

HOME BUYER *guide*



Berkshire Hathaway HomeServices, The Preferred Realty
Michelle Proviano Realtor® & The Michelle Proviano Team
m.412-719-8486 | o.724-733-7100 | MichelleProvianoTeam.com

working in collaboration with

Lynn Niman MEd & The Lynn Niman Team
Academic, Medical, & STEM Specialist Realtor®
m.412-719-6048 | o.412-782-3700 | LynnNimanTeam.com

 **LYNN
NIMAN**
THE LYNN NIMAN TEAM

**BERKSHIRE
HATHAWAY**
HOMESERVICES

MICHELLE
Proviano
TEAM OF REALTORS®

m.412-719-8486 | o.412-262-4630 | MichelleProvianoTeam@TPRsold.com



OUR MISSION

The Michelle Proviano Team

Our goal is to provide clarity, honesty, and education about the real estate process to ensure your experience is as pleasant and rewarding as possible.

Our knowledge and expertise span the Pittsburgh Region and allow for a constant awareness of the market and latest industry trends. Our team works in collaboration with the Michelle Proviano Team allowing us to utilize a distinctive set of resources and professional relationships providing a unique blend and variety of professional services to suit any need.

Using multiple advertising sources across several platforms The Niman Team has an unsurpassed advertising presence with exposure spanning the local, national and worldwide markets. Assuring that clients achieve their real estate goals with ease and peace of mind is our top priority.


30+
2024
SALES


110K-2M
PRICE
RANGE


19M+
GROSS
SALES


500+
HAPPY
CLIENTS


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MEET THE TEAM

The Michelle Proviano Team


Combined Accomplishments & Awards:

Chairman's Circle Gold
President's Circle
Circle of Excellence
Circle of Achievement
Pittsburgh Magazine 5 Star Agent
#2 Rookie of the Year 2017
Realtor of the Year 2020, GAKA Board of Realtors
#1 Rookie of the Year 2021

Certifications:

Luxury Collection Specialist
E-Certified
Rental/Leasing Program Specialist
Home Staging & Design Qualities
Mentor/Office Trainer





MICHELLE



Michelle is a former Pittsburgh Public Schools teacher, with her master's degree in teaching, Michelle knows the importance of building relationships to be successful. Michelle always embraces challenges with a smile and positive attitude, and she will go above and beyond what is just required and work hard for you.

- Licensed Pennsylvania Realtor®
- Member, National Association of Realtors®
- Member, Pennsylvania Association of Realtors®
- Member, Realtors® Association of Metropolitan Pittsburgh
- Rental/Leasing Program Specialist
- Home Staging & Design Qualities
- Member of the Board for the RE-Think Council
- Rookie of the Year 2021
- Leading Edge Society
- Mentor/Office Trainer

Michelle Proviano, The Michelle Proviano Team, Realtor®
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West-Airport Regional Office 1005 Beaver Grade Road, Moon Twp 15108



D O N



Don uses his comprehensive knowledge and extensive experience to provide a seamless and enjoyable process for his clients. Whether you are actively looking for property or simply have a few questions, Don strives to make every transaction as pleasant and rewarding as possible!

- Licensed Pennsylvania Realtor®
- Member, National Association of Realtors®
- Member, Pennsylvania Association of Realtors®
- Member, Realtors® Association of Metropolitan Pittsburgh

Donald McDuffee, The Michelle Proviano Team, Realtor®
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ANTHONY



As a former insurance advisor, experienced finish carpenter and home remodeler, Anthony understands the many diverse aspects of the real estate industry. Anthony will always go above and beyond what is required to help make your real estate dreams a reality.

- Licensed Pennsylvania Realtor®
- Member, National Association of Realtors®
- Member, Pennsylvania Association of Realtors®
- Member, Realtors® Association of Metropolitan Pittsburgh
- Rental/Leasing Program Specialist
- Finish Carpentry & Renovation Qualities
- Co-Owner, fireWALL Dance Theater, LLC
- College Program Manager, Open Field International

Anthony Russo, The Michelle Proviano Team, Realtor®
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AnthonyRusso@TPRsold.com

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LYNN



Lynn understands it takes more than a sign to sell a home. Her goal is to make buying and selling smarter and easier. Lynn is centered on customer service and meaningful communication. Honesty is integral to the sales process. Lynn will help walk you through the entire sales process from start to finish and provide support and/or recommendations based on your desired results. From home staging through inspections to a successful closing, she has you covered.

- Licensed Pennsylvania Realtor®
- Member, National Association of Realtors®
- Member, Pennsylvania Association of Realtors®
- Member, Realtors® Association of Metropolitan Pittsburgh
- Luxury Collection Specialist
- Circle of Achievement
- QSC (Quality Service Certification)

Lynn Niman MEd, Academic, Medical, & STEM Specialist Realtor®
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Fox Chapel Regional Office 1376 Freeport Road, Pgh 15238



Maria's background includes over twenty years of design and marketing experience and specialization in contract negotiations. In my 10 years as a Licensed Real Estate Agent & Realtor® with Berkshire Hathaway HomeServices I have helped my clients achieve their real estate goals with ease and peace of mind.

