



Home Buyer Guide

The **10 Step** Home Buying Process

The road to **home**



EPIQUE
R E A L T Y

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Hello

Nice to Meet You



Matthew Wright

REALTOR®

Hi, I'm Matthew Wright, a full-time real estate professional proudly serving Columbus, Ohio, and the surrounding communities. I'm passionate about helping people navigate one of the most important financial and personal decisions of their lives, buying or selling a home. With a deep understanding of the local market and a sharp eye for value, I bring a strategic yet down-to-earth approach to every client I work with. Whether you're looking to sell your home for top dollar, buy your first place, or build your real estate investment portfolio, I'm here to guide you with clarity, confidence, and care. I built this business on my core values of integrity, hard work, consistent education, clear communication, and a commitment to doing what's right, every time. You'll never feel like just another client. My goal is to make sure you feel educated, informed, empowered, and supported at every step of the journey. When I'm not working with clients, you can find me exploring Columbus neighborhoods, spending time with my family, enjoying the outdoors, or connecting with and serving my community. I also believe in continuous growth, staying on top of market trends, negotiating strategies, and marketing tools to better serve the people who trust me with their goals.

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Let's
Connect



The 10 Step

Home Buying Process



- 1 FIND THE RIGHT AGENT
- 2 PREPARE FINANCES
- 3 GET PRE APPROVED
- 4 START HOME SHOPPING
- 5 MAKE AN OFFER
- 6 ORDER AN INSPECTION
- 7 NEGOTIATE FINAL OFFER
- 8 APPRAISAL ORDERED
- 9 SCHEDULE THE MOVE
- 10 CLOSING DAY

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REALTY



Finding The **Right Agent**





Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that they are protected. After all, a seller has someone in their corner.

A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home.

Getting you in the door

We will narrow down the homes that fit your unique wants and needs and get you in the door. I look at dozens of homes every week, and I can help you identify potential problems within a home. When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

Staying On Top Of The Paperwork

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line .

On Your Side

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

Neighborhood Expert

I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house.

Problem Solver

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a fun and stress-free process.

Affordability

Buyer agent compensation is now the buyer's responsibility, though seller-paid options can be negotiated.




Preparing **Your Financing**





Affordability

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.



Check Your Credit


A mortgage requires a good credit score. Improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for new credit until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you've been approved and closed on your new home.



Down Payment

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspections.

- A Down Payment is typically between 3.5% - 20% of the purchase price
 - Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit. Applied to the down payment & closing costs.
 - Closing Costs for the buyer run between 2% - 5% of the loan amount
 - A Home Inspection costs \$300 to \$600
- 



Get Pre-Approved



Getting Ahead

In The Home Buying Process

Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.

Why Should You Get Pre-Approved?

Negotiating
Power

Know Your Budget

One of the biggest benefits of getting pre-approved for a home loan is that it helps you understand how much house you can afford. This knowledge can help you set a realistic budget when searching for potential homes and prevent you from wasting time looking at homes that are out of your price range and budget.

Negotiating Power

When you're pre-approved for a home loan, sellers and their agents know that you're serious about buying a home and that you have the financial backing to make an offer. This can improve your negotiating power and give you an advantage over other potential buyers who may not be pre-approved.

Close Faster

We will narrow down the homes that fit your unique wants and needs and get you in the door. I look at dozens of homes every week, and I can help you identify potential problems within a home. When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

Get Qualified

Type of Loan	Credit Score	Down Payment
VA LOAN	580	No Down Payment
USDA LOAN	640	No Down Payment
FHA LOAN	580 500 579	3.5% 10%
CONVENTIONAL LOAN	640	5-20%
JUMBO LOAN	680	20 %

Income Qualifications

Qualifying Income	Non-Qualifying Income
W-2 Income/Salary Income from part-time jobs Income from a second Job Overtime & Bonuses Seasonal jobs Self-employed Income Alimony & child support (Documentation required)	Income from the lottery Gambling Unemployment pay Single bonuses Non-occupying co-signer income Unverifiable income Income from rental properties

Needed Documents

- W2's from the past 2 years
- 3 months worth of pay-stubs
- Bank statements (past 3 months)
- Previous 2 years of tax returns
- List of your debts & assets
- Divorce decree (if applicable)
- Additional income documents

