

DEB BERAN PROPERTIES

Buyer's Guide

TO FINDING YOUR DREAM PROPERTY



Deb Beran

Deb Beran Properties
Owner / Broker
ABR, CRS, GRI, CLHMS

QUALIFICATONS AND EXPERIENCE

I've been a full-time resident of Smith Mountain Lake since 1988 and have extensive, in-depth knowledge of this beautiful resort area I'm blessed to call home.

In addition to being owner and broker of Deb Beran Properties, I have earned the designations of Accredited Buyer Representative (ABR), Graduate Realtor Institute (GRI), Certified Luxury Home Marketing Specialist (CLHMS) and Certified Residential Specialist (CRS). Fewer than 4% of REALTORS have the CRS designation. [Read more details.](#)

For more than **30 years**, I have been privileged to represent buyers and sellers at Smith Mountain Lake with the highest level of integrity and professionalism. My team and I deliver exceptional customer service and believe in putting our clients' needs first throughout the home-buying process.



Meet the Team



Peg Wheeler

REALTOR, BUYER'S SPECIALIST

Peg helps buyers find and tour the right properties and understand the buying process. She also submits and negotiates offers and refers buyers to reliable professionals to ensure a smooth transaction. In addition, Peg is our resident number cruncher, keeping up with important trends in the Smith Mountain Lake real estate market. She compiles and analyzes monthly market reports and creates comparative market analyses for sellers.



Judy Hawkins

REALTOR, BUYER'S SPECIALIST

Judy is a former English teacher who is detail oriented, research driven and understands the challenges of transplanting here having moved from New Jersey to become a full-time resident. She assists buyers in understanding the buying process and finding ideal properties to match their wants, needs and budget. She also submits and negotiates offers and refers buyers to reliable professionals to ensure a smooth transaction. Judy also brings 30 years of equine expertise to the team.

Meet the Team



Erica Tibbs

TRANSACTION COORDINATOR

Erica performs critical administrative duties during each stage of a transaction, from contract to closing. She works behind the scenes to ensure nothing falls through the cracks, communicating with clients, agents, lenders and others involved in transactions.



Jennifer Church

WEBSITE & SEO NINJA

Jennifer has the critical job of keeping our website, debberanproperties.com, running smoothly. She also manages search engine optimization (SEO) to ensure the site is prominently positioned in search results.



Andie Gibson

MARKETING SPECIALIST

A writer, editor and content management expert, Andie creates and implements custom marketing plans for each active property, which includes videos and social media exposure, as well as print and digital advertising.



Bob Farley

JACK OF ALL TRADES

Bob wears many hats for Deb Beran Properties, including installing property signs, coordinating home repairs and serving as captain and tour guide when we show lakefront property by boat.



What is a Buyer's Representative and Why Should You Use One?

Purchasing real estate is a complex and major transaction with many details to be handled. In the majority of cases an agent will represent the seller.

A Real Estate Buyer's Representative represents the buyer who is purchasing property in a transaction. The Buyer's Representative works for, and owes fiduciary responsibilities to, the real estate buyer and is responsible for protecting the buyer's best interests throughout the process.

Research by the National Association of Realtors has shown that when a Buyer's Representative is used, the prospective buyer found a home one week faster and examined three more properties than consumers who did not use a Buyer's Representative.

It is important for the buyer to discuss the Buyer's Representative compensation in the initial interview. In many cases, it is recommended that the buyer and Buyer's Representative agree to the terms of compensation prior to viewing properties, and sign a written agreement based on those terms. The agreement should spell out the responsibilities of both parties.

Key Services

- 01 Evaluate the specific needs and wants of the buyer and locate properties that fit those specifications.
- 02 Assist the buyer in determining the amount that they can afford (pre-qualify), and show properties in that price range and locale.
- 03 Preview properties on behalf of the buyer to ensure specifications are being met and accompany the buyer on showings.
- 04 Research selected properties to identify any problems or issues to help the buyer make an informed decision prior to making an offer to purchase the property.
- 05 Present the offer to the seller's agent on the buyer's behalf.





Key Services

- 06 Advise the buyer on structuring an appropriate offer to purchase the selected property.
- 07 Negotiate on behalf of the buyer to help obtain the identified property, while always keeping the buyer's best interests in mind.
- 08 Assist in securing appropriate financing for the selected property
- 09 Provide a list of qualified professionals in our network (e.g. movers, attorneys, carpenters, etc.) if these services are needed.
- 10 Most importantly, fully-represent the buyer throughout the real estate transaction with the highest level of professionalism.

