

HOMEBUYING GUIDE



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HIGHGARDEN
— REAL ESTATE —

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Licensed Indiana Realtor® (RB14044421) with Highgarden Real Estate. I've worked as a Real Estate Agent since 2014, building on 20+ years total in the Real Estate industry — starting in Mortgage lending and New Home sales with M/I Homes and Dura Builders. That background gives me insight into builder pricing, lender approval, and negotiations, so I can guide clients through details most agents miss.

I've helped close hundreds of homes throughout Central Indiana, I'm rated 5 stars on Google, and I'm a member of the National Association of Realtors and MIBOR. My focus areas: First-time Buyers, Relocation, New Construction, and Pre-Foreclosure guidance — helping clients sell for top dollar or find the right home with confidence.

MY SERVICES

- Monthly Home Webinars
- Buying agent services
- Seller's agent services
- First-time home services
- New construction services
- Pro-Foreclosure Services
- Real estate investing

WHAT MY CLIENTS ARE SAYING

Real Reviews. Real Results.

Trusted by Buyers and Sellers Across Indianapolis.

 **5.0**
★★★★★
Google Rating
28 5-Star Reviews

 **5.0**
★★★★★
Experience.com
68 Reviews

 **5.0**
★★★★★
Zillow Rating
36 Reviews



OVER \$50 MILLION+
IN GROSS REAL ESTATE SALES

★★★★★
“
Dan stuck with us even when I wanted to give up. He never stopped fighting for us.
— Jonna S.

★★★★★
“
Very knowledgeable. Our house sold the same day it listed.
— Dave & Lisa M.

★★★★★
“
Dan is extremely good at his job. Easy to work with and always responds quickly.
— Mike B.

★★★★★
“
Patient, authentic and sincere throughout the process.
— Sarah K.

★★★★★
“
We absolutely love our new home. Dan exceeded every expectation.
— Kevin & Amanda R.

★★★★★
“
Dan made the entire home buying process smooth and stress-free. Highly recommend!
— Brian T.

100+ Five-Star Reviews Across Multiple Platforms



Experience.com

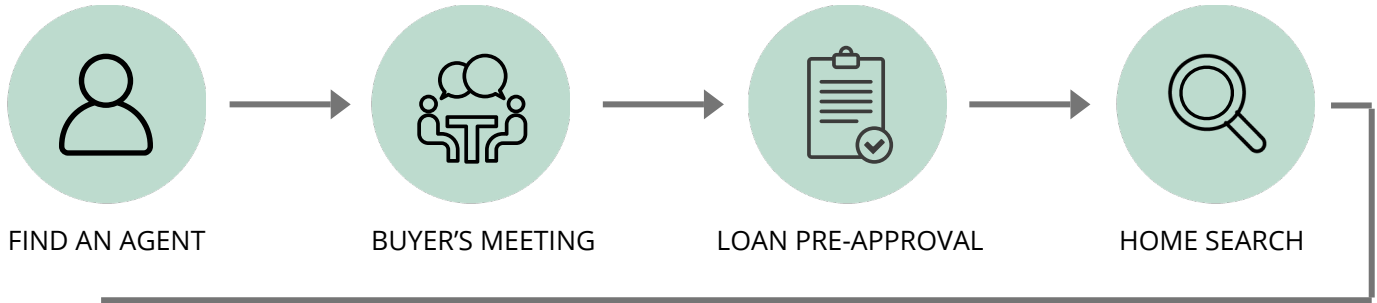


Zillow

THE BUYING PROCESS

Below is a brief overview of the buying process. Please reach out to your agent if you have any questions.

