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SOUTHWESTERN PENNSYLVANIA

The Complete Home Buyer's Guide

Your step-by-step roadmap to finding, financing, and closing
on your perfect home with confidence in today's market.

DREAMS MADE REAL!™


PREPARED EXCLUSIVELY FOR YOU BY

Amanda Tihey

REALTOR® | Keller Williams Exclusive

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Meet Amanda Tihey

Your trusted guide that can Move You From Where You Are Now... To Where You Want To Be!™



ABOUT YOUR AGENT

Amanda Tihey

REALTOR® | Keller Williams Exclusive | The Steel City Agent

Amanda Tihey is one of Southwestern Pennsylvania's most dynamic and results-driven real estate professionals. With a deep understanding of the Pittsburgh metro market, Amanda brings energy, expertise, and an unwavering commitment to her clients' success to every transaction.

As "The Steel City Agent," Amanda has built her reputation on honesty, hustle, and heart. Whether you're buying your first home or your forever home, Amanda's personalized approach ensures you feel informed, supported, and confident at every step of your journey.

Moving you from where you are now... to where you want to be!™

Top 1%
PENNSYLVANIA

5★
CLIENT RATED

Why Choose Amanda as Your Buyer's Agent?

Local Market Mastery

Years of experience across every neighborhood in Southwestern Pennsylvania — from the North Hills to the South Hills, Mt. Lebanon to McCandless.

No Cost to You

As your buyer's agent, Amanda's commission is paid by the seller. You get expert representation, negotiation, and guidance at zero cost.

Expert Negotiation

Amanda fights hard for your interests. She's a skilled negotiator who knows how to win in competitive situations and protect your investment.

Full-Service Support

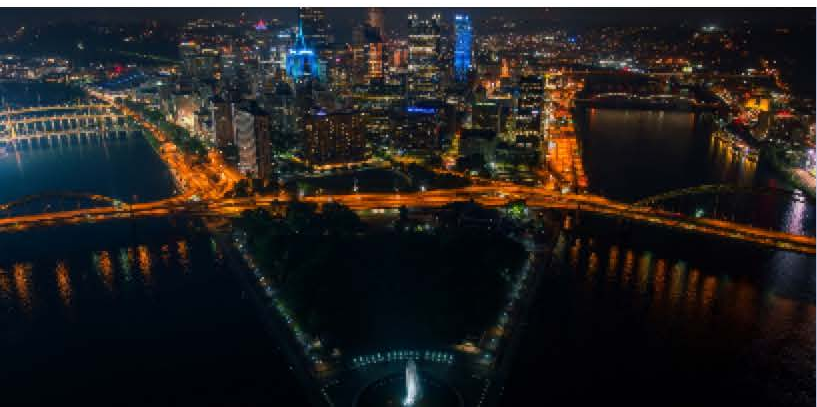
From pre-approval to closing day, Amanda and her team guide every step — inspections, title, lenders, and beyond.

Transparent Communication

No surprises. You'll always know where things stand with regular updates, honest feedback, and 24/7 availability.

Proven Results

Hundreds of satisfied buyers across SW Pennsylvania. Amanda consistently finds the right home at the right price — even in competitive markets.



Getting Pre-Approved

Before you fall in love with a home, let's make sure you're ready to buy one. Pre-approval is Step One — no exceptions.

"Pre-approval turns 'I hope' into 'I'm ready.' In this market, that difference wins homes."

— Amanda Tihey, The Steel City Agent

Getting pre-approved — not just pre-qualified — is the most important first step in the homebuying process. It tells you exactly how much home you can afford, strengthens your offer in a seller's eyes, and prevents you from losing your dream home to a more prepared buyer.

Pre-Qualification

A quick, informal estimate based on self-reported financial information. No credit check, no documentation. Sellers and agents treat this as weak — it doesn't carry weight in an offer.

Low commitment — limited value

Pre-Approval ✓ Recommended

A formal verification of your credit, income, assets, and employment. The lender issues a commitment letter. Sellers know you're serious and financially qualified.