Types of Loans

	Who Qualifies	Down Payment	Upfront Mortgage Insurance	Monthly Mortgage Insurance	Minimum Credit Score
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	NONE	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA designated rural area.	NONE	2% of the loan amount . Can be rolled into loan amount.	REQUIRED	640
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirement.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
Conventional 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
Select Smart Plus	Anyone who meets lenders credit, income & debt level requirements	Varies from 3%-20%, but typically ranges from 5-20%	NONE	REQUIRED	620

Trusted Lenders



Meika Lee

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Aric French

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Nick Lawson

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Start Home Shopping



Find Your Dream Home



START TOURING HOMES In Your Price Range

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos (if allowed) to help you remember each home, and review the notes you have written.

Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the estimated value of the property in its current condition. Negotiations may take place after the offer is presented.



Tip

We will make sure to check every little detail of each house

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly
- Evaluate the neighborhood and surrounding areas
- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks

Home Notes & Buyer Preferences

What is your budget for your new home?

What are your preferred neighborhoods or locations?

How many bedrooms and bathrooms are you looking for?

Do you have any specific style or design preferences?

What are your must-haves and deal-breakers for a new home?

Notes: _____

Buyer Preferences

Want



Need



Kitchen

- Updated appliances (e.g. refrigerator, stove, dish washer, microwave)
- Ample counter space
- Plenty of cabinet storage
- Pantry
- Island or breakfast bar
- Quality flooring (e.g. tile, hard wood)

Living Room

- Open floor plan
- Natural lighting
- Cozy fire place
- Space for a home entertainment system
- Quality flooring (e.g. hard wood, carpet)

Bedrooms

- Sufficient space for a bed and furniture
- Walk-in closet
- Natural lighting
- Quality flooring (e.g. carpet, hard wood)
- Ensuite bathroom

Bathrooms

- Updated fixtures (e.g. shower, toilet, sink)
- Adequate storage
- Quality flooring (e.g. tile, stone)
- Good lighting
- Separate shower and bath tub

Outdoor Space

- Backyard or patio
- Pool or hot tub
- Outdoor cooking area (e.g. grill, smoker)
- Outdoor dining area
- Low maintenance landscaping

Other Rooms

- Laundry room
- Storage space (e.g. attic, basement)
- Office or den
- Garage or off-street parking





Make An Offer



Making an Offer

When to make an offer:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

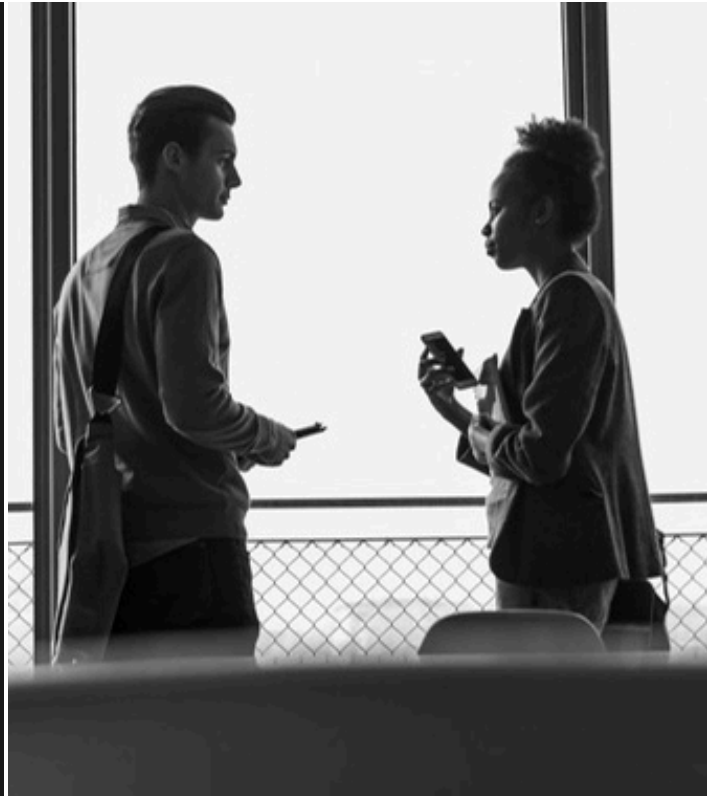
How much to offer:

We will sit down and look at recent sales and current buyer activity in the area, as well as the estimated value of the property in it's present condition. Putting all this information together, we will determine the price that you would like to offer.

