



Buying Made Simple
with the **Love Ohio
Living Team**



Love Ohio Living Team



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The LOL Team

MEET WITH ME

MORTGAGE PRE-APPROVAL

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MEET WITH ME

Your path to home ownership begins with us getting together to discuss your goals and expectations. During our meeting we will review our services and the many benefits that a Wall Group Realtor® provides as well as give you an overview of the journey and what to anticipate. The BEST PART? Unlike many other real estate companies, The Loving Ohio Living Team's Buyer Agent services are 100% free to you!



MORTGAGE PRE-APPROVAL

Getting a mortgage pre-approval is the next necessary step in your buying journey. A pre-approval will not only determine how much home you can qualify for, the total purchasing costs, and the type of home we will focus on in our search, but it gives you a qualified status that sellers and their agents will expect.



TOUR HOMES

National statistics indicate that 90% of buyers use the internet as a resource to look for homes. However, buyers who are not working with an agent are usually missing many available properties for sale. The Loving Ohio Living Team provides premium search tools to ensure our buyers know about every available property that meets their criteria. We make searching for homes easy!



IDENTIFY "THE ONE"

The Loving Ohio Living Team can show you any home listed by any broker! After viewing a handful of homes that closely meet your wants and needs, we will find you the house that feels like home. Helping one of our buyers find "The One" is our favorite part!



WRITE AN OFFER

After finding the home that suits your wants and needs, we will review comparable sales in the neighborhood and determine what price you would like to offer the seller for the home. In this step we will also determine other offer details such as inspections, closing time line, and other important specifics.



NEGOTIATIONS/COUNTER OFFER

As the buyer, you make the first step with your initial offer to purchase at the price and conditions you determine. Not all buyers and sellers immediately come to a meeting of the minds. Negotiations are a normal part of buying a home and many times the seller will make a counter offer. With your direction, The Loving Ohio Living Team will negotiate on your behalf - always with your best interests in mind.



ACCEPTED OFFER

Once the buyer and seller agree on price and terms, we now have an accepted offer and you're approaching the "halfway mark" in the buying journey.



Nearly 90% of buyers purchased their home through a real estate agent & 90% also viewed their agent as a useful source of information.

Realtor® will guide you home!

INSPECTIONS



TITLE WORK



APPRAISAL



SCHEDULE CLOSING



FINAL WALK-THROUGH



CLOSING



POSSESSION



FINANCING/INSPECTIONS



INSPECTIONS

There may be some things about a property that are hidden from normal observation. Inspections will help shed light on possible concerns that may need to be addressed. Having qualified professionals inspect the home can help protect your investment.



TITLE WORK

Title professionals identify current liens and potential claims on the property and examine records of ownership transfers. The title company will provide an owner's title insurance policy which protects you for as long as you own the home, up to the purchase price of your property



APPRAISAL

Banks and mortgage companies often require an independent review of value and to ensure the property meets minimum lending requirements.

CLOSING/POSSESSION



SCHEDULE CLOSING

Once the inspections are cleared and the lender has given the "clear-to-close", a closing date is set to sign the required paperwork.



FINAL WALK-THRU

As a buyer, you can request a final walk-thru prior to closing.



CLOSING

Everything finally comes together at closing. All parties will meet with a title agent to sign the necessary documents to transfer ownership and transfer any monies due. Once the deed is recorded, you officially own your new home!



POSSESSION

The Loving Ohio Living Team will hand you the keys to your new home and it's moving time! CONGRATULATIONS... this is the American dream!



Scan this QR code for a mobile search!



Search all available properties 24/7 at LoveOhioLiving.com



Who We Are

- The Loving Ohio Living Team @ KW Advantage Realty - The **fastest** growing Real Estate Team in Ohio
- Full service Real Estate Consultants
- Family owned and operated
- Dedicated staff of Realtors with extensive knowledge of the Real Estate market
- Exceptional support staff
- The Loving Ohio Living Team is large enough to handle all of your needs, but small enough to care

Our Core Values

To ALWAYS

- Live by the “Get By Giving” philosophy
- Make our client’s #1 goal our #1 goal
- Live up to our standards, despite any temptations to lower them
- Be willing to work toward a common good
- Do what we say we will do, sometimes more, just never less

Our Purpose

To provide the most outstanding Real Estate experience in an honest and friendly environment.



LoveOhioLiving.com

Dayton 937-240-0999

Cincinnati 513-299-8999



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