



BUYER'S GUIDE

FROM START TO SOLD. ALL
THE DETAILS YOU NEED TO
SUCCESSFULLY BUY YOUR
NEW HOME.



Marcee
MCMULLEN TEAM

real
REAL BROKER



WELCOME

Home is more than just a physical space. It's where you've created countless memories, shared moments with loved ones, and where you feel most comfortable.

When it comes time to buy a new home and begin a new chapter, the process can oftentimes feel overwhelming. Buying a home can be an emotional journey, and it's understandable to feel apprehensive.

Rest assured that together, we can help you navigate the process with ease. We'll outline the process and create a plan together, so you don't have to do any of the heavy lifting.

From setting a budget, to finding the right neighborhood, negotiating the best terms for you & creating a smooth close, this booklet will be your guide.

real

Marcee

About Me + Team

Successful Buying Process

Timeline

Setting Your Budget

Wish List

Pre-Approval Process

Find Your New Home

Under Contract

Closing Day



SELLING

ABOUT ME

MARCEE MCMULLEN

Realtor &
Team Owner
ABOUT ME

I'm a happy mother, wife, and dog-mom who finds true joy in helping others through my work as a real estate agent. For me, it's not just about the house—it's about the relationships I get to build and the lives I get to touch. I pour my heart into making my clients' dreams come true.

 [_@homewithmarcee](https://www.instagram.com/_@homewithmarcee)



As a passionate advocate for animal welfare, I dedicate a portion of my earnings directly to supporting our local animal shelters and rescues.



I also believe in the power of community, especially in lifting up other female business owners and inspiring women whenever I can. Together, we can make our community stronger and more compassionate, one relationship at a time.



Each client that I work with comes to me as a referral from a past client or trusted real estate agent. I often have multiple transactions with my clients and they are kind enough to refer all of their friends and family to work with me. I become your trusted advisor on all things real estate for life.

WHY HIRE A TEAM?

When it comes to buying or selling a property, having a real estate team on your side is a game-changer. Not only will they always be available to take calls and show properties, but they'll also bring a wealth of experience and expertise to the table.

When it comes time to take your largest asset to market, it's vital to have a variety of perspectives to build your specific marketing plan. As a team we build a plan just for your home and each listing is vetted through the team, which ensures we don't have any holes in our marketing.

Our job is to get you the best deal and often times that is through leveraging our combined skillsets...and NETWORKS.

While we personalize our marketing approach, we systemize our approach to paperwork, ensuring you always know what's coming next.

SAY HELLO TO MY TEAM...



MARIA



AMANDA



SARA



MARY

SUCCESSFUL BUYING PROCESS



I KNOW THAT BUYING A NEW HOME CAN BE STRESSFUL...

But it doesn't have to be overwhelming. Instead it can be the glorious start to a new chapter. The anticipation of creating new memories in a home that better serves your needs. We're here to help you determine your budget, find the perfect neighborhood & hear "OFFER ACCEPTED!"

Moving to a new home is EXCITING and we can't wait to help you every step of the way.



HOW DOES A REAL ESTATE TRANSACTION WORK?

BUYER

BUYER'S
REALTOR

SELLER'S
REALTOR

SELLER

LOAN EVALUATION

BEFORE MAKING AN OFFER, TALK WITH A FEW LENDERS TO DETERMINE YOUR BUDGET

**FIND YOUR
DREAM
HOME!**

SELLER'S DISCLOSURE

SELLER'S PROVIDE DISCLOSURES THAT MAY EFFECT THE VALUE OF THE HOME

OFFER PRESENTED

BUYER'S REALTOR PRESENTS OFFER TO SELLER'S REALTOR, WHO CONVEYS IT TO SELLER

INSPECTION PERIOD

BUYER BEGINS 10-DAY INSPECTION PERIOD & SUBMITS REPAIR REQUESTS.

