A BUCKEYE BACKROADS GUIDE, BROUGHT TO YOU BY NAVX REALTY

The Home Buyer's Guide

Your map to finding — and landing — the right place, down any Northwest Ohio backroad.

HOME BUYER'S GUIDE

18+ Years Experience · 1,000+ Homes Sold · NavX Realty

Hey neighbor, let's find your next place.

Buying a home is exciting right up until it's confusing — pre-approval letters, inspection contingencies, closing disclosures, and a whole vocabulary nobody teaches you in school. This guide is here to make sure you always know what's coming next.

I'm Damian, an agent with NavX Realty and the guy behind Buckeye Backroads — the show and social pages celebrating the backroads, farms, and small towns across Northwest Ohio. I bring the same appreciation for this area to real estate that I bring to Buckeye Backroads: genuine local knowledge, no corporate script.

In 18+ years and over 1,000 homes sold, I've guided first-time buyers into starter homes, growing families into their forever house, and land buyers into farms they'd been dreaming about for years — including plenty of buyers navigating mineral and water rights for the first time. This guide walks you through the whole process, step by step, so you can shop with confidence instead of guesswork.

Let's find your place down the right backroad.

Damian

Damian with NavX Realty · Buckeye Backroads

Your Buying Roadmap

Six steps, start to finish — here's the view from 30,000 feet before we get into the details.

STEP 1
Get Approved

→

STEP 2
Define Your Search

→

STEP 3
Go Look at Houses

→

STEP 4
Make Your Move

→

STEP 5
Cross The Finish Line

→

STEP 6
Closing Day

STEP 01

Getting Pre-Approved

Before you fall for a house on a Sunday drive, find out what you can actually afford. It changes how you shop, and it makes your offer credible the moment you find the one.

Pre-qualified vs. pre-approved

A pre-qualification is a quick, informal estimate based on what you tell a lender. A pre-approval is the real deal — a lender verifies your income, credit, and debts and tells you exactly what you're approved to borrow. Sellers (and their agents) take pre-approved buyers far more seriously, especially in a competitive listing.

Shop your rate, not just your lender

Local banks, credit unions, and mortgage brokers can all land in very different places on rate and fees. It's worth getting more than one quote — even a small rate difference adds up significantly over a 30-year loan.

Budget beyond the mortgage payment

Your monthly number is more than principal and interest. Plan for property taxes (roughly 1.25–1.45% of assessed value annually in most of our area, though it varies by county and school district), homeowners insurance, and if your down payment is under 20%, private mortgage insurance — typically another 0.5–1.5% of your loan amount per year until you build enough equity to drop it.

BACKROADS TIP

Get pre-approved before you start touring, not after you find "the one." In a good market, that gap can cost you the house.

STEP 02

Defining Your Search

The more clearly we define what you're actually looking for, the less time you'll waste touring houses that were never going to work.

Needs vs. wants

Separate your must-haves (bedrooms, commute distance, school district) from your nice-to-haves (a finished basement, a view, a three-car garage). It keeps your search focused and keeps you from talking yourself out of a great house over a fixable detail.

Town living vs. the backroads

In-town homes usually mean municipal water and sewer, smaller lots, and shorter commutes. Rural properties often mean a private well and septic system, more acreage to maintain, longer drives to town, and sometimes agricultural zoning that affects what you can build or keep on the property later. Neither is better — they're just different lifestyles, and it's worth being honest with yourself about which one you actually want to maintain.

Why a buyer's agent is worth having

A good local buyer's agent knows which neighborhoods flood, which school boundaries are about to change, and which farms have title issues worth asking about up front — knowledge you can't get from a listing photo. We'll talk more about how buyer-agent compensation actually works today in the FAQ section, since it's changed recently and it's worth understanding.

STEP 03

Going to Look at Houses

Touring is the fun part — just tour smart. Here's what to actually look at beyond the paint color and the staged throw pillows.

What to check in any home

Roof age and visible condition, water stains on ceilings or in basements, the age of the furnace and water heater, and how the windows and doors seal. None of these are dealbreakers on their own — they're negotiating points, and good information for your future inspector.

Evaluating land and farm parcels

For acreage, look past the house entirely for a minute: soil type and how much of the parcel is actually tillable versus wooded or wet, road frontage and access, whether the property sits in a flood zone, and any visible easements or pipeline markers crossing the land. These details drive both usability and long-term value.

Keep notes

After the third or fourth showing, houses start to blur together. Snap photos, jot quick notes on each one, and rank your top few before you get too far into any single offer.

