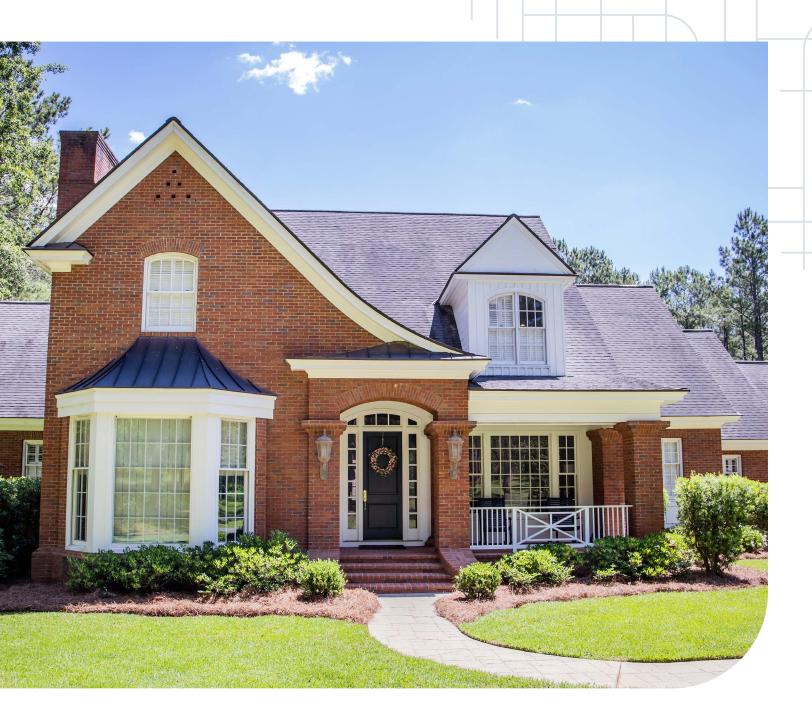


THE ULTIMATE BUYER'S GUIDE



ERA FIRST ADVANTAGE REALTY

EXPERIENCE MATTERS







THE PROCESS

LET'S START YOUR HOME BUYING JOURNEY

DECISION MADE TO BUY

GET PRE-APPROVED

SELECT YOUR AGENT

DISCUSS NEEDS/WANTS

GO ON SHOWINGS

WRITE AN OFFER

NEGOTIATIONS

ACCEPTED CONTRACT

EARNEST MONEY

INSPECTIONS SCHEDULED

CONDUCT INSPECTIONS

RESOLVE ALL ISSUES

REMOVE CONTINGENCIES

MORTGAGE FINANCING:

CREDIT - UNDERWRITING - APPRAISAL - SURVEY - INSURANCE - CHECK TITLE SEARCH

REMOVE ENCUMBERANCES

RECEIVE TITLE INSURANCE

RECEIVE CLOSING FUNDS

GO TO CLOSING

MOVE-IN DAY!

WE WORK FOR YOU.

COMMON QUESTIONS

HELPING WITH ANY TRANSACTION TO FIND YOU WITH THE RIGHT HOME

WHAT RESOURCES DO YOU USE TO FIND OUT ABOUT HOMES, AND HOW WILL YOU SEND THOSE TO ME TO VIEW?

At ERA First Advantage, we have the ability to sign you up on our website, erafirst.com, with new listing alerts. We simply input some basic parameters into the site, and you can sign up for emails every time a home goes up that meets your needs, or opt to get a weekly summary. Additionally, the Multiple Listing Service (MLS) website provides up-to-date information for every home on the market. We have the ability to see newly input homes constantly, which we will monitor to share with you. As far as delivering the information, we will decide together if you prefer emails, texting, or phone calls!

AM I GOING TO BE LOOKING AT HOMES THAT ONLY YOUR COMPANY REPRESENTS?

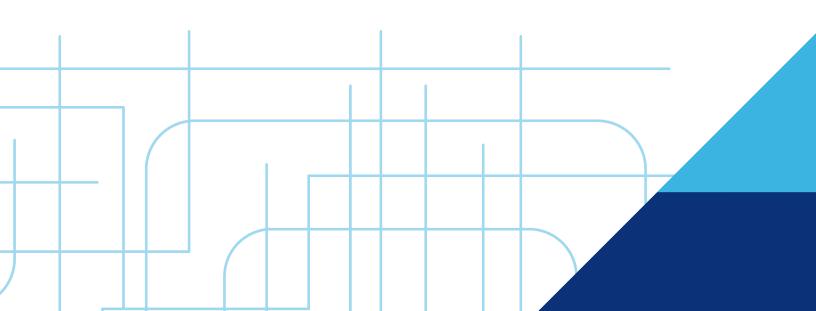
No! You'll receive listings from any and all companies that are apart of the MLS. Homes within the ERA system have a tendency to be higher on my radar, and therefore can be shown with urgency, but we will never limit your options due to company affiliation.

I SAW A FOR SALE BY OWNER (FSBO) RECENTLY. HOW DOES THAT WORK?

Sometimes people attempt to sell their homes themselves, without agent representation - often times to avoid paying a commission. We can still represent you from the buyer side though. We will contact the seller and make an appointment. Often times, the homeowner will end up working with an agent even though they aren't officially listing the home. Agents help take the pressure off of figuring out contracts, titles, and everything in between.

