

BUYER'S GUIDE



We are the best solution to finding your dream home. The best quality of service by offering houses that have special facilities for you to live in.

- ✓ First Time Buyers
- ✓ Selling & Buying
- ✓ Investment Properties
- ✓ Rental Properties



Hello! I'm
Eunice

About Me

I'm Eunice Osei-Manu! Your journey to a new home should be filled with excitement, and I'm here to handle the heavy lifting. Serving both Pennsylvania and Maryland, I act as your personal advocate and local expert. From uncovering best-kept secrets to identifying high-potential investments, I'll be by your side every step of the way. Ready to find your perfect match? Let's make it happen!



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Eunice Osei-Manu
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The Introduction

Helping You Find a Home to Fall in Love With

Dear Buyer,

Finding the perfect home is about more than just square footage and floor plans. It's about finding a place where your future can unfold. My goal as your Realtor is to guide you through this journey with heart, expertise, and a commitment to your best interests.

This guide is designed to simplify the buying process, from our first discovery meeting to the moment you receive your keys. Whether you are a first-time buyer or looking for your next "forever" feeling, I am honored to be by your side every step of the way.

Warmly,

Eunice Osei-Manu Realtor, Keller Williams Elite

Buyer's Guide



Homeownership

Your Journey to the Front Door

1. **Financial Heart-to-Heart:** Get pre-approved to understand your buying power and set a comfortable budget.
2. **The Hunt Begins:** We identify your "must-haves" and start touring homes that match your vision.
3. **Making the Match:** When you find "the one," we craft a strategic offer designed to win.
4. **Due Diligence:** We manage the home inspection and appraisal to ensure your investment is sound.
5. **Final Details:** We coordinate with lenders and title companies to finalize your mortgage and paperwork.
6. **Closing Day:** You sign the final documents, and the home is officially yours!



Homeownership

Financial Heart-to-Heart: Get pre-approved to understand your buying power and set a comfortable budget.

The Earnest Money Deposit (EMD)

This is the "good faith" money you provide when you submit your offer. It tells the seller you are a serious, qualified buyer.

- **The Rate:** Typically **1% to 3%** of the purchase price, though it can be higher in competitive markets like Lancaster or Baltimore.
- **The Purpose:** It is held in an escrow account and eventually applied toward your down payment at closing.
- **Protection:** If your contract includes a "mortgage contingency" and you cannot secure a loan, this deposit is usually returned to you.

The Mortgage Down Payment

This is the total amount you pay out of pocket for the home at the final closing.

Loan Type - Minimum Down Payment

Conventional **(3-20%)**

First-time buyers with good credit **(620+)**

FHA **(3.5%)**

Buyers with lower credit scores **(580+)**

VA **(0%)**

Veterans and active-duty military

USDA **(0%)**

Eligible rural properties **(common in parts of PA/MD).**

Investment **(20%)**

Buyers looking for rental or flip properties

Current Market Trends (January 2026)

- **National Average:** While many think they need **20%**, the actual median down payment for first-time buyers is currently around **9% to 10%**.
- **Interest Rates:** 30-year fixed rates are hovering near **6.5% to 7.5%**. Generally, a larger down payment **(like 20%)** can help you secure a slightly lower interest rate and allows you to avoid Private Mortgage Insurance (PMI).
- **Conforming Loan Limits:** For 2026, the limit for a single-family home has increased to **\$832,750** in most areas, giving you more "buying power" with a lower down payment.



Defining Your Dream Home

- **Location:** Consider your commute, school districts, and proximity to your favorite local spots.
- **The Essentials:** Determine the number of bedrooms, bathrooms, and flexible spaces (like a home office) you need.
- **Outdoor Space:** Do you dream of a large backyard for entertaining or a low-maintenance patio?
- **Future Growth:** Think about how the home will fit your life in 5 or 10 years.



Navigating the Market Together

My Commitment to Your Success

- **Expert Negotiation:** I advocate for you to get the best price and terms possible.
- **Local Insight:** I provide deep knowledge of neighborhoods, market trends, and hidden gems.
- **A Seamless Process:** I manage the complex paperwork and deadlines so you can focus on the excitement of your move.

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Common Buyer Closing Costs

Preparing for the Finish Line

While most of my services are free to you as a buyer, here are typical costs to keep in mind:

- **Inspection Fees:** An upfront cost to ensure there are no hidden issues with the home.
- **Appraisal:** Required by your lender to confirm the home's value.
- **Loan Preparation Fees:** Costs associated with processing your mortgage.
- **Down Payment:** Your initial investment in your new home.



