



THE HOMEBUYER'S HANDBOOK

your guide to a successful home purchase



CONGRATULATIONS AND WELCOME TO THE HOME BUYING PROCESS!

You've just taken a key step toward buying a new home: selecting the real estate agent right for you. Buying a home is one of the largest financial and life decisions most of us ever make, and it's my mission to make sure you feel supported and confident along the way.

My commitment to you is to keep you informed and educated in order to have the best home buying experience possible. Although I am here to guide you every step of the way, I hope this guide can serve as a useful resource, too. There is lots of information here, but please never hesitate to just reach out directly with any questions.

Thank you for the opportunity to help you find your dream home — and I look forward to beginning this journey together!

Jeff Williamson

YOUR CINCINNATI REAL ESTATE AGENT

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JEFF WILLIAMSON II

Your Cincinnati Real Estate Agent

SAL.2006003705

A Licensed REALTOR® with 15+ years of experience. Focuses on your specific needs and listens to what you want. Provides a seamless service from start to finish to make the real estate process as enjoyable as possible for you. Goes above and beyond to help you get the results you want and succeed in this transaction and each one to follow. Proudly serving Hamilton, Butler, Warren, and Clermont Counties!

When you choose me as your REALTOR®, you get me without any frills or sugarcoating. Whether you are buying or selling a home, I will help you get where you want to go. When it comes to my clients, I put my money where my mouth is. I do whatever it takes to help my sellers get top dollar with investment in professional photography, marketing ad spend, and more. For my buyers, I go above and beyond to help locate the best property that matches your unique lifestyle. I am not here to tell you what to do or make any decisions, I am here as your coach, your guide, to help you uncover your best options to make informed decisions, mitigate risk, and find long-term success through real estate. When the transaction is over, I will continue to be there whenever you need me as your lifelong REALTOR®.





STEPS TO A HOME PURCHASE

- 01.** Lender Pre-Approval
- 02.** View Homes
Write Offer & Negotiate Price
- 03.** Title Search
Home Inspection
Termite Inspection
Appraisal Ordered by Lender
Post Inspection Agreement
Final Commitment Letter by Lender
Order Home Warranty
Schedule Homeowner's Insurance
Final Amount Needed for Closing
"Clear to Close"
- 04.** Closing & Keys



LENDER PRE-APPROVAL



Before you officially begin your home search, I always recommend you speak with a lender about getting pre-approved. A lender is a great resource for answering financial questions and providing a clear understanding of the loan range you are likely to be approved for. This helps you set a price for your home search!

A pre-approval is a preliminary indication of the size of mortgage you'll be able to receive. The lender does an initial evaluation of your finances, including your credit score, income, and debts. The process may also help identify any potential problems with your credit.



These are some documents you may need to provide for your preapproval:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- Monthly Debt

Questions to ask when interviewing potential lenders:

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?



JEFF WILLIAMSON
GROUP

RECOMMENDED LENDERS

Feel free to reach out and interview some of the lenders that I know and trust.



TONY AUTULLO, ANNIEMAC HOME MORTGAGE

P: 513-461-9321

<https://tony.annie-mac.com>

E: TAutullo@Annie-Mac.com

11385 Montgomery Road, Suite 210, Cincinnati, OH, 45249



[BRIAN LENNERTZ | PARAMOUNT MORTGAGE

P: 513-608-7270

<https://loveland548.prmgapp.com/>

E: BLennertz@PRMG.NET

295 W. Loveland Avenue, Loveland, OH 45140



JOHN INSCO | AMERIFIRST HOME MORTGAGE

P: (513) 702-9249

<https://www.amerifirst.com/john-insco>

E: jinsco@amerifirst.com

7631 Cheviot Road, Suite 2A Cincinnati, OH 45247

PREVIEW HOMES

Now for the fun part! We will discuss your ideal price range, your "must-haves" list, deal breakers, location preferences, school districts, and all of the other factors that matter to you. I'll send you automated listings based on your preferences, and when you decide you are interested in a home, we will schedule an in-person showing.

WRITE THE OFFER & NEGOTIATE PRICE

Great news — you're ready to move forward with a property! Before we write an offer, we'll need to gather a few documents and discuss some important details:

- Pre-Approval Letter
- Offer Price
- Financing Amount
- Earnest Money Deposit
- Proof of Remaining Funds
- Closing Date
- Inspection Period
- Closing Costs

When making an offer, I will always help you put your best foot forward so to be seriously considered by the seller. Here are some tips to help your offer stand out:

- Submit your loan pre-approval letter with your offer.
- Request that your lender call the listing agent to share or review your pre-approval details.
- Consider how much earnest money you can include. Note: a low earnest deposit can indicate to the seller that you are not committed to purchasing the property.
- Make an offer that will get the seller's attention. Submitting a low offer can risk it being rejected.
- Limit the contingencies included in your offer to deal breakers only.
- Provide flexibility around your closing date. This can be a great negotiation tool!

