



BUYER Guide

A Homebuyer Handbook



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Hello!

I AM NICOLE SWEDISH

nice to meet you!

Your trusted guide to homeownership.

Buying a home is a major milestone, and you deserve an agent who will advocate for you, protect your interests, and guide you every step of the way.

As a lifelong Pittsburgh native and full-time Realtor with Realty ONE Group Landmark, I provide my buyers with expert market insight, strategic negotiation, and personalized support from start to finish. I take the time to understand your goals so we can find not just any home — but the right home for you.

From touring homes and writing competitive offers to navigating inspections, appraisals, and closing, I ensure the process is smooth, transparent, and successful.

My commitment is to make your home buying experience seamless, informed, and rewarding — and to help you move forward with confidence.



THE *Process*



HOME BUYER'S *Roadmap*

1

GET PRE-APPROVED

- Meet with a trusted lender to determine your buying power
- Review your credit, income, and available funds
- Establish a comfortable monthly payment range
- Receive a pre-approval letter so you can confidently begin your search

2

MEET WITH YOUR AGENT

- Review your goals, timeline, and must-have features
- Discuss neighborhoods, home types, and market conditions
- Sign a Buyer Agency Agreement (required before touring homes)
- Create a personalized home search strategy

3

FIND YOUR HOME

- Tour homes in person and monitor new listings daily
- Refine your search based on your feedback
- Evaluate condition, location, and value
- Identify the right home for your needs and future goals

4

MAKE AN OFFER

- Review comparable home sales to determine fair value
- Prepare and submit a strong, strategic offer
- Negotiate price, terms, contingencies, and closing timeline
- Position your offer to stand out in a competitive market

8

TITLE COMMITMENT

- Title company confirms clear ownership
- Final loan conditions are completed
- Closing date and time are confirmed

7

APPRAISAL

- Lender orders an appraisal to confirm property value
- Final loan approval process continues
- Title search and closing preparation begin
- We work together to ensure everything stays on schedule

6

INSPECTIONS

- Licensed inspector evaluates the property's condition
- Buyer may negotiate repairs, credits, or seller assistance
- Buyer may accept the home as-is or negotiate further
- This protects you from unexpected issues

5

OFFER SIGNED

- Both parties sign the agreement
- Earnest money deposit is submitted
- Key contingency timelines begin (inspection, appraisal, financing)
- You are now officially under contract

9

FINAL WALKTHROUGH

- Verify the home is in agreed-upon condition
- Confirm negotiated repairs are complete
- Ensure the home is ready for closing

10

CLOSING

- Sign final paperwork
- Funds are transferred
- Ownership is officially transferred
- You receive the keys to your new home

Nicole
SWEDISH

REALTY ONR GROUP LANDMARK

Your Trusted Buyers Agent

10 STEPS TO *Buying a home*

1

CHOOSE THE RIGHT AGENT

2

PREPARE FINANCES

3

GET PRE-APPROVED

4

START HOME SHOPPING

5

MAKE A COMPETITIVE OFFER

6

ORDER AN INSPECTION (IF APPLICABLE)

7

UNDER CONTRACT & NEGOTIATION RESOLUTION

8

APPRAISAL & LOAN APPROVAL

9

PREPARE FOR CLOSING

10

CLOSING DAY

01 FINDING THE *Right agent*

GETTING YOU IN THE DOOR

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

Choosing the right buyer's agent is one of the most important steps in your home buying journey. As your dedicated agent, my role is to guide you through the process, protect your interests, and ensure you feel confident every step of the way.

Before touring homes, we will review and sign a Buyer Agency Agreement. This agreement outlines how I represent you, my duties to you, and how compensation works. It ensures you have full professional representation and clear expectations from the start.

STAYING ON TOP OF THE PAPERWORK

Buying a home involves contracts, deadlines, and important documentation. I carefully manage every detail, making sure nothing is missed and everything stays on track for a smooth transaction.

ON YOUR SIDE

As your buyer's agent, I represent your best interests throughout the entire process — from your first showing to negotiations and closing. My goal is to protect you, advocate for you, and help you make informed decisions.



