



Your Straightforward Path to Buying a Home with The Orzolek Team

[theorzolekteam.com](http://theorzolekteam.com)

---



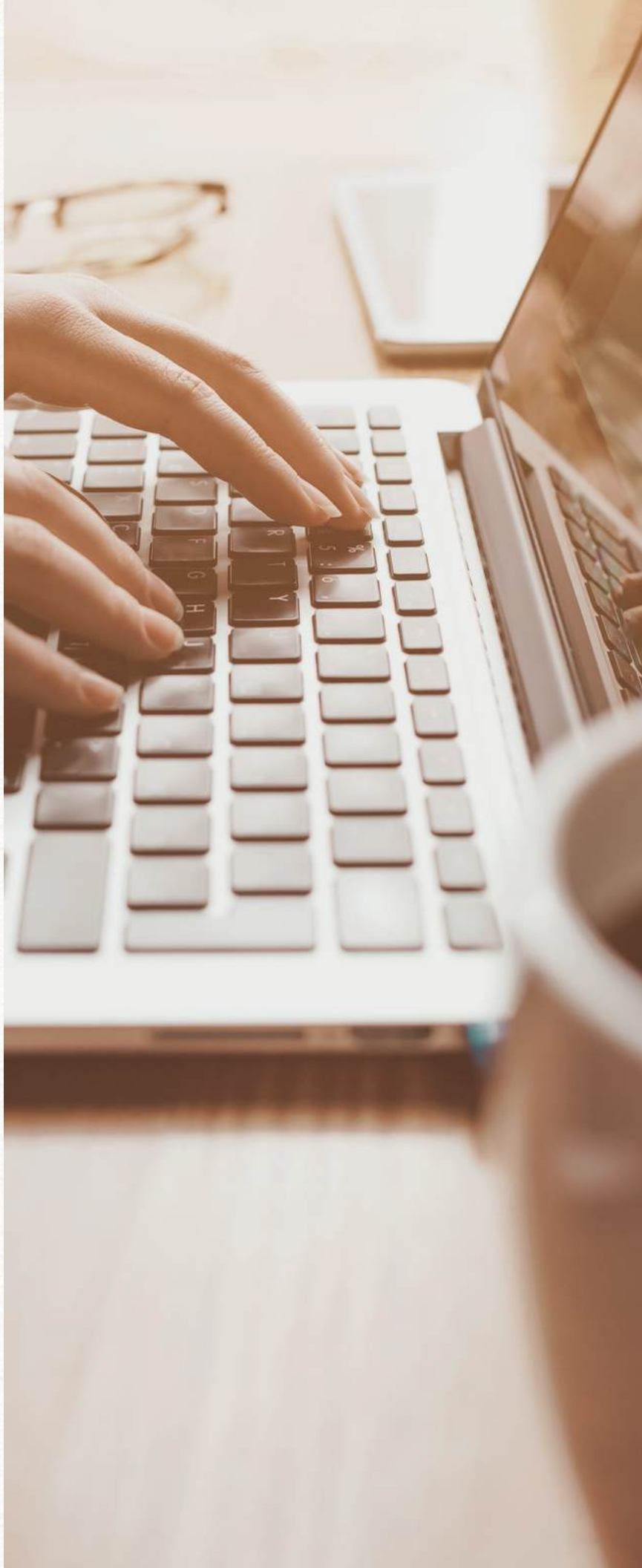
# About Me

Hi, I'm Amanda Orzolek, Realtor® with The Land & Residential Connection and founder of The Orzolek Team.

I work with buyers, sellers, and investors across Central and Northeastern Pennsylvania — Bloomsburg, Danville, Millville, Berwick, Catawissa, and beyond.

My passion is helping families step into their next chapter with confidence. Buying a home isn't just a transaction — it's a season of change, and my job is to make sure you feel supported, informed, and excited every step of the way.

