

EXP REALTY AGENTS OF YOUR DREAMS

Your Complete Guide to

HOME BUYING ON O'AHU

VIP HOMEBUYERS PROGRAM

A step-by-step roadmap to buying your dream home in Hawai'i — with the strategy, the protection, and the team to make sure you win the best deal in the market.

exp
REALTY



ASHLEY MURRAY

REALTOR-BROKER RB-24313 - SRES, MRP
Owner, Agents of Your Dreams Real Estate Team LLC
Trained in Mortgages, Life Insurance & Financial Strategy

— WELCOME HOME

Your home, YOUR FUTURE

Buying a home isn't just about a house — it's about securing the best possible future for you and your family. It's one of the largest and most meaningful decisions you'll ever make, and you deserve to make it with clarity and confidence, not stress and guesswork.

This guide exists to change that. Inside, you'll find the exact step-by-step process our buyers use to find the right home, avoid costly mistakes, and negotiate the best deal in the market — even in a competitive market, even as a first-time buyer.

As your trusted advisors, we walk with you through every stage of the journey: from understanding what you can truly afford, to touring neighborhoods, to handing you the keys. Here at **Agents of Your Dreams**, you'll never take a step alone.

Let's get started.





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Realtor-Broker · RB-24313
Owner, Agents of Your Dreams
Real Estate Team LLC

DESIGNATIONS & CERTIFICATIONS

SRES — Seniors Real Estate Specialist
MRP — Military Relocation Professional
New Home Certified Professional
ExpressOffers Certified Agent
Trained in Marriages, Life Insurance & Financial
Strategy
BOLD & Ignite Graduate (2018, 2020)
Mortgage Math Camp for Millennials
Financial Literacy Educator

AWARDS & RECOGNITION

Top 100 in Real Estate
Honolulu Magazine "Best in Real Estate" — 2022
Finalist
3x Aloha 'Āina Award Nominee
Featured on KHON2 News & Real Producers
Magazine

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agentsofyourdreams.com

MEET YOUR ADVISOR

A partner who puts your interests first.

Ashley Murray is a hard-working, dedicated Realtor with a passion for investing — in you, in the future, and in Hawai'i. Her mission is to help cure Hawai'i of its housing crisis, because everyone deserves a home and every child deserves a place to live.

By building relationships and matching families with the right homes, she gives back to her community one family at a time. Whether you're buying your first home, selling, or investing for the future, Ashley will always hold your best interests in the highest regard — finding the perfect home to fit your needs with respect and care for you and your purchase.

She is an expert in the island's real estate, with sharp negotiation skills and a heart to always help.

SPECIALTIES

Finding hidden deals, raising the value of assets, saving the most money for buyers, and educating clients from all over the world. Ashley shares complimentary Financial Literacy Courses to help her clients build legacies for their families.

Credentials & recognition

You're trusting us with one of the biggest decisions of your life. Here's the track record, training, and recognition behind that trust.

RECOGNIZED FOR

- ◆ Team Leader, Agents of Your Dreams Real Estate Team
- ◆ Top 100 in Real Estate — Magazine feature
- ◆ 2022 Finalist — Honolulu Magazine "Best in Real Estate"
- ◆ 3-time Aloha 'Āina Award Nominee (2020, 2021, 2022)
- ◆ As seen on KHON2 News, 2021
- ◆ Featured in Real Producers Magazine, 2022

CERTIFICATIONS

- ◆ Seniors Real Estate Specialist (SRES)
- ◆ Military Relocation Professional (MRP)
- ◆ Trained in Mortgages, Life Insurance & Financial Strategy
- ◆ BOLD & Ignite Graduate (2018–2020)
- ◆ Mortgage Math Camp for Millennials
- ◆ Entrepreneur & Financial Literacy Educator

BY THE NUMBERS

Top 100
IN REAL ESTATE

3x

ALOHA 'ĀINA NOMINEE

28 days

FASTEST VA CLOSE

\$0

VA OUT OF POCKET CLOSING

2022

BEST IN REAL ESTATE FINALIST

KHON2

FEATURED ON THE NEWS

DESIGNATIONS & AFFILIATIONS

- ◆ REALTOR®
- ◆ SRES — Seniors Real Estate Specialist
- ◆ MRP — Military Relocation Professional
- ◆ Top 100 in Real Estate
- ◆ Nationwide & Global Service
- ◆ Honolulu Magazine — Best in Real Estate
- ◆ Aloha 'Āina Award Nominee
- ◆ New Home Certified Professional
- ◆ ExpressOffers Certified Agent
- ◆ Equal Housing Opportunity



— IS THIS YOU?