CLEAR REPRESENTATION & TRANSPARENCY

Your Buyer Agency Agreement clearly outlines how I represent you and how compensation is handled. My priority is always transparency, so you fully understand your options and feel confident throughout the process.

PROBLEM SOLVER

Every transaction is unique, and challenges can arise. I proactively anticipate potential issues and work quickly to find solutions, ensuring your home buying experience stays as smooth and stress-free as possible.

NEIGHBORHOOD EXPERT

As a lifelong Pittsburgh native and local real estate expert, I provide valuable insight into neighborhoods, market trends, schools, amenities, and property values so you can make the best decision for your future.

AFFORDABILITY

I help you find homes that align with your budget and financial goals while ensuring you understand the full cost of homeownership.

02 PREPARE *Financing*



HOW MUCH HOUSE CAN YOU AFFORD?

Understanding your budget is the foundation of a successful home purchase. Your affordability depends on several factors including your income, debt, credit score, and available funds for your down payment and closing costs. Before starting your home search, I recommend speaking with a trusted lender to review your financial situation and determine a comfortable monthly payment and price range. This ensures you focus on homes that align with your goals and financial comfort.

CHECK YOUR CREDIT

Your credit score plays a key role in your loan approval and interest rate. A stronger credit profile can help you secure better loan terms.

To maintain or improve your credit during the home buying process:

- ✓ Continue making all payments on time
- ✓ Avoid opening new credit accounts
- ✓ Avoid large purchases or financing new items
- ✓ Do not change jobs or income structure without consulting your lender
- ✓ Keep credit card balances low

SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In addition to your down payment, there are other expenses to plan for when purchasing a home. These may include:

- ✓ Down payment (amount varies based on loan type could vary between 3.5% - 20%).
- ✓ 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, applied to the purchase, typically between 1-3% of offer price.
- ✓ Closing costs (typically 2%-5% of the purchase price, depending on the loan and terms)
- ✓ A Home Inspection costs \$300 to \$500
- ✓ Moving expenses and initial home setup costs

I will guide you through these costs so there are no surprises along the way.

03 GET *Pre-approved*

Getting pre-approved is the first & one of the most important steps before touring homes.

Pre-approval means a lender has reviewed your financial information and determined how much you qualify to borrow. This strengthens your offer and shows sellers that you are a serious and qualified buyer.

Benefits of pre-approval include:

- Knowing your true price range
 - Strengthening your negotiating position
 - Allowing you to act quickly when the right home becomes available
 - Giving sellers confidence in your offer
- Pre-approval helps ensure a smoother and more successful buying experience.

I work with several trusted local lenders and would be happy to connect you with professionals who provide excellent service and competitive loan options.



GET *qualified*

Loan programs and qualification requirements vary based on your credit profile, income, and overall financial picture. A trusted lender will help determine the best loan option for you.

TYPE OF LOAN

VA LOAN	Available to eligible veterans and service members	May offer low or no down payment options
USDA LOAN	Available in eligible rural areas	May offer low down payment options
FHA LOAN	Designed for buyers who may need more flexible credit guidelines	Typically requires a lower down payment
203K LOAN	Allows buyers to finance both the home purchase and renovation costs into one loan	Funds for approved renovations are held in escrow and released as work is completed
CONVENTIONAL LOAN	Often preferred for buyers with stronger credit profiles	Down payment requirements vary



Income QUALIFICATIONS

QUALIFYING INCOME

- ✓ W-2 wages or salary
- ✓ Income from part-time or second jobs
- ✓ Overtime and bonuses (if consistent)
- ✓ Self-employment income (with documentation)
- ✓ Alimony or child support (if documented and consistent)



NON-QUALIFYING INCOME

- ✓ Income from the lottery
- ✓ Gambling
- ✓ Unemployment pay
- ✓ Single bonuses
- ✓ Non-occupying co-signer income Unverifiable income
- ✓ Income from rental properties
- ✓ Commission-based income
- ✓ Seasonal or fluctuating income
- ✓ Rental income
- ✓ Recently changed employment

A lender will review your full financial profile to determine qualifying income.

