TRUEBLOOD REAL ESTATE

CENTRAL INDIANA



THE BUYER GUIDE

START TO KEYS.

Everything that happens when you buy a home in central Indiana, in the order it happens.

Prepared for you by

TANNER MAYNARD

REALTOR® · Lic #RB26001502 · (317) 358-3881

TRUEBLOODRE.COM



HI, I'M TANNER

BUYING A HOME, MADE SIMPLE.

Here's the whole process in a few pages: the steps, the costs, and the tools I use.

THE 8 STEPS

01 Get pre-approved
Know your budget first.

02 Sign the buyer agreement
It puts me on your side.

03 Search and tour
Alerts the day homes list.

04 Make an offer
Built from real sold prices.

05 Inspection
We fix what matters.

06 Appraisal and loan
Your lender finishes up.

07 Closing
Sign and get your keys.

08 Move in
A few quick to-dos.

From accepted offer to keys: usually 30 to 45 days.

QUESTIONS?

Call, text, or email me anytime.

(317) 358-3881

tmaynard@truebloodre.com



STEP 1

GET PRE-APPROVED FIRST.

A lender tells you what you can spend. Sellers expect it with every offer.

BRING THESE

- ☐ Pay stubs, last 30 days
- ☐ W-2s, last 2 years
- ☐ Bank statements, 2 months
- ☐ A photo ID

YOU DON'T NEED 20% DOWN

3.5%
FHA
Scores down to 580

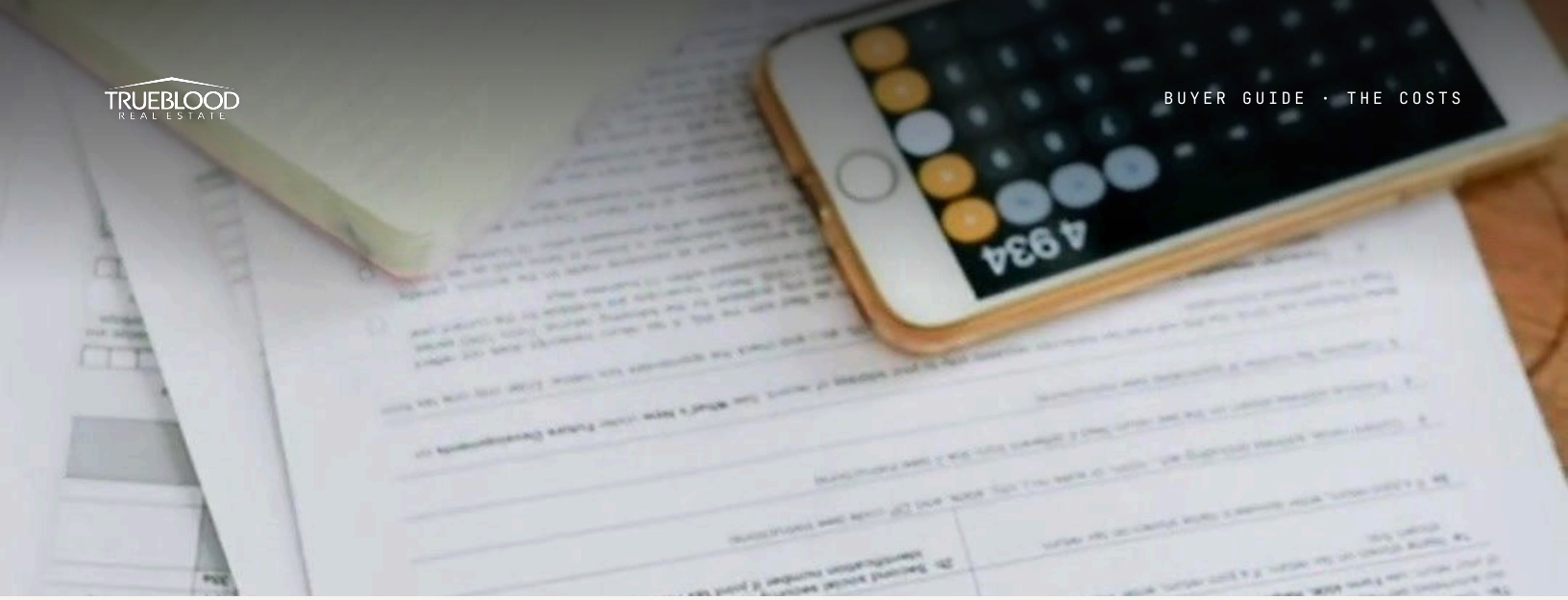
3%
CONVENTIONAL
First-time or income-based programs

0%
VA
Veterans, military, some spouses

0%
USDA
Eligible areas, income limits

Indiana has down payment help, too.
IHCDA programs help buyers who qualify. Ask an IHCDA-approved lender. I can connect you.

Until closing: no new credit cards, car loans, or job changes without asking your lender first.



THE MONEY

WHAT IT COSTS.

