

Before You Buy

- Step 1: Partner with the Right Agent**
Buying a home is a big decision, and having the right real estate agent makes all the difference. A knowledgeable agent will guide you through each step, advocate for your best interests, and help you navigate the process with confidence.
- Step 2: Understand Your Finances**
Before starting the search, it is important to have a clear picture of your financial position. Determine whether you will be purchasing with financing or cash. Review your budget, and understand your comfort level for monthly payments and overall investment.
- Step 3: Get Pre-Approved**
Securing pre-approval is a key step in today's market. It not only helps define your price range but also shows sellers that you are a serious and qualified buyer. Your real estate agent can connect you with trusted lending partners to get this process started.
- Step 4: Defining Your Dream**
Now comes the fun part. Create a wish list and prioritize features based on needs, wants, and preferences. Key considerations may include location, number of bedrooms and bathrooms, layout, age, and whether a move-in ready home is important. Having clear priorities will help guide the search and keep decisions focused.



Pro Tip: Every home buying journey is unique. Staying organized, keeping notes, and asking questions along the way will help you feel confident and informed throughout the process.

The Search Process

- Step 5: Start Touring Homes**
Your agent will identify homes that align with your criteria and schedule showings. As you tour, take note of what stands out, what feels right, and what may not meet your expectations. Finding the right home is both a practical and emotional decision.
- Step 6: Make an Offer & Negotiate**
When you find the right home, your agent will help you prepare a competitive offer. This includes not only price, but also terms, timelines, and contingencies. From there, your agent will negotiate on your behalf to secure the best possible outcome.
- Step 7: Inspections, Appraisals, & More... Oh My!**
Once your offer is accepted, the clock starts ticking for you to do your own due diligence and re-assure you the property is as fantastic as it seemed. Your real estate agent can recommend home inspectors, identify any required point of sale inspections guide you through insurance quotes, and more. Your bank-ordered appraiser will evaluate the property's condition and value.
- Step 8: The Final Countdown**
As closing approaches, you will complete final loan documents, title work, and all required paperwork. Your agent will help keep everything on track and ensure deadlines are met.
- Step 9: Closing Day**
Closing is coordinated with a title company, settlement office, or attorney. Your real estate agent will guide you through final steps such as possession timelines, signing details, and what to expect through recording and beyond. The goal is a smooth, confident finish all the way to closing day.



Elizabeth Mutschler
Realtor and Team Leader
724.651.9345
Licensed In Ohio and Pennsylvania

