

The Ultimate Buyer Guide

Your Roadmap to Successful Homeownership



Donny Stager

YOUR LOCAL REALTOR

Call/Text 937.972.2669



hey there.
**Nice To
Meet You!**

SO YOU'RE THINKING OF BUYING A HOME?

I'm Donny, and I'm committed to making your home-buying experience better.

When I bought and sold my first home, I realized how much easier and more enjoyable the process could be with the right guidance. That experience inspired me to become a real estate agent who does things differently.



My goal is straightforward: to help you find the best home for you and secure the best possible deal in this market.



Donny Stager

I'm here to look out for your best interests at every turn, making the process as smooth and advantageous for you as possible.

Ready to experience a different kind of home buying journey? Let's get started!

Table of Contents

01 Who You Partner With Matters

02 Your Home Buying Journey So Far

03 Describe Your Perfect Home for Me

04 Upfront Costs in Buying

05 Choosing Your Mortgage Partner

06 Signs You've Found the Right Lender

07 Financial Boosts for Your Offer

08 Flexible Terms, Stronger Offers

09 Navigating Multiple-Offer Situations

10 Your Simple Path to Homeownership

11 What's This Going to Cost You?

12 Ready to Take the Next Step

Who You Partner With Matters

INDUSTRY INSIGHT THAT PAYS OFF

With years of hands-on experience across the Ohio market, I've developed a sharp eye for great deals and for spotting trends before they become obvious. Here's what that means for you:

- My data-driven advice helps you get the most from your investment
- You'll benefit from a trained eye for hidden opportunities other buyers might miss
- You can always expect transparent, honest recommendations that put your decisions first

CONNECTED AND IN THE KNOW

In real estate, who you know can matter just as much as what you know. Working together, you gain:

- Access to a trusted, vetted network of top industry professionals
- Early insight on upcoming listings, sometimes before they ever hit the market
- Ago-to connection for reliable contractors whenever renovation help is useful

Your Home Buying Journey So Far

UNDERSTANDING WHERE YOU ARE, AND HOW YOU GOT HERE

Let's start with a quick conversation about where you are today. There's no wrong answer here — this just helps me tailor everything that follows to genuinely fit you:

- What inspired you to start looking for a new home?
- How long have you been considering buying?
- What steps have you already taken so far?
- What questions or concerns have come up along the way?

Let's talk about what you're hoping to achieve with this move:

- How do you picture this move improving your daily routine and lifestyle?
- What would you love to leave behind from your current place?
- Are there specific opportunities — schools, work, community — driving this decision?

Describe Your Perfect Home for Me

IF YOU COULD DESCRIBE IT, WHAT WOULD IT LOOK LIKE?

Basic Features

- Number of bedrooms
- Number of bathrooms
- Preferred square footage
- Lot size

Neighborhood & Location

- What's your ideal neighborhood like?
- Do you need to be in a specific school zone?
- How important is proximity to work or

- Garage spaces
- Home style
- Interior features
- Exterior features

daily errands?

- What kind of community feel are you drawn to?

Are there any features or conditions that would immediately rule a property out for you? It's just as helpful to know your dealbreakers as your must-haves.

And on a scale of 1 to 10 (1 being very flexible, 10 being not at all), how would you rate your willingness to compromise on:

- Location
- Size
- Condition (fixer-upper vs. move-in ready)
- Price

Upfront Costs in Buying

FEES AND EXPENSES WORTH KNOWING AHEAD OF TIME

Buying a home comes with a few upfront costs — nothing to worry about, just good to have on your radar so nothing catches you by surprise:

- Earnest Money Deposit — typically \$1,000–\$3,000
- Home Inspection — average \$550–\$700
- Appraisal Fee — typically \$300–\$600
- Down Payment — 3.5% (FHA) to 20% (conventional) of purchase price
- Closing Costs — usually 2–5% of loan amount
- Initial Repairs or Updates — 1–3% of home price
- Home Warranty (optional) — typically \$550 for the first year
- Moving Costs — local \$500–\$1,500, long-distance \$2,000–\$5,000+

Good to know:

- Some of these costs can be negotiated with the seller as part of closing costs
- Your lender may ask you to keep cash reserves on top of these upfront costs
- Always get estimates in writing, and ask about anything you don't fully understand — that's what I'm here for

Choosing Your Mortgage Partner

UNDERSTANDING LENDER TYPES TO CHOOSE FROM

Before we dive into the world of mortgage lenders, let's get one thing straight: not all lenders are created equal. Just like you wouldn't buy the first house you tour, you don't have to go with the first lender you come across.