WHAT ABOUT NEW CONSTRUCTION HOMES? ARE YOU STILL MY REPRESENTATIVE?

Absolutely! We can work with any builder to get you the information necessary. We will be sure to get you in contact with said builder if you're further interested. From there, you'll be represented by us and the builder, for no additional commission!



EXPERIENCE MATTERS

PROVIDING OUR EXPERTISE TO ENSURE A SUCCESSFUL HOME PURCHASE

AVAILABILITY

Don't miss out on seeing a home because your agent isn't available when you are! We will make sure that you are able to view the home in a quick and timely fashion, whether that is an in-person home showing or a virtual tour.

INSIDER INFORMATION

ERA is one of the top companies in the area. We often know about homes that are going up for sale before they hit the market. We communicate often, inquiring about any properties that may meet our clients' needs. We also have great relationships between REALTORs from other brokerages that we keep in contact with.

MARKET KNOWLEDGE

We will provide you with deeper home insights that are available to us on the Multiple Listing Service. We prepare you to make smart decisions on a home by helping review all tax record associated with the home and pulling a comparative market analysis to analyze if the home price is fair.

DETAIL MANAGEMENT

We make sure to stay on top of lenders, title companies, and all parties involved to make sure we have all the documents turned in on time. We help make the process seamless and will let you know what to expect every step of the way to your new home.

REPRESENTATION

Using one of our experienced agents allows you to have your own representation through the transaction - fighting for your best interest in negotiations, inspections, appraisal, re-inspections, communication with lenders, repairs, final walk-throughs, etc.

FIVE STAR SERVICE

We still have relationships with many of our past clients. We make the process as fun as possible, as it should be. You're buying a home!

We're a Single Solution Company®

Pick and choose the First Advantage products and services you need.











THINGS TO CONSIDER

LET'S TALK ABOUT WHY YOU ARE MOVING & WHAT YOUR WANTS AND NEEDS ARE

WHAT MADE YOU CONSIDER MOVING?

WHAT AMENITIES ARE PREFERABLE (POOL, ACREAGE, FIREPLACE, ETC.)?

DO YOU HAVE PRE-APPROVAL FOR A MORTGAGE?

DO YOU PREFER A MOVE-IN-READY HOME OR ONE THAT REQUIRES SOME WORK?

WHAT IS YOUR PRICE RANGE?

WHAT ARE THINGS YOU WANT, BUT COULD SACRIFICE FOR THE RIGHT HOME?

WHEN WOULD YOU LIKE TO MOVE INTO YOUR NEW HOME?

DO YOU HAVE ANY GENERAL STYLES FOR THE INTERIOR OR EXTERIOR?

WHAT STYLE OF HOME ARE YOU LOOKING FOR (RANCH, 2 STORY, ETC.)?

WHAT AREAS ARE YOU
INTERESTED IN LOOKING
IN (SPECIFIC NEIGHBORHOODS,
SCHOOL DISTRICTS, ZIP CODES,
COMMUTE TO WORK, ETC.)?

WHAT ARE YOU LOOKING FOR IN TERMS OF NUMBER OF BEDROOMS, BATHROOMS, AND SQUARE FOOTAGE?

> DO YOU HAVE ANY OTHER CONSIDERATIONS OR CONCERNS?

WHAT ARE THE ABSOLUTE NECESSITIES YOU'RE LOOKING FOR?



MAKING AN OFFER

LET'S MAKE SURE WE PUT YOUR BEST OFFER FORWARD

Congrats!

You've found a home that fits your needs, and you want to make an offer. The first step for us to do is to get a purchase agreement together.

Generally speaking, many of the things that are contracted are standard, but there are things we will sit down to decide on together.

PRICE

As licensed agents, we have the ability to help you assess a property's value. We will look at condition, location, days on market, and much more. Offering a fair price is often preferred. Often times, undercutting an offer can do more harm than good.

PROPERTY

Appliances are one of the common things negotiated with the home. Which of these stay and go will be decided between you as the buyer, and the seller.

MOVE-IN

Closing date and possession date are different! If you're able to be accommodating with the day you'd like to possess the home, the seller is often more receptive to your offer.





SELLER'S RESPONSE

As your agent, we will be the one delivering your offer at the offer presentation. We will present this to the listing agent and/or the seller. From there, the seller has the option to do one of the following:

Accept your offer Reject your offer Counter your offer

More often than not, a counter offer will be presented back to me. As your representative, We will sit down with you to assess the changes. We will thoroughly assess each line item to ensure you are receiving a fair deal. From there, we will either accept the offer or submit another counter.

AFTER AN ACCEPTED OFFER

After your offer is accepted, there are a few things to avoid. We want to make sure your pre-approval does not change, therefore avoid all of the following:

Quitting your job Opening a new line of credit Making a large purchase (like a car)

These things may impact your mortgage approval. Before making any large financial changes, talk with your lender to see how it will impact your home transaction.



TRUST AN AGENCY THAT KNOWS EXPERIENCE MATTERS.

ERA First Advantage Realty is one of the top real estate agencies in the region, selling a quarter of all homes in Warrick and Vanderburgh counties. As recent winners of awards for customer service and community involvement, ERA First Advantage prides itself on building client relationships and giving back to the community whenever possible. In today's market, if you're thinking of buying or selling your home, trust ERA's highly trained agents and global resources.