NEEDED DOCUMENTS

- ✓ Government-issued ID
- ✓ W-2s from the past two years
- ✓ Recent pay stubs
- ✓ Bank statements (typically last 2-3 months)
- ✓ Previous tax returns (if self-employed)
- ✓ List of debts and monthly obligations
- ✓ Divorce decree or additional income documentation (if applicable)

TYPES OF *mortgage loans*

LOAN REQUIREMENTS, CREDIT GUIDELINES, AND DOWN PAYMENT AMOUNTS VARY BY LENDER AND INDIVIDUAL FINANCIAL QUALIFICATIONS. A LICENSED LENDER WILL DETERMINE ELIGIBILITY AND PROGRAM OPTIONS.

TYPES OF LOANS	WHO QUALIFIES	DOWN PAYMENT	MONTHLY MORTGAGE INSURANCE	Special Notes
VA Department of Veteran Affairs	Eligible veterans, active-duty service members, certain Reservists/National Guard members, and surviving spouses	May offer low or no down payment	Typically no monthly MI	VA eligibility required
USDA Department of Agriculture	Buyers purchasing in eligible rural areas and meeting income requirements	May offer low down payment	Required	Income & location limits apply
FHA Federal Housing Administration	Buyers needing flexible credit guidelines	Lower down payment options available. As low 3.5% of purchase price	Required	Popular with first-time buyers
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements	Lower down payment options available. As low 3.5% of purchase price	Required	Renovation costs rolled into loan
CONVENTIONAL	Qualifies: Buyers who meet lender credit and income guidelines	Flexible options	Mortgage insurance may be required if putting less than 20% down	Often competitive rates

What is Seller Assist?

Seller assist (also called seller concessions) is when the seller agrees to contribute toward the buyer's closing costs as part of the purchase agreement.

Instead of the buyer bringing all closing costs out of pocket, the seller credits an agreed-upon amount at closing.

Why Buyers Use Seller Assist:

- Can be negotiated as part of your offer
- Helps preserve savings after purchase
- Reduces upfront cash needed at closing
- Makes homeownership more accessible

Important to Understand

Seller assist is negotiable and must be agreed upon by the seller. In some cases, the purchase price may be adjusted to accommodate the seller concession.

There are lender limits on how much seller assist can be used, depending on the loan type.

I will guide you through how to structure seller assist properly so your offer remains competitive and compliant.

Start HOME SHOPPING



04

START

Home shopping

START TOURING HOMES IN YOUR PRICE RANGE

Now the exciting part begins. As we tour homes, we'll take detailed notes and evaluate each property based on your needs, budget, and long-term goals.

Once you find the right home, I will prepare a strategic offer based on comparable sales, current market activity, and the property's overall condition. Negotiations may take place after the offer is presented to help secure the best possible terms.



What We'll Look For During Showings

While touring homes, we'll carefully observe:

Tip

- ✓ Overall condition and maintenance
- ✓ Layout and functionality
- ✓ Signs of deferred maintenance
- ✓ Natural light and room flow
- ✓ Storage space and room sizes
- ✓ Age and visible condition of major systems

Note: A licensed home inspector will conduct a full evaluation during the inspection period.

EVALUATE THE NEIGHBORHOOD AND SURROUNDING AREAS

A home isn't just about the property — it's about the location.

We'll consider:

- ✓ Condition of neighboring homes
- ✓ Traffic patterns and street noise
- ✓ Proximity to schools, shopping, restaurants, and parks
- ✓ Future resale value and market trends

*Finding the right home is about balancing emotion and strategy.
I'll help you see both.*



Make an OFFER



05 MAKE *an offer*

WHEN TO MAKE AN OFFER:

Once you've found the right home, timing matters. In competitive markets, well-prepared buyers who act decisively are often in a stronger position. I will help you evaluate the market conditions and determine when it makes sense to move forward.

HOW MUCH TO OFFER:

We will review:

- Recent comparable sales
- Current market activity
- The home's condition
- Days on market
- Competing offers (if applicable)

Using this information, we'll structure a strong and strategic offer that aligns with your goals.

