

HOW TO WIN IN A MULTIPLE-OFFER SITUATION IN CINCINNATI
PDF Guide Content (Page-by-Page Layout)

PAGE 1: COVER

****TITLE (Large, Bold)****

How to Win in a Multiple-Offer Situation in Cincinnati

****SUBTITLE (Medium)****

Contract terms that strengthen your offer without blindly overpaying

****VISUAL ELEMENTS****

[PLACEHOLDER: Jeff Williamson professional headshot - centered]

[PLACEHOLDER: JW logo - top left]

[PLACEHOLDER: OwnerLand Realty logo - top right]

****CONTACT STRIP (Bottom)****

Jeff Williamson, REALTOR®

The Jeff Williamson Group | OwnerLand Realty

■ 513-205-7904

✉ ■ jeffwilliamsonrealtor@gmail.com

■ www.realtorincincinnati.com

[PLACEHOLDER: QR code to buyer guide landing page]

PAGE 2: THE REALITY

Why Sellers Choose "Highest Price with Least Risk"

When your dream home in Cincinnati gets multiple offers, the seller isn't just looking at price. They're evaluating **risk**.

What "risk" means to sellers:

- Will this buyer actually close?
- Will they ask for repairs after inspection?
- Will they walk away if the appraisal comes in low?
- How much time and hassle will this deal require?
- Can I trust their financing to come through?

The winning formula:

High price + Low risk + Fast timeline = Accepted offer

The 9 Offer Levers You Control

You don't have to max out on all 9. Pick the 3–4 that matter most for your situation and the property you're targeting.

1. **Price** - What you're willing to pay (escalation clause optional)
2. **Earnest Money** - How much skin in the game you show upfront
3. **Financing Strength** - Cash, conventional, FHA/VA, down payment amount
4. **Closing Date + Occupancy** - Matching the seller's timeline
5. **Inspection Strategy** - Full, limited, waive, or "as-is" with exit clause
6. **Appraisal Protection** - Gap coverage, waiver, or cap amount
7. **Home Sale Contingency** - Avoid it if possible (bridge loans, etc.)
8. **Seller Concessions** - Credits, closing costs, moving expenses
9. **Personal Letter/Bio** - Use cautiously (fair housing risk)

■ Pick Your 3 Upgrades

****Step 1:**** Identify your non-negotiables (e.g., "I must have a full inspection").

****Step 2:**** Choose 2–3 levers you can strengthen without major risk.

****Step 3:**** Work with your agent to write clean contract language.

****Example combo:****

■ Strong earnest money (2% instead of 1%)

■ Quick close (30 days instead of 45)

■ \$10K appraisal gap cap

PAGE 3: OFFER LEVER 1 – PRICE STRATEGY

What It Is

The dollar amount you're offering. In a multiple-offer situation, this is typically your "highest and best"—the most you're willing to pay for this home.

Why Sellers Care

Money talks. The buyer willing to pay the most usually wins—**but not always**. When offers are within a few thousand dollars of each other, sellers weigh other terms heavily.

How It Shows Up in the Contract

- **Section 3: "Price and Terms"*** - The purchase price line
- **Optional: Escalation Clause Addendum** - Your offer automatically increases above competing offers up to a cap

Strong vs. Risky

****STRONG:****

- "We'll pay \$350,000 with an escalation clause of \$2,000 over the highest offer, not to exceed \$365,000."
- Protects you from overpaying if you're already the high offer
- Shows your ceiling and confidence

****RISKY:****

- Offering your max price without escalation in a hot market (you might have won at less)
- Offering more than you can afford if appraisal comes in low and you don't have gap coverage

When NOT to Use This

Don't offer more than you can afford to bring to closing if:

- You don't have appraisal gap funds
- You haven't reviewed comparable sales (avoid wildly overpaying for the neighborhood)
- You're getting a loan and your lender won't approve at that price

****Cincinnati context:**** In neighborhoods like Hyde Park, Oakley, or Mt. Lookout, escalation clauses are common in spring/summer. Work with your agent to review recent solds before setting your ceiling.

