YOUR HOME MATTERS

I believe in going above and beyond to provide top tier service and exceptional client experience.

I'm Debbie Stump, a real estate professional with Coldwell Banker Elite. I believe in treating my clients like close friends, always looking out for their best interests and making the process as stress-free as possible. As a top producer in the industry, I specialize in marketing listings, luxury properties, new construction, and Military Relocation.

I believe homeownership should be a rewarding experience, and I work diligently to ensure that my clients find the right match for their needs. If you're looking for a real estate professional who will go above and beyond to meet your needs, look no further. Contact me today and let's make your real estate dreams a reality!

Debbie Stump
REALTOR®

443-867-0591 cell
www.DebbieStumpHomes.com
Debbie@DebbieStumpHomes.com
100 Parkway Blvd, Stafford VA 22554

CLIENT TESTIMONIALS

“Working with Debbie was a fantastic experience. She is extremely knowledgeable about the local market, offered excellent advice and guidance, and made the process so smooth. She was always available when needed and went above and beyond in providing support throughout the entire experience. I would highly recommend Debbie and would use her again if buying or selling.”

JENNIFER A.

“Debbie is absolutely amazing! I feel so cared about being one of her clients. This is my second time with Debbie and I will pick her again over and over! She has been very supportive, fights for my better half and gives the best advice not for personal gain. A great representation of how this job and process should go. I will always have faith in Debbie! Debbie is the best!!”

DAMI O.

Signing an AGREEMENT

REPRESENTATION AGREEMENT

I take my role as your agent very seriously and will invest a great deal of time in working with you.

Prior to becoming your agent, I will ask you to review and sign an Exclusive Right To Represent Buyer Agency Agreement. That's a long title for the agreement that lays out the terms of how I work, things you need to know about the process, and when our business relationship begins and ends.

This agreement also contains elements intended for your and your family's protection, as well as terms that we are required to establish by law before showing homes or providing guidance and counsel.

ARE YOU REQUIRED TO SIGN AN AGREEMENT?

The short answer is yes; you are required to sign an agreement before an agent can show you homes or provide guidance to you. Since 2012, Virginia law has required real estate agents to attain a signed disclosure of agency acknowledgment with their buyers (Regulation 54.12137). That disclosure requires particular elements, such as expiration date, disclosure of compensation, what type of representation you consent to me, and more.

I am aware that some agents do not take this requirement as seriously as others and may have worked with you without the required disclosure. My guess is that you would prefer to work with an agent who takes the regulations seriously. Many of the terms of these disclosures and agreements are meant for the protection of you and your family. I'm happy to sit down with you to review the document or if preferred to discuss over the phone prior to you signing the document.

How am I COMPENSATED

COMMISSIONS AND FEES

As a real estate agent, the income I earn comes from commissions, often based on the final sales price of the property I assist you in purchasing. There are no set or standard fees for the services that I provide, and they are determined by negotiations between brokers or between sellers and myself.

Just like you when you accepted jobs in the past, I also want to make sure that I am compensated for the work I do. The knowledge and information I have gained in my career require a lot of education, study, and experience. My job is to apply all of my knowledge and resources to protect you and your family. I will always work toward getting you the best possible outcome in your pursuit of buying a home.

As an independent contractor with my firm, I am obligated to share a portion of the commission with my brokerage in return for the support they give me, as well as my own business expenses, taxes, and other fees that I pay.

In return for that service, we will establish a minimum compensation that I will receive upon reaching your goal of purchasing your next home. That minimum commission fee is outlined in our Exclusive RIght to Represent Agreement. You will always know what compensation I am receiving and from where prior to entering into a contract to purchase.

WHAT IF THE SELLER ISN'T TO PAY A COMMISSION?

The majority of homes sold in the United States result in the seller paying their listing firm a fee, and that listing brokerage offers a portion of that commission to me. In some cases, the seller and their agent have elected not to offer a commission via the MLS agreement. In those cases, which would include FSBO transactions and others, I will let you know that there is no offer of compensation being offered. If you permit it, I will attempt to negotiate compensation be paid by the seller. If the seller refuses to compensate my firm, and you are unable or unwilling to do so you will have the right to proceed on your own without representation.

FINDING YOUR HOME

RECOMMENDED LENDERS

Preparing For Meeting With A Lender

Please feel free to reach out and interview some of the lenders that I know and trust.