INSPECTIONS

The typical inspection period is between 10-15 days.

Now that your offer has been accepted, it's critical to begin scheduling inspections as soon as you are under contract. This will ensure that we do not run out of time or have any delays in the closing process.

Here are a couple home inspectors I recommend:

ZACK BALLINGER HOME INSPECTOR

P: (513) 846-0282

Zach@BallingerHome.com

P.O. Box 292 Kings Mills, Ohio 45034

GOOD EYE HOME INSPECTOR

P: 859-630-4659

toddthehomeinspector@gmail.com

1446 Pine Bluffs Way, Milford, OH 45150

LOAN APPLICATION & APPRAISAL

You will typically have 3-5 days after the contract has been executed to make an application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, we will have an opportunity to negotiate the price again if the appraisal comes back lower than your offer.

UNDER CONTRACT

TITLE SEARCH

A title search is an examination of public records to determine and confirm a property's legal ownership, and find out what claims or liens are on the property. A clean title is required for any real estate transaction to go through properly.

HOME INSURANCE

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with recommendations.



HOME WARRANTY

A home warranty is a one-year service agreement that helps cover costs should you need to repair or replace covered home system components or appliances due to wear and tear. A home warranty is not an insurance policy, but rather a service contract that pays the cost of repair or replacement of covered items, such as major kitchen appliances, as well as electrical, plumbing, heating, and air conditioning systems. A warranty doesn't cover windows, doors, or other structural features.

UNDER CONTRACT



REMEMBER!

As excited as you may be to begin shopping around for furniture and home goods, it's best to wait until after closing day. Avoid making major purchases, opening new lines of credit, and changing jobs during this period. If in doubt, be sure to call your me or your lender to discuss..

"CLEAR TO CLOSE"

You did it! This means that the mortgage underwriter has approved your loan documents and we can confirm your closing date.

COSTS TO CONSIDER



EARNEST MONEY

Earnest money is a deposit made to a seller that represents a buyer's good faith to buy a home. The money gives the buyer extra time to get financing and conduct the title search, property appraisal, and inspections before closing. The cost is typically 1-3% of the purchase price.

DOWN PAYMENT

Your minimum down payment depends on the type of mortgage, the lender, and your finances. A 10% down payment on a \$350,000 home would be \$35,000. When applying for a mortgage to buy a house, the down payment is your contribution toward the purchase and represents your initial ownership stake in the home. The lender provides the rest of the money to buy the property.

CLOSING COSTS

Closing costs are fees and expenses you pay when you close on your house, beyond the down payment. These costs can run 3-5% of the loan amount and may include title insurance, attorney fees, appraisals, taxes and more.



WHAT CLIENTS SAY

I am in the market for renting a house/apartment and I wasn't even sure where to start looking. So I contacted Jeff to see if this was even something that a realtor typically does. He said that the listings may be limited since most people don't post the rentals on a MLS site but Jeff got me all set up and I now get all the new rentals

Rick, South lebanon, OH.

Jeff knows the area, and is always immediate in response. He set up many showings for us with same day viewing. Jeff was proactive in helping us through the entire home buying process.

Dwalsi, Cincinnati, OH

Jeff was very helpful in helping us sell our home....and buy our new one! He was always available to answer my questions and provide good advice on how to move forward.

Bought and sold a Single Family home in 2014 in Maineville, OH.

Always very responsive and willing to go the extra mile for clients. Extremely knowledgeable about the Cincinnati market and surrounding suburbs. Has been an agent for a long time and will walk you through the process if you're a first time home buyer.

[Kayla, Cincinnati, OH

I am a buyer in an area that's new to me. Jeff has been diligent in finding properties that meet my very specific criteria. He is patient and good-humored and has remained positive over a long time period while I search for the perfect new home He is honest about presenting the pros and cons of each property to help me make up my mind, and he knows the area very,very well. Knowledgeable, detail-oriented, low pressure with unflagging energy, he is the perfect partner to guide you in a process that is time-consuming and given to volatile emotions. Most important to me, he really makes you feel that he's committed to your very best interest and will negotiate hard to get you exactly what you want at the very best price.

Bought a Multiple Occupancy home in 2022 in Cuf, Cincinnati, OH.

LET'S CONNECT

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Jeff answered my call right away and put the offer in minutes later to get us the winning bid. Always let us know how the process was going along all the way up to closing. Very helpful. I have dealt with numerous Real Estate agents and Jeff is at the top of his game.



Jeff Williamson II, Realtor

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