BACKROADS TIP

On any rural showing, ask when the well and septic were last serviced or inspected — it's an easy question that tells you a lot, and most sellers expect it.

STEP 04

Making an Offer

A strong offer isn't just a number — it's a package of price, terms, and timeline that makes a seller comfortable saying yes.

Basing your offer on real comps

We'll build your offer around actual recent sales, not the list price alone, so you know you're offering a defensible number — one your own appraiser is likely to support later.

Earnest money and contingencies

Earnest money is a good-faith deposit — typically 1–2% of the purchase price — held in escrow and applied toward your purchase at closing. Standard contingencies protect you: financing (the deal falls through if your loan doesn't close), inspection (you can renegotiate or walk based on findings), and appraisal (protection if the home doesn't appraise for the purchase price).

Competitive situations

In a multiple-offer scenario, price matters, but so does a clean pre-approval letter, a flexible closing date, and minimal unnecessary contingencies. We'll talk through exactly how far to stretch on any of these before you submit.

STEP 05

Under Contract: Inspection, Appraisal & Disclosure

Being under contract isn't the finish line — it's where the due diligence happens. This is where I stay closely in your corner.

The home inspection

Plan on roughly $350–$700 for a general home inspection, plus another $100–$300 if you add radon testing (worth it in much of our region). Your inspector will walk the entire property and flag everything from minor wear to real safety concerns — we'll go through the report together and decide what's worth negotiating.

Reviewing the seller's disclosure

Ohio sellers are required to complete a Residential Property Disclosure Form covering known issues with the water supply, roof, structure, mechanical systems, hazardous materials, and more. If you don't receive this disclosure before your offer, Ohio law gives you a short window after receiving it to back out without penalty — we'll make sure you understand exactly what it says either way.

The appraisal

Your lender orders an independent appraisal to confirm the home supports your loan amount. If it comes in at or above your offer price, you're clear to move forward. If it comes in low, we can renegotiate with the seller, you can cover the difference in cash, or in some cases challenge the appraisal with additional comps.

Title search and title insurance

A title company (or attorney, if you choose one) searches public records to confirm the seller can legally convey clear ownership — free of unknown liens, boundary disputes, or, on rural parcels, unresolved mineral claims. Combined lender's and owner's title insurance typically runs about 0.05–1.0% of the sale price and protects you against title issues that surface later.

BACKROADS TIP

If you're buying acreage, ask specifically whether mineral rights convey with the sale — it's a normal question, and any seller working with a knowledgeable agent will already have the answer ready.

STEP 06

Closing Day

The last step, and the best one — here's exactly what to expect.

What buyers typically pay in Ohio

Plan on roughly 1–6% of your purchase price in closing costs, covering loan origination and lender fees, the appraisal, title insurance, recording fees, and prepaid items like your first year of homeowners insurance and a few months of property taxes held in escrow.

Attorney vs. title company

Most Ohio closings happen through a title company, and that's perfectly normal. You're always welcome to hire a real estate attorney to review your contract or represent you at closing — often for a flat fee on straightforward purchases — and I'll never talk you out of that extra layer of comfort.

The final walkthrough

A day or two before closing, we'll walk the property together one more time to confirm everything's in the agreed condition and any negotiated repairs were completed.

At the table

Bring a valid photo ID and any funds due (typically wired or via cashier's check — your title company will give you exact instructions, and we'll help you watch for wire fraud attempts, which are unfortunately common). You'll sign your loan and closing documents, and then — the best part — you get the keys.

Typical mix of buyer closing costs

Quick Checklist

- [x] Get homeowners insurance in place before closing
- [x] Set up utilities in your name for your move-in date
- [x] Confirm wiring instructions directly with your title company by phone
- [x] Do your final walkthrough before signing
- [x] Bring photo ID and any required funds to closing
- [x] Change your address with the post office, bank, and employer

DAMIAN'S SPECIALTY

Buying Land, Farms & Understanding Mineral and Water Rights

If you're buying acreage, a farm, or anything with a creek or pond on it, there's a layer of due diligence beyond the house itself — and it's the layer most buyers (and plenty of agents) don't know to ask about.

