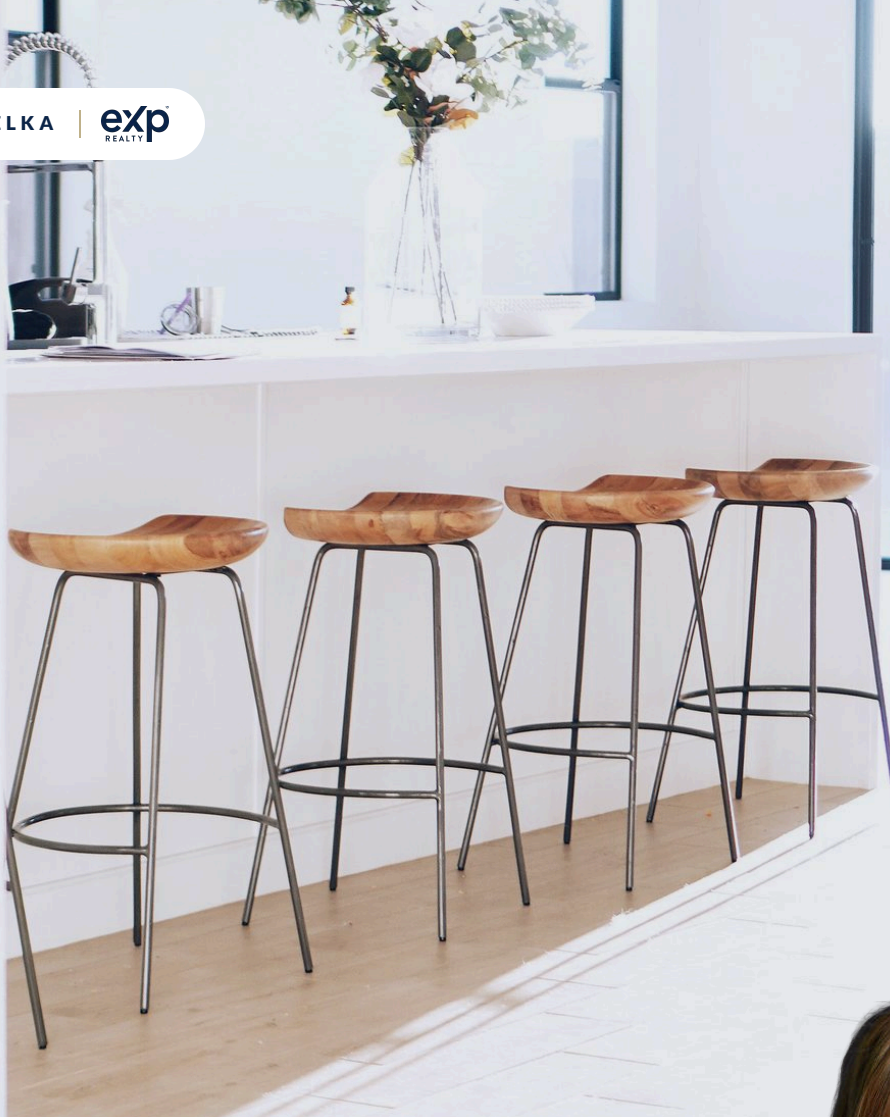


REBECCA NEDELKA



NORTHEAST OHIO • BUYER'S GUIDE

The Home Buyer's *Guide*

Your step-by-step roadmap from pre-approval to keys in hand,
with a local agent in your corner.



Rebecca Nedelka
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Simple. Smooth. Sold.



WELCOME

Hello & *welcome!*

Buying a home is one of the biggest decisions you'll ever make, and it should feel exciting, not overwhelming. This guide walks you through every step, so you always know what's next and what to expect. Keep it handy, jot down questions, and call me anytime.

Rebecca

REBECCA NEDELKA • YOUR REALTOR
MOM

INSIDE THIS GUIDE

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Why You Need *Your Own Agent*

“

**If you went to court, would you use the other side's attorney?
Of course not! Buying a home works the same way.**



Why not just call the agent on the yard sign?

