THE FORD GROUP

COLDWELL BANKER REALTY

Your guide to

BUYING A HOME

The Ford Group
Consistently in the top 3% of agents in Central Ohio

Care@ClintAFord.com | 614.500.7005 | CentralOhioHousing.com

CLINT FORD Founder & CEO

Born and raised in Central Ohio, Clint has extensive knowledge of the surrounding suburbs and communities. With a degree in Education, he brings a unique background to real estate. He founded The Ford Group in 2014. Our team has consistently been in the top 3% of all agents in Central Ohio.

Relationships are important to us and we want to establish trust that makes you want to call us long after we close on your property.

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YOUR TEAM

We bring honest and straight-forward advice to our clients. Our approach has always been to establish trust and build relationships. We want clients for life.

A five-star level of service

- Our number one goal is to provide you with five-star service
- Our team includes several agents, a marketing manager, a contract assistant, and a customer experience team to cover all aspects of your experience
- A team provides more availability than single agents
- Diverse backgrounds add a breadth of capabilities and experience
- We have more agents to bring you more buyers

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The Ford Group was always available when we needed them. They are very straight forward and really know their stuff. I would recommend The Ford Group to all buyers!

Your Guide

Getting ready to buy a home? Here are the steps you will take.

Choose Your Agent

Questions to ask your potential agent

- How long have you been working as a real estate agent?
- What is your experience in finding homes in this specific area?
- Can you provide references or testimonials from past clients?
- What is your strategy for finding and identifying suitable properties based on my preferences and budget?
- How will you keep me informed and when can I expect updates?
- What is your commission structure and any additional fees?
- Are you part of a team, and who will be my main point of contact?
- Do you have experience negotiating offers and handling counteroffers?
- How do you plan to handle potential challenges or issues that may arise during the buying process?

WHY USE AN AGENT?

Real estate agents

Reduce your stress with a quality agent.

Real estate agents can provide you with expert guidance, market knowledge, and objective representation to simplify the home buying process.

Experience

Buying a property rarely goes off without a hitch. From problems in lending to inspections to appraisals to closing - let our experience help you avoid common issues, or at least set your expectations for what to expect throughout the process.

Objective

A real estate agent can look at homes objectively to help you determine the market value properties based on comparable sales and market conditions. Agents also provide unbiased advice to prepare you for the home buying process.

Negotiation

A real estate agent can help you negotiate a contract that not only helps you get a good price, but that meets your needs for a settlement date and includes the fixtures and closing costs you want. In addition, an agent can make sure your contract is in compliance with all local regulations.

Convenience

A real estate agent has access to all the latest property data that other leading websites do not. We are often the first to know when houses are on the market or when new listings are coming up. We use the latest data to send you emails as soon as properties are available that fit your wants.

YOUR FINANCIAL HEALTH

An important first step on your journey to success is to be fully aware of your personal financial situation. Understanding your personal financial situation will guarantee your long term success in this process. It will ultimately confirm your financial eligibility & readiness for the purchase and long term maintenance costs that come with purchasing a home.

LOOK AT YOUR SAVINGS

It is always recommended that you come prepared when purchasing a home. It is highly important to have available sufficient emergency cash to cover critical expenses. A great rule of thumb is to have a minimum of three to six months set aside for expenses. And let's not forget the major upfront expenses such as cash down, closing and moving costs.

REVIEW YOUR SPENDING

You need to know where your money is presently going every month to better understand and plan for this future purchase. How much money is going to bills or necessities vs how much is going towards extras. Knowing your spending limits helps towards an ultimate successful purchase.

CHECK YOUR CREDIT

Lowering your debt to credit ratio and credit reliability are among some of the main criteria for approval lenders are tasked to evaluate and interpret.

WHAT DO YOU WANT IN A HOME

Knowing what you are happy with when you are heading towards purchasing a property is key to long term happiness. With so many types of homes available to the consumer, it is advantageous to become familiar with ALL of your options.

