

RL INGRAM TEAM

HOME BUYERS GUIDE





WHO WE ARE

Our team is a group of highly skilled real estate professionals, as well as friends. We have all lived and worked in southeastern Pennsylvania our entire lives. We serve Berks, Lancaster, Lebanon and Chester Counties. Our unified goal is to help our clients whether they are buying their first home, downsizing, increasing their living space or purchasing an investment property.



RACHEL INGRAM, TEAM LEADER, REAL ESTATE AGENT (RS329325)

AWARDED BEST OF ZILLOW, RANKED TOP 15% OF REALTORS NATIONWIDE BY HOMESNAP, 2021 BLACK AND GOLD AWARD, REALTY ONE GROUP UNLIMITED, 2023 #1 IN CLOSED VOLUME, REALTY ONE GROUP UNLIMITED, 2025 #1 TEAM IN CLOSED VOLUME, KELLER WILLIAMS ELITE, 2025 CULTURAL ICON, KELLER WILLIAMS ELITE

Rachel Hummel-Ingram, is a lifelong resident of Southeastern Pennsylvania, born and raised in Southern Berks County and happy to call Eastern Lancaster County home for the last 25 years. Her deep roots in the community, combined with an intimate knowledge of the local market, allow her to guide clients with confidence and insight. Real estate is more than a profession for Rachel – it's a passion. At Keller Williams Elite, she combines her love of homes and her commitment to people with cutting-edge tools and technology to deliver an exceptional client experience. She is dedicated to walking her clients through every step of the process, from the first meeting to the settlement table, ensuring each transaction feels seamless and well-supported. Outside of real estate, Rachel enjoys cooking and baking, and relaxing in her favorite place, Chincoteague Island, VA.

AMANDA FUNK, OPERATIONS MANAGER



Amanda earned a graduate degree in clinical psychology from Millersville University. For 18 years she worked with adults with traumatic brain injuries before deciding to make a career change. She joined the team as the operations manager based on her interest in real estate and desire to help others find a home they love. Amanda lives on a farmette in southern Lancaster County with her husband and 3 children. Amanda enjoys gardening, cooking, baking, reading and spending long weekends on Raystown Lake.

Contact Information:

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717-715-2134



Amanda Funk
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717-341-3921



WHY CHOOSE US?

- We have a network of highly trusted, local lenders that will work with you to determine the best loan program for your specific needs.
- We will discuss your individual needs in a home and help you locate properties that match your exact search criteria via the MLS and a customized portal.
- We will schedule private tours for any homes that you would like to see.
- Since we work as a team, **we give you the assurance that if your primary agent is unable to accommodate your showing time, another agent will step in to make sure you do not miss out.** This is an extremely important benefit in this rapidly moving market!
- We work with you to strategize a detailed and highly competitive offer.
- We will recommend the very best local service providers for items such as home inspections, title work, and warranties. We also work with a great cleaning company and offer a complimentary cleaning of your new home!
- Once your offer is accepted, we continue to guide you through every step of the purchase process, from pending to close. We do not leave your side until the keys to your new home are in your hands! Our team strives to give you a smooth, stress-free transaction.

We are honored to be a part of your home buying experience!



KEY COMPONENTS

to a Successful Offer:

As no two homes are alike, neither are two offers! There are many factors to consider when determining an acceptable offer on a home such as:

- What are comparable homes selling for?
- Are there competing offers on the property?
- How long has the home been on the market?
- What is the overall condition of the home?

It is common in our current market to submit an offer on a property at the same time as another buyer, thus entering a multiple offer situation. If this occurs, you will be asked to provide your highest and best offer for the home. Below are key elements that will be determined with your agent's help to make your offer as strong as it can possibly be in order to compete and win!

- Offer price
- Earnest money deposit amount
- Seller assistance
- Transfer Tax
- Settlement date
- Loan type
- Home inspections
- Price escalation addendum

