

MOVE UP



OakCrest

REAL ESTATE REALTY



Liberty

REAL ESTATE REALTY



About Me

Kim Henderson is a trusted REALTOR® serving Virginia & West Virginia. With deep roots in Virginia's farming community, she brings a rare blend of agricultural knowledge, local insight, and family centered service to every client she represents.)

Raised by third generation farmers and married to one, Kim understands land, acreage, soil use, and rural living in a way that sets her apart from the typical REALTOR®. Her background makes her a trusted resource for buyers and sellers navigating farm properties, land sales, and homes throughout Virginia.

Kim specializes in:

- Residential homes
- Farm and land properties across rural Virginia
- First-time homebuyer support and family-focused real estate guidance

As a mom and grandma, Kim recognizes that real estate decisions are more than a house, they're about lifestyle, legacy, and long-term comfort. Her approach is hands-on, honest, and tailored to each client's goals, whether they're buying, selling, or exploring the market.

Kim is committed to making every real estate journey smooth, informed, and successful.



Kim Henderson, Salesperson/REALTOR®
Licensed in VA & WV

At ERA OakCrest Realty and ERA Liberty Realty, we believe that strong relationships are the heart of a thriving community. By connecting people, ideas and resources, we strive to create enriching experiences for everyone we serve. Our dedicated team is committed to providing personalized and innovative real estate solutions that fit your specific needs.

With years of experience and a history of success, our agents provide the confidence and support you deserve. Trust us to make your real estate journey not just successful but truly rewarding.

540.771.0603 | kim.henderson@oakcrestrealty.com | rootedinrealestate.com



Meet The Team



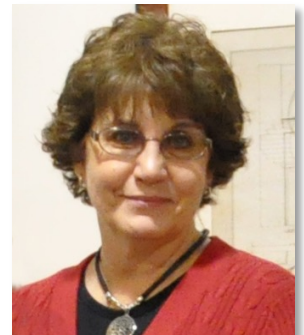
Suzette Neff
Principal Broker



Rhonda Shade
Office Coordinator



Sally Bennett
Prop. Mgmt. & Relocation



Nancy Rocksandich
Accounting Manager



Nameeta Sahni
Marketing Coordinator



Amy Eychner
Admin. & Relocation



Destiny Soyars
Agent Support



Coley Kilroy
Agent Support



Jason Vickers
OakCrest COO



With over 175+ years of combined experience, our support team is in your corner every step of the way.

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ERA OakCrest & ERA Liberty



40+
years in business



Serving
The Northern Shenandoah
Valley of Virginia and The
Eastern Panhandle of
West Virginia



90+
agents



2
offices



270M±
annual volume



670±
annual closed units

Information is from Bright MLS 2025

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126 North Kent Street, Winchester, VA 22601 | 540.665.0360 | www.oakcrestrealty.com
1018 Jefferson Avenue, Charles Town, WV 25414 | 304.728.2000 | www.buyinwv.com
Suzette Neff, Broker





Rise Above The Rest Of Real Estate

187
homes
sold
daily

\$25B
in sales
volume
with 70K U.S. sides

2.5B
social
media
& media impressions

15,000
volunteer
hours
to local charities



*Internal ERA data from 2025



10 Steps To Buying A Home



1. Select an agent

Choose an agent to represent and guide you through the process.



2. Get pre-qualified

Meet with a mortgage professional and get pre-qualified.



3. Search for homes

Outline your wants and needs for your future home and start browsing.



4. Make an offer

You and your agent will discuss the price and terms that you'd like to submit.



5. Negotiate

Your agent will negotiate with the listing agent to get you under contract at the best price.



6. Under contract

The seller has accepted your price and terms.



7. Inspection & appraisal

Conduct a home inspection. Order an appraisal.



8. Pre-closing

Your agent will guide you through finalizing all the details.



9. Closing

Transfer of ownership. Bring your funds for the down payment and closing costs.



10. Move in

Unpack, have a housewarming party and enjoy the benefits of homeownership.