- Licensed Pennsylvania Realtor®
- Member, The National Association of Realtors®
- Former Director & Member, The Pennsylvania Association of Realtors®
- Former President & Member, Greater Allegheny-Kiski Board of Realtors®
- #2 Rookie in the Company 2016
- Marketing & Design Specialist

Maria Sullivan, The Lynn Niman Team, Realtor®
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Fox Chapel Regional Office 1376 Freeport Road, Pgh 15238

CLIENT *Testimonials*

I have been in new construction and house flipping since 1973. I have never worked with a realtor that was so professional & competent as well as personable and a delight to market and sell our house. | Pittsburgh Area Investor

We were randomly connected with Lynn through Zillow and she is AMAZING. Answered questions at literally ALL hours And makes you feel like her only client. Beyond knowledgeable and incredibly pleasant to work with, she truly cares about your home. We were probably her smallest sale of the year, but with an FHA loan on a house with frozen pipes, chipped paint and a backed up sewer it was no small task, amending documents at all hours, making appointments on short notice, meetings to fit our schedule and answering questions clearly and honestly. She is defiantly Not what we expected and if you are randomly looking at this on Zillow I suggest you contact her now and consider yourself lucky! Thanks Lynn! | Pittsburgh Buyer

Our home sale took nine months due to our missing the spring season. It required many open houses to sell which she set up each time we asked. The photos she posted of our home were beautiful and expertly done. She walked us through the inspection and sale at the end and attended the closing without us so we could leave town for our new home. I recommend her to anyone in the Pittsburgh area. | Cheswick Seller

I could not have been more impressed and satisfied with my experience working with Michelle! She truly took the time to learn what I was looking for in a home and provide personalized recommendations based on the criteria I had in mind. As a first-time homebuyer, I found it absolutely invaluable that Michelle always made a point to help educate me on the process and answer all my (many) questions. She provided her expert opinion and feedback when appropriate without ever trying to sway my decision. She really was dedicated to finding me the house of my dreams, and she did! If you're looking for an agent who will make a point to get to know you and bring both her expertise and enthusiasm to every interaction, definitely give Michelle a call! | Greentree Buyer

From the time we met, we found Maria to be honest and forthcoming with any questions we had regarding the property. As our interest in the property grew, we felt so trusting of Maria as an agent, we decided to forgo a buyers' agent and signed with Maria. This was something we did not have any experience with and have heard it is not the best idea to have a Dual Agent. Using Maria as a Dual Agent is the very thing that exemplifies our trust in her. All through the buying process until closing, Maria was extremely efficient and made the process very pleasant. We would highly recommend Maria Sullivan to any family member or friend that may be listing a home or looking to purchase one. Maria represents Berkshire Hathaway Home Services as an outstanding agent. | O'Hara Buyer

We wanted to Thank you for all the time you spent over the last year in helping us locate the perfect home for our family. Thanks for your tenacity and perseverance in making this happen. | Moon Township Buyer

Lynn was our agent for both a purchase and sale. You won't find an agent that works harder than her. She is rock steady even during difficult negotiations, which we experienced. Her communication is excellent. You would be very wise to work with Lynn on a home purchase or sale. | Pittsburgh Buyer/Seller

We would absolutely recommend working with Lynn. We didn't have the biggest of budgets, but Lynn made us feel like her top priority. In addition to all of her knowledge and experience, Lynn has an incredible network (she knows everyone) of professionals who were also extremely helpful and easy to work with. Buying a home is stressful, but with Lynn we could trust that she had our best interest at heart. She helped us so much, and we're confident she'll do the same for you! | Oakmont Buyer

Outstanding reliable and dependable service. Lynn Niman was our Realtor. She brings to the table knowledge, keen foresight, and experience. Her due diligence and perseverance to achieve excellence is second to none. We are deeply grateful for all her efforts. | O'Hara Buyer

★★★★★ Over **70** 5-star Zillow Reviews!





ARE YOU READY TO BUY?

The best way to start the home buying process is by determining if you can afford to purchase a home and, if so, how much can you afford. You can do this by getting pre-approved from a mortgage lender. You'll also want to make a list of your income vs debts. This will help you determine a comfortable monthly mortgage payment.

We are here to make the process as smooth and enjoyable as possible for you by offering expertise, negotiating on your behalf, managing paperwork, and other tasks throughout the home buying process including answering any questions and providing direction based on your goals. We have you covered. We actively work throughout the Pittsburgh region which gives us a current perspective so we have the most relevant information at our fingertips.

We will be here each step of the way to:

- Advise you on changing market conditions,
- Keep you posted on new listings (and any off-market deals I hear about),
- Offer insight on the condition of properties we tour,
- Negotiate aggressively on your behalf,
- Draft your legal offers and contracts,
- Represent your best interest at each turn,
- Connect you to other professionals as needed,
- Coordinate the inspectors, appraisers, and title officers, and
- Navigate the escrow process to a seamless close!

I'm always happy to answer your questions.

And I'm ready to start the home search when you are!

Call, text, email, or DM me anytime. And we'll find you your new home!



HOME BUYING

STEP BY STEP OVERVIEW



GET PRE-APPROVED

- Contact a lender.
- Discuss your mortgage options.
- Complete your pre-approval application.



HOME SHOPPING

- Share your criteria with your realtor.
- Enjoy browsing listings while your agent searches MLS records.
- Tour homes that meet your criteria.



OFFER & NEGOTIATION

- Research comps with agent
- Make an offer based on market data.
- Negotiate the terms with the seller.
- Sign the contract and make your earnest money deposit.



