



**COLDWELL BANKER  
REALTY**

# LET'S FIND *home*

YOUR HOME BUYER GUIDE

KATIE PACHE REALTOR®

## YOUR HOME MATTERS

I believe in going above and beyond to provide top tier service & and exceptional client experience.

Welcome! I'm Katie Pache, your dedicated real estate partner. I'm here to transform your home-buying journey into an exciting adventure.

My mission? To find your perfect home while providing expert guidance every step of the way. From understanding your needs to effective negotiation, I'll leverage my local market knowledge and house-hunting skills to ensure you find the ideal property. Let's work together to make your homeownership dreams a reality!



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# CLIENT TESTIMONIALS

## Meet Some Of My Happy Clients

“She was always available when we needed her, responded super fast to any and all inquiries and questions, and made buying our first house a breeze!”

Katie is absolutely amazing!! I recommend her to anyone looking for a house in the greater Columbus area. She is so sweet, funny, and knowledgeable. It can be scary becoming a first time home buyer but it's nice to know having a good realtor, and a great friend, makes all the difference!

LIBBYANN PARKER



“She fought hard when it came to getting the remedy done in a timely manner.”

Katie did a fantastic job assisting us with the purchase of our home. She was very knowledgeable on market trends and best ways to negotiate. Katie was very consistent with her response, and keeping us updated on various information. She held our hand through buying and closing. She is a fantastic realtor.

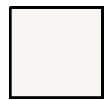
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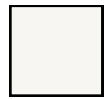
## UNDERSTANDING OUR PARTNERSHIP

# SIGNING THE BUYER BROKER AGREEMENT



### Our Partnership

The Buyer Broker Agreement formalizes our working relationship. It outlines my commitment to you as your dedicated agent throughout your home-buying journey.



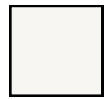
### Protecting Your Interests

This agreement ensures that I'm working exclusively for you. It allows me to advocate fiercely on your behalf during negotiations and throughout the entire process.



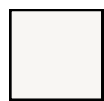
### Clarity on Services

The agreement details the specific services I'll provide, including property searches, market analyses, and guidance through inspections and closing. It's my promise of comprehensive support to you.



### Flexibility

While the agreement is a commitment, we can discuss terms that work best for you, including the duration and any specific requirements you may have.



### Exclusivity

This agreement usually means you'll work exclusively with me. This allows me to fully commit my time and resources to finding your ideal home.

# WHAT YOU NEED TO KNOW ABOUT COMMISSION

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## 01. Negotiating Commission

I'm happy to discuss my commission with you directly. This allows us to tailor my services to your specific needs and budget.

## 02. Transparency in Fees

I'll always disclose my expected compensation to you before we submit an offer on a property. I want you to be fully informed about all costs involved in your home purchase.

## 03. Potential Out-of-Pocket Costs

In some cases, you might need to pay my commission directly, rather than it being covered by the seller. I'll discuss this possibility with you upfront so there are no surprises.