SUBMITTING A COMPETITIVE OFFER

Every offer includes more than just price. Key components may include:

- ✓ **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. We will review options and determine the strongest terms possible based on the situation and your comfort level.
- ✓ **Shorter Inspection Periods**
A strong earnest money deposit demonstrates seriousness and commitment to the transaction. Try shortening the inspection period to 10 days
- ✓ **Offer to Close Quickly**
Some sellers prefer quicker closings, while others may need flexibility. Matching the seller's needs can strengthen your offer.



- ✓ **Put Down a Healthy Earnest Deposit**
A strong earnest money deposit demonstrates seriousness and commitment to the transaction. Usually between 1- 3% of the offer price.
- ✓ **Financial Strength**
Pre-approval from a reputable lender increases confidence in your offer & is also required to place an offer, or proof of funds for a cash offer.
- ✓ **Strong Terms & Smart Structure**
Sometimes it's not just about price. Flexible timelines, clear contingencies, and thoughtful structuring can make your offer stand out in a competitive situation.

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



ORDER AN *inspection*

During the inspection period, we will schedule a licensed home inspector to thoroughly evaluate the property. The inspector will provide a detailed report outlining the home's condition, including major systems, structural components, and visible concerns

After reviewing the report together, you will have options depending on your inspection contingency:

- Accept the home as-is
- Request repairs
- Request a credit in lieu of repairs
- Or, in certain cases, terminate within your contingency period

My role is to help you evaluate the findings, focus on significant items, and guide you toward a practical and informed decision.



INSPECTION NEGOTIATIONS

Inspection findings may lead to further discussion with the seller. Not every issue requires action, and it's important to approach negotiations strategically. The goal of the inspection is clarity — not perfection. I'll help you navigate it confidently.



Focus on Material Issues

We prioritize structural, safety, hazardous, and major system concerns rather than minor cosmetic items.



Credits vs. Repairs

In some cases, requesting a credit may be more practical than asking the seller to complete repairs before closing.



Stay Strategic

Inspection negotiations are part of the process. I will help you determine what is reasonable, protect your interests, and maintain a strong negotiating position.

08 APPRAISAL *ordered*

Appraisal Ordered

Once your offer is accepted and you are under contract, your lender will order a third-party appraisal. The appraiser provides an independent estimate of the home's market value to ensure the property supports the agreed purchase price.

The appraisal protects both you and the lender by confirming that the home is worth what you are paying.

After the appraisal is completed, your loan file moves into final underwriting review. If all conditions are satisfied, you will receive a "clear to close," confirming your loan approval and final terms.

If the Appraisal Comes In At or Above Purchase Price

Great news. The loan process continues as planned and we move forward toward closing.

If the Appraisal Comes In Below Purchase Price

If the appraised value is lower than the agreed purchase price, the lender will base the loan on the appraised value.

At that point, options may include:

- Renegotiating the purchase price
- The buyer covering the difference
- Adjusting terms or concessions
- Or, if applicable, exercising appraisal contingency rights

During this period, it's important to note the sellers have the right to terminate if appraisal and/or conditions are not met.

I will guide you through your options and help determine the best strategy.

PROPERTY TITLE SEARCH

The title company conducts a title search to confirm the seller legally owns the property and that there are no undisclosed liens, judgments, or claims that would affect ownership. Title insurance is issued to protect you against potential title defects.

