



LET'S FIND

home

YOUR HOME BUYER GUIDE

MADISON NUNEMAKER REALTOR®



YOUR HOME MATTERS

I believe in going above and beyond to
provide top tier service and
exceptional client experience.

Meet Madison Nunemaker, your local expert in real estate. Lifelong resident of Camp Hill and tech-savvy professional, I go beyond transactions to build generational wealth for you. As a real estate investor, my knowledge extends to short-term and long-term rentals. Whether you're a first-time homebuyer, an investor, or searching for your dream home, I'm here for YOU! Let's create an outstanding real estate experience together, starting with a call today. I prioritize building meaningful, lasting relationships in every transaction. Your reliable contact for all things real estate - let's make your real estate goals a reality!



Madison Nunemaker
REALTOR®



717.433.3248 cell



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madisonkayrealtor@gmail.com

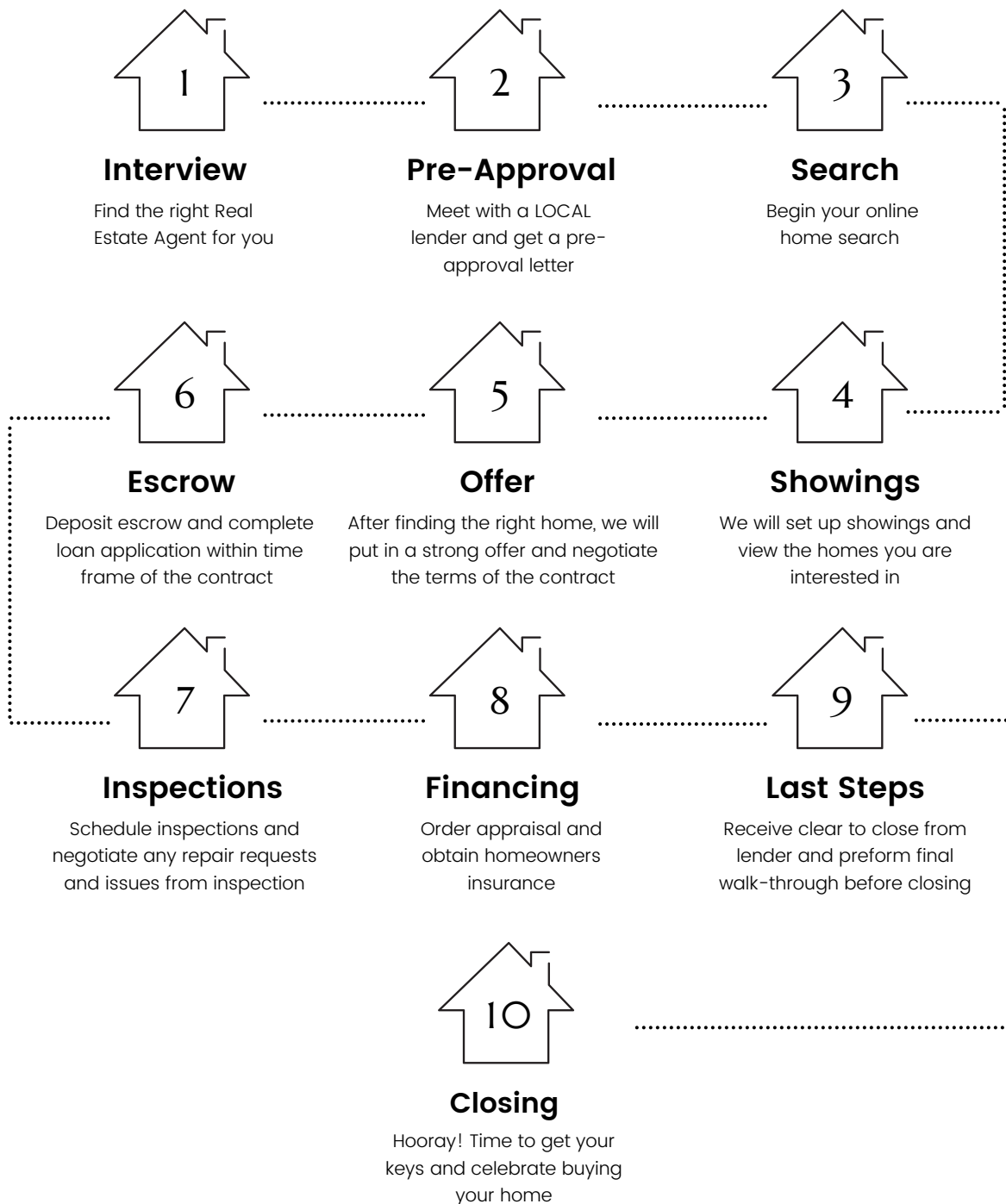


2040 Good Hope Road | Enola, PA 17025

FINDING YOUR HOME

Proven Home Buying Roadmap

THE BUYER ROADMAP OVERVIEW



KEEPING IT SIMPLE

The Home Buying Timeline

OUR SIGNATURE PROCESS

Step One

Meet with a Professional

Before you even begin the home buying process, I suggest that you sit down with a lender and get pre-approved. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able to afford. Be sure to get a pre-approval letter before leaving.

