



HOME

buyer

GUIDE



ASHLEY N. TARVER
REALTOR®

ASHLEY N. TARVER

YOUR LOCAL REAL ESTATE EXPERT

As your dedicated local real estate expert, I offer unparalleled market insights and personalized guidance to help you achieve your real estate goals. With a proven track record of success, strong negotiation skills, and an extensive professional network, I'll ensure a smooth and rewarding home buying or selling journey.

WHAT YOU CAN EXPECT

- LOCAL INSIGHT
- EXTENSIVE REACH
- STRATEGIC MARKETING
- PERSONALIZED SERVICE
- OPEN COMMUNICATION
- SKILLED NEGOTIATION
- DEDICATED SUPPORT
- SMOOTH TRANSACTIONS
 - PROVEN SUCCESS
 - MARKET MASTERY



ASHLEY N. TARVER
REALTOR®

📞 219.628.5568

✉️ [SOLDBYASHLEYNICOLE.COM](https://www.solddbyashleynicole.com)

FOLLOW ME ON:



@ashleynicolettherealtor





BUYERS AGENT

compensation

A buyer's agent is your dedicated advocate during the home buying process. They offer expert advice, market knowledge, negotiation skills, and handle all the paperwork. By using their services, you can save time, money, and reduce stress, making them a valuable asset in your home buying journey.

HOW ARE BUYERS AGENTS *compensated?*

•OPTION 1: SELLER IS OFFERING COMPENSATION TO BUYER'S AGENT

Historically and commonly, the seller pays your buyer's agent a commission, which covers the buyer's agent services. You won't usually owe additional fees beyond standard closing costs and admin fees. Your agent will verify in advance that the homes you wish to view offer compensation for their services.

•OPTION 2: SELLER IS OFFERING SOME COMPENSATION BUT NOT ALL

Sometimes, sellers offer a lower commission than standard. In these cases, your agent may:

•YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION

•BUYER AGREES TO INCREASE YOUR OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP

•BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.

•OPTION 3: SELLER IS **NOT** OFFERING ANY COMMISSION TO BUYER'S AGENTS

In rare instances, a seller may choose not to offer a commission to a buyer's agent. When this occurs, your agent's compensation structure may change.

•YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION

•BUYER AGREES TO INCREASE YOUR OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP

•BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.

IT'S IMPORTANT TO DISCUSS POTENTIAL COMPENSATION ARRANGEMENTS WITH YOUR AGENT UPFRONT TO UNDERSTAND HOW THEY'LL BE PAID IN SUCH SITUATIONS.



unlocking YOUR REAL ESTATE ADVENTURE

We're thrilled you've chosen us to guide you through the exciting process of finding your dream home. This document details the terms of our Buyer Representation Agreement, which we encourage you to review carefully. We're dedicated to providing exceptional service and ensuring a seamless and successful home buying experience! Please review the terms of our Buyer Agreement outlined in this document.

SERVICES WE PROVIDE

CORE SERVICES

- Property Search and Acquisition: Find and secure the best properties.
- Market Analysis and Insights: Provide market data for smart decisions.
- Exclusive Property Access: Offer early access to off-market listings.

CLIENT SUPPORT AND GUIDANCE

- Property Showings: Arrange and conduct viewings.
- Offer Strategy and Negotiation: Craft strong offers and advocate for your interests.
- Transaction Management: Handle the entire buying process.

COMPREHENSIVE CLIENT CARE

- Due Diligence Support: Assist with inspections and evaluations.
- Financial Coordination: Help with mortgage and financial planning.
- Closing and Post-Sale Services: Manage closing and offer ongoing support.

DEDICATED PARTNERSHIP

- Trusted Advisor: Guide you throughout the homebuying journey.

BUYERS AGREEMENT

COMMUNICATION

- Open and Timely Communication: Maintain open and timely communication throughout the process.

AVAILABILITY AND COOPERATION

- Accessibility: Be available for property showings, discussions, and decision-making.
- Decision-Making: Make timely decisions and fully cooperate, including providing necessary documentation and property access.

FINANCIAL RESPONSIBILITY

- Financial Commitment: Provide accurate and timely financial information, including your pre-approval.

EXCLUSIVE REPRESENTATION

- Exclusive Agreement: Grant exclusive representation which allows my full dedication to your home search.

