



Your Guide to Homeownership

Everything you need to
know about buying a home.



Kathryn Schenk

katie@properly-properties.com

+1 (440) 360-9563

www.properly-properties.com

kw GREATER
METROPOLITAN
KELLERWILLIAMS.

Welcome — I'm so glad you're here.

Whether you're buying, selling, or simply exploring your options, real estate decisions carry weight. They shape the next chapter of your life, your finances, and your sense of home. My role is to make that process clear, manageable, and properly supported from the very first conversation.

As a **Realtor®** with **Keller Williams Greater Metropolitan**, I bring a combination of deep practical experience and high-level industry insight that's rare to find in one person. Before becoming an agent, I started at the ground level as a Transaction Coordinator – managing timelines, reviewing documents, troubleshooting contracts, and helping shepherd **more than 380 successful closings in my first two and a half years**. That foundation gave me a fluency in contracts, disclosures, deadlines, and compliance that serves my buyers every single day.

I've also been instrumental in launching two real estate brokerages, which means I understand this industry from the top down as well as the inside out. From operations to negotiations, from legal



requirements to local customs, I know how this business works – and I use that knowledge to anticipate issues before they surface, protect your interests, and keep your transaction moving forward smoothly.

As an agent, I've negotiated delicate contingencies, navigated complex appraisal scenarios, and worked through a wide range of buying situations with a calm, solutions-focused approach. You'll always have a steady, knowledgeable advocate at your side – someone who **handles details precisely and communicates clearly**, so every step feels manageable.

One of the quiet advantages I bring is a strong professional reputation and cooperative relationships across brokerages throughout Northeast Ohio. Whether I'm representing a buyer submitting an offer or a seller evaluating one, that reputation matters.

- For buyers, clean contracts, professional communication, and smooth cooperation often mean stronger consideration in multiple-offer situations.
- For sellers, my relationships with local agents and understanding of how different brokerages operate help negotiations progress efficiently and respectfully.

What you can always expect from me:

- Clear expectations and honest timelines
- Prompt, proactive communication
- Expert handling of every contract and document
- Strategic negotiation grounded in data and experience
- Thorough guidance through POS requirements, tax projections, and cash-to-close estimates
- A seamless, step-by-step experience from our first conversation to the moment you receive your keys

You'll also have access to my trusted network – from **preferred lenders**, to the exceptional team at **Ohio Real Title**, to inspectors, contractors, and staging professionals who help ensure every transaction is well-rounded and well-executed.

Whether you're preparing to list, searching for your next property, or planning ahead for a future move, this guide will help you understand what to expect, how the process works in Greater Cleveland, and how we'll work together to achieve your goals – properly.

Looking forward to working with you!

*Cheers,
Katie*

Katie Schenk
Realtor®
Keller Williams Greater Metropolitan

(440) 360-956
katie@properly-properties.com



How Buying a Home Works

1. Partner with an agent

- Share what you're looking for in a home - and what you don't want
- Complete required paperwork
- Discuss timelines and showing strategies
- Share your minimum and maximum budgets - as well as where you'd be most comfortable

2. Get pre-approved for a loan

- Learn about the different loan products available to you - as well as special loan programs for first-time home buyers, first responders, and military veterans
- Understand what you can afford
- Get an idea of your monthly mortgage payment
- Understand your debt ratio
- Learn about your estimated loan costs - and the cash needed to close
- Consider future tax implications
- Obtain a pre-approval letter

Looking for a lender? Keep reading!

3. Find your new home

- Over 50% of homebuyers start their search and find their homes online*
- In addition to agent alerts, feel free to set up your own on your favorite platforms
- Visit open houses in your target neighborhood - or your own
- Schedule showings and home tours
- The more properties you see, the more likely you'll find one you love
- Don't worry that you're wasting agent time - you're not!

4. Make your offer and negotiate the terms

- Strong offers aren't just about the purchase price - expect a few questions from your agent about where you might be flexible
- Review contract terms before signing the offer
- Responses can take time, but your agent will follow up with the listing agent and you frequently
- Sellers can accept, reject or counter offers

*National Association of REALTORS® 2024 Profile of Home Buyers and Sellers

THE BUYING PROCESS

5. Under contract

- Look out for emails from your agent and transaction coordinator, as well as the lender and title team
- Pay your Earnest Money Deposit (EMD) according to the terms of the contract
- Submit your formal loan application
- Shop for home insurance and send proof to your lender
- Schedule home inspection and negotiate repairs
- Order and pay for an appraisal
- Complete any paperwork requested by title, lender or agent - if you have questions, ask *before* signing
- Clear any additional contingencies, such as city POS requirements
- Prepare funds for closing
- Stay in close contact with your agent, lender, and title company

6. Before you close

- Set up your utilities to be activated or transferred
- Change your address through USPS, your bank, and other instances
- Reserve a moving company and set a moving date
- When the lender is ready, a clear-to-close (C2C) will be issued and you'll sign the lender's closing disclosure
- Schedule the final property walk-through

7. Preparing for closing

- Title will call to schedule your signing - plan to sign in the morning if you can for the best chance to get the keys that day
- Your agent will review the ALTA/HUD statement before title confirms the amount needed to close
- Confirm wire details over the phone with title before wiring funds - or head to the bank for a certified check for closing amounts under payment \$10K
- Bring your ID to the signing, as well as the closing check, or proof of wire payment

8. Before you get the keys

- Your lender will disburse funds to title after they receive copies of your signed documents
- When title has all the funds and executed documents, they will prepare to "fund and file" (disburse escrowed monies and file the deed with the county)
- Once funded and filed, it's time to get your keys and celebrate!

Stay in touch with me, title and lender for current or future recommendations in regard to your new home.

Before I can open a door

Paperwork may not be glamorous, but it protects you. And before I can legally open a door for you, there are a few legally-mandated documents for you to sign.

Yep, legally.

So let's take a look at what's required, and when.

CG2A

The **Consumer Guide to Agency** is a federally-mandated **DISCLOSURE**. It outlines the agency's brokerage offers, and must be presented to potential clients on the first substantive meeting (now). Agents are required to have it signed, even though it is NOT a binding agreement. *As a note, I will not work as a dual agent, even though my brokerage allows it.*

BAA

The **Buyer Agency Agreement** is mandated on multiple levels, and is the **AGREEMENT** between the buyer and the agent, on behalf of the brokerage. Critically, it outlines commissions, duration of the agreement and the duties of the parties. Legally, I cannot open a door for you without having this executed first.

ORT ABA

The Ohio Real Title **Affiliated Business Arrangement** document is a **DISCLOSURE** required by RESPA. Whether we work with ORT (which I don't receive additional compensation for), I must disclose that I (and KWGM) own shares in the company. And, with ORT, we have a dedicated team to work with.

FYP

The **For Your Protection - Get a Home Inspection** document isn't quite a disclosure, but we treat it as such. Essentially, it outlines the benefits of securing a home inspection - and that it is your responsibility to organize one if you want it. Inspections are contingencies in a contract, and aren't automatic.

EPA

The **EPA's Protect Your Family From Lead In Your Home** is a federally-mandated **DISCLOSURE**. Lead paint causes serious health problems, and was commonly used in NEOH. I am required to present you with this document if you are even interested in homes built before 1978. Let me know if you have questions about lead in the home.

PA

A **Pre-Approval** for a home loan isn't always required before showings. However, some listing agents will not approve showings without one. And, practically speaking, we can't submit a viable offer to purchase without one. So if you do fall in love with a property, my hands are tied without a pre-approval or proof of funds if you're paying cash.

Understanding commissions

In August 2024, new laws went into effect as a result of what the industry commonly calls the NAR Settlement.* The two primary elements are:

- Buying agents must have an executed buyer agreement before a buyer can tour a home.
- Offers of compensation for buying agents are prohibited on the MLS.

*www.nar.realtor/newsroom/national-association-of-realtors-provides-final-reminder-of-august-17-nar-practice-change-implementation



More buyers are being asked to pay their agent's commission.

Brokerage commissions are always negotiable between the parties. A few sellers do not offer to pay buying agent commissions - or to only pay a portion of it.

Our Buyer Representation Agreement spells out the max commission I may earn while working with you.

- If the seller agrees to pay that, great!
- If not, then the buyer is responsible for payment.

Although I cannot work for free, my commission should never stand in the way of you getting into a home you love.

- Remember, what is on the agreement is the **max** I can earn - we can negotiate it if the time comes.

Choosing the Right Home Lender

Suggested Lender Options

- **Mortgage Brokers:** Work with multiple lenders to find the best loan for you.
- **Banks:** Often provide strong customer service and various loan types.
- **Credit Unions:** Usually have competitive rates and personalized service.

1. Compare Loan Options and Rates

Check rates for different loan types (conventional, FHA, VA).

Tip: Get quotes from multiple lenders to compare.

