BUYER Guide

A Homebuyer Handbook

MORS & MANOR GROUP

kw LEGACY GROUP REALTY
KELLERWILLIAMS.

MORS & MANOR
GROUP

Hello!

I'M AUSTIN SAMPSEL

nice to meet you!

I believe buying or selling a home deserves more than average service and recycled marketing. That's why I've built my business around communication, visibility, and results. My goal is simple: make the process as smooth as possible while helping my clients make confident decisions every step of the way.

I understand that every transaction is different. Whether you're buying your first home, upgrading to your next one, selling a property, or investing in real estate, I take pride in being available, honest, and proactive throughout the entire process.

Over the years, I've built my reputation by answering the phone, solving problems, and finding solutions when challenges arise. Real estate isn't just about contracts and closing dates—it's about helping people navigate one of the biggest financial decisions of their lives.

When you work with me, you can expect clear communication, strategic marketing, strong negotiation, and a commitment to getting the job done right.

I don't believe in high-pressure sales tactics. I believe in building relationships, earning trust, and delivering results.

740.291.9320 @MORSANDMANORGROUP

About us

MEET THE *Team*

AUSTIN SAMPSEL

REAL ESTATE AGENT

As the founder of Mors & Manor Group, I'm committed to making every real estate experience smooth, stress-free, and successful. My business is built on communication, trust, and delivering results for my clients.

BRIENA FLOOD

REAL ESTATE AGENT

I am a passionate real estate agent committed to helping clients find the perfect place to call home. Guided by faith, honesty, and a dedication to serving others, I work to make every real estate experience smooth, personal, and rewarding.

MAKAYLA BECHTER

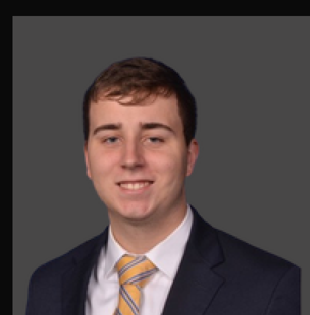
TRANSACTION COORDINATOR

As a Transaction Coordinator, I work behind the scenes to ensure every detail is handled smoothly throughout the home buying and selling process.

SHAWN MURPHY

LOAN OFFICER

As an experienced loan officer, I strive to make the mortgage process as easy and stress-free as possible. I am dedicated to finding the best financing options for my clients' needs and goals.



DK CREATIVE

PHOTOGRAPHER

As a professional real estate photographer, I specialize in capturing stunning images that showcase properties in their best light. I have an eye for detail and a passion for delivering high-quality images that help homes sell quickly.

THE *Process*

HOME BUYER'S *Roadmap*

1

GET PRE-APPROVED

- Meet with a lender
- Prepare your credit
- Set a budget

2

MEET WITH YOUR AGENT

- Discuss budget
- Research area neighborhoods
- Set wants & needs

3

FIND YOUR HOME

- Tour homes
- Adjust criteria if necessary

4

MAKE AN OFFER

- Research comps in the area
- Work with your realtor to write the best offer
- Negotiations may arise

5

OFFER SIGNED

- Initial negotiations are completed. Both parties have signed contract

6

INSPECTIONS

- Professional home inspection takes place
- Some necessary repairs may be discovered.
- Negotiate repairs

7

APPRAISAL

- Professional appraisal ensures the property is worth the loan and purchase price you agreed to pay

8

TITLE COMMITMENT

- The title company will send you a title insurance policy for the property

9

DOCUMENTS TO LENDER

- Make sure all requested docs are sent to your lender prior to closing

10

CLOSING

- Final walk-through
- Sign closing documents
- Receive your key

Austin

SAMPSEL

- REAL ESTATE AGENT-

10 STEPS TO
Buying a home

1	FIND THE RIGHT AGENT
2	PREPARE FINANCES
3	GET PRE-APPROVED
4	START HOME SHOPPING
5	MAKE AN OFFER
6	ORDER AN INSPECTION
7	NEGOTIATE FINAL OFFER
8	APPRAISAL ORDERED
9	SCHEDULE THE MOVE
10	CLOSING DAY

01 FINDING THE *Right agent*

Look for an agent with experience, knowledge, strong communication skills, and a professional demeanor. They should have a deep understanding of the local market and be able to provide you with personalized guidance and support tailored to your unique needs and preferences. It's also important to find an agent you feel comfortable working with and who is committed to providing exceptional customer service. With the right agent by your side, you can find the home of your dreams with confidence and ease.

