



| HomeGrown^{REALTY}

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SAY "YES" TO THE ADDRESS

YOUR STORY. OUR PROJECT. *indy roots.*

YOUR GUIDE TO FINDING THE RIGHT HOME FOR YOU



WELCOME

HI, I'M FORDE NESS!

Your Indianapolis/Northside Realtor, fueled by his love for family, football, coffee, and growth mindset podcasts. I have a passion for teaching people how to make smart real estate decisions and I'm here to help guide you through that process.

I created this guide to provide home buyers with the stepping stone to starting their home buying journey. I want to equip you with the right tools so you can feel confidence when buying your first, second or forever home.

Whether you're ready to get started tomorrow or 12 months from now, I've got your back! I always tell my clients "a prepared buyer is a successful buyer" and I can't wait to help you navigate your home purchase with the least amount of stress and maximum amount of fun as possible. Let's do this!

FIRST, WRITE DOWN YOUR...

WHY —

So that I can help guide you and so you can stay focused on your main goal.

I NEED MORE
SPACE (AND A
YARD FOR MY
DOG)

MY DREAM IS
TO OWN A
HOME (I'M SICK
OF PAYING
RENT)

I WANT TO
OWN AN
INVESTMENT
PROPERTY

**I'M BUYING A
HOUSE
BECAUSE...**

I WANT TO BE
IN A SPECIFIC
SCHOOL
DISTRICT

I WANT A
SAFE PLACE
TO RAISE MY
FAMILY

YOUR "SAY 'YES' TO THE ADDRESS" WORKSHEET

MUST HAVE FEATURES

		<input type="checkbox"/>

DEAL BREAKERS

		<input type="checkbox"/>

BONUS FEATURES

		<input type="checkbox"/>



YOUR NEXT STEPS:

FOCUS HERE:

After writing out your lists of must haves and deal breakers, go back and circle the things that can't be changed - the lot size, the location, the school district, the distance to work, layout, etc. The things that can't be changed should be your top priorities.



01

02



BE FLEXIBLE HERE:

What features are on your list that you could compromise on? Are hardwood floors a must have or a "would like to have"? Things like paint colors and flooring can easily be changed compared to floor plans and bedroom sizes.

RE-WRITE YOUR TOP 3:

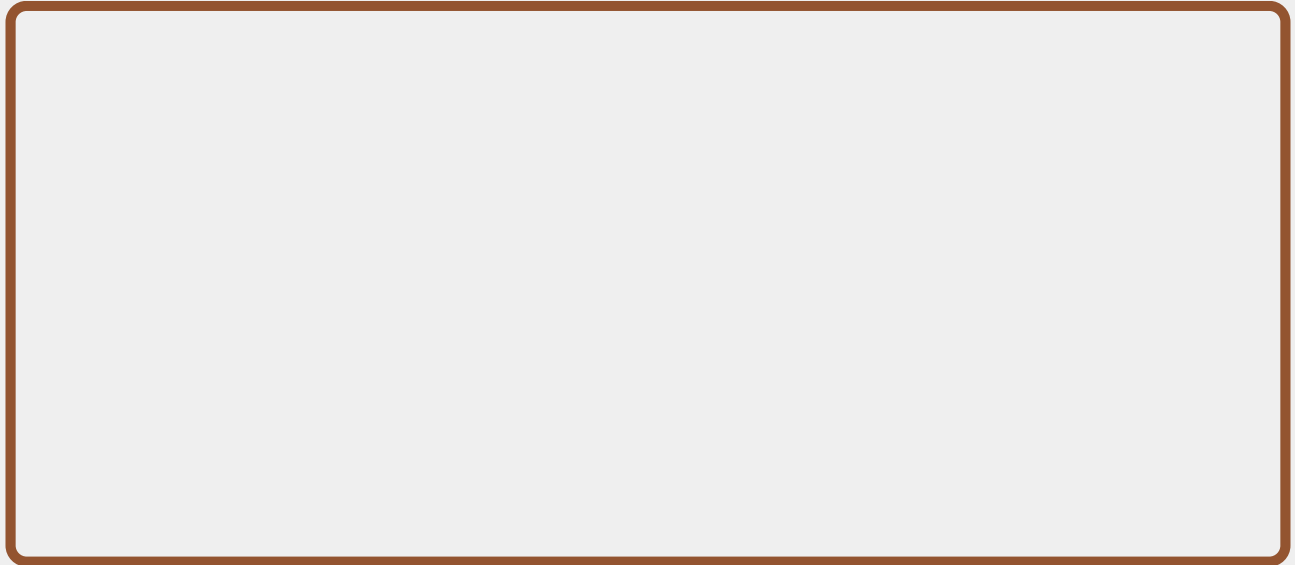
After circling the must haves that can't be changed and eliminating some of the "want to haves" that aren't your #1 priority, re-write your list of top 3 must haves and top 3 deal breakers. Before writing an offer, make sure those 3 priorities have been met!