2. Review Fees and Closing Costs

Lenders vary in fees; review total costs, not just interest rates.

Tip: Ask about all fees to avoid surprises at closing.

3. Evaluate Customer Service

A responsive lender can simplify the process.

Tip: Look at reviews and ask questions about response times.

4. Know the Difference: Pre-Approval vs. Pre-Qualification

Pre-approval is a deeper check and shows sellers you're ready.

Tip: Get pre-approved if you're actively searching.

5. Check for Rate Lock Options

Locking a rate protects you from changes during closing.

Tip: Confirm how long the rate lock lasts and any fees.

6. Look at the Lender's Reputation

A lender's track record matters - research online reviews.

Tip: Ask friends or family for recommendations.

My Recommended Lenders

Please feel free to reach out and talk to any of the lenders that I know and trust. And find more information on their services over the following pages.

Lenders



Steven Greenwald | NMLS# 1907235

Synergy One Lending, Inc.

sgreenwald@s1l.com

(330) 807-4337

s1l.com/loanofficer/steven-greenwald



Christopher Bullock | NMLS# 2028044

CrossCountry Mortgage, LLC

christopher.bullock@ccm.com

(440) 587-0044

crosscountrymortgage.com/solon-oh-2104/christopher-bullock



David Goldberg | NMLS# 728872

Keller Home Loans

dgoldberg@kwlends.com

(216) 496-9483

kwlends.com/loan-officer/dgoldberg

How much cash is needed to close?

The amount of cash you need to close, is dependent on numerous variables. Indeed, it's not until after the clear to close that you will know exactly how much to bring to closing. But your lender will be able to provide you with an estimated range, when we have some details such as an address and offer price.

In general, you can estimate closing costs (which include loan and title fees) as 3-5% of the purchase price. This is in addition to the down payment required.

Let's say, for example, that you want to purchase a **\$250,000 home in Cleveland Heights**, and your loan requires a 3% **down payment (\$7500)**. You could expect to pay an additional **\$7500-12,500 in closing costs**. Except, that figure changes greatly depending on when you close, and whether the property taxes have been paid.

Closing in Mar, 1st taxes paid



Closing in Jan, no taxes paid



This doesn't mean the best month to close is January. Nor are these figures accurate - they're a representation - for a start, home insurance costs are not included. You could not budget to have just \$3410 to close, but it also means that you're not necessarily looking at \$20K. It's something we look at together, with your lender so we know what kind of an offer we can make.

DISCLAIMER: Calculator is provided for illustrative purposes only. The title agency or TitleCapture make no guarantee or other assurance concerning the accuracy or completeness of information produced by the calculator or the applicability of the data input to your particular situation. Calculator and the data and information produced by it are provided "AS IS" without representation or warranty of any kind. User assumes the risk that data and/or calculation errors may occur. To ensure that all figures and calculations are correct and relevant to your situation, we encourage you to contact an escrow officer to discuss your specific title insurance needs and to verify all costs and fees prior to closing. Powered by TitleCapture.com.

Seller Credits and Taxes



In some instances, your lender may require seller credits - an amount from the seller to the buyer at closing which can be put towards closing costs, points or pre-pays.

Even if your loan officer doesn't specify a need for credits, they can make it easier for buyers who may be tight on cash to close.

Example: If the asking price is \$200K, and you would like \$6K in seller credits, we would offer \$206K, with \$6 credits towards closing costs.

Seller Credit Considerations:

- The property must appraise at the higher price point, and there may not be supporting comps.
- Your loan determines the max credits you can receive. If the max is reached in the initial contract, we cannot negotiate for additional credits as a result of the inspection.
- When the county reassesses value, they will look at the sale price and determine your tax value accordingly. And, keep in mind that many properties have a lower county-assessed market value than current asking price already.

 CURRENT ASSESSMENT		 FUTURE ASSESSMENT	
\$232,600	Market Value	\$280,000	
\$81,410	Assessed Value	\$98,000	
\$6791.92	Annual Tax*	\$8176	

**2.92% tax as a percentage of market (reflective of Cleveland Heights), excluding assessments*

We search smarter to find your perfect home

Once upon a time, buyers were more reliant on real estate agents to help them find prospective homes - or even to determine whether three or four bedrooms would make more sense.

Things are different today. Buyers rely on their agents to develop winning offers, navigate tricky contingencies, understand contracts in and out, and cut through the plethora of information and mis-information available.

Over 50% of buyers find their house online.



Online

When we begin working together, I will set up property alerts that match your criteria. You'll receive messages as new properties enter the market. But of course, many of my buyers continue to search through sites like Zillow and Realtor.com on their own. And, I encourage you to do so. It doesn't hurt my feelings if you find your home first; my expertise comes in once it has been found.

Quick tip: If your price range is \$300-320K, open your search at the \$295K. A lot of agents work use the 9 psychology and price properties at the end \$299K instead of \$300,000. And you don't want to miss out of an amazing property because it was priced \$1K less than your search range.



Open Houses

I encourage you to visit open houses in your target area (or your own neighborhood). They are a great way to see what's available. I'm more than happy to go with you, or you can pop into these on your own. Whatever works for you.



Scheduled Showings

As long as a property is available for private showings, I encourage it - even if you went to the open house, or if you're not sure it's right for you. I'll take each request on a case-by-case basis - scheduling several in a row when it makes sense and rushing to the soonest possible showing for properties that may move quickly.

Understanding Point of Sale

In Northeast Ohio, some cities mandate their own inspections before a property can transfer to a new owner.

What are POS inspections?

Some - far from all - cities require Point of Sale Inspections to ensure a property is up to code before a new owner takes possession, or that they are aware of violations.

What is the POS process?

Sellers begin the process by lodging an application with the city, typically paying a small fee. The city sends an inspector to the property, and compiles a report.

What happens if there are violations?

Sellers have a few options:

- Correct the violations
- Ask the buyer to assume the violations
- A combination of these options

We'll discuss this in depth, if you find yourself in this situation.

How do you know if there is POS?

If you're looking in cities with POS requirements, I'll provide more information then, as every city (and property) handles POS differently.



What you need to know about HOAs



IHOAs exist to maintain shared spaces, protect property values, and ensure a consistent look and feel across the community. While this can add convenience and stability, it also means agreeing to certain rules, fees, and restrictions.

What HOA fees typically cover:

- **Exterior maintenance:** Common-area landscaping, snow removal, lawn care, and sometimes exterior building maintenance.
- **Community amenities:** Pools, gyms, clubhouses, walking trails, and playgrounds.
- **Utilities or services:** Trash pickup, water, or even cable/internet.
- **Reserve funds:** Savings for future repairs or improvements such as roof or paving replacements.
- **Insurance:** Coverage for shared spaces or the building's exterior in condos or townhomes.

How fees are structured:

- Costs vary widely, from a few hundred dollars per year in single-family subdivisions to several hundred dollars per month in condo developments with amenities.
- Buyers should always review the HOA's budget and financial statements to gauge stability and anticipate future assessments.

Rules and restrictions to know:

- HOAs often regulate paint colors, landscaping, exterior modifications, parking, and pets.
- Some prohibit short-term rentals or limit leasing altogether.
- Violations can result in fines or legal action, so it's best to know the rules before you buy.

When you find a home within an HOA, I'll ensure you receive the covenants, conditions, and restrictions (CC&Rs) along with the bylaws and recent meeting minutes so you can understand exactly how the community operates, before you sign on the dotted line.

Property disclosures

You want to know as much as you can about a property before writing an offer. Here's what you can expect.

RPD

Residential Property Disclosure

This document is mandated by the state of Ohio for most properties (there are a few exceptions). Sellers are required to complete it to the best of their knowledge. It's usually available to agents on the MLS.

LBPD

Lead-Based Paint Disclosure

The lead-paint disclosure is required by the federal government for all properties built before 1978. Many homeowners do not know if their property has lead paint, and the onus is on you to uncover it if you want to know.

MORE

POS Reports, HW Offers, Inspections, Home FAQs

Often, but not always, POS reports (or at least the current status) is available, along with any pre-listing inspection reports. I can also see if a home warranty is offered. And sometimes, we're also provided with a list of property updates.

Important

While the seller is required to disclose any known conditions about a property, the onus is on the buyer to do their due diligence. POS inspections, for example, do not cover the same elements as a general home inspection. And property disclosures are dependent on seller knowledge, not a physical test of systems.

Do you want a home warranty?

Some sellers will offer a home warranty to buyers. These plans help cover appliances and systems, which can be very useful during the first year of home ownership. We can also ask the seller to pay this expense, though this is negotiable.



BASE PRICE

\$499

Single Family Home
w/\$100 Deductible

I work with America’s Preferred Home Warranty. Although I do not have shares in their company, and there is no RESPA requirement for me to disclose this, I do receive a referral fee from them if you purchase a home warranty from APHW.