PAGE 4: OFFER LEVER 2 – EARNEST MONEY

What It Is

Money you put up within 48–72 hours of an accepted offer. It's held in trust (usually by a title company or brokerage) and credited back to you at closing.

Why Sellers Care

The larger the earnest deposit, the more "serious" you appear. If you walk away without a valid contingency, you risk losing this money. Sellers see it as proof you won't back out lightly.

How It Shows Up in the Contract

- **Section 3a: "Earnest Money Contingency"**
- Amount, who holds it, and deadline to deliver it
- Refund rules follow Ohio law (R.C. 4735.24)

Strong vs. Risky

****STRONG:****

- **1% of purchase price minimum** (on a \$300K home, that's \$3,000)
- **2% in a hot market** to stand out
- Delivered within 24–48 hours of acceptance

****STANDARD:****

- \$1,000 flat on homes under \$250K
- Delivered within 72 hours

****RISKY:****

- Tiny earnest money (\$500 on a \$350K house) signals weak commitment
- Missing the deadline (seller can terminate the contract)

When NOT to Use This

Don't put up earnest money you can't afford to lose if:

- You're not serious about the house

- You have shaky financing and might not qualify
- You plan to use minor inspection items as an excuse to walk

****Refund reality:**** Even with a valid contingency, earnest disputes can take weeks to resolve. Only back out if you have clear contractual grounds (failed inspection, low appraisal, financing denial).

PAGE 5: OFFER LEVER 3 – FINANCING STRENGTH

What It Is

The type of loan you're using and how much you're putting down. Sellers rank buyers by perceived financing risk:

****Strongest to Weakest:****

1. Cash (no appraisal, no lender delays)
2. Conventional 20%+ down
3. Conventional 5–15% down
4. FHA 3.5% down
5. VA/USDA 0% down

Why Sellers Care

FHA and VA loans require the appraiser to check for FHA/VA-specific safety items. If the roof has a few missing shingles or the deck railing is loose, the appraiser can flag it and require repairs before closing. This adds cost and time for the seller.

Conventional loans (especially with 20% down) close faster and have fewer repair requirements.

How It Shows Up in the Contract

- ****Section 4: "Financing Contingency"***** - Cash, Conventional, FHA/USDA/VA checkboxes
- ****Section 4a–d: Financing Timeframe**** - Deadlines for application, conditional approval, clear-to-close

Strong vs. Risky

****STRONG:****

- Cash offer (waive appraisal and financing contingency)
- Conventional 20% down with pre-underwritten approval
- Local Cincinnati lender (faster, responsive, known by listing agents)

****STANDARD:****

- Conventional 10% down with standard pre-approval

- Credit check + income verification already completed

****WEAK:****

- FHA/VA with minimal down payment assistance
- Out-of-state online lender with no local reputation
- Pre-qualification letter only (not pre-approved)

When NOT to Use This

- Don't claim "cash" if you're actually getting a loan later (that's fraud)
- Don't stretch to 20% down if it depletes your reserves and you can't cover an appraisal gap

****Cincinnati lender tip:**** Use a loan officer who does business in Cincinnati regularly. Listing agents recognize names like NBKC, Huntington, Fifth Third, or local mortgage brokers. A strong local lender can make calls and push your file through faster.

PAGE 6: OFFER LEVERS 4–5 – CLOSING/OCCUPANCY + INSPECTION

LEVER 4: Closing Date + Occupancy Flexibility

****What It Is:****

The date the home legally transfers to you and when the seller moves out.

****Why Sellers Care:****

- Vacant homes = sellers want to close ASAP
- Occupied homes = sellers may need 1–2 weeks post-closing to move

****How It Shows Up:****

- ****Section 23: "Conveyance and Closing"***** - Closing date
- ****Section 24: "Possession and Occupancy"***** - Move-out timing

****Strong:****

- "We can close in 30 days and grant you 7 days post-closing occupancy rent-free."
- "We can close in 21 days if you need speed."

