

BUYERS GUIDE



HUNTINGTON
GROUP

WELCOME

As a Best of Zillow-ranked team, we take pride in delivering outstanding service and results to every client we work with. Buying a property is a significant and exciting milestone. Our goal is to make the process as smooth, informed, and rewarding as possible. With our deep knowledge of the market and a strong network of professionals, we're here to guide you every step of the way—from your first showing to closing day and beyond.

GETTING STARTED

At Huntington Group, Our approach to every home buying process begins by emphasizing the significance of thorough research and preparation. At this initial stage, your checklist should encompass the following goals:

- ✓ Specify the type of home you desire
- ✓ Decide on your preferred location for your home
- ✓ Connect with me, to help you explore your options



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TOP AGENT
ON ZILLOW



Read What Clients Are Saying





ABOUT US

Your Trusted Real Estate Partner, Every Step of the Way

At Huntington Group, we understand that buying a home is more than just a transaction—it's a significant milestone and a step toward your future. That's why we're here to guide you with personalized service tailored to your needs. Whether you're purchasing your first home or investing in commercial property, we're committed to making the process smooth and stress-free.

For over 25 years we've proudly served the Southern California market, earning a reputation for trust, integrity, and local expertise. As a full-service real estate company, we specialize in residential and commercial sales, as well as financing, supporting you through every step—from finding your perfect property to securing the right financing.

At Huntington Group, we treat each client like family, building relationships based on understanding and a genuine commitment to your success. Let us help you make informed decisions and turn your real estate dreams into reality.



KEY FACTORS THAT CAN HELP YOU DECIDE

THE LOCATION

Once you purchase your house, You can always have things inside changes but you cannot change your home's location. When house hunting, consider location as an important factor to your home. Also consider factors like: Ease of access, Traffic noise and crowd, play areas, schools and public transportation.

THE SITE

Beyond location, assess the home's site. Are there too many stairs to climb? Do neighbors have direct views into your home? Is the front yard suitable for kids or pets to play safely? Also, ensure that access to the property, including the driveway and stairs, is safe and convenient for everyday use. These details are important for long-term comfort and functionality.

WINDOWS & LIGHTING

Ample natural light enhances space and comfort. Look for large or well-positioned windows and thoughtful lighting that highlights key areas. These features not only improve daily living but can also reduce energy use and elevate design potential.

THE KITCHEN

Focus on layout, storage, and appliance quality. A well-designed kitchen adds daily convenience and resale value, while poor flow or outdated features can mean major costs down the line.

THE HOMEBUYER'S ROADMAP

01

Get Pre-
Approved

02

Buyer
Consultation

03

Start House
Shopping

04

Offer and
Negotiations

05

Offer Accepted

06

Submit Loan
Application

07

Home
Inspection

10

Closing
& Keys

09

Final
Walkthrough

08

Appraisal
and Loan
Approval

YOUR PATH TO HOMEOWNERSHIP: Step-by-Step Guide to *Purchasing your Home*

01

GET PRE-APPROVED

The first step is meeting with a lender to review your finances and get pre-approved for a mortgage. This helps define your home-buying budget and shows sellers that you're a serious and qualified buyer.

02

BUYER CONSULTATION

Meet with your agent to discuss your goals, needs, and timeline. To establish a mutual business agreement and ensure professional representation, you'll be asked to sign a Buyer Representation Agreement before viewing any properties.

03

START HOUSE SHOPPING

Together, we'll identify your ideal location, must-have features, and amenities. We will run a Comparative Market Analysis (CMA) to help you understand current pricing and trends. You'll tour properties and attend open houses until you find your ideal home.

04

OFFER & NEGOTIATIONS

Once we find your ideal home, we'll submit a competitive offer based on market data and your budget. We'll guide you through the process and skillfully negotiate on your behalf to reach the best possible agreement.

