NORTHWEST OHIO • YOUR REAL ESTATE RESOURCE

Your Home Buyer's Guide

A thoughtful, practical guide to your next move.

Clear guidance. Personal service. More than a transaction.



Deanna Miller, REALTOR®

Harmony Realty Group

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SCAN TO VISIT

A PERSONAL INTRODUCTION

Meet Your Realtor



Deanna Miller, REALTOR®

With more than 20 years of experience in Northwest Ohio real estate, I understand that buying or selling a home is more than a transaction. It is a personal decision, and every situation deserves individual attention.

Whether you are buying your first home, moving to a new neighborhood, selling a longtime family property, or considering acreage and country living, my approach begins with listening to your goals.

I believe in clear, consistent communication, practical guidance, and keeping you informed throughout the real estate process. I work closely with the professionals involved while making sure your questions and concerns are heard.

I look forward to helping you make your next move with confidence.

Make it a Great Day!

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01 / BEGIN WITH A PLAN

Before the first showing

Start with your lender

A mortgage lender can discuss financing options, review the information needed for preapproval, and help you understand a comfortable price range. Preapproval is not a final loan commitment. If you are paying cash, be prepared to provide appropriate proof of funds when making an offer.

Think beyond the asking price

Consider the home's location, condition, property taxes, insurance, utilities, maintenance and how long you expect to stay. Your lender and insurance professional can explain costs specific to your situation.

Decide what matters most

Make a short list of must-haves and preferences: bedrooms, layout, schools or location, acreage, outbuildings, commute, accessibility, and renovation tolerance.

A good search starts with knowing what feels like home—and what works for your life.

Not sure where to start? Call me first.

I can offer several lender options for you to compare and choose from.

You decide which professional is the best fit for your needs.

You are never required to use a particular lender.

02 / SEARCH & REPRESENTATION

Finding the right home

Your own representation

Before touring homes together, we review and sign a written buyer representation agreement. It is not a new agreement for each home. It explains the relationship, dates, area, services, and negotiated compensation. We review the terms before you sign.

Compensation is negotiable

Broker commissions are not set by law. The agreed fee may be paid by the seller, listing brokerage, buyer, or a combination, subject to the agreement and negotiations. If another party does not cover the full agreed fee, the buyer may owe the difference under the signed agreement.

Looking at properties

We can set up MLS searches, discuss new listings, arrange showings, and compare homes. At a showing, look past décor: consider condition, layout, major systems, location, and whether the property meets your priorities.

Disclosures and due diligence

Read available property disclosures and ask questions. Disclosures and listing details are not substitutes for inspections, independent verification, or professional advice.

You are not signing away your choices: the actual agreement explains how representation can be ended and which obligations may continue.

03 / OFFER & CONTRACT

From interest to agreement

Making an offer

An offer is more than price. It may address earnest money, financing, inspection rights, appraisal, closing date, possession, included items, and requests for seller-paid costs or buyer-broker compensation. We discuss strategy and negotiate the real estate terms you authorize.

Negotiation

A seller may accept, reject, or counter an offer. We review the response and your options. No agreement exists until the required parties have accepted and signed the contract.

Earnest money

Earnest money is a deposit handled as the contract directs. It is not automatically nonrefundable, and the circumstances for its return depend on the contract and what happens during the transaction.

Important dates

Once under contract, deadlines matter. We track the contract milestones and coordinate communications with the professionals involved.

The goal is an informed offer—not simply the highest or fastest offer.

CONTRACT TO CLOSING

Typically about 30 days

Many accepted offers close in approximately 30 days. Contract dates, financing, title and other circumstances can change the timing.

DAY 0

Offer accepted

Signed agreement; contract deadlines begin.

DAYS 1–10

Early steps

Earnest money, inspections and negotiated responses.

DAYS 7–21

Financing and title

Appraisal and underwriting; title review and payoff work.

DAYS 21–30

Final preparations

Loan clearance, closing arrangements and walkthrough.

CLOSING

Documents and funds

Signatures, funding and recording as applicable.

A helpful distinction

The lender explains financing, approval and cash-to-close. The title company handles closing documents and funds. Your Realtor coordinates real estate steps and deadlines. Keys follow agreed possession terms.

04 / THROUGH CLOSING

What happens after acceptance

Inspection

A home inspector evaluates the property within the scope of the inspection. You review the report and, within the contract terms, decide whether to request repairs, negotiate other terms, proceed, or exercise an available contingency.

Appraisal and loan

For a financed purchase, the lender orders or arranges the appraisal and manages underwriting and final loan approval. An appraisal is different from a home inspection. Financing questions, down payment amounts, rates, and final cash needed belong with your lender.

Title and closing

The title or closing company handles title examination, settlement documentation, recording and disbursement as applicable. Your lender and closing company provide and explain the financial closing documents and payment instructions.

Walkthrough and keys

We arrange a final walkthrough when appropriate to check the property's condition against the agreement. Closing and possession are not always the same time; the contract controls when keys are delivered.

As your Realtor, I help coordinate the real estate steps and communication so each professional can do their part.

The next chapter

After the final walkthrough and closing, keys are delivered according to the possession terms in the signed agreement.

Welcome home!



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