Helpful Tips

PUT PEN TO PAPER

Make a specific list of what you are looking for in a home. What are your priorities?

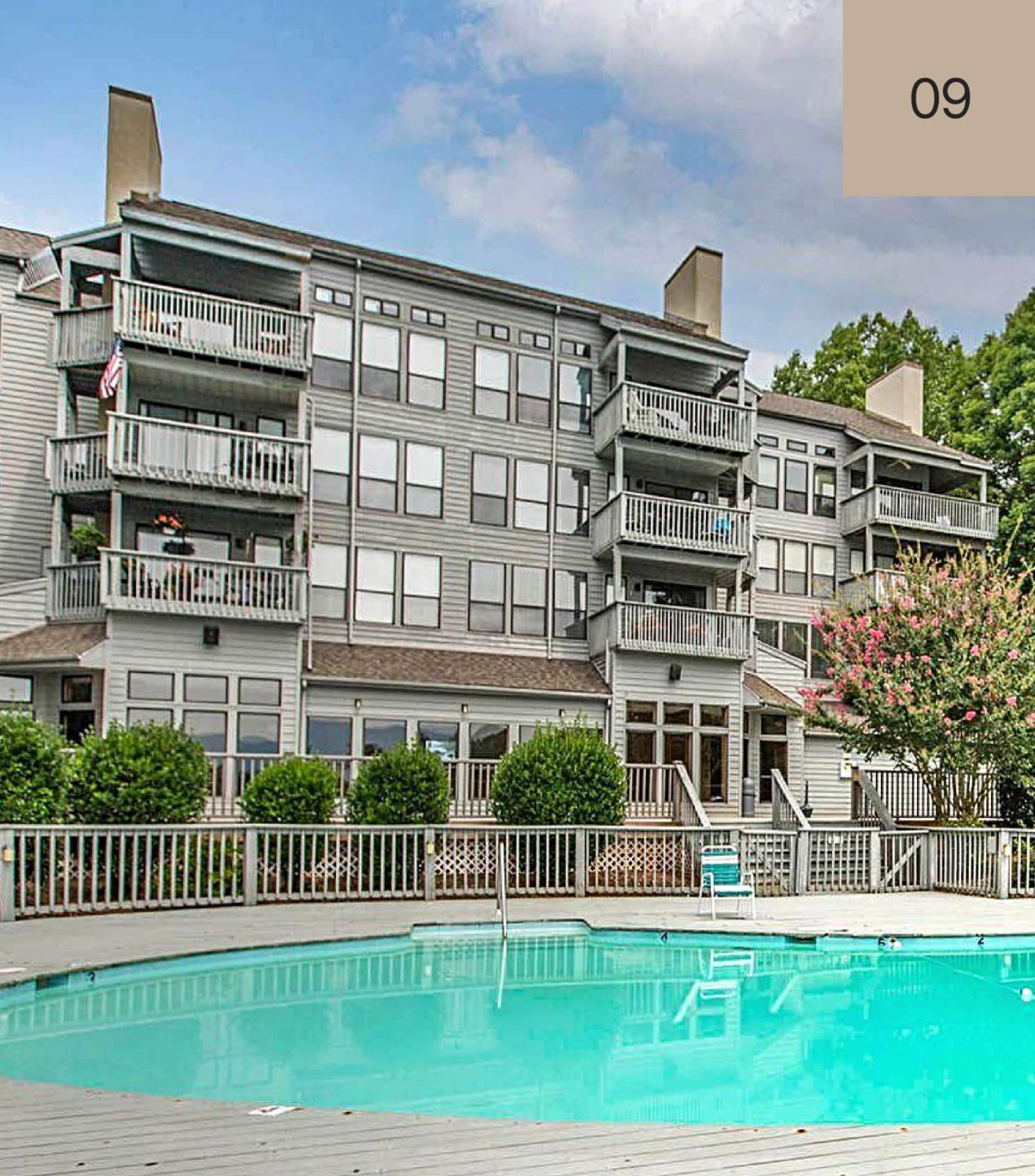
- A waterfront lot?
- A huge master bedroom?
- A modern kitchen?

Know what you want and go after it. Also, decide where you are willing to compromise and where you aren't. This will help in your decision-making.

GET PRE-APPROVED FOR A MORTGAGE

Pre-approval lets the seller know you're serious. If you're pre-approved, you will be more likely to make a deal. Make an appointment as soon as possible to meet with a mortgage loan officer.





