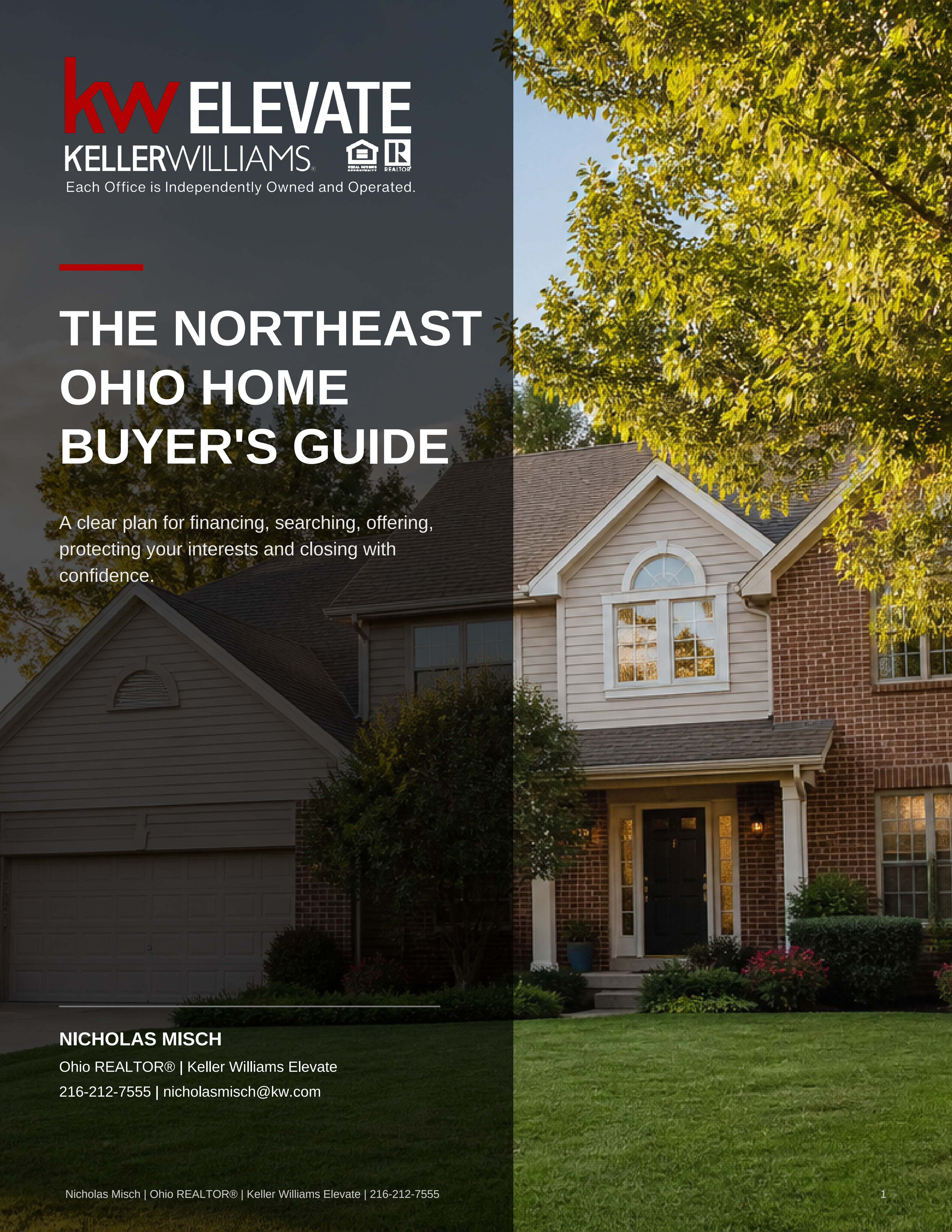

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# THE NORTHEAST OHIO HOME BUYER'S GUIDE

A clear plan for financing, searching, offering, protecting your interests and closing with confidence.

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YOUR BUYING ROADMAP

# A plan from first call to front door

The right home is only part of the goal. The right financing, contract terms, inspections and closing plan matter too.

**88%**

**of buyers purchased through an agent or broker**

NAR 2025 Profile

START WITH YOUR DEFINITION OF SUCCESS

## Price, payment, place and timing.

We will define your priorities, explain how representation works, coordinate with your lender and build a search and offer strategy around your real budget.

1 **Consult & agree**

Define goals, agency, services, communication and the written buyer agreement.

2 **Finance the plan**

Choose a lender, review loan options and understand payment and cash-to-close.

3 **Search with focus**

Compare homes, condition, location, ownership costs and resale considerations.

4 **Offer with strategy**

Balance price, terms, contingencies, timing and your tolerance for risk.

