

# THE ROMANELLI GROUP

| [DIRECT.ME/THEROMANELLIGROUP](https://direct.me/theromanelligroup) |

## BEFORE YOU BUY

What you need to know before buying a home.

ROMANELLI IS REAL ESTATE

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THE ROMANELLI GROUP  
REALTORS®

**KW** GREATER COLUMBUS  
KELLERWILLIAMS. REALTY



# M E E T   T H E   T E A M

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## CRISTINA ROMANELLI

### C E O   &   P A R T N E R

I'm a Partner of The Romanelli Group at Keller Williams Greater Columbus, proudly serving families throughout Central Ohio. With over 10 years of experience and more than 600 homes sold, I've built a reputation for delivering exceptional results with integrity, care, and expertise.

As a lifelong advocate for my clients, I specialize in helping families buy and sell homes that fit their next chapter. My leadership and success have earned me recognition among the Top 1% of Realtors in Central Ohio, as well as the Columbus Realtors \$25 Million Dollar Award.

As a past president of the Women's Council of Realtors Columbus, I'm passionate about elevating others in the industry and giving back to my community. I live in Westerville, Ohio, and love spending time with my husband, Chris, and our daughter, Marcella, exploring everything Central Ohio has to offer.



# M E E T   T H E   T E A M

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## ANTONIO ROMANELLI

C F O   &   P A R T N E R

I'm a Partner of The Romanelli Group at Keller Williams Greater Columbus, proudly serving families throughout Central Ohio with my sister, not my wife! With over 5 years of experience in Residential real Estate and 2+ years in Commercial, I am extremely well-versed in how we can help each client with exceptional results.

Helping families with their next stage in life is what I take most pride in. Whether that is a first home, a family home, or that perfect low-maintenance home, I have done it and can help you do it with ease. We take all of the burden we can off of our clients in the home buying and selling process, and this is one reason we have closed over 600+ transactions and are recognized in the top 1% in Central Ohio.

I have grown up and spent most of my life in North Columbus, where I live with my wife Gabrielle and son Francesco. You will find us frequenting coffee shops on the weekends for a nice cappuccino if I am not showing homes!



# M E E T   T H E   T E A M

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## MIRANDA SUTTON-NEW



### DIRECTOR OF OPERATIONS

As the Director of Operations for The Romanelli Group, I bring over nine years of dedicated experience in real estate administration. My journey in this dynamic industry has equipped me with a comprehensive understanding of the intricacies involved in client relations and operational efficiency. In my role, I not only focus on the day-to-day operations but also strategic planning to support the growth and sustainability of our team. I believe that a well-organized operation is the backbone of any successful real estate venture.

## ALEXA BEARD

### AGENT

With over four years in real estate, starting as an executive assistant to a top Columbus agent, I've built a strong foundation in the business and a passion for clear, accessible guidance. As a Realtor with The Romanelli Group, I help clients confidently navigate buying their first home, moving into their next chapter, or investing in their future. My goal is simple: to make every step of the journey clear, empowered, and as stress-free as possible.



# M E E T   T H E   T E A M

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## SIOBHAN BLAKE

### A G E N T

Buying or selling a home is more than a transaction it's a life-changing journey. With over five years of experience, I guide clients through every chapter with communication, trust, and genuine care. A longtime Westerville resident and 2025 Columbus REALTORS® President's Commitment Award honoree, I'm deeply connected to the community I serve. I'm active on several local boards and love exploring Central Ohio on two wheels — cycling, traveling, and finding the best coffee along the way.

## CRYSTIANNA RANO

### A G E N T

Columbus has been home for most of my life, and with a family full of realtors, helping people plant roots here feels natural. After nearly a decade in corporate roles with a major roofing company and a landscape supply company, real estate brought everything full circle. I use that experience, attention to detail, and problem-solving mindset to help clients navigate one of their biggest investments with clarity and confidence. Outside of real estate, I love working out, focusing on wellness, and staying involved in my church community.





# CREATING YOUR DREAM HOME

## GENERAL QUESTIONS

01 Who will be living in this home? Let's list adults, children, and pets that will inhabit the space.

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02 What are the non-negotiables for your home?

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03 Out of those non-negotiables what would be your top five?

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04 Beyond your top needs, what is something you really want?

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05 Does the house need to be move-in ready, or are you willing to do some work to it?