Of course, if you do want a home warranty, I encourage you to choose whichever provider you want to work with.

☐ BUYER Coverage Plans***

COVERAGE ITEMS (Standard)	
Airlic and Exhaust Fans	+
Built-In Dishwasher	+
Built-In Microwave	+
Built-In Oven	+
Central Air Conditioning	+
Central Vacuum	+
Duct Work	+
Concealed Plumbing or Electrical	+
Electrical System	+
Exterior Water and Sewer Line	+
Free Standing Range/Cooktop	+
Garage Door Opener	+
Garbage Disposal	+
Heating System	+
Heating & Cooling Combination System	+
Instant Hot Water Dispenser	+
Hotel Benefits	+
Humidifier	+
Kitchen Refrigerator	+
Permanently Installed Primary Sump Pump	+
Plumbing	+
Roof Leak Repair	+
Septic System	+
Washer and Dryer	+
Water Heater	+
Water Well Pump	+

BUYER PREFERRED UPGRADE (Optional)* \$199	
Built-in Dishwasher (Adds): <i>Racks, Baskets and Rollers</i>	+
Built-in Microwave (Adds): <i>Interior Lining, Glass Door, Clocks and Shelves</i>	+
Central Air (Adds): <i>Refrigerant Recovery, Cost of Crane, Registers and Grills</i>	+
Central Heat (Adds): <i>Registers, Grills and Heat Lamps</i>	+
Garage Door Opener (Adds): <i>Hinges, Springs, Keypads and Remote Transmitters</i>	+
Refrigerator (Adds): <i>Refrigerant Recharge, Control Board, Ice Maker and Ice/Beverage Dispenser</i>	+
Special Electrical Package (Adds): <i>Ceiling Fan, Fire/Burglar Alarm, Lighting Fixtures, Doorbell</i>	+
Toilets (Adds): <i>Replaced With Like Quality</i>	+
Oven/Range (Adds): <i>Interior Lining, Clocks, Rotisseries, Racks, Handles, Knobs and Dials</i>	+
Water Heater (Adds): <i>Chemical, Mineral Deposits, and Sediment Buildup</i>	+
\$250 toward Code Violations	+

Buyer's Premier Coverage Plan (Page 5)

26 Standard Coverage Items

11 Buyer Preferred Upgrade Items

\$50 Deductible (One Year)

Identity Theft Protection

Single Family Home: \$825

Condo/Townhouse: \$760

Home Entertainment & Technology Plan

A one-year plan covering your home electronics with a \$75 deductible

\$199 (See page 7 for details)



Earnest Money deposits

Earnest money is a deposit toward your home's purchase price, held securely in escrow shortly after your offer is accepted. It signals your serious intent to follow through with the purchase - essentially saying, "I'm committed". In most cases, this deposit is fully refundable if the contract is terminated under agreed-upon contingencies.

Once all contract conditions are met and we're ready to close, your earnest money is credited toward your purchase price, reducing what you'll need to bring to the closing table.

In Northeast Ohio, earnest money typically amounts to **\$1,000 or 1% of the purchase price - whichever is higher**. While offering more can help strengthen your offer in a competitive situation, it isn't always required.

Timing is crucial

Your earnest money must be submitted within the timeframe specified in your purchase agreement. With my **Keller Williams Greater Metropolitan** purchase agreement, you have four days to make the deposit, though we can alter this according to conditions or contingencies as needed.

Payment methods depend on the title and escrow company. Some prefer checks or wire transfers, while others (including our preferred partners) offer a secure online payment portal for a seamless process. Once your offer is accepted, we'll connect you directly with your title and escrow team to handle everything smoothly.

Crafting a strong offer

When it's time to make an offer, strategy matters just as much as enthusiasm. The right offer isn't only about price - it's about understanding the seller's goals, your own priorities, and how to create a clean, confident proposal that earns attention.

Step 1: Determine your numbers

Decide on the highest purchase price you're truly comfortable paying, factoring in any possible seller credits toward closing costs. We'll also discuss whether offering above list price, or including an escalation clause, makes sense for the situation.

Step 2: Confirm your earnest money

A deposit of typically \$1,000 or 1% of the purchase price shows good faith. A higher amount can strengthen your position - but we'll balance that with your comfort level and liquidity.

Step 3: Set your terms and contingencies

Together, we'll define terms for inspection, appraisal, and financing that protect you while keeping your offer appealing. We'll also review title company preferences, any Point of Sale (POS) or HOA requirements, and whether you'd like to request a home warranty.

Step 4: Review known seller priorities

If we know the seller values speed, simplicity, or a specific term (like a rent-back or particular title company), we'll reflect that in your offer.

Step 5: Clarify commissions and costs

We'll confirm who's covering broker commissions, closing fees, and other shared costs so there are no surprises.

Step 6: Submit and negotiate

Once your offer is submitted, the seller can accept, reject, or counter. We'll review their response quickly and adjust terms as needed to keep your position strong.

Opening escrow

Once we have an accepted offer, my **Transaction Coordinator, Oscar Brimelow** will organize the file and send through coordination emails, connecting all the parties together and outlining the next steps.



Oscar Brimelow

Transaction Coordinator extraordinaire. Ensures files are complete and deadlines are met. You'll receive several emails from him over the course of a transaction.

oscar@AskOsc.com

Working with your title team

You'll be introduced to your title team over email. And, over the next few days, they will send you instructions for Earnest Money payment.

They will also email you title paperwork to be completed and returned. This paperwork covers Closing Protection Coverage, as well as other forms asking for your social security number, marital status, etc. This is a normal part of the closing process. **Please complete and return this paperwork to the title company as soon as possible** to ensure there are no delays. If you have any questions regarding this paperwork, please contact the title company directly.

Important Notice

Never trust wiring instructions sent via email. Cyber criminals are hacking email accounts and sending emails with fake wiring instructions. These emails are convincing and sophisticated. Always independently confirm wiring instructions in person or via a telephone call to a trusted and verified phone number. Never wire money without double-checking with the title company that the wiring instructions are correct. I will NEVER forward you wiring instructions, nor will I verify their accuracy. Please keep in mind that, once you send a wire, you can never get the money back.

Coordinating home inspections



The Purchase Agreement outlines the inspection contingency - both the inspections selected and the deadlines for completing them. At a minimum, a general home inspection is recommended, and you can choose any inspector you prefer, whether they are on this list or not.

Trusted Inspectors

Detailed Home Inspections

(440) 724-3198

detailedhomeinspectionsclevelandohio.com

PRC Home Inspections

(234) 212-9200

prcohio.com

Tri-County Inspections

(440) 653-1947

tri-countyinspections.com

Negotiating the ROC

The Removal of Contingencies (ROC) is a document issued by the buyer to the seller after inspections. In short, it is an acceptance of the condition of the property as is - or a request for repairs or credits in lieu of those repairs.

- Every inspection is comprehensive, and it is unrealistic to believe that sellers will entertain a long list of requests. Together, we'll consider health and safety issues that were not previously disclosed. Upgrades are usually not considered.
- Sellers can accept our requests, refuse them - or, as is frequently the case, we'll negotiate a compromise.
- **Buyers retain the right to terminate the contract based on inspection results.**

A statement of a property's value

If you are using any form of financing to purchase your home, the property will almost certainly be subject to an appraisal. Neither you nor your loan officer know the identity of the appraiser before the report is issued to avoid any suggestion of influence.

You will need to order and pay for the appraisal out of pocket (not through escrow at closing). Costs can vary, but some loans feature regulated pricing.



Appraisal Scheduling

The appraiser will reach out to the listing agent to schedule a time to visit the property. Most commonly, appraisals are ordered once the inspection contingency is complete - or, at least, negotiated. Appraisal inspections typically aren't lengthy processes, but as they look at comparable properties, it can take around a week for the report.



Appraisal Results

When the appraiser has completed their work, they will provide a report to the lender who will share it with you. This will state whether the property has:

- Appraised
- Appraised, subject to repairs/improvements related to health and safety issues (such as chipping paint, missing handrails, GFCI outlets, etc)
- Not appraised

If repairs are required to appraise, sellers have the option to walk away from the transaction. However, in this scenario - and when properties don't appraise - the parties typically work together to find a solution that works for sellers and buyers.

Home insurance

Lenders require home insurance - and the cost of the first year's premium is paid through escrow at closing (as part of your home loan costs).

Choosing an insurance carrier may be as straightforward as calling your current auto provider, but insurance brokers can help you find a variety of carriers that may provide coverage that better meets your needs.

Remember, there may be some home conditions that increase your premium, and we'll discuss some of the common ones throughout the offer and inspection stages.

You will need to provide insurance details to your lender as a condition of your loan. The sooner you do this, the better.

