

CLIENT VENDOR *Guide*



KW ADVISORS
KELLERWILLIAMS REALTY



abby burton

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These are vendors who've been wonderful for my clients or vendors who other agents have recommended based on their clients' experiences and feedback!

**underlined items are clickable hyperlinks*

Home Inspectors



Dwell Home Inspection

513-291-5238

Dwell Inspections



Gerard Home Inspection

513-387-9173

Gerard Home Inspection



Good Eye Inspections

859-630-4659

Good Eye Inspections

Mortgage Lenders



Cody Coomer

513-479-4630

Rouff Mortgage



Kait Rissover

216-780-5099

Prime Lending



Aaron Williams

513-253-3558

Imperial Home Loans

Insurance Agents



Susan Slavey

513-623-4145

Erie Insurance



Brianna Douglas

513-581-3438

AllState



Vinny Pfirman

513-526-9853

Firehouse Insurance

Home Warranty



Kristen Moore
859-547-6024
ACHOSA



Donna Boston
502-693-0781
Cinch Home Services



Henry Martin
646-517-0423
Liberty Home Guard

Roofing Companies



Deer Park Roofing
513-224-5479
Deer Park Roofing



At Your Service Roofing
513-506-2825
At Your Service Roofing



SWORD Roofing
513-268-8874
SWORD Roofing

Miscellaneous



Gerard Home Inspection
HVAC
513-387-9173
Gerard Home Inspection



Zins
Plumbing
513-681-2501
Zins Plumbing



Midwestern
Plumbing
513-418-3537
Midwestern Plumbing

Miscellaneous



Jordan Curtis
Painter

937-430-6377
Curtis Painting



Josh Ritter
Painter

513-673-7975
The Ritter Painting Co.



Tri-State Home Improvement
Steve Creamens
Handyman

513-375-9661



JSL Property Solutions
Jeff Lackman
Contractor

513-379-9338



Tanner Ziese
Handyman

859-250-0241



BrickBlenders
Masonry

513-418-3537
BrickBlenders

Type	Description	Local Average Cost
Standard	The standard home inspector's report will typically cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulations; walls, ceilings, floors, windows, and doors; the foundation, basement and structural components.	\$300-\$600
<u>Sewer Scope</u>	A sewer scope inspection involves the use of a specialized camera to inspect the condition of the sewer line that runs from the house to the main sewer line. The inspection provides an in-depth look at the condition of the sewer line and can reveal any issues that may affect the functionality of the sewer system.	\$200-\$350
<u>Termites</u>	A wood-destroying insects ("WDI") inspection will look for signs of previous or active termites and other wood-destroying insect damage.	\$100-\$150
<u>Radon</u>	Radon is a cancer-causing, radioactive gas that you cannot see, smell, or taste, but it may be present in your home. At certain levels, radon can be dangerous to breathe as it can increase your risk of getting lung cancer.	\$100-\$200

Inspection FYI

A home inspection is an essential step in the home buying process. It is important to understand that a home inspector's role is to identify any potential defects that may require further assessment by a licensed professional, such as a plumber, mason, or electrician. Therefore, scheduling your inspection early is crucial. This ensures that any necessary follow-up evaluations or quotes for repairs can be obtained in a timely manner, which is particularly important for negotiating the terms of your purchase

Reminder: The goal of a home inspection is not to nitpick minor issues but to identify any significant defects that could negatively affect the property's value or present a health and safety hazard.

Use this questionnaire as you speak with and interview different lenders!

Name: _____ Company: _____

Phone: _____ Email: _____

What type of loan do you recommend for me and why?

Will my down payment vary based on the loan I choose? What will my monthly payment be? Is there any way to lower that monthly payment, if so, how and what will that cost me?

What is the interest rate and the annual percentage rate (APR)?

Can I lock-in an interest rate? If so, for how long?

What will my closing costs be? Are they a part of my loan, or will I pay them in cash at closing?

Notes:

Real Estate TERMS

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APPRAISAL

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.

CLOSING

The closing part of the real estate sale is when the money and keys are exchanged, and ownership is transferred to the buyer.

CLOSING COST

The closing cost is the amount that is paid at closing, in addition to the sale price and down payment. This can include taxes, insurance, and lender expenses.

CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the buyer or seller.

DISCLOSURES

The disclosures related to a property will include everything that the seller knows about the property, including any areas that need repairs.

EARNEST MONEY

Earnest money is the balance of funds that are set aside in the brokerage account to show the buyer is serious about the purchase. You get this back at closing.

ESCROW

The holding of funds or documents by a neutral third party prior to closing your home sale. Typically this is held by a title company.

HOME INSPECTION

A home inspection is an official review of a property and its current condition. An inspection will help to determine if there is any work needing to be done to the property to bring it to normal working order.

OFFER

An offer is a preliminary agreement to purchase a home and is agreed upon between a buyer and a seller.

PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The lender will perform an analysis on your income, debt, and credit. You will need this in order to be ready to put an offer on a house.

TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller, and there is nothing keeping it from transferring ownership.

Common Buyer MISTAKES

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UNDERESTIMATING THE IMPORTANCE OF A REAL ESTATE AGENT

Some buyers attempt to navigate the real estate process without professional help, thinking it will save money. However, a skilled real estate agent can provide valuable guidance, negotiate on your behalf, and help you avoid pitfalls that come with the complex home-buying process.

OVERLOOKING FUTURE RESALE VALUE

Homebuyers often get caught up in the excitement of finding their dream home without considering its future resale value. Changes in the market, neighborhood developments, and other factors can affect a property's value, so it's important to think about the long-term investment potential.

LOOKING FOR A "UNICORN" - UNREALISTIC WISH LIST

Some buyers create a wish list with too many "must-have" criteria, making it challenging to find a property that meets all requirements within their budget. It's essential to prioritize and be realistic about what features are truly necessary.

NOT RESEARCHING THE HOME OWNERS ASSOCIATION

If you're buying a property governed by an HOA, failing to research its rules, fees, and regulations can lead to surprises. Some HOAs have strict rules that may not align with your lifestyle, and unexpected fees can impact your budget.

Common Buyer MISTAKES

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SKIPPING THE PRE-APPROVAL PROCESS

One common mistake is not getting pre-approved for a mortgage before starting the home-buying process. Knowing how much you can afford helps you narrow down your options and makes your offer more attractive to sellers.

NEGLECTING TO BUDGET FOR ADDITIONAL COSTS

Many first-time homebuyers focus solely on the purchase price and forget about additional costs like closing costs, property taxes, homeowners insurance, and maintenance. Failing to budget for these expenses can lead to financial strain.

NOT SHOPPING AROUND FOR MORTGAGE RATES

Failing to explore multiple mortgage options can result in higher interest rates and less favorable terms. Take the time to shop around for the best mortgage rates, as even a small difference in interest rates can have a significant impact on your overall cost of homeownership.

FALLING IN LOVE WITH A HOUSE BEYOND BUDGET

It's easy to get emotionally attached to a particular house, but exceeding your budget can lead to financial strain. Stick to your pre-approved mortgage amount and avoid the temptation to stretch beyond your means.

Notes

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.