



LET'S FIND HOME

YOUR HOME BUYER GUIDE

CHRISTIAN & DOMBROSKI PROPERTIES
AT SHAHEEN, RUTH, MARTIN, & FONVILE REAL ESTATE



YOUR HOME MATTERS

We believe in going above and beyond to provide top tier service & an exceptional client experience.

Ready to move beyond browsing? In us, you have dedicated professionals who understand your dream home isn't just a listing—it's a crucial milestone. With market expertise and a network of trusted partners, secure your ideal property within your budget while navigating unexpected challenges.

When you make a huge decision like this for your family, you need to be confident that the Realtor you select is ready to work for your family and will give you the full service experience you deserve.



CATHERINE CHRISTIAN &
LINDSAY DOMBROSKI

REALTORS®



(804) 517-1847 Catherine
(804) 651-5912 Lindsay



(804) 288-2100 office



christian-dombroski@srmfre.com



5808 Grove Ave Richmond, VA



Meet Our Team

WE CAN'T WAIT TO WORK WITH YOU

CATHERINE CHRISTIAN

REALTOR®

A native Virginian, Catherine has been serving real estate clients for 17 years throughout Central and Eastern VA while dovetailing 25 years of interior/architectural design experience as a Certified Designer, bringing another level of value to the home selling or buying experience. She attains the skills and experience to successfully execute the sale while curating beautiful homes.



LINDSAY DOMBROSKI

REALTOR®

Lindsay, a seasoned realtor and mother of four, knows the ins and outs of finding the perfect family home. Her background in marketing and photography, coupled with her home renovation expertise, ensures that families looking to upgrade will receive exceptional guidance and support throughout their journey.



CLIENT TESTIMONIALS

Meet Some Of Our Happy Clients

*"Very responsive to our questions
and constantly offering advice"*

Lindsay and Catherine were a great team to work with when looking for our forever home. They walked us through the process and gave an accurate timeline of how things would happen once we were under contract. With how quickly houses were selling, they were ready to put together an offer that would appeal to the sellers and gave us the edge over 5 other offers. I would recommend them to anyone looking to buy or sell a home in the Richmond area.

*"My husband and I cannot say
enough great things!"*

They were a stellar team and guided us through purchasing our first home from beginning to end. Catherine and Lindsay were extremely knowledgeable and on top of the very competitive market. They are well-informed, not only on the housing market but also on current design and renovation trends. We adore them and highly highly recommend!