Strong signal — gets offers accepted

Common Loan Types in Pennsylvania

Conventional

Most common loan type. Typically requires 3–20% down. Best for buyers with strong credit (680+) and stable income. No upfront mortgage insurance with 20% down.

FHA Loan

Backed by the Federal Housing Administration. Requires as little as 3.5% down. More flexible on credit scores. Great for first-time buyers. Requires mortgage insurance premium (MIP).

VA Loan

For eligible veterans and active military. Zero down payment, no private mortgage insurance, and competitive rates. One of the best loan products available.

USDA Loan

For homes in eligible rural and suburban areas. Zero down payment required. Income limits apply. Some SW PA areas may qualify.

203k / Rehab Loan

Allows buyers to finance the purchase AND renovation costs in one loan. Great for fixer-uppers in Pittsburgh's many established neighborhoods.

Jumbo Loan

For homes exceeding conventional loan limits (~\$766,550). Requires stronger credit and higher down payment. Used for luxury or higher-priced properties.

Documents You'll Need

- ✓ Government-issued photo ID
- ✓ Last 2 years of W-2s or tax returns
- ✓ Last 30 days of pay stubs
- ✓ Last 2–3 months of bank statements
- ✓ Investment and retirement account statements
- ✓ Current landlord contact info (if renting)
- ✓ Explanation of any large deposits or gaps in employment

Understanding Your Budget

- ✓ Down payment (3% – 20%+ depending on loan type)
- ✓ Closing costs (typically 2–4% of purchase price)
- ✓ Home inspection (\$300–\$500)
- ✓ Appraisal fee (typically \$500–\$700)
- ✓ Moving costs
- ✓ Home warranty (optional, often negotiable)
- ✓ Cash reserves post-closing for repairs or emergencies

Amanda's Preferred Lenders

Amanda works with a trusted network of local lenders who know the SW Pennsylvania market, communicate quickly, and consistently close on time. A great lender is as important as a great agent — the wrong one can cost you the deal. Amanda will connect you with lenders who have a proven track record of getting her buyers to the closing table without drama.



Finding Your Home

From Dream to Reality...Amanda's search strategy focuses your time and energy on homes that are truly the right fit.

"The right home is out there. My job is to make sure we find it — and that you beat everyone else to it."

— Amanda Tihey

With your pre-approval in hand, it's time to search smart. Amanda uses the full MLS, her agent network, and off-market connections to find homes that match your needs — not just what's on Zillow. Before we start touring, we'll define your must-haves, deal-breakers, and wish list to make sure every showing counts.

Must-Haves

- Price range and monthly payment comfort zone
- Minimum number of bedrooms and bathrooms
- School district requirements
- Maximum commute time or distance
- Garage or parking requirements
- Accessibility needs or single-floor living

Wish List

- Open floor plan or updated kitchen
- Large backyard or outdoor living space
- Home office or flex room
- Finished basement or bonus space
- Proximity to parks, dining, or entertainment
- Specific neighborhood or zip code preference

Southwestern Pennsylvania — Know Your Markets

Allegheny County

Home to Pittsburgh, Mt. Lebanon, McCandless, Ross, Oakmont, Plum, and Fox Chapel. The region's urban core with diverse neighborhoods, top employers, cultural amenities, and a wide range of housing options.

Westmoreland County

Greensburg, Murrysville, Latrobe, and Jeannette. A growing suburban-rural mix offering affordable housing, excellent schools, and an easy commute to Pittsburgh along the I-376 corridor.

Butler County

Butler City, Cranberry Township, Mars, and Zelienople. One of the fastest-growing counties in Western PA — top-rated schools, new construction, and thriving commercial development.

Beaver County

Beaver Falls, Aliquippa, Baden, and Ambridge. Revitalization driven by Shell's ethane cracker plant and affordable home prices — excellent value with proximity to Pittsburgh.

Indiana County

Indiana Borough, Blairsville, and Homer City. A quiet, rural-suburban community with highly affordable real estate, strong community ties, and IUP providing consistent rental demand.