By signing the attached Buyer Agreement, you confirm that you have read, understood, and agreed to the terms and conditions. We are excited to help you find your new home.



WHY YOU NEED A BUYER'S AGENT

Navigating the competitive market requires a skilled professional who can advocate fiercely for your interests. Here's why I'm your secret weapon for a successful and stress-free home buying journey



•FINANCIAL ASSESSMENT AND PRE-APPROVAL:

We'll review your finances, set a budget, and help you get pre-approved, giving you a stronger position in negotiations.

•NEEDS AND WANTS EXPLORATION:

We'll discuss your lifestyle needs and preferences to narrow your search and find the perfect home.

•MARKET ANALYSIS AND STRATEGIC SEARCH AND WINNING OFFERS:

Using my deep knowledge of the market, I'll identify properties that match your criteria and budget.

•PERSONALIZED TOURS AND INSIGHTS:

Enjoy personalized tours with insights into local amenities, schools, and neighborhood trends.

•NEGOTIATION POWERHOUSE:

As a skilled negotiator with local trend knowledge, I'll:

- Craft strategic, compelling offers.
- Navigate multiple bids with favorable tactics.
- Uncover seller motivations for potential concessions.
- Protect your interests with necessary contingencies.

•DISCLOSURES EXPLAINED:

I'll simplify complex legal language in disclosures for you.



WHY YOU NEED A BUYER'S AGENT

Navigating the competitive market requires a skilled professional who can advocate fiercely for your interests. Here's why I'm your secret weapon for a successful and stress-free home buying journey



•INSPECTION REPORTS DEMYSTIFIED:

I'll clarify technical inspection reports and use them for negotiating repairs or price adjustments.

•MARKET INSIGHTS AND TRENDS:

Stay informed about local market trends for data-driven decisions.

•PAPERWORK MANAGEMENT:

I'll handle all necessary documents, ensuring a smooth transaction.

•COMMUNICATION AND COORDINATION:

I'll manage all communication with sellers' agents, inspectors, and other parties, keeping you informed.

•PROBLEM-SOLVING AND ANTICIPATION:

My experience allows me to foresee potential hurdles and develop solutions.

•CLOSING COORDINATION:

I'll guide you through the closing process, ensuring you understand all documentation.

•POST-CLOSING SUPPORT:

I'm here to assist and answer questions related to your new home even after closing. With my expertise and dedication, you can confidently navigate the market, secure your dream home at the best price, and enjoy a stress-free journey.



POTENTIAL OBSTACLES

WHEN BUYING A HOME



I've noticed that buyers who try to purchase a home without the right support often feel stressed, overwhelmed, and may end up with a home that doesn't quite meet their needs. Let's explore the common challenges of buying a home and what they might mean for you.

○ ACCESS TO LISTINGS

Without an agent, you will need to rely on public listings and your own research to find available properties online.

→ Since public listings are not always updated in real time, you might spend time exploring homes that are already under contract or no longer on the market.

○ UNDERSTANDING THE MARKET

Without an agent, you will need to do your own research to understand market conditions, pricing trends, and neighborhood details.

→ You'll need to research market conditions, pricing trends, and neighborhood details on your own. This requires extra time and effort to ensure your offer is competitive, whether a list price is reasonable, what similar homes have sold for, and how to increase your chances of having your offer accepted.

○ MANAGING PAPERWORK

Real estate transactions involve a significant amount of paperwork.

→ Handling this on your own might require extra effort to ensure all documents are correctly completed and submitted on time.



POTENTIAL OBSTACLES

WHEN BUYING A HOME



○ NEGOTIATING TERMS

Negotiating a home purchase involves discussions about price, repairs, and closing costs.

→ Negotiating a home purchase involves discussing price, repairs, and closing costs. Without an agent, you'll need to handle these negotiations yourself, which means you'll need to skillfully manage offers, market research, and repair requests to secure the best terms and pricing.

○ HANDLING LEGAL REQUIREMENTS

Real estate transactions are subject to various legal requirements and regulations.

→ Real estate transactions involve various legal requirements and regulations. You'll need to make sure you understand and comply with all relevant laws and contractual obligations to avoid potential issues.

