



KELLY TODD *group*

---

F.C. Tucker Company

Our process helps put  
you in your *perfect* home.



While finding the right fit does involve some serendipity, the Kelly Todd Group relies on a trusted process to provide you with the best home-buying experience possible. With the Kelly Todd Group, we combine our calculated steps with a blend of personalized strategies, experience and street smarts to set you up for success.

## Services For Buyers

---

### Before we start looking at homes we will:

- 1 Schedule a first-time meeting to review your Buyer's Guide and establish timeframes and expectations
- 2 Explain the details of the purchase agreement and other documents that you will sign
- 3 Estimate in writing the expenses you will incur, eliminating any surprises at the time of closing
- 4 Explain financing options and give you qualified recommendations for lenders allowing you to get pre-approved
- 5 Discuss and explain the Broker Listing Cooperative and how showings will take place

At the Kelly Todd Group, we look at the whole picture. We listen to your needs and wants and pair them with a property that is not only perfect for you, but will also allow you to be a strong seller when the time comes. We've toured thousands of homes and have a good sense of remodeling costs. We stay on top of what sells a home and encourage buyers to make changes that will increase their bottom line. We are your advocate with your sole interest in mind. We have a network of trusted resources that can help you make your house a home.

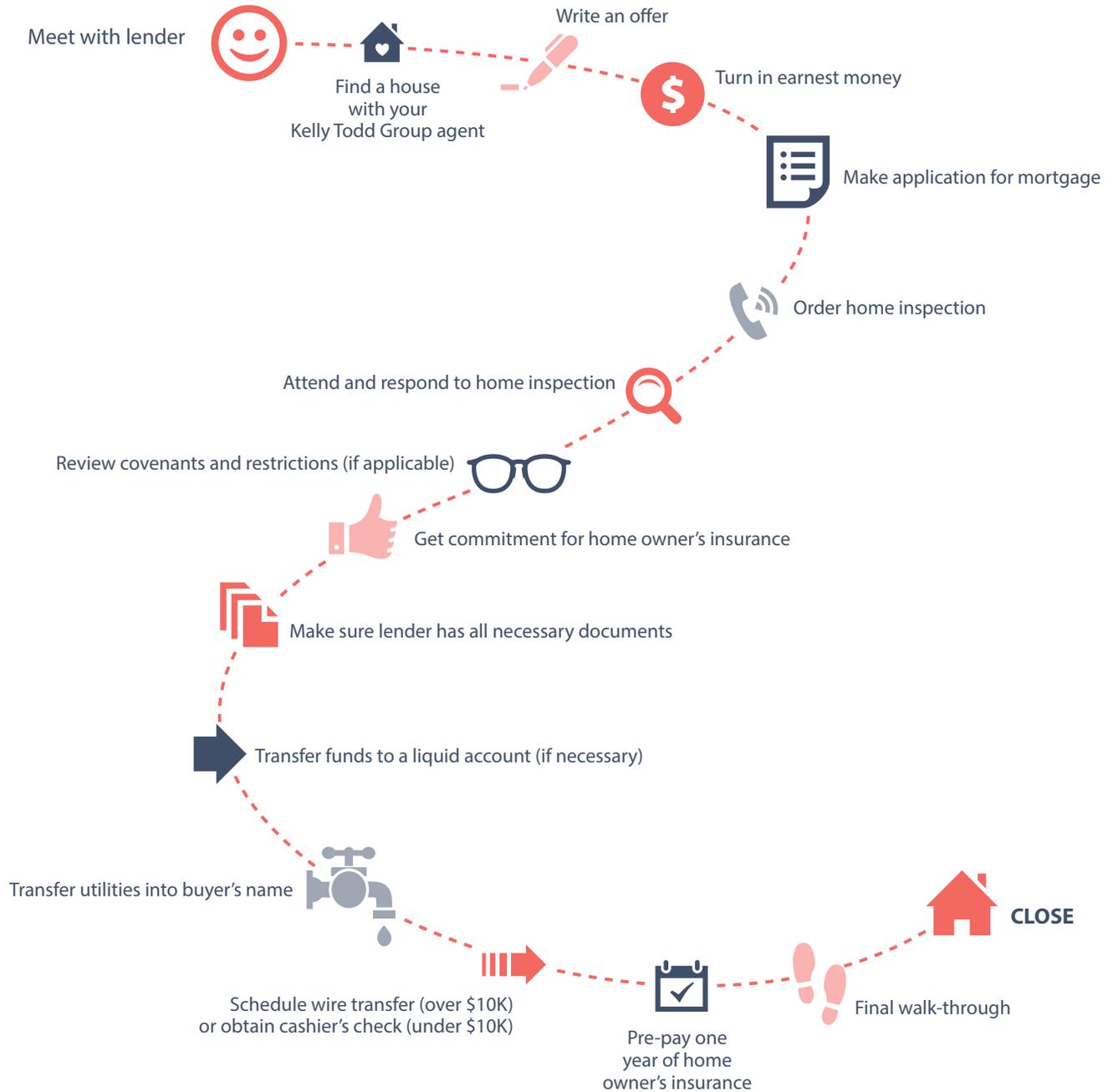


*How does the Kelly Todd Group know what a 'perfect home' means for me?*

---

We discuss architectural style, location, schools and the special features you desire so we know what makes a house your perfect home. Using this information, we will set up a personalized home search website that notifies you the second a home that meets your search criteria hits the market. Giving you these tools puts you in front of other buyers.

## What happens next?



## Know What to Expect

---