HOME OWNERS INSURANCE

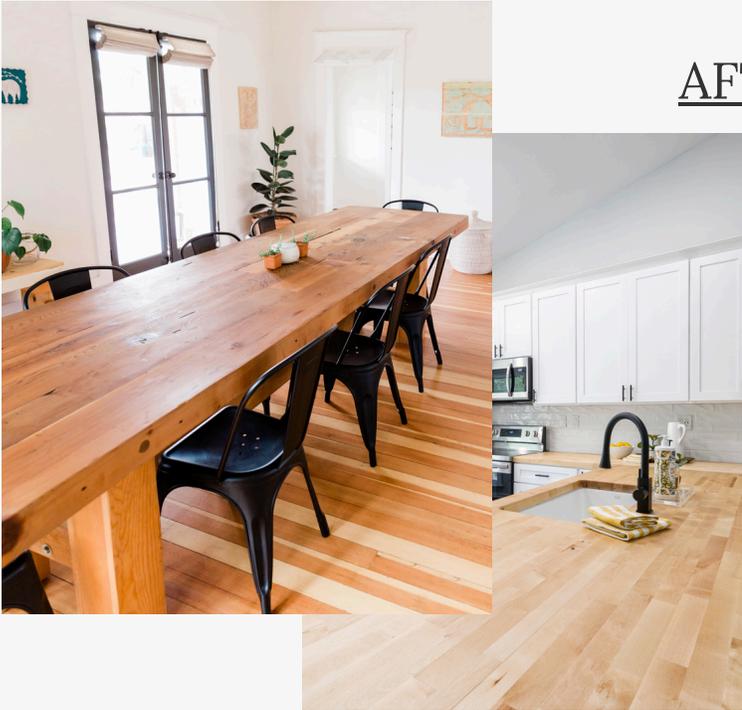
Before closing, you'll need to secure homeowners insurance. Your lender will require proof of coverage prior to closing. Insurance protects your home and belongings from risks such as fire, storms, and certain types of damage. I recommend obtaining quotes early in the process to avoid delays.

Scheduling YOUR MOVE



SCHEDULING *your move*

I'll walk you through each step so nothing feels overwhelming. My goal is to make your transition into your new home smooth, organized, and stress free.



AFTER SIGNING(Under Contract)

- ✓ Finalize your mortgage documents with your lender
- ✓ Complete inspections & appraisal (already underway during contingency period)
- ✓ Begin decluttering and packing non-essential items
- ✓ Gather important documents (IDs, insurance, loan paperwork)
- ✓ Request moving quotes and compare options
- ✓ Start planning utility transfers

4 WEEKS TO MOVE

- ✓ If renting, give proper notice per your lease
- ✓ Book movers or reserve a moving truck
- ✓ Order packing supplies
- ✓ Begin packing seasonal or rarely used items
- ✓ Confirm homeowners insurance policy effective for closing day

3 WEEKS TO MOVE

- ✓ Confirm closing date and time
- ✓ Schedule utility transfers (electric, gas, water, trash, internet)
- ✓ Submit change of address with USPS
- ✓ Continue packing room by room

2 WEEKS TO MOVE

- ✓ Confirm movers and delivery time
- ✓ Arrange time off work if needed
- ✓ Pack most household items
- ✓ Create a moving-day essentials box
- ✓ Schedule final walk-through

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



CLOSING *day*

My job is to make sure closing day feels exciting not stressful. I'll be by your side through every signature.

CLOSING DAY

Closing day is when ownership officially transfers to you. You will sign your final loan and title documents, funds will be distributed, and once everything is recorded, you receive the keys to your new home.

From accepted offer to closing, the process typically takes 30-45 days, depending on financing and contingencies.

This is the day it all becomes real.

CLOSING DISCLOSURE

Your lender is required to provide you with a Closing Disclosure at least three business days before closing.

This document outlines:

- Final loan terms
- Interest rate
- Monthly payment
- Cash needed at closing
- Itemized closing costs

We will review this together to ensure everything matches your expectations. If there are discrepancies, we will address them immediately with your lender and title company.

No surprises.



FINAL WALKTHROUGH

We will complete a final walkthrough within 24 hours of closing.

The purpose is not to re-negotiate, but to confirm:

- ✓ The property is in the same condition as when you made the offer
- ✓ Any agreed-upon repairs have been completed
- ✓ Appliances included in the sale are functioning
- ✓ No new damage has occurred
- ✓ The home is empty (unless otherwise agreed)

We'll test:

- Water fixtures and drains
- Toilets
- Garage door openers
- HVAC operation
- Appliances
- Electrical outlets and switches

If anything is not as expected, we address it before closing.



CLOSING TABLE

Who will be there:

- ✓ Your agent
- ✓ The seller's agent
- ✓ The seller
- ✓ A title company representative

In Pennsylvania, closings are typically handled by the title company. You will review and sign several documents including:

- The deed
- The promissory note
- The mortgage documents
- Closing affidavits and disclosures

I will be there to guide you through everything.



