

OKECHUKWU "OKEY" UDUMAGA



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DMV REAL ESTATE GUIDE

Buyer & Seller Strategies · Investment Tools  
Mortgage, Title & Relocation - All in one resource

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*"The DMV is one of the most competitive real estate markets in America. This guide gives you the clarity, strategy, and tools to navigate it with confidence."*

— Okey & Associates

## 01

## Buyer's Guide

### How to Win in a Competitive DMV Market

The Washington DC metro area is one of the most competitive residential markets in the United States. Government stability, employer diversity, and relentless population growth create perpetual demand. Inventory stays tight. Homes sell fast. Success requires preparation, speed, and strategic clarity.

<b>7–14</b>	<b>3–5</b>	<b>98%+</b>	<b>48 hrs</b>
Avg. Days on Market	Avg. Competing Offers	List-to-Sale Price Ratio	Window to Act on Listings

#### Step 1: Pre-Approval Is Non-Negotiable

In the DMV, submitting an offer without a pre-approval letter is the equivalent of not showing up. Sellers will not entertain buyers who cannot demonstrate immediate financial readiness. Pre-approval is your entry ticket to this market.

- Get a full lender pre-approval — not just a pre-qualification — before attending a single showing.
- Know both numbers: your maximum approved amount AND your personal comfort budget. They are rarely the same.
- Understand rate sensitivity: model how a 0.5% rate change impacts your monthly payment.
- Lock financing early when rates are favorable. A rate lock protects you during the offer window.
- Choose a lender who closes in 21 days or less. Speed at closing can win deals in a multiple-offer situation.

**PRO TIP**

*Ask your lender for a pre-approval letter that can be customized by offer price. This signals sophistication to listing agents and is standard practice among experienced buyers.*

#### Step 2: Define Your Criteria Before You Search

The worst mistake a buyer makes is starting the home search without a clear decision framework. When the market moves in 48 hours, you cannot afford to discover your priorities mid-process.

<b>Budget Range</b>	Maximum approved vs. personal comfort ceiling — know both before searching.
<b>Location Priority</b>	DC vs. Northern Virginia vs. Maryland — each has a distinct profile and price point.
<b>Commute Tolerance</b>	Maximum acceptable daily commute time. Model it in both directions at rush hour.

<b>School District</b>	Does school quality drive your location decision? Define the threshold upfront.
<b>Property Type</b>	Single-family, townhome, or condo — understand HOA implications for each.
<b>Hard Deal Breakers</b>	No basement? No garage? Identify absolute stops before the emotional search begins.

### Step 3: Understand Market Reality

The DMV does not behave like a typical buyer's market. Median days on market run below 14 days in high-demand corridors. Multiple offer situations are the norm. You are competing on terms and structure — not just price.

*“You are not just competing on price. You are competing on terms, speed, and trust. The cleanest offer often beats the highest number.”*

### Step 4: Property Search Strategy

- Set automated MLS alerts for your exact criteria. Review them twice daily — morning and evening.
- View relevant listings within 24–48 hours. Delay eliminates options in this market.
- Tour in clusters: plan 3–5 showings per session to build comparative judgment quickly.
- Study your target neighborhoods in advance. Know recent sales, price trends, and active supply.
- Work exclusively with an agent who has deep neighborhood knowledge and strong broker relationships.

### Step 5: Offer Strategy

The offer is not just a number — it is a complete package. Price matters, but structure frequently determines who wins. A disciplined offer strategy requires knowing your competition and understanding what the seller values beyond the headline number.

<b>Price + Clean Terms</b>	A strong price paired with minimal contingencies often beats the highest number.
<b>Escalation Clauses</b>	Automatically beat competing offers up to your cap — without overbidding blindly.
<b>Contingency Strategy</b>	Limit contingencies where your risk profile allows. Know which are standard vs. optional.
<b>Flexible Closing</b>	Sellers value certainty. Offering timeline flexibility is a free negotiating tool.
<b>Clean Contract</b>	Messy offers signal inexperience. A clean, professional contract wins trust.

### Step 6: Inspection and Closing

Inspection is about identifying material defects — not building a renovation wishlist. Over-negotiating after inspection is one of the leading causes of deal collapse in competitive markets.

- Hire a licensed, experienced inspector. Review findings carefully but focus on structural and safety issues.
- Negotiate credits for major defects. Avoid re-opening negotiation on cosmetic items or expected maintenance.
- Stay aligned with your lender's timeline. Appraisal gaps must be addressed quickly and proactively.
- Secure homeowners insurance immediately after ratification. Delays here create closing day problems.
- Review your closing disclosure carefully. Understand every line item before you sign anything.