Step Two

Pre-Approval

After you have met with your lender, we can sit down and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

Step Three

Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria for your home. From there, I will schedule showings and we will go view the homes that you are interested in.

Step Four

Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit in a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc.

Step Five

Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

Step Six

Escrow

You will deposit to agreed upon earnest money. You will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

Step Seven

Final Details

The mortgage lender will typically order an appraisal to determine the value of the home. I will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come back low in value.

Step Eight

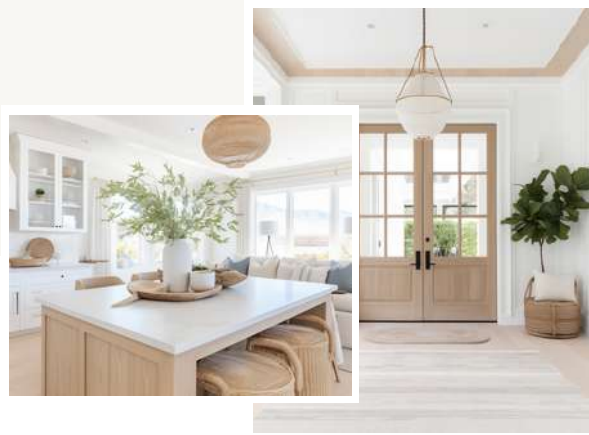
The Closing

After your loan has been processed you will receive the clear to close from your lender. We will perform the final walk-through before closing. After you sign the documents, it's time to celebrate because your home purchase is now complete!



As a Top Producer at KW of Central PA, I rank among the best in a brokerage of 250+ agents. My success is built on strategic pricing, expert negotiation, and market expertise, ensuring my buyers secure the best deals in any market. I specialize in helping buyers navigate the process with confidence, leveraging cutting edge strategies, deep market knowledge, and a hands on approach to make home buying seamless and stress free!

When you work with me, you're working with a top tier agent who knows what it takes to find the right home at the best value.



FINANCES

Finding Your Perfect Home

Before you officially begin your home search, I always recommend to begin with talking to a LOCAL lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

✓ What is the best type of loan for me?

✓ Do I qualify for any special discounts or loan programs?

✓ What interest rate can you offer?

✓ When can you lock in my rate?

✓ What fees can I expect from you?

✓ What are my estimated closing costs?

TALKING TO YOUR LENDER

PART 2: FINANCES

Finding Your Perfect Home



There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- List of Monthly Debt

The Value of a Buyer's Agent



Exclusive Representation for Your Interests

Unlike working with a listing agent who serves the seller's interests, a buyer's agent is exclusively representing to you. They ensure your needs and preferences are top priority, offering unbiased advice and support throughout the buying process.

Access to Off-Market Listings

The homes you see listed for sale on Zillow don't paint a complete picture of all available inventory. Leveraging their network, your agent can access properties that are selling off-market. This access can be crucial in finding your dream home in competitive markets.

In-Depth Market Insight

Buyer's agents offer specialized knowledge of the local real estate market, from pricing trends to neighborhood dynamics. This insight is invaluable for making educated decisions, presenting strong offers and spotting hidden gems.

Skilled Negotiation

Having a seasoned negotiator on your side can save you thousands. Buyer's agents negotiate not just on price, but on terms and conditions that best serve your interests.

Coordination of the Buying Process

From arranging viewings to coordinating inspections and navigating closing procedures, your agent handles the logistics. This coordination is essential for a smooth journey from house hunting to grabbing your new keys.

Insider Advice on Property Potential and Pitfalls

A buyer's agent looks beyond the surface, advising you on the potential or pitfalls of properties. They help you see the full picture, including aspects like future resale value and necessary repairs.

Finding Off-Market Opportunities for You



Most agents rely solely on the MLS, but I take a proactive approach to uncover hidden opportunities that fit your needs. I go beyond traditional methods to expand your options and increase your chances of securing the perfect home.

Networking with Agents & Investors

I leverage my relationships with other agents and investors to find homes before they ever hit the market.