CLOSING COSTS

Closing costs vary depending on purchase price, loan type, and location. Buyers can typically expect closing costs to range between 2%–5% of the purchase price.

These may include:

- Lender fees
- Title insurance
- Recording fees
- Escrow deposits
- Prepaid taxes & insurance

In some cases, seller assist may help offset part of these costs (if negotiated in your offer).

We review all numbers in advance so you are fully prepared.

BRING TO CLOSING

- ✓ Government-issued photo ID
- ✓ Certified funds or wire confirmation (if required)
- ✓ Homeowners insurance declaration page
- ✓ Any requested lender documentation

RECEIVE YOUR KEYS

Once all documents are signed and funds are transferred, the deed is recorded.

You officially become a homeowner. Time to celebrate.



Recommended

RESOURCES



Resources



LANDSCAPING & OUTDOOR

- Thomas Landscaping 724-328-1463
- Budget Lawn care 412-526-1113
Pittsburgh
- DM Contracting 724-202-3882

ELECTRICAL & PLUMBING

- Icon Electrical Solutions 412-906-1451
- Underwood Electrical Services 412-389-3528
- Just Electric LLC 412-377-3506

HOME INSPECTOR

- Steel Town Home Inspections 412-913-2635
- A Harmony Home Inspections 412-657-2191
- Liberty Inspectors 412-588-0329

PROFESSIONAL MOVERS

- Make Moves LLC 412-639-4184
- Browns Moving & Storage LLC 412-339-0912
- 2 Men Labor Moving 412-819-7927

Client

TESTIMONIALS

Client Testimonials

TYLER BOSTON

Nicole was amazing, incredibly kind, patient and knowledgeable. Always responsive, hard working, and helpful. She made us feel very safe through our first homebuying experience and made us feel like she was always committed to getting us exactly what we wanted and needed.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

ALLIE ROLLINS

Nicole is absolutely amazing! She was patient with all my questions and concerns (which were many!) and guided me throughout the entire process. Always responsive with communications, she insured that my first-time home buyer experience was the best it could be. Thank you so much for all your efforts :)

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

LONNA WILSON

Nicole was a dream come true for me. I was going through rough time and Nicole was there for me every step of the way. I didn't make it easy for her but she was patient and caring and treated me as more than a client. She understood what i wanted in a house and she got me to the finish line. You would be lucky to have Nicole in your corner as you go through the buying process!!

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

NICOLE SWEDISH
REALTOR



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SERVICES OFFERED

Buying a home is one of the biggest financial decisions you'll ever make and you deserve guidance that is strategic, informed, and completely personalized. As your dedicated buyer's agent, I walk you through every step of the process with clarity and confidence. From identifying the right neighborhoods to negotiating strong offers and navigating inspections, I make sure you feel prepared, protected, and empowered throughout your entire home-buying journey.

01

PERSONALIZED PROPERTY SEARCH

We don't just search, we strategize.

I take the time to understand your lifestyle, goals, budget, and must-haves. Whether you're looking in Montour School District, Robinson Township, Ingram, or anywhere in the Pittsburgh area, I help you narrow in on properties that truly fit your needs — not just what's available.

02

MARKET & OFFER STRATEGY

Winning in today's market requires more than just submitting an offer. I provide detailed market analysis, recent comparable sales, pricing insights, and strategic guidance so you know exactly how much to offer and how to structure it. From contingencies to seller assist, I help you make competitive yet smart decisions.

03

FULL TRANSACTION MANAGEMENT

- Inspection scheduling
- Repair negotiations
- Appraisal guidance
- Title & closing coordination
- Communication with lender and title company

You won't be left wondering what's next — I keep you informed and on track from contract to keys.

WHY YOU NEED A BUYERS AGENT

BUYING A HOME IS A MAJOR FINANCIAL DECISION AND HAVING PROFESSIONAL REPRESENTATION ENSURES YOU ARE PROTECTED, INFORMED, AND POSITIONED TO MAKE SMART CHOICES EVERY STEP OF THE WAY.

AS YOUR DEDICATED BUYER'S AGENT, MY ROLE IS TO ADVOCATE FOR YOUR BEST INTERESTS FROM THE FIRST SHOWING TO CLOSING DAY.



