

things to consider when

BUYING OR SELLING A HOME

Get the Results You
Deserve



Brian Blevins Team
HOWARD HANNA REAL ESTATE



Real Estate Services

The Brian Blevins Team

A GUIDE FOR *Buyers and Sellers*

LET'S WORK TOGETHER!

Buying or selling a home can be a stressful process if you don't have the right real estate agent. With our teams experience, you can rely on us to get you the results you deserve.



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RESULTS YOU DESERVE FROM A TEAM YOU TRUST

In today's fast changing housing market, it is essential to have a trusted real estate agent who can guide you through every step of the process.

It's no secret that not all agents operate the same way, so it's essential to work with an expert who can navigate you through the process, offering insights into home prices, housing supply, and industry trends. Amid sensational headlines and clickbait, a trustworthy agent can provide clarity, separating fact from fiction, ensuring you make confident and informed decisions about buying a home. Trusted experts have in-depth knowledge, offering context and local insights to help you navigate the market and make the best possible decision for this significant life-changing milestone. If you're seeking sound advice and reliable information about the housing market, you've found the right team for the job.

Buyers

Up to the minute listings sent directly to your email as they become available
See desirable homes in a timely manner so you don't miss out on the home of your dreams

Step by step guidance through the entire process

Local market knowledge and negotiation expertise to get you the best terms

Sellers

Expert market analysis and pricing guidance to get your home sold quickly

Professional photography and marketing services to make your home stand out

Negotiation expertise that helps bring the best competitive offers to the table

Transaction management to get you to closing day smoothly

The Brian Blevins Team is dedicated to providing professional service and answering any questions you have during the entire buying or selling process.

RESULTS YOU DESERVE FROM A TEAM YOU TRUST

Not all buyer agents operate the same way, so it's essential to work with an expert who can navigate you through the home-buying process. With upcoming changes to buyer representation from the National Association of Realtors (NAR), having a knowledgeable agent is more crucial than ever. These changes aim to bring more transparency and fairness to the buying process, ensuring you understand your rights and obligations. Our team of trusted experts offers in-depth knowledge, context, and local insights to help you navigate the market and make the best possible decision for this significant life-changing milestone.

Choosing us as your exclusive buyer agents means you'll have dedicated professionals by your side who are up-to-date with the latest industry trends and changes. From understanding home prices and housing supply to negotiating the best deal, we guide you through every step. If you're seeking sound advice and reliable information about the housing market, you've found the right team for the job.

When you choose The Brian Blevins Team you're getting unmatched value

**Expert Knowledge
and Insights**

**Step by Step
Process**

**Skilled
Negotiators**

**New listings
delivered to you
directly**

**Transparent
and Clear
Communication**

**Insurance
and Closing
Assistance**

BENEFITS OF BUYER AGENCY

THE BRIAN BLEVINS TEAM

The recent National Association of Realtors (NAR) settlement introduces several key changes aimed at increasing transparency and fairness in real estate transactions, particularly benefiting buyers. Here's how buyer agency can enhance your experience under these new regulations:

1. Expert Knowledge and Insight

Buyer agents offer essential expertise and local market insights to help you make informed decisions. They stay updated on market trends, including pricing and inventory levels, providing you with a competitive edge. They can also evaluate properties for potential issues and benefits that might not be obvious. Additionally, agents provide resources and information to help you understand the market, from mortgage options to investment potential. This comprehensive knowledge ensures you make well-informed choices throughout your home-buying journey.

2. Step-by-Step Buying Process

The Brian Blevins Team guides you through each step of the home-buying process, making the journey smoother and less stressful. It begins with a detailed consultation to understand your needs, preferences, and budget. They help you get pre-qualified for a mortgage, ensuring you know your budget before starting your search. During the home search, they assist in finding homes that meet your criteria, setting up viewings, and providing feedback. Your agent helps craft competitive offers and negotiate terms that benefit you. Finally, they coordinate with lenders, inspectors, and other professionals to ensure a smooth closing process.

3. Skilled Negotiation That Benefits You, the Buyer

Your agent is a skilled negotiator who works to get you the best possible deal on your new home. They use their market knowledge to negotiate a fair price, ensuring you don't overpay. Beyond price, they negotiate other contract terms to protect your interests, such as contingencies, closing costs, and timelines. If issues arise during inspections or appraisals, your agent will negotiate solutions with the seller to keep the deal on track.

4. New Listings Delivered Directly

Receive the latest property listings that match your criteria as soon as they hit the market. Agents have access to the Multiple Listing Service (MLS), providing up-to-date information on new listings. They set up custom alerts based on your preferences, ensuring you see new properties as soon as they become available. Additionally, they can sometimes provide access to off-market properties that aren't listed publicly, giving you more options.

