

RYAN DEETER

real

BUYER'S GUIDE

INTRODUCTION TO HOME BUYING

Searching and buying a new home is an exciting, but stressful time as there are a lot of moving parts. Our hope is that this guide will help give you clarity on the process and to connect you with people and professionals to help you find the right home that fits your needs.

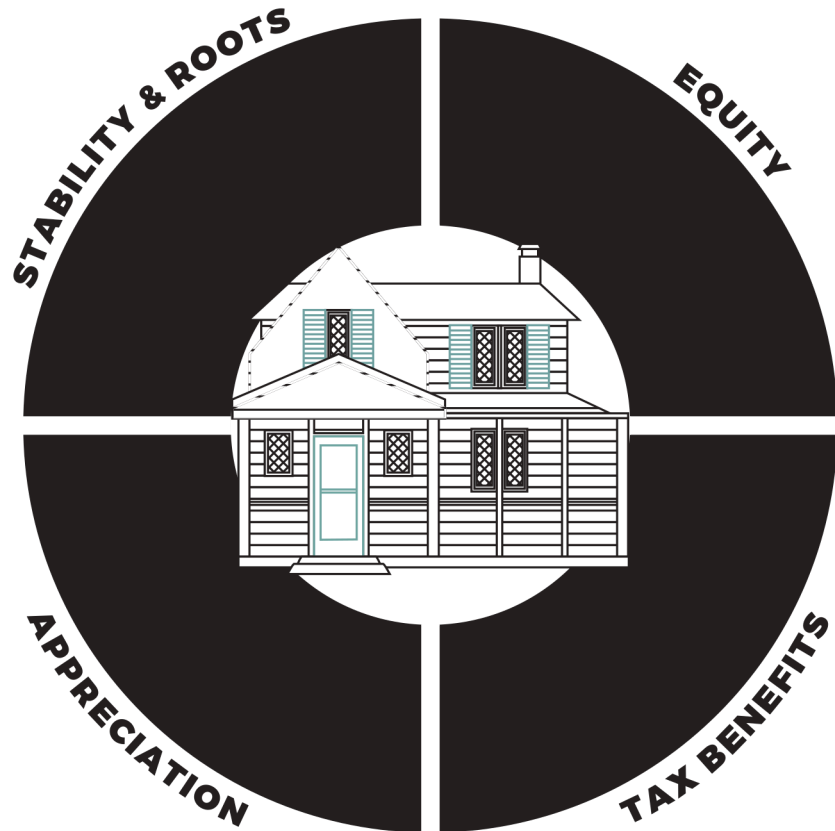
Three biggest fears while home buying:

1. Paying too much
2. Missing out on a home
3. Buying a bad home

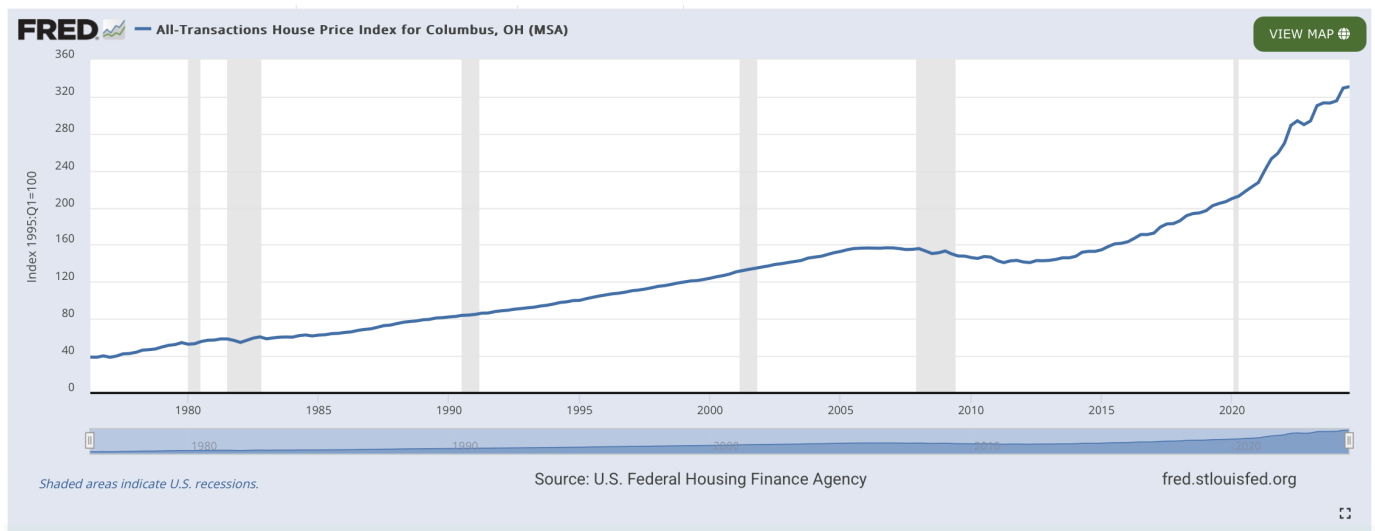
Our process helps give you clarity and a sound mind with your decision.