Direct Outreach to Homeowners

I personally reach out to homeowners in your desired area to identify potential sellers who may not have listed yet.

Personalized "Buyer Need" Letters

I craft and send targeted letters to homeowners, letting them know I have a motivated buyer—YOU—looking for a home like theirs.

With these strategies, I provide you with exclusive access to properties that others may never even see.

YOUR PERSONAL PREFERENCES

BUYER'S QUESTIONNAIRE: PLEASE COMPLETE THE GOOGLE FORM YOU SHOULD HAVE RECEIVED

We're committed to finding your dream home efficiently and effectively. Instead of overwhelming you with 50 properties after asking just 5 questions, our approach is different. By answering our detailed 25-question buyer questionnaire, you empower us to present you with 5 truly remarkable homes, tailored to your unique preferences. Whether on the market or exclusive off-market finds, your thoughtful responses pave the way for a more targeted and satisfying home search! Thank you!

Madison Nunemaker with Keller Williams of Central PA

[Sign in to Google](#) to save your progress. [Learn more](#)

* Indicates required question

Email *

Your email

Name *

Your answer



What is your budget for purchasing a home?

DIDN'T RECIEVE THIS LINK??? TEXT ME!! 717-433-3248

88 Things That Could Go Wrong During Your Transaction

The Buyer/Borrower

1. Does not tell the truth on loan application.
2. Has a recent late payment on credit report.
3. Finds out about additional debt.
4. Borrower loses job.
5. Co-borrower loses job.
6. Income verification lower than what was stated on loan application.
7. Overtime income not allowed by underwriter for qualifying.
8. Applicant makes large purchase on credit before closing.
9. Illness, injury, divorce or other financial setback during escrow.
10. Lacks motivation.
11. Gift donor changes mind.
12. Cannot locate divorce decree.
13. Cannot locate petition or discharge of bankruptcy.
14. Cannot locate tax returns.
15. Cannot locate bank statements.
16. Difficulty in obtaining verification of rent.
17. Interest rate increases and borrower no longer qualifies.
18. Loan program changes with higher rates, points and fees.
19. Child support not disclosed on application.
20. Bankruptcy within the last two years.
21. Mortgage payment is double the previous housing payment.
22. Borrower/co-borrower does not have a steady two-year employment history.
23. Borrower brings in handwritten pay stubs.
24. Borrower switches to a new job with a probation period.
25. Borrower switches from job with salary to 100% commission income.
26. Borrower/co-borrower/seller dies.
27. Buyer is too picky about property in the price range they can afford.
28. Buyer feels the house is misrepresented.
29. Veterans DD214 form not available.
30. Buyer comes up short of money at closing.
31. Buyer does not properly "paper trail" additional money that comes from gifts, loans, etc.
32. Buyer does not bring cashier's check to Title Company for closing costs and down payment.

The Seller

33. Loses motivation to sell (job transfer does not go through, reconciles marriage, etc.).
34. Cannot find suitable replacement property.
35. Will not allow appraiser inside home.
36. Will not allow inspectors inside home in a timely manner.
37. Removes property from the premises that the buyer believed was included.
38. Cannot clear up liens – is short on cash to close.
39. Did not own 100% of property as previously disclosed.
40. Encounters problems in getting partners' signatures.
41. Leaves town without giving anyone Power of Attorney.
42. Delays the projected move-out date.
43. Did not complete the repairs agreed to in contract.
44. Seller's home goes into foreclosure during escrow.
45. Misrepresents information about home and neighborhood.
46. Does not disclose all hidden or unknown defects and they are subsequently discovered.

The Real Estate Agent(s)

47. Has no client control over buyers or sellers.
48. Delays access to property for inspection and appraisals.
49. Does not get completed paperwork to the Lender in time.
50. Inexperienced in this type of transaction.
51. Takes unexpected time off during transaction and cannot be reached.
52. Misleads other parties to the transaction – has huge ego.
53. Does not do sufficient homework on their clients or the property and wastes everyone's time.

The Lender(s)

54. Does not properly pre-qualify the borrower.
55. Wants property repaired prior to closing.
56. The market raises rates, points or costs.
57. Borrower does not qualify because of a late addition of information.
58. Requires a last-minute second appraisal or other documents.
59. Loses a form or misplaces entire file.
60. Does not simultaneously ask for all needed information.

61. Does not fund loan in time for close.

The Property

62. County will not approve septic system or well.
63. Termite report reveals substantial damage and seller is not willing to fix.
64. Home was misrepresented as to size and condition.
65. Home is destroyed prior to closing.
66. Home is not structurally sound.
67. Home is uninsurable for homeowner's insurance.
68. Property is incorrectly zoned.
69. Portion of home sits on neighbor's property.
70. Unique home and comparable properties for appraisal are difficult to find.

