

HOME BUYER GUIDE

A trusted resource for navigating your homebuying journey across Central and Eastern Virginia.



SHAHEEN
RUTH, MARTIN
& FONVILLE
.....
REAL ESTATE



SHAHEEN
RUTH, MARTIN
& FONVILLE
REAL ESTATE

START YOUR HOMEBUYING JOURNEY WITH CONFIDENCE

Buying a home is more than a milestone—it's a life-changing decision. Whether you're purchasing your first home, upgrading your space, or looking for a weekend retreat, the right guidance makes all the difference. At SRMF, you get more than expertise. Our agents offer local knowledge, dependable support, and access to a strong network of professionals to guide your move with confidence.

This guide outlines what you can expect during the homebuying process, from preparing to tour homes to receiving your keys—and everything in between. Every buyer is different, and so is every home. Our agents are here to customize the experience to fit your needs and help you make informed decisions along the way.



THE HOMEBUYING PROCESS: WHAT TO EXPECT

01. PARTNER WITH A TRUSTED REALTOR®

Choosing the right agent is the foundation of a successful homebuying experience. Your SRMF agent will begin with a personalized consultation to learn your goals, lifestyle, and must-haves. From day one, you'll have a professional in your corner who is committed to helping you make informed decisions.



02. GET PRE-APPROVED & SET YOUR BUDGET

Before you start touring homes, it's important to understand your financial position. Your agent can connect you with reliable lenders who will walk you through the pre-approval process. This step gives you a clear budget and strengthens your position when it's time to make an offer.

03. FIND THE RIGHT HOME

With your goals and budget in mind, your agent will present a curated list of homes—sometimes including exclusive listings not yet on the market. They'll coordinate private showings, provide local insights, and help you evaluate each home based on location, condition, and long-term potential.



04. MAKE A COMPETITIVE OFFER

When you've found a home you love, your agent will craft a strategic offer based on current market conditions. Their expertise will ensure your offer stands out while protecting your interests.

THE HOMEBUYING PROCESS: WHAT TO EXPECT



05. GUIDE THE HOME PURCHASE

From inspections and appraisals to contract contingencies, this phase involves many moving parts. Your agent will help you understand each step, keep track of key deadlines, and advocate for you during negotiations. Their goal? A smooth, stress-free path to closing.

06. CLOSE & CELEBRATE

Once all conditions are met, it's time to sign the final paperwork and receive the keys to your new home. But the relationship doesn't end at the closing table—your SRMF agent remains a trusted resource for all things real estate, long after move-in day.



The Process Matters—But So Does Who You Trust to Guide You.

At SRMF, we believe buying a home should be exciting, not overwhelming. That's why our agents combine market insight with steady guidance to help you navigate every step with confidence. While each of our agents brings their own strengths, what unites us is a shared commitment to professionalism, integrity, and putting your goals first.

Wondering what it's like to work with SRMF?

Start with a conversation—we're here to help you find the right fit, not just the right home.

SMART TIPS FOR HOMEBUYERS

01. KNOW YOUR PRIORITIES.

Decide what matters most for your lifestyle — space, location, condition, etc.

02. STAY FINANCIALLY READY.

Avoid big purchases or credit changes while you're under contract.

03. ASK QUESTIONS.

Your agent is here to guide you. Don't hesitate to lean on their expertise.

04. THINK LONG-TERM.

Look beyond what works today to what will still work in 3–5 years.

05. BE READY TO ACT.

When the right home hits the market, having a plan in place gives you an edge.

WHY BUYERS CHOOSE SRMF

Shaheen, Ruth, Martin & Fonville Real Estate is proud to be voted Best Real Estate Firm by Virginia Living year after year. That recognition reflects more than our success—it speaks to the trust we've earned from thousands of clients across the region.



- **Local expertise.** Our agents know the nuances of each market we serve—from Richmond to the River, Williamsburg to the Bay.
- **Luxury access.** As a member of Who's Who in Luxury Real Estate, we offer exclusive access to top-tier and off-market properties.
- **Reputation for results.** Our team is known for thoughtful strategy, strong negotiation, and high-touch service.
- **Community focus.** We don't just work here—we live here. We know the schools, the neighborhoods, the restaurants, and the lifestyle that make each place feel like home.



SHAHEEN RUTH, MARTIN & FONVILLE

.....
REAL ESTATE

CONTACT US



(804) 288-2100 | (757) 603-3001



info@srmfre.com



420 N Ridge Rd | Richmond, VA, 23229
9004 W. Huguenot Rd | Richmond, VA 23235
5808 Grove Avenue | Richmond, VA 23226
441 W Duke of Gloucester St | Williamsburg, VA 23185
4503 Irvington Rd | Irvington, VA 22480



This guide is intended for informational purposes only and is not a substitute for professional advice. Every home purchase is unique, and your SRMF agent will tailor the process to your specific goals and circumstances.