The listing agent signed with the seller first and owes the seller their loyalty; as a buyer you'd be a secondary interest. You deserve someone advocating and negotiating for **you**. No matter which company a home is listed with, I can show it to you and write your offer.



Buying new construction?

The builder's sales rep represents the builder and the builder's profit. I can often negotiate better terms or upgrades, advise which upgrades are worth doing now versus after you move in, and recommend vendors who can do post-closing work for less than the builder charges.



Foreclosures & bank-owned homes

They can look like great deals, but they're usually sold as-is and are rarely move-in ready. A home listed online as "pre-foreclosure" may never actually hit the market: owners may refinance, catch up on payments, or the home may sell at auction. If a foreclosure is listed for sale, I can still represent you, so you never have to bid online on your own.



GOOD TO KNOW

Having your own agent means you have a professional whose job is to protect **your** interests from first showing to closing day.

Your advocate, start to finish

No matter who the home is listed with, I represent you.

What I Do *For You*

A great agent does far more than unlock doors. Here's what you get when we work together.



Expert negotiation

Advice and offer strategy to get you the best deal, or to win in a multiple-offer situation.



Free market evaluation

Before we write any offer, so you feel confident in our numbers.



Trusted lender connections

Including options like down payment assistance and low-down-payment programs.



"Reverse prospecting"

I proactively reach out to owners who may sell the type of home you want.



Daily MLS updates

New listings that match your search, the moment they hit the market.



Fast e-signing

Offers and contracts signed quickly and efficiently from anywhere.



Extensive referral network

Trusted pros and discounts for your home's long-term care.



Celebrating with you

This is a huge milestone, and I can't wait to celebrate it with you!

Simple. Smooth. Sold.

That's the experience I promise every client.



MEET YOUR AGENT

Hi, I'm Rebecca!

Your Realtor Mom

Real estate has been a lifelong love of mine, and in 2020 I made it my career. In April 2022 I joined eXp Realty, and today I help buyers and sellers across Streetsboro, Aurora, Kent, Twinsburg, Macedonia, Bedford Heights and all of Northeast Ohio.

My clients call me “**Your Realtor Mom**” because I listen, I look out for you, and I treat your move like it's my own family's. I'll explain every step, answer every question (even the late-night ones), and negotiate hard for you.

My promise is simple: make your move **Simple. Smooth. Sold.**



CREDENTIALS

- ✓ Accredited Buyer's Representative (ABR)
- ✓ Certified Real Estate Negotiator
- ✓ Pricing Strategy Advisor
- ✓ Relocation Certification
- ✓ Industrial Investments Certification



PROUDLY SERVING

STREETSBORO

AURORA

KENT

TWINSBURG

MACEDONIA

BEDFORD HEIGHTS

NORTHEAST OHIO

AS SEEN & HEARD



Featured on
The American Dream TV



Podcast
Rebecca Nedelka - Your Realtor Mom



Licensed since 2020
With eXp Realty since April 2022

Simple. Smooth. Sold.



REBECCA NEDELKA
REALTOR



Buying or selling a home is deeply personal. I listen first, build trust, and go above and beyond to make the whole experience supportive and stress-free.

RECOGNITION

Awards & Accolades

I'm honored by these recognitions, but the real reward is every family I've helped get where they want to be.



eXp Realty Icon Agent

2023 - 2026



Leading Ladies of Real Estate

2023 - 2026



eXp Top 250 Agent

2024 - 2025



RealTrends The Thousand

2025



Top 10 Most Trusted Realtors

2026



Client-first service, every step

Read what clients say in the Reviews section.

RateMyAgent Honors



AGENT OF THE YEAR

Cuyahoga County

2025 & 2026

AGENT OF THE YEAR

Portage County

2026

AGENT OF THE YEAR

Streetsboro

2026

TOP 100 AGENT

United States

2026

TOP 20 AGENT

Midwest

2026

TOP 10 AGENT

Ohio

2026

Buyer Representation, *Explained*

Working with a buyer's agent means you have a professional who represents **your** interests. Here's how it works today.