○ COORDINATING INSPECTIONS AND REPAIRS

Arranging home inspections and interpreting the results can be challenging on your own.

→ You'll need to manage the scheduling and review of inspections, and then decide how to address any issues that arise. This could mean additional effort to negotiate repairs or adjustments with the seller, potentially impacting the overall cost & condition of the home.



the
HOME BUYER
ROADMAP

1

**CONSULT &
BUYER AGREEMENT**

Discuss your needs and sign a contract

2

**LENDER &
PRE-APPROVAL**

Meet with lender and get pre-approved for a loan

3

**BEGIN YOUR
HOME SEARCH**

Start looking for homes within your specifications

6

**ESCROW &
LOAN APPLICATION**

Open an escrow account & submit a loan application

5

**WRITE AN
OFFER**

Make an offer on a home

4

**HOME
SHOWINGS**

Tour potential properties

7

**INSPECTIONS &
NEGOTIATE**

Conduct inspections and negotiate terms

8

**APPRAISAL &
INSURANCE**

Get a home appraisal and secure insurance

9

**CLEAR TO CLOSE &
FINAL WALK THROUGH**

Ensure everything is in order and do a final inspection

10

**CLOSING &
HOMEOWNERSHIP**

Sign papers, complete the purchase, and receive your keys



our signature

HOME BUYING PROCESS



1

STEP ONE
CONSULT & BUYER AGREEMENT

We'll start with a consultation to discuss your home-buying goals, budget, and preferred location. After that, we'll create a Buyer Agreement that covers our partnership, your needs, and my compensation. This agreement guarantees my commitment to prioritizing your needs and offering clear, supportive guidance throughout the process.

2

STEP TWO
LENDER & PRE-APPROVAL

After we set up your home-buying plan, I'll connect you with reliable lenders for pre-approval. This will clarify your budget and strengthen your negotiating position. Pre-approval signals to sellers that you're financially prepared, making the process smoother and more confident for you.

3

STEP THREE
BEGIN YOUR HOME SEARCH

With your pre-approval ready, we'll start a customized home search. I'll leverage my local knowledge to find properties that match your preferences and budget, while keeping you informed about market trends and neighborhoods. This way, you'll feel confident and supported throughout the process.

4

STEP FOUR
HOME SHOWINGS

Once we've narrowed down your choices, I'll schedule showings for you to visit each property. We'll review the condition, layout, and neighborhood features together. I'll offer expert advice and answer your questions to help you feel confident in your decision.



5

STEP FIVE WRITE AN OFFER

When you find a home you love, I'll help you make a strong offer. We'll assess the property's value, your budget, and key negotiation points. I'll work with you to craft an offer that maximizes your chances of success and aligns with your goals.

6

STEP SIX ESCROW & LOAN APPLICATION

Once your offer is accepted, I'll coordinate the opening of the escrow account and keep things on track. I'll also help with the loan application, ensuring all documents are submitted on time. My aim is to make the process smooth and stress-free.

7

STEP 7 INSPECTIONS & NEGOTIATIONS

Once escrow is open, we'll schedule inspections to check the property's condition. If any issues arise, I'll negotiate with the seller for repairs or resolutions. I'll ensure your interests are fully represented throughout this process.

8

STEP 8 APPRAISAL & INSURANCE

A professional appraiser will evaluate the property to ensure its value matches the loan amount. I'll also help you secure homeowner's insurance to protect your investment.

9

STEP 9 CLEAR TO CLOSE & FINAL WALK-THROUGH

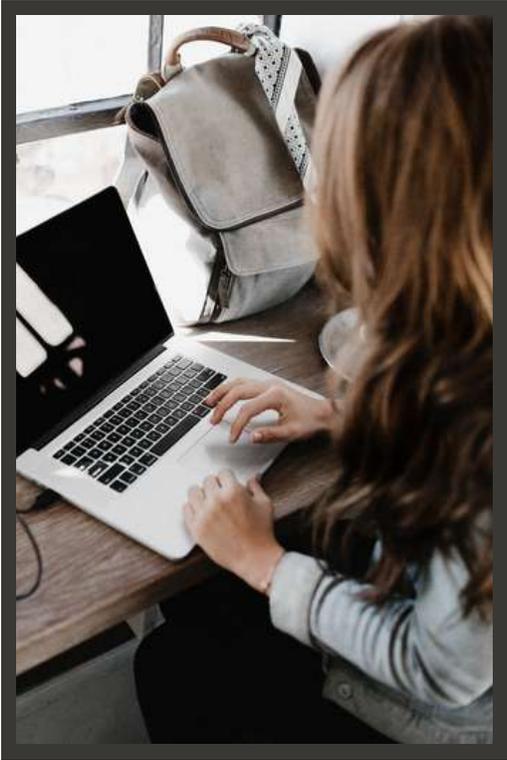
We'll coordinate with the lender and title company to make sure all documents are complete and there are no issues before closing. I'll also arrange a final walk-through to confirm that the seller has met any agreed-upon repairs or conditions.

