

*Buyer Strategy Guide*

# David Gray

**A REALTOR® You Can Trust**



- Top 1% REALTOR in Northern Virginia
- 100+ 5-Star Reviews on Zillow
- Gray Realty Group has sold over \$200,000,000 in residential sales

# GET TO KNOW DAVID

I've been an entrepreneur since I was 19, building two startup companies before diving into real estate in 2012. I've never been one for the traditional 9-to-5—I've always loved being my own boss and creating opportunities.

I was born and raised in Virginia but spent much of my twenties in Chicago, where I gained valuable experience in business and life. Eventually, I met my wife, Kelli, and together we've built a life filled with family, hard work, and a love for sports. We have three amazing sons, and our household is full of energy, competition, and passionate support for our favorite teams—the Baltimore Orioles and Washington Capitals.

Baseball has always been a big part of my life, and I'm fortunate to share that passion by coaching. Helping young athletes develop their skills, teamwork, and love for the game is something I truly enjoy.

When we're not caught up in sports or work, we love spending time at Surfside Beach, SC. It's our favorite place to unwind, make memories, and enjoy the coast.

Real estate has been my passion for over a decade, and I take pride in helping clients navigate one of the biggest investments of their lives. Whether you're buying, selling, or investing, I'm here to provide expert guidance with a personal touch.

Let's connect and make your real estate goals a reality!



# YOUR HOME BUYING ROADMAP

Buying a home is an exciting journey, and having a strategic plan makes the process smoother. Here's what to expect:

01

## Understanding Your Needs

We start by identifying your must-haves—bedrooms, bathrooms, location, budget, and timeline—to find homes that match your criteria.

02

## Setting Up Your Search

You'll receive a custom MLS home search with real-time updates. Plus, I'll leverage my network to find off-market opportunities.

03

## Mortgage Pre-Approval

Getting pre-approved by a trusted lender helps define your budget, review current interest rates, and estimate closing costs.

04

## House Hunting & Making an Offer

We'll tour properties together, analyze pricing, and craft a competitive offer with the right contingencies to protect your investment.

05

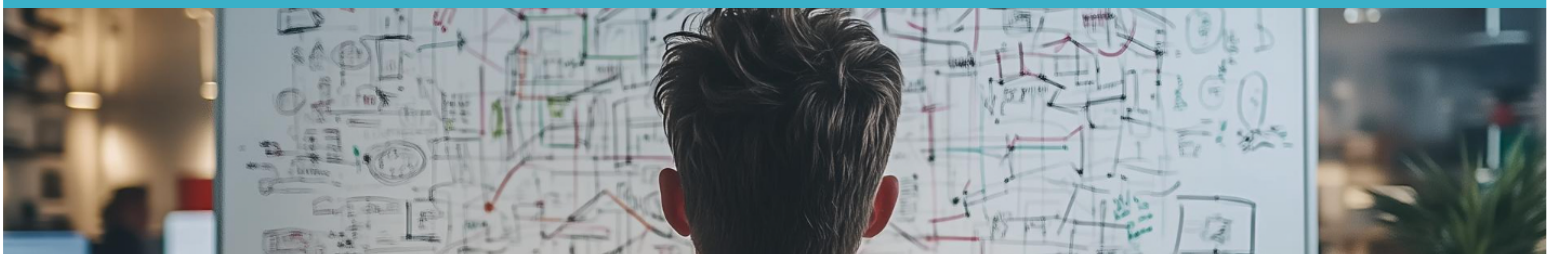
## Navigating the Contract Phase

Once under contract, I'll guide you through earnest money deposits, inspections, appraisals, and financing contingencies to ensure a seamless transaction.

06

## Closing & Beyond

Before closing, we'll conduct a final walkthrough, review documents, and get you ready to receive your keys. Even after closing, I'll be here to assist with any post-move-in needs.





# COMMON BUYER QUESTIONS

- **How much do I need for a down payment?**  
Typically 3-5%, 20% or more for best terms, or Zero money down for a VA Loan.
- **How long does buying a home take?**  
Once under contract, closing usually happens in 21-30 days.
- **Who pays the buyer's agent?**  
In most cases, the seller covers agent commissions by negotiating it into the contract. If not, the buyer would be responsible on the agreed amount.
- **What if there are multiple offers?**  
We'll craft a competitive strategy to position your offer for success.

**LET'S  
FIND  
YOUR  
DREAM  
HOME!**

With my expertise, strong negotiation skills, and dedication to my clients, I'll make sure your home-buying journey is smooth and stress-free. Let's get started today!



## Top Award for Prince William County Realtor



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