#### **KEY TAKEAWAY**

**Speed + Preparation + Strategic Terms = Winning in the DMV. Hesitation is the most expensive mistake you can make.**

## 02 Seller's Guide

Maximize Your Sale Price and Control the Outcome

Selling a home in the DMV is not a passive event. Your outcome is largely determined in the first 7 to 14 days on market. Overpriced or under-prepared listings accumulate days on market and lose leverage permanently. Executed correctly, a DMV listing generates multiple competitive offers and a premium sale price.

<b>Day 1–7</b>	<b>10%+</b>	<b>Thursday</b>	<b>Spring</b>
Peak Buyer Interest Window	Premium for Staged Homes	Optimal Listing Day	Highest Demand Season

### Phase 1: Preparation

Preparation is where most of your financial return is made — before the listing goes live. A property that shows beautifully and is priced correctly compresses time on market, expands the buyer pool, and generates the competition that drives price.

- Fix all major deferred maintenance items
- Fresh paint in neutral tones (highest ROI)
- Upgrade lighting — layer ambient and task light
- Deep clean every surface and fixture
- Declutter ruthlessly — less is more
- Improve curb appeal: mulch, trim, clean entry
- Replace dated hardware (knobs, pulls, faucets)
- Power wash driveway and exterior
- Clean windows inside and out
- Address any odor sources completely
- Stage garage and storage areas
- Repair any visible cracks or damage

### Phase 2: Staging and Media

In a digital-first market, your listing photos are your first showing. Over 95% of buyers search online before requesting an in-person tour. Poor photos equal fewer showings. Fewer showings equal less competition. Less competition equals a lower sale price.

- Professional staging — even partial staging of key rooms — demonstrably increases sale price and speed.
- Commission professional photography. Phone photos are never acceptable in a premium market.
- Include a video walkthrough or Matterport 3D tour for maximum digital reach and out-of-area buyers.
- Drone photography is standard for properties with significant lots or distinctive exteriors.
- Shoot during daylight. Bright, airy images perform measurably better in online search results.

*faster and for up to 10% more than equivalent non-staged presentation is not optional — it is a financial decision.”*

*— National Association of Realtors Research*

### Phase 3: Pricing Strategy

Price is the single most powerful tool in your selling strategy. Get it right and you control the narrative, create urgency, and generate competition. Overprice, and the market punishes you publicly, permanently, and expensively.

<b>Comp Analysis</b>	Use the last 90 days of closed sales in your immediate area — not the last 6 months.
<b>Active Inventory</b>	Know what you are competing against. Buyers compare simultaneously.
<b>Strategic Underpricing</b>	In high-demand zip codes, slight underpricing triggers bidding wars that exceed target price.
<b>Price Reductions</b>	Every reduction signals weakness and attracts lower offers. Avoid them with correct pricing from day one.
<b>Net Proceeds Model</b>	Model your net after agent fees, closing costs, and payoff — not just the list price.

### Phase 4: Timing

- List on Thursday. This maximizes weekend showing traffic and positions you for offer deadlines over the weekend.
- Spring (March–May) and early summer are peak buyer demand periods in the DMV. Inventory is tighter; buyers are more active.
- Avoid major holiday weeks. Buyer attention drops sharply. Even motivated buyers are traveling or distracted.
- Fall can be strong when inventory is low. Serious winter buyers also tend to be highly motivated.

### Phase 5: Negotiation

When offers arrive, evaluate them holistically. The highest price is not always the strongest offer. Terms, contingency structure, and financing type all affect your net proceeds and risk.

<b>Evaluate Net Proceeds</b>	Not list price. Terms, concessions, and closing costs all affect your bottom line.
<b>Cash vs. Financed</b>	A cash offer at 98% of list may outperform a financed offer at 102% if appraisal gaps exist.
<b>Control Timelines</b>	Shorter contingency windows reduce your exposure and signal buyer seriousness.
<b>Highest &amp; Best</b>	If multiple offers arrive simultaneously, request highest and best to maximize competition.
<b>Seller Concessions</b>	Avoid excessive concessions unless market conditions require it. They reduce your net.

**KEY TAKEAWAY**

**Create demand in the first two weeks or lose leverage permanently. Preparation and precise pricing determine everything.**

## 03 Commercial Lease Checklist

### What to Review Before You Sign Any Commercial Agreement

A commercial lease is a long-term financial commitment — often 3 to 10 years with significant exit costs. Unlike residential leases, commercial agreements are heavily negotiable and contain clauses that can dramatically affect your operating costs, flexibility, and risk exposure. Review every element before signing.

