TRUST · COMMUNITY · CONNECTION

Jennifer Dawn

JENNIFER D HOLDS THE KEY

BUYER CONSULTATION

Buying With Jennifer Dawn

A strategic, client-centered approach to finding home in Hampton Roads

Clarity. Strategy. Advocacy.

HOWARD HANNA
REAL ESTATE SERVICES

HANNA LUXURY

Let's Get You Home

TRUST. COMMUNITY. CONNECTION.

BUYER GUIDANCE & ADVOCACY

Buying With Jennifer Dawn

Experience, strategy, and a more thoughtful path home.

Over $84 Million in Closed Sales

With over $84 million in closed sales, I bring buyers a strategic perspective shaped by both sides of the transaction. My work with buyers and sellers helps me evaluate pricing, read market conditions, structure stronger offers, and anticipate how terms may be received before we ever submit. That experience allows you to move forward with more clarity, more confidence, and a stronger understanding of the opportunity in front of you.

MARKET CLARITY

Understanding pricing, competition, timing, and property context before decisions become urgent.

OFFER CONFIDENCE

Structuring terms with intention so you can compete wisely without losing sight of protection.

STEADY GUIDANCE

Keeping the process organized from search to inspections, appraisal, financing, final walk-through, and closing.

Home is personal. That is the lens I bring to your search — not just helping you find a property, but helping you understand whether it truly fits your life, your goals, and your next chapter.

Let's Get You Home

TRUST. COMMUNITY. CONNECTION.

Industry Leadership & Civic Engagement

Active involvement in housing policy and professional leadership provides a well-rounded understanding of the forces shaping our local market.

My involvement in industry leadership, public policy, and long-range planning directly strengthens the guidance I provide to you as a client. Real estate decisions are influenced by more than recent sales — they are shaped by regulation, infrastructure planning, housing supply, and regional economic shifts.

Because I am engaged at the local, regional, and state levels, I have visibility into the forces shaping our market and access to professional networks that extend well beyond a single MLS. That perspective, combined with day-to-day transaction experience, allows me to position your property with clarity, strategy, and confidence.

Industry Membership and Involvement

- Hampton Roads REALTOR® Association Board of Directors (2024, 2025, 2026)
- Virginia Association of REALTORS® Public Policy Committee member 2023-2025
- Virginia Association of REALTORS® Leadership Academy 2024 Cohort
- National Association of REALTORS® Commitment to Excellence Ambassador: 2021-current
- Hampton Roads REALTOR® Association Government Affairs Committee: Vice Chair 2024; Chairperson 2023, 2025
- Hampton Roads REALTOR® Association Ambassador: 2021-current
- Hampton Roads REALTOR® Association Candidate Institute Leadership Cohort: 2022
- HRRA Women's Council of REALTORS/SEVA Event DIrector 2023
- National Association of REALTORS® (NAR) member
- Virginia Association of REALTORS® (VAR) member
- Hampton Roads REALTORS® Association (HRRA) member

Designations and Certifications

- Accredited Buyer's Representative Designation
- Military Relocation Professional
- Seller Representative Specialist
- Luxury Collection Specialist
- Pricing Strategy Advisor Certification
- Commitment to Excellence Certification
- At Home with Diversity Certification
- e-PRO® Certification
- Full Service Professional Certification

Community Engagement and Volunteerism

- Appointed Member, Mayor's Housing Commission Subcommittee (City of Norfolk)
- NFK 2050 Comp Plan Advisory Committee
- Neighborhood League Vice President; Board of Directors
- Friends of Fred Heutte Foundation: President; Board of Directors

Awards and Honors

- HRRA Good Neighbor Service Award
- Hampton Roads Real Producers magazine: Featured Agent
- BHHS Chairman's Gold Award
(Top 2% of global network of agents)
- HRRA Circle of Excellence Platinum Award
- HRRA Rising Star Service Award
- HRRA Circle of Excellence Silver Award
- BHHS President's Circle Award
- BHHS Leading Edge Award
- Hampton Roads Real Producers magazine: Featured agent: "Rising Star"
- Virginia Living Magazine Real Estate All-Stars

ESTABLISHING A PROFESSIONAL PARTNERSHIP

Establishing a Professional Partnership

Before we begin touring homes, we need clarity.