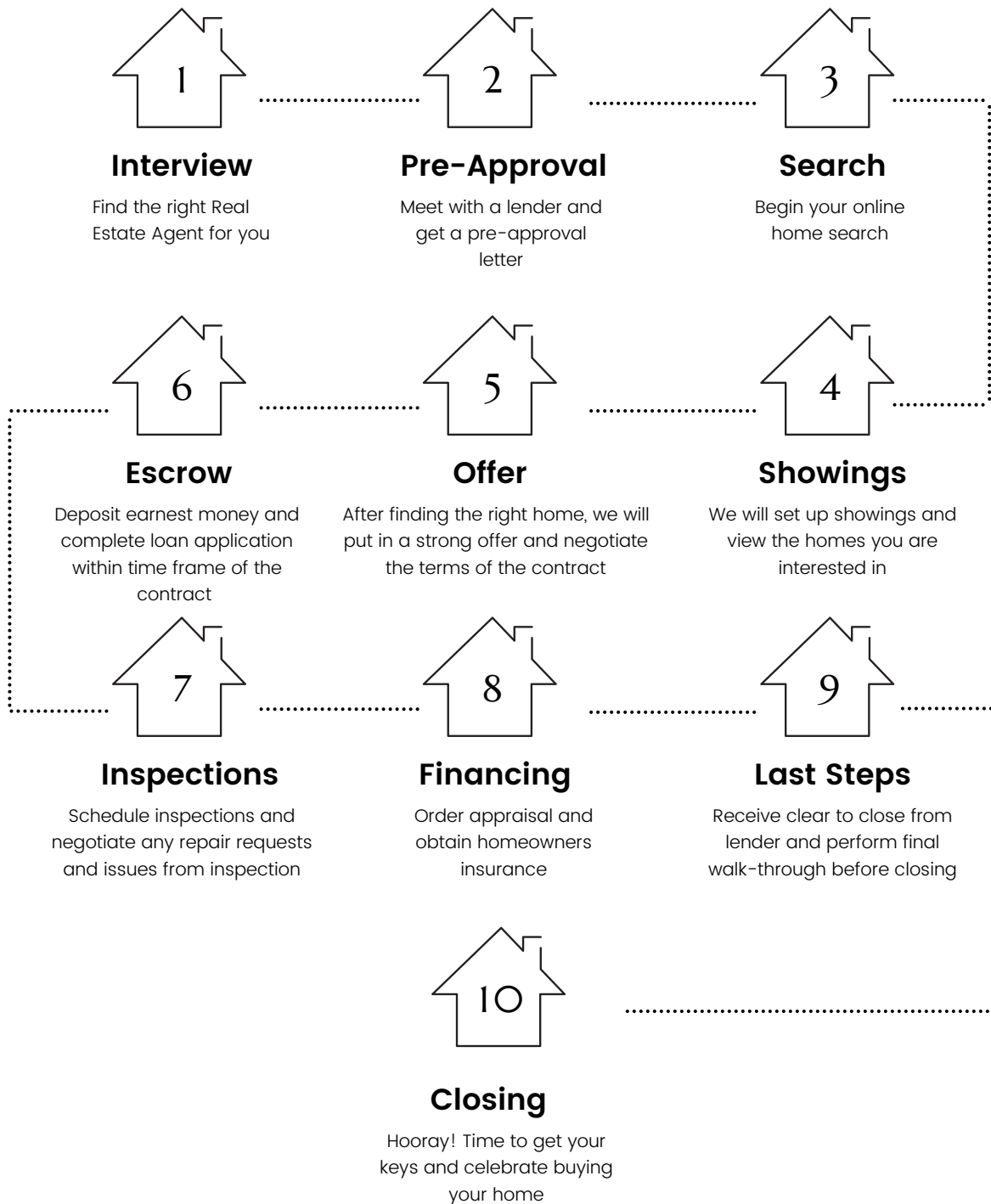
- HAPPY BUYERS



FINDING YOUR HOME

Our Proven Home Buying Roadmap

THE BUYER ROADMAP OVERVIEW



THE CHRISTIAN & DOMBROSKI EXPERIENCE

The Home Buying Timeline

Our Signature Process

Step One

Meet with a Professional

Before you even begin the home buying process, we suggest that you sit down with a lender and get pre-approved. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able to afford. We will need a pre-approval letter when we begin showings. Further in this, you can find our local lender recommendations!

Step Two

Pre-Approval

After you have met with your lender, we can sit down and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

Step Three

Search and Showings

Now the fun part! We will set you up on a custom client search that will send you every available home that meets your criteria. From there, we will schedule showings and will tour the homes that you are interested in. Please be aware that most homes request 24 hour notice before showings.

Step Four

Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit a strong offer. We will discuss offer price, deposit, inspection time period, financial contingencies, etc.

Step Five

Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. We will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

Step Six

Escrow

You will deposit the agreed upon earnest money - paid via check or on our online system Deposit Link (it's like Vemno but for earnest money deposits). We will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

Step Seven

Final Details

The mortgage lender will typically order an appraisal to determine the value of the home you are buying. We will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come in low.

Step Eight

The Closing

After your loan has been processed, you will receive the clear to close from your lender. We will perform the final walk-through before closing to verify all repairs have been made and the home is in the agreed upon condition. After you sign the documents, it's time to celebrate because your home purchase is now complete!





FINANCES

Finding Your Perfect Home

Before you officially begin your home search, we always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

✓ What is the best type of loan for me?