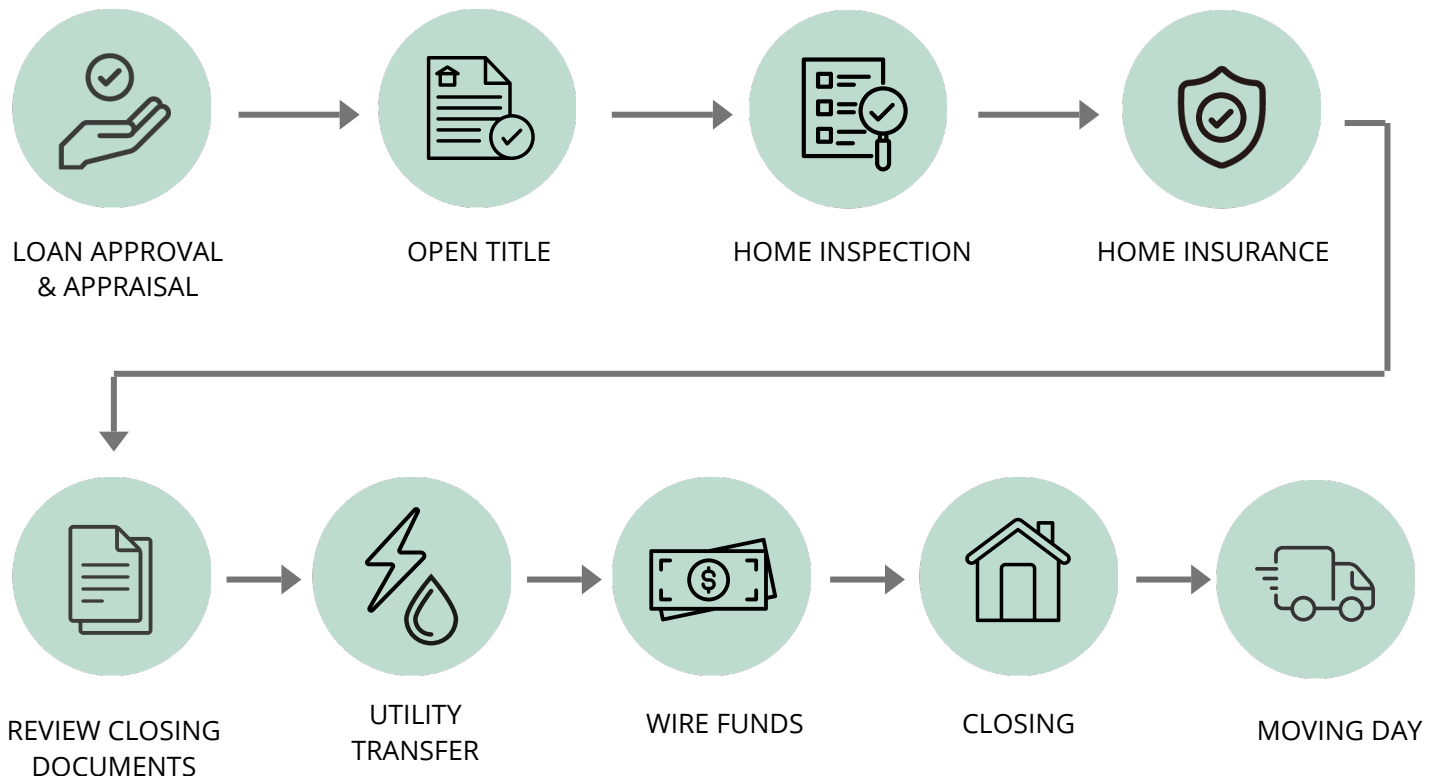
PHASE ONE



PHASE TWO



PHASE THREE



CHOOSING THE RIGHT AGENT

A real estate agent is invaluable in the home-buying process. With one of the most significant decisions of your life ahead, you need a skilled professional who prioritizes your best interests and guides you through every step.



FIND YOUR IDEAL HOME

Agents can easily access listings and arrange tours that fit your needs.



NEIGHBORHOOD INSIGHTS

Agents provide valuable details about the areas you're considering.



PAPERWORK ASSISTANCE

Your agent ensures all documents are correctly completed and submitted.



SKILLED NEGOTIATOR

Agents handle tough conversations, submit strong offers, and negotiate on your behalf.



GUIDANCE AND SUPPORT

Agents answer your questions and offer objective advice during your search.

GETTING PRE-APPROVED

WHY IT'S IMPORTANT TO GET PRE-APPROVED

Whether you're pre-qualified or pre-approved, it shows sellers that you're serious and financially prepared to make an offer. Pre-approval is particularly valuable as it helps you set a clear budget, knowing exactly what you can afford.