COMPLETE DUE DILIGENCE

- Get a home inspection.
- Negotiate repairs if needed.
- Get the home appraised.
- Confirm clear title.
- Complete a survey if necessary.
- Secure your loan.



CLOSE ON YOUR NEW HOME

- Perform walkthrough on your property.
- Confirm completion of any negotiated repairs.
- Review the Closing Statement.
- Wire the funds due.
- Sign the closing docs.
- Get your keys!

TYPES OF MORTGAGE LOANS

Conventional Loan

- Sometimes as little as 3% down
- Requires good credit (at least a score of 620 for most lenders)
- Can be used for primary residences, second homes, and investment properties

FHA Loan

- Sometimes as little as 3.5% down
- Typically requires fair credit (at least a 580)
- Can only be used for a primary residence (but you can use it for a multi-family property of up to 4 units as long as you live in 1 of them)

VA Loan

- Available only to qualified military service members, veterans, and spouses
- 0% programs available
- Can only be used for a primary residence (but you can use it for a multi-family property of up to 4 units as long as you live in 1 of them)
- No PMI needed, typically required when you put down less than 20% of the home's purchase price.

USDA Loan

- Available only for properties in qualified geographic areas outside of major cities
- 0% programs available
- Typically requires fair to good credit
- Can only be used for a primary residence (no multi-family or investment property options)

PMFA Loan

- Requires PHFA-approved home counselor and participating lender
- Possible downpayment and closing cost assistance.
- Typically requires fair credit (at least a 660)

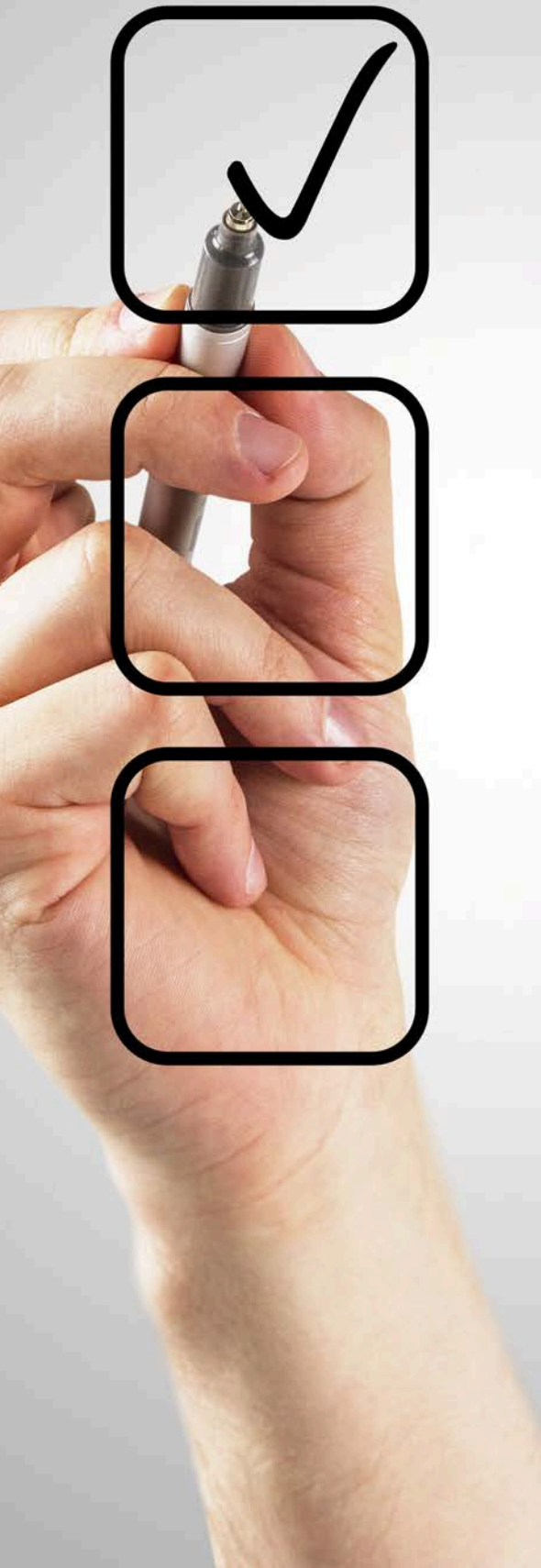
New Construction Loan

- Typically requires 20% down
- Requires good credit (at least a score of 680 for most lenders)
- Lenders prefer working with licensed and insured builders with a proven track record.

Rehab 203K FHA Loan

- Finance both the purchase of a home and the cost of its rehabilitation or renovation, all within a single mortgage.
- Sometimes as little as 3.5% down
- Typically requires fair credit (at least a 580)
- Can only be used for a primary residence (but you can use it for a multi-family property of up to 4 units as long as you live in 1 of them)

This is not an advertisement and is meant for informational purposes only and should not be interpreted as professional lending, legal or financial advice. The information provided may differ from that of your choice of mortgage lender. Check with the lender of your choice for individual terms, details and approval.