Nick Bohn, Movement Mortgage

(540) 907-5627 Cell

nick.bohn@movement.com
107 William St, Fredericksburg, VA 22401

Sandra Grimes, America's Choice Mortgage

(540) 538-5023 Cell
(540) 720-2916 ext 1 Office

sandy@americaschoicemortgage.com
156 Storck Rd, Fredericksburg, VA 22406

Mike Sanchez, Guaranteed Rate

(540) 645-8879 Cell
(540) 699-5419 Office

mike.sanchez@rate.com
385 Garrisonville Rd, Ste 117, Stafford, VA 22554

TOOLS TO HELP IN YOU ALONG THE WAY

GOOGLE LENS

An app that allows you to search Google through your camera lens in case you can't identify any item in the house.

https://lens.google

FAMILY WATCHDOG

This app allows you to check out a neighborhood to see if any of your neighbors may be a safety risk. All information should be confirmed.

https://www.familywatchdog.us

ZILLOW MORTGAGE APP

Zillow Mortgage App allows you to make quick calculations on various financial aspects of making a purchse.

https://www.zillow.com/mortgage-calculator/

ISCAPE FREE

iScape is a free AR app that allows you to take a photo of the yard and then add trees, shrubs, flowers and more to see what the yard could be like.

https://www.iscapeit.com

HOMESTYLER VR

This app is another VR app that allows you to place furniture similar to yours in a home you're consdiering to see how it'll look

https://www.homestyler.com

CRIMEMAPPER

Crimemapper allows you to research crime statistics by address in the area to see what law enforcement has been reporting on.

https://www.crimemapping.com

TOOLS TO HELP YOU ALONG THE WAY

MY WEBSITE

There are a variety of tools on my website, including a way to search for the newest listings and bookmark them or schedule a time to see them with me.,
www.DebbieStumpHomes.com

UPDATER

Once you are under contract for your new home, I will set up a system for you that allows you to organize your move, change your mailing address, get discounts on moving-related items, and much more!

FINDING YOUR HOME

INSPECTION PERIOD

Types of Potential Inspections

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Septic
- Foundation Inspection
- HVAC Inspection
- Mold Inspection
- Lead Based Paint Inspection
- Well

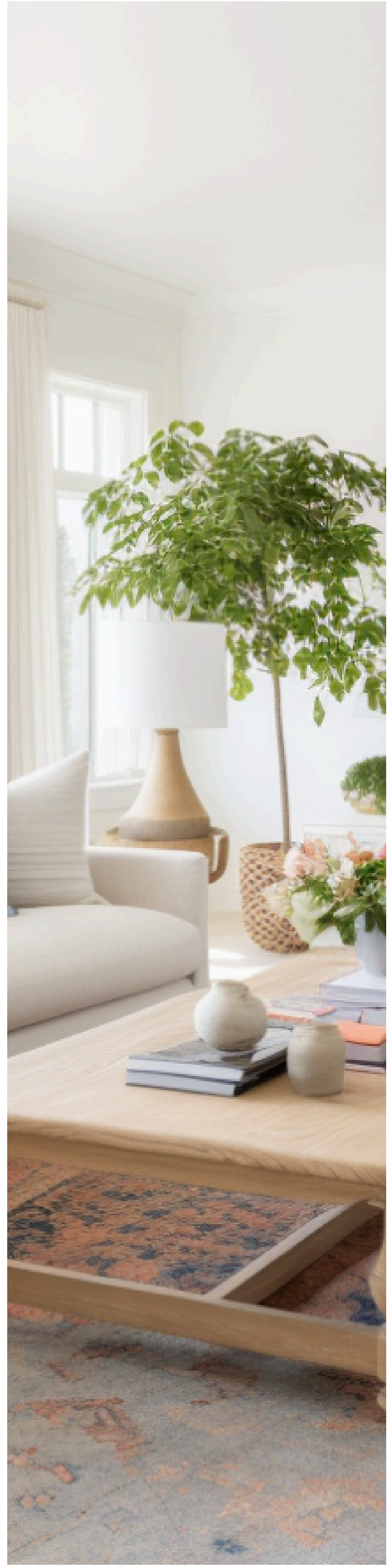
Inspection Time Period

The typical inspection period is between 10-15 days.

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

Recommended Home Inspectors

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.



FINDING YOUR HOME

LOCAL HOME INSPECTORS

Preparing To Choose An Inspector

Please feel free to reach out and interview some of the inspectors that I know and trust.

Phil Gamlin, AmeriHome Inspection Services

540-659-8484 Cell

www.ahisva.net
PO Box 1722, Stafford, VA 22555

GreyDog Home Inspections

540-755-6009 Office

https://greydoginspections.com/

Home Team Inspections

540-361-6157 Office

https://www.hometeam.com/fredericksburg/

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scheduling YOUR MOVE

AFTER SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

3 WEEKS TO MOVE

- Arrange appraisal
- Complete title search (Title company will do this)

2 WEEKS TO MOVE

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

1 WEEK TO MOVE

- Obtain certified checks for closing
- Schedule and attend a final walkthrough
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number