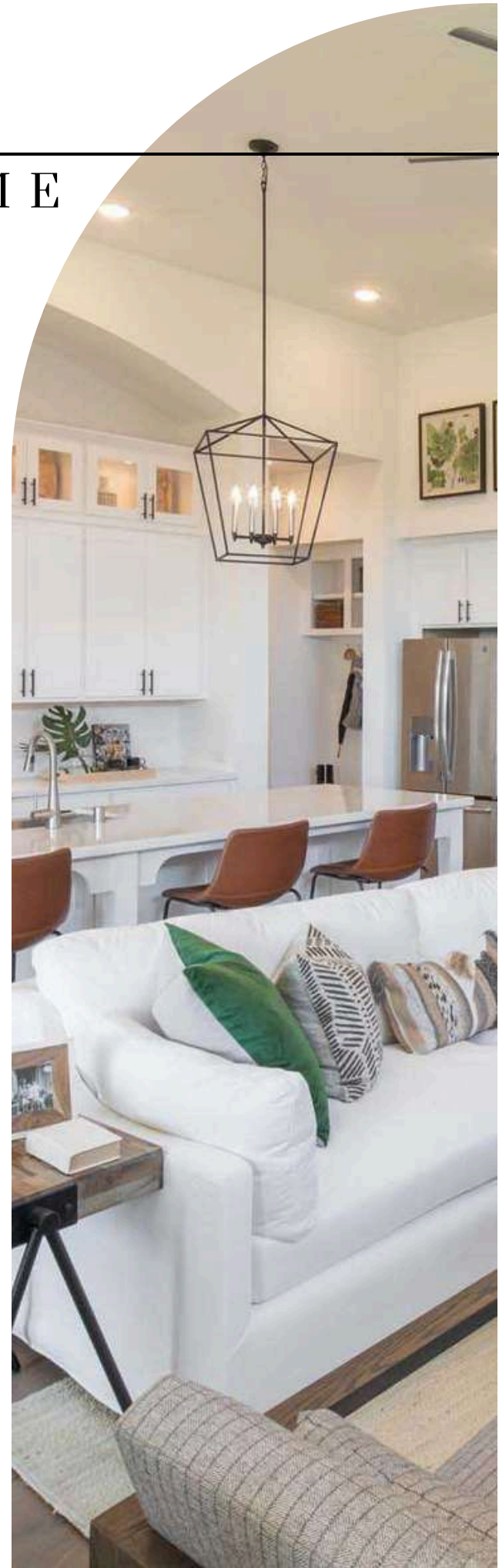
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06 Are there any specific features that would make your next house feel instantly like home?

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# CREATING YOUR DREAM HOME

## INTERIOR

01 What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

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02 In general, what are your preferences for the interior?

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## BATHROOMS

03 How many bathrooms do you need?

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04 What are your needs for each of the bathrooms?

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## BEDROOMS

05 How many bedrooms do you need?

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# C O N T I N U E D . . .

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06 How will each of those rooms be used? (ex: playroom, office, etc)

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07 What are your preferences for the owner's suite?

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## KITCHEN

08 What are your general preferences for the kitchen?

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## KITCHEN

09 What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?

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10 What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

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# WHERE WOULD YOU LIKE TO LIVE?

AREA

01 What neighborhoods or areas would you enjoy living in?

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02 Are there any specific streets or characteristics in these neighborhoods you're drawn to?

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03 If applicable, what school districts do you prefer?

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04 Where do you work?

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## CONTINUED . . .

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**05** Where are your favorite places to shop? What other conveniences would you like nearby?

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**06** What do you like to do for fun? Are there any recreational facilities that you enjoy?

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**07** Any other considerations I should be aware of as we find your ideal neighborhood?

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# HOW BUYING A HOME WORKS

## 1. PARTNER WITH AN AGENT

- ☐ Absorb their local insight
- ☐ Get to know neighborhoods
- ☐ See what's about to hit the market
- ☐ Gain access to off-market properties
- ☐ Review market averages
- ☐ Complete needs assessment

## 2. MEET A MORTGAGE LENDER

- ☐ Understand what you can afford
- ☐ Determine your monthly mortgage payment
- ☐ Understand your debt ratio
- ☐ Obtain a pre-approval letter

## 3. FIND YOUR NEW HOME

- ☐ Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- ☐ Favorite homes and save them to collections
- ☐ Nix homes that don't meet the mark

- ☐ Schedule home tours and plan an itinerary with your agent
- ☐ Decide on your dream home