Buying a home is a significant financial decision. It involves negotiation, contracts, financial exposure, and timing. The outcome is rarely accidental. It is shaped by preparation, strategy, and alignment from the beginning.

This meeting is not about opening doors.

It is about defining how we work together.

When you hire a professional to represent you in a transaction of this size, expectations should be clear from the start. Roles should be defined. Strategy should be discussed before it is needed. Questions should be answered before deadlines exist.

Today's conversation is about building that foundation.

Clarity Before Action

A successful purchase does not begin when you write an offer.
It begins with preparation.

Before we enter the market, you should understand:

- *How representation works in Virginia*
- *What it means to work with a fiduciary-level advocate*
- *How professional compensation is structured contractually*
- *How offers are evaluated beyond price*
- *How risk is identified and managed*
- *What I expect from you — and what you can expect from me*

Real estate moves quickly once the right property appears. Decisions are often made under time pressure. The purpose of this consultation is to remove uncertainty before urgency exists.

Once we complete this conversation, we move forward with structure and purpose.

THE FRAMEWORK BEHIND THE PARTNERSHIP

Real estate transactions are structured. They are deadline-driven. They involve legal agreements, financial verification, inspections, negotiation, and coordination across multiple professionals.

This is the process you are stepping into.

When we formalize our relationship, I am not simply opening doors. I am managing this sequence from start to finish — anticipating risk, protecting your position, and adjusting strategy as conditions shift.

This is a high-level overview of how a purchase typically unfolds.

Every property and every market cycle introduces different variables. The framework remains consistent. The strategy within it adapts.

That is where experience matters.

