



HARVEY GOODMAN

Home Buying Guide

John Sambuco, Broker



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It is our mission to be the go-to real estate experts by providing our clients with exceptional service through integrity, knowledge and commitment. We started HARVEY GOODMAN, REALTOR® with the vision of bringing a personal connection to the process of selling and buying a home for our clients. We're a locally owned company focusing on serving the communities where we live. As real estate agents, we are committed to maintaining the highest standards for knowledge and ethics. We're different because of our exceptional focus on our clients' needs, our agents' education, and the community.

We stay informed about market trends, changes, and new technologies and track all sales activity in the areas we serve. We collaborate with various leaders to ensure that we can refer our buyers to a lender who will provide our clients with the best available financing. We offer our sellers tradespeople who will help prepare their homes to sell for top dollar. Each client benefits from our in-depth research and years of experience, helping to make the transaction as smooth as possible.

HERITAGE. GROWTH. RESULTS.

From start to finish, every real estate transaction is vital to us; we strive to ensure we provide the support needed for exceptional service. We are continually educating ourselves about how we can better serve our clients, our agents, and our communities.



What Our Clients Say

PROFESSIONAL

“ Very professional and easy going. Knew what we liked and made a great effort. Called and made sure everything was alright. Great personality and always on time. ”

KNOWLEDGE

“ Extremely professional and business-oriented. Knowledge and expertise of real estate in the valley. Had our best interest in mind throughout the buying process. ”

FLEXIBLE & FRIENDLY

“ Able to work around my work schedule. Kept me informed on all processes of purchasing a home. On time. Very friendly. ”



QUICK & EASY

“ Nancy and I were looking for a nice home in a nice neighborhood for five weeks. We called HARVEY GOODMAN, REALTOR® and found what we wanted in two days. I guess hard work really pays off. ”

SOLD VERY QUICKLY

“ I received instant listings straight to my email as soon as new homes hit the market. They guided us with care, explained every step clearly, and made sure we found the right home for our needs and budget. ”

VIRTUAL TOURS

They sold my house within two weeks of listing it. I really liked their virtual tour. It represented my house at its best!

”



Wherever you live in the Ohio Valley, one of our agents likely grew up nearby. Our agents live, work and play in neighborhoods across the Ohio Valley. You can “Trust Harvey” is an expert in your neck of the woods sharing the same values of loyalty and work ethic to our local communities. Whether you are relocating for work, searching for a luxury home, or purchasing your very first home, you will find that our agents possess extensive knowledge and expertise in all aspects of real estate. We also buy houses, provide commercial real estate services, and assist clients with investment properties. Regardless of why you choose HARVEY GOODMAN, REALTOR®, we will treat you like family and keep you well-informed at every step.

Our team includes a well-rounded group of talented real estate agents. We have real estate agents with unique qualifications, enabling us to meet the specific needs of buyers and sellers. We realize the importance of providing a real estate agent who not only carries the skill set you need in your personal real estate investment but also one with whom you can work well and trust throughout the process. At HARVEY GOODMAN, REALTOR®, we have agents who specialize in working with first-time buyers, buyer representation, luxury homes, and more. To provide the most extensive range of options for our clients, we proudly extend our property listings and services to include a wide coverage area.





For many first-time buyers, choosing a home is an emotional process. Our talented team here at HARVEY GOODMAN, REALTOR® can assist you in this process by offering information about each property you look at. From local community information, like schools and zoning, to home-specific details, such as condition and amenities, an agent can help you locate the exact home you're looking for.

Once you've found the home of your dreams, a HARVEY GOODMAN, REALTOR® agent will research recent comparable sales of similar homes in the area to help determine a fair selling price. Based on those comparable sales, as well as other factors like inspections and repairs, an agent will then help you structure an offer and negotiate the very best deal possible.

Closing, or settlement, can be a complicated process. In some areas, the escrow or title company handles the closing process, while in other areas, an attorney agent can help ensure a smooth and speedy process.