PRE-APPROVAL

Checklist

01 IDENTIFICATION

- ☐ Have a government-issued photo identification ready

02 INCOME & ASSETS

- ☐ Last two years of federal tax returns ready to present to the mortgage lenders
- ☐ Last two years of corporate tax returns if applicable
- ☐ Last two years of W-2 or 1099 statements
- ☐ Paystubs from the previous 30 days
- ☐ Name and address of all employers for the last two years
- ☐ If you're a business owner, you will need to provide profit and loss statements
- ☐ Alimony or child support income documentation
- ☐ Prepare an asset statement, providing the lender with information about your current assets including bank accounts, retirement accounts, and investment portfolios
- ☐ Information about any existing mortgages
- ☐ Home insurance policy information
- ☐ Divorce or separation agreement, including alimony or child support payment terms in which you receive income

03 LIABILITIES

- ☐ List of all current loans: name, address, account numbers, balances, and monthly payments
- ☐ The lender will want to look at your credit score. Be prepared to explain any late payments, recent credit inquiries, collections, or judgments
- ☐ If you currently own a property, have your property tax statements available
- ☐ Bankruptcy papers, if filed within the past seven years





MORTGAGE PROCESS

STEP BY STEP OVERVIEW TO HOME BUYING

1

DO YOUR RESEARCH

- Pull your credit report so you can see your credit score and look into credit repair programs if needed.
- Research home-buying assistance programs in your local area.

2

GET PRE-APPROVED

- Not all lenders are created equal. Do your research to find the lending option that fits you best.
- Provide your financial documentation and apply for your pre-approval to your choice of lender confirming the amount you can borrow.

3

FIND YOUR NEW HOME

- Work with your real estate agent to find your new home and prepare an agreement of sale.
- Your pre-qualification or pre-approval documentation will be required to submit an agreement of sale.

4

NOTIFY YOUR LENDER TO BEGIN THE UNDERWRITING PROCESS

- Once you have achieved an executed agreement of sale you will typically have to apply for a mortgage application within 7 days. Check your executed agreement for exact terms of your individual sale contract.
- Respond promptly to all requests for additional information and documentation from your lender.
- Actively communicate with your title/closing company to provide information and comply with requests to facilitate the closing process.
- Do NOT impede your lenders ability to render a loan by withholding required fees, information, documents or delaying appraisal or other lending processes.
- Don't change jobs, apply for a new loan (not even a credit card), or make any major financial moves until after you close on your new home.

5

CLEAR TO CLOSE!

- Once the underwriting is complete, your lender will give you the "clear to close."
- Ask for a copy of your loan docs before your signing appointment so you can take your time to review.
- Work with your real estate agent and your title/closing company to finalize closing details.
- 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 that the wiring instructions are correct.
- Sign the closing docs for your new home and collect your keys on closing day!



LOCAL LENDERS

WHO HAVE RECEIVED POSITIVE FEEDBACK FROM
PREVIOUS BUYER'S



Tom Birko
(412) 491-9680

Westt Penn Financial a BHHS affiliated Company
t.birko@westpennfinancial.net
NMLS: 101616



Cathy Ferguson
(412) 921-5263 Ext 1109

Holland Mortgage
cferguson@HMAmortgage.com
NMLS: 144692



Renee Foust
(724) 991-2002

First National Bank
foustr@fnb-corp.com
NMLS: 436818



Terrie Stefanko
412-925-6507

Dollar Bank
tstefanko842@dollarbank.com
NMLS: 134744

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MORTGAGE APP

Checklist

PROOF OF ID FROM ONE OF THE FOLLOWING:

- ☐ Driver's license ☐ State ID card ☐ Passport ☐ Military ID card

PROOF OF INCOME FROM ONE OF THE FOLLOWING:

- ☐ 2 months of paystubs ☐ 2 years of W-2 forms
☐ Year-to-date profit and loss statement (if self-employed)

☐ **2 YEARS OF INCOME TAX RETURNS
(TYPICALLY FORM 1099)**

☐ **2 MONTHS OF BANK STATEMENTS FOR ALL
CHECKING AND SAVINGS ACCOUNTS**

2 MONTHS OF STATEMENTS FOR ALL INVESTMENT ACCOUNTS, INCLUDING:

- ☐ Retirement accounts (401(k)s, IRAs, SEPs, etc) ☐ CDs
☐ Brokerage accounts (showing stocks, bonds, and fund investments)

IF YOU HAVE INCOME FROM A RENTAL PROPERTY:

- ☐ The most recent appraisal ☐ Proof of receiving rental payments
☐ Proof of property debt and expenses

BALANCE STATEMENTS FOR ALL DEBTS INCLUDING:

- ☐ Student loans ☐ Personal loans ☐ Medical debt
☐ Auto loans ☐ Credit cards

DOCUMENTATION OF OTHER ONGOING EXPENSES, SUCH AS:

- ☐ Alimony ☐ Child support

☐ **ACCUMULATED CASH VALUE
FROM LIFE INSURANCE, IF
APPLICABLE**

☐ **DOWN PAYMENT GIFT
LETTERS, IF APPLICABLE**

☐ **ALIMONY AND CHILD
SUPPORT, IF APPLICABLE**





BUYER QUESTIONNAIRE

CONTACT INFO

BUYER

Name _____

Phone _____

Email _____

Address _____

City _____

Preferred method ☐ Email ☐ Call ☐ Text

Preferred time ☐ Morning ☐ Afternoon

☐ Evening ☐ Weekends

☐ Between ____ and ____

CO-BUYER

Name _____

Phone _____

Email _____

Address _____

City _____

Preferred method ☐ Email ☐ Call ☐ Text

Preferred time ☐ Morning ☐ Afternoon

☐ Evening ☐ Weekends

☐ Between ____ and ____

FINANCING

Are you a first-time home buyer? ☐ Yes ☐ No

Do you need financing? ☐ Yes ☐ No

Have you been pre-approved? ☐ Yes ☐ No

Are you currently selling your home? ☐ Yes ☐ No

Could you make an offer now? ☐ Yes ☐ No

What price range are you considering?

