

Glimpse info
HOME BUYING

**all of the
need to know
details.**

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SERENITY
REALTY



THE PROCESS, START TO FINISH...

Step 1 PRE-APPROVAL

So we know how much and what type of loan you qualify for

Step 2 HOME SEARCH

Auto search with your exact criteria and needs so we can zero in on your perfect home

Step 3 HOME TOURING

Physical home walk throughs getting one step closer to finding the perfect one!

Step 4 ACCEPTED OFFER

"Let's write" writing an offer and negotiating until mutual agreement to obtain your future home!

Step 5 INSPECTION & APPRAISAL

Schedule our inspection if wanted within 7 days of acceptance. Schedule appraisal directly after

Step 6 CLOSING

Final step to obtaining the keys to your new home!

PRE APPROVAL

what is it?

A letter from a lender stating that you qualify for a loan up to a specific amount and what loan programs and types work best for you.

first time home buyer

Make sure to ask your lender what type of first time home buyer programs may be available to you

Recommended lenders

Luke Holding
GVC Mortgage
419-346-3135

Mike Addison
Better Rate Mortgage
248-605-1398



loan types

CONVENTIONAL

Minimum credit score: 620
Down payment: 3-5% of purchase price
PMI insurance: required if loan to value ratio is below 20%
Debt to Income ratio: 33/45

FHA

Minimum credit score: 580
Down payment: 1-5% of purchase price
PMI Insurance: not required
Debt to Income ratio: 31/43
Special inspection requirements

VA

Minimum credit score: 600
Down payment: 0
PMI Insurance: not required
Debt to Income ratio: 31/43
Special inspection requirements
Pest Inspection required
Specific Appraiser requirements

HOME SEARCH

getting clear

Now that we have the "how" part out of the way we need to focus on the what and the where!

WHAT

How many beds?
How many bathrooms?
Do you need a garage?
Do you need a basement?
Ranch or two story?
How much land?

WHERE

Zip codes
School District
County
Town
West/East/North/South?

All important elements I can put into your search to make it unique to you and your family. Get instant updates on homes that only fit YOUR needs!

ACCEPTED OFFER

congrats!

How do we get an accepted offer? There's several elements, skill, & knowledge that go into an offer. Especially when it comes to the current market. Don't worry that's what I'm here for.

ELEMENTS OF AN OFFER

HOW MUCH?

How much do you want to offer? Based on the current market, days on the market, amount of interest & offers the home has can make a big impact on the offer amount.

EARNEST MONEY?

What is earnest money? Earnest money shows your interest is serious to the seller. It is not required but strongly recommended. It rolls into your closing costs at the end of the transaction. About 1% of contract price and is due 3 days within acceptance.

INSPECTION?

It is always recommended to have an inspection done. An inspection is required with an FHA and VA loan.

CLOSING DATE?

How soon or when are we looking to close and move in?

ESCALATION CLAUSE?

An escalation clause is typically only used in a multiple offer situation. In short it is offering to beat out other offers until a certain amount. If accepted requires copy from seller of the highest offer.

APPRAISAL GAP?

Incase of an appraisal coming back less than your offer, you can ensure you will cover the difference up to a certain amount

INSPECTION & APPRAISAL

IMPORTANCE OF INSPECTION

- Offers us an opportunity for further negotiation based off results
- Uncovers any unknown defects in the home
- Gives an idea of improvements that may need to be made

Average costs

\$400 - \$600

Subject to how thorough or general you prefer

APPRAISAL PROCESS

- Lender orders appraisal either right away or after inspection
- 7-10 business days
- Another opportunity for further negotiation

Average costs

\$500-\$750

CLOSING!

Welcome Home! 

Woohoo!! We made it to the closing table where you finally get the keys to your new home

CLOSING COSTS



Closing costs vary to each individual situation

Our preferred title co.



CHICAGO TITLE

MOVING TIPS!

Moving Day! 

Finally, move in day! Here is some tips to make the moving process a little bit easier and efficient for you!

1.

DECLUTTER

Deciphering what to keep and what to replace into your new environment can save you a lot of extra time and energy in having to pack and move

2.

COLLECT YOUR MOVING SUPPLIES

Some essentials to keeping things organized. Color dot stickers to group boxes, packaging tape, moving blankets. Ask friends and families, your local coffee shop for extra boxes

3.

GATHERING MEASUREMENTS

If you're planning to get new furniture, ask me for the room dimensions that way you can plan and fit your new furniture accordingly!

4.

BEGIN PACKING

Start packing all of your non essentials, storage items and things you do not use on a daily basis. Starting this process 2-3 weeks before move in day is perfect.

5.

ADDRESS CHANGE

Changing your address is a tedious step in moving. Don't forget to go to post office, DMV, and call your cards to get your address switched to your new home.

UTILITY CHANGE

Once we've received our possession date you will want to call all utilities to have them switched so it is a seamless transition!

ELECTRIC

Toledo Edison
800-447-3333

GAS

Columbia Gas of Ohio
800-344-4077

Ohio Gas Company
419-331-7396

Waterville Gas & Oil
419-878-4972

CABLE

Buckeye Cable
419-472-9800

Direct TV
1-800-280-4388

Dish
1-866-722-7500

WATER

Maumee
419-897-7185

Oregon
419-698-7039

Toledo
419-245-1800

Perrysburg
419-872-8055

Swanton
419-826-9515

Sylvania
419-885-8950

Waterville
419-878-8107

INTERNET

AT&T
888-366-1032

Spectrum
1-844-244-1726

Buckeye Internet
419-742-4220

THANK YOU!



It has truly been a pleasure working with and getting to know you. I wanted to thank you for the trust you placed in me as your realtor and allowing me to guide you in your real estate needs. Remember, I will never be too busy for any questions you may have. I hope you think of me the next time you hear of a friend or family looking to buy or sell.