Meet Our Team

Our staff at HARVEY GOODMAN, REALTOR® is highly professional, talented, and enthusiastic about what they do best: delivering a seamless buying experience from search to close. They will be on hand throughout the whole process to offer guidance and answer any questions you might have. Every member of our team is highly qualified and has a wealth of industry experience to draw upon.

We pride ourselves on being approachable and friendly so you can feel confident that any decisions you make, no matter how big or small, are the right choices for you as an individual. With HARVEY GOODMAN, REALTOR®, you can feel confident with the professional support on hand throughout the entire process.



Lyndsay Maynard

Realtor

OH/WV Associate Broker
(740) 359-1913

listwithlyndsay@gmail.com

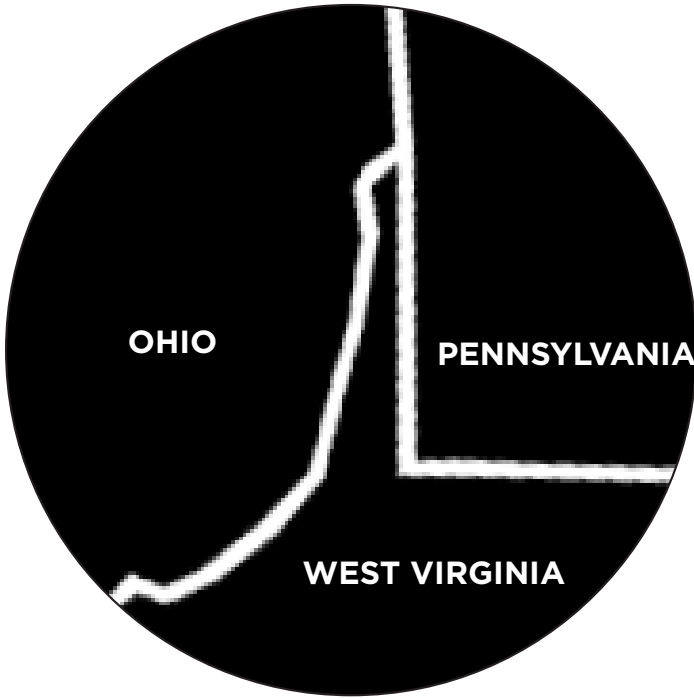
Since 1957, HARVEY GOODMAN, REALTOR® has led the way HOME throughout the Ohio Valley! Your neighbor, your friends, your family, and many area businesses have found their place to call home because HARVEY GOODMAN, REALTOR® listened to what they wanted, found the perfect property, and helped navigate all the paperwork and inspections the whole way to settlement. Sellers have turned to us for years because they know that when they're ready to sell, their sale matters to HARVEY GOODMAN, REALTOR®. More buyers, more sellers, and a lot more smiles, that's HARVEY GOODMAN, REALTOR®.

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Home Buying Checklist

Hire a good buyer's agent

Appointment/Notes

Talk with a lender

Appointment/Notes

Establish a price range

Appointment/Notes

Evaluate possible locations/communities

Appointment/Notes

Viewing homes and writing the offer

Appointment/Notes

What happens when you're under contract

Appointment/Notes

Contingencies

Appointment/Notes

Request for repairs

Appointment/Notes

The close

Appointment/Notes

Further notes



Before You Begin

Before you start looking for homes or talking with a lender, you need to prepare yourself for a home purchase. Regardless of whether you are buying your first home or your 10th home, the first thing you need to do is identify the reason for buying. What are you hoping to accomplish with this home purchase?

- Is this your first home, and you're ready to start building equity?
- Have you outgrown your current home and need more space?
- Has a job change or relocation forced you to consider purchasing in a new area?
- Empty nest? Ready to downsize?

These are just a few of the reasons people consider buying a home. Some buyers find it helpful to create a list of musts/needs/like-to-have aspects of the new home. The list should include home specifics, such as a chef's kitchen or walk-in closet, as well as community elements, including the school district or proximity to shopping. Your list will be as unique as you are, but by building your criteria in advance, you will save time and avoid making an expensive mistake.