## 4. MAKE YOUR OFFER AND NEGOTIATE TERMS

- ☐ Review contract terms and time limit for offer
- ☐ Negotiate purchase price
- ☐ Shop home insurance options
- ☐ Prepare for down payment, earnest money
- ☐ Choose a target closing date
- ☐ Sign the offer
- ☐ Deliver escrow check
- ☐ Stay in close contact with your agent

## 5. UNDER CONTRACT

- ☐ Secure a home loan \*more details to follow
- ☐ Schedule home inspection and negotiate repairs
- ☐ Acquire home insurance
- ☐ Order an appraisal

# HOW BUYING A HOME WORKS

- ☐ Neutralize any contingencies
- ☐ Conduct a title search
- ☐ Schedule your closing
- ☐ Certify funds for closing
- ☐ Stay in close contact with your agent, lender, and title company

## 6. BEFORE YOU CLOSE

- ☐ Transfer funds for closing
- ☐ Reserve a moving company and set a moving date
- ☐ Change your address through USPS, your bank, and other instances
- ☐ Set up your utilities to be activated or transferred
- ☐ Confirm that all contingencies are resolved
- ☐ Schedule the final property walk-through
- ☐ Designate a safe, dedicated space to save your final paperwork
- ☐ Stay in close contact with your agent, lender, and title company

## 7. CLOSING DAY: WHAT TO BRING

- ☐ Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment. Bring a printed confirmation of your wire transfer
- ☐ Government-issued photo ID(s)
- ☐ Social Security numbers
- ☐ Your checkbook

## 8. CLOSING DAY

- ☐ Sign closing disclosure, promissory note, and all other documentation
- ☐ Title transfer
- ☐ Deed delivery
- ☐ Save your paperwork in a pre-designated spot
- ☐ Get your keys! You've got a new home!



# HOW MUCH

# YOU CAN AFFORD

THREE FACTORS THAT DETERMINE HOW MUCH YOU CAN AFFORD:

## 01 QUALIFICATIONS FOR THE MORTGAGE

Lenders may require that your monthly payment range is between 28-44% of your monthly income. The percentage will depend on the borrowers credit rating. Your monthly mortgage payment to the lender will consist of:

- Principal on the loan
- Interest on the loan
- Property taxes
- Homeowners insurance

## 02 DOWNPAYMENT

Most home loans require a downpayment, between 3.5-10% down. Depending on loan programs you can bring as little as 0%. Please discuss with your lender the best options for you.

MYTH: You need 20% down! You will be shocked how little it changes your monthly payment.

## OUT-OF-POCKET COSTS PRIOR TO CLOSING:

- Inspection
- Earnest Money Deposit
- Appraisal

ADDITIONAL EXPENSES:  
APPRAISAL GAP COVERAGE

## 03 CLOSING COSTS

Additional fees and costs associated with loan processing and closing are required to be paid at closing. Unless you are able to include them into your financing. Typical closing costs run about 1-2% of the purchase price (not the loan amount).

# FINANCING YOUR NEW HOME

## STEPS TO A HOME LOAN

- Get pre-approved for your loan
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!

## HAVE-ON-HAND

- A month's worth of your most recent pay stubs
- Copies of your last two years' federal tax returns and W-2's
- The names and addresses of your employers over the last two years, compiled into one list
- Last three months of bank statements
- A copy of your real estate agreement
- The names and addresses of your landlords over the past two years
- Divorce/seperation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers

## DO / DO NOT LIST AFTER BEING APPROVED!

FOLLOW THESE TIPS TO PROTECT YOUR LOAN!

### DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

### DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

# THE ROMANELLI GROUP

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## WORKING FOR YOU

### OUR PROMISE TO YOU

To consistently and clearly communicate with you in the manner and frequency that you prefer.

To treat you and your family with straightforwardness, integrity, and respect at all times.

To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction.

To hold myself accountable to finding the perfect home for you - after all, that is what my business is built on.

To serve the community as a leader in the real estate industry and as a friend and neighbor.

To always do the right thing, even if it isn't what is easiest.

To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small.

To serve as a trusted local expert and adviser by your side.