Washington County

Washington City, Canonsburg, McMurray, and Peters Township. One of PA's most desirable suburban markets — excellent schools, planned communities, and strong long-term appreciation.

Tips for Touring Homes Like a Pro

- Look past paint colors and dated décor — focus on bones and layout
- Open every closet — storage matters more than you think
- Look for signs of water damage (stains, musty smells, warped floors)
- Walk the neighborhood at different times of day before offering
- Pay attention to noise from roads, neighbors, and nearby facilities
- Test water pressure in every bathroom
- Check the age of the HVAC, roof, and water heater
- Note natural light throughout the day and time of showing
- Bring a notepad — homes blur together after three showings
- Imagine your furniture and lifestyle — not the current owner's



Making an Offer

When you find the right home, speed and strategy win. Amanda crafts offers designed to get accepted — not just submitted.

Submitting an offer is both a legal contract and a negotiation strategy. Amanda will analyze comparable sales, review the home's history, and help you craft an offer that is competitive, protective, and aligned with your goals — whether that means going in strong or finding creative leverage.

What Goes Into an Offer

01

Purchase Price

Based on a Comparative Market Analysis of recent sales in the area. Amanda helps you understand what a fair and competitive price looks like — and when it makes sense to go above or below asking.

02

Earnest Money Deposit

Typically 1–2% of the purchase price, held in escrow to demonstrate seriousness. A stronger EMD can make your offer stand out in a competitive situation.

03

Contingencies

Inspection, financing, and appraisal contingencies protect you. Amanda advises which are essential and how to craft them to remain competitive without putting you at risk.

04

Closing Date

The timeline from offer acceptance to closing — typically 30–45 days. Flexibility on your closing date can sometimes be a powerful negotiating tool.

05

Personal Property & Inclusions

Specify what stays with the home — appliances, window treatments, fixtures. Leaving ambiguity leads to disputes. Amanda ensures your contract is precise.

06

Seller Concessions

You can request the seller contribute toward your closing costs. Amanda knows when this request is realistic based on market conditions and will advise accordingly.

After You Submit: Possible Responses

✔ Accepted

Congratulations! The seller has accepted your offer as written. You're under contract and the clock starts on your contingency periods.

✎ Counter-Offer

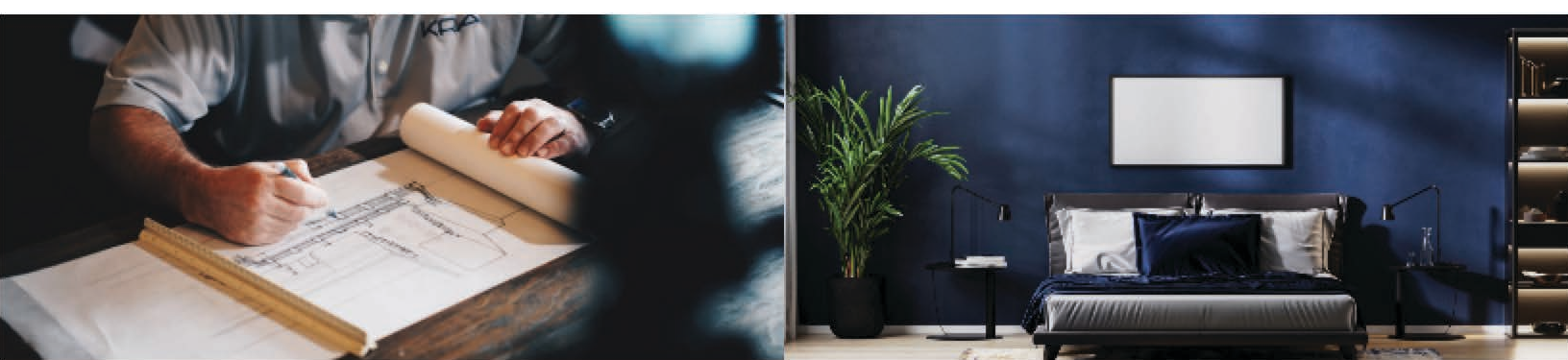
The seller wants different terms — price, date, or contingencies. Amanda negotiates the counter strategically, keeping your goals front and center.