5 **Investigate**

Complete inspections, appraisal, title, insurance and final loan approval.

6 **Close & take possession**

Review documents, complete the walkthrough, sign, fund and receive keys.

MY ROLE

Help you understand the process, find and evaluate options, prepare a strong offer, coordinate the transaction and make informed decisions. You choose the home, price and risk you accept.

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FINANCING

# Build the budget before the search

A purchase price is not the same as an affordable payment. Review the complete monthly cost and the cash needed through closing.

## Preapproval gives your search a working range.

A lender evaluates income, assets, credit and debt, then explains loan programs and estimated costs. Preapproval is not final loan approval, and rates or terms can change until locked and closed.

**COMPARE LOAN OPTIONS - NOT JUST THE INTEREST RATE**

### PLAN FOR THE FULL PICTURE

**MONTHLY HOUSING COST**

Principal, interest, property taxes, homeowners insurance, mortgage insurance and association dues.

**CASH TO CLOSE**

Down payment, lender and title charges, prepaid items, escrow funding and inspection costs.

**PROPERTY CONDITION**

Repairs, immediate improvements, utilities and ongoing maintenance after closing.

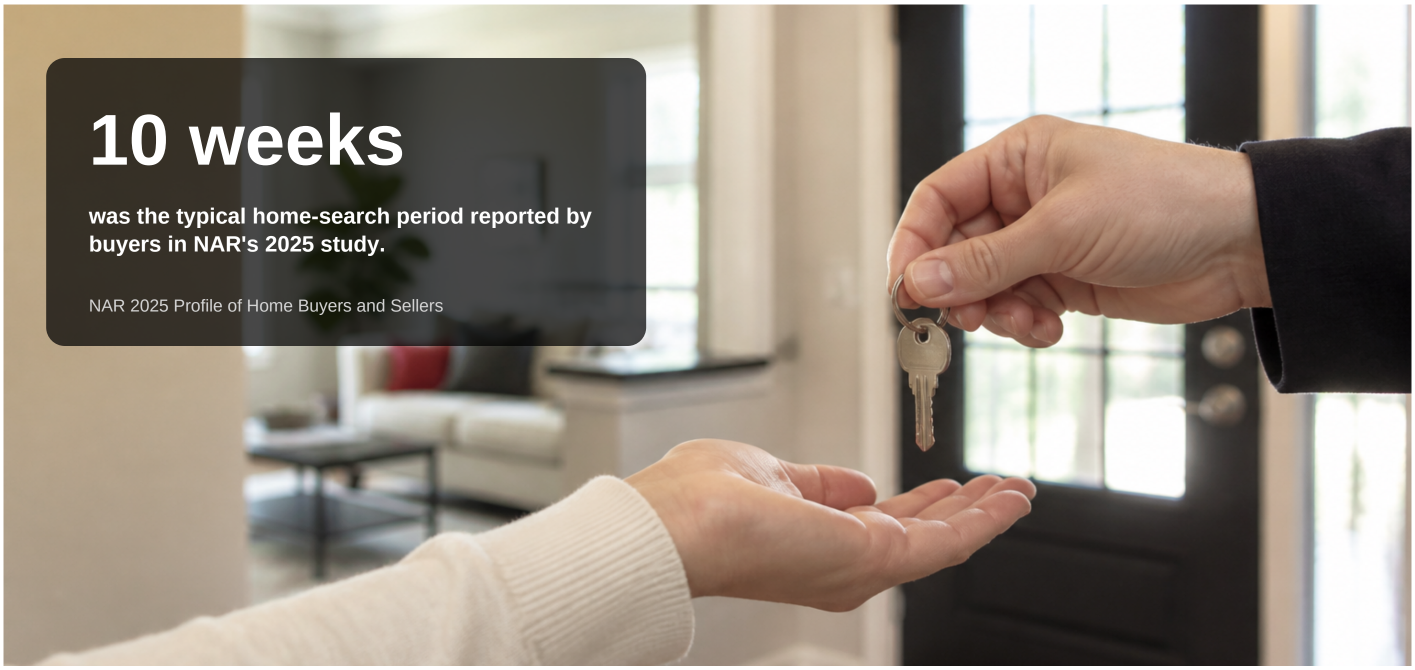
**FINANCIAL CUSHION**

Keep appropriate reserves for moving, surprises and ownership costs; ask your financial professional what fits you.

