

CENTURY 21.

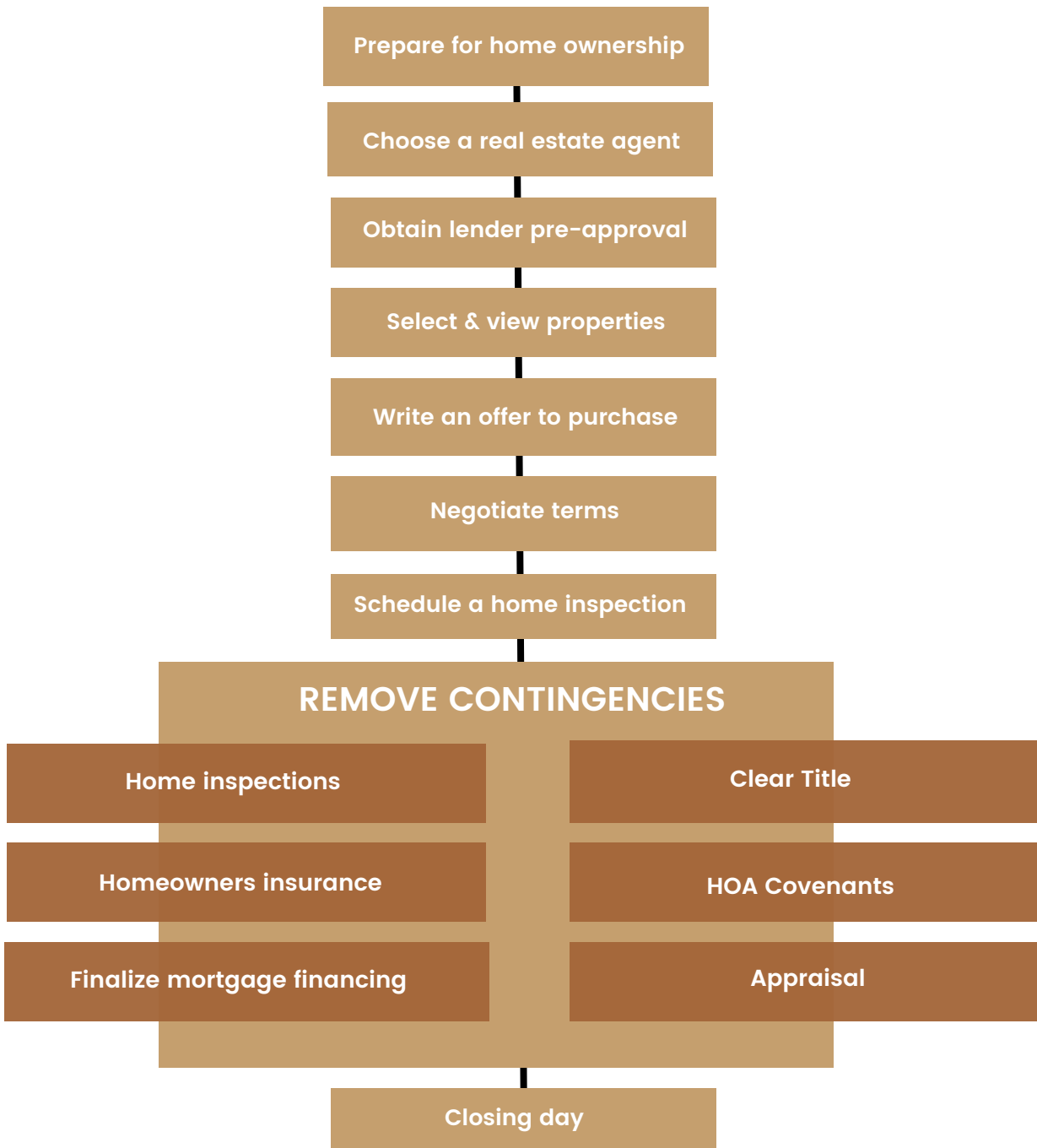
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Home Buyer's Guide

A STEP-BY-STEP GUIDE
ON WHAT TO EXPECT
THROUGHOUT YOUR
HOME-BUYING JOURNEY

JESSA TRIMBLE, REALTOR®

Home Buying Process



Get keys & celebrate!

Home Buying Process

Prepare for home ownership

5 things you should be thinking about:

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

Choose a real estate agent

Understand what services they provide. What can they offer that other agents can't or won't?

Be prepared to sign a Buyer's Exclusive Agency Agreement/Contract.

- This is a requirement of Indiana law before an agent can show you homes
- It protects you, as a client, by ensuring you full transparency about what an agent is required to do for you and how they are compensated



Home Buying Process

Get Pre-Approved

A pre-approval from a lender is essential before house hunting. It clarifies your budget - you don't want to fall in love with a house only to learn you can't afford it, right? It also strengthens your position when negotiating an offer because you know what you can afford.

The pre-approval process will determine how much you can borrow based on your income, assets, and credit history. It will require you to submit the following documents to your chosen mortgage lender:

- W-2s
- Recent pay stubs
- Statements from investments and bank accounts
- Relevant legal documents (your lender will guide you)

I can recommend a qualified loan officer who will guide you through the various financing options and required documents.

Home Buying Process



Select and view properties

Remember the first step: prepare for home ownership? You were tasked with thinking about what is most important to you, what kind of home you're looking for, where you want to live, and so on. This is where we take that information and apply it to our search.

In this process, and based on your needs, I will:

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

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Write an offer to purchase

Did you know that a purchase agreement (an offer to purchase a property) is **nine pages long**? It isn't as simple as deciding what you're willing to pay and sending it to the seller.

That's what I am here for! I will walk you through the purchase agreement in as much detail as you need so you understand all that goes into your offer and to make sure it is as competitive as possible given your unique buying situation.

Negotiate terms

As much as we try to make an offer the seller can't refuse, we often need to negotiate. I'm here to work with you to respond to any counter offers in a way that protects your best interests. This can include negotiating terms around:

- Price
- Closing costs
- Inspection responses
- Home warranties
- And more

Home Buying Process



Schedule an inspection

You should always have a professional complete a full home inspection on any house you plan to purchase. Even on new construction or an “as-is” property! I will provide you with recommendations of trusted licensed home inspectors for you to choose from.

Remove contingencies

A final approved purchase agreement can include several contingencies - conditions that have to be met by one or both parties in order to finalize the transaction. Examples include:

- Buyer mortgage application and final approval
- Inspection and response
- Appraisal
- Buyer obtaining commitment for home owner's insurance
- Buyer receiving and reviewing Home Owners Association (HOA) Covenants, Conditions, and Restrictions (CCR) if applicable
- Clear title and survey (if applicable)

Home Buying Process

Closing day

Bring with you a valid government-issued ID and be prepared to sign a lot of documents.

A Closer from the title company will be there to explain every document, and I will be there to support you!

If the sellers are present, we'll coordinate possession based on the terms we negotiated.



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Each office is independently owned and operated.

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