CHOOSING A LENDER

We will help you find a lender that fits your needs or work with a lender of your choosing.

- Along with your lender, we can help you understand the different types of loans, loan limitations and possible lending costs to expect.
- Certain loans place stipulations on types of properties or property features and we can help you understand those situations.
- Try to avoid financing issues - Changing jobs, big purchases, opening other lines of credit, late payments, or moving money around accounts can all cause issues with obtaining financing to purchase a property.

LOAN BREAKDOWN

1. Interest rate
2. Down payment requirement
3. Points or origination fees
4. Closing costs
5. Estimated monthly payment

Top five factors for comparing loans

Questions to Ask

- What types of mortgage loans do you offer?
- Are there any special programs or incentives available for my situation? (First-time home buyers, veterans, investors, rural areas)
- Is there a prepayment penalty if I decide to pay off the loan early?
- What documentation and information will I need for the loan application?
- Do you offer rate lock options? If so, what are the terms and associated fees?
- What is the required credit score for each loan option?
- Can you provide references from past clients?
- What is the best way to reach you or your team during the loan process?

FINDING YOUR HOME

We'll help you find a property that fits your current AND future needs. Our goal is to help you meet your goals.

For many people, buying a property is usually one of the largest purchases they will ever make. We provide a checklist for clients to list and rank the most important features of a property. We will work together to ensure this purchase meets as many of those features as possible.

We understand that a house is much more than bedrooms and bathrooms.

It's a financial goal.
It's peace-of-mind.
It's a lifestyle.

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CHECKLIST

ADDRESS ____________ PRICE ____________
BEDS & BATHS ____________ SQUARE FEET ____________
YEAR BUILT ____________ LOT SIZE ____________
HOA FEE ____________ TAXES ____________

The Home	★★★	★★☆	☆☆☆
Exterior	☐	☐	☐
Floorplan	☐	☐	☐
Kitchen	☐	☐	☐
Living Room	☐	☐	☐
Dining Area	☐	☐	☐
Laundry Room	☐	☐	☐
Bedrooms	☐	☐	☐
Bathrooms	☐	☐	☐
Garage	☐	☐	☐
Lot	☐	☐	☐

Features	★★★	★★☆	☆☆☆
Appliances	☐	☐	☐
Windows/Doors	☐	☐	☐
Floors/Walls	☐	☐	☐
Heating/Cooling	☐	☐	☐
Roof	☐	☐	☐

Location	★★★	★★☆	☆☆☆
Neighborhood	☐	☐	☐
Schools	☐	☐	☐
Commute	☐	☐	☐
Traffic	☐	☐	☐
Security	☐	☐	☐
Overall Location	☐	☐	☐

OVERALL SCORE

1 2 3 4 5 6 7 8 9 10

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WHAT SETS US APART

Our knowledge and experience can help reduce the stress of buying a home. We will send you the latest available properties as soon as they hit the market and keep you informed of price drops and other opportunities all along the way. All saving you time, effort and energy.

We Look Out for Our Clients

- We don't just rely on automatic listing updates. We actively look for homes on several websites, as well as talk to our large network of real estate professionals about properties not even on the market.
- We often seek out homes for our clients using print and online marketing.
- We keep in touch with you throughout the process.

A leading complaint that buyers have with their real estate agent is poor communication. With The Ford Group, we have a call service and a team of agents who are able to be there for you. We pride ourselves on our support and aim for a five-star level of service every time.

Ways we find you a home

MAKING AN OFFER

Offers

Our experience and skills help us negotiate the best deal for you.

- **A comparative market analysis** - We will let you know what other homes in the area have recently sold for and what a fair price is for the house you want.
- **Determine terms** - Once we decide on a price, we will consider a home warranty, determine inspection and remedy periods, what fixtures (such as the washer, dryer, curtains, swing sets, etc) you want to request, duration of the offer, a closing date and possession time.
- **Submit offer** - We work as quickly as possible to negotiate the best terms for you.