What down payment amount is comfortable?

Your ideal move in date _____

LENDER INFO

Name _____

Email _____

Phone _____

Approved for \$ _____

SHOWINGS

Which days are you available for showings? ☐ Mon ☐ Tues ☐ Wed ☐ Thurs ☐ Fri ☐ Sat ☐ Sun

Are you open to virtual tours? ☐ Yes ☐ No

Buyer WISH LIST

NEIGHBORHOOD PREFERENCE: _____

SCHOOL DISTRICT PREFERENCE: _____

COMMUTE TIME PREFERENCE: _____

MAX TAXES (YEAR): _____

PRICE RANGE PREFERENCE: _____

LOT SIZE NEEDED: _____

SQFT NEEDED: _____

HOA MONTHLY FEE RANGE (if applicable): _____

HOME TYPE	YES	PREFERRED	NO	CONDITION	YES	PREFERRED	NO	OUTDOOR	YES	PREFERRED	NO
Single Family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Foreclosure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Fenced Yard	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condominium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Needs Some Work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Shed/Outbuilding	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Townhome	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Move-in Ready	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Pool/Spa	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multifamily	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Pool House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					Patio/Deck	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				Number of Beds				Garden/Landscaping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
HOME AGE				1-2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Greenhouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New Construction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2-3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Carriage House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Existing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3-4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Outdoor Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Preferred Age Range: _____				4-5	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sports Court: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Sidewalks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ARCHITECTURE								Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Colonial	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	NUMBER OF BATHS							
Modern	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1F	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	INDOOR			
Multi-Level	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1F/1H+	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Basement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
High Rise	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2F	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Crawl Space	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ranch	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2F/1H+	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Master Suite	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3F/1H+	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Home Office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				4F/1H+	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	View: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PARKING				5F+/1H+	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Air Conditioning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
On Street	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	ACCESS NEEDS				High End Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Off Street	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Level Entry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	High Speed Internet	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
1-Car Garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Elevator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2-Car Garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Public Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Mud Room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3-Car Garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Gated Community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Dining Room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Bathtub	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Pantry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
				Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Walk-out Basement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Green Features	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>					Other: _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Smart Features Required: _____

Notes: _____



GENERAL INFORMATION

COUNTY WEBSITES

Allegheny County

<https://www.alleghenycounty.us/Services/Property-Assessments-and-Real-Estate>

Armstrong County

<https://www.co.armstrong.pa.us>

Beaver County

<https://www.beavercountypa.gov>

Butler County

<http://www.co.butler.pa.us>

Westmoreland County

<https://www.co.westmoreland.pa.us>

Washington County

<https://www.washingtoncopa.gov>

QUESTIONS ABOUT FLOOD INSURANCE

If you would like to do more research to find out if your property is in a flood zone you may opt for a Property and Flood Insurance Inspection. If your property is in a flood zone your lender may require flood insurance.

For more information about the National Flood Insurance Program:
<https://www.fema.gov>

QUESTIONS ABOUT MINING INSURANCE

If you would like to do more research to find out if your property is eligible for mine subsidence insurance visit The Commonwealth of Pennsylvania Department of Environmental Protection website:
<http://www.dep.state.pa.us/MSIHomeowners/checkrisk.html>





QUESTIONS TO ASK BEFORE



SELECTING A HOME INSPECTOR

Are you a certified member in good standing of a National Home Inspection Association?

Do you receive formal continuing education and professional training?

How long have you been in the business?

Do you carry professional liability (Errors and Omissions) insurance?

Do you stand behind your inspection? If so, how?

What is your technical background?

Are you a full-service company, i.e. radon, termite, septic, water and well testing?

Are you certified by EPA or PA for radon, pest, asbestos, and lead paint inspections?

Do you provide a clear written or computerized report within 2 days after the inspection?

Do you perform any repair or remediation work that may be a conflict of interest?

Are you in compliance with the Pennsylvania Home Inspection Law?



USE THESE RESOURCES TO SELECT YOUR CERTIFIED HOME INSPECTOR



AMERICAN SOCIETY OF HOME INSPECTORS

ABOUT ASHI

ASHI upholds professional excellence throughout the industry and encourages its members to achieve the highest credentials in the field. ASHI creates advancement opportunities for its members. ASHI accomplishes this by providing educational resources and events, presenting technical information, connecting members with prospective clients, and lobbying on Capitol Hill. By upholding professional excellence throughout its membership, ASHI strives to keep the home inspection industry at a high standard. www.homeinspector.org



NATIONAL ASSOCIATION OF
HOME INSPECTORS, INC.

