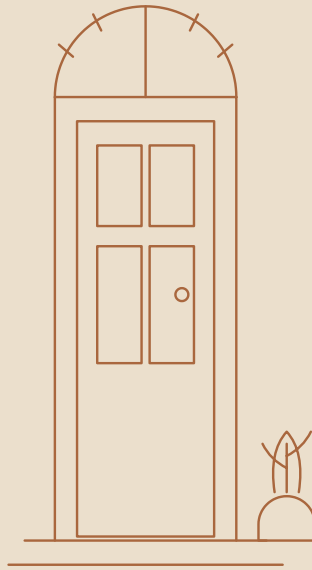


THE CALM BUYER COLLECTION

Volume One



Your First Home, Without the Overwhelm

A calm guide to buying your first home with confidence.

Pooja Kwatra

BOTHELL · SEATTLE · EASTSIDE

A note to begin

You don't need to have it figured out.

Buying your first home can feel like everyone else received a manual you never got. I wrote this guide to be that manual: clear, unhurried, and free of pressure. We'll walk through the money, the search, the offer, and everything after, one calm step at a time.

You don't have to become a real estate expert to make a great decision. That part is my job.

Yours is simply to imagine the front door.

A handwritten signature in black ink that reads "Pooja Khatra". The signature is fluid and cursive, with the first name "Pooja" and the last name "Khatra" written in a connected style.

Your first home, without the overwhelm

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*You don't need every answer to take
the first step.*

Buying a home is emotional, too.

Nearly every first-time buyer I've worked with starts by apologizing for how many questions they have. By the end, they're asking sharp, thoughtful questions, making confident decisions, and realizing they were never "behind" to begin with.

✓ **It's okay to feel overwhelmed.**

This is likely the biggest decision you've ever made. Nerves mean you're taking it seriously.

✓ **Everyone feels like they don't know enough.**

First-timers, seasoned buyers, even people in the industry. You are not behind.

✓ **There is no "perfect" house.**

There's the right home for this chapter of your life. We look for that, not perfection.

✓ **Decision fatigue is normal.**

When it all starts to blur, that's my cue to slow us down and simplify.

*Buying your first home shouldn't feel like
passing a test.*



A NOTE FROM POOJA

"You don't have to become a real estate expert overnight. You don't need to know every acronym or contract term before we meet. My job is to explain everything clearly so you can make decisions with confidence, not pressure."

A handwritten signature in cursive script that reads "Pooja Khattra".

Are you ready?

Probably more than you think, and in the ways that count.

Waiting for the "perfect time" keeps more people renting than almost anything else. Ready rarely arrives as certainty. More often it looks like a little curiosity, a little nervousness, and a quiet "maybe I could."

✓ **You're tired of rent rising with nothing to show for it.**

Every payment building someone else's equity starts to sting.

✓ **You plan to stay put for a few years.**

Buying tends to pay off when you're not moving again next spring.

✓ **Your income is steady, even if it's modest.**

Consistency matters more than a big number.

✓ **You've started saving, even a little.**

You likely need less up front than you assume.

✓ **You're willing to learn, not to already know.**

That's the only real prerequisite. The rest is my job.

Ready isn't a feeling you wait for. It's a decision we make together.



A NOTE FROM POOJA

"If you're even wondering whether you're ready, that curiosity is worth a conversation. There's no commitment in asking, and no such thing as a silly question this early."

Pooja Khatri

First-time buyer myths.

Most of what holds first-time buyers back was never true.

MYTH

~~I need 20% down.~~

THE TRUTH

Many first-time buyers put down 3 to 5%, and some programs go lower. We'll find the number that actually fits you.

MYTH

~~I need perfect credit.~~

THE TRUTH

You don't need flawless credit, just a lender who can show you where you stand and how to strengthen it.

MYTH

~~I should wait until rates drop.~~

THE TRUTH

Timing the market rarely works. The right time is when the home and the numbers fit your life, and rates can be revisited later.

MYTH

~~I'll just know "the one."~~

THE TRUTH

Confidence usually comes from clarity, not a lightning bolt. We define what matters most, and the right home gets obvious.



A NOTE FROM POOJA

"When something is standing between you and your first home, let's name it out loud. More often than not, it turns out to be a myth we can put to rest in one conversation."

A handwritten signature in cursive that reads "Pooja Khatri".

What does a buyer's agent actually do?

Hint: it's a great deal more than opening doors.



Educate

Explain every step, document, and option in clear, simple terms. No question is too small.



Strategize

Help you find the right home at the right price, and time your move wisely.



Negotiate

Advocate hard on price, terms, and repairs while keeping things productive.