BENEFITS OF HOME OWNERSHIP



Columbus Area Prices Since 1975



THE BUYER'S ROAD MAP

What to Expect

Step 1 · Choose Your Realtor 

Step 2 · Get Pre-Approved 

Step 3 · Search For Your Future Home 

Step 4 · Offer & Negotiation **\$**

Step 5 · Contract Acceptance 

Step 6 · Contract Management 

Step 7 · Closing 

Home Sweet Home



HOW TO CHOOSE YOUR REALTOR

Choose a realtor who puts your interest first! It is important that they have an expertise of your area and market trends, someone who communicates well with you, and someone who you will enjoy spending time with as you house hunt!

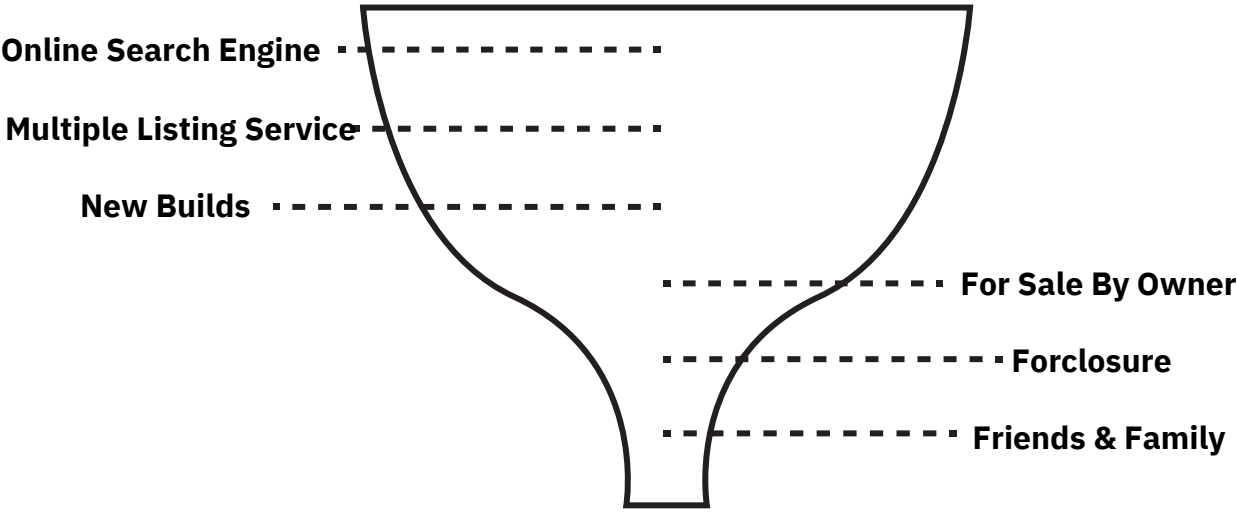
GETTING PRE-APPROVED

Getting pre-approved is your ticket to making offers. Sellers will not take an offer seriously unless they know that you are pre-approved. So make sure you are pre-approved before you fall in love with a house! This can keep you from missing out on your dream home. We recommend working with a local lender. Lender reputation is a large factor in listing agents influence on accepting an offer.



SEARCHING FOR A HOME

Our goal is to make sure that you do not miss an opportunity to place an offer on your future home. We help provide clarity on your needs and wants in a home. We want to create a search that provides all the possibilities that positions you best to finding your future home. We do this with the “Buyer’s Funnel Process” and “What & Why” List.



Running Top Three Homes



View Online, Drive By, See In Person Set Up Showing Create Evaluation of Home Make Offer

If a home meets 80% or more of your “What & Why List,” it is worth making an offer!