05

OFFER ACCEPTED

Your offer is accepted and both parties sign the contract, officially putting the home under agreement and starting the closing process.

06

SUBMIT LOAN APPLICATION

After your offer is accepted, you'll submit your mortgage application and required documents. The lender then begins reviewing everything to approve your loan.

07

HOME INSPECTION

A licensed inspector checks the home's major systems and structure for any issues. Based on the report, you can negotiate repairs or credits with the seller.

08

APPRAISAL & LOAN APPROVAL

An appraisal is ordered to confirm the home's value matches the loan amount. Meanwhile, your lender completes the final underwriting review. Once everything is approved, you receive your final loan commitment, moving you closer to closing.

09

FINAL WALK-THROUGH

Before closing, you'll do a final walkthrough of the home to ensure it's in the agreed-upon condition. This includes checking that any requested repairs were completed and that the property is clean, empty, and ready for move-in.

10

CLOSING & KEYS

Congratulations! You are now a homeowner. At closing, you'll sign the final documents and officially take ownership of your new home. Once complete, you'll receive the keys and can begin your next chapter as a homeowner.





WHAT YOU SHOULD KNOW BEFORE YOU PURCHASE A HOME



W

hat you should know before
you Purchase a Home

KNOW WHAT YOU WANT

When considering a home purchase, weigh the pros and cons carefully. Choose the property type—single-family home, condo, or townhouse—that best aligns with your lifestyle and long-term goals.

CHECK THE ACTUAL VALUE OF ANY PROPERTY YOU ARE PLANNING TO BUY

Working with an agent that understands the market values in your area is critical if you want to avoid overpaying for your home.

PICTURE YOURSELF IN THE HOME

When you visit a home for viewing, after analyzing all factors, try to see yourself living there, think about the facilities and the neighborhood and your lifestyle

PLAN YOUR FURNITURE

Bringing furniture you love or buying new? Measure your pieces, consider the layout, and plan your style ahead of time to make your new space feel like home.

THE POWER OF IN-HOUSE LENDING

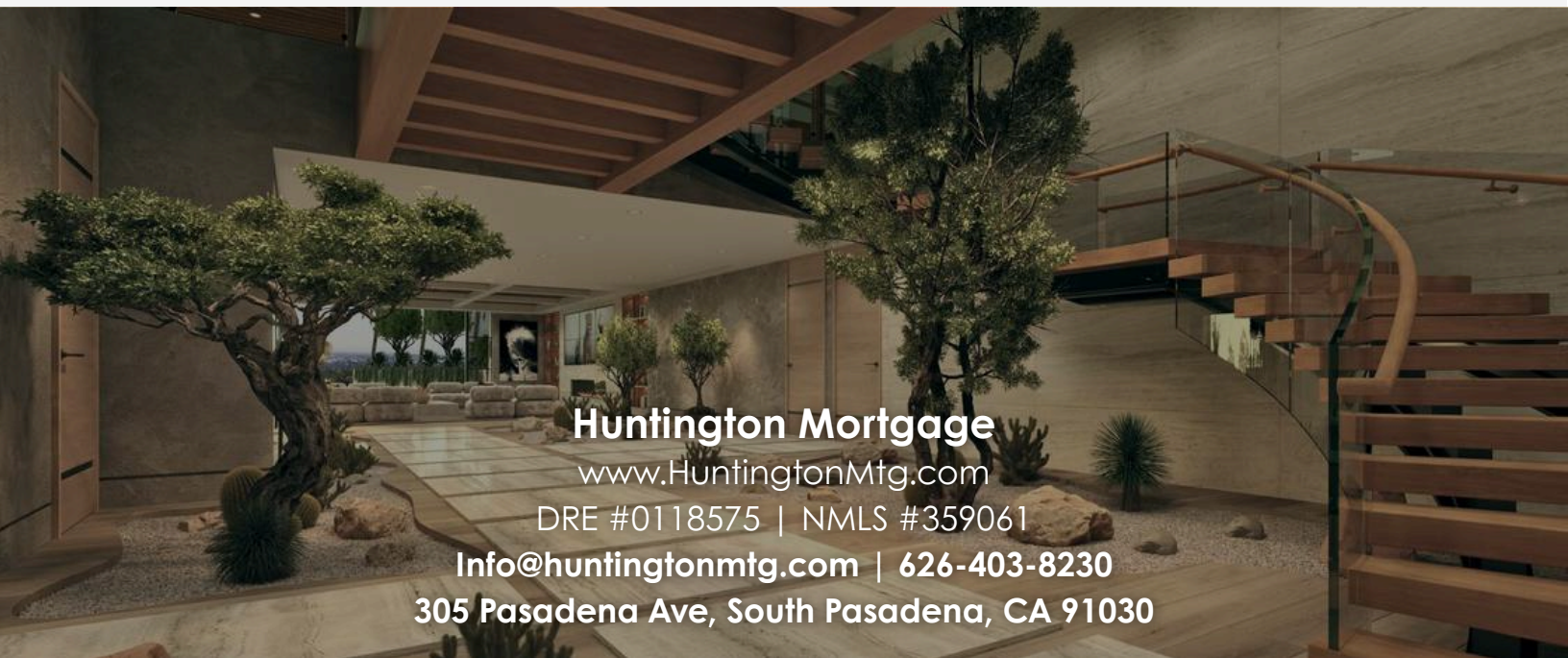
Choosing the right lender is one of the most critical steps in your home buying process—and often one of the most overlooked. The lender you choose doesn't just determine your mortgage rate; they can impact your ability to close on time, how smooth your experience is, and even whether your offer stands out in a competitive market.

