

BUYER QUICK START GUIDE

Helping You Buy with Confidence in Bismarck-Mandan



Terry Stevahn

BROKER ASSOCIATE | REALTOR®

CENTURY 21 Morrison Realty

Buying a home is one of life's biggest milestones—and it should feel exciting, not overwhelming. With more than 30 years of experience, Bismarck REALTOR® Terry Stevahn has guided hundreds of buyers through the process of finding a home they love with confidence and clarity. This guide is designed to give you a head start—so you'll know what to expect, how to prepare, and how to make your next move with confidence.

1. STEP-BY-STEP OVERVIEW OF THE HOME BUYING PROCESS

1. Initial Consultation – Discuss your goals, lifestyle, and budget.
2. Financing & Pre-Approval – Get connected with a trusted lender to determine your purchasing power.
3. Search & Showings – Tour homes that align with your needs and priorities.
4. Making an Offer – Terry helps you create a competitive offer and negotiate with confidence.
5. Inspection & Appraisal – Navigate key steps with expert guidance to ensure a smooth process.
6. Closing Day – Review documents, sign paperwork, and get your keys—congratulations, you're a homeowner!

2. PREPARING FINANCIALLY

Getting pre-approved is one of the most important early steps. It not only shows sellers you're serious, but also helps you focus on homes within your true price range. Terry can connect you with trusted local lenders who offer a variety of financing options—from conventional to VA and FHA loans—to fit your goals.

3. SMART BUYING STRATEGIES

In a competitive market, timing and knowledge matter. Terry provides insights on pricing trends, market conditions, and negotiation tactics that position you for success. Whether you're buying your first home or upgrading, his experience helps you make well-informed decisions every step of the way.

4. INSPECTION, APPRAISAL & CLOSING

From home inspections to appraisals, these key milestones ensure your investment is sound. Terry coordinates with professionals and keeps communication clear, so you'll always know what's happening next. Once everything is finalized, you'll sign your closing documents and officially become the new homeowner.

5. BUYER'S CHECKLIST

- Determine your budget and get pre-approved
 - Identify your must-haves and nice-to-haves
 - Schedule showings with Terry
 - Review comparable properties before making an offer
 - Complete your home inspection and appraisal
 - Prepare for closing—utilities, movers, and address changes
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Buying a home is about more than contracts and closing dates—it's about finding your place in the community. With REALTOR® Terry Stevahn by your side, you can count on trusted experience, local knowledge, and personalized service that makes every step feel effortless. Ready to start your home buying journey? Let's make your next move together.

YOUR NEXT STEP

Ready to put your plan in motion? Contact Bismarck REALTOR® Terry Stevahn today.

Terry Stevahn, Broker Associate

Mobile 701.258.5859

Website www.Terry4Homes.com

Email Terry@Terry4Homes.com