Insurance providers

Goosehead Insurance

Rob Whitehouse
(440) 488-8770
rob.whitehouse@goosehead.com
goosehead.com/Rob-Whitehouse

AXIS Insurance

Mike McLaughlin
(440) 420-6886
mike@insuredbyaxis.com
insuredbyaxis.com

Allstate

Sarah Durica
(440) 494-3279
sarahdurica@allstate.com
agents.allstate.com/durica-and-associates-cortland-oh.html

Prepare for closing

In the final weeks of the transaction, my Transaction Coordinator, Oscar will email you a list of utilities to contact, as well as a list of places where you'll want to update your address (think banks and routine deliveries).

It's also time to contact moving companies and begin packing.

I advise waiting to make these calls until after all contingencies have been met - from POS to proof of repairs. Delays do happen in real estate; we try to avoid them, but you really don't want movers arriving before the sellers have moved out of your new home.

Before the deal is done, it's important to take one last walkthrough of the property. This is your last chance to bring up any potential concerns. Below are some common details to keep an eye out for during a final walkthrough.

- Location of keys and remotes
- Check sinks and toilets
- Turn on (and off) lights and appliances
- Look for major damage (not minor scrapes)
- Confirm that everything presently onsite remains (and that anything you explicitly wanted out has been moved)



Dot all the i's, cross all the t's, grab your new keys!

The finish line is in sight! In several steps, we'll burst through the threshold of your new property!

Once all the contingencies are cleared, and title has everything they need (such as the seller's mortgage payoff details, prepared deed, or the certificate of transfer from the city, we're waiting on one thing: the **Clear to Close (CTC)**.

The CTC is issued by the lender and their underwriter and it gives us the green light to confirm your closing date with the title company. You will be asked to sign the **Closing Disclosure** issued by your lender, but the bottom line isn't necessarily the amount to bring to closing.

We're waiting on the ALTA or HUD statement from the title agency for that amount - and that is only issued after balancing with the lender. I'll review the ALTA before you prepare the funds to ensure certain line items are correct.

Once you have the amount, you can confirm wire details over the phone with title before wiring funds - or head to the bank for a certified check for closing amounts less than \$10K.

Generally speaking, you can schedule a notary to meet you anywhere you choose - or to sign at the title company if you prefer. Just don't forget to bring your ID to the signing, as well as the closing check or proof of wire payment.

Our commitment to you continues

I'm not interested in one-time transactions; I'm in it for lifelong relationships.

I aim to stay in touch long after you move.



Key Handover

Handing you the keys is just the beginning. I'm still here to answer questions, connect you with your home warranty provider, or anything else you believe will help you settle comfortably into your new home.



Property Upkeep

From house painters to exterminators, you can always reach back out for home maintenance recommendations.



Client Appreciation Events

Our gratitude for our clients is endless, and so are the client appreciation events sprinkled throughout the year. I take party planning as seriously as business.



VIP Program

Send me a referral, and once they complete the selling or buying process, you'll be rewarded with gifts ranging from goody boxes to tickets to local events!

Commonly Used Terms

Annual Household Income

Collective income from everyone in your household before taxes or other deductions are taken. This includes investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

Appraisal

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

Appraised Value

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales — and the most recent sale is the one on the property in question — the appraisal usually comes out at the purchase price.

APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

Closing Costs

Generally 2% to 5% of the purchase price. These include lender fees, recording fees, transfer taxes, third-party fees such as title

insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

Closing Disclosure

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

Deed

The legal document conveying title to a property.

Down Payment

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts, such as 3%, 5%, or 20% of the purchase price.

Earnest Money Deposit

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

Encumbrance

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

GLOSSARY

Equity

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

Escrow

Putting something of value — like a deed or money — in the custody of a neutral third party until certain conditions are met.

Homeowners Association (HOA) Fee

A fee required when you buy a home located within a community governed by a homeowners association. This fee typically covers maintenance and improvements of common areas and may include access to amenities.

Homeowner's Insurance

Insurance that provides property and liability protection for your home and family in case of damages from a natural disaster or accident. Most lenders require borrowers to purchase homeowner's insurance.

Home Warranty

A contract between a homeowner and a home warranty company that covers discounted repair or replacement of major home systems and appliances, such as HVAC, plumbing, electrical, and more.

Lender Fees

Costs charged by the lender during the home purchase process. These may include an application fee, attorney fees, recording fees, and the lender's underwriting or origination fee — typically around 1% of the loan amount.

Loan Types

Mortgages vary in terms (typically 10 to 30 years) and may have fixed or adjustable interest

rates. Your lender will review options with you, including down payment requirements, insurance, credit criteria, and other specifics.

Monthly Debt

The minimum required payments on credit card balances, auto loans, student loans, personal loans, and alimony or child support. Rent or a mortgage on another property you will continue to pay after your home purchase must also be included.

Mortgage

A loan from a bank, credit union, or other financial institution that uses real estate as collateral. The lender provides funds to purchase the property, and the borrower agrees to repay the loan with monthly payments until it is fully paid off.

Mortgage Insurance

Insurance that protects the lender in case the borrower defaults and the loan cannot be repaid through a foreclosure sale. This is usually required for loans with less than a 20% down payment.

Prepays

Expenses paid at closing for items that are not yet due. These can include property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

Property Taxes

Taxes imposed by local governments on real property, including residential real estate. The tax rate and assessed property value can change annually.

Third-Party Fees

Fees charged by companies other than your lender. Common third-party fees include appraisal, property survey, title search, owner's and lender's title insurance, and sometimes attorney fees.

Here's how you can get in touch with me



Kathryn Schenk

(440) 360-9563

katie@properly-properties.com

www.properly-properties.com



Disclaimer: The information in this presentation is provided for general informational purposes only and is not intended as legal advice. Clients or prospective clients should consult with qualified legal counsel regarding any questions or concerns of a legal nature.



Additional Home Loan Information

Preparing to purchase a home?

Find the right loan for you

	Conventional	FHA	VA	USDA
MINIMUM CREDIT SCORE	620	500	500	620
MINIMUM DOWN PAYMENT	3%	3.5%	0%*	0%
LOAN LIMIT*	\$806,500 (HomeReady*/ Home Possible* excepted)	\$524,225	No limit*	Varies by county
MONTHLY MORTGAGE INSURANCE	Varies	Yes	No	Yes
UPFRONT MI OR FUNDING FEE	No	Yes	Varies	Yes
YEARS SINCE SHORT SALE OR DEED IN LIEU OF FORECLOSURE	4	3	2	3
YEARS SINCE FORECLOSURE	7	3	2	3
YEARS SINCE CHAP. 7 BANKRUPTCY	4	2	2	3
YEARS SINCE CHAP. 13 BANKRUPTCY	2 years from discharge date; 4 years from dismissal date	1 year of the payout must elapse; payment performance must be satisfactory; court's permission to enter into a mortgage	1 year of the payout must elapse; payment performance must be satisfactory; court's permission to enter into a mortgage	1 year of the payout must elapse; payment performance must be satisfactory; court's permission to enter into a mortgage

We offer a variety of financing options to meet your goals.
Have questions or want to find the perfect home loan?
Contact me today!

*Please call to discuss the different loan limits for 1-4 unit properties. Effective January 1, 2025. Loan limit waived with sufficient veteran's loan entitlement.

240_863g73Bf5



Christopher Bullock

Outside Loan Originator
NMLS 2028044
Branch NMLS 2410445
O: 440.587.0044
F: 234.319.8239
christopher.bullock@ccm.com
ccmbullock.com
32875 Selon Road, Suite 100, Office 1
Selon, OH 44139



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 [www.nmlsconsumeraccess.org]. See <https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/> for a complete list of state licenses. 2410445 23P_863g73Bf5 CrossCountry Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of any government agency. Subject property and borrower income and credit must qualify to USDA guidelines. CrossCountry Mortgage, LLC is not affiliated with or acting on behalf of or at the direction of the Veteran Affairs Office or any government agency. Certificate of Eligibility required for VA

Your Guide to Building Strong Credit

Helping You Prepare for Homeownership with Confidence

We understand that building and maintaining good credit is an important step on your journey to homeownership. Whether you're starting from scratch or working to improve your credit score, we're here to provide the resources and guidance you need to succeed.

Credit Cards: Building a Strong Foundation

- Choose credit cards that report to all three major credit bureaus—Experian, Equifax, and TransUnion. This ensures that your credit-building efforts are reflected across your entire credit profile.
- Consider becoming an authorized user on a trusted relative's credit card account. This can help you establish credit faster, but only if the account holder has a strong credit history and makes consistent, on-time payments.

Personal Loans: Strengthen Your Credit Mix

- Installment loans, such as personal or auto loans, have fixed monthly payments over a set period.
- Making consistent, on-time payments demonstrates financial responsibility and can positively impact your credit score.