Submitting an offer

There are some components to an offer that make it more appealing to the sellers.

- **Put Your Best Foot Forward**
We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.
- **Put Down a Healthy Earnest Deposit**
A large earnest money deposit shows the seller you are serious. In this market, 1-3% of the offer price is typical.
- **Cash Talks**
A transaction that is not dependent on receiving loan approval is more attractive to a seller
- **Shorter Inspection Periods**
Try shortening the inspection period to 7-10 days
- **Offer to Close Quickly**
Many sellers prefer to close within 30 days.



After you submit an offer

The seller could:

- Accept the offer
- Decline the offer
 - This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.
- Counter-offer
A counter-offer is when the seller offers you different terms. If this happens, you can:
 - Accept the seller's counter-offer
 - Decline the seller's counter-offer
 - Counter the seller's counter-offer

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

Offer is accepted-Congrats!

The seller will sign the purchase agreement and you are now officially under contract. This period of time is called the contingency period. Now inspections, appraisal, or anything else built into your purchase agreement can take place.



Order An Inspection



Inspection Time

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home.

Step 1

Exterior Inspection

- Conduct an exterior inspection, examining the roof, gutters, exterior walls, windows, doors, and foundation for damage or wear that could compromise the home's safety and integrity.

Step 2

Interior Inspection

- Conduct an interior inspection, examining the condition of walls, ceilings, floors, doors, and windows, as well as major appliances, electrical, plumbing, heating, and cooling systems.

Step 3

Attic and Basement Inspection

- Inspect the attic and basement for the condition of insulation, ventilation, and structural components, and check for signs of pests or water damage.

Step 4

Report Writing and Communication

- Inspector will provide a detailed report with a summary of results, concerns, and address them, with significant repair/maintenance recommendations. The inspector may advise on addressing issues found. Buyers can accept or request the seller to issues given priority over smaller ones.





Final Negotiations



The Final Offer

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or pre-settlement repairs.

Step 1

Ask for credit for the work that needs to be done

Likely, the last thing the seller wants to do is repair work.

Step 2

Think “big picture” and don’t sweat the small stuff

A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

Step 3

Keep your poker face

Sometimes, the listing agent will be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.





Order Appraisal



Your lender will arrange for a third-party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.



- **Property Title Search**

A property title search is the process of examining public records to determine the legal ownership and any outstanding liens or encumbrances on a property. It is performed during the home-buying process to ensure clear ownership and address any issues before the sale. It is typically done by a title company or real estate attorney.

- **Home Owner's Insurance**

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding. Homeowner's insurance is important because it provides financial protection against losses or damage to your property, liability coverage, is often required by mortgage lenders, and provides peace of mind.



Scheduling Your Move



After Signing

- Finalize Home Mortgage
- Schedule Home Inspection
- De-clutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of any thing valuable that you plan to move
- Get estimates from moving companies

4 Weeks To Move

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

3 Weeks To Move

- Arrange appraisal
- Complete title search (Title company will do this)

2 Weeks To Move

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

1 Week To Move

- Obtain certified checks for closing
- Schedule and attend a final walkthrough
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company.
- Write directions to the new home, along with your cell phone number



Closing Day



Closing Day

Closing is when you sign ownership, mortgage and insurance paperwork and you receive keys to your new home! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

Closing Disclosure

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

Final Walkthrough

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with openers
- Flush toilets
- Run the garbage disposal and exhaust fans

Closing Table

Who will be there:

- Your agent (That's Me!)
- The seller
- The seller's agent
- A title company representative
- Your loan officer (if available)
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents.

Closing Costs

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 5% of the home's sales price. These closing costs can sometimes be shared with the seller.

Bring To Closing

- Government-issued photo ID
- Copy of the sales contract
- homeowner's insurance certificate
- Proof of funds to cover the remainder of the costs

Receive Your Keys

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!