WHAT & WHY LIST

What

Why

MUST HAVE:

LIKE TO HAVE:

OFFER & NEGOTIATION

Once you find a home that you can see yourself living in, we will provide you with data to help put you in the strongest position for your offer to be accepted. We do this with a comparative market analysis based on what has sold recently in that neighborhood along with market conditions and what the seller is looking for in an offer.

Premises Address: _____ page 1 of 14

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The Columbus REALTORS®/CBA purchase contract shall be printed in 11 point Arial font, and all deviations in the standard form must be printed in **12 point or larger courier font in bold**. Use of **courier font in bold** denotes deviation from the standard Columbus REALTORS®/CBA purchase contract. All deletions from the standard form are to be noted by "strike-out".

REAL ESTATE PURCHASE CONTRACT ADOPTED BY COLUMBUS REALTORS® CBA COLUMBUS BAR ASSOCIATION

It is recommended that all parties be represented by a REALTOR® and an Attorney

Date: _____

Upon the following terms, the undersigned Buyer agrees to buy and the undersigned Seller agrees to sell, through the Broker referred to below, the premises, described as being located in the State of Ohio, County of _____, Tax parcel no(s) _____ and further described as:

1. Purchase price shall be \$ _____

1.1 Additional Terms and Conditions:

2. Attorney Approval Clause
The Buyer or Seller may terminate this contract if the party's attorney disapproves this contract, by providing written notice of said disapproval, along with changes proposed by that party's attorney to remedy the disapproval, within _____ calendar days after acceptance hereof (this provision is not applicable if number of days is not inserted). If the other party accepts the proposed changes in writing within 3 calendar days after delivery thereof, this contract shall continue in full force and effect, as amended by the changes. The party requesting the changes may waive the request in writing prior to the expiration of the 3 calendar day period. If the contract is terminated, the earnest money deposit shall be returned to the Buyer pursuant to paragraph 12.

3. Financing: (Buyer shall select and initial one of the following)
3.1 Buyer will pay the purchase price in cash at closing. Paragraph 3.2 does not apply to this contract. Buyer shall deliver to the Seller or Seller's Broker, within _____ calendar days (if left blank, number of calendar days shall be 5) after the date of acceptance of this contract, one of the following: a letter from a financial institution, current bank statement, or other evidence reasonably satisfactory to Seller that sufficient funds are available to complete this transaction. If the Buyer does not deliver such evidence within the stated time period, Seller may terminate this contract pursuant to paragraph 3.3. OR

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5 NEGOTIATING POINTS

1. Price
2. Terms
3. Dates
4. Inclusions/Exclusions
5. Contingencies



CONTRACT ACCEPTANCE

It's time to celebrate, but it's okay if you feel a little panicked. (Buyer's remorse is normal!) You will have time to make sure this is the right house for you based on the terms of the contract.

3 THINGS TO COMPLETE UPON ACCEPTANCE:


1. Loan application
 2. Schedule inspection
 3. Deposit earnest money
- (Based on terms of contract)

Our team will create a timeline based on terms of the contract to help you navigate all the steps.



CONTRACT MANAGEMENT

There are a lot of moving parts once in contract. We will help keep you on track to make sure that nothing falls through the cracks with this quick process.



It is vital that we accomplish all tasks on or before the deadline or sellers/buyers have the right to terminate

Property Address:
Buyers: _____ Sellers: _____
Agreed upon purchase price: \$ _____ In-Contractdate: _____

Type of Financing:

- Attorney review deadline for Buyer/Seller:
- Loan Application due date:
- Loan commitment:
- Seller Paid Closing Costs:
- Earnest money deposit:
- Home inspection period:
- Buyer's Request to Remedy Due:
- Get insurance
- Home warranty -
- Loan final approval (3 days before closing; make sure to sign closing disclose by this date)

- Buyers' Final Walk-Thru: 3 days before closing

Closing by: _____ Possession: _____

Title Company: _____

Agent: Ryan Deeter- Key Realty ryandeeterrealtor@gmail.com 614.641.0526

Lender: _____



CLOSING & BEYOND

From searching for your home to the moment where you are handed the keys to your front door. Our goal is to be there for you every step of the way and will continue to be here for you long after you purchase your home. We offer a yearly real estate review to help you understand how the market has impacted your home. If you ever have any questions or concerns about the home, our team is here for you.



Our mission is to provide you with the best service that you would feel proud of telling your family and friends about the Ryan Deeter Team.



