

INTEGRITY REAL ESTATE SERVICES

YOUR HOMEOWNERSHIP MAP / WELCOME

Your Homeownership Map

A home of your own starts with a clear next step.

Whether you're ready to buy now or simply exploring what's possible, I'm here to help you understand the process and move forward with confidence.

iSmile. Buy with Confidence.

Marilyn Thomas-Burks, REALTOR®

Serving Mississippi, Arkansas, and Tennessee



A guide to help you prepare, explore your options, and understand the journey to your next home.



Marilyn Thomas-Burks, REALTOR®

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A clear path to your keys

Eight steps. One decision at a time.

01 Get prepared

Review your finances and choose a comfortable monthly payment.

02 Meet with your lender

Explore loan options, estimated costs, and preapproval.

03 Partner with your REALTOR®

Discuss your goals, representation, and home-search plan.

04 Search with purpose

Tour homes that fit your budget and priorities.

05 Make an offer

Review the price, protections, earnest money, and deadlines.

06 Inspect & appraise

Evaluate condition and value before moving forward.

07 Complete underwriting

Provide the lender's remaining documents and updates.

08 Final walk-through & closing

Review the home, complete closing, and receive your keys.

INTEGRITY REAL ESTATE SERVICES

YOUR HOMEOWNERSHIP MAP / WORKING TOGETHER

Your goals come first

You bring the vision. I help you navigate the details.

I'm Marilyn Thomas-Burks, a REALTOR® with Integrity Real Estate Services, serving Mississippi, Arkansas, and Tennessee. My goal is to help you feel informed and supported at each stage of your purchase.

Before your search

We'll discuss your timeline, preferred areas, and budget. We'll also review representation documents and explain how compensation works before you commit.

While you shop

I'll help you compare homes, review recent comparable sales, and understand offer terms.

Under contract

I'll help coordinate contract deadlines, communicate with the people involved, and guide you through the steps toward closing.

A payment that fits your life

A monthly payment you feel comfortable with is the starting point.

Think about what you want your housing payment to leave room for: everyday expenses, savings, and the life you enjoy. A lender can help you understand how that budget connects to financing.

Your monthly budget

Consider the full housing payment, including taxes and insurance, plus utilities and maintenance.

Your savings

Plan for the down payment, closing costs, moving expenses, and money to keep in reserve.

Your documents

Your lender will explain which income, asset, and other records you need for your application.

Your financing conversation

A lender helps turn your plans into a price range.

Discuss your income, credit, savings, and goals with a lender. Ask which loan programs may fit and what you need to do next. Preapproval is an important step. Final approval depends on the lender's review.

Questions worth asking

What is my estimated monthly payment? How much cash might I need? What loan options should I compare?

If you're still preparing

Tell me where you are in the process. We can identify your next step and develop a realistic plan to get started.

If assistance is important

Ask the lender about any down payment assistance or other programs that may fit. Eligibility, funding, and terms vary.

A home that fits you

We'll separate your must-haves from your nice-to-haves.

Your home search should reflect your budget, daily routine, and future plans. We'll use your priorities to make your search more focused.

Your search priorities

Identify your preferred locations, home size, accessibility needs, outdoor space, and other features that matter most.

Your location research

Explore commute times, amenities, and school information using sources you trust. You decide which area fits your needs.

Showings & open houses

Share homes you like with me. If you visit an open house independently, let the hosting agent know you're working with me.

An offer you understand

The right offer considers more than the price.

When you find a home, we'll review comparable sales and discuss the terms before you sign. I'll help you communicate your offer and negotiate based on your goals.

The numbers

Review the purchase price, earnest money, any requested seller concessions, and the funds you expect to need.

The protections

Understand the contingencies and deadlines in your particular contract, including financing and inspections when applicable.

The timing

Discuss the proposed closing date, when you can take possession, and any contingency related to selling your current home.

Condition, value & final approval

Each review answers a different question.

Home inspection

What is the condition of the home? Review the findings with your inspector and discuss any requests before the deadlines in your contract.

Appraisal

How does the home's value support the financing? Your lender guides this part of the process.

Underwriting

Does the loan file meet the lender's requirements? Respond promptly to requests and consult your lender before major financial changes.

Title & closing coordination

The closing team handles the title and settlement work. We'll stay in touch about outstanding items and the closing schedule.

What to budget for

Your down payment and closing costs are different expenses.

Ask your lender and closing team for estimates specific to your loan and transaction. These are cost categories to discuss, not a quote.

Down payment

The part of the purchase price you contribute. Your loan program determines the requirements.

Closing costs

These may include lender charges, an appraisal, title or settlement services, and recording fees.

Prepays & escrow

These may include prepaid interest, insurance premiums, and initial deposits for taxes or insurance.

Other expenses

Plan for inspections, moving, utility setup, and ongoing home maintenance. Ask how earnest money and any credits affect your cash to close.

Closing day & your move

A little preparation makes the final stretch easier.

Review your closing documents

For most mortgages used to purchase a home, you must receive the Closing Disclosure at least three business days before closing. Compare the final terms and cash to close with your Loan Estimate.

Complete the final walk-through

Review the home's condition and any agreed-upon items before closing, according to your contract.

Confirm funds & identification

Follow the closing team's instructions. Verify wiring details directly using a trusted, independently confirmed phone number.

Plan your move

Arrange utilities, movers, and address changes. Confirm the timing of possession and key delivery under your agreement.

Resource: consumerfinance.gov/owning-a-home/closing-disclosure/

Questions you may be asking

Do I have to be ready to buy today?

No. We can start with your questions and timeline. If you're preparing for a future purchase, a clear next step can help you move toward that goal.

Can I start if my credit needs work?

Yes, you can start a conversation. A lender can review your situation and explain available options or preparation steps. Approval and program eligibility depend on the lender's requirements.

Do I need a 20% down payment?

Some loan programs allow smaller down payments. Ask a lender which options you qualify for, and compare the total monthly payment, upfront costs, and any mortgage insurance.

Can the seller help with my costs?

We can discuss requesting a seller contribution in an offer. The seller must agree, and your loan program may limit the type or amount of assistance.

How long will it take?

Your timeline depends on preparation, the home search, your contract, and the financing process. We'll discuss your target date and keep you updated as the details develop.

Resources: consumerfinance.gov/owning-a-home/ and
consumerfinance.gov/owning-a-home/prepare/determine-your-down-payment/

INTEGRITY REAL ESTATE SERVICES

YOUR HOMEOWNERSHIP MAP / GET STARTED

Let's plan your next step

You don't have to figure it all out on your own.

Tell me where you hope to buy, your timeline, and the biggest question on your mind. I'll help you identify the next step that fits your situation.

CALL

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TELL ME

Where you want to buy, your timeline, and your biggest question.