



Buyer's Guide

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ABOUT BERNADETTE

Bernadette Alfonso has been actively engaged in Real Estate and Business Brokerage for the past 19 years. She has an extensive knowledge of the Real Estate industry to include the Residential, Investment, and Commercial markets.

In 2003, Bernadette established a consulting firm in New Jersey which represented business owners and real estate developers with the acquisitions of businesses and investment properties. In 2009, Bernadette relocated from New Jersey to Christiansburg, VA. She has been a licensed Realtor since relocating to the area and has successfully assisted hundreds of clients in the New River Valley. Her concentration is in Residential and Investment Properties.

Bernadette has a deep knowledge of the Real Estate market and works very closely with her clients to provide her expertise, direction, and advice. She is rather passionate about being a Realtor and is completely dedicated to her profession. Her goal is to consistently provide all of her clients with the utmost of professionalism, guidance, and support during the entire transactional process. Prior to her Real Estate career, Bernadette was actively engaged in the Data and Tele Communications industry. As a Vice President of Global Sales, she successfully managed national and international sales organizations with Fortune 50 corporations such as Avaya Communications, Lucent, and Olicom from 1993- 2003. Other areas of concentration have been in Sales Management and Technical Recruiting from 1986- 1993. Bernadette has a love for animals, music, dance, theater, and enjoys socializing with her friends and family, as well as traveling. She loves calling the New River Valley home, and is eager to share all of the beautiful amenities it has to offer.



WHAT IS A BUYER'S AGENT?

Throughout your home buying process, your Buyer's Agent is a personal advisor who will guide you through each step. From house hunting, to home inspections, and up to the final paperwork, a Buyer's Agent offers their expertise and resources during each phase of the process. A Buyer-Agent Agreement (a.k.a. Buyer's Agency Agreement) is a contractual agreement that establishes the commitment to work together towards finding your ideal home. This relationship goes beyond paperwork - acting as your trusted advisor, Bernadette will negotiate on your behalf and work hard to ensure that the overall process is easy and enjoyable.



THE HOME BUYING PROCESS

Pre Approval Letter

The home-buying process has many different facets so it's important to be organized from the start and have a great plan of action in place. One of the most important first steps is to research your financing options and get Pre-Approved.

Searching for Your Home

Identifying the type of homes and neighborhoods you prefer will help you navigate through the market. Creating a list of requirements and preferences along with having a dedicated Buyer's Agent at your side assisting you with scheduling showings will ultimately lead to you finding the perfect home.

Making an Offer

After viewing homes for sale, you have found the one you are interested in and are ready to make an offer. I will assist with pricing, negotiations, terms, and thoroughly review the contract with you so you understand exactly what you're signing.

Contract Ratification

We have submitted an offer, negotiated, and come to mutually agreeable terms with the Sellers. The contract has now been signed and changes initialed by all parties. This is a Ratified Contract. At this stage in the process, the contractual contingencies commence. I will be assisting you with all your responsibilities to include submitting your Earnest Money Deposit, scheduling a Home Inspection and deciding on an Attorney to represent you.

Loan Application

Upon ratification and as per the contract, you will need to immediately complete your formal loan application with your Lender. We will be in constant communication with your Lender throughout the entire process up until the day of closing.

Attorney - Title Company

Once you have a ratified contract, in addition to immediately working with your lender to complete your formal loan application, you will need to decide on an Attorney or Title Company that will represent you. Your contract will be forwarded to your Closing Agent of choice and a file opened on your behalf.

Appraisal

The appraisal is a very important part of the home buying process and required by your Lender. A 3rd party Appraisal Management Company will receive the request and an Appraisal of the property will follow shortly thereafter.

Inspections - Due Diligence Period

Your contract will typically include several contingencies to include a Home Inspection and Radon Test as part of your Due Diligence Period. Sometimes there are additional inspections required depending on the property. I'll work very closely with you to help schedule the inspections and review the reports once the inspections are completed.

