THE COOLIDGE GROUP | REAL ESTATE

Buying Your Home

A strategy session prepared, exclusively for you

Mr. & Mrs. John Bennett & Family

THE COOLIDGE GROUP
REAL ESTATE

kw ADVISORS
KELLERWILLIAMS. REALTY

Greg Coolidge · Founder, The Coolidge Group | REALTOR® · (513) 549-0747

A NOTE FROM GREG

Welcome — I'm glad you're here.

John & Jane,

First, thank you. Choosing who to trust with a decision this big isn't something to take lightly — and I don't. Whether this is your first home or your fifth, my job today isn't to sell you anything. It's to **earn the right to guide you.**

Here's what I believe: people come before the transaction, and a home is a decision, not just a listing. Before we ever talk square footage or offers, I want to understand *you* — your why, your timing, and what a great outcome actually looks like for your life.

From there, you can count on me for the truth, even when it isn't what you'd hoped to hear; for a real strategy instead of guesswork; and for someone who protects your money, your time, and your position at every step. **You'll always know what's happening and what comes next.**

Buying a home is a big deal — but with the right guidance, it should feel exciting, not stressful. I'd be honored to walk it with you, and I'll still be here long after the keys change hands.

Let's go find the one.

Warmly,

Greg Coolidge

FOUNDER, THE COOLIDGE GROUP | REALTOR®

The Coolidge Family

MEET YOUR ADVISOR

Greg Coolidge

FOUNDER, THE COOLIDGE GROUP | REALTOR®

Serving Southwest Ohio · Northern Kentucky · Southeast Indiana

Originally from Texas and rooted in Greater Cincinnati for more than a decade, I built The Coolidge Group in 2022 on a simple idea: **people come before the transaction.** A Texas A&M graduate with a background in sales and consulting, I approach every purchase as an advisor first — and nearly 200 families later, that hasn't changed.

Whether you're buying for the first time, moving up, investing, or relocating from out of state, I lean on a vetted network of lenders, inspectors, contractors, and trusted pros — so nothing gets left to chance, and you feel taken care of from the first conversation to the closing table.

When I'm not working, I'm with my wife Brittany and our three kids — Olivia Mae, Gregory, and Emersyn (plus Molly, our dog) — usually hosting around the grill or the pool. I believe life, and real estate, should be **personal, purposeful, and just the right amount of fun.**

EXPERIENCE & RECOGNITION

- 8 years serving Greater Cincinnati buyers & sellers
- Ohio REALTORS® (OAR) President's Club
- Circle of Excellence Award winner

AFFILIATIONS & INVOLVEMENT

- Keller Williams — Luxury, Wealth, and Sports + Entertainment (KWSE)
- KW Military · Sons of AmVets
- Exclusive real estate partner, TriHealth physician recruitment & relocation*
- Founding President KW Young Professionals Cincy; KW Certified Trainer
- Agent Leadership Council · active in local foster-care initiatives

* Affiliations provided for context and subject to verification.

IN THEIR WORDS

What clients say.

The best measure of an advisor isn't the pitch — it's how people feel once they're holding the keys. Here's what recent buyers shared.

> "Greg was quick to learn our wants and stuck to our needs. He found a house we hadn't even seen online — we were touring the following morning."
>
> — JON M., BUYER

> "We sold our first house and bought our second with The Coolidge Group, and everything went very well. Greg and his team went above and beyond — always happy to walk us through the complicated parts."
>
> — SPENSER D., BUYER & SELLER

> "Greg has helped my family for several years now with buying and selling homes. He is very knowledgeable and honest. I'll always recommend him to friends and family."
>
> — ASHLEY O., BUYER & SELLER

"A fantastic realtor — extremely professional, knowledgeable, and a great resource to have."

— CHASE M.

"A top-rated agent — great at communicating and providing customer service."

— KIMBERLY S.

"Such a great experience. I'd recommend them to any friend looking to buy or sell."

— MARCUS C.

Verified 5-star Google reviews and testimonials shared with client permission. Additional references available on request.