Who this guide is for

If any of these sound like you, you're in exactly the right place — and this guide was built for your situation.

- ✓ You're an O'ahu buyer ready for your dream home at the best value — but feeling overwhelmed or intimidated.
- ✓ You want to build equity and grow your personal net worth.
- ✓ You want a safe, preferred neighborhood — near schools, downtown, shops & dining.
- ✓ You fear overpaying — or working with an agent chasing a quick commission cheque.
- ✓ You have less-than-perfect credit or little-to-no cash for a down payment.
- ✓ You want to buy below market value, within a budget that fits.
- ✓ You're searching online but want expert advice and access to exclusive, off-market listings.
- ✓ You want full disclosure, clear communication, and realistic expectations — no last-minute surprises.

|| If even a few of these resonate, the next pages will show you exactly how to buy with confidence — and how we make sure you win the best deal.

— LET'S BE HONEST

The truth

It's not your fault. There's a flood of information online, and it's completely normal to feel confused about the biggest purchase of your life.

Here's the reality: in life, if you do what everyone else is doing, you'll get the same results they do. In real estate, most buyers don't find great deals — because they all follow the same playbook.

To win, you have to do something different. You *absolutely can* find a great home — without overpaying — that fits your budget and criteria, even in a market like this. The way to do it is to understand the real estate process in a way most buyers never do, so you always hold the upper hand.

That process can be hard. But solving it — for buyers exactly like you — is the entire reason we built this program.



YOUR NEEDS COME FIRST

A sound decision

A beautiful home is the American dream — and for first-time buyers, it's *the* dream. Buying a house is one of the most significant milestones of your life and one of the biggest investments you'll ever make. It deserves serious thought, a clear head, and a real plan.

When you buy, you want to avoid the pitfalls throughout the process — because crucial mistakes can cost you money you could otherwise channel toward your dream home.

We understand we're helping you open a new chapter of your life, which is why we handle every last detail — so you take only the right steps toward your home-buying goals.

Visualize your dream scenario for buying your home

- 1 What's the one thing that has to happen to make that dream a reality?
- 2 How can we make that happen for you?
- 3 Why is that important to you?
- 4 If we could add one more thing to make this even better, what would it be?

Once we understand where you see yourself, finding your dream home moves quickly — with minimal interruption to your daily life.

The Buyer's Roadmap

Ten steps from first conversation to keys in hand. We walk every one with you.

01 FIND YOUR AGENT

Interview a few Realtors. Not every agent is created equal.

02 GET PRE-APPROVED

Meet a lender to learn your true purchasing power.

03 HOME SEARCH

Define your price range & criteria; begin the hunt.

04 SHOWINGS

Tour the homes you love and compare in person.

05 MAKE THE OFFER

Write a strong offer and negotiate the terms.

06 ESCROW

Deposit escrow; complete your loan application on time.

07 INSPECTIONS

Schedule inspections and negotiate any repairs.

08 FINANCING

Order the appraisal and secure homeowners insurance.

09 LAST STEPS

Receive clear-to-close and do your final walk-through.

10 CLOSING DAY!

Sign your documents — and get your keys.

Decide whether you're ready to buy

Most people start without guidance — and that leads to frustration, anxiety, and confusion about the biggest purchase of their life. Do this step right, and you'll have far less stress, more profit, and a much smoother journey. Start by weighing the factors that decide whether you're ready.

INCOME & EMPLOYMENT

Lenders look for stable, reliable income — usually about two years of work history. Be ready with pay stubs and tax returns (additional documents if you're self-employed).

LIQUID ASSETS

Buying with no money down is possible, but most buyers need some cash for a down payment. How much depends on your loan type and how much you borrow.