*Loan advice and approval come from your lender. Tax and financial questions belong with the appropriate professional.*

THE SEARCH

# Turn preferences into decisions



**10 weeks**

**was the typical home-search period reported by buyers in NAR's 2025 study.**

NAR 2025 Profile of Home Buyers and Sellers

EVALUATE CONSISTENTLY

## Separate needs, wants and future costs.

- ☐ Monthly cost and likely utilities
- ☐ Property taxes and any association obligations
- ☐ Major systems: roof, HVAC, electrical and plumbing
- ☐ Repair, renovation and maintenance priorities
- ☐ Layout, storage, parking and accessibility
- ☐ Lot, drainage, exterior and surrounding land uses
- ☐ Commute, services and daily-life convenience
- ☐ Resale flexibility and likely future buyer appeal

**LOCATION RESEARCH IS PERSONAL**

I can provide objective property and market information. You should independently evaluate schools, safety, commute, services and other personal priorities.

OFFER STRATEGY

# Make a strong offer without losing the plan

A competitive offer should reflect the property, the market, your financing and your comfort with risk - not pressure or guesswork.

**59%**

**of buyers cited neighborhood quality as a leading location factor**

NAR 2025 Profile

OFFER DESIGN

**Price. Deposit. Financing. Inspection. Appraisal. Closing. Possession. Included items. Every term can affect cost, risk and acceptance.**

1
### Price & evidence
Use recent comparable sales, condition and competition to frame the offer.

2
### Deposit
Choose an earnest-money amount and timing you can perform under the contract.

3
### Financing
Match loan type, down payment and lender documentation to the offer.

4
### Contingencies
Understand inspection, appraisal, financing and sale-of-home protections before changing them.

5
### Timing
Align closing and possession with the seller when it also works for you.

**YOU APPROVE EVERY OFFER TERM BEFORE IT IS SUBMITTED.**

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UNDER CONTRACT

# Protect the decision with due diligence

An accepted offer begins the investigation and approval period. Deadlines matter, and each professional has a different role.

## Coordinate the moving pieces

I track contract dates and communication. Inspectors evaluate condition. The lender approves financing. The appraiser supports the lender's collateral decision. The title company examines title and prepares closing.

### Inspection

Review condition and decide how to proceed under the contract and inspection terms.

### Appraisal

The lender evaluates value and property acceptability for the loan.

### Financing

Respond quickly to lender requests and avoid new debt, large transfers or credit changes without lender guidance.

### Title

Review ownership, liens, exceptions and title-insurance options with the title professional or attorney.

### Insurance

Confirm insurability, coverage and cost early enough to protect the financing timeline.

### Final walkthrough

Confirm agreed condition and completed items shortly before closing; it is not a new inspection.

*Property and contract questions may require an inspector, contractor, attorney, lender, insurer or title professional.*

CLOSING

# Review the numbers, documents and keys

Your lender and title company prepare the final figures. Review them early, ask questions and follow verified wiring instructions.

THREE-BUSINESS-DAY REVIEW

## Most mortgage buyers receive a Closing Disclosure before closing.

Compare it with your latest Loan Estimate and ask about unexpected changes. Source: CFPB.

### BEFORE YOU SIGN

- ☐ Confirm loan amount, rate, payment and mortgage-insurance terms
- ☐ Complete the final walkthrough and raise issues promptly
- ☐ Review closing costs, prepaid items, credits and cash to close
- ☐ Bring approved identification and follow signing instructions
- ☐ Arrange funds only through verified title-company instructions
- ☐ Confirm possession, utilities, keys and post-closing documents

### THE CLOSING SEQUENCE

1. **Final approval**
   Lender clears remaining loan conditions.
2. **Disclosure**
   Review final loan and closing figures.
3. **Walkthrough**
   Check agreed property condition.
4. **Sign & fund**
   Complete documents and required funds.
5. **Record & keys**
   Transfer completes under local practice.

*Never trust changed wiring instructions received only by email. Verify them through a known title-company contact.*

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# Representation built on clarity

A written buyer agreement defines services, responsibilities, duration and compensation. These terms are negotiable and should be understood before you sign.

**EQUAL HOUSING OPPORTUNITY**

Federal law protects race, color, national origin, religion, sex, familial status and disability. Ohio law also expressly includes military status and ancestry. Nicholas Misch and Keller Williams Elevate support equal professional service and equal housing opportunity.

## Ready to build your buying plan?

Let's start with your goals, timing and financial comfort zone.

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### SOURCES & IMPORTANT NOTES

**NAR - 2025 Profile of Home Buyers and Sellers**
nar.realtor | 2025 buyer and seller profile

**NAR - Written Buyer Agreements**
nar.realtor | Consumer guide

**CFPB - Closing documents**
consumerfinance.gov | Closing review

**HUD & Ohio - Fair Housing**
hud.gov; codes.ohio.gov 4112.02(H)

Statistics are national survey findings and do not predict an individual search or purchase. Brokerage compensation is negotiable and not set by law. Loan, tax, insurance, title, inspection and legal guidance should come from the appropriate licensed professionals. Services, property availability and contract terms vary.