Think of choosing a lender like picking a great travel companion for a long road trip. You want someone reliable, who fits your style, and makes the journey easier rather than harder. In the mortgage world, that means finding a lender who offers the right mix of rates, service, and expertise for your unique situation.

Main types of lenders

- Online Lenders
- Big Banks
- Local Options

Each comes with its own strengths and quirks. Understanding the differences helps you find the perfect match for your homebuying journey.

Pro tip: Don't limit yourself to just one type of lender. Get quotes from at least one online lender, one bank, and one local lender. This simple strategy can save you thousands over the life of your loan and helps you feel confident you're getting the best deal available.

Signs You've Found the Right Lender

AND A FEW WORTH WATCHING OUT FOR

Most lenders genuinely want to help you succeed — but it's still worth knowing what great support looks like, and what should make you pause:

Pressure to act immediately

"This rate is only available today!"

Why it matters: Legitimate offers don't vanish overnight. Real lenders give you room to make a confident decision, not a rushed one.

Vague answers about fees or terms

Evasive or unclear responses about costs

Why it matters: A trustworthy lender is upfront about all costs and conditions from the start, no exceptions.

Pushing a bigger loan than you need

"You could qualify for even more!"

Why it matters: A great lender focuses on what you can comfortably afford, not on maximizing the loan size.

Discouraging you from comparing offers

"You won't find a better deal elsewhere."

Why it matters: Confident lenders welcome comparison — they know their offer holds up to scrutiny.

Charging upfront fees just to apply

"We just need a small fee to get started."

Why it matters: Most reputable lenders don't charge for pre-approvals or applications.

Guaranteeing approval before reviewing your finances

"We can definitely get you approved, no matter what!"

Why it matters: No lender can honestly promise approval before a full look at your financial picture.

Slow or inconsistent communication

Long delays, unanswered questions, frequent staff changes

Why it matters: How responsive a lender is now is a good preview of what to expect during crunch time.

Glossing over the details of riskier loans

Emphasizing low payments without explaining rate changes

Why it matters: A good lender walks you through both the benefits and the risks of every loan option.

Financial Boosts for Your Offer

FINANCIAL WAYS TO HELP YOUR OFFER STAND OUT

Great offers aren't just about price — here are financial strategies that can help yours rise to the top:

- Pay cash
- Use conventional financing
- Propose an escalation clause
- Provide a larger earnest money deposit (3% and up)
- Offer to cover the seller's closing costs
- Offer above asking price
- Offer above appraised value (5–10% and up)
- Provide full lender approval rather than pre-approval
- Waive the appraisal contingency, when it's the right fit
- Offer to cover the seller's moving expenses
- Increase your down payment
- Provide a non-refundable earnest money deposit
- Offer to cover any potential appraisal gap
- Offer to pay for a home warranty
- Offer to cover inspection-identified repairs up to a set amount

The goal is simple: help your offer stand out in a pool of options.

Flexible Terms, Stronger Offers

TERMS THAT HELP YOUR OFFER STAND OUT

Price isn't the only lever you can pull. These terms can make an offer more appealing to a seller — and we'll talk through which ones make sense for you:

- Waive appraisal contingency
- Waive financing contingency
- Waive home sale contingency
- Offer free occupancy post-closing (45–90 days)
- Offer extended occupancy post-closing (90+ days)
- Shorten the inspection timeline
- Agree to a quick closing
- Offer a flexible closing date
- Handle property clean-up or junk removal
- Include a right of first refusal
- Offer a rent-back agreement
- Use the seller's preferred title company
- Accept the property as-is (inspection still recommended)
- Limit repair requests to major issues only

Navigating Multiple-Offer Situations

WHAT YOU NEED TO KNOW

What is a multiple-offer situation?