CREDIT SCORE

Your score dictates which loans and rates you qualify for — it tells lenders how risky it is to lend to you. Improving it and reducing debt unlocks better loans at lower rates.

TIMING

It depends on personal factors (financial readiness, lifestyle) and market conditions (the economy and current rates). Consult an expert before a decision this big — that's where an experienced agent comes in.

See what you can actually get

Time is money — and most buyers waste it chasing homes they may not even qualify for. Here's the truth: without a **pre-approval**, neither you nor we actually know what we're looking for. That's why it has to come first. It shows exactly what you qualify for — and, just as importantly, what you feel comfortable affording each month — so every home we tour is one you can truly buy.

Know your budget

Exactly how much home you can afford.

Know your payment

Your likely rate and monthly mortgage.

Win the offer

Show sellers you're a serious, ready buyer.

WHAT DETERMINES YOUR PURCHASING POWER

Employment — stable income source and length of employment.

Credit Score — scores above 650 increase your qualification odds.

Assets & Liabilities — what you own weighed against what you owe.

Loan Amount — must align with loan-to-value limits.

Income — assessed to determine your repayment ability.

Debt-to-Income — housing & total debts kept within lender ratios.

Down Payment — varies by loan type; PMI may apply under 20%.

Property Type — location, size, condition, and title of the home.

Your mortgage options

Fixed Rate

Higher rate — but certainty

Your interest rate is locked for the term, so you know exactly what your mortgage payment will be for the next 3, 5, or more years. Peace of mind for families and anyone who wants to plan with confidence.

Variable Rate

Lower rate — but it can move

Typically starts lower, but offers no guarantees — it can rise or fall with the market. Often a fit for younger or first-time buyers with fewer liabilities who can adjust if rates shift.

Tip: There's no one-size-fits-all answer — the right choice depends on your stage of life, your expenses, and your goals. We'll help you weigh it for your exact situation.

WHAT LENDERS LOOK AT IN YOUR CREDIT

1

Payment History

2

Credit Utilization

3

Age of Credit

4

Credit Inquiries

5

Total Accounts

A score under 600 is usually the lowest cut-off — but don't panic if that's you. Once you understand how credit works, you can build it back up. You can check your score for free at [creditkarma.com](https://www.creditkarma.com) without a hard credit pull.

Find the right agent

This is where most buyers go wrong — they choose the wrong agent. You can do everything else right, but get this part wrong and you could land in a bad deal that haunts you for years. Look for an agent doing something genuinely different — and who checks every one of these boxes.

- ✓ **Experience**
A proven track record closing deals like yours.
- ✓ **Responsiveness**
How fast they reply — and whether they miss calls or texts.
- ✓ **Neighborhood Knowledge**
Deep, local insight into the areas you're considering.
- ✓ **Attentiveness**
Makes you feel like their only client, every time.
- ✓ **Happy Past Clients**
Real testimonials and reviews you can verify.
- ✓ **Integrity**
Aligned with your budget & true home values — not a quick commission.
- ✓ **Economic Knowledge**
Understands how the economy ties directly to housing.
- ✓ **Value Proposition**
Genuinely different — not just what every other agent offers.

— WHY ASHLEY CHECKS EVERY BOX

- ✓ **7 years & 33 homes closed** across O'ahu
- ✓ Known for **fast, responsive** communication
- ✓ Local **O'ahu market expertise**
- ✓ **5.0★ rating** — 29 of 29 five-star reviews
- ✓ **Fiduciary integrity** — your interests first, never a quick commission
- ✓ Trained in **mortgages & financial strategy** — a real edge

House hunting & your wish list

The right agent helps you hunt *and* educates you — so you stay on budget and still win a great deal, while getting access to homes you'd never see online: off-market listings, foreclosures, FSBOs, and exclusive deals. Start by getting clear on what you want.

BUILD YOUR WISH LIST

- What type of home — condo, single-family, multi-family?
- What timeline are you aiming for?
- Have you looked into getting pre-approved?
- What price range are you comfortable with?
- Move-in ready, or willing to do some work?
- What features would make it feel instantly like home?
- What are your non-negotiables?
- Which neighborhoods would you love to live in?