✔ **NEEDS & STRATEGY DISCOVERY**
We start with a detailed conversation about your goals, lifestyle, budget, and long-term plans. This isn't just about finding a house — it's about finding the right investment for you.

✔ **LOCAL MARKET EXPERTISE**
I provide in-depth knowledge of Pittsburgh-area neighborhoods, pricing trends, school districts, property values, and upcoming developments so you can make informed decisions with confidence.

✔ **STRATEGIC NEGOTIATION**
From structuring competitive offers to navigating inspection repairs and appraisal challenges, I negotiate to protect your financial interests and help you secure the best possible terms.

✔ **CONTRACT & PROCESS GUIDANCE**
Real estate transactions involve legal contracts, deadlines, contingencies, lender coordination, and title requirements. I ensure everything is handled accurately and on time to minimize risk and avoid costly mistakes.

✔ **COMPENSATION TRANSPARENCY**
Buyer representation is outlined in a written Buyer Agency Agreement, as required under current regulations. I explain how compensation works, what your options are, and ensure you understand all costs before moving forward. No surprises — just clarity.

BUYER COMPENSATION

UNDERSTANDING HOW BUYER REPRESENTATION IS PAID

Under current NAR policy changes, buyers are required to sign a written Buyer Agency Agreement before touring homes.

This agreement outlines the services provided and how your agent will be compensated.

Buyer agent compensation is fully negotiable and is agreed upon between the buyer and their agent in writing.

If a seller does not offer compensation, buyers have several options.



- BUYER AGENT COMPENSATION IS NEGOTIABLE.
- SELLERS ARE NOT REQUIRED TO OFFER COMPENSATION TO A BUYER'S AGENT.
- COMPENSATION CANNOT BE ADVERTISED IN THE MLS AS AN OFFER OF COMPENSATION.
- ALL TERMS MUST BE DOCUMENTED IN THE BUYER AGENCY AGREEMENT.

I WILL ALWAYS EXPLAIN YOUR OPTIONS CLEARLY SO YOU CAN MAKE AN INFORMED DECISION THAT ALIGNS WITH YOUR FINANCIAL GOALS.

✓ PAYMENT AT CLOSING

The buyer may pay their agent's agreed-upon compensation directly at closing.

This payment is separate from your down payment and closing costs.

✓ NEGOTIATE A SELLER CONCESSION

Buyers may request a seller concession as part of the offer. If agreed to by the seller, these funds may be applied toward allowable closing costs, which can include buyer agent compensation — subject to lender guidelines and loan program limits.

All concessions must comply with the buyer's loan terms.

✓ ADJUSTING OFFER TERMS

Buyers may choose to adjust the overall structure of their offer — including price and concessions — to accommodate their agreed-upon representation compensation.

Each situation is evaluated strategically and in compliance with Pennsylvania real estate regulations.

✓ FINANCING CONSIDERATIONS

In some cases, depending on the loan type and lender approval, compensation may be incorporated into the overall transaction structure.

This must align with lender guidelines and underwriting requirements.

What to EXPECT

When you work with me, you can expect a structured, strategic, and supportive experience from start to finish.

Clear & Consistent Communication

You will never wonder what's happening next. I keep you informed at every stage — from showings to closing.

Honesty & Transparency

I provide straightforward guidance, realistic expectations, and full clarity on pricing, negotiations, and costs.

Integrity & Professional Representation

Your best interests come first. I advocate for you in every conversation and protect your position throughout the transaction.

Local Market Expertise

As a Pittsburgh-area agent, I provide insight into neighborhoods, property values, school districts, and market trends so you can make confident decisions.

A Clear Path to Your Real Estate Goals

Whether you're buying your first home or your next investment, my goal is to help you move forward with confidence and clarity.



NEXT STEPS

After your buyer consultation, we'll sign a Buyer Representation Agreement and initiate a personalized property search based on your preferences. We'll choose which homes to see, schedule viewings, and begin the exciting journey of finding your dream home!

Thank you!



WWW.NICOLESWEDISH.COM



Nicole Swedish

REALTOR