The Finish Line

In the final weeks before closing, we'll be in constant communication with your attorney, your lender, and the seller's agent to make sure everything is in line for your upcoming closing. You will receive your final closing disclosure at least 3 business days before closing from your Lender which will let you know how much money needs to be wired for your closing. Before you know it, you'll be the proud owner of your new home!

PREFERRED BUSINESS PARTNERS

MORTGAGE LENDERS

FIRST HERITAGE MORTGAGE

Scott Wimmer

Vice President, Branch Manager

Office: (540) 808-4484

Mobile: (540) 449-5485

Email: SWIMMER@fhmtg.com

1901 S. Main Street, Ste. 4A

Blacksburg, VA 24060

Get started at:

thewimmermortgageteam.com

EMBRACE HOME LOANS

Tessa Wright

Loan Officer

Office: (800) 333-3004 EXT. 3140

Mobile: (540) 750-0303

Email: TWRIGHT@embracehomeloans.com

401 S Main Street, Ste 103

Blacksburg, VA 24060

Get started at:

embracehomeloans.com/location/virginia/christiansburg/tessa-wright

MOVEMENT MORTGAGE

Marianne Washington

Loan Officer, Branch Manager

Office: (540) 595-3465

Mobile: (540) 391-2772

Email: MARIANNE.WASHINGTON@movement.com

200 Professional Park Drive Ste 8

Blacksburg, VA 24060

Get started at:

movement.com/marianne.washington

FREEDOM FIRST CREDIT UNION

Ryan Stenger

Mortgage Loan Officer

Office: (540) 375-7780

Mobile: (540) 520-2210

Email: RSTENGER@freedomfirst.com

417 N Frankling Street

Christiansburg, VA 24073

Get started at:

freedomfirst.com/ryan-stenger



CLOSING AGENTS

SPICER, OLIN & ASSOCIATES, PC

504 S. Main Street
Blacksburg, VA 24060
Office: (540) 552-0007
Get started at:
spicerlawfirm.com

PATRICK K MOORE, PC

Radford Address: 520 W Main Street
Radford, VA 24141
Blacksburg Address: 1100 S. Main St
Blacksburg, VA 24060
Radford Office: (540) 633-1590
Blacksburg Office: (540) 953-1100
Get started at:
patrickmoorelaw.com

BROOKS TITLE & ESCROW

210 Professional Park Drive STE 13
Blacksburg, VA 24060
Office: (540) 605-9055
Get started at:
brookstitle.com

HOME INSPECTORS

DWELL CHECK

Daniel Wheeler
Office: (540) 250-7075
Email: DWELLCHECK@gmail.com
Get started at:
dwellchecknrv.com

PILLAR TO POST

John Langan
Office: (540) 392-7678
Email: JOHN.LANGAN@pillartopost.com
Get started at:
johnlangan.pillartopost.com

ACE HOME SERVICES LLC

Brian Cullop
Office: (540) 293-6622
Email: BRIAN@theacecrew.com
Get started at:
theacecrew.com



ADDITIONAL INSPECTORS

WDI/TERMITE INSPECTORS

ALL PEST SOLUTIONS

(540) 613-5045

Get started at:

goallpest.com

ALL SEASONS PEST CONTROL

(540) 961-7378

Get started at:

allseasonspestcontrol-nrv.com

SEPTIC INSPECTORS

DOSS SEPTIC

(540) 320-4827

Get started at:

gottrust.org/dosseptic

WELL WATER INSPECTORS

ALL SEASONS PEST CONTROL

(540) 961-7378

Get started at:

allseasonspestcontrol-nrv.com

CLEAR CREEK WATER WORKS

(540) 381-0768

Get started at:

clearcreekwaterworks.com



UTILITIES

APPALACHIAN POWER (AEP)

