



CENTURY 21[®] Scheetz

A BUYERS GUIDE

TO HOMEOWNERSHIP AND
BUYING AN INVESTMENT
PROPERTY

C21SCHEETZ.COM

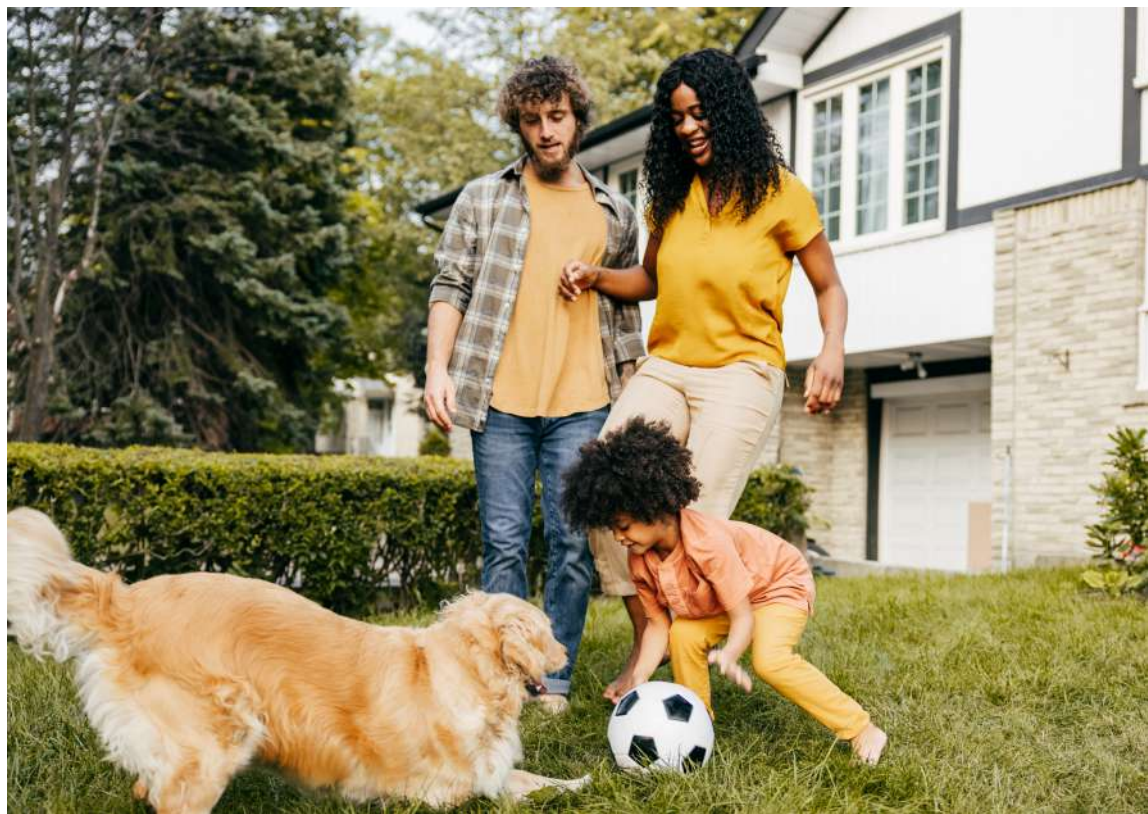
YOUR VISION, OUR COMMITMENT

Your Real Estate Advocate Every Step of the Way I bring full-time expertise, sharp attention to detail, and a proactive approach to help you avoid roadblocks and handle challenges with confidence.

I take time to understand your goals, tailor a strategy to reach them, and guide you every step of the way!

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.

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



About Joe Pickard



Integrity. Insight. Results

With a background in mission-driven organizations, I've seen firsthand how listening, trust, and follow-through can transform lives. That same philosophy is the foundation of my real estate practice today.

Having guided more than 80 families and individuals, I bring a results-driven approach rooted in commitment to delivering meaningful outcomes.

Backed by industry knowledge and superior resources, I deliver clear communication and unwavering dedication to each client..

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Because real estate isn't just a financial decision—it's a life transition. I provide strategic guidance and tailored service, helping clients move forward with clarity, confidence, and peace of mind.

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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!!!



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