Addressing Collections: Clearing the Path Forward

- The best strategy is to avoid collections altogether, but if they appear on your credit report, addressing them promptly is crucial.
- Non-medical collections directly impact your credit score and should be prioritized for repayment.
- Medical collections typically don't affect mortgage eligibility, but they can still lower your credit score.
- For outstanding collections, consider negotiating directly with the collector. In many cases, you can settle debts for less than the total amount owed. Make sure you have the funds ready to finalize the agreement during negotiations.

Bankruptcies & Judgments: What You Should Know

- Bankruptcies and judgments will appear on your credit report under public records, even if they've been resolved.
- While these records don't automatically disqualify you from securing a mortgage, it's important to understand how they may affect your credit profile and loan options.

The Golden Rule: Pay On Time, Every Time

- The most significant factor in building and maintaining good credit is making on-time payments. Consistently paying your bills on time is the clearest way to demonstrate financial reliability to lenders.



We're Here to Help

Every credit journey is unique. If you have questions or need personalized advice, don't hesitate to reach out. We're here to support you at every step of your homeownership journey.



David Goldberg,
NMLS: 728872
Vice President of Mortgage Lending
Office 216-496-9483
29225 Chapin Blvd, Suite 350
Beechwood, OH 44122
dgoldberg@kwleeds.com
kwleeds.com/loan-officer/dgoldberg



Apply Now



KELLER
Home Loans

 EXPIRATION: 03/2028

Keller Home Loans is a division of Mutual of Omaha Mortgage, Inc., NMLS ID 1025894, 3031 Camino Del Rio N 1800, San Diego, CA 92108. AL Consumer Credit License 22123, AR Broker/Dealer License AR0025894, AZ Mortgage Broker License 0926603, AK Combination Mortgage Broker/Service License 102550, Licensed by the Department of Financial Protection & Innovation under the CA Residential Mortgage Lending Act, License #07076, CO Mortgage Registration 1025894, CT Mortgage Lender License M-1025894, DE Lender License 102575, DC Mortgage Dual Authority License ML0025894, FL Mortgage Lender Service License ML0025894, GA Mortgage Lender License/Registration #6648, HI Mortgage Loan Originator Company License HI 1025894, ID Mortgage Broker/Dealer License MS, 2001025894, IL Residential Mortgage Lender License MS 026775, IN-PA Mortgage Lending License #1021, IA Mortgage Broker License 2019-0709, KS Mortgage Company License KC 0025894, KY Mortgage Company License MC002207, LA Residential Mortgage Lending License 1025894, ME Supervised Lender License 1025894, MD Mortgage Lender License 21670, MA Mortgage Broker and Lender License MC0025894, MI To Mortgage Broker/Dealer Service in Regulated FR002702, MN Residential Mortgage Originator Exemption MN-01025894, MS Mortgage Lender 1025894, MT Mortgage Company License 21-2472, NE Mortgage Broker and Lender License 1025894, NE Mortgage Broker License 1025894, NV Lender Company Registration 4830, Licensed by the NY Banking Department, Mortgage Broker License 1025894MBL, Licensed by the NJ Banking and Insurance Department, NJ Residential Mortgage Lender License 1025894, NM Mortgage Loan Company License 1025894, NC Mortgage Lender License 1-986305, ND Money Broker License MB003382, OH Residential Mortgage Lending Act Certificate of Registration 04A04635 0002, OK Mortgage Lender License M003468, OR Mortgage Lending License MC-5208, PA Mortgage Lender License 22532, RI Lender License 20063229LL, RI Loan Broker License 20063229A.B, SC BH Mortgage Lender Service License MS-1025894, SD Mortgage Lender License MS 02523, TN Mortgage License 160182, TX Mortgage Broker Registration 1025894, UT Mortgage Lender License 8530021, VT Lender License 0895, VA Mortgage Broker and Lender License, NMLS ID #1025894 www.nmlsconsumeraccess.org, WA Consumer Loan Company License CL 1025894, WV Mortgage Lender License MC 1025894, WI Mortgage Lender/Broker License 3488, Toll-Free # (877) 678-1022. Subject to Credit Approval. For licensing information, go to www.nmlsconsumeraccess.org.

Do's and Don'ts During the Mortgage Process

Your credit, income and asset situation is critical to maintain during the loan process. Our goal is your on-time and successful closing.

Do's	Don'ts	Why?
<ul style="list-style-type: none"> Perform an initial mortgage pre-qualification to get a rough estimate of how much you can afford. 	<ul style="list-style-type: none"> Start looking around for a home until you are pre-qualified. 	The pre-qual process is vital for helping you set a budget, so you do not fall in love with a house you can't afford.
<ul style="list-style-type: none"> Prepare a savings plan, especially if your loan approval requires you to have reserves (money saved in the bank) at the time of closing. 	<ul style="list-style-type: none"> Make a major purchase (car, boat, RV, furniture, etc.). If you lease a vehicle, do not trade up to a bigger lease. 	Avoid any large purchases especially if they are on credit, as this may impact your credit rating and may have negative consequences for your mortgage application.
<ul style="list-style-type: none"> Immediately notify your lender if anything changes about your job or compensation. 	<ul style="list-style-type: none"> Change your job, income, title, or switch from a W2 position to commission. 	Your job/pay is the clearest indication of your ability to repay your loan.
<ul style="list-style-type: none"> Pay all your bills on time. 	<ul style="list-style-type: none"> Take out new lines of credit. 	Additional debt and missed payments may impact your credit scores and the ability to qualify for a mortgage.
<ul style="list-style-type: none"> Keep copies of all non-payroll checks or other items deposited in your account. 	<ul style="list-style-type: none"> Transfer money from one account to another or access money for your down payment without talking to your mortgage banker. 	Lenders are looking for stability in your finances; major changes can raise red flags and cause slowdowns during the mortgage process.
<ul style="list-style-type: none"> Please inform us if you (or your spouse) will not be able to be at the closing. 	<ul style="list-style-type: none"> Schedule too little time for the closing. 	Some states are community property, and when married, the borrower's spouse must sign some documents, even if the spouse is not on the loan.
<ul style="list-style-type: none"> Shop for home insurance quotes once you are under contract. 	<ul style="list-style-type: none"> Wait until the last minute to shop for home insurance. 	Home insurance is a requirement for all loans. It's better to start early so you have plenty of time to shop around.



David Goldberg.
NMLS: 728872
Vice President of Mortgage Lending
 Office 216-496-9483
 29225 Chagrin Blvd.
 Beachwood, OH 44122
 dgoldberg@kwilends.com
 kwilends.com/loan-officer/dgoldberg



Apply Now



KELLER
Home Loans



EXPIRATION: 04/2026

Keller Home Loans is a division of Mutual of Omaha Mortgage, Inc., NMLS ID 1025894, 2021 Camino Del Rio N #1000, San Diego, CA 92108. All Consumer Credit License 27023, MI Broker/Lender License AK0025894, AZ Mortgage Banker License 0526603, AP Combination Mortgage Broker/Service License 106250, Licensed by the Department of Financial Protection & Innovation under the CA Residential Mortgage Lending Act, License #070356, CO Mortgage Registration 1025894, CT Mortgage Lender License ME-1025894, DE Lender License 028075, DC Mortgage Broker/Service License M01025894, FL Mortgage Lender/Service License M01025894, GA Mortgage Lender License/Registration 46648, HI Mortgage Loan Originator Company License HI-1025894, ID Mortgage Broker/Lender License MBL 208025894, IL Residential Mortgage License MBL 0690705, IN QFI Mortgage Lending License 40372, IA Mortgage Banker License 2670-0179, KS Mortgage Company License ME 0655472, KY Mortgage Company License MCO00787, LA Residential Mortgage Lending License 1025894, ME Supervised Lender License 1025894, MD Mortgage Lender License 28670, MA Mortgage Broker and Lender License M01025894, MI MI Mortgage Broker/Lender/Service Registration #00027702, MN Residential Mortgage Originator Exemption MN 06 1025894, MO Mortgage Lender License 1025894, MO Mortgage Company License 25-242, MT Mortgage Broker and Lender License 1025894, NE Mortgage Banker License 1025894, NE Mortgage Company Registration 4830, Licensed by the NE Banking Department, Mortgage Broker License 79925-ME, Licensed by the NE Banking and Insurance Department, NJ Residential Mortgage Lender License 1025894, NM Mortgage Loan Company License 1025894, NC Mortgage Lender License 1-080395, ND Money Broker License M003380, OH Residential Mortgage Lending Act Certificate of Registration 004635.000, OK Mortgage Lender License M020498, OR Mortgage Lending License ME-5308, PA Mortgage Lender License 72932, RI Lender License 208025894, RI Loan Broker License 208025894, SC MI Mortgage Broker/Service License M01025894, SD Mortgage Lender License ME 05253, TN Mortgage License 19082, TX Mortgage Banker Registration 1025894, UT Mortgage Entity License 0028021, VT Lender License 6891, VA Mortgage Broker and Lender License, NMLS ID #1025894 (www.nmlsconsumeraccess.org), WA Consumer Loan Company License CL 1025894, WI Mortgage Banker License 1025894, WY Mortgage Lender/Broker License 3408. Toll Free # (877) 978-7622. Subject to Credit Approval. For licensing information, go to www.nmlsconsumeraccess.org.

