BUYER'S GUIDE

The Smart Buyer's Guide to Kentucky Real Estate

Everything you need to know before you buy — from a REALTOR® who knows the Bluegrass State.

KENTUCKY-WIDE | U.S. VETERAN | MRP CERTIFIED

WHAT'S INSIDE

- ✓ The 8-step buying process
- ✓ Costs beyond the down payment
- ✓ Kentucky-specific tips
- ✓ Loan types explained simply
- ✓ Mistakes to avoid
- ✓ Ready-to-buy checklist

Lavell Jackson

REALTOR® | U.S. Veteran | Military Relocation Professional (MRP)

RE/MAX Five Star Properties • Serving Buyers & Sellers Kentucky-Wide

CALL OR TEXT
270-312-1369

#buyorsellwithlavell

lavell.kyrealtor@gmail.com

WELCOME

Why Buyers Trust Lavell

Buying a home is one of the biggest financial decisions you'll ever make — and you shouldn't have to make it alone.

I'm Lavell Jackson, a REALTOR® with RE/MAX Five Star Properties serving buyers across Kentucky. Before real estate, I served in the U.S. Military — and I bring that same discipline, attention to detail, and follow-through to every transaction. As a Military Relocation Professional (MRP), I'm especially comfortable helping people move on a timeline, but whether you're relocating from out of state, buying your first home, or upgrading for a growing family, my job is the same: protect your interests, explain every step in plain language, and get you to the closing table with confidence.

GOOD TO KNOW

In nearly every transaction, the seller pays the commission for both agents — which means working with a buyer's agent like me typically costs you nothing out of pocket. There's rarely a good reason to walk into a purchase without your own advocate.

What I Bring to the Table

- [ ] Kentucky-wide market knowledge — from Louisville and Lexington to smaller towns and rural properties
- [ ] A veteran's discipline: organized, responsive, and detail-oriented on every file
- [ ] Straight answers, even when they're not what you want to hear
- [ ] A trusted network of lenders, inspectors, and closing attorneys

This guide walks you through the entire home-buying journey. Keep it handy, and reach out any time you have a question — that's what I'm here for.

THE PROCESS

Your 8-Step Home Buying Roadmap

1. **Get pre-approved.** A lender reviews your income, credit, and debts to tell you what you can borrow. This is different from “pre-qualified” and carries far more weight with sellers.
2. **Define your must-haves.** Location, bedrooms, school district, commute, land — we'll narrow down what actually matters to you.
3. **Start touring homes.** I'll set up a search tailored to your criteria and we'll tour homes together, in person or virtually.
4. **Make a competitive offer.** I'll pull comparable sales so we price it right — strong enough to win, smart enough to protect you.
5. **Negotiate the details.** Price is only part of it — timelines, contingencies, and repairs matter too. I negotiate on your behalf.
6. **Schedule inspections.** A licensed inspector checks the property top to bottom. We use the findings to negotiate repairs or credits.
7. **Clear the appraisal & underwriting.** Your lender orders an appraisal and finalizes your loan. I track every deadline so nothing slips.
8. **Final walkthrough & closing.** We confirm the home is in agreed-upon condition, then you sign and get your keys.

LAVELL'S TIP

Every one of these steps has a deadline built into your contract. I track them all so you never miss one — missed deadlines can cost you your earnest money or the deal itself.

MONEY MATTERS

Budgeting for More Than the Down Payment

The down payment is just one piece of the puzzle. Here's what else to plan for.

Loan Type	Good For
Conventional	Buyers with solid credit; down payments as low as 3–5% with many lenders
FHA	First-time or lower credit-score buyers; low down payment options
VA	Eligible veterans & service members; often $0 down, no PMI
USDA	Eligible rural Kentucky properties; $0 down for qualifying buyers

Rates, terms, and qualification rules change — I'll connect you with a trusted local lender who can walk you through current numbers for your situation.