Coordinate

Manage inspections, deadlines, lenders, and paperwork so nothing slips.



Protect you

Flag risks you wouldn't know to look for, and keep your interests first.

Opening the front door is the easy part. The value is everything around it.

You don't need to know what to look for. That's what I'm here for.



A NOTE FROM POOJA

"The best part of my job isn't unlocking a front door. It's being in your corner, catching the things you shouldn't have to know to look for, so the biggest purchase of your life is one you feel good about."

Pooja Khatri

Understanding the money.

The part that scares people most, made clear.





PRE-QUALIFICATION

A quick estimate based on what you tell a lender. Great for an early ballpark.

PRE-APPROVAL

A lender verifies your finances and commits in writing. This is what makes your offer real.

HOW MUCH CASH YOU'LL REALLY NEED

- | | |
|--|--|
|  Down payment | Often far less than 20%. Many first-time programs allow 3 to 5%, sometimes less. |
|  Closing costs | Roughly 2 to 5% of the price, and sometimes negotiable with the seller. |
|  Earnest money | A good-faith deposit that counts toward your purchase. You don't lose it. |
|  A little cushion | A small reserve for moving and settling in. We'll plan for it, calmly. |

The money is only the scariest part until someone explains it.



A NOTE FROM POOJA

"Please don't count yourself out over the money before we even talk. There are more paths to homeownership than most people realize, and my job is to help you find the one that fits."

You may need less than you think.

The 20% down payment is the biggest myth in home buying.

Most first-time buyers I meet assume they need 20% down, and quietly count themselves out. Very few people actually put down that much. There are more paths in than most realize.



Low-down loans

Many buyers use loans that allow 3 to 5% down, and some, for those who qualify, go as low as 0%.



Assistance programs

Down payment assistance can help cover your down payment and closing costs, often as a second loan you repay later.



Gift funds

Money gifted by family can usually count toward your down payment, with a simple paper trail.

THE TAKEAWAY

The right program depends on your income, your credit, and where you're buying. That's exactly the kind of thing I help you sort out early, so the number feels doable instead of daunting.

The down payment is the biggest myth standing between renters and homeowners.



A NOTE FROM POOJA

"Please don't let the down payment scare you off before we talk. Half my job at the very start is showing people that the number they're picturing usually isn't the number they actually need."

Pooja Khatra

Getting pre-approved.

The step that turns "someday" into a plan.

Pre-approval sounds official and a little intimidating. It's really just a lender reviewing your finances and telling you, in writing, what you can comfortably borrow. It's the moment the search stops being hypothetical.



What they review

Your income, your monthly debts, your credit, and your savings. A full but painless picture.



What you get

A pre-approval letter and, more importantly, a comfortable budget you can actually shop within.



How to choose

Talk to a couple of trusted local lenders. I'm happy to introduce you to ones my clients love.

WORTH REPEATING

Pre-approval is not the same as pre-qualification. Pre-qual is a quick estimate; pre-approval is verified and in writing, which is what makes sellers take your offer seriously.

*A pre-approval turns a wish into a number
you can plan around.*



A NOTE FROM POOJA

"Getting pre-approved early isn't a commitment. It's a flashlight. It shows us what's realistic so we never fall for a home that was never going to work."

Pooja Khatra

The search.

Where dreaming meets deciding.

This is the fun part, and the part where it's easy to fall for a kitchen and forget the commute. My job is to keep us grounded: needs first, wants second, and honest about the difference.

NEEDS, FIRST

Location, budget, enough bedrooms, a commute you can live with. The things you can't change later.

WANTS, SECOND

Finishes, a dream kitchen, the extras. Wonderful to have, but never worth stretching past your comfort.

✓ **Tour with a checklist, not just a feeling.**

Emotion sells homes; a clear list protects you.

✓ **Look past the staging.**

We're buying the house, not the furniture.

✓ **Sleep on it.**

The right home still feels right in the morning.

Fall in love carefully. Keeping you honest is part of my job.



A NOTE FROM POOJA

"I never want to talk you out of loving a home. I just want to make sure the home loves you back, in the ways that matter once the excitement settles."

A handwritten signature in black ink that reads "Pooja Khatri".

Making an offer.

The highest number doesn't always win.

When you find the one, the nerves are real. Here's the reassuring part: a strong offer is about strategy, not just money. Sellers weigh certainty and terms, and that's exactly where I go to work for you.

THE MYTH

"Whoever offers the most money always wins."

THE TRUTH

A clean, confident offer often beats a higher, shakier one. Certainty is worth a lot to a seller.



What makes it strong

Solid pre-approval, sensible contingencies, earnest money that signals you mean it, and a timeline that fits the seller.