6 steps to homeownership

What do you need for a pre-approval?

- Two most recent and complete tax returns
- Two most recent W-2s
- Pay stubs covering the most recent 30 days
- Two most recent and complete bank statements
- A copy of your photo ID
- Self-employed borrowers may need to provide additional documentation



01 Pre-Approval

Getting pre-approved before looking at properties already puts you at an advantage over other home shoppers. It'll help you understand how much you can realistically afford and shows that you've considered the next steps in the mortgage process.

02 Application

Apply for a mortgage either in person or online with us. We'll provide you with all of the loan options based on your individual circumstances after you've sent all necessary documentation.

03 Underwriting

After you've submitted your documentation, your loan will be reviewed and our underwriters will verify your information. During this time, an appraisal will also be ordered to help establish the property's market value.

04 Conditional Approval

Our underwriters will issue a conditional approval and request any additional items needed to get your loan fully approved.

05 Final Underwriting

Our underwriters will then do a final review and give their final approval. Once complete, you're clear to close!

06 Closing

When your loan is clear to close, we'll reach out to confirm the date and location of your closing and let you know the amount you'll need to bring to your closing date.

Ready to get started? Call today!



Christopher Bullock

Outside Loan Originator
NMLS 2028044
O: 440.587.0044
F: 234.319.8239
christopher.bullock@ccm.com
ccmbullock.com
32875 Solon Road, Suite 100, Office 1,
Solon, OH 44139



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 [www.nmlsconsumeraccess.org]. See <https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/> for a complete list of state licenses. 2410445 3c8j8yp (3c8j8yp)

Closings in as few as 10 days: **FastTrack** is back

Our FastTrack Credit Approval Process provides homebuyers with a fully underwritten credit approval before they select the home they want to buy. Then they could close in as few as 10 days after a signed purchase contract.*

WITH FASTTRACK:

- Buyers have more purchasing power in a competitive market
- The cycle time from application to closing is decreased
- All parties have peace of mind that the buyer is fully qualified and there will be no surprises

**Get on the FastTrack to closing.
Call or email today to get started!**

*CrossCountry Mortgage, LLC cannot guarantee that an applicant will be approved or that a closing can occur within a specific timeframe. All closing timeframes may vary based on all involved parties' level of participation at any stage of the loan process. Contact CrossCountry Mortgage for more information.




Christopher Bullock

Outside Loan Originator
NMLS 2028044
O: 440.587.0044
F: 234.379.8239
christopher.bullock@ccm.com
ccmbullock.com
32875 Solon Road, Suite 100, Office 1
Solon, OH 44139



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). See <https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/> for a complete list of state licenses. 2410445 3c8j8wv CrossCountry Mortgage, LLC cannot guarantee that an applicant will be approved or that a closing can occur within a specific timeframe. Results will vary based on all involved parties' level of participation at any stage of the loan process. (3c8j8wv)



When other lenders say no, **we say yes!**

You deserve a loan as unique as you.

We know that not every homebuyer fits into a traditional box. That's why we've created our in-house, non-brokered Signature Series Non-QM Loans — a suite of innovative, flexible loans designed to help you achieve your homeownership dreams, no matter your financial situation.

Non-QM Programs

Bank statement

- Perfect for self-employed borrowers, freelancers and gig workers.
- Qualify using 12-24 months of bank statements, not your tax docs.
- No W-2s? No problem.

1099

- Designed for independent contractors, consultants & commission-based earners.
- Use your 1099 income to qualify — no tax returns required.
- Flexibility for those with non-traditional income streams.

Asset Qualifier

- Ideal for retirees, high-net-worth individuals or anyone with liquid assets.
- Qualify using stocks, bonds or retirement accounts.
- No income verification needed.

Investor Cash Flow (DSCR)

- Perfect for real estate investors.
- Qualify based on the cash flow of your rental property — not your income.
- Grow your portfolio without the red tape.

Foreign National

- For international buyers buying a vacation home or investment property.
- No U.S. credit history? No problem.
- Streamlined financing for non-residents.

ITIN

- Use your Individual Tax Identification Number (ITIN) to qualify.
- Perfect for non-citizens or those without a Social Security number.
- There's a path to homeownership with us.

Mixed-Use Property

- Ideal for investors looking to finance residential, commercial or mixed-use properties.
- Flexible terms for 1-4 unit properties.
- Expand your portfolio with ease.

Full Doc

- Designed for borrowers with unique financial situations.
- Perfect for those with recent credit events, non-warrantable condos or interest-only payment needs.

Call today!

254.0.86649tweall



Christopher Bullock

Outside Loan Originator
NMLS 2028044
Branch NMLS 2410445
O: 440.587.0044
F: 234.319.8239
christopher.bullock@ccm.com
ccmbullock.com
32875 Solon Road, Suite 100, Office 1
Solon, OH 44139



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). See <https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/> for a complete list of state licenses. 2410445 86649tweall

SYNERGY ONE LENDING RENOVATION LOAN PROGRAMS

	FHA 203(k) Limited	FHA 203(k) Standard	Fannie Mae® HomeStyle®	Freddie Mac CHOICERenovation®	USDA Renovation Standard	USDA Renovation Limited	VA Renovation
Program Type	Government	Government	Conventional Only (be combined with HomeReady®)	Conventional Only (be combined with Home Possible®)	Government	Government	Government
Loan Purpose	Purchase/Refinance	Purchase/Refinance	Purchase/Refinance	Purchase/Refinance	Purchase Only	Purchase Only	Purchase/Refinance
Occupancy	Primary Residence Only	Primary Residence Only	Primary Residence, 2nd Homes, Investment	Primary Residence, 2nd Homes, Investment	Primary Residence Only, USDA Eligible	Primary Residence Only, USDA Eligible	Primary Residence Only
Property Types	SFR, PUDs, FHA-Approved Condos, 2-4 Units, Manufactured HUD-REO	SFR, PUDs, FHA-Approved Condos, 2-4 Units, Manufactured HUD-REO	Single Family Residence, PUDs, Condos, 2-4 Unit Primary Residence, Manufactured Homes	Single Family Residence, PUDs, Condos, 2-4 Unit Primary Residence	Single Family Residence, PUDs	Single Family Residence, PUDs	Single Family Residence, PUDs, VA-Approved Condos, 2-4 Units, and Manufactured Homes
Down Payment	3.5% minimum may be gifted	3.5% minimum may be gifted	5% Minimum 3% down if FTHB or HomeReady loan. If refinance, existing mortgage must be a Fannie Mae owned or securitized loan	5% Minimum 3% down if FTHB or Home Possible loan. If refinance, existing mortgage must be a Freddie Mac owned or securitized loan	0 Down 100% financing	0 Down 100% financing	0 Down 100% financing
Minimum Credit Score	620	620	Per DU	Per LPA	620	620	620
Contingency Reserve	Minimum 10% 15% if utilities off or if Mold/Fire/Water damage is present; 20% underwriter's discretion	Minimum 10% 15% if utilities off or if Mold/Fire/Water damage is present; 20% underwriter's discretion	Minimum 10% up to 15%	Minimum 10% up to 20%	Minimum 10% 15% if utilities off or if Mold/Fire/Water damage is present	Minimum 10% 15% if utilities off or if Mold/Fire/Water damage is present	Minimum 10% Up to 15% if utilities off or if Mold/Fire/Water damage is present
Luxury Items	Not allowed	Not allowed	Allowed (see guidelines)	Allowed (see guidelines)	Not allowed	Not allowed	Allowed (see guidelines)
Structural Repairs	Not allowed	Allowed	Allowed	Allowed	Allowed (see guidelines)	Not allowed	Minor Structural Repairs (see guidelines)
Number of Draws	2 Draws Maximum 50% of repair amount is provided at closing. Remaining 50% after all repairs are complete	5 Draws Maximum	5 Draws Maximum	5 Draws Maximum	5 Draws Maximum	2 Draws Maximum 50% of repair amount is provided at closing. Remaining 50% after all repairs are complete	3 Draws Maximum
Materials Draws Allowed	No	Yes	Yes	Yes	No	No	No
Minimum/Maximum Repair Amounts	No min. repair amount • \$35k max. • \$50k max. QO2* • County loan limits apply *including fees and contingency	\$5,000 min. in eligible repairs - see list in guide • County loan limits apply	No min. repair amount Limited HomeStyle® \$25,000 max. *including fees and contingency \$50,000 max. Manufactured Homes *including fees and contingency	No min. repair amount Limited CHOICEReno® \$25,000 max. *including fees and contingency	No min. repair amount	No min. repair amount • \$35k max.	No min. repair amount \$50,000 maximum *includes fees and contingency

*Luxury items can include but are not limited to pools, pool houses, built-in hot tubs and outdoor living areas. Freestanding ADUs and buildings may be allowed, see guidelines for more details. County limits apply.