However, remember that pre-approval doesn't guarantee a loan, so avoid making large purchases, changing jobs, or applying for new credit during this time to maintain your financial standing.

Don't have a lender? Let your agent know. They can recommend some trusted lending partners their clients have used!

IS A DOWN PAYMENT REQUIRED?

While a 20% down payment is ideal, it's not always necessary. Many loan options allow you to put down significantly less—some as low as 3.5%, depending on the loan type.

WHAT THE LENDER NEEDS TO GET YOU PRE-APPROVED

- Credit Report
- Pay Stubs (Last 30 Days)
- W-2's (Last 2 Yrs.)
- Employer Name
- Time at Employer
- Bank Accounts
- Open Credit Accounts



BEGINNING YOUR HOME SEARCH

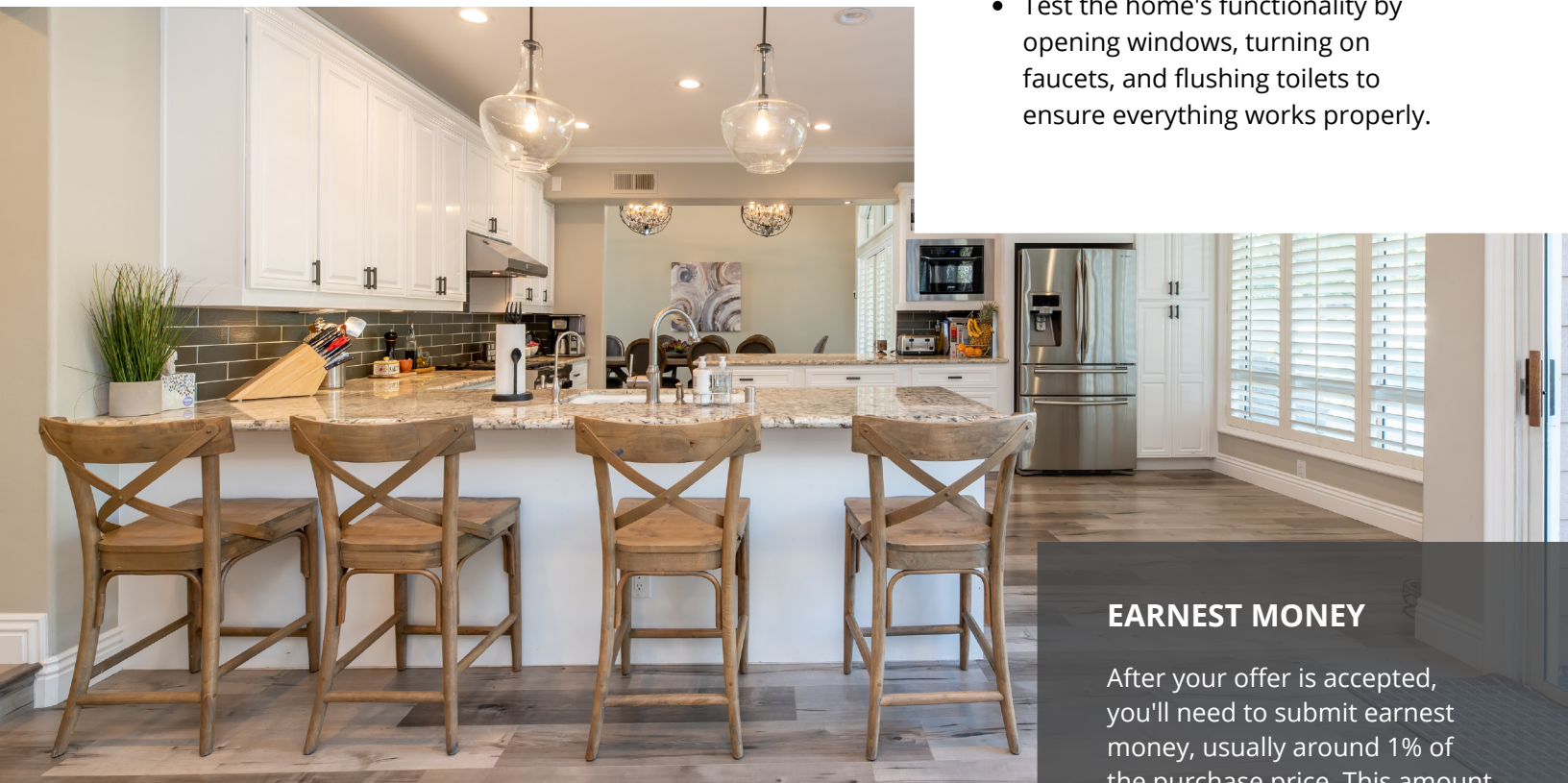


Start by listing your must-haves and wants for your new home. Consider essentials like the number of bedrooms and bathrooms, and prioritize features like a spacious kitchen or a fenced yard.

As you tour homes with your agent, weigh the pros and cons of each property. Once you find the right home, the next steps are making an offer and navigating negotiations.

HOME SEARCH TIPS

- Take photos during each tour and organize them by address to keep track of details.
- Focus on unchangeable features like the neighborhood, lot size, and bedroom dimensions.
- Test the home's functionality by opening windows, turning on faucets, and flushing toilets to ensure everything works properly.



EARNEST MONEY

After your offer is accepted, you'll need to submit earnest money, usually around 1% of the purchase price. This amount will be applied toward your down payment or closing costs.

OFFERS & NEGOTIATIONS

MAKING AN OFFER

Once you find your desired home, the next step is crafting a strong offer. We'll review comparable properties to determine a competitive initial bid, keeping in mind that sellers often price slightly high to allow room for negotiation.

NEGOTIATIONS

After you make your offer, the seller may respond with a counter-offer. Don't hesitate to negotiate for what matters to you—whether it's the price, a new roof, or fresh paint. You won't know what the seller might agree to unless you ask.

FINAL STEPS



GET AN INSPECTION

Including a contingency clause in your offer for a home inspection is wise. This allows you to back out if you and the seller can't agree on necessary repairs.

Attend the inspection to ask questions and see any issues firsthand, even though you'll receive a detailed report.