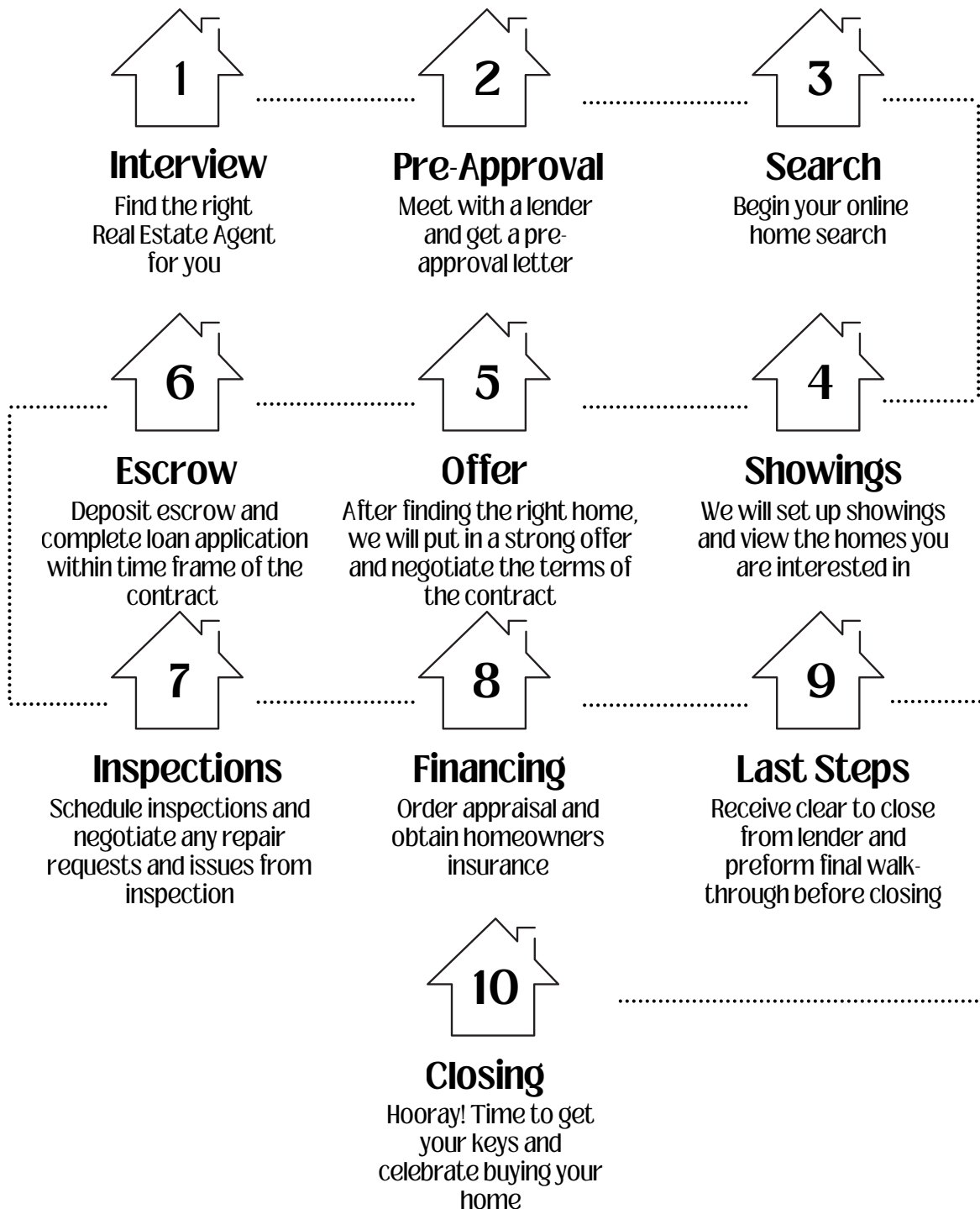


My goal is to make your home-buying experience as smooth and successful as possible. I'm always here to answer any questions you have about our agreement or the buying process in general.

## FINDING YOUR HOME

# OUR PROVEN HOME BUYING ROADMAP

## THE BUYER ROADMAP OVERVIEW





# WHY PRE-APPROVAL MATTERS

The first step in any home search is finding out exactly how much home you can afford and securing the financing to make the purchase. While you can get a rough estimate through pre-qualification, taking the extra step to obtain pre-approval will give you some added advantages.

## **PRE-APPROVAL HELPS YOU:**

- Understand your financial condition.
- Know exactly how much home you can afford before you begin your home search.
- Strengthen your purchasing power when making an offer.

... When you find a home you love and are ready to make an offer, your mortgage pre-approval lets the seller know that you're serious and fully prepared to buy their home, putting you in a stronger position than other potential buyers.

## YOUR PERSONAL PREFERENCES

# IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

What are the best days to schedule showings?

Any specifics not mentioned above:

# MUST HAVE CHECKLIST

## What's Important To You?

### Kitchen

- Island
- Updated countertops
- Walk in Pantry
- Updated cabinets
- Breakfast nook
- Updated appliances

### Bathrooms

- Double Vanities
- Bathtub
- Updated bathroom
- Walk in shower
- Guest bathroom

### Main Living Area

- Walk-in closet
- Split floor plan
- Storage space
- Master on main floor

### Additional Features

- Hardwood floors
- Fireplace
- Office
- Formal dining room
- Open floor plan
- Front porch
- Separate laundry area
- Parking space

Place a check mark next to any amenity that you consider a must have on your next home.

# OFFERS & NEGOTIATIONS

## Presenting a Strong offer

### Information Needed

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- ✔ Pre-approval letter
- ✔ Offer Price
- ✔ Financing Amount
- ✔ Escrow Deposit
- ✔ Closing Date
- ✔ Inspection Period
- ✔ Closing Costs



# WHAT NOT TO DO WHILE UNDER CONTRACT

You've got an accepted offer – congratulations! Now here's where a lot of buyers accidentally trip themselves up. Your lender will re-verify your finances right before closing, so anything that changes your financial picture can delay – or even kill – your deal.

From contract to closing, avoid doing any of the following:

- × Make any large purchases – furniture, a car, appliances – even if you're paying cash
- × Apply for or open any new lines of credit
- × Co-sign a loan for anyone
- × Change jobs or become self-employed
- × Make large deposits into your bank accounts without a clear paper trail
- × Close or pay off existing credit accounts (unless your lender specifically tells you to)
- × Let any bills go past due
- × Change banks or move your money around without notifying your lender first

Basically: keep everything status quo until you have the keys in hand. I know it's tempting to start shopping for that new couch – but wait until after closing day. If you're ever unsure whether something is okay, call me or your lender before you do it.



# LET'S GET STARTED

Finding and purchasing a home is a detailed process that demands time and dedication. I am passionate about this because it leads to the ultimate reward - handing you the keys to your dream home and developing a real relationship with you along the way. I would love to have a commitment from you to work with me exclusively. I'm happy to talk through the various types of buyer representation I offer so we can find the right fit for you.

**WHEREVER YOU DREAM OF LIVING, WE'LL HELP GUIDE YOU THERE.**

**YOUR HOME-BUYING NEEDS ARE ONE OF A KIND. USING THE  
UNMATCHED RESOURCES OF COLDWELL BANKER REALTY, I WILL  
DEVELOP A CUSTOM PLAN TO:**

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**Provide you with  
powerful, personal  
service**

**Assist you in finding  
the right home and  
help you negotiate a  
favorable price and  
terms for it**

**Close the sale in  
a smooth, timely  
manner**