

*The client's guide to finding your dream home*

# BUYING YOUR HOME



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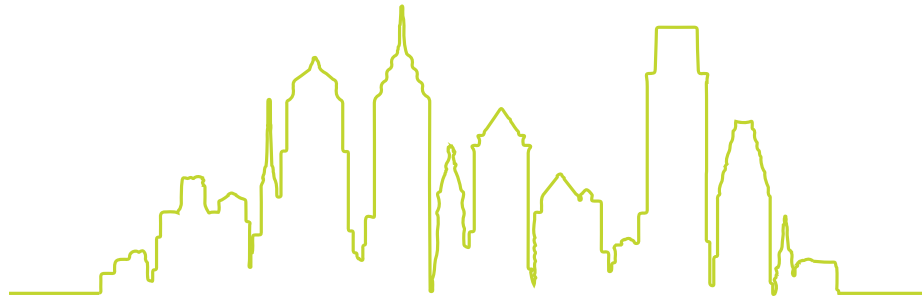
BUY • RENT • SELL • MANAGE • DEVELOP



# WHO WE ARE,



OCF REALTY • [www.ocfrealty.com](http://www.ocfrealty.com)  
1936 Washington Ave Philadelphia, PA 19146



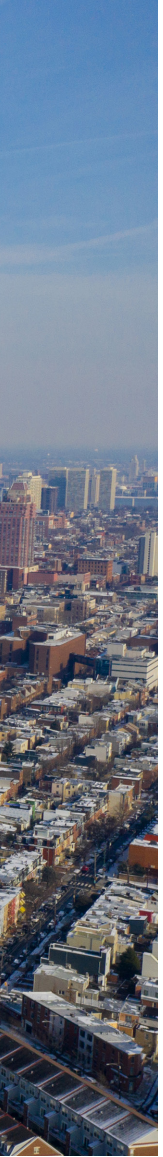
**ESTABLISHED IN 2008**, OCF Realty has quickly grown to become Philadelphia's only community-focused real estate firm that is a one-stop shop for all real estate needs. We provide comprehensive services in property management, leasing, home buying and selling, real estate development and real estate investment. Our team consists of expert developers and top producing real estate agents who specialize in Philadelphia and the growth

of its many neighborhoods. Having our finger on the pulse of Philadelphia's growth enables us to know in what neighborhood the next boom will be and how to create the market around it.

We are proud to be building over a quarter billion dollars (\$250,000,000+) worth of new construction homes to the Philadelphia real estate market by 2020, and are excited to share in the city's growth with those who would like to take part!



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**BUYING A HOME** is one of the biggest investments and financial decisions you can make. While it is a major commitment and responsibility, it is also a very exciting time in your life. I'm proud that I will get to play a part in it and am excited about soon having the privilege of handing you the keys to your new home!

With that said, it's important to keep in mind that home buying is a complicated process. I will be working hard to make sure that everything is as rewarding as possible, guiding you at every step and making sure that your needs and desires are met.

This guide was designed to inform you about all steps of the home buying process so that you can feel confident, make informed decisions, and act as an educated buyer. It will also help both me and you understand the things that you're looking for in a home so our search can be made as easy as possible.

Please take some time to carefully review all of the information presented here. If you have any question about the topics discussed I will be glad to go over them with you in detail. Since every real estate transaction is unique, you will most likely have questions or concerns not presented here. That's what I'm here for- to assist you at each step, to answer all of your questions, and to help you find the home you desire!

PLEASED TO BE YOUR AGENT,

# ALONA RICHARDSON



As a passionate real estate agent, my mission is to guide and support home buyers, sellers, and investors through every step of their real estate journey. With a commitment to education and a flair for making the process enjoyable, I strive to empower my clients with knowledge, ensuring they make informed decisions. My approach involves demystifying the intricacies of the market, explaining the nuances of the buying or selling process, and providing valuable insights for buyers, sellers and investors. I love what I do and it never feels like work. I take great satisfaction in my commitment to safeguarding and advocating for my clients, empathizing with their perspective and striving to offer the kind of support I would want for myself. Outside of real estate, I am a wife and mom to two boys, Max and Ace. I find that working in real estate allows me to balance my roles as a wife and mother while successfully managing a fulfilling and lucrative business. I also enjoy working out, specifically Pilates and lifting, and volunteering at the school in which my children attend. Being born and raised in Philadelphia gives me a unique understanding of Philadelphia and the surrounding areas. I am captivated by the distinctive atmospheres of Philadelphia's diverse neighborhoods and the individual charm of its surrounding suburbs. Truly experiencing them firsthand is the only way to fully appreciate their character.