Strategic Purchase Framework

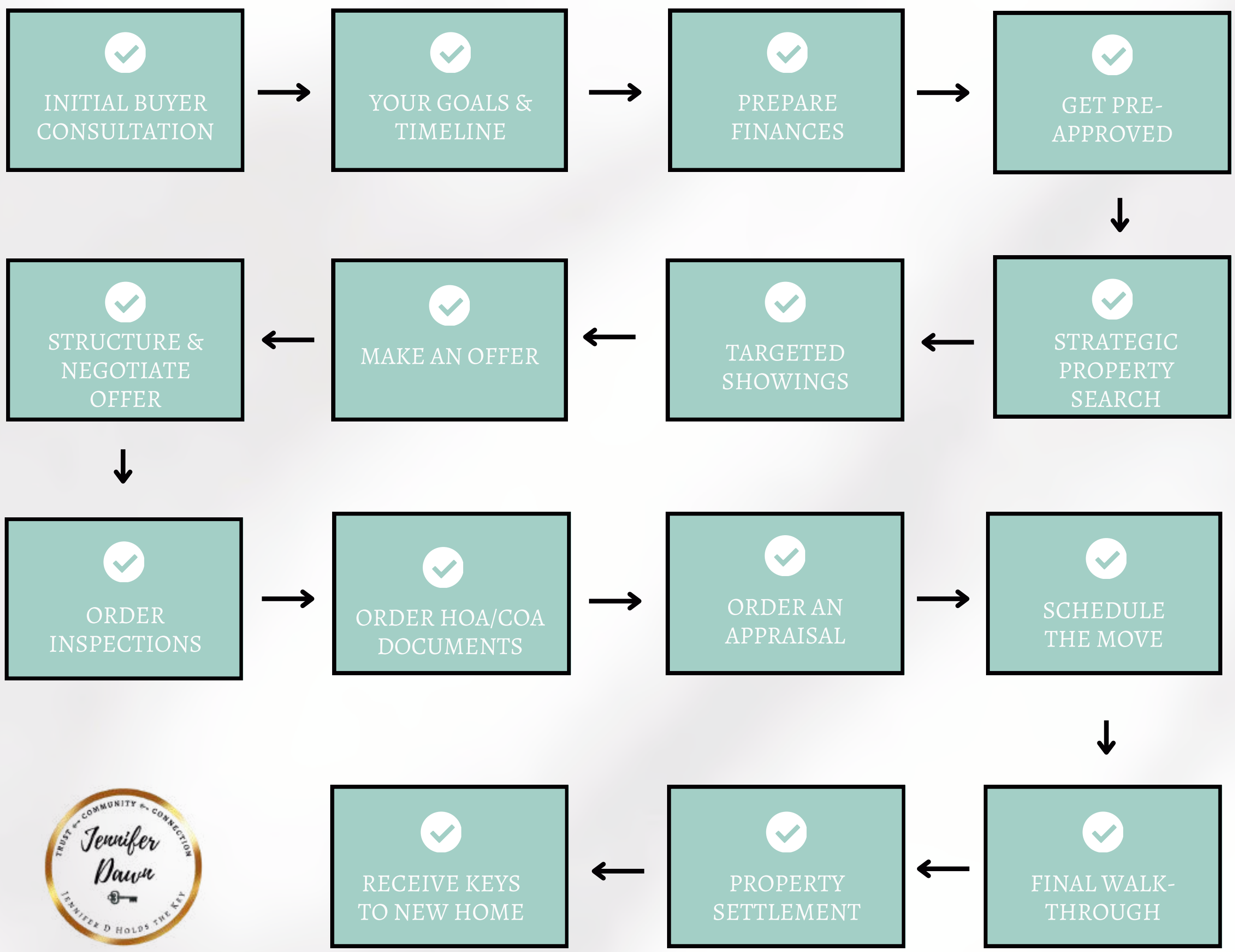
Every home purchase follows a defined structure — even though no two transactions unfold exactly the same way.

This overview is not meant to overwhelm you. It's meant to orient you. When you understand the sequence, you make better decisions inside of it.

My role is to guide you through each phase, explain what matters when it matters, and manage the moving parts behind the scenes so you can focus on clarity rather than chaos.

Some stages move quickly. Others require careful negotiation and coordination. You will not be navigating this alone.

This process is your roadmap — and I adjust it strategically based on your goals, the property, and the market conditions at hand.



Not every transaction moves at the same pace — timing, leverage, and strategy are adjusted to the specific property and market conditions.

LEVEL OF REPRESENTATION

What That Actually Means

Representation in Virginia

Why a Written Agreement Is Required

In Virginia, representation is not automatic. It is defined in writing.

Before a real estate professional can provide brokerage services — including showing property, offering strategic advice, or negotiating on your behalf — a written agreement must be in place.

This is not a personal policy.
It is a legal requirement.

Real estate involves contracts, financial exposure, and negotiation. The law requires clarity about who represents whom before those services begin.

A written Buyer Brokerage Agreement ensures that both parties understand:
- *Who represents whom*
- *The scope of services to be provided*
- *The duties owed to you*
- *How professional compensation is structured*

Establishing representation in writing protects everyone involved and prevents confusion once we move into negotiations.

Without a written agreement, brokerage services cannot be provided at a fiduciary level.

With one, the relationship is clearly defined before strategy or property tours begin.

What the Written Agreement Establishes

A written Buyer Brokerage Agreement creates structure.

It formalizes the relationship so that your interests are placed at the center of every decision.

When you enter into a client relationship with me, you are not hiring someone to open doors.

You are hiring someone to manage:

- *Market analysis and pricing strategy*
- *Risk evaluation within contract terms*
- *Offer structure beyond price alone*
- *Negotiation positioning*
- *Contract deadlines and obligations*
- *Coordination with lenders, inspectors, and settlement professionals*

Real estate decisions carry financial and legal consequences. A defined relationship ensures those decisions are guided, not improvised.

