

BUYING WITH CONFIDENCE

A MODERN GUIDE TO BUYING YOUR HOME IN
PHILADELPHIA & SOUTH JERSEY



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HEY THERE

Nice To Meet You!

Buying a home is exciting, but it can also feel overwhelming.

My goal is to make the process simple, organized and enjoyable from the very beginning.

I'm Greg D'Amico, a Realtor serving Philadelphia and South Jersey. I've helped hundreds of buyers/sellers with their real estate goals. I created this guide to answer the questions buyers ask most often and give you a clear roadmap for what lies ahead.

WHAT YOU CAN EXPECT FROM ME

- Honest guidance
- Clear communication
- An advocate who's focused on your best interests
- Strong negotiation
- Education throughout the process

Whether we're touring homes, negotiating an offer or reviewing inspection reports, my job is to help you make informed decisions with confidence. I believe buying a home should feel exciting (not stressful) and I'm looking forward to helping you every step of the way.

Let's get started.



Your Home Buying Team

A TEAM APPROACH TO A SMOOTHER TRANSACTION

Buying a home involves a lot of moving parts. I'll remain your primary point of contact throughout the process, but you won't be working with me alone.



JAMIE REUTZEL
REALTOR

My business partner who helps with contracts, inspections, negotiations, paperwork, vendors and other transaction details.



JOELLE LAVIN
EXECUTIVE ADMINISTRATIVE ASSISTANT

Our transaction coordinator who manages deadlines, paperwork, reminders and day to day communication.



YOUR CLOSING TEAM

Our closing team helps coordinate title, settlement, scheduling and final closing documents.

Bettyanne Samarco
Robert Scott (PA)
Arlene Volpe (NJ)

Your Home Search Blueprint

THE CLEARER YOUR PRIORITIES, THE EASIER IT IS TO
RECOGNIZE THE RIGHT HOME



Home Basics

Bedrooms : _____

Bathrooms : _____

Square Footage : _____

Garage : ☐ Required
☐ Preferred

My Top 5 Priorities

1. _____
2. _____
3. _____
4. _____
5. _____

Life Style

Preferred Neighborhoods : _____

School District Important : ☐ Yes
☐ No

Specific District : _____

Deal Breakers

- ☐ Busy road
- ☐ No parking
- ☐ HOA
- ☐ No Central Air
- ☐ Flood zone
- ☐ Too much work needed
- ☐ Shared driveway
- ☐ Other : _____



Finding Your Budget

LET'S FIND A PAYMENT THAT FITS YOUR LIFESTYLE

Your Budget

- Have you been pre-approved?
 - What is your approved purchase price?
 - Where do you feel comfortable with monthly payments?
-

Remember: Your pre-approval tells you the maximum a lender may lend, not necessarily what you'll feel comfortable spending each month.