#### Lease Structure & Financial Terms

- Lease type confirmed (NNN, Gross, Modified)
- Base rent amount and commencement date
- CAM charges defined and capped
- Annual rent escalation rate fixed
- Security deposit amount and return conditions
- Tenant Improvement (TI) allowance negotiated
- Free rent / rent abatement period confirmed
- Personal guarantee scope and duration reviewed
- Operating expense inclusions/exclusions defined
- Sublease rights confirmed in writing
- Assignment rights confirmed for business sale
- Early termination clause and penalty defined
- Renewal option terms locked in
- Rent commencement vs. occupancy date clarified

#### Legal & Risk Provisions

<b>Use Clause</b>	Confirm your permitted business use is explicitly defined and broad enough to accommodate future growth or pivots.
<b>Exclusivity Clause</b>	Restrict the landlord from leasing adjacent space to direct competitors in the same complex or building.
<b>Exit Clause</b>	Define your rights if the business changes, is sold, or the space becomes unsuitable — before you sign.
<b>Force Majeure</b>	Understand how pandemics, natural disasters, or access restrictions affect your financial obligations.
<b>Holdover Clause</b>	Know the penalty for staying past lease expiration — often 150% of base rent. Budget accordingly.
<b>Personal Guarantee</b>	Negotiate scope aggressively. Seek a "good guy" clause limiting exposure upon proper vacating.
<b>Subordination &amp; SNDA</b>	Protects your lease rights if the landlord's lender forecloses. Negotiate this upfront.

#### Operational & Physical Fit

- Adequate parking for staff and clients
- Zoning compliance for your specific business type
- Signage rights confirmed in writing
- Foot traffic data reviewed (critical for retail)

- ADA compliance confirmed throughout the space
- HVAC capacity for your operational needs
- Electrical capacity (amps and panels) verified
- Loading dock / service access adequate
- Neighboring tenant quality and mix assessed
- Broadband / fiber infrastructure available
- Natural light and ventilation assessed
- Expansion options within building explored

**ATTORNEY ADVISORY**

*Always have a commercial real estate attorney review any lease exceeding 12 months. The upfront cost — typically \$500 to \$2,000 — is minimal relative to the risk of a poorly negotiated 5-year commitment.*

**KEY TAKEAWAY**

**Commercial leases are long-term financial liabilities. Every clause is negotiable. Negotiate aggressively before you sign — never after.**

## 04 Investment ROI Worksheet

Evaluate Every Deal Before Committing Capital

Investment real estate is a business decision. Emotion has no role in the underwriting. Every property must be assessed on its financial fundamentals — cash flow, return on capital, and credible appreciation potential. Use this worksheet as your decision filter before any offer.

### Core Financial Metrics

<b>Net Cash Flow</b>	Gross Rental Income minus ALL operating expenses and debt service. The most important number.
<b>Cap Rate</b>	Net Operating Income (NOI) ÷ Purchase Price. Excludes financing. Use to compare properties.
<b>Cash-on-Cash Return</b>	Annual Cash Flow ÷ Total Cash Invested (down + closing costs). Measures actual cash yield.
<b>Gross Rent Multiplier</b>	Purchase Price ÷ Annual Gross Rent. Quick comparison tool — lower is generally better.
<b>Total ROI</b>	Cash flow + principal paydown + appreciation, annualized over the hold period.
<b>Break-Even Occupancy</b>	Minimum occupancy rate required to cover all expenses. Your downside protection threshold.
<b>Debt Service Coverage</b>	NOI ÷ Annual Debt Service. Lenders want 1.25x minimum. Higher = stronger deal.

### Full Expense Model — Include Everything

- Mortgage (principal + interest)
- Property taxes (verify exact annual amount)
- Homeowners / landlord insurance
- HOA dues (if applicable)
- Property management (8–12% of gross rents)
- Maintenance reserve (1–2% of value annually)
- Vacancy allowance (5–10% of gross rents)
- Capital expenditure reserve (roof, HVAC, etc.)
- Landscaping / utilities (if owner-paid)
- Accounting and legal fees
- Leasing costs / tenant turnover expense
- Advertising and property management setup

### DMV Appreciation Indicators

- Metro proximity is the single strongest appreciation predictor in the DMV. Properties within 0.5 miles command a measurable premium.