GOOD FAITH DEPOSIT

BUYER SUBMITS EARNEST DEPOSIT TO TITLE COMPANY WHICH IS HELD IN EARNEST

**SALES
AGREEMENT
EXECUTED**

PURCHASE NEGOTIATION

SALES PRICE, TERMS AND CONTINGENCIES ARE NEGOTIATED & AGREED UPON.

**LOAN
APPLICATION
PROCESSED &
APPRAISAL
ORDERED**

TITLE SEARCH
CONCURRENT WITH LOAN PROCESS, CLOSING AGENT CONFIRMS SELLER HAS CLEAR RIGHT TO SELL PROPERTY & ESTABLISHES FACTS, SUCH AS WHETHER THERE ARE ANY RESTRICTIVE COVENANTS ON THE USE OF THE PROPERTY

CLOSING DOCS ISSUED
LENDER PROVIDES LOAD ESTIMATE & CLOSING DISCLOSURES DETAILING ALL TERMS & COSTS

CONTINGENCIES SATISFIED
ONCE FINANCING IS COMPLETE, INSPECTION REPAIRS MADE, APPRAISAL COMPLETE, CONTINGENCIES ARE DROPPED OFF.

FINAL WALK THROUGH
1-2 DAYS PRIOR TO CLOSING, BUYER CONFIRMS THAT THE HOME IS IN THE SAME CONDITION AS WHEN PURCHASED & ALL AGREED UPON REPAIRS HAVE BEEN MADE



**TRANSACTION
CLOSED**



the TIMELINE

SHOWINGS

- Walk any homes that meet all of the qualifications you've set until you find the right one & submit an offer

BUDGET

- Determine your preferred monthly payment
- Determine how much you want to put down

OFFER ACCEPTED!

- Deposit earnest money
- Inspection and contingency period
- Appraisal

MEET WITH A LENDER

- Meet with a qualified, reputable lender
- Determine the best financing option for you and obtain pre-approval

CLOSING DAY

- Sign all lender documents
- Sign all title documents
- Sent to record + fund

SET UP YOUR HOME SEARCH

- Determine what your 'must have' items are
- Define the location you want to live in
- Set up your home search

MOVING DAY

- Schedule your movers
- Turn on all utilities in your name
- Welcome Home!

SET YOUR BUDGET

I know...the dreaded B word, but if you're crystal clear on what your budget is, this process will be SO MUCH EASIER. You'll want to meet with a lender to determine final numbers, but take some time to determine what monthly payment feels comfortable for you and your family at this time. As a rule of thumb it is recommended that your mortgage not exceed more than 1/3 of your take home pay. Before you lock yourself into that, I will tell you that there are exceptions depending on your season of life. A few things to consider:

Are you at the front end of your earning potential? If so, you might want to push on your budget a bit. This would be for young professionals like attorneys that just graduated law school. Their entry level pay has a lot of room to increase over the coming years, so it might make sense to over extend just a bit, knowing you can grow into the monthly payment.

Are you at the end of your earning potential? If so, you might not want to push on your monthly budget. This would be for anyone on the back end of their career OR with a fairly fixed income.



AGENT COMPENSATION

Inside real estate transactions there are typically two agents involved. One agent represents the seller, the other agent represents the buyer. Each agent works to create circumstances that are agreeable to their clients.

Offers of compensation to the Buyer Broker is no longer made on the MLS. Typically, the Buyer agent will contact the Listing Agent on a per-property basis to get information on the Seller's intent to pay Buyer Representation Compensation. We will use whatever information is provided, to construct an offer and submit a request for Buyer Representation Compensation as part of the official offer process as may be appropriate.



Whether or not the Seller is offering to pay all, some, or none of the buyer's agent commission will depend on several factors. Are we in a Seller's Market or a Buyer's Market? What is the current demand for the particular type of home? What type of buyer does the price point attract? Together, we will create an offer that covers as much out of pocket costs for you as possible - including buyer agent compensation. . The new rules allow you to be more creative in writing a compelling offer and getting the most for your money.