Here are a few things you can do to make your offer more attractive to sellers.

1 **Offer More**
Sellers want to maximize their profit. The number one thing you can do is offer the most money for the home. (But it's not the only thing!)

2 **Escalate Your Offer**
Set your offer price, but let the seller know that you are willing to go above the next best offer (according to net proceeds to the seller) by X dollars up to your max price. We always ask for proof of the next best offer in these cases.

3 **Cover the Difference in Appraisal**
If you have the extra cash, offer to cover the difference in the appraised value from the agreed upon selling price of the home. We can cap this amount, as well.

4 **Shorten the Inspection**
Long inspection periods sometimes signify picky buyers.

5 **Nix the Remedy Period**
You could still walk away after the inspection, but not including a remedy period means the sellers won't have to fix anything. They like that!

IN CONTRACT

1 Review dates
We'll send you the most important dates to meet the contract deadlines.

2 Apply for Loan
If applicable, officially submit your loan application. We will work closely with your lender.

3 Inspection & Remedies
If applicable, schedule your inspection(s) and negotiate needed repairs. We provide recommendations.

4 Earnest Money
If applicable, submit earnest money to the company listed in the contract.

5 Title Report
The title company will provide a history of the property to ensure clear title at sale.

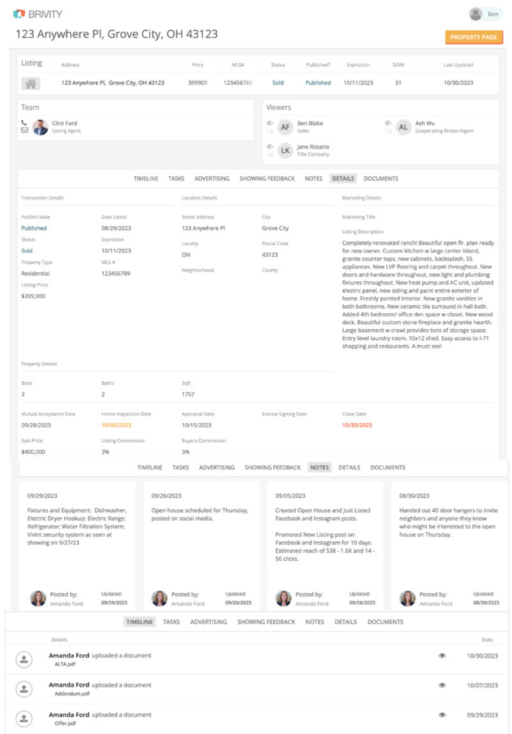
6 Appraisal
If applicable, we will work with your lender to order the appraisal.

7 Insurance & Utilities
Obtain insurance and schedule utility transfers for your new property.

8 Last Steps
Receive clear to close from lender and perform final walk-through before closing.

We keep track of everything

We have a transaction manager who keeps track of every contract, all the dates, and all other important information to make sure nothing falls through the cracks — all using our online dashboard.



INSPECTION, REMEDIES & APPRAISAL

Inspection Period

If your contract allows for a home inspection, the buyer hires a professional inspector to evaluate the condition of the home to assess the overall condition of the home, including its structural elements, systems (such as electrical, plumbing, and HVAC), and potential issues or defects. The inspector examines both the interior and exterior of the property, looking for any signs of damage, safety concerns, or areas in need of repair. Buyers may order additional inspections such as for radon, insects, well and septic systems, or other specialized reports.

Remedy Period

A remedy period is a designated time frame after a home inspection where the buyer can request repairs or negotiate remedies for issues found. Sellers have the opportunity to address these requests and work towards a resolution before moving forward with the sale.