10

STEP 10 CLOSING & HOMEOWNERSHIP

Congratulations! At closing, you'll sign the final documents, pay any remaining costs, and get the keys to your new home. This is the exciting moment you officially become a homeowner.





your ADVOCATE

Buying a home is one of the biggest decisions you'll make. It's crucial to have an experienced agent on your side, looking out for your best interests. A buyer's agent is dedicated to protecting you and ensuring your needs are met. Having a buyer's agent offers invaluable support and protection throughout the process.

- Prioritizes Your Needs
- Solves Problems Quickly
 - Skilled Negotiator
- Knows the Local Market
- Communicates Regularly

GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door. I look at dozens of homes every week, and I can help you identify potential problems within a home. When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line.

ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

NEIGHBORHOOD EXPERT

I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house.

PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a fun and stress-free process.





2

LENDER & PRE-APPROVAL

FINANCING

PREPARING FOR YOUR HOME LOAN

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

UNDERSTANDING PRE-APPROVAL

WHAT IS PRE-APPROVAL?

A pre-approval letter from a lender indicates your estimated borrowing capacity. It strengthens your negotiating position when making offers.

FACTORS LENDERS CONSIDER:

- Credit score
- Income
- Debt-to-income ratio
- Employment history
- Assets

BEFORE YOU GET PRE-APPROVED

IMPROVE YOUR CREDIT SCORE:

- Check your credit report for errors
- Pay bills on time and avoid excessive debt
- Limit new credit inquiries
- Consider paying down high-interest debt

SAVE FOR A DOWN PAYMENT:

- Set a realistic savings goal
- Consider utilizing down payment assistance programs if available
- Explore options like FHA loans with lower down payment requirements



QUESTIONS TO ASK YOUR MORTGAGE LENDER

Q. WHAT WILL MY FEES AND PAYMENTS BE?

Get details on payments, rates, closing costs, and down payment

Q. WHAT TYPES OF MORTGAGE TERMS DO YOU OFFER?

Explore fixed, adjustable, FHA, and VA loans.

Q. WHAT CREDIT QUALIFICATIONS DO YOU REQUIRE?

Understand the credit score and financial criteria needed

Q. DO YOU OFFER MORTGAGE POINTS?

Ask about points to lower interest rates and benefits.

Q. WHAT IS THE INTEREST RATE AND APR?

Get details on interest rates and annual percentage rate (APR)

Q. DO YOU OFFER A MORTGAGE RATE LOCK?

Check if you can lock in your interest rate to avoid market changes



COMMON LOAN TYPES

and qualifications

CONVENTIONAL	For most borrowers, typically require 20% down.	Credit score generally required: 620 or higher
FHA Federal Housing Administration	For borrowers with no or lower credit scores and down payments	Credit score generally required: 580 or higher
VA Department of Veterans Affairs	For veterans and eligible military members.	Credit score generally required: 580 or higher
USDA U.S. Department of Agriculture	For borrowers in rural areas	Credit score generally required: 640 or higher.
ADJUSTABLE-RATE	For borrowers who expect short-term homeownership or believe interest rates will decrease.	People planning short-term ownership or expecting income increases may consider ARMs.



find your DREAM HOME



START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.



TIP:

We will make sure to check every little detail of each house

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks

your HOME PREFERENCES

Understanding your preferences is crucial. It helps us focus on properties that align with your needs and tailor our approach for a more efficient and successful home-buying process.

What factors will influence your home buying decision?

- Neighborhood:
- Schools:
- Size:
- Location:

needs

wants

Best days and times for showings?