WHY HIRE AN AGENT FOR YOUR HOME PURCHASE?

UNREPRESENTED CONSUMERS ACCOUNT
FOR 70% OF ALL REAL ESTATE LAWSUITS.

Are you required to have a real estate agent to purchase a home? No. But you're also not required to hire an attorney to represent you in legal matters, so why do you pay someone to do that? Because you don't know the legal wording and the ins and outs of legal matters to effectively protect yourself and ensure the best outcome.

Buying a home is often one of the biggest financial investments you'll make in your lifetime. A lot can go wrong and unfortunately, it can go REALLY wrong if you don't know what you're doing.

WISH LIST

Buying a new home is so much fun and this is the part where you day dream about all the possibilities. I like to remove all constraints of budget and location and write down ALL the things I'd love to have inside my home. Not gonna lie, my list is fairly epic, but it makes me happy to think about all the possibilities. After I've filled my mind with all the possibilities, I start sorting them and ranking them in order of importance, narrowing it down to 3-5 must haves. It's important to do this BEFORE you start looking at houses so you don't get distracted by something that might seem like what you want, but really isn't. We'll refer to this list when we're out looking at homes. If a pool is on your MUST HAVE list, then we're only going to walk homes that have pools OR are priced in a way that allow you to immediately put one in. This ends up saving everyone so much time AND ensures you get what you really want.

DOWN PAYMENT

Determine what your down payment is. While some put 20% down on their home, you can often qualify with as little as 5% (or less) down. It's important to be clear on this number as it will impact your monthly payment. You'll also need to have your Earnest Money on hand as well. Typically buyers put 3% of the purchase price down as earnest money. I'll break down your earnest money in just a bit, but know that you're earnest money will be added to your down payment on closing day.



New Home WISH LIST

BATHROOMS

KITCHEN

BACKYARD

FAMILY ROOM

FRONT ENTRY

BEDROOMS

MISCELLANEOUS



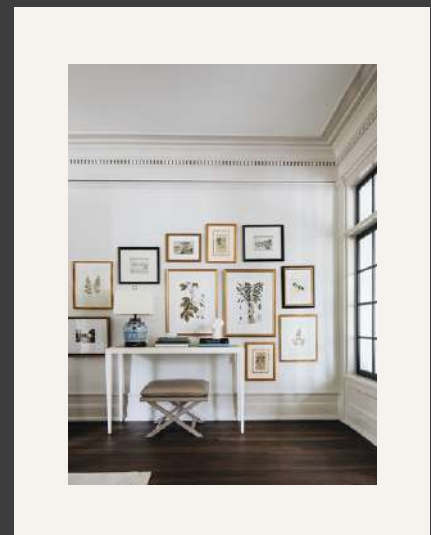
MEET WITH YOUR LENDER

Now that you have a clear idea on what you want and the numbers you'd like to hit, it's time to talk to a lender. Every buyer must have a pre-approval before seeing any homes. Depending on your price point (usually luxury listings), Listing Agents will require proof of funds prior to showings. This ensures sellers aren't prepping their home for showings for buyers that aren't in a position to buy. Your pre-approval will be submitted with any offer so the sellers know you can secure a loan for their property. Once you have your pre-approval, revisit your 'must have' list to be sure those items can realistically be secured at your price point.

BUILD YOUR TIMELINE

Are you renting? Do you need to sell your current home? Closings typically take 30 days, so line up your dates to be sure they work for you. If you need to sell your current home in order to buy your new home, it's important to have it cleaned, staged and photographed PRIOR to looking at homes. This allows for me to best negotiate a Buyer Contingency, meaning that your new home purchase is contingent on your current home selling. As an agent, I need to be able to show the sellers we're ready to go to market 'overnight' so we don't delay the closing process.

If you're renting, know that your first mortgage payment isn't usually due for 45-60 days AFTER close of escrow, which helps you not double up on rent and mortgage payments.