GETTING YOU IN THE DOOR

Finding the right buyer real estate agent is crucial to ensuring a smooth and successful home-buying experience.

STAYING ON TOP OF THE PAPERWORK

As a real estate buyer agent, staying on top of the paperwork is essential to ensure a smooth and timely transaction. I am highly organized and detail-oriented, and I pride myself on my ability to manage and track all necessary documents and deadlines with precision and efficiency.

ON YOUR SIDE

As a real estate buyer agent, I am dedicated to representing your best interests throughout the entire buying process, from property search to negotiation and closing.

PROBLEM SOLVER

As a real estate buyer agent, I am a skilled problem solver, able to anticipate and address any challenges that may arise during the buying process. I work tirelessly to find creative solutions that meet my clients' needs and achieve their real estate goals.

AFFORDABILITY

As a real estate buyer agent, I focus on finding affordable properties that meet my clients' needs and budget.

NEIGHBORHOOD EXPERT

As a real estate buyer agent, I am a neighborhood expert, knowledgeable about the local community, schools, amenities, and property values. I use this expertise to help my clients find the right neighborhood that meets their lifestyle and investment needs, while ensuring they get the best possible value for their money.

02 PREPARE *Financing*

HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

CHECK YOUR CREDIT

A mortgage requires a good credit score. You can improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for a new credit card or car loan until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved

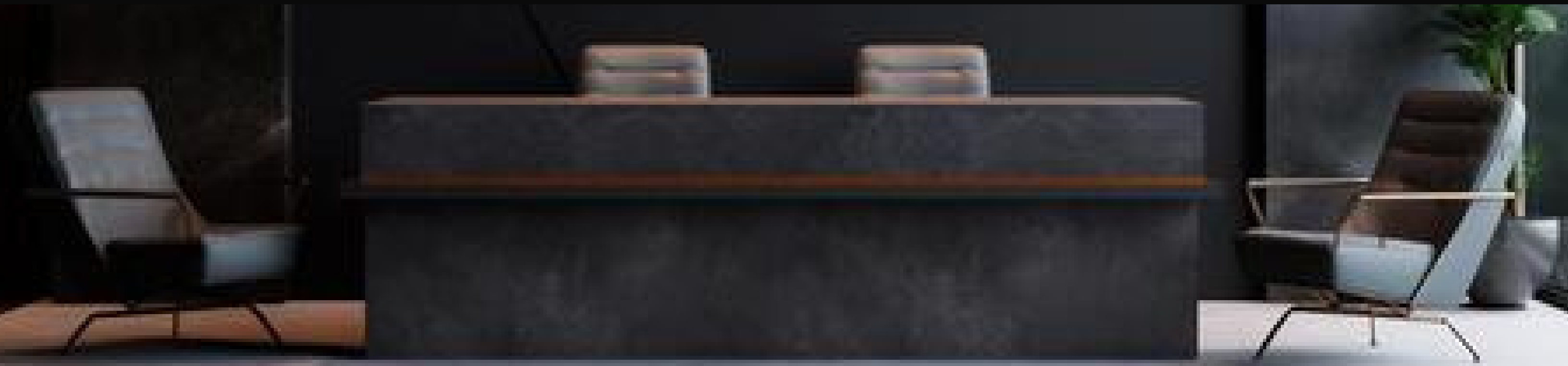
SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you’re serious about purchasing a home. It’s also known as a good faith deposit.
- Closing Costs for the buyer run between 2% & 5% of the loan amount
- A Home Inspection costs $300 to $500

03 GET *Pre-approved*

Being pre-approved, unlike being pre- qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.