OUR LENDING PARTNERS

We're proud to offer access to our in-house lending team, a group of experienced mortgage professionals who work hand-in-hand with our real estate agents to streamline your transaction from start to finish.

OUR IN-HOUSE LENDING TEAM ENSURES:

- ✓ Clear communication
- ✓ Faster processing
- ✓ Customized mortgage solutions
- ✓ A smooth, confident buying experience



Huntington Mortgage

www.HuntingtonMtg.com

DRE #0118575 | NMLS #359061

Info@huntingtonmtg.com | 626-403-8230

305 Pasadena Ave, South Pasadena, CA 91030

RECENTLY SOLD

Our team of expert agents successfully sold these homes, securing the best prices for buyers and sellers just like you. Let us help you achieve your real estate goals!



1415 El Vago St, La Canada Flintridge
Sold for \$2,350,000



1272 Roanoke Rd, San Marino, CA
Sold for \$4,425,000



4201 Pennsylvania Ave #J2 Glendale
Sold for \$930,000



550 Bethany Rd, Burbank, CA
Sold for \$2,050,000



39 S Los Robles Ave #5012, Pasadena
Sold for \$1,250,000



11555 Laurelcrest Dr, Studio City, CA
Sold for \$3,858,000



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2381 E Allview Ter, Los Angeles, CA
Sold for \$2,481,000



118 S Kenwood St #306, Glendale
Sold for \$850,000



1610 Colina Dr, Glendale, CA
Sold for \$2,035,000



2051 Los Amigos St, La Canada
Sold for \$4,410,000



4732 Palm Dr, La Canada
Sold for \$3,125,000



3805 Rock Hampton Dr, Tarzana,
Sold for \$1,780,000

FAQS

Q: WHAT IS THE INITIAL STEP IN THE HOME BUYING PROCESS?

A: The first step in the home buying process is to secure a mortgage unless you are purchasing the house outright with cash. To determine the amount of home you can afford, it is essential to get pre-approved for a loan beforehand.

Q: CAN YOU ASSIST WITH GETTING PRE-APPROVED FOR A MORTGAGE?