ABOUT NAHI

The National Association of Home Inspectors (NAHI) is a trade association for the home inspection industry. NAHI members perform home inspections and can be found in our “Find a Home Inspector” search engine for use by consumers and real estate professionals. NAHI provides a wealth of information and resources to its members such as training, education, and reference materials. NAHI also services as a valuable community for the industry where inspectors are able to develop their skills and businesses. nahiassociation.org



International
Association of Certified
Home Inspectors®

ABOUT NACHI

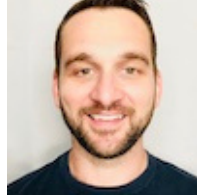
The International Association of Certified Home Inspectors – InterNACHI® – is the world’s largest trade organization of residential and commercial property inspectors. Founded in 1994 by Certified Master Inspector® Nick Gromicko, InterNACHI® is a federally tax-exempt 501(c)(6) nonprofit membership trade organization headquartered in Boulder, Colorado, and operates in 65 countries and nine languages. It is part of the InterNACHI Conglomerate. www.nachi.org

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INSPECTION *guide*

INSPECTION CONTINGENCY TIME FRAME FLOW CHART PARAGRAPH 13 of the STANDARD AGREEMENT FOR THE SALE OF REAL ESTATE (ASR 4/14)



***If the Agreement is contingent on Buyer's right to inspect the Property - Buyer's FAILURE TO EXERCISE any of Buyer's options within the times set forth in the Agreement is a WAIVER of that contingency and Buyer ACCEPTS THE PROPERTY and agrees to the RELEASE in Paragraph 28 of the Agreement. (SEE PARAGRAPHS 11 LINES 274 – 278 and 13 – LINES 438 - 439 for more details)**

***Extensions of all time periods INCLUDING the Negotiation Period should be in writing signed by ALL parties to the Agreement**



Market CONDITIONS

OFFERS & NEGOTIATIONS

When you find a house you love, it's time to make an offer!

And this is where you'll be extra glad you have a knowledgeable real estate agent in your corner.

Market conditions are always changing. And the market conditions dramatically impact your offer price and terms. In a buyer's market, we might be able to offer a price slightly below the asking rate, and we can consider asking for concessions to help with your closing costs. In a seller's market, we might need to offer more than the asking price and help you craft creative offers. I'll explain what I'm seeing in the market for homes like yours and what I think we can do to get you the best price and best terms under the circumstances.

SPECIAL CONSIDERATIONS

The seller market is strong and homes in good condition sell fast. However, with the current fiscal environment, things could change quickly. We are coming out of a very unprecedented era in real estate. Some factors such as time of year and property type will elicit predictable responses. There are still some curve-balls out there that may affect real estate such as economic and mortgage fluctuations. If the market changes we should examine your positioning and make any needed adjustments.

No matter what kind of market we're in, if you're serious about a home, you need to act quickly and be willing to pay the fair market value for the property.

ZESTIMATES®

While some Zillow "Zestimates®" are accurate, others are way off the mark. Either way, it's usually the first place buyers look. In contrast, our recommendations are based on an in-person evaluation and more accurate, up-to-date information.

Zillow Disclaimer:

"The Zestimate® home valuation is Zillow's estimated market value, computed using a proprietary formula. It is not an appraisal. It is a starting point in determining a home's value. The Zestimate is calculated from public and user-submitted data, taking into account special features, location, and market conditions."



COST vs value

COST vs VALUE 2024

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Pittsburgh, PA

PROJECT TYPE	PITTSBURGH			MIDDLE ATLANTIC			2023 NATIONAL AVERAGES		
	Job Cost	Resale Value	Cost Recouped	Job Cost	Resale Value	Cost Recouped	Job Cost	Resale Value	Cost Recouped
Minor Kitchen Remodel Midrange	26,738	20,970	78.4%	28,832	27,139	94.1%	27,492	26,406	96.1%
Major Kitchen Remodel Midrange	75,434	34,710	46.0%	83,401	42,232	50.6%	79,982	39,587	49.5%
Major Kitchen Remodel Upscale	151,171	49,795	32.9%	169,825	62,336	36.7%	158,530	60,176	38.0%
Bath Remodel Midrange	22,817	15,678	68.7%	27,407	19,192	70.0%	25,251	18,613	73.7%
Bath Remodel Upscale	72,673	34,207	47.1%	83,397	37,952	45.5%	78,840	35,591	45.1%
Bath Remodel Universal Design	37,563	19,394	51.6%	43,106	21,891	50.8%	40,750	20,148	49.4%
Bathroom Addition Midrange	53,155	16,334	30.7%	63,003	19,643	31.2%	58,586	20,334	34.7%
Bathroom Addition Upscale	96,485	30,701	31.8%	113,312	35,338	31.2%	107,477	34,997	32.6%
Primary Suite Addition Midrange	150,163	59,047	39.3%	175,207	63,727	36.4%	164,649	58,484	35.5%
Primary Suite Addition Upscale	309,637	89,851	29.0%	358,980	88,758	24.7%	339,513	81,042	23.9%
HVAC Conversion Electrification	17,183	12,809	74.5%	20,666	14,090	68.2%	18,800	12,422	66.1%
Entry Door Replacement Steel	2,314	2,103	90.9%	2,480	3,934	158.6%	2,355	4,430	188.1%
Grand Entrance Fiberglass	10,949	5,806	53.0%	12,002	11,779	98.1%	11,353	11,054	97.4%
Garage Door Replacement	4,341	4,938	113.7%	4,383	8,922	203.6%	4,513	8,751	193.9%
Deck Addition Composite	25,072	16,145	64.4%	28,330	19,816	69.9%	24,206	16,498	68.2%
Deck Addition Wood	15,062	12,104	80.4%	18,687	14,695	78.6%	17,615	14,596	82.9%
Roofing Replacement Asphalt Shingles	29,806	13,346	44.8%	33,973	15,782	46.5%	30,680	17,461	56.9%
Roofing Replacement Metal	48,566	19,806	40.8%	54,103	21,541	39.8%	49,928	24,034	48.1%
Window Replacement Wood	25,033	13,804	55.1%	27,060	15,424	57.0%	25,799	16,222	62.9%
Window Replacement Vinyl	21,148	11,724	55.4%	22,235	12,378	55.7%	21,264	14,270	67.1%
Siding Replacement Vinyl	19,746	14,122	71.5%	19,669	18,875	96.0%	17,410	13,957	80.2%
Siding Replacement Fiber-Cement	24,739	14,417	58.3%	24,053	18,604	77.3%	20,619	18,230	88.4%
Manufactured Stone Veneer	10,693	15,282	142.9%	11,880	18,840	158.6%	11,287	17,291	153.2%