The down payment isn't the only money you need. Here's the whole list.

Earnest money DUE RIGHT AFTER ACCEPTANCE, CREDITED AT CLOSING	~1%
Home inspection WEEK 1	$400 to $600
Appraisal ORDERED BY YOUR LENDER	$450 to $700
Down payment AT CLOSING. YOUR LOAN SETS THE MINIMUM, NOT THE MAX	0% and up
Closing costs AT CLOSING, SELLER CREDITS CAN HELP	2% to 5%

Rule of thumb: down payment, plus 2% to 5%, plus a moving cushion.

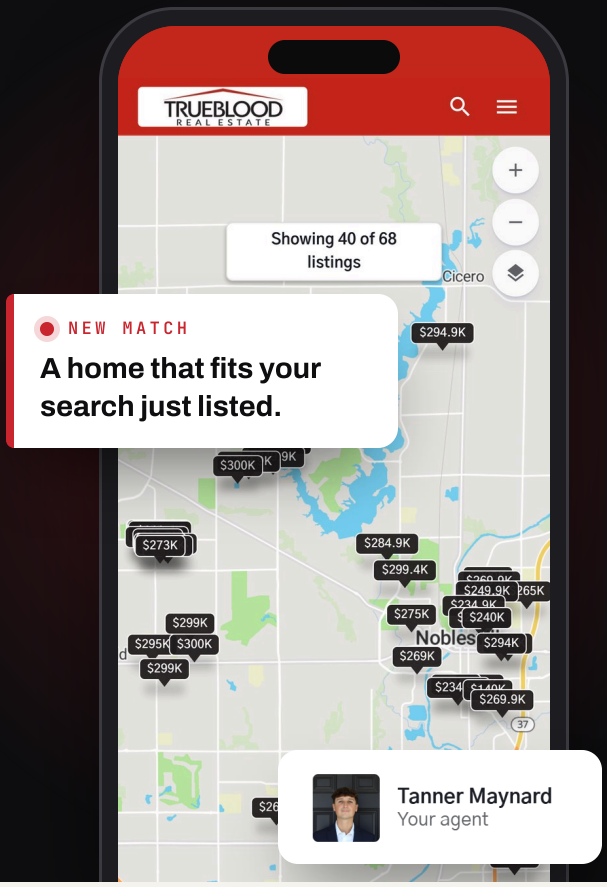
Your monthly payment: loan, taxes, and insurance, plus mortgage insurance if you put down under 20%, plus any HOA.

Claim your homestead deduction. It isn't automatic, and it unlocks Indiana's 1% property tax cap on your home.

THE TOOLS

HOW WE FIND YOUR HOME.

Your own search on the MLS, plus the apps you already scroll.



RealScout
YOUR OWN HOME SEARCH

- Built to exactly what you want: price, area, beds, must-haves.
- An alert the day a match hits the market.
- Tap Interested on homes you like, and I'll see it.
- See Trueblood office exclusives when they come up, before they go public.

A REAL SEARCH I BUILT, LIVE FROM THE MIBOR MLS

FOUND ONE ON AN APP?

SEND IT TO ME.

Keep scrolling. Send me any home that catches your eye, and I'll get you the real story: price history, what similar homes sold for, and a tour.

Zillow

realtor.com®

Homes.com



STEPS 4 TO 7

OFFER TO CLOSING.

Before we write an offer, I pull what similar homes actually sold for. Then we decide together.

WHAT SELLERS WEIGH

Price	Terms	Speed	Certainty
Rarely the only thing	Fair and simple	Pre-approval in hand	A buyer who closes

AFTER THEY SAY YES

DAYS 1 TO 3	**Earnest money and inspection booked**
DAYS 3 TO 10	**Inspection, then we ask for any repairs**
DAYS 10 TO 25	**Appraisal and title work**
DAYS 25 TO 40	**Final loan approval**
CLOSING DAY	**Walk-through, sign, get your keys**

Typical timing. Your purchase agreement sets the real dates, and I send you a dated list.



STEPS 7 AND 8

CLOSING DAY AND AFTER.

BEFORE YOU WIRE A DOLLAR, CALL

Never wire money based on an email or text. Call the title company at a number you already know. I'll never email you wiring instructions.

BRING TO CLOSING

- ☐ A photo ID
- ☐ Your funds, sent the way the title company says
- ☐ About an hour

AFTER YOU MOVE IN

- ☐ Make sure your homestead deduction got filed. It isn't automatic.
- ☐ Change or rekey the locks
- ☐ Find the water shutoff and breaker panel

I don't disappear after closing.

Need a contractor, a value check, or an answer about the house? Call or text me.



NEXT STEPS

HERE'S HOW WE START.

01 **Get in touch**
Call or text (317) 358-3881, or email me, and we'll set up a short conversation.

02 **Get pre-approved**
Talk to a lender this week. I can introduce you to a couple.

03 **Start the search**
I build your RealScout search the same day.



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