THE BUYER COLLECTION

Acquire with clarity. Choose for the life ahead.

A strategic field guide to buying a home with confidence, discernment, and long-term alignment.

VOLUME I

THE CATHEY EDIT

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Real Estate • Relocation • Investment • Lifestyle

THE INTENTIONAL ACQUISITION

A home purchase begins with the life it must support.

Before touring, define the role this property will play: primary residence, lifestyle shift, wealth-building asset, creative retreat, or a bridge to the next chapter.

> The strongest buyers are not merely pre-approved. They are prepared to recognize alignment and act without abandoning discipline.

YOUR BUYER BRIEF

- Why are you moving, and what must the new home make possible?
- What monthly investment remains comfortable after taxes, insurance, maintenance, and lifestyle costs?
- Which locations support your daily movement, relationships, work, and future plans?
- Which three features are essential, and which preferences can be edited?

Create power before the search begins.

01 **BUILD THE COMPLETE BUDGET**

Account for down payment, closing costs, inspections, appraisal, reserves, moving, immediate repairs, and furnishing.

02 **CHOOSE THE RIGHT FINANCING**

Compare payment, cash-to-close, rate structure, mortgage insurance, and flexibility - not only the advertised interest rate.

03 **PROTECT YOUR APPROVAL**

Avoid new credit, large unexplained transfers, job changes, or major purchases until after closing.

04 **SET THE WALK-AWAY NUMBER**

Define the price, monthly payment, and repair exposure you will not exceed before emotion enters the negotiation.

Tour fewer homes. Learn more from each one.

Evaluate property and location as one decision. A beautiful interior cannot repair the wrong daily geography, and a perfect neighborhood cannot erase structural risk.

PROPERTY FIT	LOCATION FIT
Layout • light • condition • systems • storage • maintenance • expansion potential	Commute • airport • schools • culture • healthcare • walkability • resale demand

THE THREE-LENS REVIEW

- Live: Does the home support your actual routines?
- Hold: Will it remain functional and financially sustainable?
- Exit: Who is the likely future buyer or tenant?

Win the right house on the right terms.

01 **READ THE POSITION**

Review comparable sales, days on market, price changes, seller timing, and competing demand.

02 **PRICE WITH PURPOSE**

Your offer should reflect market evidence, property condition, and the value of the terms you are requesting.

03 **USE TERMS INTELLIGENTLY**

Earnest money, due diligence, financing, appraisal, closing date, and possession can strengthen an offer without reckless exposure.

04 **KEEP YOUR EXIT**

Know which findings, costs, or risks justify renegotiating or walking away.

Inspect the story the property is telling.

The inspection period is not a hunt for perfection. It is a structured review of safety, systems, deferred maintenance, cost, and uncertainty.

◆ General inspection plus specialists when roof, structure, sewer, HVAC, electrical, moisture, pool, or environmental concerns appear.

◆ Review disclosures, permits, title, survey, association documents, insurance availability, and estimated taxes.

◆ Prioritize major risk over cosmetic preference. Convert findings into repair requests, credits, price adjustments, or a disciplined exit.

CLOSING EDIT

◆ Confirm final loan figures and cash-to-close.

◆ Complete the final walk-through after agreed repairs.

◆ Keep contracts, inspection reports, warranties, and improvement records together after closing.

BEGIN THE EDIT

Buy with strategy. Live with intention.

The Cathey Edit creates a clear acquisition strategy around your finances, lifestyle, timing, and long-term goals - then guides the search, offer, due diligence, and closing with editorial precision.

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THE CATHEY EDIT

CURATING HOME. EDITING LIFESTYLE.

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