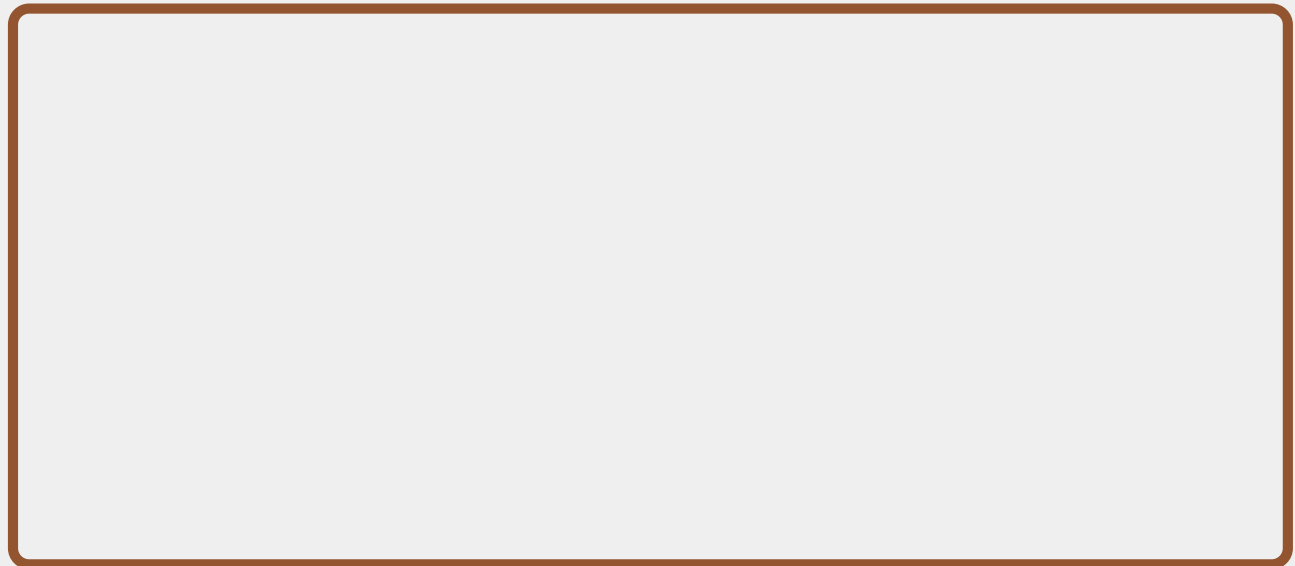
03

YOUR HOME GOALS

DESCRIBE YOUR IDEAL DAY AT HOME:



HOW LONG DO YOU THINK YOU'LL LIVE IN THE HOUSE YOU BUY?