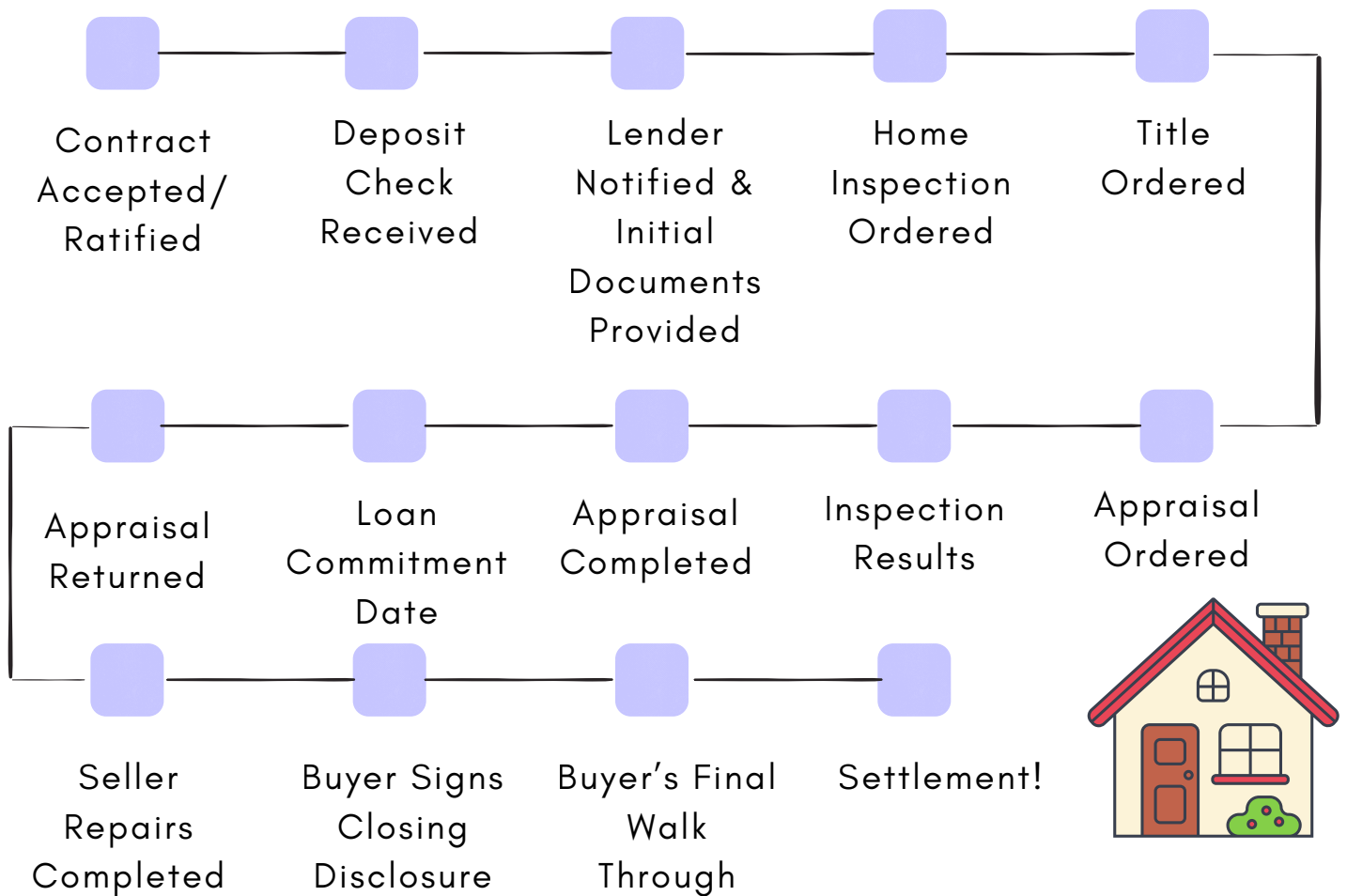
All agents on our team have been highly trained and experienced in the offer submission process. We will work with you step-by step to help you determine the appropriate offer to make. Please remember, on average in this current market, a home buyer will submit three offers before they find their home.



BUYING PROCESS Timeline

Whether you are buying your first home or even your second or third property, the real estate process can be a confusing one. As time passes, so do market conditions. Even buying a home in different Pennsylvania counties can change certain practices and procedures. Our agents are always up-to-date on the most current conditions and procedures needed for each county in which they work. To keep you on track, below is the standard timeline that a real estate purchase will travel on its way to the closing table.

YOUR JOURNEY HOME





REAL ESTATE Terminology

ACTIVE: A home that is actively showing on the market and available to show and offer upon.

APPRAISAL: An unbiased professional opinion of the value of a home. A licensed appraiser is contacted via the lender to ensure that the home is truly worth the value of the loan.

AS-IS: A property that the seller is conveying in the condition it is at the time of sale. The seller is not willing to make repairs to the property prior to closing.

BUYER'S AGENT: A licensed real estate professional that works solely on the behalf of the buyer and represents their best interests.

CLOSING AGENT: A member of the title company who sits down with the buyer and seller and reviews all documents with them at closing/settlement.

CLOSING COSTS: The fees that both buyer and seller assume in the real estate transaction. Typically, the buyer pays for fees associated with their loan such as a down payment, origination costs, and lender fees. They also cover the fees the title agency charges to transfer the deed in clear condition. On average, these are usually around 10% of the value of the home. On the selling side, the homeowner usually pays commission for both agents involved in the sale of the home. Both sides typically pay a 1% transfer tax.

COMING SOON: A brand-new listing that will be available for showings in the near future.

DOM: The number of days that a home is on the market before it is marked as a pending sale.

DUAL AGENT: A licensed real estate professional that represents both the buyer and seller simultaneously. Dual agency is not recommended.