### After the sale and prior to closing we will:

- 1 Assist in obtaining a homeowner's insurance policy
- 2 Coordinate possession details and activation of utilities
- 3 When appropriate, meet the appraiser and present market data
- 4 Help you arrange for any necessary inspections of the property in order to evaluate defects in the home and prepare an inspection response
- 5 Review title commitment and survey of the property
- 6 Give you closing details and notify you of the amount needed at closing in the form of a cashier's check or wire
- 7 Assist you in obtaining a power of attorney (if needed)
- 8 Introduce you to your Tucker Home Services coordinator

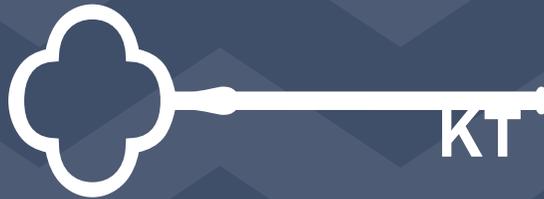
### At closing we will:

- 1 Discuss the closing documents
- 2 Review to ensure all documents are accurate and appropriate
- 3 Coordinate possession of the property
- 4 Maintain a file of closing papers and send you electronic closing documents
- 5 Attend the closing and answer all questions

### Upfront Costs

- Lender application fee (approximately \$300)
- Earnest money — typically 1% of the purchase price (due upon the acceptance of the purchase agreement)
- Home inspection — \$300+ (Radon, Termite, Well & Septic are Optional)
- Homeowner's insurance

Make it  
look *easy*.



Our clients enjoy the buying process knowing they are in caring, capable hands. To us, a successful transaction is one where our client leaves feeling like their goals were met. We are happy to provide referrals if you would like to speak to Kelly Todd Group clients.

*Please visit [KellyToddGroup.com](http://KellyToddGroup.com) for more kind words from our clients.*

““ She knew the area inside and out... exceeded my expectations in every aspect of this process... I would highly recommend her to anyone. ””

— TODD KLAASSEN

The entire experience... was flawless. ””

— DORI LOOMER

““ She was always quick to return our calls/emails and worked with us to visit potential homes and complete necessary paperwork right away — even when we were juggling busy schedules with one or both of us out of town several times during the final steps. ””