ABOUT RYAN DEETER



Ryan is a licensed real estate agent in Columbus, Ohio with Real of Ohio Brokerage. Ryan lives in the Clintonville neighborhood and loves spending time with his wife, daughter, dog and doing anything active outside all around Columbus.

After graduating from Anderson University, Ryan worked in the health and fitness industry in St. Louis, before moving to Columbus when his wife took a job teaching at OSU.

After buying his home in Columbus and then shortly after a few investment properties, he was convinced to get his real estate license and became a full time real estate

Ryan thrives in helping people reach their goals in all areas of life and his extensive sales background allowed him to quickly become one of the top agents in the Columbus area. Ryan loves the city of Columbus and showing others why they should own a home, business or invest in Columbus, Ohio.



REVIEWS

We really enjoyed having Ryan as our Realtor while purchasing our first home. He was always honest with us and always put our interests first. Ryan is a great educator who is always well informed on market trends and home values. He helped us see the potential issues and highlights of every home we looked at. We always felt informed working with Ryan. We would recommend him to anyone looking for a Realtor.

-Isaac W.

Ryan made our first home purchase a breeze! Very responsive, super friendly & always willing to go the extra mile to help his clients. We will highly recommend his services to friends and family looking to buy/list a home!

-Sarah S.

My wife and I could not have been more impressed with Ryan. He helped us purchase our first home and throughout the process he went above and beyond. Even after the process was over, he went out of his way to make sure we were happy with our decisions. Ryan knows his stuff and takes the time to explain it and find what's best for his customer. He was able to find exactly what we were looking for in the German/Merion Village area, and also has the connections to make the process enjoyable. He is confident without being pushy, and next time we need to buy a home, he will be our first call.

-Drew T.

Ryan is top notch! He is attentive, thoughtful, and excellent at his job! He helped us find the perfect house for our family and made the process as seamless as it could be. I recommend him to anyone who says they are looking for a realtor. He remains available to us for any housing questions we have had, even years later! He always goes above and beyond. We have used realtors in the past and none hold a candle to Ryan! He's the absolute best!

-Ruth H.



VENDOR RECOMMENDATIONS

LENDERS

Jennifer Lewis DeLong | Loan Officer
NMLS # 1770441 C: (614) 214-7002
jennifer@unitedalliancemortgage.com
www.unitedalliancemortgage.com

Stephen Coan | Lending Manager
NMLS 2220240 | Tithe Lending
(440) 539-0705 | stephen@tithelending.com

Brent Diebert Mortgage Loan Officer
Heartland Bank (614) 571-3554
brent.diebert@heartland.bank

Chris Junker | Mortgage Loan Originator NMLSR
ID: 1740542 | Wright-Patt Credit Union Inc.
614-364-6111 | cjunker@wpcu.coop

INSURANCE

Greg Glasser (614) 517-9049
gglasser@gadinsurance.com
www.gadinsurance.com

Bryan Blau Heritage Insurance
Advisors Account Executive
bblau@hia-oh.com (614) 319-
3501 Fax: (614) 450-0674

Lynn McCaffrey McCaffrey
Insurance (614) 761-9300
mccaffreyagency@yahoo.com
www.mccaffreyinsurance.com



VENDOR RECOMMENDATIONS

INSPECTORS

James Dewhurst Elevate
Inspection (614) 706-2958
james@elevateinspection.com
www.elevateinspection.com

Cap City Property Inspections
(614) 654-6632
office@capcityinspect.com
www.capcityinspect.com

Chris Stout C.B.S. Home
Inspection LLC (937) 935-8949
inspectorchris@cbshi.com
www.cbshi.com

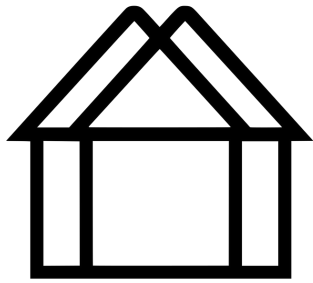
ENGINEERS

Pro Check Engineering, INC.
(614) 841-0217
info@procheckeng.com
www.procheckeng.com

Mike McCraw | Rigid Engineering
2555 Slate Run Road Upper
Arlington Oh 43220 | (404) 731-3816
mikejmccraw@gmail.com

Nathanly Ciprian Carpenter & Cross
O: (614) 289-2977 C: (321) 615-7513
nciprian@carpenterandcross.com
www.carpenterandcross.com





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