- Multiple buyers submit offers on the same property around the same time
- The seller can accept, reject, or counter any offer they receive
- Competition can drive up the price and shift leverage toward the seller

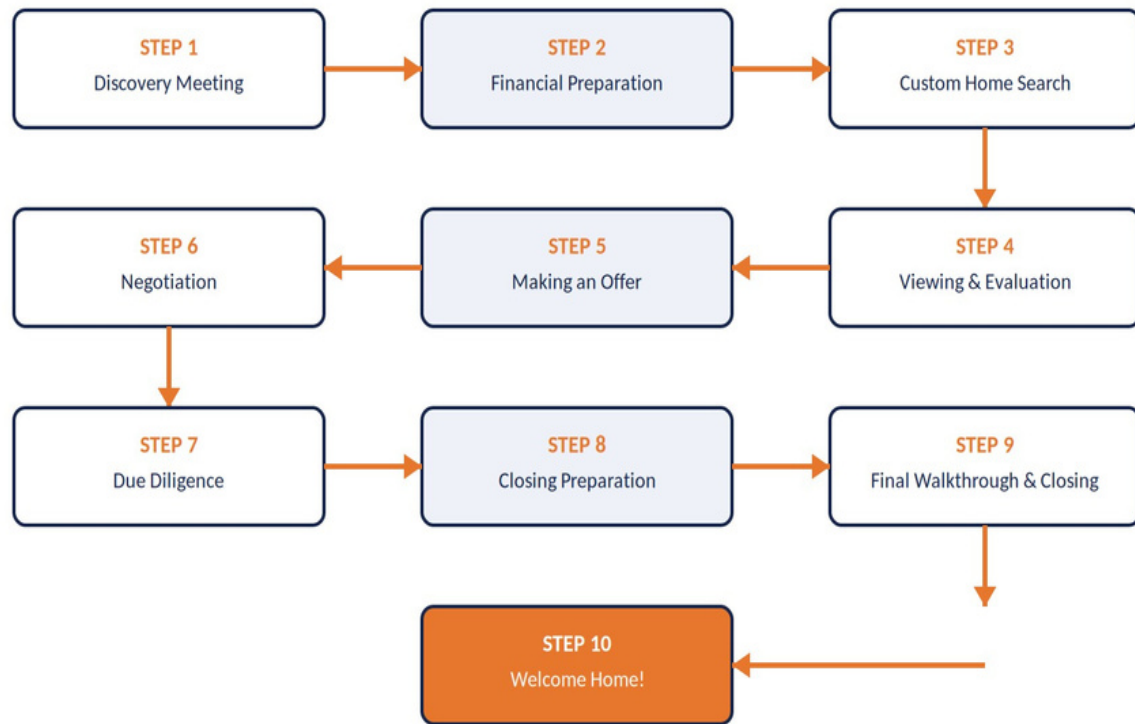
Strategies for success

1. **Put your best foot forward** — submit your strongest offer upfront, and consider offering above asking if this is the one
2. **Minimize contingencies** — fewer contingencies make your offer more attractive, when you're comfortable doing so
3. **Increase earnest money** — a larger deposit signals you're serious
4. **Stay flexible on closing** — accommodating the seller's preferred timeline can give you an edge
5. **Consider an escalation clause** — it automatically increases your offer up to a set limit to beat competing bids
6. **Be ready to act quickly** — in a multiple-offer scenario, speed and clarity both matter

Your Simple Path to Homeownership

MY TRIED-AND-TRUE HOME BUYING METHOD

My 10-step approach is designed to make home buying feel efficient, guided, and genuinely stress-free — here's our game plan, start to finish:



What's This Going to Cost You?

THEN YOU'RE PROBABLY WONDERING...

Here's the good part: in many cases, my services may cost you nothing out of pocket. Here's how that works:

- As part of negotiating the best deal for you, I ask the seller to contribute toward closing cost concessions
- Those concessions can often cover some or all of my fee
- My goal is always to structure the deal so you pay as little out of pocket as possible

Even better news:

- You don't pay me anything until we reach the closing table
- That's right — no upfront costs or fees, ever
- I'm only paid once I've successfully helped you buy your new home
- When I hand you your new keys, that's when my fee is settled through the closing process

Ready to Take the Next Step?

Together, here's what we'll have accomplished:

- Explored your homeownership goals
- Talked through the current real estate market in your area

- Outlined the key steps in the homebuying process
- Addressed your first questions and any concerns

Your next steps:

1. **Sign the buyer agency agreement**
2. **Finalize your home search criteria**
3. **Get pre-approved for a mortgage, if you haven't already**
4. **Start viewing potential homes**

Remember, I'm here to support you throughout this whole process — whether you need more detailed market insight, help connecting with a lender, property tours, or advice on making an offer.

I'm just a phone call, video chat, or in-person meeting away. No pressure, no obligation — just steady, genuine guidance to help you find and secure your next home.

“Your new home is out there waiting for you. Let's go find it together.”



Ready to Buy With Confidence?

Scan the QR code below. Let's make sure your home is priced right, prepared well, and protected from the mistakes that cost sellers time and money.



I look forward to connecting.