****Weak:****

- Requiring 60 days when seller wants 30
- Demanding occupancy at closing when seller needs time to move

****When to Negotiate:****

Ask your agent to find out the seller's ideal timeline before submitting your offer. If the seller is moving out of state and wants to close in 3 weeks, offer 25 days and you'll likely win over someone asking for 45 days.

LEVER 5: Inspection Strategy

What It Is:

Your right to hire a home inspector and back out (or ask for repairs) based on the results.

Why Sellers Care:

Inspections = potential delays, repair requests, and deal-killers. In a multiple-offer situation, waiving inspection or limiting it shows confidence and reduces seller risk.

How It Shows Up:

- **Section 15: "Real Estate Inspection Contingency"**
- Three checkboxes: Waive, Limited, or Full
- Inspection Period (typically 7–14 days)

Your Options:

| Strategy | Risk Level | When to Use |

|-----|-----|-----|

| **Waive entirely** | HIGH | New construction, recently renovated, you're okay with any issues |

| **Limited inspection** (termite, lead, structural only) | MEDIUM | Decent condition home; you're handy and can fix cosmetic issues |

| **Full inspection, "as-is" purchase** | MEDIUM | You want info but won't nickel-and-dime the seller |

| **Full inspection, 7-day period** | LOW | Standard approach; keep timeline tight |

| **Full inspection, 14-day period** | LOWEST STRENGTH | Seller sees you as high-risk |

Strong Language (example):

- "Buyer elects LIMITED inspection (structural, termite, lead-based paint only). Buyer will purchase property AS-IS and will not request repairs or credits."

Weak Language:

- "Buyer elects FULL inspection with 14-day period and reserves the right to request repairs for any and all items noted in the inspection report."

When NOT to Waive:

- Older homes (pre-1980) unless you have a large repair fund
- Homes with visible deferred maintenance
- If your lender requires an inspection (VA loans)

****Cincinnati context:**** Many Cincinnati homes were built 1920–1960. Waiving inspection on a 100-year-old home in Northside or OTR without a contractor walk-through is risky. Instead, do a "pre-offer inspection" with your agent before submitting the offer, then waive or limit it in your contract.

PAGE 7: OFFER LEVERS 6–7 – APPRAISAL + CONTINGENCIES

LEVER 6: Appraisal Strategy

What It Is:

The lender's appraiser determines the home's market value. If it's less than your offer price, you have an "appraisal gap."

Why Sellers Care:

If the appraisal comes in low and you can't cover the gap, the deal falls apart or you renegotiate price (costing the seller time and money).

How It Shows Up:

- **Section 5: "Appraisal Contingency"
- **Appraisal Gap Addendum** (if you're offering gap coverage)

Your Options:

Option	Strength	Risk
-----	-----	-----
Cash (no appraisal needed)	STRONGEST	You need liquid funds
Waive appraisal contingency	VERY STRONG	You must cover gap no matter what
Offer gap coverage up to \$X	STRONG	You limit exposure (e.g., \$5K or \$10K)
Standard appraisal contingency	STANDARD	You can walk if appraisal is low

Gap Coverage Example:

Scenario: You offer \$350,000. Appraisal comes in at \$340,000.

Gap: \$10,000

If you wrote: "Buyer will cover an appraisal gap of up to \$10,000"

→ You bring an extra \$10K to closing. Deal proceeds.

If you wrote: "Buyer will cover an appraisal gap of up to \$5,000"

→ You bring \$5K. Seller must reduce price by \$5K or the deal terminates (then you negotiate).

If you didn't offer gap coverage:

→ You can walk away OR renegotiate price OR come up with \$10K (if you want the house badly enough).

****Strong Language (from Appraisal Gap Addendum):****

- "Buyer agrees to pay BUYER'S APPRAISAL GAP PAYMENT in an amount up to \$10,000 and provide evidence of such financial ability within 5 days of contract acceptance."

****When NOT to Use This:****

- You don't have the extra cash
- You're already stretching on price
- Comparable sales show the home is already priced at market (gap unlikely)

****Cincinnati context:**** In hot neighborhoods (Oakley, Hyde Park, Mt. Lookout), appraisal gaps of \$5K–\$10K were common in 2021–2023. In 2025, market has cooled slightly, but gap coverage still strengthens offers on desirable properties.