LET'S START WITH YOU

Your goals come first.

Our number-one job is to help you reach *your* goal — so before we look at a single listing, we want to understand your **why**, your timing, and what a great outcome looks like. We'll talk through these together.

YOUR MOVE

Why are you buying, and how soon?

What would make this a win for you?

What's driving the timing?

YOUR HOME

Must-haves you won't compromise on?

Deal-breakers?

Areas, schools, or commute that matter?

> *"Tell us what you want your home to do for your life, and we'll help you find the one that delivers it."*

THE PLAN AT A GLANCE

Your roadmap to the keys.

Ten steps, three phases. You'll always know which one we're in and what's next — no guessing, no surprises.

GET READY

1. **Strategy session**
   Goals, timing, and search plan — today.
2. **Pre-approval**
   Meet a lender; get your buying power in writing.
3. **Set up the search**
   A live MLS search tuned to your criteria.

FIND IT

4. **Tour homes**
   See the right homes; skip the rest.
5. **Write the offer**
   Structure a strong offer and negotiate terms.
6. **Under contract**
   Earnest money in; loan application begins.

TO THE KEYS

7. **Inspections**
   Inspect, then negotiate any repairs.
8. **Appraisal & financing**
   Appraisal ordered; insurance secured.
9. **Clear to close**
   Final approval and final walkthrough.

10. **Closing — keys in hand. Time to celebrate.**

Where we are today: Step 1. Everything in this packet maps to a step above, so you can see exactly how the pieces fit together.

START WITH THE MONEY

Get your buying power in writing.

Before we tour a single home, we always start with a lender. A strong pre-approval tells you exactly what you can spend, surfaces any issues while there's still time to fix them, and — just as important — **tells sellers you're the real thing.**

PRE-QUALIFIED VS. PRE-APPROVED

Pre-qualified is an estimate from a quick conversation. **Pre-approved** means the lender has verified your income, credit, and assets. In a competitive market, only the second one wins.

WHY IT WINS YOU HOMES

- A verified pre-approval attached to your offer
- A lender who'll call the listing agent on your behalf
- Confidence to move the morning a home hits the market

QUESTIONS TO ASK A LENDER

- What loan type is best for us?
- Do we qualify for any special programs or discounts?
- What rate can you offer, and when can we lock it?
- What fees should we expect from you?
- What are our estimated closing costs?
- How much do we truly need at the table?

"Know your number before you fall for a house. It turns pressure into confidence."

BE READY

What to gather before you shop.

Lenders weigh a handful of factors to size your pre-approval. Getting these together early keeps the process fast and calm when it's time to move.

DOCUMENTS TO GATHER

- Tax returns — last two years
- W-2s (or 1099s if self-employed)
- Recent pay stubs
- Bank & asset statements
- A list of monthly debts

WHAT LENDERS WEIGH

- Income & employment history
- Credit score & history
- Debt-to-income ratio
- Down payment & reserves
- The property itself

Multiple vetted lenders — your choice. We'll share a short list of trusted lenders who close on time and communicate, so you can compare and choose the right fit for you — never just one name, and never ten cold calls.

HOW WE'RE PAID

Clear, fair, and in writing.

Since the 2024 industry changes, every buyer signs a **buyer-broker agreement** before we tour homes. It spells out what we do for you and how we're paid — no surprises, no hidden math. Here's exactly how it works.

THE AGREEMENT

Signed before we tour

A written buyer-broker agreement defines our representation and sets our compensation up front. It's a good thing — real advocacy, agreed in plain terms before you ever step inside a home.

OUR FEE

3% of the purchase price*

In most transactions this is paid by the seller: when we write your offer, we request in the purchase contract that the seller cover the buyer-agent compensation. Where they agree, it costs you nothing out of pocket.

IF IT'S NOT COVERED

You'll always know first

If a seller won't cover the full fee, we'll talk through the options before you're committed — negotiate a contribution, adjust the offer, or address any difference per your agreement. You'll always see the number before you sign.