*Appraisal must be in average or better condition for all Renovation Products.

*Limited Fannie Mae® HomeStyle® & Freddie Mac CHOICERenovation® - see guidelines for details.

For more information or assistance, please contact me.



Steven Greenwald

NMLS: 1989397

Loan Officer

Phone (330) 807-4337

5885 Landerbrook Blvd. Suite 310

Mayfield Heights, OH 44124

sgreenwald@S1L.com

www.S1L.com



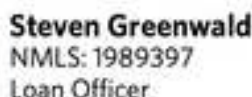
Synergy One Lending



Synergy One Lending, Inc., NMLS #1071235 | www.synergyone.com | 680 W. 4th Street, Suite 1005, San Diego, CA 92101 | (888) 885-0256 | Synergy One Lending, Inc. is licensed in the following states: MD, OH Registration #000430409-000. Not affiliated with any government agency. All loans are subject to underwriting approval. Terms and Conditions apply. Subject to change without notice. Equal Housing Opportunity.

urns.

- **LTV up to 90%**
- **Min Credit Score of 660**
- **DTI up to 50%**
- **Loan Amounts up to \$3 million**

**Synergy One Lending**

HOMEBUYER *Advantage*



Synergy One Lending's Homebuyer Advantage offers two products, **Homebuyer Trade Advantage** and **Homebuyer Equity Advantage** to help homebuyers overcome the challenges of buying and selling simultaneously!

HERE'S HOW IT WORKS:

Homebuyer Trade Advantage

The Homebuyer Advantage Program* will put a guaranteed offer to buy your old home.

Shop contingency-free. You can now make a stronger offer on your new home.

Move on your timeline. Move into your new home and avoid moving twice.

Sell on your terms. Take up to 180 days to sell your old home.**



Homebuyer Equity Advantage

Unlock the equity from your old home to make a new down payment.

Avoid carrying the cost of 2 mortgages at the same time.

*Not available in all states. **Not all applicants will qualify.

Program offered by our Partner UpEquity SPV2 LLC DBA UpEquity (NMLS #2101265). Synergy One Lending makes no representation or warranties about the suitability of products or services.

Call or text me today to learn more!



Steven Greenwald
NMLS: 1989397
Loan Officer

Phone (330) 807-4337
5885 Landerbrook Blvd. Suite 310
Mayfield Heights, OH 442124
sgreenwald@S1L.com
www.S1L.com



Synergy One Lending



Synergy One Lending, Inc., NMLS 190725 | www.ondocconsumer.com | 610 W. Ash Street, Suite 100, San Diego, CA 92101 | (888) 995-0100 | Synergy One Lending, Inc. is licensed in the following states: MD, OH Registration #004306609-000 Not affiliated with any government agency. All Loans are subject to underwriting approval. Terms and Conditions apply. Subject to change without notice. Equal Housing Opportunity



Synergy One Lending

THE MODERN MORTGAGE EXPERIENCE™

**OHIO HOUSING
FINANCE** *Agency*



Source: MyOhioHome.org

MORTGAGE LOANS FOR HOMEBUYERS

The Ohio Housing Finance Agency (OHFA) offers several affordable loan options to help you achieve your dream of homeownership. OHFA offers 30-year fixed rate FHA, VA, USDA-RD and conventional mortgage loans designed especially for homebuyers with low- and moderate- incomes, with generous income and purchase price limits.

Your Choice! Down Payment Assistance

Homebuyers can choose between 2 options to use towards down payment, closing costs or other pre-closing expenses.

Grants for Grads

Provides a mortgage interest rate discount to recent college graduates. Grants for Grads also includes down payment assistance.

Ohio Heroes

Provides a mortgage interest rate discount to residents who serve the public including, U.S. Veterans, active duty military or members of reserve components (including a surviving spouse), police officers, firefighters, volunteer firefighters, EMTs, paramedics, physicians, nurse practitioners, nurses- (RN, LPN, STNA), pre-K-12 teacher-administrator or counselor.

Mortgage Tax Credit

Provides a tax credit of up to 40% of the mortgage interest for the life of the mortgage.

[Next Home](#)

Provides benefits of the First-Time Homebuyer program to Ohio homebuyers who currently own a home, or have owned a home in the past three years and are ready to purchase a different home.

For more information, including eligibility requirements, please contact me!



Steven Greenwald
NMLS: 1989397
Loan Officer

Phone (330) 807-4337
5885 Landerbrook Blvd. Suite 310
Mayfield Heights, OH 44124
sgreenwald@SIL.com
www.SIL.com

**Synergy One Lending**

Spangco One Lending, Inc., NMLS #103726 | www.spangcoone.com | 900 W. Ash Street, Suite 700, San Diego, CA 92101 | (888) 995-0514 | Spangco One Lending, Inc. is licensed in the following states: MD, OH Registration #000204015-000 Not affiliated with any government agency. All Loans are subject to underwriting approval. Terms and conditions apply. Subject to change without notice. Equal Housing Opportunity.

Ohio HEROES

Eligibility Requirements:

- Meet credit score requirements.
 - Conventional, USDA, and VA Loans: 640 or higher
 - FHA Loans: 650 or higher
- Meet debt to income ratios for your loan type.*
- Meet income and purchase price limits.**
- Work in one of the following careers in public service:
 - U.S. Veterans, active duty military or member of reserve components (includes a surviving spouse)
 - Police officers, firefighters, volunteer firefighters, EMTs or paramedics
 - Physicians, nurse practitioners, nurses (RN and LPN) and STNAs
 - Teachers in pre-K through grade 12, administrators and counselors

Homebuyer Education

Qualified buyers are required to complete free homebuyer education. Information on OHFA's streamlined education program is available on our website, or you may complete a course offered by any U.S. Department of Housing and Urban Development (HUD)-approved counseling agency in Ohio.

*Contact an OHFA participating lender for more information

**Income and purchase price limits vary by Ohio county and community. For income and purchase price limits in your area, visit our website at myohiohome.org.

OHFA is an Equal Opportunity Housing entity. Loans are available on a fair and equal basis regardless of race, color, religion, sex, familial status, national origin, military status, disability or ancestry.

Contact me today to apply today!

The Ohio Housing Finance Agency's (OHFA) Ohio Heroes rewards Ohio residents who serve the public with a discounted mortgage interest rate.

Synergy One Lending is a participating lender with



Steven Greenwald
NMLS: 1989397
Loan Officer

Phone (330) 807-4337
5885 Landerbrook Blvd. Suite 310
Mayfield Heights, OH 44124
sgreenwald@S1L.com
www.S1L.com



Synergy One Lending



Synergy One Lending, Inc., NMLS 707273 | www.rentconsumersstress.org | 610 W. Ash Street, Suite 200, San Diego, CA 92101 | (888) 995-1256 | Synergy One Lending, Inc. is licensed in the following states: MD, OK Registration #00000000000000000000. Not affiliated with any government agency. All loans are subject to underwriting approval. Terms and Conditions apply. Subject to change without notice. Equal Housing Opportunity.

Keller Assist Down Payment Assistance

The Keller Assist Down Payment Assistance (DPA) loan is a loan program that provides the homebuyer 100% financing* and requires 0% down payment (closing costs are still required). This is achieved through a 1st and 2nd mortgage.

The Keller Assist Down Payment Assistance program (DPA) can be used to obtain an FHA loan. The amount of the 2nd mortgage is 3.5%.

+ 2nd Mortgage Forgivable After 10 Years!

This FHA DPA program has many advantages over other loans, which makes this an excellent choice for first-time homebuyers and repeat homebuyers, even with less than perfect credit.

Why Get A Keller Assist DPA Loan*?

DPA Loans can benefit borrowers in the following ways:

- ZERO down payment
- Low mortgage insurance adjustments
- No income limits
- Non-Occupant Co-Borrowers Allowed
- Up to 6% Seller Contributions Allowed
- No First-Time Buyer requirement

Not available in the state of New York or Washington. All loan programs, terms, and rates are subject to change without notice. Additional terms and conditions may apply. This flyer contains general program information, is not an offer for extension of credit nor a commitment to lend and is subject to change without notice. Complete program guidelines, loan applications, interest rates and annual percentage rates (APR) are available through your loan officer.

*The interest on the portion of the loan that exceeds the value of the dwelling is not tax deductible and the consumer should consult their tax advisor.