Your Comfort Zone

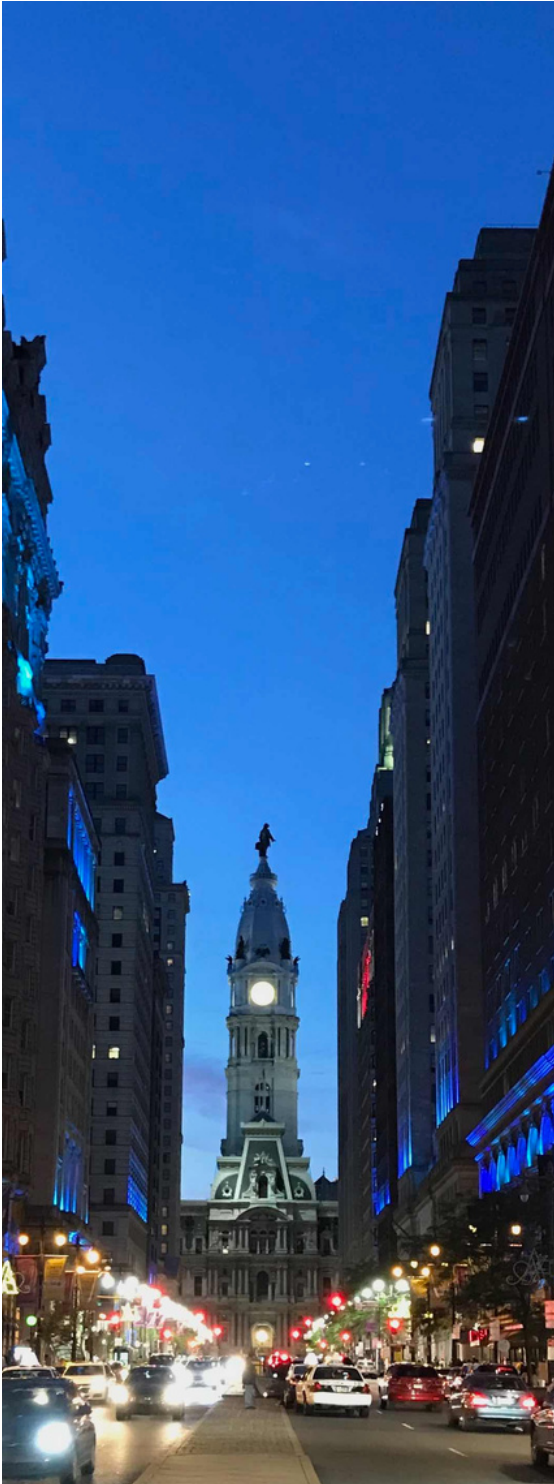
- What's the highest price you'd realistically consider?
- Is there a price where you wouldn't even want to see the home?

Your Flexibility

- Would you consider a home needing updates if it meant staying under budget?
- Have you accounted for taxes, insurance, utilities & maintenance?

Lenders I Know And Trust

THESE ARE PROFESSIONALS I'VE PERSONALLY WORKED
WITH AND CONFIDENTLY RECOMMEND



Natasha Larson

Prosperity Home Mortgage
Natasha.Larson@phmloans.com
215.218.8020

Larry Colangelo

City Wide Mortgage
Larry.Colangelo@citywidehm.com
856.296.9206

Mike Tavani

Rate
Mike.Tavani@rate.com
484.802.4583

Michael Loggia

Zillow Home Loans
MichaelLog@zillowhomeloans.com
425.473.1525

Jesse Gold

Mortgage Country
jesse@mortgagecountry.com
856.630.7180



Trusted Local Professionals

A NETWORK OF PROFESSIONALS YOU CAN COUNT ON

Whether you need a home inspector, contractor, plumber, electrician, cleaner or mover, I'm here to help. Over the years, I've built relationships with trusted local professionals I've personally worked with and confidently recommend.

[VIEW MY VENDOR DIRECTORY →](#)

Home Inspector (PA)

RS Home Inspections

Thorough inspections with clear reports and excellent communication.

Home Inspector (NJ)

Impeccable Inspections

Taz is incredibly detailed and takes the time to educate buyers during the inspection.

Professional Cleaner

Maggie's Magic Touch

Perfect for move in, move out or deep cleaning services.

Handyman Service

Mr Handyman

Great for small repairs, punch lists and general home maintenance.

Upfront Costs In Buying

KNOW WHAT TO BUDGET
BEFORE YOU BUY

Earnest Money Deposit (EMD)

Varies by market and offer strategy
(often 1-5% of the purchase price)
This comes off your final down
payment