GET *qualified*

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	620	NO DOWN PAYMENT
USDA LOAN	620	NO DOWN PAYMENT
FHA LOAN	580+ 500-579	3.5% (DP ASSISTANCE) 10%
203K LOAN	640	3.5%
CONVENTIONAL 97	620	3%
CONVENTIONAL LOAN	640	5-20%

Income QUALIFICATIONS

QUALIFYING INCOME

- W-2 Income/Salary
- Income from part-time jobs
- Income from a second Job
- Overtime & Bonuses
- Seasonal jobs
- Self-employed Income
- Alimony & child support (Documentation required)

NON-QUALIFYING INCOME

- Income from the lottery
- Gambling
- Unemployment pay
- Single bonuses
- Non-occupying co-signer income Unverifiable income
- Income from rental properties

NEEDED DOCUMENTS

- W2'S FROM THE PAST 2 YEARS
- 3 MONTHS WORTH OF PAY-STUBS
- BANK STATEMENTS (PAST 3 MONTHS)
- PREVIOUS 2 YEARS OF TAX RETURNS
- LIST OF YOUR DEBTS & ASSETS
- DIVORCE DECREE
- ADDITIONAL INCOME DOCUMENTS

TYPES OF *mortgage loans*

TYPES OF LOANS	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	NONE	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	2% of the loan amount. Can be rolled into loan amount.	REQUIRED	640
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
Conventional 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
Select Smart Plus	Anyone who meets lenders credit, income & debt level requirements	Varies from 3% -20%, but typically ranges from 5-20%	NONE	REQUIRED	620

Start HOME SHOPPING

04 START *Home shopping*

START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.

Tip

WE WILL MAKE SURE TO CHECK EVERY LITTLE DETAIL OF EACH HOUSE

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly

EVALUATE THE NEIGHBORHOOD AND SURROUNDING AREAS

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks

Make an OFFER

05 MAKE *an offer*

WHEN TO MAKE AN OFFER:

So you have found THE house! Congrats! In today's market when the demand is higher than the amount of homes available it is important to act fast!

HOW MUCH TO OFFER:

We will sit down and look at recent sales and current buyer activity in the area, as well as the value of the property in its present condition. Putting all this information together, we will determine the price that you would like to offer.

SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

- **Put Your Best Foot Forward**
  We will work together to discover options and create your best offer. Depending on the circumstances, you may have only one chance to make a good impression.
- **Shorter Inspection Periods**
  Try shortening the inspection period to 10 days
- **Offer to Close Quickly**
  Many sellers prefer to close within 30 days.
- **Put Down a Healthy Earnest Deposit**
  A large earnest money deposit shows the seller you are serious.
- **Cash Talks**
  A transaction that is not dependent on receiving loan approval is more attractive to a seller
- **Include a Cover Letter**
  We'll make your offer stand out by including a fact-based offer summary highlighting objective strengths of your offer.

AFTER YOU SUBMIT AN OFFER

THE SELLER COULD

- ACCEPT THE OFFER
- DECLINE THE OFFER
  This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.
- COUNTER-OFFER
  A counter-offer is when the seller offers you different terms. If this happens, you can:
  - ACCEPT THE SELLER'S COUNTER-OFFER
  - DECLINE THE SELLER'S COUNTER-OFFER
  - COUNTER THE SELLER'S COUNTER-OFFER
    You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

OFFER IS ACCEPTED - CONGRATS!

Sign the purchase agreement and you are now officially under contract and in escrow! There are usually several contingency periods while in escrow. Now inspections, appraisals, or anything else built into your purchase agreement will take place.

Escrow PERIOD

06 ORDER AN *inspection*

During the inspection period, we will schedule a licensed home inspector to do a thorough inspection of the home. Once this is complete, the inspector will provide us with a detailed report. You can take the issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items while being very cautious and vigilant of potentially significant issues.