Costs to Plan Beyond the Down Payment

- [ ] Earnest money deposit (shows the seller you're serious; applied to your purchase at closing)
- [ ] Home inspection fee
- [ ] Closing costs (typically a few percent of the purchase price)
- [ ] Appraisal fee
- [ ] Homeowner's insurance (first year, often paid at closing)
- [ ] Moving costs and a small cash reserve for move-in surprises

AVOID THESE

7 Mistakes That Cost Buyers Time & Money

- ☐ **Shopping before getting pre-approved** — you risk falling for a home outside your budget, or losing it to a buyer who was ready.
- ☐ **Making big purchases or opening new credit before closing** — this can change your debt-to-income ratio and jeopardize your loan.
- ☐ **Skipping the home inspection** — even in a competitive market, this protects you from costly surprises.
- ☐ **Waiving too many contingencies to win a bid** — I'll help you stay competitive without giving away your protections.
- ☐ **Underestimating closing costs** — plan ahead so there are no last-minute scrambles.
- ☐ **Going it alone on new construction** — the builder's agent represents the builder, not you. You can bring your own agent at no cost to you.
- ☐ **Choosing an agent by convenience instead of experience** — your agent should be working for you, full time, with local expertise.

LAVELL'S TIP

The buyers who have the smoothest closings are almost always the ones who asked the most questions early. There's no such thing as a silly question — call me before you assume.

LOCAL INSIGHT

Kentucky-Specific Buyer Tips

- [ ] **Rural properties often mean well & septic** — budget for inspections specific to these systems, not just a standard home inspection.
- [ ] **Property tax rates vary by county** — I'll help you understand what to expect in the area you're targeting.
- [ ] **Flood zones matter in river and creek-adjacent areas** — we'll check flood maps before you fall in love with a property.
- [ ] **Seasonal market patterns** — spring and early summer tend to bring more listings and more competition; fall and winter can mean less competition and more room to negotiate.
- [ ] **Relocating from out of state?** I regularly help buyers tour and purchase homes remotely, with video walkthroughs and detailed local guidance every step of the way.

Questions I Hear Most From Buyers

"How much home can I actually afford?"

Your lender will give you a maximum, but I'll help you think through what payment actually fits your life — not just your loan approval.

"Should I wait for a better rate or buy now?"

There's no one-size-fits-all answer. Let's talk through your specific timeline and goals — I'll give you an honest read, not a sales pitch.

WORKSHEET

Am I Ready to Buy? Self-Assessment

Check off each item as you complete it. When you've checked most of these boxes, you're ready for me to start sending you homes.

Finances

- [ ] I've reviewed my credit report for errors
- [ ] I've talked to a lender and know my pre-approval amount
- [ ] I know my comfortable monthly payment range
- [ ] I have savings for a down payment, closing costs, and a reserve fund

Lifestyle & Criteria

- [ ] I know which areas/school districts I want to target
- [ ] I've listed my must-haves vs. nice-to-haves
- [ ] I understand my timeline (when I need/want to move)

Team

- [ ] I have a buyer's agent (that's me!)
- [ ] I have a lender I trust
- [ ] I know who I'll call for inspections

NEXT STEP

Fill this out, then call or text me. We'll review it together and map out your search — free, no obligation.

Ready to Start Your Search?

Whether you're buying your first home or your fifth, I'll walk you through every step with zero pressure and honest, veteran-grade follow-through.

CALL OR TEXT LAVELL TODAY

270-312-1369

Local Expertise

Kentucky-wide market knowledge, neighborhood by neighborhood.

Veteran-Owned

Military discipline and follow-through on every transaction.

Always Reachable

Real answers by call, text, or email — not a call center.

Lavell Jackson

REALTOR® | U.S. Veteran | Military Relocation Professional (MRP)

RE/MAX Five Star Properties

lavell.kyrealtor@gmail.com • Serving Buyers & Sellers Kentucky-Wide

#buyorsellwithlavell