SAY YES TO THE ADDRESS CHECKLIST

- The house meets my / our top must haves
- The house doesn't have any of my / our top deal breakers or if it does, they can be easily changed
- It meets my / our needs and makes sense for how long we plan to live here
- It fits my / our lifestyle well (space, location, features, ,etc)
- If it is missing any ideal features, it has the ability to add them down the road
- I / we have a real estate agent who can help us navigate the journey from offer to closing
- I'm / We're educated on the market and feel confident writing an offer
- This house matches my / our "why"

THE HOME BUYING BREAKDOWN

01

MEET YOUR MODERN REALTOR & ESTABLISH YOUR PLAN

Set up a **Zoom or Facetime** call so we can meet and establish your specific game plan. This includes getting your pre-approval, talking about your goals, timelines, home search criteria, deal breakers, must haves, all the things.

02

DIGITAL HOME SEARCH AND HOME TOURS

I'll set you up on a **digital home search** based on the criteria discussed at your initial consult. From there, we'll coordinate in person or virtual showings based on listings you're interested in that match your criteria. *24 hour notice required for showings.

03

YOU FOUND THE ONE - LET'S WRITE AN OFFER

First, we need to **talk strategy**. Are there other offers on the table, how long has the home been on the market, how does the list price compare to other homes in the area, what can we do to accommodate the sellers, what is the assessed value, etc. How do these compare to the goals we discussed in our initial consultation and what contingencies do we need to include? We'll use digital signatures to sign offer docs.

04

POSSIBLE NEGOTIATIONS

Be prepared to negotiate with the sellers. They may counter our offer on price, closing date, inclusions, etc. From here we'll determine our next steps and proceed accordingly. **It's important not to let your emotions get involved here.** We need to look at this logically so you can make smart real estate decisions.

05

YOUR OFFER IS ACCEPTED - YAY! HERE'S WHAT'S NEXT

All offer documentation will be forwarded to your lender. You will submit your earnest money to the sellers, start your loan application and schedule your home inspection. **I'll be sending you a timeline of dates and deadlines along with weekly updates to keep you on track and in the loop.**

THE HOME BUYING BREAKDOWN CONTINUED...

06

SCHEDULE YOUR HOME INSPECTIONS

I will share my list of Home Inspector recommendations but feel free to choose anyone who is licensed in the state of Indiana. They will coordinate a date and time to do your in person home inspection and share a digital report following the inspection. I encourage you to attend the inspection and learn as much as you can about the house.

07

COMPLETE LOAN APPLICATION AND APPRAISAL

You will start the loan application process with your lender and submit all required documentation. They will then order an Appraisal to be done by an independent 3rd party Appraiser to verify the market value of the home.

08

SATISFY ANY REMAINING CONTINGENCIES

Between now and closing is when we'll need to make sure all contingencies in the offer have been satisfied. If there were repairs required from the home inspection, a home sale contingency on your end, other inspections being done, etc. Once these are completed we're almost there!

09

LOAN COMMITMENT AND FINAL WALK THROUGH

Once your contingencies have been satisfied and your financing has been approved, you'll receive your final loan commitment and clear to close from the lender. Our final step prior to closing is to schedule a final walk through of the property. We'll want to go through and make sure everything is as agreed upon with the sellers.

10


CLOSING DAY, KEYS AND CELEBRATION

It's finally closing day! Time to sign all the official paperwork and get the keys to your new home! Plan to arrive to our scheduled place of closing on time and with a check in the amount determined with your lender. Bring Photo IDs and plan to be here for about 45 minutes to an hour. Once everything has cleared, you'll receive your keys and are off to celebrate!




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Purchasing a home is a big deal, and I am committed to ensuring that your experience is not only smooth but also enjoyable. As we navigate the process, please know that I am here to offer guidance, answer your questions, and provide professional insights to help you make informed decisions.

I want to express my gratitude for you taking the time to read through this document to learn more about what it is like to work with me as your dedicated real estate agent. It's an honor to be a part of your real estate journey, and I look forward to working with you!

Warm regards,

Forde Ness

[CLICK HERE FOR MORE INFO!](#)



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