LEVER 7: Home Sale Contingency (and How to Avoid It)

****What It Is:****

Making your offer contingent on selling your current home first.

****Why Sellers HATE It:****

You're asking the seller to wait for your home to close. If your buyer backs out, the seller's deal dies too. In a multiple-offer situation, this is a deal-killer.

****How to Avoid It:****

1. ****Bridge Loan**** - Borrow against your current home's equity to buy the new one; pay it off when your home sells
2. ****Re-forecast Loan**** - Some lenders (like NBKC or local credit unions) will qualify you for two mortgages if you have the income/assets
3. ****Sell First, rent back**** - Sell your home, negotiate a leaseback, then buy with no contingency

****When You Must Use It:****

If these options don't work, you can offer:

- ****Higher earnest money**** (\$10K+ to show commitment)
- ****Short contingency window**** (e.g., "must have current home under contract within 14 days or this contract terminates")
- ****Strong backup position**** - Seller can still market the home and accept a backup offer

****Cincinnati context:**** Work with a local lender who understands Cincinnati's market and can structure creative financing. Agents at OwnerLand Realty can refer you to lenders who specialize in bridge loans and re-forecast products.

PAGE 8: CONTRACT TERMS BUYERS ACTUALLY CONTROL

Plain-English Translator

| Term | What It Means | What Makes It Stronger | What It Risks |

|-----|-----|-----|-----|

| **Earnest Money Amount** | Cash you put up to show you're serious (Section 3a) | 2% of price instead of 1%; delivered in 24 hours | If you back out without a valid contingency, you lose it |

| **Earnest Money Deadline** | How fast you deliver the check/wire (typically 48–72 hours) | Within 24 hours | Seller can terminate if you miss deadline |

| **Financing Application Deadline** | When you must apply for the loan (Section 4b) | 3–5 days (shows urgency) | Lender may not have an appraisal slot that fast |

| **Conditional Approval Deadline** | When underwriting must approve your credit/income (Section 4c) | 14–21 days | Lender delays can blow this deadline |

| **Clear-to-Close Deadline** | When you must have final loan approval (Section 4d) | 7 days before closing | If missed, seller can terminate |

| **Appraisal Contingency Period** | How long you have to object if appraisal is low (Section 5) | Waive it or tie it to clear-to-close deadline | You eat the gap or walk away |

| **Inspection Election** | Waive, limited, or full (Section 15) | Waive or "as-is" limited | You buy blind or with minimal info |

| **Inspection Period** | Days to complete inspection and deliver defect notice (Section 15a) | 5–7 days | Rushed timeline; hard to schedule inspector |

| **Consideration Period** | Days for seller to respond to your repair requests (Section 15b) | Shorter is better (3 days) | Less time to negotiate |

| **Settlement Period** | Days to negotiate repairs if seller counters (Section 15c) | 2–3 days | Deal dies if no agreement |

| **Seller Paid Closing Costs** | Credits/concessions seller pays on your behalf (Section 3b) | \$0–\$500 | Asking for \$5K+ weakens your offer |

| **Closing Date** | When ownership transfers (Section 23) | Match seller's timeline (ask your agent) | Longer timeline = weaker offer in hot market |

| **Possession/Occupancy Date** | When seller moves out (Section 24) | Grant seller 7–14 days post-closing if they need it | You can't move in right away |

| **Time is of the Essence** | All deadlines are strict; no wiggle room (Section 2) | Built into Ohio contract; can't change | Miss a deadline = seller can terminate |

Key Takeaway

Every deadline in the contract is strict. If you write "7-day inspection period," you have 7 days from contract acceptance—not "about a week." Ohio contracts enforce "time is of the essence," meaning one missed deadline can kill your deal.

PAGE 9: APPRAISAL GAP ADDENDUM EXPLAINED

Plain English Breakdown

The ****Appraisal Gap Addendum**** is a separate form you attach to the main contract if you want to offer gap coverage.