I believe in honesty, heart, and hard work. When you work with me, you get a trusted guide who's in it with you — from the first conversation to the moment you turn the key.





# HOME BUYING *Roadmap*

Simple steps. Steady guidance.

- **Find Your Agent**  
You don't have to do this alone. I'll walk you through the process from day one.
- **Get Pre-Approved**  
Know your budget, understand your options, and set realistic expectations before we start shopping.
- **Start the Search**  
We'll tour homes, talk through your must-haves, and find the one that feels right — not just looks right.
- **Make an Offer**  
I'll help you craft a strong offer and negotiate terms that protect your interests.
- **Inspections & Negotiations**  
We'll make sure the home is in good condition — and handle any surprises with calm, clear solutions.
- **Appraisal & Loan Approval**  
Your lender confirms the home's value and finalizes your financing.
- **Plan Your Move**  
I'll connect you with trusted movers, contractors, and local pros so the details feel manageable.
- **Closing Day**  
Sign the papers, grab the keys, and celebrate — you're officially home!

# WHY WORK *with an Agent*



Buying a home is one of the biggest investments of your life — you deserve someone who treats it that way.

When we work together, you get:

- Market insight you can't find on Zillow.
- Skilled negotiation that protects your money.
- Every document, detail, and deadline handled with precision.
- A steady guide who's with you long after closing day.

# KEY REAL ESTATE *Terms*

- **Pre-Approval:**  
Your lender reviews your income, credit, and debt to confirm what you can afford — a must-have before making an offer.
- **Offer:**  
Your official “we want this house” paperwork outlining terms, price, and timeline.
- **Contingency:**  
An “if-then” condition that must be met before the sale becomes final (like inspections or financing).
- **Closing Costs:**  
Additional expenses beyond the sale price — taxes, insurance, title, and lender fees.
- **Earnest Money:**  
A deposit that shows you’re serious. It’s held in escrow and applied to your purchase at closing.
- **Appraisal:**  
An unbiased opinion of the home’s value, used by your lender to confirm the price makes sense.
- **Home Inspection:**  
A professional checkup to uncover issues before you buy — knowledge that gives you peace of mind.
- **Title Search:**  
A legal review ensuring the seller truly owns the property and can transfer it to you.
- **Disclosures:**  
What the seller must legally share about the property — from known repairs to system updates.
- **Closing:**  
The finish line. You sign, funds are transferred, and you officially become the homeowner.

# FINANCIAL *Foundations*



## How Much Should You Spend?

A healthy rule of thumb: keep your home purchase between 3–5x your annual income. Remember to factor in more than just the price — include taxes, insurance, inspections, and moving costs.

## Down Payment

You don't have to put 20% down. Many buyers today secure homes with far less. Let's talk through your options and connect you with a lender who fits your goals.

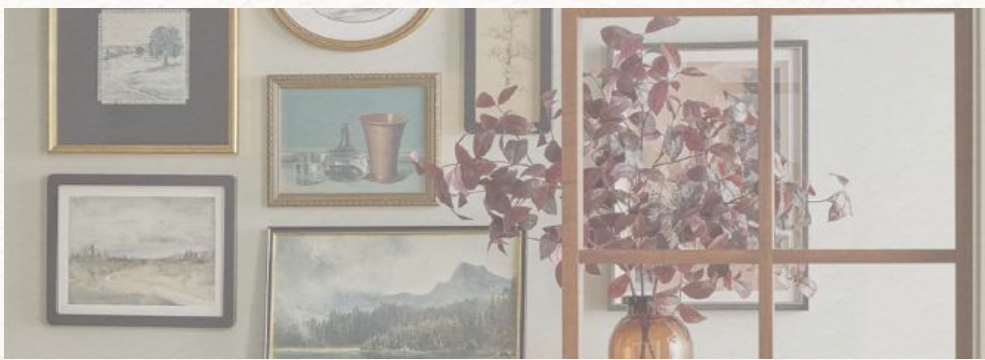


# CREDIT AND *Pre-Approval*

A strong credit score can mean a better rate — but even if yours isn't perfect, don't panic.