TRANSACTION FEE

A flat $650 at closing

One $650 broker transaction fee applies at closing, worked into your final closing figures. That's it — no other hidden charges.

* Real estate commissions are not set by law and are fully negotiable; there is no standard rate, and our fee is not fixed by any association, MLS, or rule. Compensation is agreed in writing in your buyer-broker agreement before touring. This describes our typical approach — every agreement is individual.

THE SEARCH

The right home — not just a home.

Our job is to help you find the home that fits your life — and we don't just wait for it to show up online. We run a **two-track search:** the homes that are listed, and the ones that aren't yet.

ON THE MARKET — A SHARPER SEARCH

1
Your search, automated
A live MLS search so you see the right homes the moment they list — often before the big portals update.

2
Dial in your criteria
We refine price, must-haves, deal-breakers, location, and schools so we chase fit — not just square footage.

3
Tour, then decide
When something fits, we tour it. If it's right, we write — and once a seller accepts, you're under contract.

OFF-MARKET — WE GO FIND IT

Some of the best homes never reach a portal. When inventory is tight, we go to work to surface them:

- Knock on doors in your target neighborhoods
- Work our agent network for coming-soon & pocket listings
- Mail letters to owners who may be open to selling
- Tap our sphere and past clients for quiet opportunities

"A smart move, not just a house — the best home is the one that still feels right in five years."

THE OFFER

A strong offer is more than a big number.

When you find the one, we move fast — but never carelessly. Before we write, we'll line up the pieces that make an offer strong, then structure the terms to **win the home and protect you.**

WHAT WE'LL LINE UP

- Your pre-approval letter
- Offer price grounded in real comparable sales
- Financing amount & loan type
- Earnest money
- Closing date & possession
- Inspection period
- Closing-cost approach

HOW WE PROTECT YOU

- Comparable sales so you never overpay
- Terms and contingencies that keep you safe
- A clear read on the seller's motivation
- Plain advice — *"here's where we'd be careful"*

The number gets attention. The structure gets accepted. A clean, credible offer often beats a higher one that a seller doesn't trust will close.

MULTIPLE OFFERS

How we compete — without overpaying.

It's more common than ever for a home to draw multiple offers. Winning isn't about the biggest number — it's about being the **cleanest, most credible offer on the table.** Here's how we do it.

WHAT ACTUALLY WINS

- Attach a verified pre-approval
- Have your lender call the listing agent directly
- Keep contingencies clean — waive only what's truly safe
- Be flexible on closing date and possession
- Right-size earnest money to show you're serious
- Use an escalation clause with a cap you set

DISCIPLINE OVER ADRENALINE

- An appraisal-gap plan only where it makes sense
- A cap on every escalation — we compete hard, we don't overpay
- A walk-away number set before emotions run high

Under contract — now what? Your earnest money goes in, we schedule inspections, and we move your loan forward. From contract to keys is typically 30–45 days.

DUE DILIGENCE

Know exactly what you're buying.

Once you're under contract, the inspection window is your chance to look under the hood. It's usually **10 days or less**, so we move quickly — and we'll help you tell a real issue from a normal one.

INSPECTIONS TO CONSIDER

- General home inspection
- Radon
- Wood-destroying organisms (WDO)
- Mold
- Foundation / structural
- HVAC, sewer or septic
- Lead-based paint (older homes)

HOW WE HANDLE FINDINGS

- Separate real problems from cosmetic ones
- Get repair estimates where it matters
- Negotiate repairs, credits, or price
- Keep your exit open if something's seriously wrong

A vetted inspector network. We'll point you to inspectors we know and trust — thorough, straight-shooting, and fast enough to hit your window.

YOUR SAFETY NET

Contingencies — your built-in exits.

Contingencies are the conditions in your contract that let you cancel and get your **earnest money back** if something important doesn't work out. We'll start with three — the appraisal and a note on your earnest money follow.

HOME-SALE You have a home to sell.

Closing on the home you're buying is tied to selling the home you already own. What counts as "sold" depends on your lender — sometimes an accepted, pending contract is enough; sometimes your current home has to fully close first. There are a few ways it can play out, and we'll walk through yours together.