With representation clearly established, we move into the market aligned and prepared.

Client vs. Customer

Understanding the Difference

The Legal Distinction

In real estate, there is a legal distinction between a client and a customer.

A customer may receive limited assistance — such as access to listings or basic transactional coordination. In that relationship, the professional obligation is limited to honesty and disclosure of material facts.

A client, however, has entered into a written brokerage agreement. That relationship creates a higher level of responsibility and advocacy.

Without a written agreement, the level of service a real estate professional can provide is limited.

With one, the relationship deepens.
That is a distinction that matters.

What That Means for You

As a client, your interests are placed at the center of every decision.

You receive:
• *Loyalty*
• *Confidentiality*
• *Full disclosure*
• *Strategic advocacy*
• *Negotiation guidance*
• *Contract oversight*

This is not occasional assistance.
It is professional representation.

I operate as a full-service professional. My work is built around committed client relationships where I am fully engaged in strategy, evaluation, and negotiation from beginning to end.

When we work together, it is a structured partnership.
And that structure is what protects your position.

SCOPE OF PROFESSIONAL SERVICE

What Full Representation Actually Includes

When you enter into a client relationship with me, you are not hiring someone to open doors.

You are hiring a professional to manage a process that involves financial risk, legal structure, contractual timelines, and negotiation strategy.

Full representation includes:
• *Evaluating market conditions and pricing trends before we submit an offer*
• *Identifying leverage points within a negotiation*
• *Structuring offers beyond price alone*
• *Assessing risk within contingencies and timelines*
• *Managing contract deadlines and obligations*
• *Coordinating with lenders, inspectors, attorneys, and settlement professionals*
• *Guiding decisions from consultation through recording*

Every property and every situation is different.
There is no template that applies universally.

My role is to analyze the circumstances in front of us and advise you based on experience, current market dynamics, and your specific goals.

You will always make the final decisions.
My responsibility is to ensure those decisions are informed, structured, and strategically sound.

Perspective and Consideration: Why Seller Insight Matters

Because I actively represent sellers as well as buyers, I understand how offers are evaluated from both sides of the transaction. ***That perspective matters.***

When a seller reviews an offer, they are not only looking at price. They are evaluating certainty, risk, timing, financing strength, and how clean the contract structure appears.

They are asking:

- *How likely is this to close?*
- *What contingencies create exposure?*
- *How reliable is the financing?*
- *How complicated will this process be?*
- *Is this buyer positioned to perform?*

Understanding how sellers and listing agents assess risk allows us to structure your offer in a way that speaks directly to those concerns.

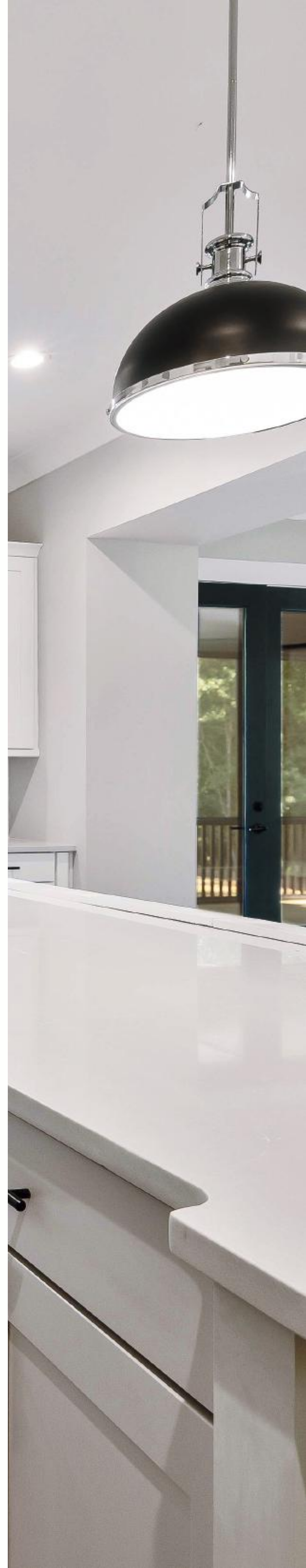
Sometimes that means strengthening terms.
Sometimes that means adjusting timing.
Sometimes it means recognizing when additional incentives shift momentum. ***It is about being informed.***