WEIGH EVERY HOME

- Price
- Square footage
- Condition & repairs
- Transit access
- Bedrooms
- Yard / pool
- School district
- Dining & entertainment
- Value trends
- Property taxes

Look ahead, not just today

Choose a home that meets your needs not only now, but 5–10 years into the future. See plenty of homes before you make an offer — the more, the better.

How we save you money

Our team conducts extensive market research — using real data and comparable market analysis — to find exactly where we can save you thousands of dollars. Here are the strategies we put to work for you:

01

Days-on-Market Pricing Trend

02

**Sales-Price-to-List-Price
Method**

03

Inspection & Seller's Credits

04

Comparable Market Analysis

05

**Seller Concessions & Closing
Credits**

06

Off-Market & Distressed Deals

And we'll educate you on...

1.

**Getting acquainted with the
neighborhoods**

2.

Learning the true value of homes

3.

The confidence to make decisions

4.

A clearer picture of what you want

Financing your future home

HAVE ON HAND

- A month of your most recent pay stubs
- Federal tax returns & W-2s (last 2 years)
- Employers over the last 2 years
- Last 3 months of bank statements
- If applicable: divorce decree, child support, bankruptcy papers

HOME LOANS AT A GLANCE

- 1 Get pre-approved for your loan
- 2 Apply for a mortgage
- 3 Get your home appraised
- 4 Your loan goes through underwriting
- 5 **You're cleared to close!**

LOAN 101 — DO'S & DON'TS

DO

- + Notify your lender of any address or salary change
- + Be ready to document large bank deposits
- + Get homeowner's insurance once under contract
- + Keep all debts paid and in check

DON'T

- Make large purchases on credit before talking to your lender
- Open or apply for new lines of credit
- Close or transfer balances unless instructed
- Co-sign for anyone, or pay off collections first

Our offer to you

\$0

ZERO OUT OF POCKET. ZERO COMMISSION FROM BUYERS.

In nearly every O'ahu purchase, the **seller** pays the buyer-agent commission — so our full expertise, negotiation, and VIP program cost **you \$0 out of pocket**. You get a powerhouse team on your side at no added cost.

✓ Dream Home Finder

If we can't find it on the MLS, we'll send mailers, cold-call homeowners, and door-knock your target area to find it.

✓ Contractor Certified

Our licensed contractor ensures mandatory repairs are made correctly by the seller — at no additional cost to you.

✓ No-Obligation Certificate

If you're ever not satisfied working with us, you're free to walk away. No strings attached.

✓ Essential Services Program

Police, firefighter, teacher, healthcare worker, or veteran? Save thousands with a free appraisal & home warranty.

An unfair advantage



Exclusive Listings

Access to homes you'll never find online — off-market listings, bank-owned properties, and foreclosures before they hit the market.



Proprietary Data Access

Exclusive data on previous home sales in your area, so every offer you make is backed by real numbers — not guesswork.



Free Financial Literacy Classes

OUR BIGGEST DIFFERENCE

Our biggest difference: complimentary financial literacy classes for our clients. We teach you how to read the market, make confident decisions, and build long-term wealth — so we work the home-buying process together and crush the competition for the home you deserve.

*Before, buying a home meant gambling to find the right realtor — and bearing all the risk yourself. Now, you can use our VIP Homebuyers Program to buy your dream home with the risk removed. **See how easy that is?***

Our promise to you

From your first conversation to closing day, this is what you can count on from us — every step of the way.

01 MARKET ANALYSIS & LOCAL EXPERTISE

A trusted local expert with the latest market data — giving you real insight into true value and stability.

02 CONSULTANCY & REPRESENTATION

We represent you and provide specialized financial advice so you make the best investment decision — stress-free.

03 NEGOTIATION & ADVOCACY

Whether it's agreements, offers, or repairs, we're your trusted negotiator — advocating for your interests at every turn.

04 REGULATORY GUIDANCE

Our team's experience guides you through every requirement of buying — so you avoid costly mistakes.

05 ON-DEMAND SUPPORT

Our team is here to help you with whatever you need, whenever you need it.

The benefits of owning

Renting pays your landlord's mortgage. Owning pays *you* — in equity, stability, and long-term wealth. Here's what buying a home on O'ahu can do for your future.