Are you looking for specific amenities or features in the neighborhood?

Do you want a move-in-ready home or are you open to doing renovations?

Do you have any specific style or design preferences for your new home?



HOME FEATURE

checklist

EXTERIOR:

want need

- Landscape lighting:
- Newer roof:
- 3 car garage:
- Front porch/patio:
- Deck:
- Fence:
- Security system:
- _____
- _____

LIVING ROOM:

want need

- Open floor plan:
- Fireplace:
- Large windows:
- Built-in bookshelves:
- _____
- _____

KITCHEN:

want need

- Granite/quartz countertops:
- Stainless steel appliances:
- Island with seating:
- Walk-in pantry:
- Breakfast nook:
- _____
- _____

LIVING ROOM:

want need

- Open floor plan:
- Fireplace:
- Large windows:
- Built-in bookshelves:
- _____
- _____

DINING ROOM

want need

- Formal dining room:
- Open to kitchen:
- Space for large table:
- _____
- _____

DINING ROOM

want need

- Formal dining room:
- Open to kitchen:
- Space for large table:
- _____
- _____

BEDROOMS:

want need

- Number of bedrooms: _____
- Primary with ensuite bath:
- Primary on main floor:
- Laundry room connected:
- Walk-in closet in primary:
- Guest room:
- _____
- _____

BATHROOMS:

want need

- Number of bathrooms: _____
- Double vanity in primary bath:
- Separate shower and tub:
- Walk-in shower:
- _____
- _____

BASEMENT:

want need

- Finished basement:
- Additional bathroom:
- Walk-out:
- _____
- _____

ADDITIONAL FEATURES:

want need

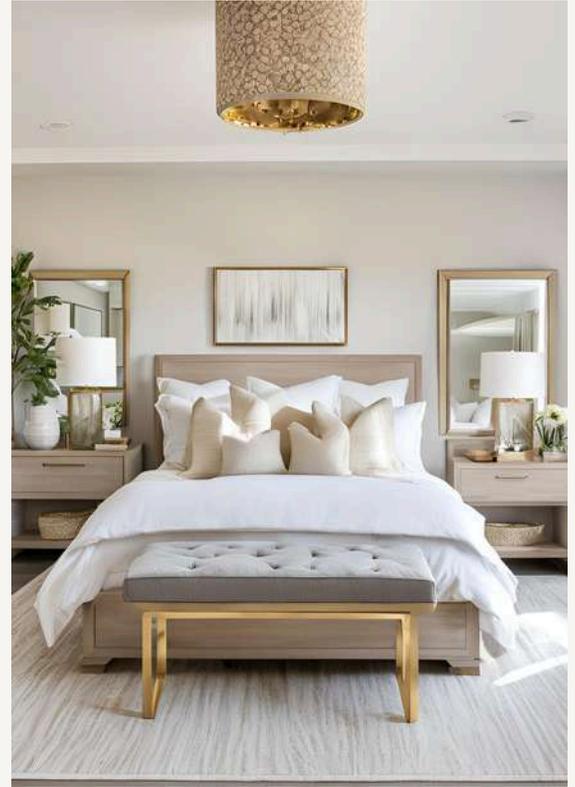
- Home Office:
- Home Gym:
- Media Room:
- Wine Cellar:
- Safe Room:
- Swimming Pool:
- Sunroom:
- Hot Tub:
- _____
- _____



unlocking
YOUR NEXT HOME

During home showings, stay organized and attentive. Use these tips to capture key details and evaluate the property effectively, helping you make a well-informed decision.

- Take Detailed Notes
- Capture Photos/Videos
 - Ask Questions
- Examine the property thoroughly
 - Evaluate the Neighborhood
 - Consider the Space
- Observe the Home's Condition



