



Patrick and Teresa Martini

The BUYING Process

A step by step guide to the process of buying a home



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• REALTY •
A Berkshire Hathaway Affiliate

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All local listings in the palm of your hand. The area's most accurate home listings to search, discover and share. Quickly and easily search for your new home with my mobile app.



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Property Watch keeps your online research efforts organized and accessible, provides real time data that can identify preferences of style, price, amenities and neighborhoods. Visit my website and click "Register".



BEGIN YOUR SEARCH ON HUFF.COM

National sites like Zillow, Trulia and Realtor.com only display the listings that brokers choose to provide. If the property is listed in the local MLS then you can find it on my website.

I OFFER A COMPLETE SET OF HOMEOWNERSHIP SERVICES



MORTGAGE



TITLE



INSURANCE



WARRANTY



RELOCATION



RENTALS



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HUFF

• R E A L T Y •

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A real estate buying transaction can be a complex process loaded with unexpected twists and turns. As a true expert, I will guide you down the best path and through the unexpected pitfalls that may come up.

As a local market and community expert, as well as a master of property search, networking and negotiation, I will work with you to understand your wants and needs and work in your best interest, saving you time, money to making your transaction as seamless as possible.



"Finding a home is...
not a selection process... it is an elimination process."



FINANCING/INSPECTIONS

INSPECTIONS

There may be issues found in the inspection that are hidden from normal observation. These issues may be minor or they may be major enough for you to cancel your outstanding offer to purchase and begin looking for another home.

REPAIR REQUESTS (if any)

It is FAIR and REASONABLE for you, the buyer, to ask that repairs be made after the home is inspected. Most sellers will complete the repairs requested.

TITLE WORK

Banks, mortgage companies, and cash buyers want to know that the legal property they think they are purchasing is correctly identified and clear of all legal liens.

APPRAISAL

Banks, mortgage companies, and cash buyers often require an independent review of the value of the home or property being purchased. This is a NORMAL part of the buyer's journey.



CLOSING/POSSESSION

SCHEDULE CLOSING

Once the financing and inspection phase is complete, a closing date is set for the parties involved to sign the official legal paperwork and the transfer of money between parties.

FINAL WALK-THRU

As a buyer, you want to have a final walk-thru before you sign the papers.

CLOSING

This is where you meet to sign the legal papers to transfer ownership and write checks for any monies due at closing. This is where you get to move forward towards the life you want for yourself and your family members.

TAKE POSSESSION

This is where you take the keys you received at closing and walk into your new home or property as the new legal owner. CONGRATULATIONS! You have completed the Buyer's Journey.

BERKSHIRE HATHAWAY AFFILIATE

Our affiliation with Berkshire Hathaway strengthens our position for our clients. We are proud to be part of one of the most respected companies in the world and proud of the contributions from our HUFF Realty associates.

GLOBAL CONNECTIONS

Leading Real Estate Companies of the World® is a pedigree denoting the very best companies. Each year our network is collectively responsible for over one million transactions on a global basis.

THE BUYING PROCESS



DECISIONS/PRE-APPROVAL

MEET WITH AGENT

Our journey begins with meetings to establish rapport, wants/needs, and counseling about the buying process. Our collective goal at HUFF Realty is to lead, teach & serve you throughout the duration of the buyer's journey.

MORTGAGE PRE-APPROVAL

When you get a mortgage pre-approval you have more negotiation power during the buying process and you learn the price range to focus your home search upon.

VISIT HOMES

Most buyers, 90% of them according to national statistics, use the internet as a resource to look for homes. We have several tools, including mobile options, to help you look for homes.

IDENTIFY "THE ONE"

At some point, through a process of elimination, you will find a home which closely matches the wants and needs you have come to identify in your home search.

LOCAL EXPERTISE

Since 1975, a strong HUFF brand representing service, leadership, and integrity, combined with the resources of hundreds of local HUFF Associates enhances our ability to deliver superior local real estate services.



OFFERS/NEGOTIATIONS

WRITE OFFER

Writing an offer is your official response to the seller of the home that you are interested in becoming the next owner.

NEGOTIATIONS

Not all buyers and sellers are thinking exactly the same when it comes to transferring legal ownership of a home. In the end, negotiations are a NORMAL part of the buyer's journey.

COUNTER OFFER

As the buyer, you make the first step with your initial offer to purchase at the price you determine and other conditions you may want. It is FAIR and REASONABLE for the seller to make a counter offer.

ACCEPTED OFFER

At some point in the offer/negotiation/counter offer process the buyer and seller agree with each other on the terms of the offer. But the sale is subject to certain criteria being met by the buyer and/or seller before the deal can close.

HOMESERVICES of AMERICA

As part of HomeServices of America, a Berkshire Hathaway affiliate, we are one of the nation's largest providers of integrated real estate services, including brokerage, mortgage, title, insurance and global relocation.



PROTECT YOURSELF AGAINST WIRE FRAUD. HUFF Realty will never request that you send funds or nonpublic personal information, such as credit card or requests that you send funds or provide nonpublic personal information, do not respond to the email and immediately contact HUFF Realty. To notify HUFF R