ONE OF THE LARGEST NAMES  
IN COLUMBUS REAL ESTATE

22+  
YEARS OF EXPERIENCE

315+  
TOTAL DEALS CLOSED

105+  
CLIENTS SERVED IN 2025





# W A L L O F F A M I L Y

"Turning clients into family" - Cristina Romanelli

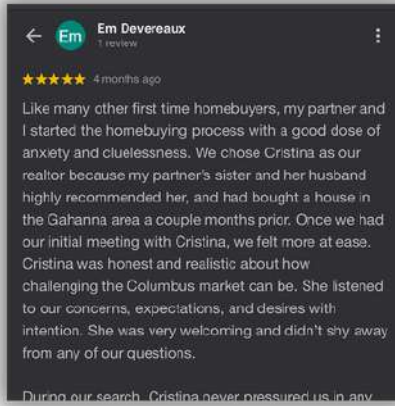




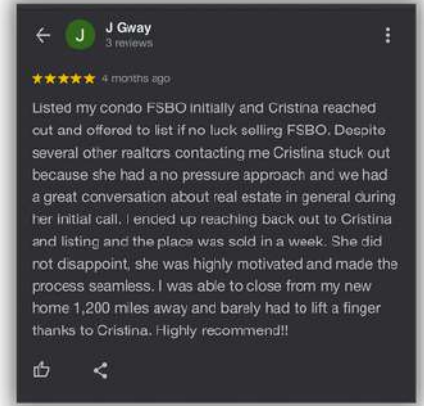
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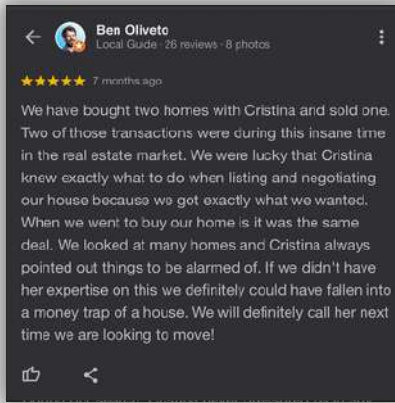
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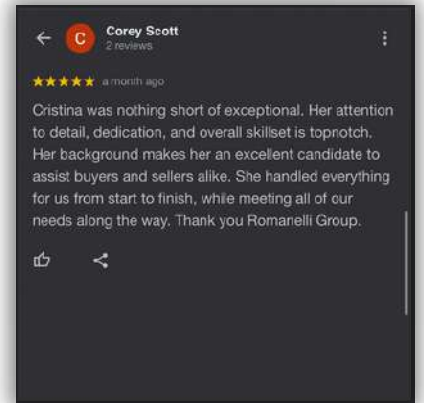
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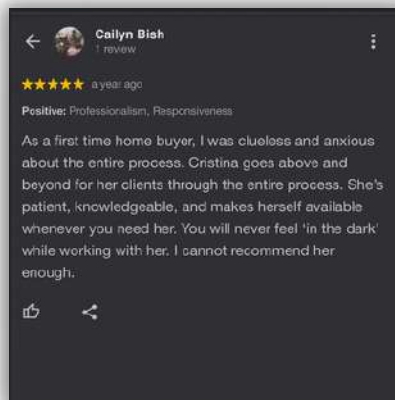
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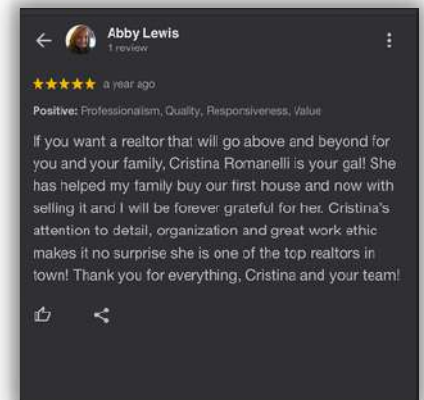
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# Q U A L I F I E D I N S P E C T O R L I S T

## NATIONAL PROPERTY INSPECTIONS



Schedule your inspection here!



## HOME TEAM INSPECTIONS



Schedule your inspection here!



## CAP CITY INSPECTIONS



Schedule your inspection here!



# E A S Y

T A K E   T H E   R I S K   A N D   F E A R   O U T  
O F   B U Y I N G   Y O U R   H O M E !

If you feel that your experience with a member of  
The Romanelli Group is not meeting your  
expectations or that the agent may not be the  
best fit for your needs, you are welcome to  
dissolve the buyer's agreement at your discretion.

# E X I T

WE TRY TO MAKE YOUR MOVE AS EASY AS POSSIBLE BY

# SAVING 20%

OFF A PENSKE  
MOVING TRUCK



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**kw** GREATER COLUMBUS  
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