SET UP YOUR HOME SEARCH



Now it's time to start shopping for your new home! We'll automate this by setting up a custom home search for you with all of the criteria you listed above. This means anytime a new home hits the market that meets your criteria, you'll get an email notification. If you like what you see, reach out and I'll set an appointment to walk the home.

A few ground rules to make this process as enjoyable as possible:

Do not walk homes that are not in your budget. I can promise you this never ends well and oftentimes makes you disappointed in what you CAN afford.

Remember when walking homes, someone else is often living there. This means we want to be respectful of their space, especially if little kids are in tow.

And finally, there are almost always cameras, so save any talk of pricing for after the showing.

YOU'RE UNDER CONTRACT...

Now what?

Once we have an accepted contract, we send it to the Title Company who will facilitate the closing documents. The Title Company works with all parties involved (buyer, seller, both agents and lender) to compile all the documents necessary to close.

01

EARNEST
DEPOSIT

02

INSPECTION

03

APPRAISAL

THE DETAILS...

01

EARNEST DEPOSIT: Your earnest deposit is typically 1% of the purchase price. Once all contingencies are met, your earnest money will be non-refundable and will be applied towards your down payment.

02

INSPECTION PERIOD: This is your time to do all of your due diligence on the property. It is **HIGHLY** recommended that you hire a professional inspector to do a full inspection of the home.

03

APPRAISAL: Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal prior to funding.

INSPECTION PERIOD



This is your time to do all of your due diligence on the property. It is **HIGHLY** recommended that you hire a professional inspector to do a full inspection of the home. You can google some options or I'm happy to share a few companies I've worked with in the past, but who you use as your inspector is your decision. The inspector will climb into the attic, check the a/c, run all the faucets, check all the electrical and look for anything that is out of order. They'll then provide you with a full report that is often dozens of pages long — you want them to be thorough! They'll point out everything that is in working order and everything that is not. Once the inspection is done, you'll have an opportunity to ask the seller to repair or replace anything that isn't working properly. If buyer and seller cannot come to an agreement during this due-diligence period, buyer has the opportunity to cancel the contract and receive a full refund of their earnest money.



APPRAISAL

To prevent overpaying for a property, buyers can include an appraisal contingency. This provision allows buyers to back out of the purchase if the property's appraisal value is lower than the agreed price. With the appraisal contingency, buyers can renegotiate or withdraw without financial consequences. On the other hand, waiving this contingency means buyers may need to cover the price difference themselves, posing a considerable risk. Hence, it is essential to comprehend and handle the appraisal contingency wisely when buying a home to protect one's financial well-being.