— MARGIE AND ZACK SNYDER

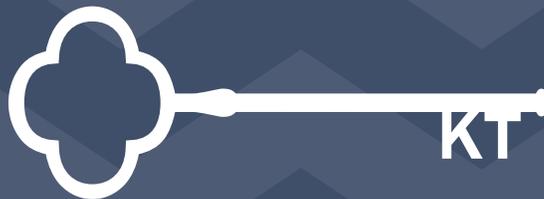
Kelly is one of the rare individuals with the combination of knowledge, work ethic and personality that not only allows for informed decisions and expedient problem solving, but makes the process exciting and fun. ””

— NATE LIENHART AND ANGIE BIDLACK

““ Whether buying or selling, they exemplify utmost professionalism with personal attention. ””

— CHERIE AND D.R. FOLEY

Take your next leap  
with *confidence*.



Your decision to buy a home is just the first of many you will make. We hear a lot of great questions from our clients about finding, financing and closing on the right home. To help you confidently prepare for a rewarding experience, following are some of those frequently asked questions and information about who is responsible for items along the way.

## Frequently Asked Questions

---

### How much does it cost to use a REALTOR® when purchasing a home?

It's FREE! In a transaction, the seller pays the commission of both the listing agent and the buyer's agent.

### How much money will I need when I write an offer?

When you write an offer, it is customary to give the seller a deposit to secure the property. This deposit is called "earnest money." It will be credited back to you at the time of closing. Traditionally, earnest money is 1% of the purchase price of the home. The earnest money is deposited into the listing broker's escrow account and remains there until the property closes.

### What out-of-pocket costs will I incur prior to closing?

Immediately after acceptance of a purchase agreement, you will have the property inspected. Inspections run on average \$350. If you would like to have a radon or termite test, plan to spend around \$450+. Inspection costs are based on the age and size of the home.

Prior to closing, you may need to pre-pay one year for your homeowner's insurance policy. Check with your insurance agent on his/her rates.

Homeowner's insurance is required if there is a mortgage on the property.

Some lenders have fees that are paid prior to closing, such as an appraisal, application fee or a credit check. Talk to your lender of choice to find out about their charges.

### How much are my closing costs?

Closing costs are different with each and every lender. When discussing financing options with your lender, be sure to discuss closing costs, pre-pays, etc. Ask each lender for a summary of fees.

---

### How much do I have to put down on a house?

That depends... speak to your lender about the best financing product for you. There are several products that allow you to put less than 20% down on a home. Your lender will help you select the product that is the right fit for you and your family.

### What if I'm interested in a spec home or building?

No. 1 Rule... Involve a Realtor! Builders are more than willing to work with Realtors and prefer to. When you build a home or purchase a spec home in a new development, you need an advocate on your side to watch after your best interests. You will not receive a better deal if you do not use a Realtor.

### What happens if I find out something bad in the inspection?

Inspections are an opportunity to help homebuyers identify issues with a home, which may otherwise be invisible to the naked eye. After you have the inspection; the buyer has an opportunity to respond to the seller with an "Inspection Response." Remember, all homes will have repair items. I have yet to find a house that has no repair items found during inspection.

### What is my monthly payment?

Monthly payments are composed of principal, interest, taxes and insurance. Your taxes & insurance will vary depending on price of home & location. You may also have Private Mortgage Insurance (PMI) or flood insurance. These are also included in your payment.

## Who Can I Count On?

---

**A home purchase may be your largest financial transaction to date, so it's important to make the right decisions and to keep an eye on the details. With the assistance of the Kelly Todd Group and your loan officer, it should be an efficient, pleasant and ultimately rewarding experience.**

### Count On The Kelly Todd Group To:

- Preview available homes to weed out those that are overpriced, or undesirable in some other way.
- Present the homes that suit your needs as you've defined them.
- Help you determine the difference between a "good buy" and a property which, because of its nature (neighborhood, market appeal, etc.), might have to be discounted if you decide to sell in the future.
- Negotiate the best deal for you. With a pre-qualification letter from a reputable lender in hand, the Kelly Todd Group will be able to demonstrate that you are a qualified and capable borrower. This will strongly influence the seller, and may make the difference between the seller accepting your offer or someone else's— even if your offer is lower!