07 NEGOTIATE *final offer*

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes.

- Ask for credit for the work that needs to be done.

  Likely, the last thing the seller wants to do is repair work.

- Think “big picture” and don’t sweat the small stuff.

  A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

- Keep your poker face.

  The listing agent will be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.

08 APPRAISAL *ordered*

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter. If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

PROPERTY TITLE SEARCH

This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed.

HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding.

Scheduling YOUR MOVE

09 SCHEDULING *your move*

AFTER SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of anything valuable that you plan to take
- Get estimates from moving companies

4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

3 WEEKS TO MOVE

- Arrange appraisal
- Complete title search (Title company will do this)

2 WEEKS TO MOVE

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

1 WEEK TO MOVE

- Obtain certified checks for closing
- Schedule and attend a final walkthrough
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company

Closing DAY

10 CLOSING *day*

CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks.

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.

FINAL WALKTHROUGH

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans

CLOSING TABLE

Who will be there:

- Your agent
- The seller
- The seller's agent
- A title company representative
- Your loan officer
- Any real estate attorneys involved in the transaction

The closing typically happens at the title company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents.

CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's purchase price. These closing costs can sometimes be shared with the seller.

BRING TO CLOSING

- Government-issued photo ID
- Copy of the sales contract
- Homeowner's insurance certificate
- Proof of funds to cover the remainder of the costs

RECEIVE YOUR KEYS

Congratulations! It was a journey but you are now officially a homeowner!! Time to celebrate!

Recommended
RESOURCES

Resources

LANDSCAPING & OUTDOOR

BRADY'S LANDSCAPING	330.353.8880
ACE LAWN AND LANDSCAPE	330.663.3591
ALONSO LANDSCAPING & LAWN CARE	740.227.0348

ELECTRICAL & PLUMBING

PETERMAN PLUMING	330.364.4497
ABC DRAIN & PLUMBING	330.315.8132
J&J PLUMBING, HEATING, COOLING, ELECTRIC	330.850.1918

HOME INSPECTOR

FIRST-IN HOME INSPECTION	330.961.1010
SARGO HOME INSPECTION	330.407.7945
INTEGRA PROPERTY INSPECTIONS	330.763.4970

PROFESSIONAL MOVERS

MOVE IT NOW-CANTON	330.756.1278
TYLER MOVING & STORAGE SYSTEM	330.339.1800
MATHIS MOVING & STORAGE	740.366.2323

Client Testimonials

ANNIE Y

“We honestly couldn’t have asked for a better realtor than Austin. Buying a home can be stressful, but Austin has a way of making you laugh and keeping things light while still being professional.

When we wanted to see a house, he would have a showing scheduled within minutes. It made the process move so smoothly and helped us feel like we never missed an opportunity. He is also incredibly thorough and answered all of our “silly” questions. He took the time to explain everything clearly and made sure we understood each step of the process. His response time is quick, any hour of the day. Day and night, he worked hard to sell our house and helped us purchase our dream home.

If you want a realtor who truly cares, works hard, responds quickly, and makes the process enjoyable along the way, Austin is your guy. We’re so grateful to have had him help us through this journey and couldn’t recommend him more.”

JESSICA D

“Austin did an amazing job helping us with our 1st home. he walked us through each step and connected us with an amazing lender and answered all of our questions. Definitely made house buying alot less scary. Highly recommend when buy a home.”

BILL K

“Austin helped my wife and I purchase our first home together. he knew every question to ask, had all the answers to the questions we had and literally took care of everything. I couldn't imagine using anyone else in the future. he made our home buying process virtually stress free, enough so, we used him to sell our condo as well. 10000% recommend”

What to EXPECT

- GREAT COMMUNICATION
- HONESTY & TRANSPARENCY
- INTEGRITY & RESPECT
- LOCAL MARKET KNOWLEDGE
- REACH YOUR REAL ESTATE GOALS

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