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Guiding You Through The Process

1. Select an Agent

Choose an experienced real estate agent who will help you navigate the market, find the right home, and negotiate a good deal. Selecting the right agent can make all the difference in your home buying experience.

2. Get pre-qualified

Before house hunting, get pre-qualified for a mortgage to know how much you can afford. This streamlines your search and makes you a more competitive buyer.

3. Search for homes

It's house hunting time! Define your budget, location, and must-have features. Work with your agent to find listings and schedule showings. Be patient and evaluate homes and neighborhoods carefully.

4. Make an offer

Once you find the right home, your agent will help you make a competitive offer, factoring in market conditions, price, and recent sales. Be ready for negotiations.

5. Negotiate

The seller may accept, reject, or counter your offer. Key negotiation points include price, repairs, and contingencies. Your agent will guide you through this, balancing flexibility with your priorities.

6. Under Contract

After your offer is accepted, the home is under contract. Key steps include inspections, securing mortgage approval, and resolving issues. Stay in close contact with your agent and lender.

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Guiding You Through The Process

7. Inspection and appraisal

1. Home Inspection: A licensed inspector checks for issues like structural damage or faulty wiring. Major problems may prompt renegotiation.
2. Appraisal: A third-party appraiser ensures the home's value matches the loan amount. A low appraisal may require further negotiation.

8. Pre-closing

1. Final Walk-Through: Ensure the property is in agreed condition before closing.
2. Review Closing Disclosure: Double-check the loan terms and closing costs.
3. Confirm Financing: Ensure your loan is fully approved.
4. Gather Documents: Bring necessary documents and payments for closing.

9. Closing

Sign documents, pay closing costs, and receive the keys to your new home!

10. Move in

Transfer utilities, change locks, update your address, unpack, and explore your new neighborhood. Enjoy your new home!



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Homebuyer Glossary

Amortization: The time period for repaying a mortgage, typically up to 30 years.

Balanced Market: A market with an equal number of buyers and sellers, leading to stable prices and reasonable selling times.

Bridge Financing: Short-term loan for buying a new home before selling the old one, more common in seller's markets.

Buyer's Market: A market with more homes than buyers, giving buyers more choices and negotiation power.

Closing: The final step in a home purchase, where ownership is transferred to the buyer.

Closing Costs: Additional fees, like legal or administrative costs, due at closing.

Comparative Market Analysis (CMA): A report comparing nearby homes to estimate a property's value.

Condominium Ownership: Owning a unit and shared common areas, with maintenance handled by a condo association.

Contingencies: Conditions that must be met for a home purchase to proceed, like mortgage approval or appraisal.

Contract: A legal agreement to purchase a home, which may be contingent on factors like financing or inspections.

Deposit (EMD): Upfront payment showing the buyer's commitment, applied to the purchase price at closing.

Down Payment: The upfront portion of a home's purchase price due at closing. Typically, it is 3.5%-20% of purchase price and may require mortgage insurance if under 20%.

Equity: The value of the home minus the mortgage balance.

First-time Homebuyer Assistance: Programs to help first-time buyers with financing—check with lenders for eligibility.

Fixed-rate Mortgage: A mortgage with a set interest rate for a fixed period.

Home Appraisal: A professional assessment of a home's market value, often required by lenders.

Home Inspection: An evaluation of a home's condition, helping buyers avoid risks and negotiate better prices.

Land Survey: Defines property boundaries; useful for resolving disputes or future property changes.

Mortgage Loan Insurance: Insurance typically required if the down payment is less than 20%, protecting the lender in case of default.

Mortgage Pre-approval: An assessment of how much you can borrow and enabling a buyer to make immediate offers.

Offer: A proposal to purchase a home. Once accepted, it becomes a Contract.

Seller's Market: A market with more buyers than homes, often leading to higher prices and multiple offers.

Title Insurance: Insurance protecting against financial loss due to title defects like legal issues or code violations.

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Suzette Neff, Broker



Shopping List
Milk
Eggs
Cheese
Onions
Tomatoes



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