It doesn't matter if you've been considering a change for months or if you were inspired by an open house you viewed; it's essential to understand your motivation so you can find the right home that meets all your needs.

Talk with a Lender

One of the first steps to take in the home-buying process is to speak with a lender. It's essential to consult with a mortgage professional who will determine how much home you can qualify to purchase. Lenders use specific calculations to determine your qualifying income. A trusted mortgage professional will use several tools to determine how much you qualify for and be a valuable resource for the duration of your home-buying process.

The lender will request specific information and documentation to initiate the qualification process. You will need to have the following documents ready: pay stubs, W2s, bank account statements, and the last two years' tax returns. The lender will run your credit and use your FICO score, as well as the debt listed on the report, to determine your debt-to-income (DTI) ratio. After a thorough review of all collected information, your lender will be able to provide you with an accurate and detailed loan estimate.

Interest rates and costs associated with your future mortgage can vary widely from lender to lender and from loan program to loan program. Shopping for a mortgage can be one of the more arduous steps in buying a home. An independent mortgage broker can help simplify this process by connecting you with suitable loans and lenders, preparing your application materials, and guiding you through the underwriting and closing processes. Unlike loan officers who work for specific banks or lenders, mortgage brokers have access to a broader range of lenders and mortgage products, meaning you will have more options and may be able to obtain more favorable interest rates and lower fees.

The following are some changes to your credit you should avoid:

Applying for any new credit such as credit cards or car loans

Changing jobs

Closing any credit cards or Maxing out a credit card

Removing any larger sums of money from your savings or checking accounts

Working with a mortgage broker is an excellent option for anyone who wants to streamline the mortgage process and eliminate some of the legwork and headaches.

It is very important that you avoid making any changes to your credit or finances during the process of buying a home. Your pre-approval is based on the specific information provided to your lender, and any changes could affect your ability to qualify for a mortgage. If you are considering any changes, always check with your lender first to ensure compliance with their terms.

Your lender will be your advocate and trusted expert throughout the entire loan process. Working with an experienced mortgage professional will ensure that the mortgage process is as smooth and efficient as possible.





Establish a Price Range

Now that you know how much you can qualify for, it's time to decide how much you want to spend on your new home. Even though you can qualify for up to about 28% of your monthly gross income, that doesn't mean you want to do that. It's easy to be excited about a price range and pre-qualification, but before you head out to see homes, take a moment to understand how that monthly mortgage payment might affect your lifestyle.

What other expenses do you need to include in your monthly expenditures? Do you enjoy dining out regularly or a round of Sunday golf? What about vacations and children's sports clubs? There are many other demands on our income, and it's easy to feel "house poor" by delegating too much for the mortgage payment.

Lenders will help you consider all of your loan options as well as give you an estimate of extra costs involved in buying a home, such as homeowner's association (HOA) dues, property taxes and extra fees. It's important to note that these costs will vary depending on the home you want to purchase. For instance, HOA fees can vary drastically from one community to another. As you review the information received from your lender, be sure to note how much is budgeted for these extra fees.

The last step you should take is to consult your tax professional to learn how a new home purchase will affect your taxes. If you are a first-time home buyer, you might find that even with a larger monthly payment than renting, you may save money due to the tax savings.

Evaluate Possible Locations & Communities

Now that you have an idea of your budget, it's time to consider where you would like to live. If you are looking to up or down-size, this might be as easy as looking around the corner or down the street, but most of the time, the process is more involved. If you choose to relocate across town or even across the country, it may be helpful to conduct online research.

Fortunately, there are many online tools available to help you. With websites offering everything from home listings to school and crime statistics, you can do some preliminary research to help you identify possible options. Unless you're already familiar with the area, you'll need to see the neighborhoods in person, but you should be able to narrow the search by spending a little time online.