- Development pipeline: approved projects and infrastructure investments signal future neighborhood trajectory.
- Federal employment growth drives sustained rental demand across all DMV submarkets. Government contraction creates risk.
- School district ratings directly impact residential resale value in suburban submarkets. Track changes annually.
- Cap rate compression signals rising property values. Monitor where institutional investors are acquiring.

*“The DMV has averaged 4–6% annual appreciation historically. Time in market matters — but only if the deal cash flows while you wait.”*

#### KEY TAKEAWAY

**If the deal does not cash flow adequately and show credible appreciation potential — walk away. The next deal is always coming.**

## 05 DMV Relocation Guide

### Choosing Where to Live in the DC Metro Area

The DMV spans three distinct jurisdictions — Washington DC, Northern Virginia, and suburban Maryland — each with fundamentally different price points, lifestyle profiles, school systems, and commute dynamics. No single area is universally best. Your optimal location is defined by your priorities.

*“Money, time, and lifestyle. Choose your top two — then find the location that delivers them. Trying to win all three usually means compromising all three.”*

### Area-by-Area Breakdown

<b>Washington DC</b>	Urban walkability, no state income tax on DC wages, highest per-sq-ft costs in the region, limited single-family inventory, strong condo market.
<b>Arlington / Alexandria</b>	Urban-suburban hybrid with Metro access, premium pricing, top-tier appreciation history, excellent restaurant and lifestyle scene.
<b>Fairfax County</b>	Nationally ranked school systems, strong job corridors (Tysons, Reston), high demand, slightly lower entry price than Arlington.
<b>Loudoun County</b>	Newer construction, growing data center economy, expanding infrastructure, longer commutes, strong value relative to closer-in NoVA.
<b>Montgomery County, MD</b>	Strong schools, diverse communities, Metro access, generally lower prices than equivalent Northern Virginia, Maryland state income tax applies.
<b>Prince George's County, MD</b>	Best value in the metro, growing public and private investment, Metro access, highest appreciation potential for patient, long-horizon buyers.

### Relocation Decision Checklist

- Maximum commute time defined (each direction)
- School district quality ranked vs. price tolerance
- Urban vs. suburban lifestyle preference confirmed
- HOA tolerance and budget established
- New construction vs. established neighborhood
- Walkability score reviewed (walkscore.com)
- MD vs. VA income tax differential modeled
- Metro access required vs. car commute acceptable
- Future resale liquidity and demand considered
- Community demographics and culture researched
- Flood zone and environmental factors checked
- Employer location and growth trajectory assessed

**KEY TAKEAWAY**

Define your trade-off hierarchy before you search. Money, time, or lifestyle — your top two priorities determine your market.

## 06

## Title & Escrow Guide

### Protecting Your Transaction from Contract to Close

Title and escrow are the legal and financial backbone of every real estate transaction. They are not optional services — they are the mechanism by which ownership is legally transferred and funds are protected from contract to close. Understanding this process prevents costly delays and protects your investment permanently.

#### Title: What It Is and Why It Matters

Title is the legal record of property ownership. A clear title means there are no outstanding claims, liens, or legal disputes against the property. When you receive clear title at closing, you become the legal, undisputed owner with the right to use, sell, or mortgage the property. Title insurance protects that right permanently against future claims arising from past events.

#### Escrow: The Neutral Protector

Escrow is a neutral third-party arrangement — managed by a title company or settlement attorney — that holds funds, documents, and instructions until all conditions of the sale are satisfied. Escrow protects both buyer and seller by ensuring neither party is exposed until the transaction is fully and legally executed.

#### The Title & Escrow Process — Step by Step

<b>1. Contract Ratified</b>	Escrow is opened. Earnest money is deposited into the escrow account within the contractual deadline.
<b>2. Title Search</b>	Title company researches 40–60 years of ownership history, identifying any liens, judgments, or ownership gaps.
<b>3. Title Commitment</b>	Title company issues a commitment to insure, listing any exceptions that must be cleared before closing.
<b>4. Issue Resolution</b>	Outstanding liens, easement issues, and ownership gaps are resolved — sometimes requiring legal action.
<b>5. Closing Day</b>	Funds transferred, documents signed, title policy issued, deed recorded with the county clerk.
<b>6. Post-Close</b>	Deed is recorded in the public record. Your owner's title insurance policy protects against future claims.

#### Title Risks to Watch

- Undisclosed liens from contractors, HOAs, or tax authorities can surface during the title search — and must be cleared.
- Ownership gaps from estates, divorces, or informal transfers create chain-of-title defects that require legal resolution.
- Boundary disputes and unrecorded easements may affect how you can use the property after closing.