Home Inspection

Average cost: \$500 - \$700

Appraisal Fee

Typically \$400 - \$600

Down Payment

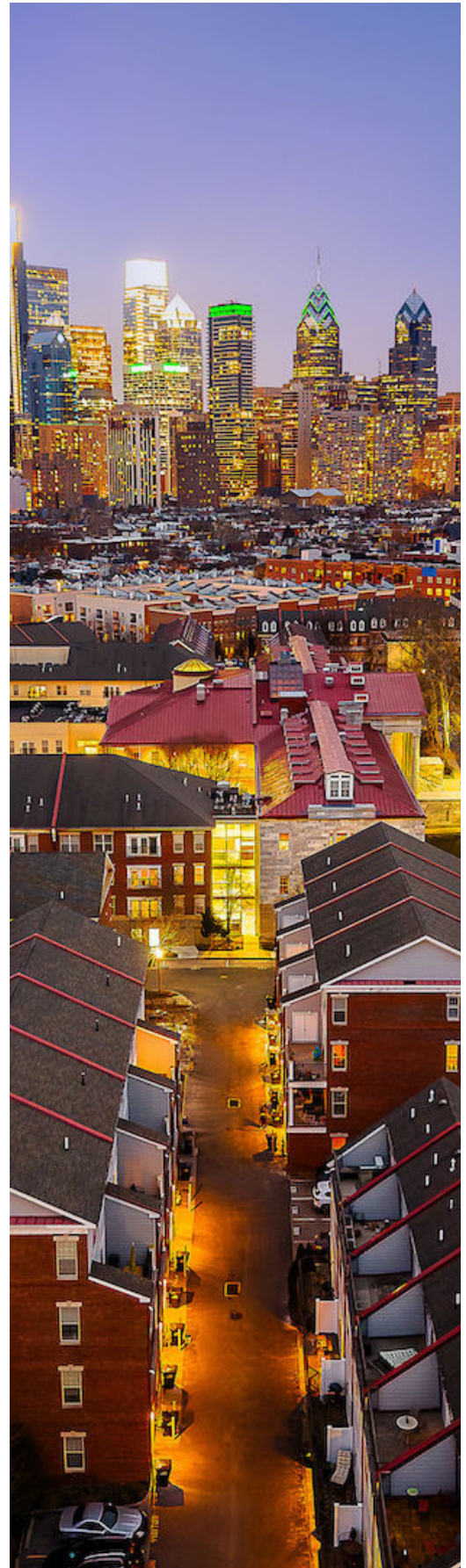
Varies from: 3.5% to 20% of the
purchase price, depending on your
financing terms

Closing Costs

Usually 4 - 5% of purchase price

Moving Costs

Local: \$500 - \$1,500 or
Long Distance: \$2,000 - \$5,000+



Building A Competitive Offer

IT'S NOT ALWAYS ABOUT OFFERING THE HIGHEST PRICE

Depending on the market and the seller's priorities, there are several ways to strengthen an offer beyond simply increasing the price.

Terms That Appeal to Sellers

- Quick closing
- Rent back agreement
- Seller's preferred title company
- Purchase select furniture
- Handle clean out or junk removal

Inspection Strategy

- Shorter inspection period
- Limit inspections to major defects
- Absorb the first \$X,XXX in inspection findings
- As-Is (while still inspecting)

Price & Financial Strength

- Offer above asking price (when appropriate)
- Add an Escalation Clause
- Higher Earnest Money Deposit
- Increase your Down Payment
- Appraisal gap coverage
- Cash offer

Financing & Contingencies

- Conventional financing
- Waive financing contingency
- Waive home sale contingency



Your Home Buying Timeline

TYPICAL TIMELINE FROM CONTRACT TO CLOSING



Every transaction is unique, but this example shows the typical milestones you'll encounter between contract acceptance and settlement.

Example 30-Day Timeline

- Day 1 : Contract Accepted (Execution Date)
- Day 6 : Home Inspection (Scheduled within the first week)
- Day 6 : Earnest Money Deposit Due
- Day 8 : Title Must be Ordered by This Date
- Day 8 : Mortgage Application Due (Complete your loan application)
- Day 11 : Buyer Reply To Inspections Due (Request repairs/credits)
- Day 15 : Appraisal Scheduled & Completed
- Day 18 : Inspection Negotiations Complete
- Day 21 : Mortgage Commitment (Your lender issues loan approval)
- Day 30 : Final Walk Through
- Day 30 : Closing Day! Welcome Home

We'll remind you before every deadline, coordinate with your lender and title company and make sure nothing falls through the cracks.