HOMES TOURED

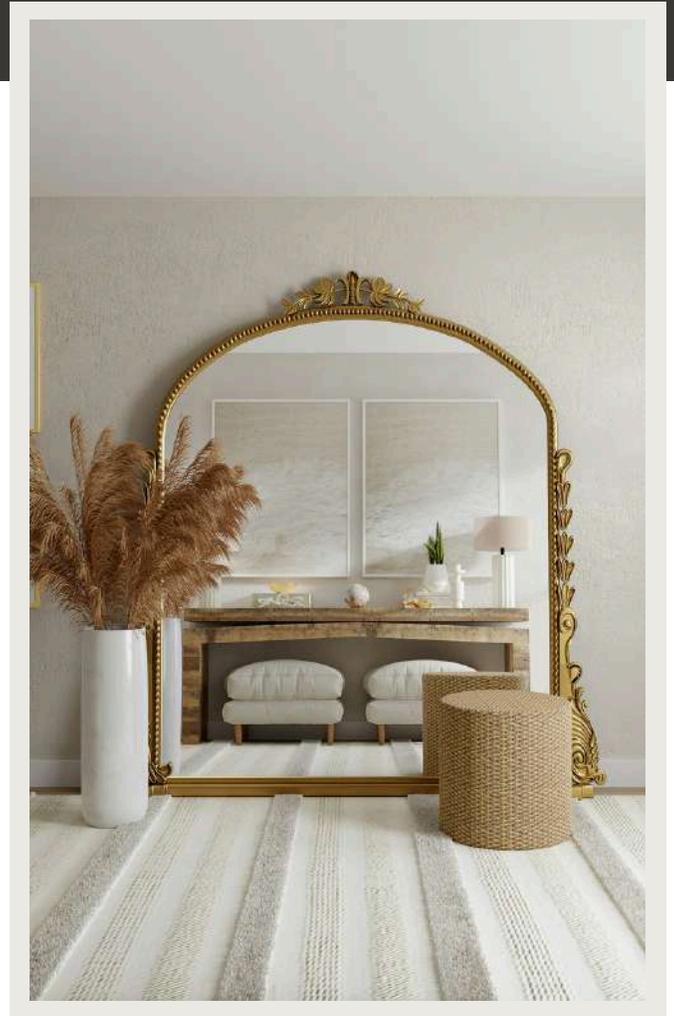
ADDRESS	PRICE	RATING				
		1	2	3	4	5
		1	2	3	4	5
		1	2	3	4	5
		1	2	3	4	5
		1	2	3	4	5
		1	2	3	4	5
		1	2	3	4	5
		1	2	3	4	5
		1	2	3	4	5
		1	2	3	4	5
		1	2	3	4	5



crafting A WINNING OFFER

STRATEGIES TO A WINNING OFFER

- OFFER A COMPETITIVE PRICE
- PAY IN CASH
- LIMIT CONTINGENCIES
- INCLUDE AN ESCALATION CLAUSE
- INCREASE YOUR EARNEST MONEY DEPOSIT
- OFFER A FLEXIBLE CLOSING DATE
- COVER SOME SELLER COSTS
- REMOVE NON-ESSENTIAL REQUESTS
- BE READY TO ACT FAST



AFTER YOU SUBMIT AN OFFER

THE SELLER COULD...

1

- ACCEPT THE OFFER 🤝
- DECLINE THE OFFER 🙅
- COUNTER THE OFFER

WE CAN THEN...

2

- ACCEPT THE OFFER 🤝
- DECLINE THE OFFER 🙅
- COUNTER THE OFFER

3

YOU CAN NEGOTIATE AS MUCH AS NEEDED UNTIL YOU REACH AN AGREEMENT OR SOMEONE DECIDES TO WALK AWAY

ESCROW AND SECURING YOUR LOAN

- ① **Offer Acceptance:** Once your offer is accepted, you move into escrow.
- ② **Escrow Process:** A neutral third party keeps the funds until all sale conditions are met.
- ③ **Submit Loan Application:** Complete your loan application and provide all required documents.
- ④ **Loan Underwriting:** The lender reviews your finances and the property's value.
- ⑤ **Final Approval:** Once verified, the lender gives final approval for closing.

key HOME INSPECTIONS

Inspections are an essential part of buying a home. A professional inspector checks the property for issues like structural damage, plumbing, or electrical problems. This helps you understand the property's condition and negotiate any necessary repairs or price changes with the seller, ensuring you make an informed decision before buying.