The key is getting pre-approved early so you can shop with clarity and confidence.

Tip:  
Avoid opening new credit cards or financing large purchases during this stage.



# TOURING *Homes*

As we visit homes, keep perspective:

- Separate must-haves from nice-to-haves.
- Focus on layout, location, and structure — paint colors and décor can change.
- Bring your notes, questions, and honest reactions.

We'll take the overwhelm out of the process so you can enjoy finding your next chapter.



## INSPECTION ► APPRAISAL ► *Approval*

### Inspection:

Your inspector checks the home's systems, structure, and safety — giving us leverage to negotiate repairs or peace of mind that you're making a smart purchase.

### Appraisal:

Your lender's appraiser confirms the home's market value — ensuring you're not overpaying.

### Loan Approval:

Once inspections and appraisal are complete, your lender finalizes the loan. You're officially cleared to close!

### Insurance:

Before closing, we'll secure your homeowner's policy so you're protected from day one.



# CLOSING & WHAT *comes next*

The finish line is here — and I'll be right beside you.

Before signing, we'll do a final walk-through to make sure everything looks perfect and any agreed repairs are complete.

On closing day, bring your photo ID, cashier's check, and a little patience — there's plenty of paperwork, but I'll guide you through every page.

Once the keys are in your hand:

- Change the locks.
- Update garage codes.
- Take a deep breath — you did it!

And remember, this isn't goodbye. My clients become part of The Orzolek Team family. I'll be here for anything you need — from contractor recommendations to market updates, or when it's time to talk about your next move.

# HOME TOURING Checklist



ADDRESS: \_\_\_\_\_

DATE VISITED: \_\_\_\_\_ LISTED PRICE: \_\_\_\_\_

BEDROOMS: \_\_\_\_\_ BATHROOMS: \_\_\_\_\_ SQUARE FOOT: \_\_\_\_\_

TOTAL LOT SIZE: \_\_\_\_\_ YEAR BUILT: \_\_\_\_\_

SCHOOL DISTRICT/NEIGHBORHOOD: \_\_\_\_\_

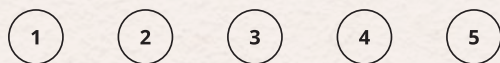
NOTES

---

---

---

## CURB APPEAL

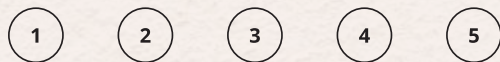


DISLIKE

NEUTRAL

LOVE

## OUTSIDE



DISLIKE

NEUTRAL

LOVE

## LOCATION

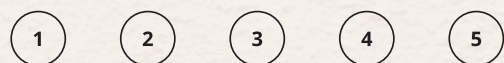


DISLIKE

NEUTRAL

LOVE

## INSIDE

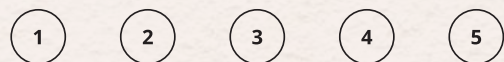


DISLIKE

NEUTRAL

LOVE

## PRICE/COST

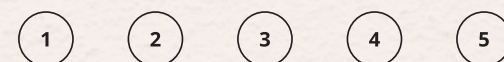


DISLIKE

NEUTRAL

LOVE

## NEIGHBORHOOD



DISLIKE

NEUTRAL

LOVE



Let's Make Your Move Simple.

Whether you're buying your first home, your forever home, or something in between — my job is to help you rise above the overwhelm and feel confident in every decision.

You don't need to know it all. You just need someone who does.  
That's where I come in.

Let's get started — together.



*Amanda Orzolek*

570-854-0488

[amanda@theorzolekteam.com](mailto:amanda@theorzolekteam.com)

[theorzolekteam.com](http://theorzolekteam.com)