DON'T MAKE LOW-BALL OFFERS

Sellers get turned off when buyers make very low offers. Make fair offers. Work with your licensed agent to determine a negotiation strategy.

LOOK PAST THE DECOR

It's easy to get turned off by a home that is dirty or not decorated to your taste. Use your imagination to picture a clean, well-decorated house you could turn into your dream home.

GET A HOME INSPECTION

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems
- Identify items that need to be repaired or replaced
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes

Get more details in our **[Home Inspection Handbook](#)**.

TEST FOR RADON

The EPA and the Surgeon General of the United States have recommended that all houses be tested for radon, a naturally occurring radioactive gas that can cause lung cancer.

As with a home inspection, if you decide to test for radon, you may do so before signing your contract, or you may do so after signing the contract as long as your contract states the sale of the home depends on your satisfaction with the results of the radon test.

Radon can be successfully mitigated using radon reduction systems.

GET A HOME APPRAISAL

Typically, mortgage lenders require a home appraisal. And even with cash deals, a buyer may decide to have an appraisal completed for these purposes:

- Estimate the market value of a house
- Make sure that the house meets FHA minimum property standards/requirements
- Make sure that the property is marketable





Things to consider when purchasing a lot

- 01 Vacant lots need a survey.
- 02 Be sure the lot will perk for the size house you wish to build.
- 03 Determine if the lot has well or public water.
- 04 If you plan to build a dock, the permitting process typically requires a survey to determine cove distance, sideline distance, location of the 800-foot contour and height of the dock. This is done at the buyer's expense.

Client Testimonials



Brent Fortner

HOMEOWNER

We have purchased and sold several times over the years, and working with Deb Beran has been by far the best experience we have ever had. She went above and beyond to answer questions, return calls, help with purchasing, closing, etc.



Rob & Ravelle Whitener

HOMEOWNERS

We highly recommend Deb Beran for any real estate needs anyone may have. Not only is she a lot of fun to work with, she's also knowledgeable, resourceful and extremely responsive!



Nancy Shuler

HOMEOWNER

Great experience from start to finish. Deb and her team made our lake house purchase seamless. ... Deb has provided referrals for professionals to do any work or repairs needed. We highly recommend Deb and her team to anyone looking to buy on SML.

Client Testimonials



Lisa Baar

HOMEOWNER

Deborah Beran and her team were phenomenal throughout the entire home buying process. We searched a variety of properties from land/lots and fixer uppers, to more modern homes. ... Within a few months, we found our home, closed on it and now have a great family vacation home.



Brian Arnholt

HOMEOWNER

I'm writing a short note of thanks to you regarding the purchase of my condo at Bernard's Landing. ... Your professionalism and responsiveness was truly valued and separates you from the average Realtor.

[READ MORE KIND WORDS FROM HAPPY CLIENTS!](#)



Vic & Laura Goradia

HOMEOWNERS

Deb was wonderful in looking into details that I would have never thought of such as FEMA maps, flood plains, property lines, county and neighborhood bylaws, and lots of other things. She went above and beyond before, during and after our closing. A pleasure to work with!

Meet Smitty!

Clients who buy or sell with Deb Beran Properties may have free use of Smitty, our 15-foot moving truck.

Smitty is also put to good use by a number of Smith Mountain Lake non-profit organizations throughout the year such as The Discovery Shop, Lake Christian Ministries, the YMCA and the SML Charity Home Tour.

The truck is large enough to fit furniture and bulky items, but easy to drive and maneuver. It is available for moves within a 300-mile radius of Smith Mountain Lake.



Dear Deb,

Your continued support of our mission to help fight cancer means the world to us! Without the generous use of your wonderful truck, our shop would not continue. A small thank you for your generous heart.

The Discovery Shop Transportation Committee



Additional Resources

- 01 [HOME INSPECTION HANDBOOK](#)
- 02 [DOCK & SHORELINE MANAGEMENT INFORMATION](#)
- 03 [SEPTIC SYSTEM INFO AND RESOURCES](#)
- 04 [UNDERSTANDING REAL ESTATE DESIGNATIONS](#)
- 05 [REAL ESTATE GLOSSARY OF TERMS](#)



Contact details

Let's stay in touch!

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VOTED BEST REAL ESTATE COMPANY
AND BEST REAL ESTATE TEAM
AT SMITH MOUNTAIN LAKE