The Escrow/Title Company

71. Fails to notify lender/agents of unsigned or unreturned documents.
72. Fails to obtain information from beneficiaries, lien holders, insurance companies or Lenders in a timely manner.
73. Allows the principals to leave town without getting all necessary signatures.
74. Loses or incorrectly prepares paperwork.
75. Does not relay valuable information quickly enough.
76. Does not coordinate well so that many items can be done simultaneously.
77. Does not bend the rules on small problems.
78. Finds liens or other title problems at the last minute.

The Appraiser

79. Is not local and misunderstands the market.
80. Is too busy to complete the appraisal on schedule.
81. No comparable sales are available.
82. Is not on the Lender's "approved list."
83. Makes important mistakes on appraisal and brings in value too low.
84. Lender requires a second or "review" appraisal

Inspectors

85. Pest inspector not available when needed.
86. Pest inspector too picky about condition of property.
87. Home inspector not available when needed.
88. Inspection reports alarms buyer and sale is cancelled.

Exclusive PA Representation:
Hire Me for Unwavering Commitment to Your Best Interests

BUYER (TENANT) AGENCY CONTRACT

BAC

This form recommended and approved for, but not restricted to use by, the members of the Pennsylvania Association of Realtors® (PAR).

Note: The terms "buyer," "seller," "agreement of sale," and "purchase" also will be construed to mean "tenant," "landlord," "lease," and "rent," respectively, throughout this agreement.

| | |
|---|--|
| 1 Broker (Company) _____ 2 _____ 3 Company License # _____ 4 Company Address _____ 5 _____ 6 Company Phone _____ | Licensee(s) (Name) _____ State License # _____ Direct Phone(s) _____ Cell Phone(s) _____ Licensee Fax _____ Email _____ |
|---|--|

7 **BUYER** _____

8 _____
9 **BUYER'S MAILING ADDRESS** _____

10 _____
11 **PHONE** _____ **FAX** _____

12 **E-MAIL** _____

13 Buyer understands that this Buyer Agency Contract is between Broker and Buyer.

14 Does Buyer have a Buyer Agency Contract with another Broker? ☐ Yes ☐ No

15 If yes, explain: _____

16 **1. STARTING & ENDING DATES OF BUYER AGENCY CONTRACT (ALSO CALLED "TERM")**

17 (A) No Association of REALTORS® has set or recommended the term of this Contract. Broker/Licensee and Buyer have discussed and
18 agreed upon the length or term of this Contract. Broker may be paid a fee that is a percentage of the purchase price. Even though
19 Broker's Fee, or a portion of it, may be paid by seller or listing broker, Broker will continue to represent the interests of Buyer.

20 (B) This Contract applies to any property that Buyer chooses to purchase during the term of this Contract. Buyer will not enter into
21 a Buyer Agency Contract with another broker/licensee that begins before the Ending Date of this Contract.

22 **Starting Date:** This Contract starts when signed by Buyer and Broker, unless otherwise stated here: _____

23 **Ending Date:** This Contract ends at 11:59 PM on _____, or before if Buyer and Broker agree. The Ending Date
24 of this Contract may not be extended without the written consent of Buyer.

25 (C) If Buyer is negotiating or has entered into an Agreement of Sale, this Contract ends upon settlement.

26 _____
27 **2. BROKER'S FEE**

28 (A) No Association of REALTORS® has set or recommended Broker's fee. Broker and Buyer have negotiated the fee Broker will
29 receive for exercising professional knowledge and skills in locating and assisting Buyer in the acquisition of real property which
30 is available and suitable for Buyer.

31 (B) Broker's Fee, paid by Buyer to Broker, is as follows:

32 1. In a purchase transaction:
33 a. with a seller represented by a real estate broker the fee is **3** % of the purchase price OR \$ _____,
34 whichever is greater, AND \$ **595**

35 b. with a seller who is **not** represented by a real estate broker the fee is _____ % of the purchase price OR _____,
36 whichever is greater, AND \$ _____

37 2. Broker's Fee in event of a lease transaction is: _____

38 3. It is Broker's policy to accept compensation offered by the listing broker. If the amount received from the listing broker is
39 less than the amount in Paragraph 2(B)(1), in a purchase transaction, or 2(B)(2), in a lease transaction, Buyer will pay Broker
40 the difference, unless seller agrees to pay the difference as a term in the agreement of sale.

41 4. \$ _____ of Broker's Fee is earned and due (non-refundable) at signing of this Buyer Agency Contract.