After the inspection, decide which issues, if any, you want to negotiate with the seller. Be mindful to address significant concerns without being overly picky.



THE APPRAISAL & TITLE SEARCH

Before your loan is finalized, your lender will require a home appraisal. The appraiser will evaluate factors like the neighborhood, current market conditions, and the home's age and condition.

Additionally, a title search will confirm the seller's ownership of the property and reveal any existing liens or judgments.



FINALIZING YOUR LOAN

Your loan is officially complete once the lender grants final approval. After a thorough review of your income, credit report, and employment status, you will receive a final approval letter.



HOMEOWNERS INSURANCE REQUIREMENT

Homeowners insurance is required before the mortgage company can finalize your loan. If you need recommendations for insurance providers, please reach out to your agent!



TITLE'S ROLE

- Check for Liens and Encroachments
- Order Title, Insurance, Survey and Deed
- Order Mortgage Payoff





TRANSFER UTILITIES & SCHEDULING YOUR MOVE

Before closing, make sure to arrange for the transfer of utilities to align with the day you take possession of your new home. Contact your utility providers in advance to avoid any service interruptions, including electricity, gas, water, and internet.

Once that's sorted, schedule your movers as soon as possible, but try to avoid moving on the same day as closing if possible. If you're planning renovations, start getting quotes from contractors early.

THE CLOSING

Closing is the final step to becoming the legal owner of your home. Before closing, you'll do a final walk-through to confirm that all agreed-upon work has been completed and that everything is in order.

The closing process involves a lot of paperwork, so be patient and come prepared with your government-issued photo ID, a cashier's check, and any other documents required by the title company or loan officer.

Once the property is officially yours, remember to re-key the locks and change the garage door opener code.

CONGRATULATIONS ON YOUR NEW HOME!

***FROM UTILITY
TRANSFERS TO
CLOSING DAY,
EVERY DETAIL
BRINGS YOU
CLOSER TO THE
KEYS TO YOUR
NEW HOME.***

WHAT TO BRING TO THE CLOSING

- Government-Issued Photo ID
- A Cashier's Check (If Needed)
- Any Other Documents Required By Title Or Loan Officer

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