Searches should include:

- Home listings
- Local schools and rankings
- Crime statistics
- Local cultural events, theater, and art
- Shopping and dining



There are many sites available for you to peruse. Another tip is to use Google Maps to zoom into the communities and homes you see.





Let Harvey Goodman Bring You Home.

Since 1957, families, neighbors, and local businesses have turned to our agents to find their place to call home.

From the first conversation to the final signature, our agents always do more than just close deals — they listen, they guide, and they advocate with care.

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Find a Good Buyer's Agent

There is a difference between a good listing agent and a good buyer's agent.

While the same person can serve in either role, the focus and responsibilities are different. A buyer's agent represents you and only you in a real estate purchase, with a duty to protect your best interests from start to finish.

From your first conversation, they will take time to understand your goals, budget, and preferences. Using this information, they will identify properties that fit your needs and guide you through the process, handling negotiations and details on your behalf so you have the best chance at securing favorable terms.

Your buyer's agent can connect you with trusted lenders, inspectors, insurance providers, and other professionals to make the process easier. They can also provide valuable insight into neighborhoods, school districts, community amenities, resale potential, and other factors that influence your decision.

Once you're under contract, your buyer's agent will continue to advocate for you — coordinating inspections, reviewing reports, negotiating repairs, and tracking every deadline from contract to closing. They will be your point of contact for problem-solving, whether it's appraisal concerns, title issues, or last-minute adjustments.

While a buyer's agent may receive their commission from the seller, the listing brokerage, the buyer, or a combination their loyalty is to you. Your agreement with your agent will outline how they will be compensated and what services they will provide. This ensures clarity for both sides before moving forward. Your agent will review and explain these details along with many others throughout the process so there are no surprises along the way.

A good buyer's agent is more than just someone who finds homes — they are a trusted partner who helps you navigate the market, protect your investment, and move forward with confidence. At HARVEY GOODMAN, REALTOR®, we bring you home.

Viewing Homes & Writing Offers

Now comes the fun part: looking at homes. This is where that list you made comes into play. Most buyers today have already conducted some online research and have identified a few homes they want to see. Your agent will sit with you and talk about the homes you are interested in and perhaps offer suggestions for some you haven't seen or are new to the market. Even if you come prepared with a list, it's essential to listen to what your agent tells you about each one. They may be aware of a neighborhood issue or a new road that will impact the noise level of the property.

Consider these when viewing your new home:

The road, noise and traffic

Neighborhood amenities

HOA fees and services

Property taxes and special assessments

Schools and crime statistics

If you are relocating from out of town, you might feel pressure to find the right home on the first day, but most buyers have little time. Consider your list of musts, needs and wants as you view each home and make sure you do not compromise on essentials because you've fallen in love with the kitchen backsplash.

Once you do find a home you'd like to write an offer on, you and your agent will discuss negotiation tactics and offering price and terms that will win the negotiations. If you can't offer a competitive price, sometimes offering a quick escrow or fewer contingencies can still help you succeed with your offer.





What Happens When You're Under Contract?

Once the seller accepts your offer, you will enter the escrow period. This is when important steps take place to prepare for closing on your new home.

Financing and Appraisal

If you're obtaining a loan, your lender will begin the final approval process right away. Within a few days of your loan application, they will provide you with a Loan Estimate — a clear breakdown of your costs, loan terms, and other details.

The lender will also order an independent appraisal to confirm the home's value. The appraisal value must meet or exceed the agreed purchase price for your loan to proceed as planned.

Due Diligence and Contingencies

During this period, you will have time to complete inspections, review disclosures, and investigate any matters that could affect your decision to move forward. This may include home inspections, reviewing HOA documents, checking insurance options, or other evaluations important to you.

The seller must disclose known issues with the property and provide access for inspections. If concerns are discovered, your agent can help you negotiate repairs or adjustments to the terms.

Preparing for Closing

As you move toward settlement, your lender should provide a Closing Disclosure at least three business days before closing. This document details your final costs and loan terms.