Key Definitions (from the Addendum)

****APPRAISED VALUE:****

The number in the "market value" or "reconciliation" section of the appraisal report. This is what the appraiser says the home is worth.

****APPRAISAL GAP:****

Purchase Price – Appraised Value = Gap

****BUYER'S APPRAISAL GAP PAYMENT:****

The maximum amount you'll pay to cover the gap.

How It Works

****Step 1:**** You write into the addendum:

"Buyer agrees to pay BUYER'S APPRAISAL GAP PAYMENT in an amount up to \$10,000."

****Step 2:**** You prove you have the funds (Section 2 of addendum):

"Evidence of funds is attached or shall be provided within 5 days of contract acceptance."

→ Your lender confirms you have \$10K available beyond your down payment and reserves.

****Step 3A:**** If appraisal + your gap payment \geq purchase price:

→ You pay the gap at closing. Deal proceeds.

****Step 3B:**** If appraisal + your gap payment $<$ purchase price:

→ You deliver a copy of the appraisal to the seller within 24 hours.

→ You have X days (typically 3–5) to negotiate a new price.

→ If no agreement, contract terminates.

Three Scenarios (Real Numbers)

| Scenario | Offer Price | Appraisal | Your Gap Cap | What Happens |

|-----|-----|-----|-----|-----|

| **A: Appraisal at offer** | \$350,000 | \$350,000 | \$10,000 | No gap. You pay \$350K. Done. |

| **B: Small gap** | \$350,000 | \$345,000 | \$10,000 | Gap = \$5K. You bring extra \$5K to closing. Done. |

| **C: Large gap** | \$350,000 | \$335,000 | \$10,000 | Gap = \$15K. You pay your \$10K cap. Seller must drop price by \$5K or deal dies (then negotiate). |

When to Use Appraisal Gap Coverage

■ **Use it when:**

- You're in a bidding war and need an edge
- You have the cash reserves
- Recent comps support your offer (gap unlikely or small)

■ **Don't use it when:**

- You're already maxing out your down payment
- Comps show the home is overpriced
- You're not confident in the appraisal outcome

Cincinnati Context

Appraisal gaps were common in 2021–2023 when inventory was low and buyers were offering \$10K–\$20K over asking. In 2025, the market has cooled, but gap coverage is still a strong signal in desirable neighborhoods (Hyde Park, Oakley, Columbia-Tusculum, etc.).

PAGE 10: OFFER STRENGTH SCORECARD

How Strong Is Your Offer? (0–100 Points)

Use this scorecard to evaluate your offer before submitting. Higher score = stronger offer.

| Category | Weight | Your Points | Notes |

|-----|-----|-----|-----|

| **Price** | 30 pts | | Top 1–5% of market: 30 pts
At asking: 20 pts
Below asking: 0 pts |

| **Financing** | 20 pts | | Cash: 20 pts
Conv 20% down: 15 pts
Conv 10% down: 10 pts
FHA/VA: 5 pts |

| **Inspection** | 15 pts | | Waive: 15 pts
Limited/as-is: 10 pts
Full, 7 days: 5 pts
Full, 14 days: 0 pts |

| **Appraisal** | 15 pts | | Waive: 15 pts
\$10K+ gap: 12 pts
\$5K gap: 8 pts
Standard contingency: 0 pts |

| **Earnest Money** | 10 pts | | 2%+: 10 pts
1%: 5 pts
<1%: 0 pts |

| **Closing Timeline** | 5 pts | | Match seller's ideal: 5 pts
Within 5 days of ideal: 3 pts
Way off: 0 pts |

| **Other Contingencies** | 5 pts | | No home sale contingency: 5 pts
Home sale contingency: 0 pts |

| **TOTAL** | **100 pts** | **_____** |

Score Interpretation

90–100 points: Elite offer. You should win unless someone offers significantly more money.

75–89 points: Strong contender. If your price is competitive, you have a great shot.

60–74 points: Middle of the pack. You'll need to be the highest price or improve 1–2 terms.

Below 60 points: Weak offer. In a multiple-offer situation, you'll likely lose unless you're the only offer.