What is a buyer agreement?

A written agreement between you and your agent that spells out the services I'll provide and how I'll be paid.



When do I sign it?

Before we tour homes together, in person or live virtually. Since the 2024 NAR settlement, this is standard practice nationwide.



Is it negotiable?

Yes! Services, length of the agreement and compensation are all negotiable and not set by law. Compensation must be a clear, specific amount (like a flat fee or a percentage), never open-ended.



Who pays my agent?

You agree to the amount up front. It may be paid by you, or we can ask the seller to pay some or all of it as part of your offer. Seller concessions toward your closing costs are still allowed, too.



Open houses?

No agreement is needed to visit an open house on your own or to ask an agent about their services.



Will I see every home?

Yes. A REALTOR® should show you every home that fits your criteria, regardless of what compensation is or isn't offered.

Can I change or end the agreement? You and your agent can agree to change it at any time. Agreements spell out how and when they can be ended, so read the terms and ask me anything before you sign. Only sign an agreement that reflects what we've agreed to.



BOTTOM LINE

Compensation is always negotiable.

Your Path *Home*

Ten clear steps from “just looking” to “welcome home.” I'll guide you through every one.



TIMELINE

From accepted offer to closing, financed purchases often take about 30–45 days. I'll keep every deadline on track.

The Costs of *Buying*

Knowing what to expect up front means no surprises later. Here are the main costs to plan for.



Earnest Money Deposit

Shows the seller you're serious. It's held by the title company and credited toward your purchase at closing.

TYPICALLY: ABOUT 1-5% OF THE PRICE



Inspections

Paid out of pocket during your due diligence period. A general home inspection is a must; add others as needed.

PAID DIRECTLY TO THE INSPECTOR



Appraisal

Required by your lender to confirm the home's value. Often paid up front; ask your lender.

ORDERED BY YOUR LENDER



Down Payment

Due at closing. The amount depends on your loan program; some programs allow low or even zero down.

YOUR LENDER WILL CONFIRM



Closing Costs

Lender fees, title, transfer tax, prepaid taxes and insurance and other closing items.

TYPICALLY: ABOUT 2-5% OF THE PRICE

About these numbers: percentages shown are general typical ranges only, not quotes. Every purchase is different. Your lender will give you an official Loan Estimate with your actual costs.



PRO TIP

Depending on the market, we may be able to negotiate seller concessions to help cover part of your closing costs.

Getting *Pre-Approved*

Your very first step! A pre-approval letter shows how much a lender is prepared to lend you and tells sellers you're a serious, ready buyer. Pre-approvals are valid for a limited time, so stay in touch with your lender.

Common loan types

Conventional

The most common loan, offered through private lenders.

FHA

Government-backed; flexible credit and lower down payment options.

VA

For eligible veterans, service members and surviving spouses.

USDA

For eligible homes in designated rural areas; income limits apply.



Questions to ask a lender

- 1 Which loan do you recommend for me, and why?
- 2 How much will I need for a down payment?
- 3 What is my interest rate, and what is the APR?
- 4 Can I lock my rate? For how long?
- 5 What will my closing costs be, and can any be covered by credits?



Documents to gather

- Recent pay stubs and W-2s
- Recent federal tax returns
- Recent bank and asset statements
- Photo ID
- Anything else your lender requests

Do...

- ✓ Pay every bill on time and keep accounts current
- ✓ Keep all financial documents
- ✓ Call your lender with any question
- ✓ Respond quickly to your lender, agent and title company

Don't... until after closing

- ✗ Buy a car, furniture or appliances
- ✗ Open, apply for or co-sign any credit
- ✗ Change jobs or bank accounts
- ✗ Let anyone run your credit
- ✗ Move large sums or pay off old collections without asking your lender

Let the Hunt *Begin!*

Once your finances are in order, I'll set you up on an automatic MLS search. The moment a home that fits your criteria is listed, it lands in your inbox. Need to adjust? Just tell me.