BUILD EQUITY

Every payment builds your ownership stake instead of disappearing into rent — it's forced savings that grows over time.

GROW YOUR NET WORTH

Homeowners build dramatically more wealth than renters over time. Real estate is one of the most proven paths to a strong net worth.

LONG-TERM APPRECIATION

O'ahu's limited land has historically pushed home values up over the long run — your home can grow in value while you live in it.

PREDICTABLE COSTS

A fixed-rate mortgage locks your biggest monthly cost in place — while rents keep climbing year after year.

TAX ADVANTAGES

Mortgage interest and property-tax deductions can lower what you owe at tax time. (We'll connect you with a pro for your specifics.)

IT'S TRULY YOURS

Renovate, paint, plant, bring the pets, put down roots. Your home is yours to make your own — no landlord required.

Leasehold vs. fee simple

In Hawai'i, two listings at the same price can be worlds apart. Knowing which one you're looking at is one of the most important things a local agent protects you on.

Fee Simple

You own it all — forever

You own the home **and** the land outright, with no expiration. It's the most common and most desirable form of ownership — easiest to finance, easiest to resell, and yours to keep and pass down.

Leasehold

You own the home — but lease the land

You own the home but **lease the land** from its owner for a set term, paying lease rent. The price is often lower — but lease rent can rise, financing is harder, value can fall as the lease shortens, and at lease end the property can revert to the landowner.

BEFORE BUYING LEASEHOLD, ALWAYS CHECK

- ✓ Years remaining on the lease
- ✓ Current & future lease rent
- ✓ Renegotiation & reversion dates
- ✓ Whether the fee is available to buy

Bottom line: we'll always tell you exactly which one you're looking at — and what it means for your wallet, your financing, and your future.

— SO YOU DON'T HAVE TO

Everything we handle for you

Buying a home involves hundreds of moving parts — verifying title, coordinating inspections, hitting every deadline. Here's a sample of the 100+ tasks we manage on your behalf, so you never have to.

BEFORE YOU SEARCH

- Clarify your goals, timeline & budget
- Connect you with trusted lenders
- Build a custom MLS & off-market search
- Run comparable market analyses
- Research neighborhoods, schools & flood zones

ESCROW & DUE DILIGENCE

- Open escrow & manage deposits
- Coordinate inspections & walk you through reports
- Order & review the appraisal
- Review title report, CC&Rs & HOA/maintenance fees
- Track every contract deadline

OFFER & NEGOTIATION

- Advise on offer price & terms
- Draft, submit & track your offer
- Negotiate price, repairs & credits
- Review counteroffers with you
- Verify fee simple vs. leasehold title

CLOSING & BEYOND

- Coordinate lender, title & escrow
- Review your closing disclosure
- Schedule the final walk-through
- Confirm funds, keys & possession
- Hand off warranties & documents

*...and dozens more behind the scenes. That's the difference between buying a home and buying the **right** home, the right way.*

Compare your top 3 homes

After a day of showings, homes blur together. Fill this in at each one while it's fresh — then compare side by side to find your clear winner.

CRITERIA	Home 1	Home 2	Home 3
Address			
Price			
Beds / Baths			
Square footage			
Fee simple / Leasehold			
Monthly HOA / maint. fee			
Condition / updates			
Parking			
Outdoor space			
Location / commute			
Light & storage			
Gut feeling (1–5)			

A proven track record

Across O'ahu, our team has closed deal after deal for buyers and sellers — with a perfect five-star reputation. When you work with us, you're backed by real, repeatable results.



RECENT SALES

Waianae · 4 bd / 3 ba · 2,472 sqft	BUYER \$752,500
Kapolei · 2 bd / 3 ba · 1,203 sqft	BUYER \$739,000
Waikiki, Honolulu · 2 bd condo · 674 sqft	BUYER \$280,000
Aiea · 6 bd / 4 ba · 2,985 sqft	SELLER \$1,457,000
Waianae · 1 ba condo · 515 sqft	BUYER \$185,000

Figures reflect The Agents of Your Dreams team production. Source: Zillow. Individual results vary.