■ Ready to Build Your Strategy?

Text 'OFFER' to 513-205-7904 and I'll walk you through a custom game plan for the house you're targeting in Cincinnati.

PAGE 11: FAQs + DISCLAIMER

Frequently Asked Questions

Q1: Do I have to waive inspection to win in Cincinnati?

A: Not always. But in a hot market (spring/summer in desirable neighborhoods), limiting your inspection or going "as-is" will help. Consider doing a "pre-offer inspection" before submitting your offer—pay \$400–\$500 to have an inspector walk the house with you, then you can confidently waive or limit the contingency.

Q2: What's the difference between "conditional approval" and "clear to close"?

A: "Conditional approval" (Section 4c) means the underwriter has reviewed your credit, income, and assets and approved you subject to appraisal and final conditions. "Clear to close" (Section 4d) means all conditions are met and the lender is ready to fund the loan.

Q3: Can I back out after waiving inspection if I find a major issue?

A: No. If you waive inspection, you're agreeing to buy "as-is" with no inspection exit. The only ways out are failed financing or low appraisal (if you kept those contingencies).

Q4: How much earnest money is normal in Cincinnati?

A: 1% of purchase price is standard. 2% is strong. On a \$300K home, that's \$3,000–\$6,000.

Q5: What if the seller doesn't respond to my inspection requests?

A: Per Section 15b, if the seller doesn't respond within the "Consideration Period" (typically 3–5 days), they're deemed to have agreed to your requests. But if you don't deliver a defect notice on time, you waive your inspection rights.

Q6: Can I ask for closing cost credits and still have a strong offer?

A: Asking for \$500–\$1,000 won't hurt much. Asking for \$5K+ in a multiple-offer situation will weaken your offer. Sellers see it as net lower price.

Q7: What's the risk of an escalation clause?

A: You're showing your max price. If the seller or listing agent shares this with other buyers (they shouldn't, but it happens), you lose negotiating leverage. Also, if you escalate to \$365K but the next offer was only \$351K, you overpay by \$14K.

Q8: How do I know if the appraisal will come in low?

A: Ask your agent to pull recent comparable sales. If homes in the neighborhood have sold for \$340K–\$350K and you're offering \$370K, you're likely to have a gap. But if comps support \$365K–\$375K, you're safer.

****Q9: Should I write a personal letter?***

****A:**** Use caution. Personal letters that mention family status, religion, race, or other protected classes can create fair housing liability for the seller. Instead, consider a brief "buyer bio" focused on your appreciation for the home, your connection to the neighborhood, or your plans for the property—without mentioning protected characteristics. Or skip it entirely and let your strong contract terms speak for you.

****Q10: What if I miss a contract deadline?***

****A:**** Ohio contracts are "time is of the essence." If you miss a deadline (earnest money, financing application, inspection period), the seller can terminate the contract. Always track deadlines closely and communicate with your agent if you're at risk of missing one.

****Q11: Can I negotiate repairs after an "as-is" inspection?***

****A:**** No. "As-is" means you're buying in current condition. If you write "as-is with limited inspection for informational purposes only," you can still walk away during the inspection period if something major comes up, but you can't ask for repairs or credits.

****Q12: What's a "time is of the essence" extension?***

****A:**** Section 23 says if closing can't occur due to circumstances outside either party's control (e.g., lender delay, title issue), closing automatically extends by 7 days. But routine delays don't excuse missed deadlines earlier in the contract (earnest money, inspection, etc.).

****Q13: How do I prove I have appraisal gap funds?***

****A:**** Your lender provides a letter confirming you have liquid assets (cash, investments) sufficient for: (1) your down payment, (2) closing costs, (3) reserves, AND (4) the gap amount. Attach this to the Appraisal Gap Addendum within 5 days of contract acceptance.

****Q14: What if the seller wants to stay in the home after closing?***

****A:**** This is called "post-closing occupancy." You grant the seller 7–14 days (or whatever you negotiate) to move out after closing. You own the home, but they're living there rent-free (or you can charge daily rent). Get a ****post-closing occupancy agreement**** in writing to protect yourself if they don't leave on time.