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Media

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CLOSING

Checklist

☐ **REPLY PROMPTLY TO REQUESTS**

Your real estate agent, lender, and other professionals may need additional information from you.

☐ **CLEAR TITLE**

Your mortgage lender will require a title search. Purchase title insurance.

☐ **CLEAR CONTINGENCIES**

The most common contingencies are home inspection, appraisal, and financing.

☐ **FINAL MORTGAGE APPROVAL**

Your credit score and finances will be checked by an underwriter.

☐ **BOOK MOVING COMPANY**

Reserve a moving truck or schedule a moving service. Ask about non-peak times to save money.

☐ **FINAL WALK THROUGH**

The home should be in the condition stated on the contract. Repairs if any, should have been completed.

☐ **GET NEW HOMEOWNER INSURANCE**

Note: Your lender will need an insurance binder 10 days before closing.

☐ **CLOSING DISCLOSURE**

This lists the final terms of your loan, final closing costs, and amounts to change hands at closing.

☐ **CHANGE OF ADDRESS**

Change your address at USPS and forward mail. Notify work, school, bank, DMV, etc. of your new address.

☐ **CLOSING PACKAGE**

You may want to request the closing package in advance if you prefer to read each document in detail.

☐ **TRANSFER UTILITIES**

Set up electric, gas, phone, internet, water, etc. to be turned on or transferred.

☐ **DOCUMENTATION FOR CLOSING**

Home owners insurance, contract with the seller, home inspection report, loan documents, a government issued photo ID.



WALK THROUGH *guide*



ELECTRICITY

Test outlets and light switches. Check the breaker box.



PLUMBING

Test faucets and drains. Check for leaks and low water pressure.



HVAC

Test both the heating and air. Make sure the thermostat is working.



REPAIRS

Confirm that all agreed-upon repairs have been made to satisfaction.



FIXTURES

Check for missing fixtures, such as ceiling fans and window treatments.



APPLIANCES

Make sure all of the appliances are present and working properly.



WALLS + FLOORS

Check for any moving damage. Make sure there are no new stains.



DOORS + WINDOWS

Test all of the doors and windows. Check window screens and test locks.



EXTERIOR

Check the yard for ruts. Make sure the mailbox is in good condition.



MOVING CHECKLIST

Prep in Advance

- Allocate a budget for your move
- Organize, declutter & clean
- Schedule movers/rental truck
- Make inventory of household items
- Transfer medical records & refill prescriptions
- Get school records & register at new schools
- Arrange time off work/ childcare for moving day
- Make a plan for moving vehicles, pets & plants
- Dispose of hazardous & flammable items
- Measure furniture for placement at new home
- Defrost freezer, clean refrigerator & oven

Notify of Upcoming Move

Essentials:

- Post office
- Employer

Utility & Home Services:

- Gas
- Electric
- Water
- Telephone, internet & cable
- Garbage removal
- Lawn service

Government Agencies:

- Tax agencies
- Social Security Administration

Finances:

- Banks & credit unions
- Loan companies

Insurance:

- Homeowner / renters insurance
- Health & dental insurance
- Life Insurance
- Car insurance

Service Providers:

- Doctors
- Dentists
- Veterinarians
- Attorneys
- Accountants
- Subscriptions & memberships

Pack an Overnight Bag

- Pajamas & clean clothes
- Toiletries
- Any medications needed
- Towels
- Toilet paper
- Pet food & supplies
- Cell phone charger
- Important documents
- Cash & valuables
- Loan companies

Label an "Open First" Box

- Cleaning supplies
- Light bulbs
- Basic tools
- Paper plates, cups & utensils
- Coffee & snacks
- Hand soap
- Remote controls
- Kids toys

Moving Day

- Plan to be home when movers arrive
- Protect floors & carpets
- Contain pets in a safe place during move
- Make sure all boxes are labeled accurately
- Do a final cleaning & dispose of trash
- Take a final walk-through of your home
- Leave owner manuals & household receipts
- Leave labeled keys & garage door openers
- Lock doors, windows & turn off all switches



SOME THINGS TO CONSIDER AS YOU TAKE POSSESSION OF YOUR NEW HOME

Make arrangements to re-key your home. Some home warranties may cover or partially cover the cost of this service.

Contact your Home Security provider (if applicable) to transfer or initiate new service and/or activate any currently installed system equipment in your new home.