Quick search tips

-  **Use filters, but not too many**
Narrowing too much leaves only a handful of homes. Keep your wants vs. needs in mind and widen your area for more options.
-  **Drive by first**
Photos can be deceiving. A drive-by shows you the street, the neighborhood and the feel.
-  **You can't change the lot or location**
Location, location, location! Everything else can be updated later.
-  **Look past decor and staging**
The furniture won't come with the home. Focus on the floor plan and condition.
-  **Avoid analysis paralysis**
Write down why you love a home, then decide. Great homes don't wait long.

My wish list

Answer these before we start touring.

- ☐ Where do you want to live? _____
- ☐ Any specific school district? _____
- ☐ New construction or resale? _____
- ☐ What style of home? _____
- ☐ Are stairs OK? _____
- ☐ Do you want a garage? _____
- ☐ Lot and yard size? _____
- ☐ Is an HOA OK? _____
- ☐ Basement or third floor? _____
- ☐ Your must-have features? _____

Must-haves

Nice-to-haves

Making an Offer

So you've found "the one" and you're ready to write an offer. Let's go over the basics.

What goes into your offer



Pre-approval or proof of funds

Shows the seller you're serious and ready.



Offer price

Based on comps. You may only get one shot, so let's make it count.



Earnest money deposit

Commonly about 1–5% of the price (a general range).



Financing & down payment

How much you're financing and putting down.



Closing date

Often about 30–45 days for a financed purchase. Asking the seller's preferred date can strengthen your offer.



Inspection period

Commonly 7–14 days to inspect, renegotiate or cancel if needed.



Concessions & compensation

Any request for seller-paid closing costs or buyer-agent compensation.



MY STRATEGY

**A free market evaluation
before we write, so you feel
confident in every number.**

In a multiple-offer situation

- Lead with a strong, clean offer
- Be flexible on the closing date
- Keep your pre-approval current
- Lean on my negotiation experience

Inspections & Insurance

During your inspection period you can hire a professional to inspect the home and uncover issues you'd otherwise never know about. I always recommend an inspection, even on new construction!

A standard inspection covers

- ✓ Heating & cooling
- ✓ Plumbing
- ✓ Electrical
- ✓ Roof & attic
- ✓ Walls, ceilings & floors
- ✓ Windows & doors
- ✓ Foundation & basement
- ✓ Structure & insulation



Plan to attend the last 30 minutes so the inspector can walk you through the findings.

Additional inspections to consider

Radon

A colorless, odorless naturally occurring gas that can only be detected by testing.

Termite / WDO

Ask your lender whether your loan requires a wood-destroying organism inspection.

Lead-based paint

Recommended if the home was built before 1978.

Well & septic

If applicable, confirms the water is safe and the system works properly.



Need an inspector? I'm happy to share several trusted local options so you can call for quotes.

HOMEOWNER'S INSURANCE

Protect your investment

Insurance is required when you finance a home. Shop several quotes early and compare coverage, not just price.



Homeowners

Protection against losses from disasters, theft and accidents. Required when financing.



Flood

May be required in a flood zone, and worth considering if you're near one.



Hazard

Covers damage from fire, severe storms, hail and other natural events.



Wind

Covers damage from events like tornadoes and high winds.



Preparing for *Closing Day*



Title search & insurance

The title company checks for outstanding mortgages, liens, judgments, unpaid taxes or other issues. Once the title is clear, they issue title insurance to protect against future ownership claims. It's required with a mortgage and highly recommended for cash buyers.



"Clear to close" is great news!

It means underwriting has approved everything needed to fund your loan. Still no big purchases or new credit until after closing!



Final walk-through

Right before closing we'll confirm agreed-upon repairs were made and nothing has changed. I bring a detailed checklist so nothing gets missed.

Protect yourself from wire fraud. Before wiring any money, call the title company at a phone number you've verified independently. Never trust wiring instructions sent by email alone.

After closing

- ✓ Store your closing documents somewhere safe
- ✓ Change the locks and garage codes
- ✓ Celebrate, and send me a picture!

CLOSING CHECKLIST

Almost home!