5. Transparent and Clear Communication

We maintain open, transparent, and clear communication throughout the buying process. Your agent will provide regular updates on new listings, market conditions, and the status of your transactions. They make themselves available to answer questions and address concerns promptly. All documents and communications are clearly explained, ensuring you understand every step and decision.

6. Insurance and Closing Assistance

Our team provides assistance in the final stages of buying a home, including securing insurance and navigating the closing process. We help you find suitable homeowners insurance, ensuring your new property is protected. We coordinate with lenders, title companies, and other parties to facilitate a smooth closing process. Additionally, we accompany you on the final walkthrough to ensure the property is in the agreed-upon condition before closing.




My name is Brian Blevins, I am your dedicated realtor at Howard Hanna Real Estate in Canfield, OH. With a specialization in residential real estate and land, I'm here to assist buyers, sellers, and investors. Being born and raised in the Mahoning Valley, I've developed a deep appreciation for the region's beauty, from the scenic Mill Creek Park to the parks and recreation in rural areas like White House Fruit Farm and the Canfield Fair.

Having earned a degree in Landscape Design and Horticulture from Kent State University, my commitment to public service spans over two decades, during which I've served as a firefighter and paramedic. In 2017, I transitioned to my second career in Real Estate, dedicating myself to serving both clients and the community. Whether guiding clients through the process of upgrading to their forever home or facilitating their first home purchase, I'm committed to providing support from negotiations to closing. Known for my compassionate and communicative customer service, I go above and beyond for my clients, addressing challenges proactively to ensure an enjoyable experience in the buying or selling process. My passion for excellence has been recognized through achievements such as the "Top 5% Realtor," "National Excellence Award," "Million Dollar Producer," and being a "Champions Club Member." Let's work together to make your real estate journey a success.


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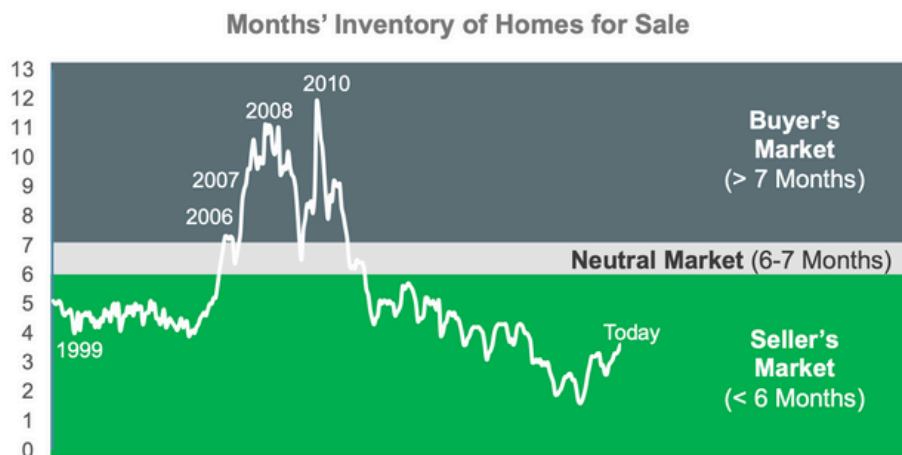
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Real Estate Services



Should I Sell now?



Source: NAR

Thinking about selling your house but unsure in today's housing market? Don't worry, we've got you covered! Here are some questions you might have, along with straightforward answers to boost your confidence:

- 1. Are There Still Buyers Out There?** Worried that nobody is buying houses because of mortgage rates? Fear not! There's a bustling market with plenty of buyers. Life events like marriages, divorces, births, deaths, and retirements keep people on the move. So, buyers are actively looking for homes, and the demand is still strong.
- 2. Is It Worth Selling Now?** Good news! It's still a seller's market. With a limited supply of homes, there are more buyers than houses available. Your home could be the perfect match for someone out there. Selling now, when inventory is low, increases the chances of your home being in demand. Take advantage of the current situation!
- 3. Are Home Prices Going Down?** No need to worry about falling home prices. Recent data shows that home prices are steadily increasing in many areas. While the rates may vary by location, experts predict a continued rise in prices in the coming years. The days of significant price declines are behind us, so you can confidently sell knowing that your investment is likely to appreciate.

In a nutshell, the market is vibrant, inventory is low, and prices are on the rise. It's a great time to make your move and sell with confidence!

THINK ABOUT IT..

What are the reasons you are considering a move?

- **RELOCATION:** MOVING FOR A NEW JOB, TO BE CLOSER TO LOVED ONES, OR TO LIVE IN A PREFERRED LOCATION.
- **UPGRADING:** SELLING TO MOVE INTO A LARGER HOME, OFTEN DRIVEN BY THE NEED FOR MORE SPACE FOR ENTERTAINING, A HOME OFFICE, OR ACCOMMODATING A GROWING FAMILY.
- **DOWNSIZING:** SELLING DUE TO HAVING MORE SPACE THAN NEEDED, RECENT RETIREMENT, OR A CHANGE IN THE NUMBER OF OCCUPANTS IN THE HOME.
- **CHANGE IN RELATIONSHIP STATUS:** SELLING DUE TO DIVORCE, SEPARATION, OR MARRIAGE.
- **HEALTH CONCERNS:** SELLING TO FIND A HOME BETTER SUITED FOR SPECIFIC HEALTH NEEDS OR MOBILITY CHALLENGES.

WITH HIGHER MORTGAGE RATES AND RISING PRICES, THERE ARE SOME AFFORDABILITY CHALLENGES RIGHT NOW – BUT **YOUR NEEDS AND YOUR LIFESTYLE MATTER TOO.**



— Brian Bliss Team —
HOWARD HANNA REAL ESTATE

Should I Buy now?



Curious about how the latest housing market updates might affect your home-buying plans? With the upcoming changes to buyer representation we wanted to take a moment to answer some key questions you might have.

- **What are the new NAR regulations for buyer representation?** The new NAR (National Association of Realtors) regulations focus on increasing transparency and fairness in real estate transactions. These changes include clearer disclosure of agent compensation, ensuring buyers understand how their agents are paid. Additionally, agents are now required to clearly explain their roles and responsibilities to clients, helping buyers know who represents them and what to expect. In order to work with a buyers agent you will need to sign an exclusive representation agreement and your agent will explain in further detail.
- **What's the Deal with Mortgage Rates?** As of July 2024, mortgage rates have slightly decreased, with the average rate for a 30-year fixed mortgage around 6.70% and a 15-year fixed mortgage at approximately 5.85%. This decline offers some relief for buyers, though rates are still higher compared to the record lows during the pandemic. To get the best deal, it's crucial for buyers to compare offers from multiple lenders, as even small differences in rates can lead to significant savings over the life of a loan.
- **What Does Low Housing Inventory Mean for My Move?** The current housing inventory has seen notable changes. As of June 2024, the number of existing homes for sale in the U.S. has increased by 18.52% compared to the previous year, reaching approximately 1.28 million homes. This rise in inventory offers buyers more options and slightly reduces the competitive pressure in the market. However, while inventory levels are improving, they still remain below pre-pandemic levels, which continues to influence home prices and market dynamics.

TOP REASONS TO OWN A HOME



Feeling a sense of achievement and pride



Being near loved ones



Locking in monthly payment with fixed rate



Grow your assets and net worth



Enjoy features that enhance your lifestyle



Having a space that is your own



Tailoring your home to your unique style



Being part of a community



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SHOULD I BUY OR SELL FIRST?

BUY BEFORE SELLING

PROS



You have somewhere to go right away



Can move quickly when you do find a new home



Don't have to live in house while showing to buyers



Don't have to pay to store belongings

CONS



Sellers may be skeptical of your offer



Risk of having two mortgages at once



You may not have savings for a new down payment without selling

SELLING BEFORE BUYING

PROS



No risk of having two mortgages at once



Less financial stress



Budget to purchase may be bigger



Can potentially be more competitive with your offers

CONS



Limited amount of time to find new home



Potential to have expenses with storage or rent



May have to move twice



Getting a home under contract with a house sale contingency can be difficult

When looking to buy a new home before selling your current one, it's important to follow some key steps for a smooth transition. Start by assessing your finances, including your credit score and available funds for a down payment. Get pre-approved for a mortgage to strengthen your negotiating position. Research the local real estate market to understand property values and selling timelines for your current home. Work with a skilled real estate agent who can assist in managing both transactions. Aim for a well-timed process, allowing enough time to sell your existing home while securing your new one. Consider negotiation flexibility, like arranging for bridge financing if needed. Have a backup plan in case your current home takes longer to sell than expected, such as exploring rental options.

Overall, strategic planning and understanding your financial situation and market conditions are key when buying and selling simultaneously.

Opting to sell your current home before purchasing a new one should begin by preparing your home for sale, ensuring it's in optimal condition to attract potential buyers. Set a realistic asking price based on a thorough analysis of the local real estate market and recent comparable sales. Collaborate with a reputable real estate agent who can assist in marketing your property effectively and navigating the selling process. Be strategic with your listing timing to maximize visibility and potential offers. Consider negotiating flexibility in the closing timeline, allowing you ample time to find a new home without feeling rushed. Secure temporary housing or explore rental options to bridge the gap between selling and buying. Maintain open communication with all parties involved to manage expectations and contingencies. Overall, a well-planned approach, market awareness, and effective communication are key when selling your home before embarking on the search for a new one.

ITS HELPFUL TO HAVE AN EXPERIENCED AGENT WHO CAN HELP YOU DECIDE WHICH OPTION IS BEST

BUYING VS SELLING

THE PROCESS AND ASSOCIATED EXPENSES

BUYERS PROCESS

- ✓ **Pre-Approval**
Pre-Approval is so important because it shows that you are prepared and that you are a serious buyer when it's time to make an offer.
- ✓ **Attend Open Houses and tour homes with your agent**
Don't forget that you have an industry expert to answer all your questions.
- ✓ **Make an Offer**
Prepare for and negotiate your offer on that dreamy new home! Dive into the excitement as you put pen to paper, expressing your desire to make this house your own.
- ✓ **Have home inspections**
An expense for buyers but necessary to make sure everything is in good condition. A home inspection costs the buyer approximately \$350-400. A well and septic inspection could cost approximately \$400. There are other inspections to consider as well.
- ✓ **Prepare for closing and make it official**
As the closing day approaches, take a stroll through your new home for a final walkthrough, ensuring everything is ready. Then put pen to paper, sign those closing documents, and finally make your new home journey official!
- ✓ **It's time to move!**
You've made it to the finish line and you're ready to begin your journey. Congratulations!

EXPECTED BUYER EXPENSES

- Title Commitment Fee**
- Title Insurance - Owner's Policy Premium**
- Loan Policy Premium Fees**
- Conditional Filing**
- Special Tax Search**
- Wire Fee, Express Fee, Closing Protection**
- Government Recording Fees**
- Settlement/Closing or Escrow Fee**
- Commission**

EXPECTED SELLER EXPENSES

- County Title Search**
- Title Commitment Fee**
- Title Insurance - Owner's Policy Premium**
- Deed Preparation**
- Update Exam**
- Wire Fee**
- Express Fee**
- Government Fees - Transfer and Conveyance**
- Settlement/Closing or Escrow Fee**
- Commission**

SELLERS PROCESS

- ✓ **Initial interview and Property tour with agent**
Your real estate adventure kicks off with an interview and a property evaluation led by your trusty agent!
- ✓ **Consultation with agent**
Let's dive into the thrilling task of checking out your home's condition, setting the perfect sale terms, and deciding on an asking price! Don't forget to sprinkle in some periodic reevaluation!
- ✓ **Sign listing paperwork**
Get ready for some signing of listing paperwork! Then, let the home prep party begin as you figure out what needs a little extra sparkle before it hits the market!
- ✓ **Marketing period**
Get ready for the grand reveal! Install the lockbox, input all the dazzling details into the MLS, stage your home to perfection, and let the pros work their magic with stunning photos. Once that's done, brace yourself for the online marketing extravaganza, reaching out to a vast audience to make your property the star of the show!
- ✓ **Buyer presents offer & Negotiations begin**
Once the offers are on the table, buckle up for a detailed seller's net sheet, laying out the bottom line so you know exactly what you're getting. With a swift response and some negotiation magic, we'll dance through the counter-offer phase, paving the way for a smooth transition into the closing process!
- ✓ **Pending period**
Any necessary inspections are carried out, and you get to showcase your handy skills by noting and fixing any repair items. Right before the grand finale at closing, the buyer takes a final stroll through the property to ensure everything's shipshape and ready for the big day!
- ✓ **Settlement**
A settlement agent, either from a title company or perhaps an attorney, will orchestrate the closing. Once all the required documents are signed, the property transfer gets officially recorded, and funds are dispersed, either immediately or within two business days, depending on the property's location.



Client Reviews



Brian was absolutely incredible throughout the entire home searching process. He listened to every need, want, and even gave us the best advice for what we didn't know we wanted in our first home! If you are looking for an amazing, friendly, and easy to talk to realtor then Brian is your guy!!
Jordan S.



Brian truly has become not just our family Realtor, but our friend. He's helped us through buying and selling multiple properties. The service and support we received, during some of the most difficult times my family has endured over the years, has consistently been exceptional. Brian's focus and dedication to our unique real estate needs has always been apparent. He's the best!!
Jessica B.



Brian is a true professional who understood our needs from day one. He's beyond likeable...he's down to earth, friendly and extremely personable. Brian went beyond service...he delivered on every request we asked and more. Throughout my career, my wife and I have bought and sold 13 homes. Brian is by far, the best real estate agent we've ever used. We would recommend him to anyone looking to purchase a home or sell a home in NE Ohio.
William B.

Final walk through checklist

For Buyers

CHECKED BASEMENT, ATTIC, AND EVERY ROOM, CLOSET, AND CRAWL SPACE.

MADE REQUESTED REPAIRS.

HAVE COPIES OF PAID BILLS AND WARRANTIES.

NO MAJOR CHANGES TO THE PROPERTY SINCE LAST SEEN.

ALL ITEMS INCLUDED IN SALE PRICE (LIKE DRAPERIES AND LIGHTING FIXTURES) ARE STILL THERE.

SCREENS AND STORM WINDOWS ARE IN PLACE OR ONSITE.

ALL APPLIANCES ARE WORKING (DISHWASHER, WASHER/DRYER, OVEN, ETC.).

INTERCOM, DOORBELL, AND ALARM ARE WORKING.

HOT WATER HEATER IS WORKING.

HEATING AND AIR CONDITIONING SYSTEMS ARE WORKING.

NO PLANTS OR SHRUBS HAVE BEEN REMOVED FROM THE YARD.

GARAGE DOOR OPENER AND OTHER REMOTES ARE AVAILABLE.

HAVE INSTRUCTION BOOKS AND WARRANTIES FOR APPLIANCES AND FIXTURES.

REMOVED ALL DEBRIS AND PERSONAL ITEMS OF THE SELLERS.

Closing Checklist

For Sellers

WORK WITH THE HOME INSPECTOR AND LENDER'S APPRAISER.

REACH OUT TO YOUR LENDER TO BEGIN PAYING OFF THE MORTGAGE.

MAINTAIN THE HOUSE WELL.

ADDRESS ANY ISSUES FOUND BY THE BUYER'S INSPECTOR.

INFORM UTILITY COMPANIES OF YOUR FINAL SERVICE DATE.

ARRANGE THE CLOSING FOR YOUR NEW HOME.

REMEMBER TO TAKE THE FOLLOWING TO CLOSING:

DEED TO YOUR HOME (IF IT'S PAID OFF WITH NO MORTGAGE OR LIENS).

PHOTO ID (LIKE A DRIVER'S LICENSE OR PASSPORT).

CERTIFIED CHECK FOR ANY SPECIFIED AMOUNT FROM THE TITLE OR ESCROW COMPANY.

KEYS AND SECURITY CODES FOR THE HOUSE.

LEAVE THE BUYER WITH THE HOME'S WARRANTY AND INSTRUCTION BOOKS FOR HEATING, COOLING,

PLUMBING SYSTEMS, AND APPLIANCES STAYING WITH THE HOUSE.

BEGIN PLANNING YOUR MOVE.

KEY TERMS

Appraisal	A professional assessment of a property's value, typically conducted by a licensed appraiser.
Closing Cost	Expenses, beyond the property's purchase price, associated with finalizing a real estate transaction, including fees for legal services, title insurance, and other miscellaneous costs.
Down Payment	The initial amount of money paid by the buyer to secure a mortgage loan, expressed as a percentage of the home's purchase price.
Escrow	A third-party account where funds are held during the home buying process to ensure that both the buyer and seller fulfill their obligations.
Fixed Rate Mortgage	A mortgage with a constant interest rate and monthly payments that do not change over the life of the loan.
Home Inspection	An examination of a property's condition, conducted by a professional inspector, to identify any issues that may affect the sale.
Listing	A property advertised for sale on the real estate market.
Mortgage Pre-Approval	A process where a lender assesses a buyer's financial eligibility for a mortgage before they start house hunting.
Principal	The original amount of money borrowed in a mortgage loan, excluding interest.
Title Insurance	Insurance that protects the buyer and lender against any disputes over the property's ownership and legal rights.
Underwriting	The process by which a lender evaluates the risk and eligibility of a borrower for a mortgage.
Contingency	A condition in a purchase agreement that must be met for the sale to proceed, such as a successful home inspection or securing financing.
MLS	A database where real estate agents list properties for sale, facilitating cooperation and information sharing among agents.
Closing Disclosure	A document provided to the buyer before closing, outlining the final terms and costs of the mortgage transaction.