****Q15: Do I need a real estate attorney in Ohio?***

****A:**** Ohio doesn't require attorneys for residential transactions (title companies handle closings). But you can hire one if you want legal review of the contract, especially for complex situations (divorce, estate sales, multi-family properties).

DISCLAIMER

****This guide is for educational purposes only and does not constitute legal, financial, or tax advice.****

- Consult a licensed attorney for legal questions about contract terms or disputes.
- Consult a licensed lender for financing and pre-approval questions.
- Consult a CPA or tax advisor for tax implications of homeownership.

****Fair Housing Notice:****

All information provided herein is subject to federal, state, and local fair housing laws. Personal letters or communications to sellers should not reference race, color, national origin, religion, sex (including gender identity and sexual orientation), familial status, or disability.

****Contract Language:****

Examples of "strong" or "weak" contract language are for illustration only and are not legal advice. Your agent and/or attorney should draft actual contract language specific to your transaction.

****Market Conditions:****

Real estate markets change. Strategies that work in a hot market (2021–2023) may not apply in a balanced or buyer's market (2025+). Work with your agent to assess current conditions in your target neighborhood.

****Timelines and Deadlines:****

All timelines in Ohio REALTORS® contracts are strictly enforced. Missing a deadline can result in contract termination. Always confirm dates with your agent and lender.

****Earnest Money Disputes:****

If a contract terminates and both parties claim the earnest money, Ohio law (R.C. 4735.24) requires the broker to hold the funds until: (1) both parties sign a release, or (2) a court order is issued. This can take weeks or months.

About Jeff Williamson

Jeff Williamson is a licensed REALTOR® with The Jeff Williamson Group at OwnerLand Realty, serving the Greater Cincinnati area. He specializes in helping buyers navigate competitive markets and negotiate strong offers without overpaying.

****Contact:****

■ 513-205-7904

✉ ■ jeffwilliamsonrealtor@gmail.com

■ www.realtorincincinnati.com

[PLACEHOLDER: Jeff headshot]

[PLACEHOLDER: JW logo]

[PLACEHOLDER: OwnerLand Realty logo]

****Text 'OFFER' to 513-205-7904 for a free offer strategy session on your target home.****

PAGE 12: BACK COVER

Download the Interactive Worksheet

Visit ****www.realtorincincinnati.com/offer-guide**** to download:

- Offer Strength Scorecard (Excel + PDF)
- Contract Deadline Tracker (Excel)
- Comparable Sales Worksheet
- Inspection Checklist

[PLACEHOLDER: QR code to landing page]

Connect with Jeff

■ ****Text:**** 513-205-7904

✉ ■ ****Email:**** jeffwilliamsonrealtor@gmail.com

■ ****Website:**** www.realtorincincinnati.com

■ ****Office:**** OwnerLand Realty | Greater Cincinnati

****Follow for Cincinnati real estate tips:****

■ YouTube: [Your Channel]

■ Facebook: [Your Page]

■ Instagram: @JeffWilliamsonRealtor

■ TikTok: @JeffWilliamsonCincy

****The Jeff Williamson Group****

Your Cincinnati Home Buying Advocates

[PLACEHOLDER: Large Jeff headshot]

[PLACEHOLDER: JW logo]

[PLACEHOLDER: OwnerLand Realty logo]

[PLACEHOLDER: Equal Housing Opportunity logo]

Copyright © 2025 The Jeff Williamson Group | OwnerLand Realty. All rights reserved.

END OF PDF CONTENT

****TOTAL PAGE COUNT: 12 pages****

****Design Notes for Your VA:****

- Use clean, modern fonts (Montserrat or Open Sans for headers, Lora or Georgia for body)
- Brand colors: Professional blues/grays with green accent (matches OwnerLand logo)
- Generous white space for readability
- Use icons for phone, email, website
- Tables should have alternating row colors for readability
- Print on high-quality paper (at least 80lb cover stock for durability)
- Binding: Saddle-stitch or perfect-bound for professional feel