Approaching negotiation with knowledge of both perspectives gives you a measurable advantage. It allows us to remove unnecessary friction and position your offer in a way that feels secure to the seller while protecting your interests.

There is no single formula.
There is experience and thoughtful strategy.

PARTNERSHIP & EXPECTATIONS

How We Work Together



ThePartnership

A successful transaction is not accidental.

It requires clarity, responsiveness, and mutual accountability.

When we move forward together, we operate as partners.

From me, you can expect:

- *Clear communication at each stage of the process*
- *Honest evaluation of risk and opportunity*
- *Structured negotiation strategy*
- *Attention to deadlines and contractual obligations*
- *Coordination with lenders, inspectors, and settlement professionals*
- *Oversight from consultation through recording*

You will not be navigating this alone.

My role is to keep the process organized, transparent, and aligned with your goals.

Professional partnership requires clarity on both sides.

From you, I can expect:

- *Financial transparency*
- *Responsiveness when decisions are time-sensitive*
- *Alignment before submitting offers*
- *Willingness to evaluate properties realistically*
- *Respect for the structure and timeline of the contract*

Real estate transactions move on deadlines that do not pause.

When one side delays or operates without clarity, leverage can shift.

We protect your position by staying ahead of timelines, communicating directly, and making decisions with intention rather than urgency.

This is a collaborative process built on trust and discipline.

FINANCIAL POSITIONING

Competitive Readiness Before We Enter the Market

Financial Positioning
Establishing a Strong Foundation

Before we ever submit an offer, we need clarity around your financial position.

This is not about pushing you to the top of your budget. It's about defining a range that allows you to compete confidently while protecting your long-term stability.

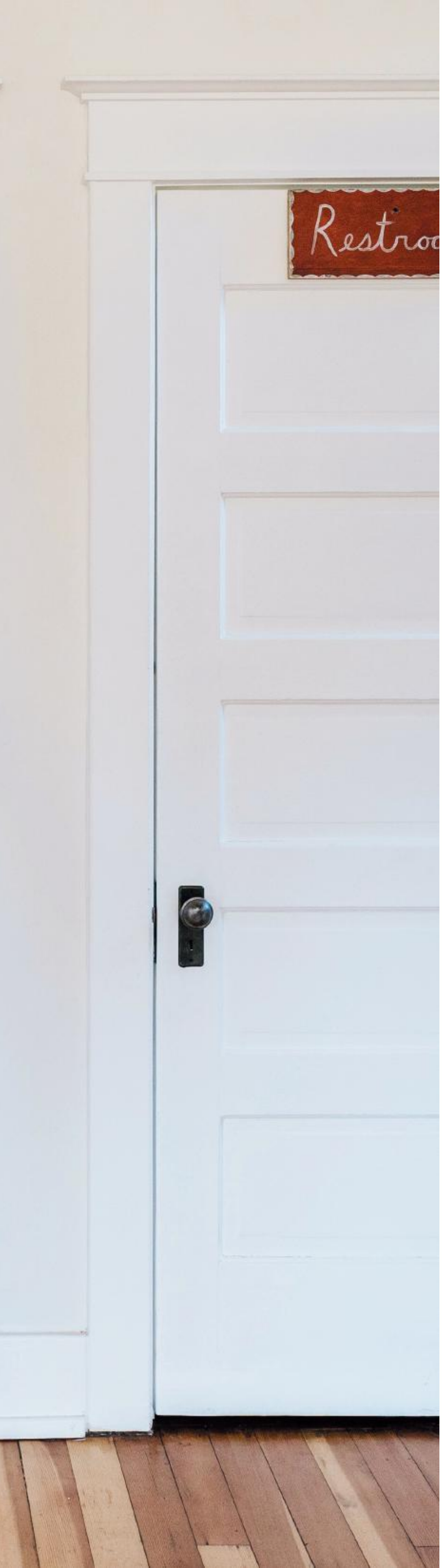
A verified pre-approval is the starting point. Pre-approval confirms that a lender has reviewed your credit, income, assets, and debt structure. It gives us a reliable purchasing range and signals to sellers that your financing has already been evaluated.