Understanding Title Services

EVERY HOME PURCHASE INCLUDES TITLE SERVICES
HERE'S WHAT THEY DO AND THE FEES YOU CAN EXPECT

Trident Land Transfer

Trident Land Transfer is our preferred title company. While you're welcome to use any title company, we've had great experiences with Trident and have found them to be responsive, reliable and easy to work with throughout the closing process.

What a Title Company Does:

- Title Search
- Prepare Closing Documents
- Coordinate Everyone
- Handle Funds
- Provide Title Insurance

Common Buyer Title Costs

The costs below are common title fees. Actual costs vary depending on the county, lender, purchase price, loan amount and transaction.

Philadelphia Deed Recording Fee	\$278.75
Philadelphia Mortgage	\$248.75
Notary	\$55.00
Buyer Closing Service Letter	\$125.00
Buyer E-Doc	\$125.00
Buyer Express Mail	\$20.00
Buyer Incoming Wire	\$8.25
Buyer Lenders Endorsements	\$400.00
Owner's Title Insurance	Approx. 0.5% of purchase price
Lender's Title Insurance	Approx. 0.5% of purchase price

Do I have to use Trident? No. Buyers have the right to choose the title company. We recommend Trident because we've had great experiences with their closing process.

Understanding The Buyer Broker Agreement

THE AGREEMENT THAT DEFINES
HOW WE'LL WORK TOGETHER

Why It Matters

The Buyer Broker Agreement establishes our professional relationship and outlines how I'll represent you throughout the home buying process.

What It Includes

- Touring homes
- Preparing offers
- Negotiating on your behalf
- Coordinating inspections
- Guiding you through closing

Our Commitment

I'll be your dedicated advocate throughout the agreed upon term, helping you navigate each step of the process.

Flexible Terms

The agreement outlines the length of our relationship and other agreed upon terms, so there are no surprises.



What Clients Are Saying...

HEAR FROM CLIENTS WHO HAVE BEEN IN YOUR SHOES

150+ Homes Sold | \$50M+ Closed | ★★★★★ Reviews



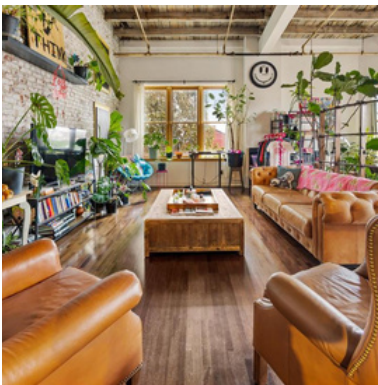
"What could have been a stressful experience turned into a smooth and positive one because of Greg."

— **Brou**
South Philadelphia



"Greg was incredibly responsive and knowledgeable throughout the entire process. He made buying our home easy and stayed in touch even after closing."

— **Sara**
Graduate Hospital, Philadelphia



"Greg was supportive, responsive and never made us feel pressured. He guided us through the entire process and was always just a call or text away."

— **McKenna**
South Philadelphia

[Read More Google Reviews →](#)

[Read More Zillow Reviews →](#)

Your Next Steps

A SIMPLE ROADMAP OF THE BUYING PROCESS



STEP 1

Sign The Buyer Agency Agreement

Officially establish our working relationship.

STEP 2

Get Pre-Approved

Know your budget before shopping.

STEP 3

Define Your Search

We'll refine your must haves and start your home search.

STEP 4

Tour Homes

We'll find the right fit together.

STEP 5

Write a Competitive Offer

We'll craft a competitive offer designed to stand out.

STEP 6

From Contract To Closing

I'll guide you all the way to closing day and beyond.

Welcome Home

THE KEYS ARE JUST THE BEGINNING

Congratulations!

Buying a home is one of life's biggest milestones and I'm honored you trusted me to help you get there.

While Closing Day marks the end of your transaction, it isn't the end of our relationship.

Whether you need a contractor, have a question or are wondering what your home is worth in a few years, I'm always just a call or text away.

The paperwork may be finished, but my job isn't.

Welcome home!

Greg D'Amico

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gregory.damico@foxroach.com

Thinking About Selling?

[Get My Seller Guide →](#)