- ☐ Transfer utilities into your name (gas, electric, water, sewer)
- ☐ Review your settlement statement a few days before closing
- ☐ Complete the final walk-through
- ☐ Confirm wiring instructions by phone, then wire funds
- ☐ Bring your driver's license or passport
- ☐ Sign your closing documents
- ☐ Wait for the deed to record in your name



Pop the champagne, you're a homeowner!

Your Moving *Snapshot*

The highlights to keep your move on track. Ask me for my full printable Moving Checklist!

8 WEEKS OUT

- ☐ Book movers or reserve a truck
- ☐ Start decluttering, donating and selling
- ☐ Gather school and medical records

4 WEEKS OUT

- ☐ Submit your USPS change of address
- ☐ Schedule utility transfers and internet
- ☐ Start packing rarely used items

2 WEEKS OUT

- ☐ Confirm movers and moving day details
- ☐ Update your address with banks and employers
- ☐ Use up food in the freezer and pantry

MOVING WEEK

- ☐ Pack an "open first" essentials box
- ☐ Defrost the fridge and finish packing
- ☐ Confirm closing and key handoff

MOVING DAY

- ☐ Do a final walk-through of your old home
- ☐ Check the inventory as items are unloaded
- ☐ Take meter photos at the new home

AFTER THE MOVE

- ☐ Change the locks and garage codes
- ☐ Test smoke and CO detectors
- ☐ Register to vote and update your license



NEED HELP? I'm happy to share trusted local movers, cleaners and other pros from my referral network.

What Clients *Say*

★★★★★

"Rebecca was such a pleasure to work with. She helped us with every aspect of finding our home. From the loan on. She spent many days showing us home after home. And fought for us to get the home we wanted at the price it was worth. She was honest about what the homes were worth. Even when she was on vacation she worked diligently to help us place bids on the homes we really wanted. We couldn't have picked a better realtor. I would recommend her to anyone in the home buying process. She is simply AMAZING!!! We can not thank her enough!!!"

– Nichole T

★★★★★

"From the first look at the house to closing, Rebecca was a consummate professional. She offered resources from insurance agents to contractors. Communications between the seller and buyer were handled in a timely manner. Highly recommend Rebecca in either a buying or selling situation."

– Judy C

★★★★★

"Rebecca was affable, knowledgeable and did everything she could to help me. The house I wound up buying was a bit tricky but she handled everything very professionally. I recently became a realtor myself and I liked Rebecca so much that I chose her to be my mentor. I can not recommend her enough."

– Hunter E

★★★★★

"Rebecca went above and beyond our expectations. I purchased my first investment property from out of state and everything was seamless. I look forward to many more transactions with her."

– David H

★★★★★

"I've worked with Rebecca previously and found her to be extremely professional and hard working. Having seen it first hand I can say with absolute certainty that she was hustling non-stop to help her clients. I would highly recommend Rebecca!"

– Kurt S

★★★★★

"Very Helpful in all aspects. Rebecca was amazing, she was always available to answer questions or if there was an issue with something she was straight on it (even when she was out on vacation). She took my calls and kept in contact with me for the whole process. I'm very grateful for Rebecca and would definitely use her again or refer any of my family members and friends to her in a heartbeat. Thanks once again Rebecca!!"

– Marc & Krystal H

★★★★★

"Rebecca was great to work with. Rebecca was wonderful to work with. She was quick with responding to me at all times. Also set up showings quickly. Very attentive to my wants and needs. I will definitely recommend her services to friends and family."

– Laronda W

INTERVIEW YOUR AGENT

Questions to Ask

Whoever you hire, these questions help you choose with confidence. I'm always happy to answer every one.

- 1 How will you help me win in a competitive market?
- 2 What services are included in our buyer agreement?
- 3 How are you paid, and can we ask the seller to cover it?
- 4 How often will we communicate, and how?
- 5 Which lenders, inspectors and title companies do you recommend?
- 6 What happens if an inspection or appraisal comes back with issues?

MY NOTES



LET'S CONNECT

Ready to find your home?

Let's talk about your goals, your budget and your timeline. Call, text or email me anytime and we'll map out your next steps together.



(330) 414-8109



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