A: Yes, certainly! Allow us to connect with you to discuss your mortgage options and put you in touch with our dedicated mortgage team, who will guide you through the process of obtaining a pre-approval.

Q: HOW MUCH MONEY IS REQUIRED FOR A DOWN PAYMENT?

A: The down payment typically requires a minimum of 3-5% of the purchase price of the home. However, a larger down payment not only increases approval chances but can also lead to lower monthly mortgage payments and reduced interest costs over time.

Q: WHAT IS THE USUAL TIMELINE FOR BUYING A HOME?

A: Typically, the process takes around 30 to 45 days after the seller accepts your offer. However, negotiations between buyers and sellers can influence the timeline, potentially expediting or extending the overall process depending on the terms agreed upon in the purchase contract.

Q: WHEN WILL I RECEIVE THE KEYS TO MY NEW HOUSE?

A: You can expect to receive the keys to your new home on the closing day, once the transaction is successfully completed and fully funded by the title company.

Q: BESIDES THE DOWNPAYMENT, ARE THERE ANY OTHER FEES TO CONSIDER?

A: In addition to the down-payment, you should be aware of loan origination and closing costs. Moreover, there are additional expenses to consider, such as fees for a home inspector, a home warranty, HOA fees, insurance, home maintenance, and various others.

FAQS

CLIENT TESTIMONIALS



I had the pleasure of working closely with Jack and his dedicated team, particularly with Jack and Kris, throughout my home buying journey, and I must say it was an exceptional experience. Their unwavering patience and commitment to understanding our needs stood out prominently as we embarked on our quest for the perfect home. Despite the extensive duration of nearly a year, they consistently provided unwavering support, guiding us through the intricacies of the market with diligence and care. Jack and Kris demonstrated unparalleled professionalism, ensuring that our preferences were meticulously matched with available listings... I wholeheartedly recommend Jack and his team to anyone seeking not just a house, but a home tailored to their unique needs and aspirations.

- JAY



We bought our 2nd house a month ago. Avo Oughourlian helped us find the house we were looking for, he made it happen!! He put everything together for us to get the loan in a fastest and easiest way. He is very knowledgeable and responsive. We are very beyond happy and satisfied by him and his GREAT team. If you are looking for a realtor don't think twice just contact Avo Oughourlian and you won't regret.

- NANCY



Joe has been my go-to real estate professional, consistently delivering professionalism, knowledge, and unwavering honesty. From our initial meeting in 2016, Joe has shown an unmatched commitment to understanding my needs, guiding me seamlessly through buying and renting. Joe's market insights and attention to detail make him an invaluable asset, ensuring a stress-free experience in the often complex real estate landscape. What sets him apart is his unwavering honesty; he prioritizes integrity, keeping me confidently informed at every step. In our years of collaboration, Joe has not only been a trusted advisor but also a genuine friend in the real estate world. If you're in search of a professional who blends expertise, honesty, and a sincere concern for your best interests, Joe is the one you need.

- STACY

OUR PROMISE TO YOU

At the heart of our service lies our clients. Over the course of our successful careers, we have fostered lasting relationships by prioritizing your best interests above all else. Our primary goal is not just to close transactions, but to be your trusted advisors throughout the entire home-buying journey. We are passionate about helping you make well-informed decisions that align with your unique goals and aspirations.

As your advocates, we are committed to negotiating the best possible terms on your behalf, ensuring that you receive the utmost value for your investment. Our focus goes beyond just finding you a house; we aim to discover a place you can call home for years to come. With our support and expertise, you can be confident that you are in good hands.



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www.HuntingtonGroup.com

DRE #01180575



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**SCAN TO VISIT
OUR WEBSITE**

626.403.8230 | INFO@HUNTINGTONGROUP.COM

WWW.HUNTINGTONGROUP.COM

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305 PASADENA AVE, SOUTH PASADENA, CA 91030

WWW.HUNTINGTONGROUP.COM