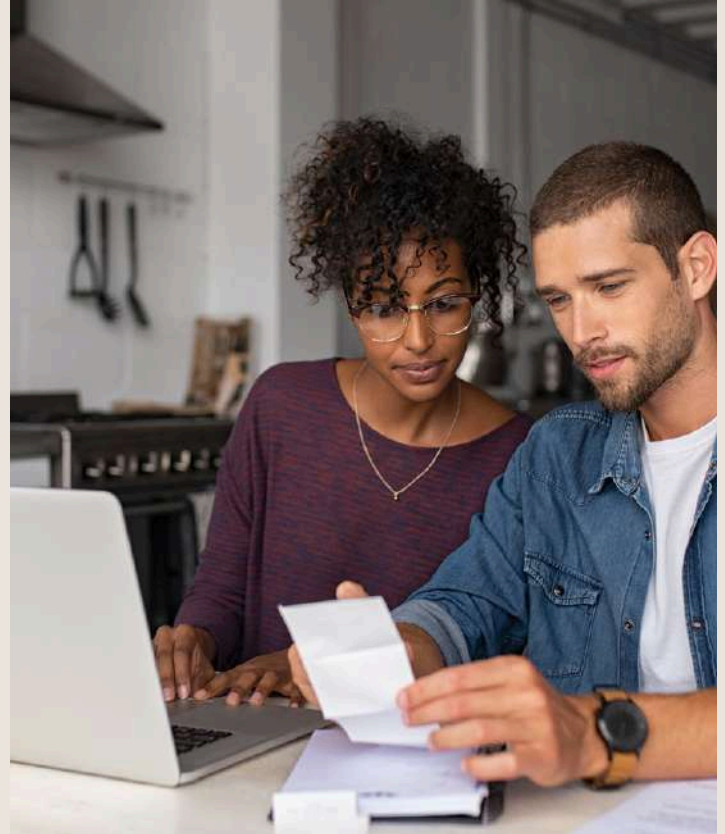


OTHER CONTINGENCIES

If you're selling your current home in order to buy your new home, you'll have this contingency as well that needs to be fulfilled. We'll go over all of these dates so you know exactly what is expected of you and the sell of your home.

FINANCING

During this time, it's imperative that you stay in close contact with your lender. They'll need specific paperwork and information only you can provide them. It is also of the upmost importance that you refrain from any other major purchases that could impact your financing. This would be buying a new car or boat or swiping your credit card for furniture for the new house. These purchases can negatively impact your debt to income ratio and implode your deal before it's done. Obtaining a new job or making a large deposit into your checking account can also negatively effect your loan status.





FINAL WALK THROUGH

Buyers are entitled to two final walk-throughs of the home before settlement. This usually occurs 2-4 days prior to close and again right before settlement - this is your chance to walk the home to ensure that all of the repair requests have been completed and that the house is in the same condition as when you bought it. It's normal to see boxes stacked in the garage during the 1st final walk-through because sellers are moving too! If everything looks good, you'll sign paperwork accepting the home's condition and we'll be on our way to a smooth close.



CLOSING DAY

Today is the day you've been eagerly anticipating! You will attend the settlement at the title company to sign papers and complete the exchange of final funds. Once all the necessary paperwork is signed, the home officially becomes yours, marking the beginning of an exciting new chapter in your life!





What you **CAN EXPECT**

I know this is about more than selling high and buying low and I can promise you that while there will be some bumps in the process, I'll be doing my best to help you avoid any delays or roadblocks. You can expect regular phone calls, prompt updates & creative problem solving to get you where you want to go.

Marcell

what others
ARE SAYING



TRUDY B.



We couldn't have been happier with Marcee as our realtor!! Marcee helped us sell two homes and purchase our new home. From beginning to end she was by our side helping us to understand the processes, aiding to find us reputable contractors for repairs, and ALWAYS available for any questions or concerns we had with the utmost patience! Marcee's marketing plan was top notch, from the professional pictures and videos (her photographer/videographer is the best!) taken to showcase our home to posting on social media to reach the most buyers. The first home had multiple offers by the day after it went on the market! And all over asking price!! We accepted an incredible offer on the second home we sold even before the scheduled open house! Marcee goes above and beyond what any previous realtor has done for us! She is very knowledgeable and professional. We are now in our "retirement" home thanks to Marcee! You're the BEST Marcee!



what others
ARE SAYING

★★★★★
EMILY C.



Having Marcee McMullen by my side during the home buying process was amazing. She helped me to prioritize my wishlist, showed me a variety of homes, and gave me much needed advice along the way. As a first time buyer, Marcee put so many of my worries and anxieties at ease. And when I found “the one” we were under contract in less than 48 hours. There were issues from the sellers side out of our control that pushed back closing but Marcee kept me up to date on everything happening and really fought for my needs through it all. Marcee’s knowledge of Chester County and the surrounding areas is unmatched and her professionalism and personality can’t be beat.

Marcee
MCMULLEN TEAM

real
REAL BROKER

READY TO BUY?



GET IN CONTACT



Marcee
MCMULLEN

REALTOR & TEAM OWNER

REAL BROKER OF PENNSYLVANIA, LLC

PA# RS-349026 | DE# RS-0026228

DIRECT PHONE: 610-368-5860

OFFICE: 855-450-0442

WEST CHESTER, PA