

An aerial photograph of Pittsburgh, Pennsylvania, taken from a high angle during the golden hour of sunset. The Allegheny River flows through the center of the city, with several bridges crossing it. The city skyline is visible, featuring numerous skyscrapers and buildings, some of which are illuminated. The overall scene is bathed in a warm, orange-gold light, creating a dramatic and scenic backdrop for the text.

YOUR GUIDE TO

HOMEBUYING

8 BASIC STEPS

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PITTSBURGH REAL ESTATE

1. TALK, TEXT, OR MEET WITH A PRO

DON'T DIY THIS PROCESS

Meet with a *good* Real Estate Agent you like and trust. Take some time to have your questions answered and to discuss your ideal home--where is it, what amenities does it have, and how much would you like to spend? Your initial consultation doesn't have to be in person if your schedule is busy. Feel free to ask for a phone consultation or send your questions over in an email or text.

As a homebuyer, **your agent's commission is paid by the seller** in almost every scenario. This means your representation is free to you! Why would you go at it alone?

Tip: Ask your agent about their search tools and network for exclusive listings.

2. SECURE YOUR PRE- APPROVAL

KNOW YOUR NUMBERS FROM THE START

When you are ready to get serious about buying a home, you need a **mortgage pre-approval**. Your agent will connect you with reputable lenders who will tell you how much you qualify for, your estimated monthly payment, and how much money you will actually need to put down. Have your financial info at hand—income, loan amounts—so that you will have an accurate pre-approval.



3. START HOUSE HUNTING

THE FUN PART

Your agent will schedule showings when it's convenient for you. Make sure you are both in communication about which homes you like and dislike (and why). A good agent will tell you about off-market homes before they are available to the general public.

TIP: Keep a running list of your Top 3 Picks. Once you've seen 10+ homes, they can start to blend together.



4. WHEN YOU FIND YOUR SOULMATE HOUSE...

MAKE AN OFFER

**...YOUR AGENT WILL GUIDE YOU ON PRICE & OTHER
TERMS**



5. COUNTER OFFER & NEGOTIATION

BE PREPARED FOR SOME BACK AND FORTH

In today's competitive market, don't be surprised if your agent advises you to make a full-price offer, especially if other buyers are submitting offers too.

In most situations, you will receive a counter offer at a new price, or with different stipulations than your first offer.

Tip: Money is important, but it isn't the only factor. Your agent will help you make the strongest offer possible, which will cater to the seller's timeframe and other preferences.

6. THE CONTINGENCY PERIOD

Congratulations! Your offer has been accepted.

The contract between you and the seller will have a timeline for you to complete your home inspections and for you to obtain a mortgage. This timeline is very important. Your agent will guide you through each step and make sure you and the seller both fulfill all your responsibilities in a timely manner.





7. COUNTDOWN TO CLOSING

TIME TO START PACKING!

You're almost there...Now you will be finalizing the details of your mortgage, setting up homeowner's insurance, and arranging to have utility accounts transferred.

Each contract is different, so this may be a short period of time, or it may be several weeks.

Tip: Don't forget to change your address with the Post Office...important things come in the mail!

A suspension bridge with a city skyline in the background. The bridge is made of steel and has a yellowish tint. The city skyline includes several tall buildings, one of which has 'UPMC' written on it. The sky is overcast and grey. The overall scene is dimly lit, suggesting dusk or dawn.

8. CLOSING TIME

You will sit down with the closing company or closing attorney, the sellers, and your agents to sign the closing documents and your mortgage. When you leave, you will be the official new owners of your home!

NOW IT'S UP TO YOU TO

**MAKE YOUR
HOUSE A HOME**

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THANKS FOR DOWNLOADING

If you are in the Greater Pittsburgh area and you have questions about anything in this guide, or if you are ready to start the homebuying process, contact us today!



LET'S CONNECT

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**IZZY MADE THE PROCESS
VERY EASY AND
SIMPLE—WHICH ARE TWO
GREAT THINGS FOR A
FIRST TIME HOMEBUYER**

- Robert, a happy past client & new homeowner