- Forgery and fraud in past deeds — rare but real — can create ownership challenges without an owner's title insurance policy.
- Funding delays from lenders are among the most common causes of closing day postponements. Stay aligned with your lender.

#### **OWNER'S TITLE INSURANCE**

*An owner's title insurance policy is a one-time premium paid at closing that protects you for as long as you or your heirs own the property. In the DMV, it typically costs \$800–\$2,000 and is among the best-valued protections in any transaction.*

#### **KEY TAKEAWAY**

**Title insurance is a one-time premium that protects you permanently. It is never optional — it is the foundation of your ownership.**

# 07 Mortgage Information Guide

## Understanding Loan Structures and Financing Decisions

The mortgage you choose is as important as the property you buy. A poorly structured loan costs you tens of thousands of dollars over its life — through excess interest, premature refinancing, or exposure to rate volatility. Understanding your options before you commit is essential.

### Loan Types Explained

<b>Conventional</b>	Standard loan, not government-backed. Requires 3–20% down. Best rates for strong-credit buyers. No mortgage insurance with 20%+ down.
<b>FHA Loan</b>	Government-backed. Lower credit threshold (580+). 3.5% minimum down. Requires upfront and annual mortgage insurance premium.
<b>VA Loan</b>	Available to eligible veterans and active military. Zero down payment, no PMI, competitive rates. Among the strongest loan products available.
<b>Jumbo Loan</b>	Loans exceeding conforming limits (~\$806,500 in most DMV counties for 2025). Stricter credit and reserve requirements.
<b>USDA Loan</b>	Zero down for eligible suburban/rural areas. Not broadly applicable in core DMV but relevant for outer Maryland and Virginia counties.

### Key Qualification Factors

- Credit score (740+ for best conventional rates)
- Debt-to-income ratio (max 43–50% typically)
- Employment history (2+ years preferred)
- Down payment percentage and verified source
- Cash reserves post-close (2–6 months PITI)
- Self-employment documentation (2-year avg)
- Gift fund documentation (if down payment gifted)
- Student loan treatment by specific loan type
- Recent large deposit explanation letters
- Co-borrower income and credit score impact
- Rental income documentation (if applicable)
- Outstanding judgments or collections resolved

### Rate Strategy

- Fixed rates provide payment certainty. Best for buyers planning to hold the property 7+ years. Protects against rate increases.
- Adjustable rates (ARMs) offer lower initial payments. Best for buyers with defined short hold periods or strong refinance plans.
- Rate locks protect you from market movement during the contract period — typically 30, 45, or 60 days. Always lock.
- Float-down options allow you to benefit if rates drop after locking. Ask your lender if this is available and at what cost.

- Discount points can buy down your rate. Calculate the break-even period carefully before paying any points.

### True Cost Breakdown

<b>Interest Rate</b>	Annual cost of borrowing as a percentage of the loan. Compare only alongside APR.
<b>APR</b>	Rate plus all fees, annualized. The correct tool for comparing loan offers apples-to-apples.
<b>Closing Costs</b>	Typically 2–5% of purchase price: lender fees, title charges, prepaid taxes, and insurance.
<b>Monthly PITI</b>	Principal + Interest + Taxes + Insurance — your true all-in monthly housing cost.
<b>PMI</b>	Required with less than 20% down on conventional loans. Typically 0.5–1.5% of loan amount annually.
<b>Origination Fees</b>	Lender processing charges. Negotiate directly or compare zero-point loan alternatives.

#### KEY TAKEAWAY

The wrong loan structure costs you tens of thousands over time. Always compare total cost of ownership — not just the monthly payment.

## 08 Homeowner's Ongoing Guide

### Protecting and Growing Your Investment After Closing

Buying a home is the beginning — not the finish line. The homeowners who build real wealth through real estate treat their property like a business asset. They maintain it proactively, invest strategically, and track equity growth with intention. Here is how to manage your largest financial asset with the discipline it deserves.

#### True Cost of Homeownership

<b>Mortgage Payment</b>	Principal and interest — your core monthly obligation. Understand the amortization schedule.
<b>Property Taxes</b>	Typically 1–1.5% of assessed value annually in the DMV. Review your assessment annually for accuracy.
<b>Homeowners Insurance</b>	Review coverage and replacement cost annually. Ensure it reflects current construction costs.
<b>Maintenance Reserve</b>	Budget 1–2% of home value annually for routine maintenance, repairs, and unexpected systems failures.
<b>HOA Fees</b>	If applicable, budget monthly and review the association's reserve fund health annually.
<b>Capital Expenditures</b>	Major items — roof, HVAC, water heater, windows — have predictable lifespans. Budget for them proactively.