✘ Rejected

Rare, but it happens. Usually in multiple-offer situations. Amanda analyzes what went wrong and pivots — the right home is still out there.

Winning in a Competitive Market

In SW Pennsylvania's active markets, desirable homes can receive multiple offers within hours of listing. Amanda's strategies include escalation clauses, pre-inspections, flexible close dates, and strong personal letters where appropriate — all designed to make your offer the one the seller chooses. Being pre-approved, prepared, and working with a well-connected agent isn't just helpful in these situations — it's essential.



Inspections & Closing

From accepted offer to keys in hand — Amanda guides you through every detail of the closing process in Pennsylvania.

Once your offer is accepted, the real work begins — but you won't be doing it alone. Amanda coordinates every step between contract and closing, keeping you informed and protected the entire way.

The Buyer's Closing Timeline

Earnest Money & Inspections

You deposit your earnest money in escrow and schedule your home inspection. This is your most important window to evaluate the property's true condition — Amanda recommends trusted local inspectors.

Inspection Negotiations

If issues are found, Amanda helps you request repairs or credits from the seller. She knows what's standard, what's negotiable, and when to walk away.

Appraisal

Your lender orders an appraisal to confirm the home's value supports your loan amount. If it comes in low, Amanda has strategies to navigate the gap.

Loan Processing & Underwriting

Your lender verifies your financials in detail. Respond quickly to any requests — slow responses are the #1 cause of closing delays.

Title Search

The title company confirms clear ownership with no liens or encumbrances. Title insurance protects you and your lender going forward.

Final Walkthrough

You'll do a final walkthrough to confirm the home's condition is unchanged, agreed repairs are complete, and all included items remain.

Sign & Celebrate!

You'll sign all loan and closing documents at the title company. Once funded and recorded, you'll receive your keys — and the home is yours!

Buyer Closing Costs in PA

Pennsylvania buyers typically pay: loan origination fees, appraisal, title insurance (lender's policy), transfer taxes (split with seller in most counties), recording fees, and prepaid items like homeowner's insurance and property tax escrow. Your Lender provides a detailed estimated cash-to-close before you make an offer.

Pennsylvania Transfer Tax

PA charges a 2% real estate transfer tax (1% state, 1% local) on the sale price. In most SW PA counties, this is split 50/50 between buyer and seller. Some cities may be higher. We will discuss how this impacts your total cash to close.

What to Bring to Closing

- Government-issued photo ID (two forms recommended)
- Cashier's check or confirmed wire for closing funds
- Checkbook for any minor adjustments
- Homeowner's insurance binder / confirmation
- Any outstanding documentation requested by lender

After Closing: First Steps

- Change all locks and garage codes immediately
- Set up or transfer all utilities in your name (Try to do this pre-closing)
- Locate your home's main water shut-off and breaker panel
- File for your Homestead Exemption (property tax reduction)
- Update your address with USPS, bank, employer, and DMV

Pennsylvania Seller's Disclosure — Your Rights as a Buyer

Pennsylvania law requires sellers to complete a detailed Seller's Property Disclosure Statement covering known defects, environmental hazards, and the condition of major systems. Amanda walks you through this document thoroughly — it's one of your most valuable tools for understanding what you're buying. Never waive your right to review the disclosure, and ask questions about anything that seems unclear.



READY TO FIND YOUR HOME?

Let's Make Your Dreams Real.

Whether you're ready to start touring homes tomorrow or just exploring your options, Amanda is here to provide honest, expert guidance — completely free and no obligation.

Contact Amanda Directly



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Your Free Buyer Consultation Includes:

- ✓ A thorough review of your needs, goals, and timeline
- ✓ An honest overview of current market conditions
- ✓ Pre-approval referrals to trusted local lenders
- ✓ A custom home search set up in real time
- ✓ An explanation of the full buying process start to finish
- ✓ Answers to all your questions — no pressure, ever



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