Your agent, lender, and closing team will guide you through each step, ensuring you meet deadlines and understand your obligations. By the end of this period, you'll have made key decisions that lead directly to closing — and to the front door of your new home.

Contingencies

Once you've entered into an agreement with the sellers, you begin the **contingency period**. This is your opportunity to complete inspections, confirm financing, and gather the information you need to feel confident about your purchase.

Typical contingencies include:

- **Home inspections** — may cover structural systems, roof, mechanicals, and other components, plus specialized inspections if needed.
- **Appraisal** — ensures the property value supports the agreed price.
- **Loan approval** — final lender confirmation of your mortgage.
- **Clear title** — verifies the seller's legal ability to transfer ownership.
- **Insurance** — confirms you can obtain adequate home coverage.

Your agent will guide you through each step, helping you understand results and, if needed, negotiating adjustments with the seller. Most contingencies are resolved through collaboration — inspections may lead to agreed-upon repairs, a price reduction, or the appraisal process may confirm the value as expected.

The goal of the contingency period is to move you smoothly toward closing by addressing any concerns early, protecting your investment, and ensuring the home is the right fit for you.



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Request for Repairs

If inspections reveal an issue with the home, your agent can help you prepare a formal request for repairs. This process allows you to address concerns before moving forward, ensuring the property meets your expectations.

Your agent will guide you through the inspection results, explain common repair requests, and help prioritize what matters most for your long-term enjoyment of the home.

Once the seller receives a repair request, they may:

- Agree to make the requested repairs
- Offer an alternative solution, such as price reduction or a credit at closing
- Decline the request

Repair negotiations are often resolved through communication and compromise, with the goal of keeping the transaction on track and meeting the needs of both parties. Your agent's role is to advocate for you, help you weigh the options, and work toward a solution that supports your move to closing with confidence.





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The Close

Closing day is the exciting final step in your home buying journey. By this stage, financing is in place, the paperwork is prepared, and all contingencies have been addressed.

During the closing process:

- Your lender will fund the loan.
- The closing agent will reconcile the funds and ensure the seller is paid.
- Title documents will be signed and officially recorded, transferring ownership to you.

While the steps are important, the experience itself is often straightforward — and before you know it, you'll have the keys in your hand.

Closing marks the moment you officially become a homeowner. It's the reward for every decision, conversation, and signature along the way. With your agent, lender, and closing team by your side, you can step into this new chapter confident, prepared, and ready to enjoy your new home.



Why Is It Important to Have Home Insurance?

Your home is one of your most valuable possessions. It contains all of your belongings, memories and comforts. It makes sense that ensuring it is fully secure is one of the most important things you can do.

However, we recognize that despite the best security protection measures we put in place, there remains a risk of theft, damage, and natural disasters, which we can't entirely eliminate. These things can impact our lives and destroy our homes in multiple ways. To protect your home should any of these issues occur, you'll need home insurance.

Home insurance is available in two different forms: buildings insurance and contents insurance, or you can opt for a comprehensive plan that will include both. Home insurance provides a certain amount of coverage that you can use to rebuild your home in the event of a disaster. All insurance policies are different, and you should carefully check the fine print to make sure you know what you have covered, but in general:

- Look for a policy that will cover you for fire, wind, hail, explosion, smoke damage, and damage from criminal activity, such as vandalism.
- Building insurance will cover the structure of a property, including floors, painted walls, fixtures, and fittings such as radiators, baths, and shower heads.
- Contents insurance will cover all the items within your home, including electrical and tech items, furniture, jewelry, and more. It can also cover fire, burglary, accidental damage and theft of items when you are away from your home. Some policies will also cover bicycles and mobile phones.

Your home insurance policy documents might not be the most gripping read, but it's best to check your policy so that you know what's covered, what's excluded, and your rights and responsibilities. Like most things, it is best to check anything you are unsure about or do not fully understand from the outset rather than risking any problems further down the line if you need to file a claim.