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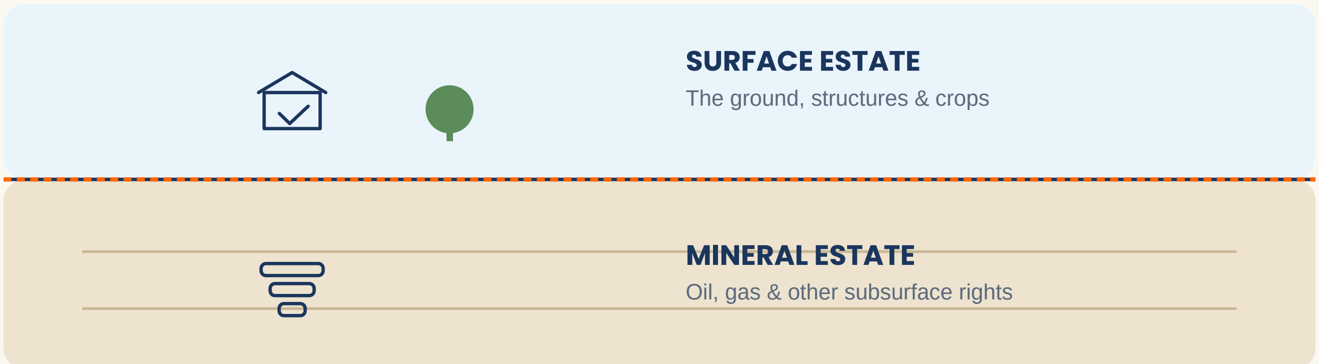

Do the mineral rights actually convey?

Ohio allows a “split estate,” meaning the surface of a property can be owned separately from the oil, gas, coal, and other minerals beneath it. Many farms in our area had mineral rights severed from the surface generations ago. Before you close, we confirm exactly what conveys — full mineral rights, a partial interest, or none — through a proper title search, so it's settled before it's your problem instead of after.

Ohio's Dormant Mineral Act

If mineral rights were severed long ago and sat unused for 20 straight years — no production, no lease, no filed claim — Ohio law provides a path for those rights to be considered abandoned and to revert to the surface owner. As a buyer, it's worth knowing whether this process has already run on a property you're considering, or whether it's something you or the seller might pursue.

Existing leases and surface use agreements

If a property has an active oil and gas lease, read it closely (or have your attorney do so) — it defines what a mineral holder can and can't do on the surface, royalty terms, and how long the lease runs. This isn't automatically a red flag; sometimes it's a value-add. It just needs to be understood, not assumed.

Water rights: riparian, groundwater, and drainage

If the property borders a creek, ditch, or lake, you'll hold riparian rights to use that water reasonably — but you don't own the water itself, and you can't block its flow to neighbors downstream. Wells and groundwater fall under Ohio's “reasonable use” doctrine, balancing your use against neighboring landowners drawing from the same aquifer.

For farmland, ask about drainage tile condition and any shared drainage agreements with adjoining parcels — they affect how the ground farms and are worth documenting clearly as part of your purchase.

BACKROADS TIP

Don't be shy about asking a seller's agent “what happens with the minerals?” before you write an offer — it's one of the most important questions on a rural purchase, and far easier to ask before you're under contract than after.

Frequently Asked Questions

Q. How much do I actually need for a down payment?

It depends on your loan type — conventional loans can go as low as 3–5% down for qualified buyers, FHA loans around 3.5%, and VA loans often require none for eligible veterans. Your lender will walk you through what you qualify for based on your specific situation.

Q. Does it cost me anything to use a buyer's agent?

This changed recently across the industry: you'll now sign a buyer representation agreement before touring homes, which spells out how your agent is paid. In many cases, the seller still offers to cover the buyer-agent fee as part of the deal — but it's negotiated explicitly now rather than assumed, so we'll walk through exactly how it works before you tour a single house.

Q. How much should I offer above or below asking price?

There's no universal formula — it depends on how the specific home compares to recent sales, how long it's been on the market, and how much competition you're facing. We'll build your number from real comps, not a rule of thumb.

Q. Do I need a real estate attorney in Ohio?

It's not required — most closings run through a title company — but you're always welcome to have one review your contract, and it's a good extra layer of protection on land or farm purchases involving mineral or water rights.

Q. What's different about buying farmland versus a house in town?

Comps, financing (some lenders treat larger acreage differently), and due diligence all shift — you're evaluating soil, drainage, access, and mineral and water rights alongside the structures themselves. It's a different process, and it's the one I know best.

Q. What if I'm relocating from out of state?

It's more common than you'd think, especially for land and farm buyers. We handle plenty of transactions remotely — video walkthroughs, digital signing, and clear regular updates — so distance doesn't have to slow things down.

Ready to find your place down the backroads?

I've helped over a thousand buyers find their place in Northwest Ohio, from starter homes to century farms. Reach out whenever you're ready — no pressure, just an honest conversation about what you're looking for and how to get there.

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