I can help with the housewarming party planning, ask me how!





Recommended Resources



EPIQUE

Trusted Vendors



Pressure Wash

Nick's Powerwashing & More

Perfect Powerwash



Carpet Cleaner

Internal Pro Cleaning , LLC

The Carpet Doctors



Fencing

Top Rail Fence

Shly Deck & Fence



Drywall Repair

Speedy Patch Drywall Repair

JKJ Drywall Construction, LLC



Electrician

Apex Electrical Pros

Safe Electric & Plumbing



Septic

Ericson Environmental Services

Buckeye Plumbing & Drains



House Cleaner

SDK Cleaning Service

Devine Cleaning Service



Handyman

Columbus Handyman, LLC

Pro Fix Ohio, LLC



Tree Trimmer

G2G TreeService, LLC

S&S Property Maintenance, LLC



HVAC

Apex Heating & Air Pros

Logan Services



Inspectors

Heart State Inspections

LiveSure Home Inspections



Landscaping Services

MTZLandscaping Helping

Hands Landscapes



Pool Company

Cent. Ohio Pool & Spa Srv. LLC

The Pool People of Ohio



Painter

Prim Painting

Sharper Impressions Painting



Plumber

The Waterworks

Buckeye Plumbing & Drains



Roofer

Mighty Dog Roofing

Roof Revivers



Termite Inspector

Greenix Pest Control

Orkin Pest & Termite Services



Contractors

Apex Pro's Plumbing

Bova Home Remodeling



Window And Glass

Window Gurus

Window Nation

Client Testimonials



See what past clients have to say!



Thank you Matthew for all your hard work in helping us find our forever home! It was a pleasure working with you. Thank you also to the rest of the team who pitched in and lent a helping hand, when needed. - H & H Murphy

We have nothing but wonderful things to say about working with Matt! From the very beginning he was incredibly communicative, open and honest with us which set the foundation to create a great relationship with him. He helped us through our first home buying process and it was a very positive first experience. - K Zook

Matt is an extremely great Realtor! He always kept everything in order and made sure everything went smooth. Highly recommend e d ! Very thorough with his work and making sure the buyer gets the best deal! -A Bolden

Great experience, Mathew was always patient with me and very helpful with an y t h i n g he could. I would highly recommend to anyone looking to buy a home. - C Blackwell

Matthew was amazing!! He never got irritated when I was late, always heard out my thoughts, was very understanding and found me the Perfect home! What's not to like??I'm a single mom and i couldn't be happier with his service and professionalism He even bought me a coffee once while waiting for me to arrive after I texted him that I was just walking out the door!!. Fabulous Realtor, perfect Gentleman!!!! You won't regret it! - K Weir

Matt is amazing to work with, he always makes you feel like you are his #1 client no matter what. He's just AWESOME! - S Bolden

Could not have done this without Matt. Helpful, patient, creative...a pleasure to work with. Went the extra mile. - C Pasquariello

Very professional and knowledgeable! Great to work with! - R Siebel

Matthew is an amazing Realtor. He is very active, available, and ready to tour new homes the same, or next day. He is honest, professional, and considerate. Also, he makes you feel important no matter what your budget is. - Marie

I've worked with Matt three times in the last year and half - to purchase then sell one property and again to purchase my current home. He made the process stress free, super easy and answered all of my questions quickly. Matt is SUPER KNOWLEDGEABLE and I would absolutely recommend him for any one looking to buy or sell! - R Oros

Matthew Wright did a great job getting us our house! He was reassuring and informative throughout the entire process. He has a very sincere demeanor about him and is not pushy. VERY GOOD COMMUNICATION! I will trust the process with him again when it's time to move to the next house. - J Clive



What to Expect

Honesty & Transparency
Integrity Respect
Timely & Reachable
Acting in Your Best Interest

EPIQUE



Thank you for taking the time to read through my Home Buyer Guide. The next step is to meet with me and discuss the possibility of buying a home, get to know you and learn more about your unique situation. I would be honored to assist you on your buying journey and provide you with the expertise and support needed to achieve your goals. I look forward to the opportunity of working with you and helping you navigate the process of buying your home.

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From listed to **SOLD**