FINANCING Your loan comes through.

Protects you if your loan falls apart — a job loss, a major life change, or final approval that doesn't come. If the financing dies inside the contract's window, your earnest money comes back.

INSPECTION The home checks out.

During your contract's inspection period, you inspect for defects — not cosmetic touch-ups or normal maintenance, but material problems in the **MEPSS** (Mechanical, Electrical, Plumbing, Safety & Structure). The seller isn't obligated to make repairs, so if a significant issue turns up you can accept the home as-is, negotiate repairs or a credit, or cancel and keep your earnest money if you can't agree. Waive the inspection or miss the deadline, and you give up that protection.

* These protections follow your specific purchase contract — its exact terms, deadlines, and remedies — and vary by state (OH · KY · IN). Acting inside those deadlines is our job to manage; we'll review yours line by line.

The appraisal — and your earnest money.

APPRAISAL The value holds up.

Your loan requires an **independent appraisal** — an arm's-length process ordered through a third-party appraiser or an appraisal management company (AMC) that blindly assigns the job. It isn't your lender, and it isn't us. If the appraisal comes in **below the purchase price**, you have four options:

1. The seller lowers the price to the appraised value.
2. You bring the difference between price and appraisal to the table in cash.
3. You meet in the middle — the seller drops the price some, you cover the rest.
4. None of those work, so you walk — the loan won't fund above appraised value — and your earnest money comes back.

A WORD ON YOUR EARNEST MONEY

Even when a contingency clearly entitles you to your deposit back, a seller can dispute its release. If that happens, the money isn't simply handed over — it stays protected in the broker's trust account until the dispute is resolved: by a signed mutual release, a court order or legal settlement, or the timeframe your state's law allows (which varies by state). The point to remember: **your earnest money is protected, not forfeited** — a seller can't just pocket it.

* Appraisal remedies and earnest-money handling above follow your purchase contract and applicable state law — we'll walk through the specifics of yours together.

FROM CONTRACT TO KEYS

The stretch to closing day.

With inspections behind us, a few tracks run in parallel to the finish. We keep them moving so closing day is calm and on time.

01

Loan & appraisal

Your lender orders the appraisal. If it comes in low on a contingent contract, we get another chance to negotiate.

02

Homeowner's insurance

You'll line up a policy effective on closing day — we can point you to trusted options.

03

Protect your approval

Until you close: no big purchases, new credit lines, or job changes. When in doubt, call us or your lender first.

04

Clear to close

Underwriting signs off, we confirm the date and do a final walkthrough — then you sign and get the keys.

Steady hands at the finish. You'll have a clear timeline, proactive updates, and someone anticipating problems before they become yours.

A TRUE PARTNERSHIP

What to expect — and what we'll need from you.

Buying well is a team effort. Here's the deal we make with each other.

YOU CAN COUNT ON US TO

- Give you honest, strategic advice — always
- Get you to a strong pre-approval and the right search
- Show you the right homes and steer you off the wrong ones
- Negotiate to protect your price and your safety
- Handle the details from contract to close
- Treat this as a relationship, not a transaction

WHAT HELPS US HELP YOU

- Get pre-approved before we tour
- Be honest about must-haves and budget
- Be ready to move when the right home appears
- Loop us in before making big financial moves
- Tell us if your goals or timing change
- Let us handle the negotiation — that's our job

"The closing table matters — but the relationship after it matters more."

KNOW WHAT YOU WANT

Your must-have checklist.

Check what matters most on your next home. We'll use this to focus the search — and it's yours to keep.