# AS YOUR AGENT

## I WILL

- Enter your home into the Multiple Listing Services, giving access to every agent in Philadelphia and its surrounding areas
- Place a lockbox on your door for easy, but secure access to your home
- Provide a “FOR SALE” sign at your property to attract drive-by and/or foot traffic
- Advertise your home on our website, all my social media channels, and ALL realtor websites (Zillow, Trulia, Redfin, etc)
- Host open houses on the weekends or evenings so perspective buyers can stop by and tour the home in person
- Communicate with you weekly (at least!) about the showing activity and overall feedback on the home

## I WILL NOT

- Make you worry about being locked into a long listing agreement
- You are the boss, if for any reason you are not satisfied with my services to the way I have promised, simply call me and we will cancel our agreement

# DID YOU **KNOW?**



- 1 OCF has access to hundreds of new construction homes in Philadelphia. You can buy directly from OCF and we can also help you buy any house listed by any brokerage in all of Pennsylvania!







**2** We can sell you something new, old, and everything in between!

**3**

We're here to coordinate with lenders, title insurance and inspectors, with all of the tools to help you along the way!



# THE HOME BUYING PROCESS

## CLIENT CONSULTATION

- Consumer Notice
- Overview of Buying Process
- Buyer's Wants and Needs
- Financial Qualifications

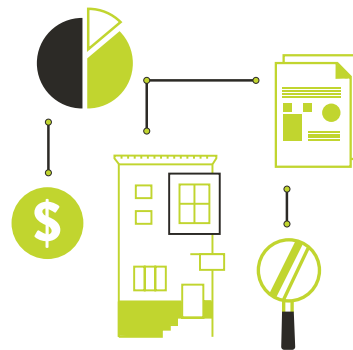


## PRE-APPROVAL

- Credit Check
- Income Information
- Asset information
- Personal Information

## HOME SEARCH FACTORS

- Desired Neighborhood
- Appreciation Potential
- Commute / Walkability
- School District
- Parking



## AFTER FINDING YOUR NEW HOME

- Agreement of Sale
- Review Disclosures
- Buyer's Estimated Closing Costs





## ONCE YOUR OFFER IS ACCEPTED

- Make Your First Deposit
- Protect Yourself W/ Title Insurance
- Home Inspection
- Make Your Second Deposit (if required)
- Appraisal

## SETTLEMENT

- Photo ID
- Certified Funds
- Attend In Person
- Personal Checkbook  
(in case of last minute adjustments)
- ASK ME HOW TO AVOID WIRE FRAUD!



## MOVING DAY!

Congratulations on buying your new home! Now it's time to pack your things, head over to your new house and get settled in!

## Here's a tip...



The higher that your credit score is, the lower your down payment and monthly payments will be. In order to bolster your numbers, refrain from applying for new credit for several months prior to buying. Avoid closing accounts and making other large purchases until after the home closing.

# PREPARING YOUR **FINANCES**

**1**

## **SAVE**

However you decide to finance your home, it is important to start with a healthy savings account - not only for a down payment, but to protect you in the event of unforeseen problems or repairs as well. Additionally, a home buyer with a few months of mortgage payments set aside is a much better loan candidate and lenders will often give you a little more latitude on factors like earnings and credit if you can show you have an ample cushion.

**2**

## **PRE-APPROVAL**

Once you've done your own financial preparations, it's time to get a professional's blessing. Unlike pre-qualification, which is more superficial, pre-approval takes all of your financial information into account (including a full credit report) to give you a clear measure of the mortgage amount you can afford. This will also put you in a better position to make a quick and serious offer when you do find the right home.

**3**

## **GET READY, GET SET**

Finding the right home can take months, but buying happens all at once, so you need to have your existing financial obligations all tied up. If you haven't put your current home on the market yet, be ready to do it at a moment's notice. If you're not prepared to move right away, give me a concrete timeline for when you will be ready.





## FACTORS

### PRICE

While there may be some room for negotiation, your budget has limits.

### SIZE & TYPE

Homes come in all shapes and sizes. Which one is right for you?

### CONDITION

Barring serious structural issues, this is the easiest factor to change.

### LOCATION

This is the most important factor and the one you can't change.

Sincerely,

# THANK YOU



I am excited that we will be working together to sell your home. I am well aware that selling a home is an emotional journey, but I am here to provide the necessary support to make it as easy and educational for you as possible. I will help you every step of the way and make sure you are comfortable with the outcome. I always strive to do my best and truly care about your time and investment. I love what I do, and hope to make the home selling process as seamless as possible for everyone. Never hesitate to call, text, or email- I am here for you. Most importantly, I sincerely thank you for trusting me with the sale of your home.

*Alona Richardson*

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