Where I come in

I read the situation and craft terms that stand out for the right reasons, while protecting you throughout.



Your protection

Contingencies give you honest exits, for inspection, appraisal, and financing, if something isn't right.

The strongest offer isn't always the biggest one.











A NOTE FROM POOJA

"Writing an offer is where a good agent earns their keep. I'll never pressure you to overpay. I'll help you win on terms and strategy, not just on price."

Pooja Khatri

From accepted offer to keys.

The whole stretch, so nothing feels like a surprise.

-  **Offer accepted**
You're "under contract." The clock starts, and I'll manage it.
-  **Earnest money & inspection**
Your deposit goes into escrow; we inspect the home and review what we find.
-  **Appraisal**
Your lender confirms the home's value supports the loan.
-  **Loan processing & underwriting**
The lender finalizes your financing. I keep everyone on schedule.
-  **Final walkthrough**
One last look to confirm the home is in the shape you agreed to.
-  **Closing day**
You review and sign your documents. Take a breath, it's almost done.
-  **The final wire & recording**
Your funds transfer to the seller, and the sale is recorded. It's official.
-  **Keys, and congratulations**
The home is yours. Welcome home.

*You won't be guessing. You'll always know
what comes next.*



A NOTE FROM POOJA

"The weeks between offer and closing can feel like a lot of waiting and worrying. You won't be guessing. I'll tell you what's happening at every step, before you have to ask."

Pooja Khatri

What closing day actually feels like.

Nobody warns you how emotional the last day is.

The paperwork, you'll already understand. What no one mentions is the lump in your throat when the keys finally land in your hand. Here's the day, as you'll actually feel it.

The morning nerves

You'll wake up buzzing, half-convinced something will go wrong. It won't. That's just excitement wearing a disguise.

The signing

More signatures than you'd believe, and then a strange, wonderful quiet when the pen finally stops.

The keys

Small, and heavier than they look. The first time you hold them, it becomes real.

The first photo

In the doorway, keys held up, grinning. Take it. You'll be so glad you did.

The empty-house walk

Your footsteps echoing through rooms that are suddenly, entirely yours.

The celebration

Takeout on the floor, a toast with whatever's handy, and the quiet thrill of "we did it."

The keys are small. The moment is not.



A NOTE FROM POOJA

"This is the day I do it all for. I've watched grown adults tear up in an empty living room, in the very best way. When it's your turn, I'll be right there, quietly making sure you get to just feel it."

Pooja Khatri

What happens after you move in?

The part almost no one prepares you for.



Set up utilities

Power, water, gas, trash, and internet, transferred before day one.



Change the locks

A fresh set of keys is the first thing I recommend to every new owner.



File your exemptions

Look into any homeowner or homestead exemptions you may qualify for.



Meet the neighbors

A quick hello turns a house into a neighborhood.



Seasonal upkeep

A simple rhythm of small tasks keeps your home happy year-round.



Enjoy it

You did the hard thing. Pour the coffee and take it in.

Closing day is a beginning, not an ending.



A NOTE FROM POOJA

"Closing day isn't the end of my job. I'm still here for the contractor recommendations, the 'is this normal?' texts, and the next chapter whenever it comes."

Pooja Khatra

For your reference

Glossary.

The words you'll hear, without the jargon.

Pre-approval

A lender's written confirmation of what you can borrow, based on verified finances.

Contingency

A condition that must be met for the sale to proceed, like a passing inspection. Your safety net.

Escrow

A neutral third party that holds funds and documents until everyone has done their part.

Underwriting

The lender's final review of your loan before they commit to funding it.

PMI

Private mortgage insurance, sometimes required with a lower down payment. It can often be removed later.

Earnest money

A good-faith deposit that shows you're serious. It counts toward your purchase.

Appraisal

A lender-ordered estimate confirming the home is worth what you're paying.

Closing costs

The fees to finalize your loan and purchase, usually 2 to 5% of the price.

Title

Legal ownership of the home. A title search makes sure it transfers to you cleanly.

Rate buydown

Paying a little up front, sometimes with seller help, to lower your interest rate.



A NOTE FROM POOJA

"You don't need to memorize a single word on this page. It's here for comfort, not homework. When a term comes up, I'll explain it clearly, every time."

A handwritten signature in cursive that reads "Pooja Khattra".



*"You imagine the front door. I'll
handle everything behind it."*

Thank you for trusting me with a little piece of your
journey.

Pooja Kwatra

*P.S. If you're reading this with a cup of coffee, we're already
off to a good start.*

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PART OF THE CALM BUYER COLLECTION

*Created by Pooja Kwatra to help first-time buyers navigate
homeownership with confidence.*