---

### Count On Your Loan Officer To:

- Assist you in selecting the best loan to meet your personal situation, budget and goals. (This single decision can save you significant money “up front” and thousands of dollars throughout the years.)
- Keep you informed of your loan status throughout the entire process.
- Keep the Kelly Todd Group informed of your loan progress. (Note: your personal information is always kept confidential between you and your lender; only deal points and progress are shared.)
- Keep you on track and prompt you when documents are needed.

### Count On Yourself To:

- Keep the Kelly Todd Group informed of any questions or concerns as they develop.
- Keep the process moving by providing documentation and decisions as soon as reasonably possible. By doing so, many of the details are taken care of early in the process so you can comfortably concentrate on any last-minute details or events that require your attention.
- Enjoy purchasing your home, but do remain objective throughout to make the business decisions that are best for you.
- Make sure you are pre-approved as early as possible. This will put the power of financing behind you so you can concentrate on selecting your home.

## 5 Myths About Home Buying

---

**Home buying can seem like a mystery until you go through it at least once. Myths abound that can make buyers nervous and skeptical of the whole process. Following are five myths we hear from buyers that are mostly bunk.**

**MYTH** If your inspection is terrible, you're stuck with a lemon.

**FACT** If a major defect is identified during an inspection, and the seller is unwilling to correct the problem to your satisfaction, you can typically walk away from the sale. However, both parties have to agree to release the earnest money. This is why we counsel you on the home, especially regarding code-related issues such as grounded outlets, age and functionality of mechanicals, and biological contaminants (e.g., mold, radon, etc.). If and when an inspection turns sour, we can advise you how to move forward.

**MYTH** When you buy a house, you get possession 30 days after closing.

**FACT** You get possession of your home when the contract stipulates you get possession. Typically, this is at the closing or within a week of the closing. There is no hard and fast rule, but 30 days isn't the norm. This longer period was more usual in the earlier years of house sales. In the market, since I've known it, it is much more common to receive possession at closing or within a few days after.

**MYTH** When I visit a house, I'm being watched.

**FACT** While it is a fact that the owners can have a video camera monitoring activity during an open house or visit by a prospective buyer, this isn't a given. If you are concerned about being watched, it's perfectly fine to ask the person who is showing the house if there is surveillance equipment around the house. Oftentimes they will not know the answer, as it doesn't have to be disclosed by the seller. We like to abide by the rule "If you don't have something nice to say, don't say anything at all."

**MYTH** I will only need to bring my down payment to closing.

**FACT** We wish it were as cut-and-dried as that, but unfortunately there is more involved. There are costs associated with securing a loan and closing at a title company. Both are required for the majority of transactions. If you are paying cash, you can avoid the lender fees, but will still have to pay some title fees. Throughout your purchase agreement negotiation, you will determine different credits and costs.

Now you are ready.  
*So let's go.*





Contact the Kelly Todd Group to take your next step

---

**F.C. Tucker Company, Inc.**

317.843.7766 Office

317.258.5253 Cell

317.524.7563 Fax

[kelly@talktotucker.com](mailto:kelly@talktotucker.com)

9279 N. Meridian St.

Indianapolis, IN 46260

The Kelly Todd Group was founded on the principles of professionalism, hard work and outstanding client service. Kelly and her team are dedicated to becoming each client's comprehensive real estate resource by building strong relationships based on trust, knowledge and open communication.

Kelly is a lifetime resident of Indianapolis, a Platinum Producer and first vice president of F.C. Tucker Company's Residential Division. She is consistently ranked in the top 10 agents in the F.C. Tucker Company and ranked in the top 1 percent of all MIBOR Realtors. To learn more about Kelly and the other members of the Kelly Todd Group, visit [kellytoddgroup.com](http://kellytoddgroup.com)



KELLY TODD *group*

---

F.C. Tucker Company