Install new smoke detectors and carbon monoxide detectors if needed

Call your Home Warranty Company (if applicable) and make sure they have your current information and that they make any necessary arrangements to transfer your warranty. They may also allow you to make upgrades or changes within the first 30 days after closing. Remember always call your warranty provider for service, as some home warranties only work with certain service providers. Using your own service provider or trying to self repair could result in an invalidation of coverage.

Confirm that utilities are working properly.

Upon your choosing you may check in with your utility providers to find out if they offer any service line protections and/or research private service line warranty providers and make arrangements for additional protections for your home (for example, electrical service lines, sewer lines, exterior gas lines, etc.). Home warranties may not cover some repairs.

Check the temperature on your water heater (it should be around 125 degrees)

Find the breaker box and all shut-off switches and valves

Address any serious safety issues from the inspection report and make a list of any repairs and upgrades you'd like to make

Replace the air filter

CHANGE OF ADDRESS

List

Home Services/Utilities

- ☐ Telephone (Mobile and Landline)
- ☐ Cable Provider
- ☐ Internet Provider
- ☐ Electrical Utility
- ☐ Gas Utility
- ☐ Residential Propane Delivery
- ☐ Water Utility
- ☐ Water Delivery
- ☐ Garbage and Recycling
- ☐ Sewer Utility
- ☐ Septic System Maintenance
- ☐ Home Security Company

Public Offices/Government Agencies

- ☐ US Postal Service
- ☐ Internal Revenue Service
- ☐ State Department of Taxation
- ☐ Local or County Tax Commissioner
- ☐ Social Security Administration
- ☐ Medicare Administration
- ☐ Department of Motor Vehicles
- ☐ Child Protective Services
- ☐ U.S. Customs and Immigration
- ☐ Department of Veterans Affairs
- ☐ Voter Registration
- ☐ Pet Licensing Department

Professional Services

- ☐ Medical Clinic or Doctor's Office
- ☐ Optometrist or Ophthalmologist
- ☐ Therapist, Counselor, or Psychiatrist
- ☐ Pharmacist
- ☐ Veterinarian
- ☐ Attorney
- ☐ Accountant or Financial Planner
- ☐ Insurance Agent

Community

- ☐ Employers
- ☐ Schools
- ☐ PTA
- ☐ Daycare Providers
- ☐ Church, Synagogue, Mosque, etc.
- ☐ HOA, Condo Association, or Co-Op Board
- ☐ Professional Memberships
- ☐ Civic Clubs and Organizations
- ☐ Country Club
- ☐ Health Club/Gym
- ☐ Alumni Organizations
- ☐ Fraternal Organizations
- ☐ Charitable Organizations

Residential Services

- ☐ Maid Service or Housekeeper
- ☐ Lawn and Garden Service
- ☐ Pool Maintenance
- ☐ Pest Control

Financial Services

- ☐ Banks
- ☐ Credit Unions
- ☐ Automobile Loan or Finance Companies
- ☐ Credit Card Companies
- ☐ Student Financial Aid Accounts
- ☐ Retail Credit Account Services
- ☐ Pension Plan, Annuity, and 401K Administrators
- ☐ Credit Reporting Agencies

Transportation

- ☐ Airline Frequent Flyer Programs
- ☐ Roadside Assistance (AAA)

Commercial Services

- ☐ Membership or Cost-Savings Clubs (BJs, Costco)
- ☐ Periodicals and Catalogs
- ☐ Online Retailers (Amazon, Wayfair, eBay, etc.)

SPRING CLEANING *guide*

YOUR Spring Cleaning CHECKLIST

BEDROOMS

- Vacuum/sweep floors
- Strip beds and wash linens
- Rotate mattress
- Clean out and reorganize the closets
- Wash windows, sills, blinds and curtains
- Dust ceiling fan
- Wipe down baseboards
- Dust and polish dressers, nightstands, headboards and decor
- Replace lightbulbs, if necessary

LIVING ROOM

- Vacuum carpet and/or rugs or sweep hardwood floors
- Wipe down baseboards
- Dust and polish end tables, coffee tables, bookshelves and decor
- Clean upholstery on sofas and chairs
- Wash throw pillows and blankets
- Clean windows and blinds
- Dust ceiling fans and light fixtures
- Replace bulbs in light fixtures, if needed



KITCHEN

- Deep clean the stovetop, oven, microwave, dishwasher, coffee maker, toaster and all other appliances
- Clean out refrigerator, wipe down all shelves and drawers, unplug and dust the coils
- Clean out all cabinets, drawers and pantries and reorganize
- Wipe down countertops
- Clean garage disposal, then pour 1/2c baking soda and 1c vinegar to create an odor eliminator

CLOSETS

- Wipe down doors and clean sliding tracks
- Clean out closet
- Sweep/vacuum closet floors
- Wipe down baseboards
- Clean shelves, rods and mirrors
- Reorganize clothing and shoes

LAUNDRY ROOM

- Clean behind washer & dryer
- Remove lint from dryer
- Wipe down inside & outside of both washer and dryer

BATHROOMS

- Scrub toilets, sinks and shower/bathtub
- Wipe down all faucets and fixtures
- Wash shower curtain and replace shower liner
- Clean mirrors
- Clean out medicine cabinet and wipe down all shelves
- Mop floors
- Clean and polish shower grout and tile
- Remove debris from sink and shower drains
- Wash and replace hand towels



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