Saving money is more important today than ever. Ask your trusted insurance agent how to save money through purchasing a personal umbrella policy (PUP).



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Top Tips to Make The Moving Day Go Smoothly

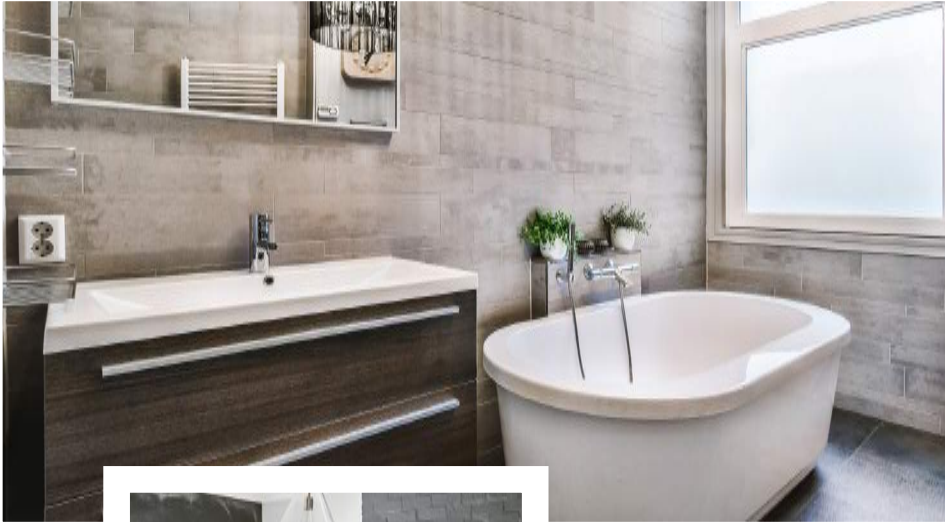
Moving can be one of the most stressful things you can do, but a little planning can help ensure you're not tearing your hair out on the day:

- 1.** Label all boxes according to the room they'll go into, along with a description of what's inside. Put these labels on the top and side of the box so you know what's inside when they're stacked.
- 2.** Put screws and bolts from parts of furniture in freezer bags and stick them to the relevant part of furniture with masking tape.
- 3.** Flatten some cardboard boxes and lay them down to protect your flooring.
- 4.** Move your furniture into the new house first. Otherwise, you'll end up moving boxes around again to make room.
- 5.** Make sure there are light bulbs - you don't want to have to go to the shops mid-move or be without light when it gets dark.

It may seem like extra work beforehand, but you'll be happy you did when it comes to unpacking at the other end.

Make Your House a Home

A house can be any basic unit of dwelling, whether it's a mobile home, an apartment, a super modern glass box, or anything else in between. The form of the house never matters as much as what goes inside - because those are the people and special things that transform any space into a home. Your style and circumstances might change, so let your home adapt with you.





Choosing the Flooring

Floors: This may seem like an unexpected place to start, but one of the things that brings a home together is attention to what is under your feet.

Rugs and carpets aren't the only things you can do to floors, but they're a common first step because they help with the sound insulation in any room. For a timeless look that improves and develops with age, solid wood floors or tiles are a great touch.

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The image shows a business card for NW Title. On the left is the NW Title logo, consisting of an orange circle with 'NW' in white and the word 'TITLE' in grey. Below the logo is the name 'CORY M. DELGUZZO, ESQ.' in orange and grey, followed by 'Closing Services Director, Attorney' in smaller grey text. The email 'stclairsville@nwttitle.com' and phone numbers 'direct: 740.301-2907' and 'office: 740.301-2060' are listed at the bottom left. On the right is a circular portrait of Cory M. DelGuzzo, Esq., a man with glasses and a beard, wearing a suit and tie. To the right of the portrait is the word 'NORTHWEST' written vertically in grey. At the bottom right of the card is the website 'nwttitle.com | northwest.tn'



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