TYPES OF INSPECTIONS

- General Home Inspection
- Pest Inspection
- Radon Inspection
- Mold Inspection
- Sewer and Septic Inspection
- Chimney Inspection
- Lead-Based Paint Inspection
- Asbestos Inspection
- HVAC Inspection
- Roof Inspection

A TYPICAL INSPECTION PERIOD IS
BETWEEN 10-15 DAYS



APPRAISAL AND INSURANCE



PROPERTY TITLE SEARCH

A property title search is the process of examining public records to determine the legal ownership and any outstanding liens or encumbrances on a property. It is performed during the home-buying process to ensure clear ownership and address any issues before the sale. It is typically done by a title company or real estate attorney.

HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding. Homeowner's insurance is important because it provides financial protection against losses or damage to your property, liability coverage, is often required by mortgage lenders, and provides peace of mind.



CLEAR TO CLOSE & FINAL WALK THROUGH



CLEAR TO CLOSE *and* FINAL WALK THROUGH

AS YOU APPROACH THE CLOSING OF YOUR HOME PURCHASE,
THERE ARE A FEW FINAL STEPS TO COMPLETE.

1

FINAL LOAN APPROVAL

First, you need to ensure that all financial documents and conditions are met for the "clear to close" from your lender. This means your mortgage has been fully approved, and you're ready to sign the final paperwork.

2

FINAL WALK THROUGH

Next, you'll conduct a final walk-through of the property. This typically happens a day or two before closing and allows you to confirm that any agreed-upon repairs have been completed and the home is in the expected condition.

Take your time during this walk-through to ensure everything is in order. Once satisfied, you'll proceed to closing, where you'll sign the necessary documents and officially become the owner of your new home.



SCHEDULING

your move

AFTER SIGNING	<ul style="list-style-type: none">•Finalize Home Mortgage•Schedule Home Inspection•Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition•Get copies of medical records and store them with your other important documents•Create an inventory of anything valuable that you plan to move•Get estimates from moving companies
4 WEEKS TO MOVE	<ul style="list-style-type: none">•Give 30 days notice if you are currently renting•Schedule movers/moving truck•Buy/find packing materials•START PACKING
3 WEEKS TO MOVE	<ul style="list-style-type: none">•Arrange appraisal•Complete title search (Title company will do this)
2 WEEKS TO MOVE	<ul style="list-style-type: none">•Secure Home Warranty•Get quotes for home insurance•Schedule time for closing•Contact utility companies (water, electric, cable)•Change address: mailing, subscriptions, etc.•Minimize grocery shopping•Keep on packing
1 WEEKS TO MOVE	<ul style="list-style-type: none">•Obtain certified checks for closing•Schedule and attend a final walkthrough•Finish packing•Clean•Pack essentials for a few nights in new home•Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number





Closing Day.

A GUIDE TO THE FINAL STEP

As you prepare for closing day, here's a quick guide to the final steps. Follow this checklist to ensure a smooth transition into your new home and get ready to receive your keys!

CLOSING DISCLOSURE:

Receive at least three days before closing. Compare with your Loan Estimate

GATHER DOCUMENTS:

- ID
- Insurance
- Bank Statements
- Other Paperwork

HOMEOWNERS INSURANCE:

Obtain a policy and provide proof to your lender

STAY IN CONTACT:

Keep in touch with your agent, lender, and closing agent.

ANTICIPATE COSTS:

Be prepared for additional expenses like taxes, HOA fees.

FINAL WALK-THROUGH:

Inspect the property 24 hours before closing.

CERTIFIED FUNDS:

Confirm the amount needed and arrange for a certified check or wire transfer.

CLOSING DAY:

Review documents, ask questions, sign to finalize the purchase, and receive your keys.



"MY COMMITMENT TO REAL ESTATE
GOES BEYOND A PROFESSION—
IT'S MY CALLING. I'M DEDICATED TO
PROVIDING EXCEPTIONAL SERVICE,
EXCEEDING EXPECTATIONS, AND
HELPING CLIENTS ACHIEVE THEIR
HOMEOWNERSHIP DREAMS."



YOUR LOCAL REAL ESTATE EXPERT



Thank you for choosing me to be a part of your home-buying journey! I'm here to guide you every step of the way, from start to finish. If you have any questions or need further assistance, don't hesitate to reach out. Your dream home is just around the corner, and I'm excited to help you find it!

ASHLEY N. TARVER
REALTOR®

YOUR LOCAL REAL ESTATE EXPERT

📞 219.628.5568

✉️ soldbyashleynicole.com