Beyond approval, we need clarity on:
- *Down payment structure*
- *Estimated total funds required at closing*
- *Monthly payment comfort level*
- *Reserve funds after closing*
- *Stability in income and credit during the transaction*

Financial clarity prevents hesitation later.
Even after pre-approval, your loan will move through final underwriting once you are under contract. Maintaining financial consistency during that period protects your approval and keeps your timeline intact.

I can discuss how financing structure impacts competitiveness, but I am not a mortgage lender. Specific loan terms and qualification details should always be confirmed directly with your lender.

Strong preparation creates flexibility.



Competitive Readiness

How Financial Strength Impacts Strategy

Financial positioning is not only about affordability. It directly influences negotiation strategy.

When a seller reviews an offer, they are evaluating certainty.

They are asking:

- *Is this buyer likely to close?*
- *Is the financing straightforward?*
- *Does the structure reduce uncertainty?*
- *How much exposure does this contract create?*

The strength of your financing affects:

- *How we structure contingencies*
- *How we approach appraisal exposure*
- *How confident we can be in timeline commitments*
- *Whether flexibility is available in negotiation*

In competitive markets, certainty often carries as much weight as price. Preparation gives us options.

If appraisal concerns arise, we evaluate them calmly.
If multiple offers are involved, we position terms intentionally.
If a seller's timeline is specific, we determine whether flexibility strengthens your offer.

Financial clarity allows us to act strategically rather than react emotionally.

ENTERING THE MARKET

Strategy Before Showings

Clarity Before Activity

Once financial positioning is clear, we move into market entry.

This stage is not about seeing everything that is available.
It is about narrowing intentionally.

Before scheduling showings, we refine:

- *Location priorities and lifestyle alignment*
- *Property type and ownership structure*
- *Non-negotiable features versus preferences*
- *Space requirements today and several years from now*
- *Long-term ownership goals*

It is natural to feel excitement when you walk into a home.

My role is to ensure that excitement is supported by structure.

Every property we view should serve a purpose within your overall strategy.

Interpreting the Market Strategically

Entering the market requires context.

We evaluate:
- *Current inventory levels*
- *Pricing patterns and comparable sales*
- *Seller positioning*
- *Days on market*
- *Competing buyer activity*
- *Timing within the broader cycle*

Because I actively represent sellers as well as buyers, I understand how listings are prepared, priced, and evaluated. That perspective allows us to interpret what a property represents — not just what it looks like.

Not every home requires urgency.
Not every listing supports full price.
Not every situation calls for the same response.

Preparation allows us to move decisively when the right opportunity appears.

STRUCTURING THE OFFER

Beyond the Purchase Price

Beyond the Purchase Price

An offer is more than a number.

When we submit an offer, we are presenting a full contract structure — not simply a price.

A strong offer considers:

- *Purchase price*
- *Financing strength*
- *Earnest money structure*
- *Contingency exposure*
- *Appraisal considerations*
- *Closing timeline*
- *Seller priorities*

Each element influences how the offer is perceived.

Sellers are evaluating certainty, risk, and timing — not just the highest figure.

This is where preparation and strategy converge.

Strategy in Real Time

Every negotiation is situational.

