

CENTURY 21[®] Scheetz

A BUYERS GUIDE

TO HOMEOWNERSHIP AND
BUYING AN INVESTMENT
PROPERTY



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YOUR VISION, OUR COMMITMENT

Purchasing a home is one of the most significant and personal decisions you'll make in your lifetime. Whether your priorities are location, price, or specific amenities, my sole focus will be finding the property that perfectly aligns with your lifestyle and needs.

Throughout this journey, I will serve as your trusted real estate advisor and partner, working tirelessly to achieve your homeownership goals.

At CENTURY 21 Scheetz, we help thousands of clients across Indiana each year. With close to 50 years of experience, we provide a tailored home-buying journey that utilizes our comprehensive knowledge, resources, and expertise to cater to the specific needs of our clients.

Experience the CENTURY 21 Scheetz Difference.

Thank you for the opportunity to represent you in accomplishing your real estate goals.



About

Elyssa Hill



As a leading agent in Indiana, backed by CENTURY 21®, I specialize in helping you find your perfect home. With a deep understanding of the local market, I bring a wealth of knowledge to every transaction.

My commitment to you is unwavering. I excel at anticipating your needs, navigating deals with ease, and ensuring attention to detail in every aspect. Let my strong negotiation skills be your advantage in the competitive real estate market.

At CENTURY 21 Scheetz, we're not just experts; we're your neighbors. With 9 fully staffed locations across central Indiana, our team consists of local real estate experts who know the neighborhoods because it's their neighborhood too.

Choosing me as your REALTOR® means gaining a partner invested in your real estate success. Let's explore the neighborhoods together and find the perfect home for you in Indiana!

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THE HOME BUYING PROCESS

1. Get Ready for Home Ownership
2. Interview and hire a buyer's agent to represent you
3. Get pre-approved
4. Begin the Search Process
5. Make an offer/Negotiate Terms
6. Schedule a home inspection
7. Remove contingencies
8. Prepare for Closing
9. Closing Day
10. Celebrate!

1. Get Ready for Home Ownership

5 things you need to think about:

- What's most important to you?
- When do you plan to move into your next home?
- Which areas or neighborhoods are you interested in?
- What kind of home are you looking for?
- Will you be obtaining a mortgage or paying cash?

2. Interview and Hire a Buyer's Agent to represent you.

Understand the services provided to you and enter into and sign a buyer's exclusive agency contract.

3. Get Pre-approved

A pre-approval from a lender is essential before house hunting, as it clarifies your budget and strengthens your negotiating position. I can recommend a qualified loan officer who will guide you through the various financing options and required documents.

Getting Pre-Approved:

This process will help determine how much you can borrow based on your income, assets, and credit history. We can recommend trusted loan officers to guide you through your options.

Required Documents for Pre-Approval

- W-2s and recent paystubs.
- Statements from investments and bank accounts.
- Relevant legal documents (your lender will guide you.)



4. Begin the Housing Search *I will:*

- Set up a custom search on the Multiple Listing Service for homes that meet your criteria.
- Introduce you to new construction options.
- Research For Sale By Owners (FSBO).
- Explore off-market opportunities and homes that are coming soon to the market through my robust network.

5. Make an offer/negotiate terms

When you've found your ideal home, I'll guide you through the offer process, which involves submitting the following documents:

- Purchase agreement
- Earnest Money
- Pre-approval letter or proof of funds
- Seller's Residential Real Estate Sales Disclosure
- Lead-Based Paint Disclosure (if the home was built before 1978)
- Homeowners' Association (HOA) disclosure form (if applicable)
- Home warranty availability

We'll also review any HOA documents, restrictions, and financials to ensure you're well-informed.

I'll support you through each step post-offer acceptance, ensuring inspections, mortgage coordination, and final walkthroughs are conducted smoothly. I'll also emphasize the importance of vigilance against wire fraud during financial transactions.

6. Schedule a home inspection

I will provide you with recommendations of licensed home inspectors.

7. Remove Contingencies *These Include:*

- Mortgage Application and Final Approval
- Inspections
- Appraisal
- HOA/CCR
- Home Owner's Insurance
- Clear Title and Survey

8. Prepare for Closing

Once your offer is accepted, I'll be with you every step of the way:

- Submitting earnest money with your offer and making a formal loan application (if financing).
- Scheduling and reviewing the home inspection and negotiating any requested repairs.
- Securing homeowners' insurance.
- Coordinating with your mortgage broker and title company.
- Scheduling movers, transfer of all utilities, and address changes.
- Reviewing the closing disclosure and conducting a final walk-through.
- Attending the closing and signing the required documents.
- I understand the importance of protecting you from wire fraud, so I'll provide guidance on secure fund transfers.



Never trust wiring instructions sent via email. If you receive any electronic communications directing you to transfer funds or provide non-public personal information, EVEN IF THAT ELECTRONIC COMMUNICATION APPEARS TO BE FROM THE BROKER OR TITLE COMPANY, do not respond until you verify the authenticity via direct communication with the BROKER or TITLE COMPANY. Do not rely on telephone numbers provided in electronic communication. Such requests may be part of a scheme to steal funds or use your identity.

9. Closing Day

- Must bring a valid government-issued ID.
- You'll sign required documents from the lender and title company.
- We'll coordinate possession based on the purchase agreement terms.

10. Celebrate!!!