Appraisals

An appraisal, usually completed when a buyer is securing a loan to purchase a property, is a professional assessment of a property's value. During the appraisal process, an appraiser considers factors such as the property's condition, location, comparable sales in the area, and other relevant market data. The appraisal helps to ensure that the agreed-upon purchase price aligns with the property's market value. The appraisal outcome can impact the sale, as it determines the maximum amount the lender is willing to finance for the buyer.

While not encouraged, buyers may terminate a contract or ask for remedies even if a property is sold as-is or there is no remedy period, if an inspection report reveals defects.

CLOSING

On or before the closing date, the buyers and the sellers sign documents, transfer funds, and arrange for property transfer on the possession date according to the contract.

Potential Closing Costs (Not all-inclusive)

- Title search and insurance
- Home appraisal
- Home warranty
- Loan-origination fees
- Recording fees
- Miscellaneous fees (Credit report, document preparation, courier, etc)
- Escrow (Pre-payment of insurance and taxes, may include a fee)

Items to Bring to Closing

- Government issued photo ID
- Cashier's check or proof of wire transfer
- Proof of property insurance

★ If the possession date is different than the closing date, your agent will work with you and the seller's agent to arrange the time and transfer of keys.

Review

Now is the time to review your real estate agent.

Real estate agents count on positive reviews to continue our business. We really appreciate your feedback on Google, Facebook & Zillow.

We aim for a five-star level of service

MOVING

Get yourself organized and make moving houses easy with this checklist.

4 Weeks Out

- [ ] Schedule movers or moving truck
- [ ] Reserve storage unit
- [ ] Donate or sell unwanted Items
- [ ] Buy boxes, tape & moving supplies
- [ ] Acquire school transcripts
- [ ] Schedule time off work
- [ ] Contact services to cancel/transfer
  - [ ] Gas
  - [ ] Electric
  - [ ] Water
  - [ ] Trash
  - [ ] Internet
  - [ ] Cable
  - [ ] Phone
  - [ ] Security System
  - [ ] Pest
  - [ ] Lawn Care
  - [ ] Cleaning

1-3 Weeks Out

- [ ] Pack (start with non-essential items)
- [ ] Label boxes by room
- [ ] Notify credit card companies
- [ ] Notify insurance companies
- [ ] Share new address with contacts
- [ ] Submit change of address
  - [ ] USPS
  - [ ] Insurance
  - [ ] PayPal
  - [ ] Work
  - [ ] Schools
  - [ ] Doctors
  - [ ] Loans
  - [ ] Drivers License
  - [ ] Banks
  - [ ] Credit Cards
  - [ ] IRS
  - [ ] Social Security
  - [ ] Subscription
  - [ ] Voter Registration

Moving Day

- [ ] Arrange help for kids & pets
- [ ] Sweep, mop & vacuum
- [ ] Take out trash
- [ ] Review home one last time
- [ ] Lock all doors and windows
- [ ] Pay and tip your movers

After the Move

- [ ] Unpack and organize
- [ ] Confirm your new address with all
- [ ] Confirm all service transfers

OUR REVIEWS

I would not hesitate to recommend Clint Ford and his group! Clint is very knowledgeable, truthful and has excellent communication skills - all these skills are necessary to be a good real estate agent. Clint did a great job from start to finish for the sale of my home and I highly recommend him if you are looking for a Realtor.

Katie was nothing short of amazing, patient, thorough, understanding, and kind. She stuck with us for over 6 months trying to find a house that would fit our situation. She showed us many houses and would ask our opinion on new ones that hit the market. I look forward to doing business with Katie again!

My spouse and I worked with Lacy to purchase our first home and we had the best experience possible. She was spectacular, she was very responsive and always made sure we had all the information throughout the process that we needed. She handled and answered all of our questions that we had(there were a lot) and never ever got annoyed or frustrated with the amount of questions. I recommend her to everyone.

Getting Ready to Purchase?

We'd love the chance to help

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Schedule an appointment

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The Ford Group answered our questions, helped us understand the process and did exactly what we needed/wanted on a timely basis. I would recommend them to anyone looking for a Realtor!