In some cases, strength comes from clean financing and minimal friction.
In others, flexibility in timeline may matter more.
In competitive situations, we may evaluate escalation strategy or appraisal exposure carefully before submission.

We do not remove protections blindly. We assess risk first.

In multiple-offer environments, the goal is not simply to "win." The goal is to win intelligently — in a way that protects you long term.

Offer structure includes contingency strategy — inspection, appraisal, financing, and timeline considerations — and how those elements influence leverage.

As we move forward in our partnership, we will review those components in detail so that you fully understand both the protection they provide and the impact they may have on competitiveness.

The strongest offers are structured with clarity and intention.

That structure begins long before submission.

MOVING FORWARD

Alignment Before Action

Alignment Before Action

We have covered:

- *The level of representation you will receive*
- *How I approach strategy and negotiation*
- *How professional compensation is structured*
- *What I expect from you as a partner*
- *How we enter the market intentionally*
- *How offers are structured strategically*

This conversation establishes clarity before urgency.

When the right property appears, decisions will need to be made with confidence and discipline. That confidence begins here — with structure.

If we are aligned on representation and expectations, the next step is to formalize the relationship through the Buyer Brokerage Agreement.

That agreement allows me to advocate fully on your behalf and move forward with fiduciary responsibility in place.

What Happens Next

Once representation is established:

1. *We confirm lender coordination and financial positioning.*
2. *We refine search criteria and activate targeted alerts.*
3. *We schedule property tours intentionally.*
4. *We evaluate opportunities through a strategic lens.*

From there, the process becomes execution.

You will receive a detailed Buyer Resource Guide that walks through each phase of the transaction — inspection, appraisal, contract timelines, and closing — so you are informed at every step.

This consultation establishes the framework.

From here, we move forward with structure, purpose, and partnership.

EXPECT EXCEPTIONAL

Client Experiences

Client Experiences

Every client's journey is different, but the goal is always the same: clear guidance, thoughtful strategy, and a steady, well-guided experience from start to finish.

"Jennifer was an absolute gem to work with. She helped me purchase my first home and sell my parents' home. She provided realistic expectations, kept me informed each step of the way, and helped make my home-buying dream come to life."

— MICHELLE, BUYER & SELLER

"Jennifer has been our REALTOR® for years. She is patient, kind, friendly, and very efficient. She helped us negotiate the best price point for our home purchase, and we plan on using Jennifer again for future home purchases and sales."

— JEREMY, BUYER

"Jennifer helped me find a place to live even while I was on the other side of the world on deployment."

— JAMES, DEPLOYED BUYER

Trusted From Every Side of the Transaction

Whether clients are buying, selling, or doing both, the goal is the same: thoughtful guidance, clear communication, and a strategy that helps them move forward with confidence.

“Jennifer’s knowledge of listing, financing, contracts, and resources seems limitless. Her positive outlook makes her a pleasure to work with, and the entire experience was both enjoyable and profitable.”

— LYNN, SELLER & BUYER

“Jennifer’s marketing for selling our home was above and beyond. She helped us interpret what was happening in the market, answered every question, and stayed with us every step of the way through both selling and buying.”

— CONNOR, SELLER & BUYER

“From the moment we met her, she stood apart. She is kind, professional, deeply knowledgeable, and wise. Her marketing strategy was exquisite, her materials were polished and elevated, and she didn’t just list our home—she launched it. She is a rare blend of luxury-level service, deep expertise, and heart.”

— K B, SELLER

757-524-0417

Jennifer@JenniferDawnRealEstate.com

www.JenniferDawnRealEstate.com

2204 Hampton Blvd.
Norfolk, VA 23517

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This guide is provided for informational purposes only and is not a contract, legal advice, lending advice, tax advice, or a guarantee of results. Real estate decisions should be based on the signed documents, current market conditions, property-specific details, lender guidance, and professional advice where appropriate.