KITCHEN

- [ ] Island
- [ ] Updated countertops
- [ ] Walk-in pantry
- [ ] Updated cabinets
- [ ] Breakfast nook
- [ ] Updated appliances

BATHROOMS

- [ ] Double vanities
- [ ] Soaking tub
- [ ] Updated bath
- [ ] Walk-in shower
- [ ] Guest bath
- [ ] Primary en-suite

MAIN LIVING

- [ ] Open floor plan
- [ ] Primary on main
- [ ] Walk-in closet
- [ ] Split floor plan
- [ ] Storage space
- [ ] Home office

ADDITIONAL

- [ ] Hardwood floors
- [ ] Fireplace
- [ ] Formal dining
- [ ] Front porch
- [ ] Separate laundry
- [ ] Garage / parking

This page doubles as a takeaway. A fuller Buyer Worksheet — must-haves, budget, and deal-breakers — is included in your packet.

STRAIGHT ANSWERS

Questions buyers ask us.

How much do I need for a down payment?

Often less than people think — some programs go well below 20%. We'll map the real number for your situation with your lender.

Do I pay you as the buyer?

We'll walk you through exactly how our compensation works before you sign anything — in writing, no surprises.

Should I wait for rates to drop?

Marry the house, date the rate. We buy the right home on sound numbers; refinancing later is a separate decision.

How fast do we need to move?

In this market the right home can go in days. Being pre-approved and clear on criteria is what lets us act with confidence.

What if the inspection finds problems?

That's what the window is for. We separate real issues from cosmetic and negotiate — or walk, if it's serious.

Can I talk to past clients?

Absolutely. References are available on request — we'd encourage it.

YOUR QUESTIONS — WRITE THEM HERE

Ask us anything today. If we don't know the answer, we'll tell you that — and then we'll find it.

LET'S GET MOVING

Your next steps.

If it feels right, here's exactly how we begin. Most of this can start today.

1. **Get pre-approved**
   Connect with a trusted lender and get your buying power in writing.
2. **Finalize your criteria**
   Lock your must-haves, deal-breakers, and target areas.
3. **Set up your search**
   We'll tune a live MLS search to exactly what you want.
4. **Tour & identify**
   See the right homes; find the one worth an offer.
5. **Write & win**
   Structure a strong offer — and get you to the keys.

THE ONLY QUESTION TODAY

Do you feel confident moving forward with The Coolidge Group?

There's no pressure here. If it's a yes, we start. If you need time, that's fine too — you don't have to be buying tomorrow to work with us.

Thank you.

Thank you for considering The Coolidge Group to help you find your next home. Whatever you decide, we're grateful for the conversation — and we're here when you're ready.

PROUDLY BROKERED BY

KW ADVISORS
KELLERWILLIAMS. REALTY

GREG COOLIDGE

FOUNDER, THE COOLIDGE GROUP | REALTOR®

(513) 549-0747 · greg@thecoolidgegroup.com

thecoolidgegroup.com · 2105 Grandin Rd, Cincinnati, OH 45208

@thecoolidgegroup · The Coolidge Group

@therealgregcoolidge · Greg Coolidge

Landing softly from out of state.

Relocating means buying a home and learning a region at the same time. We make the distance disappear — so you arrive confident, not guessing.

Tour from anywhere

Live video walkthroughs and honest, detailed shot lists so you can evaluate homes as if you were standing in them.

Know the map

Straight guidance on neighborhoods, commutes, and school districts across Southwest Ohio, Northern Kentucky, and Southeast Indiana.

One coordinated timeline

We sync your search, offer, and closing around your move and start date — nothing left to chance.

A team on the ground

A vetted network of lenders, inspectors, and trusted pros ready before you ever land.

You shouldn't have to fly in five times to buy well. We'll be your eyes, your local read, and your advocate until you're holding the keys.

Built for a demanding schedule.

When your time is scarce and your move is high-stakes, you need an advisor who handles the details and protects your discretion. It's why TriHealth trusts The Coolidge Group with its physician recruitment and relocation.*

White-glove logistics

Showings, calls, and paperwork worked around your schedule — including nights and call weeks.

Financing that fits

Awareness of physician and professional loan programs, coordinated with lenders who know them well.

Discretion by default

Private, low-profile representation for significant and sensitive moves.

Relocation, handled

Area orientation, timelines, and a trusted local team so you can focus on the job you're here to do.

* Exclusive relationship with TriHealth physician recruitment & relocation; provided for context and subject to verification.