#### Annual Maintenance Checklist

- HVAC filter replacement (monthly)
- HVAC full service (spring and fall)
- Gutter cleaning (twice annually)
- Roof inspection (every 3–5 years)
- Water heater flush (annually)
- Pest inspection (annually)
- Chimney inspection (if applicable)
- Exterior caulking and weather stripping (annual)
- Smoke and CO detector test (annually)
- Dryer vent cleaning (annually)
- Sump pump test (each spring)
- Exterior paint (every 5–7 years)
- Plumbing inspection (every 5 years)
- Electrical panel inspection (every 10 years)

#### Strategic Upgrades That Build Value

- Kitchen and bath renovations consistently deliver the highest resale ROI in the DMV market. Focus on quality finishes.
- Energy efficiency upgrades (windows, insulation, HVAC systems) reduce operating costs and appeal strongly to buyers.

- Outdoor living space (decks, patios, screened porches) delivers strong returns in family-oriented suburban markets.
- Finished basement can meaningfully increase appraised value and usable square footage — high ROI in the DMV.
- Smart home technology is increasingly expected by premium buyers. Invest selectively in universally valued features.

### Building Equity Strategically

<b>Loan Principal Paydown</b>	Every extra principal payment builds equity. Bi-weekly payment schedules accelerate payoff significantly.
<b>Market Appreciation</b>	The DMV has averaged 4–6% annual appreciation historically. Time in market is your strongest lever.
<b>Forced Appreciation</b>	Strategic renovations can increase appraised value faster than passive market movement.
<b>Refinancing</b>	Monitor rate markets actively. Refinancing at the right time can save thousands monthly over the loan life.
<b>Equity Access</b>	HELOCs and cash-out refinances allow you to leverage equity for investment or strategic renovation.

#### KEY TAKEAWAY

Your home is your largest asset. Manage it with the same intentionality and discipline you apply to any other investment.

09

## Client Communication Guide

### What You Can Expect from Okey & Associates

Real estate transactions fail for two reasons: poor pricing decisions and poor communication. At Okey & Associates, we have built our practice around radical transparency and proactive client communication. You will never wonder what is happening with your transaction. Here is our commitment to you.

### Our Communication Standards

<b>Response Time</b>	All client messages returned within 2 hours during business hours. Same-day response on weekends for active transactions.
<b>Weekly Updates</b>	Every client in an active transaction receives a written status update every 7 days, minimum.
<b>Milestone Alerts</b>	Proactive notification at every material milestone: offer received, under contract, appraisal complete, clear to close.
<b>Channel Protocol</b>	Phone for urgent matters. Email for documentation. Text for quick updates and time-sensitive questions.
<b>Market Alerts</b>	Buyer clients receive relevant new listings within hours of hitting MLS. Seller clients receive showing feedback within 24 hours.
<b>Showing Feedback</b>	We gather and share showing feedback from every tour within 24 hours. Transparency drives better decisions.

### Transaction Process Transparency

- Timeline established at contract signing
- Contingency deadlines tracked and communicated
- Inspection timeline and outcomes communicated
- Appraisal timeline and outcome reported immediately
- Lender milestone updates forwarded in real time
- Closing disclosure reviewed together before signing
- Wire transfer instructions verified directly (not email)
- Final walkthrough coordinated and confirmed
- Closing day timeline communicated clearly
- Post-close check-in scheduled at 30 and 90 days
- Utility transfer assistance provided
- Referral network provided for contractors and services

### What We Ask of Our Clients

- Communicate any changes in your financial situation, timeline, or priorities immediately. We adjust strategy for you.

- Respond to document requests within 24 hours. Timeline delays compound quickly in real estate transactions.
- Share honest feedback on properties. The more information we have, the sharper and faster your search becomes.
- Ask every question freely. No question is too basic. Informed clients consistently make better decisions.
- Trust the process. Real estate involves periods of waiting. We will tell you clearly and immediately when to act.

*deals faster than bad pricing. Our commitment is to eliminate  
entirely — for every client, on every transaction.”*

— Okey & Associates

#### KEY TAKEAWAY

**You deserve a real estate partner who communicates proactively, transparently, and without prompting. That is our standard — not our aspiration.**

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