EMD: Your EMD or Earnest Money Deposit is the initial deposit you put towards your home purchase. Usually this is due within five days after a fully executed agreement of sale. It is held in an escrow account by the brokerage and deducted from the total amount due at settlement.



REAL ESTATE Terminology

CONTINUED...

INSPECTION: The process of the buyer hiring a certified home inspector in order to ensure there are no unforeseen issues with a home that has gone under contract. This is done within 10 days of an accepted offer, and should any major issues be found, buyers have the right to ask the seller to repair/remediate them or void the sale. Multiple types of home inspections can be chosen when writing an offer: ·Home/Property Inspection and Environmental Hazards ·Wood Infestation ·Deeds, Restrictions and Zoning ·Water Service ·Radon ·On-Lot Sewage (if applicable) ·Property and Flood Insurance ·Property Boundaries ·Lead-Based Paint Hazards (only for properties built prior to 1978)

LISTING AGENT: A licensed real estate professional that works solely on the behalf of the seller and their best interests.

SETTLEMENT/CLOSING: The scheduled time when the seller signs the deed in order to convey to the new buyer. The buyer assumes the deed to the home and signs all necessary loan documents.

SOLD: All contingencies of the agreement of sale have been met and the papers have been signed. Settlement has been completed and the new owners have their keys! Synonymous with CLOSED.

TITLE COMPANY: A third party that works on behalf of both the lender and the buyer. They research and ensure that the title of the home is clear and clean the day of settlement - meaning all taxes and utilities have been paid, ownership is clear to be transferred, and you will not inherit any unknown surprises with the ownership of your new home!

TRANSFER TAX: Pennsylvania state law requires all home sale transactions to pay a 2% (typically 1% buyer, 1% seller) tax on the transaction of a home. This is paid at the settlement table and part of closing costs.

UNDER AGREEMENT/PENDING: A home that has an accepted contract in place - signed by both the seller and the buyer. The buyer and seller are both taking the necessary steps to honor the contract and see the pending process through until close.



WHAT OUR CLIENTS are saying...

"Rachel was the most attentive realtor I could have ever asked for. She helped me through my purchase and all of the hundreds of questions I had throughout. And I mean she really made me feel like I was the most important person in her life. Answering phone calls, emails and sending potential house suggestions even late at night. And after all of it, I really think of her more as a friend than real estate person. I feel super lucky to have found Rachel and I'll be making sure anybody that I know looking to buy or sell a house knows that she's the best agent around!"

- WitherPlays KV

"Rachel and her team are great at what they do! Rachel has sold several homes for me over the past 6 years and I've in turn used her as a buyer's agent too. She is very knowledgeable in the current market trends and is extremely helpful in staging your home to get a maximum return. Rachel also does her homework when setting a listing price. She will not overprice the property misleading you as to actual market value. She and her team are #1 in my book! Make Rachel your first and only call if you're looking to buy or sell a home."

-Brian Shopf

"Rachel is a truly exceptional professional and her team has done an excellent job in helping us get the house we wanted. As a first time home buyer, Rachel was very patient and has taken the time to explain the whole process. She is very knowledgeable of the local area and always up to date with the housing market status. If I will sell and buy another house she will be the one I will call first! Highly recommended."

-Adrian Pietreanu

"When I first met Rachel walking into the model home for the development I now live in, I wasn't sure where my first home buying search was going to go. As a first time home buyer at 23, it was very intimidating but exciting! Not knowing what I was doing or how to even go about applying for a mortgage and picking a house that I would make my home. Rachel took me under her wing and led the way. No matter what obstacles or challenges I would face in the process, she was always there. Someone to listen to and someone to count on. She walked me through the entire process and became a big support system for me alongside of my parents. There is no way I could have done it without her and I am forever thankful and blessed to have had her to share my experience with."

-Aubrey Mogel



FANTASTIC Vendors

Mortgage Lenders:

Guild Mortgage
Robert Cardina
Phone: 717-925-1770
Email: robert.cardina@guildmortgage.net

Lending Heights Mortgage
Todd Hummel
Phone: 610-401-4071
Email: thummel@lhloans.com

Home Inspectors:

Inside and Out Home Inspections LLC
Adam Weber
Phone: 717-203-9453
Email: iandohomeinspections.com

Home Services:

Clean Bee Cleaning
Jessica Carrol
Phone: 717-283-7202

New Castle Lawn and Landscape
Phone: 610-796-7818
Email: info@newcastle94.com

Title Companies:

Regal Abstract
Phone: 717-399-9600
Email: apace@regal-abstract.com

T.A. Elite of Pennsylvania
Phone: 717-553-0712
Email: elitepa@taelitepa.com

Professional Photography:

Ben Sauder Visuals
Ben Sauder
Phone: 717-475-1851
Email: ben@bensaudervisuals.com

Notes: