

**THE MAXWELL**

GROUP

**NAV**   
REALTY

# THE ROADMAP

TO A SUCCESSFUL HOME PURCHASE

A GUIDE FOR HOME BUYERS IN DAYTON OHIO  
PRESENTED BY THE MAXWELL GROUP

[www.maxwellgrouprealty.com](http://www.maxwellgrouprealty.com)

“HE WENT  
ABOVE AND  
BEYOND TO  
HELP US  
FIND OUR  
HOME”



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Thank you for choosing us as your trusted Realtor during the home buying process. We are excited to go on this journey with you and serve you along the way. Through this buying

guide it is our goal for you to get to know us a little better and receive all the information you need to make for a successful transaction. Our goal is to educate you so much that

you are inspired to make strong decisions while we advise you along the way. Thank you for trusting us, we are excited to be doing this with you!



# MAXWELL GROUP FAMILY

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## SPENCER MAXWELL

Selling homes is my passion! I love real estate and am proud to be your Realtor. As a Daytonian, I share your interest in our community and value your experience with me. My mission is to provide every client with an exceptional real estate experience. With a background in customer service, I prioritize your needs and work hard to make your home buying process seamless and enjoyable.

## STEPH MAXWELL

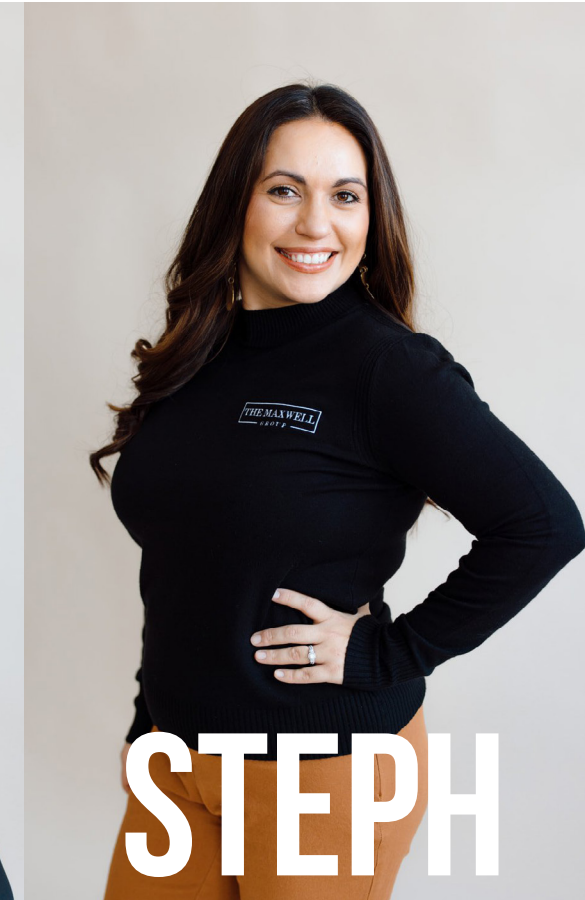
My love for God and helping others is central to my life. At the Maxwell Group, I aim to support you in that passion. Originally from Portsmouth, OH, I fell in love with Dayton after moving here 15 years ago. With over a decade in the service industry and a business degree from Wright State University, I'm confident you'll experience our dedication to excellence at every step. Thank you for choosing us—we're excited to serve you!

## ZACH SHARRITTS

Hi, I'm Zach Sharritts, a proud Dayton native. I graduated from Miamisburg High School and earned my bachelor's degree from the University of Dayton. My passion for this city and its community is strong. My relationships and desire to help others led me to a career in real estate. With extensive local knowledge and a love for people, I'm committed to being the trusted realtor who guides you every step of the way.



SPENCER



STEPH



ZACH





## COMMUNITY IMPACT

The Maxwell Group is passionate about its community and local ministries. As native Daytonians we take pride in this city and its success. Our goal is to see Dayton's youth grow spiritually and in other major aspects of life, because of all that we decide to throw a golf outing every year to raise money for our favorite local ministries The Victory Project and Miami Valley Fellowship of Christian Athletes. In the past two years, The Maxwell Group has helped raise over \$15,000 to support these two ministries. We highly encourage you to check out their websites and what they're up to in the community.





# WHAT OUR CLIENTS ARE SAYING

"Spencer did a great job of educating me on the market and what to look for and made sure I understood everything. He always **made time to answer all my questions** no matter the hour. He went out of his way to find houses that fit my criteria. Ultimately your happiness in your new house is what he strives for."

"Spencer is an amazing realtor! He showed immense interest in helping us find the house that fit our budget, and our wishes, while also sharing his knowledge in the field with us to help aid in decision making on the perfect home for us! He went above and beyond to help save us money where we could, and connected us with a trusted handyman to perform our home repairs! **Thank you Spencer!** "

"Spencer was great to work with and was especially helpful as a first time home buyer! He **went above and beyond** to help us find our home by working around our busy schedules travel and spending time answering all of our questions about the market home buying process."

"Spencer is amazing. He always there to answer any questions we had and he was present every step of the way. His contacts for everything related to Real estate is also so helpful in the buying process. **Not to mention just a kind, loving guy.**" Everyone needs a Spencer.



"**Spencer has been such a great realtor.** He is in tune with what we are seeking and is respectful of our needs and wants."





# PROVEN SOLUTIONS

## 98% CLOSING RATE

At Maxwell Group, we focus on your success from day one, ensuring a seamless journey to the closing table. During showings, our team adopts the mindset of inspectors and appraisers, proactively identifying potential obstacles to streamline the transaction process. Should any challenges arise, our dedicated network of experts is ready to step in, helping us navigate the situation and secure favorable outcomes for our buyers. With Maxwell Group, you can trust that we're committed to getting you closed on time, every time!

**Helped over 50 first time home buyers since we began in 2022!**

## COUNTLESS DOLLARS SAVED

Every deal we do for our buyers we are aiming to get them as much money back as possible. We find leverage any way possible to make sure we are getting as many concessions and preferred terms as we can. We have had clients come to the closing table with \$0 out of pocket or have even made money back at the closing table, this is our goal for every client!



**EXCEPTIONAL RESULTS**



# CONCIERGE LIST

## Lenders

### **Greg Allen**

NEO Home Loans  
E: greg.allen@bankatfirst.com  
P: (937) 620-0271

### **Rob Wolfe**

Prime Lending  
E: rwolfe@primelending.com  
P: (937) 313-4082

### **Kevin Barker**

Reliant Home Mortgage  
E: kevinb@relianthomemtg.com  
P: (513) 505-4467

## Landscaping

### **Picture Perfect Lawn Care**

E: pictureperfectlawn47@gmail.com  
P: (937) 470-3207

### **Branden Cook**

Wright Choice Landscaping  
E: wrightbrenden23@yahoo.com  
P: (937) 776-8567

## Home Warranty

### **Melinda Reid**

Advantage Home Warranty  
E: melinda@advantagehw.com  
P: (937) 657-8080

## Inspections

### **Pillar to Post**

E: schrayteam@pillartopost.com  
P: (937) 291-9100

### **Mike Welch**

Premier Home Inspectors  
E: michael.premier.34@gmail.com  
P: (937) 963-6165

### **Ernst Home Inspections**

E: rnsthomeinspections@hotmail.com  
P: (937) 610-8989

## Appraisers

### **Jon Liming**

Liming Appraisal  
E: jon@limingappraisal.com  
P: (937) 321-7866

### **Todd Grimm**

TruePoint Valuation Services  
E: truepointvaluationservices@gmail.com  
P: (937) 673-5137

## Remodeling & Tradesmen

### **Canaan Contractors LLC**

E: canaancontractorsllc@gmail.com

## Home Insurance

### **Grant Tinnerman**

Tinnerman Insurance Agency  
E: grant@tinnermaninsurance.com  
P: (937) 272-7599

### **Jim Berlon**

Jim Berlon Agency Farmers Insurance  
E: jberlon@farmersagent.com  
P: (937) 239-2994

## Title Work

### **Sterling Land Title**

E: nedwards@sterlinglandtitle.com  
P: (937) 438-2000

## Cleaning Services

### **Hayley Deck**

Hands On Deck LLC  
E: hayley@handsondeckllc.com  
P: (937) 654-8018

## Maintenance

### **Canaan Contractors**

E: canaancontractorsllc@gmail.com  
P: (937) 572-5382







THE ROADMAP - MAXWELL GROUP

# HOW TO BUY A HOME IN DAYTON

NEXT PAGE





# 1. CONSULTATION

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Let's get together to walk through this presentation. During the consultation we will cover the following;

- The buying process and what to be aware of
- Getting pre-approved with one of our preferred lenders
  - Contract Documents
  - Your real estate goals
  - Your wants and needs
- How we, The Maxwell Group, operate

# 2. PRE-APPROVAL

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Knowing exactly how much you'd be able to borrow sets your budget and shows sellers that you are qualified to buy their home!

## PREFERRED LENDERS

**Greg Allen**  
NEO Home Loans

**Rob Wolfe**  
Prime Lending

**Kevin Barker**  
Reliant Home Mortgage

# 3. TOUR HOMES

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We will be on the lookout and will also sign you up on email alerts for homes that match your criteria. Once you see something that you like lets schedule a showing!

# 4. WRITE AN OFFER

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We will conduct thorough research to determine the true value of the home, analyzing recent sales, market trends, and unique property features. This helps us establish a fair price that reflects the home's worth and aligns with your budget. Our goal is to ensure you make an informed decision, giving you confidence as you navigate the buying process.

I will negotiate terms that are specifically tailored to your unique situation, taking into account your needs and preferences. I am committed to leveraging every opportunity to ensure you receive the best possible outcome.







## 5. NEGOTIATION

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After submitting an offer, the sellers might have some different things in mind when it comes to the price and terms stated on the contract. Again, we will find leverage where we can to create a winning scenario for our buyers!

*Negotiations can be Performed up to three times throughout the home buying Process.*

They include: Contracts, Inspections & Appraisals.

## 6. ACCEPTED OFFER

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Once the seller signs off on our offer we are officially under contract and the real work begins!

## 7. EARNEST MONEY

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Earnest money is not required but sellers will not take us seriously without it. Earnest money gets held by the title company and credited back to you at closing. You can get your earnest money back if inspections or appraisal is unsatisfactory and we back out of the deal. However you will not get earnest money back if you choose to back out of a deal for no reason, the seller would then be entitled to it. We typically recommend \$1,000 in earnest money but that can change based off of price point or the situation we are in.

## 8. INSPECTIONS

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Having a professional inspect your potential home can reveal serious issues a seller may be hiding from you.

If you have an inspection contingency, you might get the repair costs deducted from the asking price.







## 9. TITLE WORK

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During our timelines and us doing part, the title company is performing searches getting both sides together to discover any issues if any. I always recommend purchasing insurance protect you from further expenses.

## 10. APPRAISAL

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The appraisal is the next step in the buying process. The bank orders an appraiser to go out to the property and give an analyzed value of the home so that the bank knows they're giving the correct loan amount to you. You purchase the appraisal through the lender. Depending on the appraisal value we might have to negotiate again with the sellers.

## 11. SCHEDULE CLOSING

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Once all the prior steps are done and we have a clear to close from our lender then we will schedule the closing. At closing you will sign all the necessary documents for the home to become yours!

## 12. FINAL WALKTHROUGH

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After we schedule closing then we will walk through the house one last time before its yours just to make sure things have been upheld during the purchase period.

## 13. CLOSING

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The buyers, sellers, and title company will all come together to sign the appropriate documents needed to transfer ownership. Once we are done signing the home will be yours!





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GROUP

**NAV**



**R E A L T Y**

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