



THE DURBIN HOME TEAM

DHT **exp**
REALTY

The Ultimate Guide to Buying Your Dream Home

From Search to Sold, Start to Home

 thedurbinhometeam.expportal.com

 (740) 975-0774

WELCOME

Welcome to Your Next Chapter

Buying a home is more than a transaction; it's a milestone. At The Durbin Home Team, we believe everyone deserves a place they love to live. This guide is designed to simplify the process, provide expert insights, and help you navigate the journey with confidence.

"Our mission is to provide a seamless, stress-free experience buying a home."

— PAUL DURBIN, TEAM LEAD





MEET THE TEAM

Your Partners in the Process

Led by Paul Durbin, our team brings local expertise and a client-First approach to every search. We're not just realtors, we're your advocates, negotiators, and neighbors. Our mission is to provide a seamless, stress-free experience from the first search to the final signature .

- Local Expertise**
In-depth knowledge of Newark, Heath, Granville, and the surrounding areas.
- Dedicated Support**
Personalized guidance at every step of your home-buying journey.
- Proven Results**
A track record of success in securing the best deals for our clients.
- Expert Advocacy**
Strategic negotiation to ensure your best interests are always protected.

THE PROCESS

Your Journey at a Glance

01

Preparation & Financing

Get pre-approved and define your home goals.

02

The Home Search

Tour properties and find the perfect match.

03

Making an Offer

Craft a winning bid with expert guidance.

04

Due Diligence

Inspections and appraisal to protect your investment.

05

Closing & Celebration

Sign the papers and get your new keys!

From Search to Sold, Start to Home — We are with you every step of the way.

STEP 01

Preparation & Financing

Before we start touring homes, it's essential to establish your "buying power" and set a clear financial foundation.



Get Pre-Approved

A pre-approval letter is your golden ticket. It proves to sellers that you are a serious, qualified buyer and allows us to move quickly when you find "the one."

ESSENTIAL FOR OFFERS



Define Your Needs

Distinguish between your "must-haves" and "nice-to-haves." Consider location, square footage, and future growth to narrow your search effectively.

STRATEGIC SEARCH



Total Budgeting

Plan for more than just the monthly mortgage. Account for closing costs, property taxes, homeowners insurance, and a small maintenance reserve.

FINANCIAL SECURITY

Step 2: The Search Strategy



Customized MLS Alerts

We set up real-time notifications based on your criteria so you're the first to know when a new property that matches your vision hits the market.



O -Market Access

Leveraging our extensive local network, we often find "coming soon" listings and off-market opportunities that aren't available to the general public.



Neighborhood Insights

We provide deep dives into local communities, covering everything from school districts and amenities to future development plans and market trends.



Touring with Purpose

It's easy to fall in love with a fresh coat of paint, but we help you look deeper to ensure your investment is sound.

□ **Structural Integrity**

We keep an eye on the "big ticket" items: the roof, foundation, HVAC system, and electrical panels.

□ **Layout & Functionality**

Does it work for your lifestyle? Consider storage space, room sizes, and future needs.

□ **The Neighborhood Vibe**

Check the surroundings at different times of day. Is it quiet? How is the traffic? Are the neighbors' homes well-kept?



Step 4: Crafting a Winning Offer

In a competitive market, you need to stand out. We analyze comparable sales to ensure your bid is both fair and compelling.

- **Purchase Price**

Strategic pricing based on current market data and property condition.

- **Earnest Money Deposit**

A "good-faith" deposit that demonstrates your commitment to the seller.

- **Key Contingencies**

Protecting you with inspection, appraisal, and financing safeguards.

- **Closing Timeline**

A flexible or fast timeline can often be as valuable as the price itself.



STEP 05

The Art of Negotiation

Negotiation is where we shine. We don't just relay messages; we fight for your best interests to ensure you get the best possible terms.

□ **Repair Requests**

Navigating the inspection report to secure necessary repairs or financial credits from the seller.

% **Closing Cost Credits**

Strategizing to have the seller contribute toward your closing costs, keeping more money in your pocket.

□ **Multiple Offer Situations**

Expertly positioning your offer to win in competitive scenarios without overpaying.



STEP 06

Due Diligence & Inspections



General Home Inspection

A comprehensive review of the home's structure and systems. This is your time to verify the condition of the roof, foundation, HVAC and electrical components.



Specialized Testing

Depending on the property, we may recommend additional tests such as pest inspections, sewer scopes, or well/septic evaluations to ensure no hidden issues.



Reviewing Disclosures

We carefully analyze the seller's property disclosures to identify any past repairs or known issues, ensuring you have a complete history of the home.



The Appraisal & Final Financing

□ The Appraisal

Your lender will require an independent appraisal to ensure the home's value matches the loan amount. If the appraisal comes in low, we will negotiate with the seller to bridge the gap or challenge the valuation with additional data.

THE GOLDEN RULE: Avoid any large purchases (like a new car or furniture on credit) or job changes until after the keys are in your hand. Your credit profile must remain stable.

□ Final Commitment

Once the appraisal and inspections are cleared, your lender will issue a "Clear to Close." This is the final green light that your financing is fully secured, and we are ready for the closing table.

CLOSING DISCLOSURE

You will receive a Closing Disclosure (CD) at least three days before closing. We will review this together to ensure all numbers and terms are exactly as expected.



STEP 08

The Closing Process

Closing is the final step where ownership officially transfers to you. We'll be there to ensure every thing goes smoothly.

Final Walkthrough

A quick visit to ensure the home is in the agreed-upon condition and all requested repairs have been completed.

Signing the Paperwork

You'll meet with the title company to sign the final documents. Remember to bring your ID and your excitement!

Funding & Keys

Once the lender funds the loan and the deed is recorded, the home is officially yours. Welcome home!

WHY CHOOSE US

The DHT Advantage

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"Paul was absolutely amazing to work with! He was patient, thorough, and worked diligently to show us homes within our vision. We can't recommend Paul enough!"

— LEIGH S., HAPPY HOMEOWNER

Our Commitment

- ✓ **Local Expertise**
Deep roots in the community and unmatched market knowledge.
- ✓ **Strategic Negotiation**
Fighting for your best interests at every turn of the deal.
- ✓ **Seamless Process**
Advanced technology and dedicated support for a stress-free move.
- ✓ **Lifetime Partnership**
We are your real estate resource long after the keys are handed over.

EXPERT ADVICE

Smart Buying Tips

MISTAKE #1

Skipping Pre-Approval

Searching for homes before knowing your budget leads to heartbreak and missed opportunities in a fast market.

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- Get pre-approved first to establish your true buying power.

MISTAKE #3

Ignoring Hidden Costs

Forgetting to account for property taxes, HOA fees, maintenance, and closing costs can strain your finances post-purchase.

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- We provide a comprehensive estimate of all costs before you sign.

MISTAKE #2

Emotional Overspending

Falling in love with a home's aesthetics can lead to ignoring structural issues or exceeding your comfortable budget.

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- Stick to your "Must-Haves" and let us handle the objective analysis.

MISTAKE #4

Going It Alone

Buying directly from a listing agent means you don't have someone exclusively fighting for your best interests.


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- Partner with DHT for expert representation at no cost to you as a buyer.



Let's Find Your Place

Your journey home starts with a single conversation. Schedule your free Buyer Consultation today.

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 paul.durbin@exprealty.com

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