42 5. Other _____
43 (C) The balance of Broker's Fee is earned if Buyer enters into an agreement of sale during the term of this Contract, whether
44 brought about by Broker, Broker's Licensee(s) or by any other person, including Buyer. If Buyer defaults on the terms of
45 an agreement of sale, Broker's Fee will be paid by Buyer to Broker at that time. Buyer is advised that contacting a listing
46 broker or seller directly may compromise Broker's ability to earn compensation from a listing broker and could result in
47 Buyer's obligation to pay a fee to Broker.
48
49

50 Buyer Initials:

Broker/Licensee Initials:



OFFERS & NEGOTIATIONS

Presenting a Strong offer

Information Needed

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- ✓ Pre-approval letter
- ✓ Offer Price
- ✓ Financing Amount
- ✓ Escrow Deposit
- ✓ Closing Date
- ✓ Inspection Period
- ✓ Closing Costs



OFFERS & NEGOTIATIONS

Presenting a Strong offer

Multiple Offer Situations

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you

Escrow

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.

FINDING YOUR HOME

INSPECTION PERIOD

Before we start writing an offer, we'll need to gather some documents and discuss key details— including whether or not you'd like to have inspections

A standard home inspection typically costs \$600–\$700 and includes a comprehensive evaluation of the property, covering all major systems:

- Roof
- Foundation
- Plumbing
- Electrical
- HVAC (Heating & Cooling)
- Interior & Exterior Condition

Additional specialized inspections based on the home:

- Radon Testing
- Wood-Destroying Organism (Termites, etc.)
- Foundation Inspection
- Mold Inspection
- Lead-Based Paint Inspection

Inspection Time Period

The typical inspection period is 10 days.

Recommended Home Inspectors

I'll take care of scheduling the home inspection with a trusted inspector I highly recommend. If you'd prefer to choose your own, feel free to let me know.



FINDING YOUR HOME

BANK APPRAISAL

If you have decided to finance your new home purchase, you may need an appraisal, so the bank can verify the value of the home.

If an appraisal comes back at or above the value – you are all set to close.

If an appraisal comes back lower than purchase price, you have a few options.

- You can cover the cost of the difference between the home purchase price and appraisal.
- You can renegotiate the sales price





MY STRATEGY

PREPARING FOR CLOSING

Buying Your Home

01.

Loan Application

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period.

02.

Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

03.

Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

04.

Clear To Close

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved you loan documents and we can confirm your closing date with the title company or attorney.

ITEMS TO BRING TO CLOSING:

- ✓ **Government Issued Photo ID**
- ✓ **Certified Funds or Cashier's Check**
- ✓ Homeowner's Insurance Certificate
- ✓ Personal Checkbook (Just In Case) :)

Get your keys and celebrate buying your home



CLIENT LOVE!



Brenda Horting

1 review • 0 photos



★★★★★ 23 weeks ago

Thank you Madison for all you did to sell our home of 25 years within 2 weeks! Selling a cherished home requires a lot of emotional and physical strength. Thank you for supporting us through our journey. We are blessed to have you as our realtor. Eric & Brenda 😊



Avary Sassaman

1 review • 0 photos



★★★★★ 18 weeks ago

10/10!! Madison is the definition of going above and beyond. She coached me through every step of the process for buying my first home, tackled the most unconventional financing options, took phone calls and texts round the clock, provided recommendations, and assisted me with contractors, all with professionalism, energy, and finesse. If you want someone who will make you feel like a priority and lessen the anxiety of a process that is undoubtedly fatiguing, then you want Madison on your team!



Emma Alexander

1 review • 0 photos



★★★★★ 26 weeks ago

Maddie fought so hard for my husband and I through some bumpy transitions, contracts and details! We came out on the other side with the house we wanted at a price we couldn't believe! She was positive, easy to contact, connect to, and intentional about what we were wanting for our future family home. Work with her if you want to be heard, protected, and get that house you dreamed of!



peter Faragalla

2 reviews • 0 photos



★★★★★ 22 weeks ago

Madison was an awesome to work with and literally she knows what to expect. Very talented person and on time with everything. She will help you get the house you want with a good deal price. She did a FANTASTIC job. she went above and beyond to make my home selling process as stress free as possible. she was always Very Informative and kept me updated. Therefore I knew what to expect.

Thank you Madison for helping me buying my first house 😊



Your Home Matters

Thank you for choosing me to help you in the task of purchasing your home. I look forward to working with you to help you achieve all of your real estate goals.

Madison Nunemaker

REALTOR®



717.433.3248 cell



717.761.4300 office



madisonkayrealtor@gmail.com



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