First-Time Buyer FAQ

Common Questions on the Path to Homeownership

- **How do I know if I am truly ready to buy?** Financial readiness includes having a steady income, a reliable record of paying bills, and manageable long-term debt. Emotionally, you may be ready if you find yourself needing more space or wanting the freedom to personalize your own home.
- **What is a mortgage pre-approval, and why is it important?** A pre-approval is a letter from a lender stating how much they are willing to lend you based on your financial history. It is vital because it helps you shop within your budget and proves to sellers that you are a serious, qualified buyer.
- **How much down payment do I really need?** While **20%** is ideal to avoid mortgage insurance, many first-time buyer programs allow for as little as **3%** down. Some government-backed loans, like VA or USDA loans, even offer **0%** down options for eligible buyers.
- **What are closing costs?** These are fees paid at the end of the transaction, typically ranging from **2% to 5%** of the purchase price. They cover items like loan origination, title searches, appraisals, and government taxes.
- **Can I back out if the home inspection reveals issues?** Yes, if your contract includes an inspection contingency, you can negotiate for repairs, ask for a price credit, or cancel the sale without penalty if an agreement cannot be reached.
- **How long does it take to close on a home?** A: Once your offer is accepted, the typical timeline is **30 to 45 days**. This allows time for inspections, the appraisal, and for your lender to finalize the paperwork.



The Home Tour Checklist

Questions to Ask at Every Showing

The Home's Condition & History

- **Why is the seller moving?** This can provide insight into the seller's motivation and whether they are on a tight timeline, which can help your negotiation strategy.
- **How old are the major systems?** Ask about the age and condition of the roof, HVAC, plumbing, and electrical systems to anticipate future maintenance costs.
- **Are there any known issues or past repairs?** Always inquire about previous water damage, foundation concerns, or pest issues to ensure professional repairs were made.
- **What are the average monthly utility costs?** Knowing the typical bills for heating, cooling, and water helps you build an accurate monthly budget.



The Language of Real Estate

Key Terms to Know on Your Journey

- **Pre-Approval:** A letter from a lender stating exactly how much they are willing to lend you, making your offer much stronger to sellers.
- **Escrow:** A neutral third party that holds funds (like your Earnest Money Deposit) during the transaction to ensure everyone follows the contract.
- **Appraisal:** An unbiased professional's opinion of a home's value, required by your lender to ensure the home is worth the loan amount.
- **Inspection:** A detailed physical check of the property to identify any repairs or safety issues before you finalize the purchase.
- **Title Insurance:** Protection against any future legal claims or disputes regarding who truly owns the property.

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Closing Day: The Grand Finale

Crossing the Threshold to Your New Home

The closing day is when all the hard work pays off, and you officially become a homeowner. Here is how to prepare for a seamless finish:

The Final Walk-Through

This usually happens 24 hours before closing to ensure the home is in the agreed-upon condition.

- **Verify Repairs:** Check that any repairs negotiated after the inspection have been professionally completed.
- **Test Systems:** Turn on lights, run the faucets, and test appliances to ensure everything is functioning.
- **Broom-Clean Condition:** Confirm the seller has removed all trash and personal belongings.



What to Bring to the Closing Table

- **Valid Photo ID:** A government-issued ID (driver's license or passport) for notarizing documents.
- **Certified Funds:** A cashier's check or proof of wire transfer for your down payment and closing costs.
- **Closing Disclosure:** Bring your copy to compare with the final documents you sign.



Defining Your Dream Home

The Final Steps

- **Sign the Paperwork:** You will sign several documents, including the mortgage note and the deed.
- **The "Keys" Moment:** Once the loan is funded and the deed is recorded, you officially receive your new keys!



Home Buyer's Vocabulary

Home Buyer's Vocabulary

- **Contingency:** A condition in your contract (like an inspection or financing) that must be met for the sale to proceed.
- **Equity:** The difference between the market value of your home and the amount you still owe on your mortgage.



A CELEBRATION OF YOUR JOURNEY

Your 'Forever' Feeling Awaits

Congratulations! You are now equipped with the knowledge and the tools to navigate the home-buying process with confidence. I am honored to be your partner in this exciting journey.

Eunice Osei-Manu Realtor | Keller Williams Elite

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Why buy with me

Your 'Forever' Feeling Awaits

In our local PA and MD markets, the best homes often move faster than a smartphone notification. To find your 'forever home,' you need more than an app. You need an insider.

Being a Keller Williams Elite Realtor gives me the pulse on the community that an algorithm just can't match. I pride myself on uncovering hidden gems and identifying high-potential properties before they become a bidding war. When we work together, you get a 'clients-first' heart combined with the local expertise needed to win in this market.

I've already started looking into a few properties that fit your criteria. when would be a good time this week to chat about them?

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