New Second Option: 101.5% Financing!



The Keller Assist Down Payment Assistance program has been enhanced with greater flexibility.

Buyers can now receive an extra 1.5% of the loan amount to help cover closing costs*, allowing them to finance up to 101.5% of the purchase price! The amount of the 2nd mortgage is 5%.

* Closing costs may include but are not limited to processing, UG, credit report, appraisal, wire, admin, and origination.



David Goldberg

NMLS: 728872

Vice President of Mortgage Lending

Office 216-496-9483

29225 Chagrin Blvd, Suite 350

Beachwood, OH 44122

dgoldberg@kwfends.com

kwfends.com/loan-officer/dgoldberg



Apply Now



KELLER
Home Loans



EXPIRATION: 10/2027

Keller Home Loans is a division of Mutual of Omaha Mortgage, Inc., NMLS ID 1025894, 3101 Camino Del Rio N 1000, San Diego, CA 92108. All Consumer Credit License 22723, All Broker/Dealer License W0025894, All Mortgage Banker License 0926603, All Combination Mortgage Broker/Service License 1002950. Licensed by the Department of Financial Protection & Innovation under the CA Residential Mortgage Lending Act, License 410356; CO Mortgage Registration 1025894, CO Mortgage Lender License 1025894, CO Lender License 1028575, DC Mortgage Dual Authority License ML01025894, FL Mortgage Lender Services License ML01025894, GA Mortgage Lender License/Registration 46648, HI Mortgage Loan Originator Company License H-1025894, IL Mortgage Broker/Dealer License MB-2087025894, IL Residential Mortgage License MB-675775, IN-OFI Mortgage Lending License 43337, IA Mortgage Broker License 2079-0779, KS Mortgage Company License MC 0025894, KY Mortgage Company License MC002077, LA Residential Mortgage Lending License 1025894, ME Supervised Lender License 1025894, MD Mortgage Lender License 21678, MA Mortgage Broker and Lender License MC025894, MI Mortgage Broker/Service Registration 180022702, MN Residential Mortgage Originator Registration MN 04-1025894, MS Mortgage Lender 1025894, NE Mortgage Company License 21-2402, NE Mortgage Broker and Lender License 1025894, NE Mortgage Broker License 1025894, NY Lender Company Registration 4830, Licensed by the NY Banking Department, Mortgage Broker License 1025894MB, Licensed by the NJ Banking and Insurance Department, NJ Residential Mortgage Lender License 1025894, NH Mortgage Loan Company License 1025894, NC Mortgage Lender License 1-186305, ND Money Broker License MB010387, OH Residential Mortgage Lender Certificate of Registration RM-094535-200, OK Mortgage Lender License ML07488, OR Mortgage Lending License ML-5708, PA Mortgage Lender License 72932, RI Lender License 20832291, RI Loan Broker License 20832301, SC BFI Mortgage Lender Services License ML-1025894, SD Mortgage Lender License ML-05251, TN Mortgage License 180862, TX Mortgage Broker Registration 1025894, UT Mortgage Entity License 8506027, VT Lender License 6895, VA Mortgage Broker and Lender License, NMLS ID 1025894 (www.nmlsconsumeraccess.org), WA Consumer Loan Company License CL 1025894, WY Mortgage Lender License MC 1025894, WI Mortgage Broker/Service License 3488, Toll-free # 1-877-978-1522. Subject to Credit Approval. For licensing information, go to: www.nmlsconsumeraccess.org.



First-time homebuyers, get up to **\$5,250*** — on the house

Owning your first home isn't just a pipe dream — we're here to help set the wheels in motion. With **CCM Smart Start**, up to \$5,250 of your down payment is on us.

Requirements:

- We cover 2% of the purchase price up to \$5,250
- At least one occupying borrower must be a first-time homebuyer
- Must be at or below 80% of the County Area Median Income (AMI)

Let's get you the keys to your first home.
Ask me about CCM Smart Start today.



*Borrowers below 50% AMI qualify up to \$5,250. Borrowers 51-80% AMI qualify up to \$4,000.

TERMS & CONDITIONS: CrossCountry Mortgage LLC will contribute 2% down (up to \$5,250) towards a 3% down payment. Home buyer is responsible for the remaining 1% of the down payment. This offer is available for the purchase of a primary residence only. Offer valid for home buyers when qualifying income is less than or equal to 80% area median income based on county where property is located. At least one occupying borrower must be a first-time homebuyer. Rate must be locked on or after 6/20/2023. Not available with any other discounts or promotions. Not available in the following MSAs: Miami, FL; Atlanta, GA; Chicago, IL; Detroit, MI; St. Louis, MO; Philadelphia, PA; Memphis, TN; El Paso, TX; Houston, TX; McAllen, TX. Offer cannot be retroactively applied to previously closed loans or loans that have a locked rate. This is not a commitment to lend. CrossCountry Mortgage, LLC has the right to accept, decline, or limit the use of any discount or offer. Acceptance of this offer constitutes the acceptance of these terms and conditions, which are subject to change without notice. Additional conditions may apply.



Christopher Bullock

Outside Loan Originator
NMLS 2028044
O: 440.587.0044
F: 234.319.8239
christopher.bullock@ccm.com
ccmbullock.com
32875 Solon Road, Suite 100, Office 1,
Solon, OH 44139



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 (www.nmlsconsumeraccess.org). See <https://crosscountrymortgage.com/licensing-and-disclosure/state-disclosure/> for a complete list of state licenses. 2410445-23P_852t6q54v

Achieve YOUR FINANCIAL GOALS



Becoming financially responsible provides a sense of security and freedom. It helps you avoid debt traps, handle emergencies, pursue your dreams, and build a stable future.

WAYS TO IMPROVE YOUR FINANCIAL HABITS:

1. Scan the QR to download S1 FinFit for FREE!
2. Set financial goals and prioritize them
3. Create a budget and stick to it
4. Establish an emergency fund
5. Pay off high-interest debt
6. Avoid unnecessary expenses
7. Review your credit report regularly
8. Consider financial advice from a professional
9. Stay organized and keep track of your expenses
10. Be patient and consistent in your financial habits



Download on the
App Store



GET IT ON
Google Play

QUICK TIP

Celebrate financial health with your kids, and consider using your home equity to pay for their college!

- Lower Interest Rates
- Flexible Access to Funds
- Potential Tax Benefits
- Possibly Longer Repayment Period

S1L.com/HELOC is not available in all states. S1 FinFit is a product of Synergy One Lending, Inc. | NMLS 1907235

Contact me for more information!



Synergy One Lending



Steven Greenwald

NMLS: 1989397

Loan Officer

Phone (330) 807-4337

5885 Landerbrook Blvd. Suite 310

Mayfield Heights, OH 44124

sgreenwald@S1L.com

www.S1L.com



Synergy One Lending, Inc., NMLS 1907235 | www.s1l.com | 602 N. 4th Street, Suite 200, San Diego, CA 92101 | (888) 995-0206 | Synergy One Lending, Inc. is licensed in the following states: MD, OH Registration #004304029-000. Not affiliated with any government agency. All loans are subject to underwriting approval. Terms and Conditions apply. Subject to change without notice. Equal Housing Opportunity.

Seller concession cheat sheet

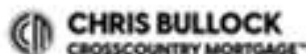


Loan type	Property type	Down payment	Contribution type	Max. seller contribution
Conventional →	Primary & secondary home	<ul style="list-style-type: none"> → Less than 10% → 10 – 25% → More than 25% 	→ Closing costs, prepaid items, and discount points	<ul style="list-style-type: none"> → 3% → 6% → 9%
Conventional →	Investment	→ 15% or more	→ Closing costs, prepaid items, and discount points	→ 2%
FHA →	Primary	→ 3.5% or more	→ Closing costs, prepaid items, and discount points	→ 6%
VA →	Primary	→ N/A	<ul style="list-style-type: none"> → Closing costs, prepaid items, and discount points → Can include debt payoff 	<ul style="list-style-type: none"> → Unlimited (up to 2 discount points) → 4%
USDA →	Primary	→ N/A	→ Closing costs, prepaid items, and discount points	→ 6%



Christopher Bullock

Outside Loan Originator
 NMLS 2028044
 O: 440.587.0044
 F: 234.379.8239
 christopher.bullock@ccm.com
 ccmbullock.com
 32875 Solon Road, Suite 100, Office 1,
 Solon, OH 44139



Equal Housing Opportunity. All loans subject to underwriting approval. Certain restrictions apply. Call for details. All borrowers must meet minimum credit score, loan-to-value, debt-to-income, and other requirements to qualify for any mortgage program. CrossCountry Mortgage, LLC NMLS3029 [www.nmlsconsumeraccess.org]. See <https://crosscountrymortgage.com/licensing-and-disclosures/state-disclosures/> for a complete list of state licenses. 2410445 866apcndr