(800) 956-4237

appalachianpower.com

ATMOS ENERGY

(866) 322-8667

atmosenergy.com

VIRGINIA TECH ELECTRICTY

(540) 231-6437

vtes.vt.edu

CITY OF RADFORD

(540) 731-3602

radfordva.gov

TOWN OF CHRISTIANSBURG

(540) 382-9519

christiansburg.org

TOWN OF BLACKSBURG

(540) 443-1060

blacksburg.gov

COUNTY OF GILES

(540) 921-3756

virginiasmtnplayground.com

COUNTY OF MONTGOMERY

(540) 381-1997

montva.com

COUNTY OF PULASKI

(540) 994-8640

pulaskicounty.org

COUNTY OF FLOYD

(540) 745-2169

floydcova.org



CLIENT TESTIMONIALS

This NRV market is crazy and I VERY seriously doubt we could have pulled off our sell and buy without Bernadette's command of this scene. She knew the other agents, the mortgage company employees, the lawyer's paralegals and worked out numerous kinks so that we could actually move forward and purchase a home in this area. I have worked with numerous agents over time and Bernadette stands out in every dimension. She advocated for us and helped us pass over homes that were not a good match for us. Her patience and expertise is unending! Years ago I worked with some very lackadaisical agents in this area and Bernadette is the total opposite of that. Also she is hilarious and fun to be working with! Highly, highly recommend!

- Erica & Adam, Blacksburg

Bernadette was a joy to work with! She is extremely professional and knows her business. She answers her phone, emails and texts promptly. You are never left wondering when you will hear from her. She goes above and beyond her responsibilities by making sure you are comfortable with every step of the process and after! She would just call and "check in"! Always positive and enthusiastic. She is one of the best realtors in the area. We would highly recommend.

- Wendy, Christiansburg

I cold-called Bernadette's office when I was looking to relocate to the New River Valley and I'm so thankful that we were connected! As a first time home-buyer who is still learning how to be an adult, she helped me navigate every single step of the process and made it an easy and enjoyable(!) experience. I feel like all I did was decide which house I wanted and sign the check/paperwork and she took care of the rest. (...) She's friendly, professional, and just pleasant to be around and I can't recommend her enough!

- Anna, Radford

"Loved working with Bernadette! She knows the area extremely well and provided a lot of valuable insight into locations we considered. The best part about working with her was that she really got to know us and what we wanted, we felt like our interests were a priority to her and she worked hard to find a home that fit those interests. She is extremely responsive and professional. You can trust that she will have your side of the deal organized and on time. We've bought and sold a lot of houses and she's one of the best!"

- Jessica & Benjamin, Riner

Bernadette could not be more helpful throughout our LONG real estate process. We had owned land and first explored the idea of buying a townhouse for investment then changed to looking for a different piece of land then, ultimately, bought a townhouse to live in and later rent out. It was a long process due to our timeline and constraints. Bernadette was not pushy and we never felt like we should settle on something. She did so much leg work for us as we lived out of state and were not in the New River Valley that often. I would not hesitate to recommend her! She is a "go-getter" and very detail oriented.

- Kim & Steve, Christiansburg

ADDITIONAL LOCAL RESOURCES

School Websites

Montgomery: www.mcps.org

Giles: sharpschool.com

Floyd: www.floyd.k12.va.us

Radford: www.rcps.org

Pulaski: www.pcva.us

Craig: www.craig.k12.va.us

Blacksburg New School:
www.new-school.org

St. John Neumann Academy:
www.stiohnneumannacademy.org

Dayspring Christian Academy:
dayspringchristianacademy.org

Blue Mountain School:
www.b/uemountainschool.net

Jefferson Christian Academy
www.jcatoday.com

Another helpful school resource:
Great Schools: www.greatschools.net

County Websites

Montgomery:
www.montgomerycountyva.gov

Giles:
www.virginiasmtnplayground.com

Floyd:
www.floydcova.org

Radford:
www.radfordva.gov

Pulaski:
www.pulaskicounty.org

Craig:
www.craigcountyva.gov

New River Valley:
www.newrivervalleyva.org



LICENSED IN THE STATE OF VIRGINIA
ALL OFFICES ARE INDEPENDENTLY OWNED AND OPERATED

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