✓ Do I qualify for any special discounts or loan programs?

✓ What interest rate can you offer?

✓ When can you lock in my rate?

✓ What fees can I expect from you?

✓ What are my estimated closing costs?

TALKING TO YOUR LENDER

PART 2: FINANCES

Finding Your Perfect Home



There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- List of Monthly Debt

FINDING YOUR HOME

RECOMMENDED LENDERS

Preparing For Meeting With A Lender

Please feel free to reach out and interview some of the lenders that we know and trust. You can let them know that we've sent you!

Katie Townsend, The Cowart Team at NFM Lending



(757)-876-5364 Cell
(757)-876-5364 Office

ktownsend@nfmlending.com
1127 West Main Street Richmond, VA

Jennifer White, TowneBank Mortgage



(804)-514-1246 Cell

jennifer.white@townebankmortgage.com
4501 Cox Rd, Glen Allen, VA

Phillip Coon, C&F Mortgage



(804) 514-3662 Cell
(804) 858-8328 Office

pcoon@cfmortgagecorp.com
1400 Alverser Drive, Midlothian, VA

FINDING YOUR HOME

HOME SEARCH

Starting The Home Search



Step One

After you speak with a lender and get pre-approved, we will begin your online home search. We will set you up on an automated search on the Multiple Listing Service (MLS).



Step Two

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help us to best help you during the home search period.



Step Three

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will then be considered "Under Contract."



OFFERS & NEGOTIATIONS

Presenting a Strong offer

Information Needed

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- ✓ Pre-approval letter
- ✓ Offer Price
- ✓ Financing Amount
- ✓ Escrow Deposit
- ✓ Closing Date
- ✓ Inspection Period
- ✓ Closing Costs



OFFERS & NEGOTIATIONS

Presenting a Strong offer

Multiple Offer Situations

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of our best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer, if possible
- Offer more than the asking price, or include an escalation clause
- Be flexible with your closing date
- Carefully consider the seller's pain points - for example, desiring a rent back
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you

Escrow

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.

FINDING YOUR HOME

INSPECTION PERIOD

Types of Potential Inspections

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Foundation Inspection
- HVAC Inspection
- Mold Inspection
- Lead Based Paint Inspection

Inspection Time Period

The typical inspection period is between 7-10 days.

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

In most contracts, sellers will handle ordering well, septic and termite inspections during the escrow period.

Recommended Home Inspectors

Use the list on the following page to see several of the Home Inspectors we recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.



FINDING YOUR HOME

OUR RECOMMENDED INSPECTORS

Preparing To Choose An Inspector

Please feel free to reach out and interview some of the general home inspectors that we know and trust.

Capitol Home Inspections - Ray or Ken



(804) 639-1171 Office

jenn@capitalhomeinspections.com

13926 Hull Street Rd Midlothian, VA

360 Home Inspections - Gordon or Sidney



(804) 998-0805 Office

info@360inspectionsva.com

10110 Deerlake Drive New Kent, VA

Burgess Inspections



(844) 804-9219 Office

sburgess@burgessinspects.com

530 Southlake Blvd Ste C North Chesterfield, VA



OUR STRATEGY

PREPARING FOR CLOSING

Buying Your Home

01.

Loan Application & Appraisal

You will typically have 7 days after the contract has been executed to make a formal application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal and the appraisal amount comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

02.

Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to us and we will be more than happy to provide you with a list of recommendations.

03.

Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender first to see how a purchase may affect your approval.

04.

Clear To Close

These words are music to our ears! This means that the mortgage underwriter has approved your loan documents and we can confirm your closing date with the title company or attorney. On the actual closing day you will physically sign your paperwork at the title attorney's office and receive your keys. Yay!

Get your keys and celebrate buying your home





Your Home Matters

Thank you for choosing us to help you in the task of purchasing your home. We look forward to working with you to help you achieve all of your real estate goals.



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