

Equal Housing Opportunity. Information and service offerings can change. Your signed agreements, lender, insurer, and settlement provider determine transaction-specific requirements. This guide provides general real estate education, not legal, tax, insurance, or lending advice.