Client testimonials

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Ashley has been amazing to work with. She is very responsive and has access to so many people and resources — from lawyers to construction services. She really came through for us, and she does it with a smile, a laugh, and a professional attitude!

— VERIFIED CLIENT

//

Ashley and her team were an amazing resource in helping me purchase my first condo in Hawai'i. She was always there to answer questions and concerns — and ALWAYS with a smile. Such a pleasure to work with Ashley!

— FIRST-TIME BUYER

//

Ashley was awesome to work with. She answered every question and kept me informed throughout. She explained the whole buying process and worked alongside the loan officer to make sure I got the most from my VA loan. Highly recommend to any future home buyer.

— VA HOMEBUYER

//

Ashley is the best person to go to for a new home — especially VA! This was my second VA purchase, and she and her loan officer made it super simple. I bought my new home in **28 days without paying any closing costs out of pocket**. Highly recommend!!!

— REPEAT VA BUYER

5.0 ★★★★★ · 29 FIVE-STAR REVIEWS ON ZILLOW

More happy buyers

29 / 29 REVIEWS ARE 5 STARS

"I had the pleasure of working with Ashley during my journey as a first-time homebuyer, and I cannot recommend her highly enough. Navigating the complexities of purchasing a home, she made it simple and stress-free."

— FIRST-TIME BUYER · HONOLULU CONDO, 2024

"Ashley is the best person to go to if you're looking for a new home — especially VA! This was my second time buying using the VA, and she and her loan officer made the process super simple."

— REPEAT VA BUYER · MILILANI, 2022

"Ashley and her team have been an amazing resource and asset in helping me purchase my first condo in Hawai'i. She was always there to answer questions and concerns — ALWAYS with a smile."

— FIRST CONDO · HONOLULU, 2021

"Ashley was awesome to work with. She answered any questions and kept me informed throughout the whole process, and explained the whole buying process step by step."

— CONDO BUYER · SALT LAKE, HONOLULU, 2022

"Ashley is incredibly responsive and has access to so many people and resources — from lenders to lawyers to construction services. She truly came through for us, with a smile every step of the way."

— REPEAT CLIENT · KANEHOHE

"Exceptionally a pleasure to work with. Her enthusiasm and positive attitude made the whole process easy — I always felt taken care of, informed, and in great hands."

— HONOLULU CLIENT, 2025

"She worked right alongside my loan officer to make sure I got the most from my VA loan — and we closed in just 28 days, with no closing costs out of pocket. Incredible."

— VA HOMEBUYER, 2022

"First-time buyer here — Ashley explained every step, answered every question, and turned what felt overwhelming into an easy, exciting experience."

— FIRST-TIME BUYER · O'AHU

FAQ

Will this work if I have bad credit?

Yes. We'll evaluate your credit score and find the right options available for you — and if needed, show you exactly how to build it back up.

Will this work if I have little to no down payment?

In many cases, yes. We'll explore the different options together — we'll just need a few more details about your situation to point you to the best path.

Are there any long-term contracts?

No strings attached. We offer a no-obligation certificate — if for any reason you aren't satisfied working with us, you're free to walk away.

Does it cost me anything to work with you as a buyer?

In most cases, the seller covers the buyer-agent commission — so having us in your corner typically costs you nothing out of pocket. We'll always be transparent about the details up front, with no surprises.

— BACKED BY

About eXp Realty



A GLOBAL NETWORK, LOCAL HEART

You're backed by one of the world's largest real estate brokerages — paired with an agent who knows O'ahu intimately. Professional experience, market reports, and personalized data make your purchase as smooth as possible.

CUTTING-EDGE TECHNOLOGY

Advanced tools and an expansive network mean faster, smarter home searches — no matter where you're looking or planning to move.

AGENT-OWNED & DRIVEN

eXp empowers its agents with the best technology and support in the industry — so you get a more committed, more capable advisor on your side.



MAHALO FOR YOUR TRUST



ASHLEY MURRAY

REALTOR-BROKER RB-24313 · OWNER, AGENTS OF YOUR DREAMS

Ready to find your dream home on O'ahu?

Let's start with a no-obligation conversation about your goals, your timeline, and the home you've been picturing. The first step is the easiest — just reach out.

808.722.0786

ashley@agentsofyourdreams.com

