



BUYING A HOME

with

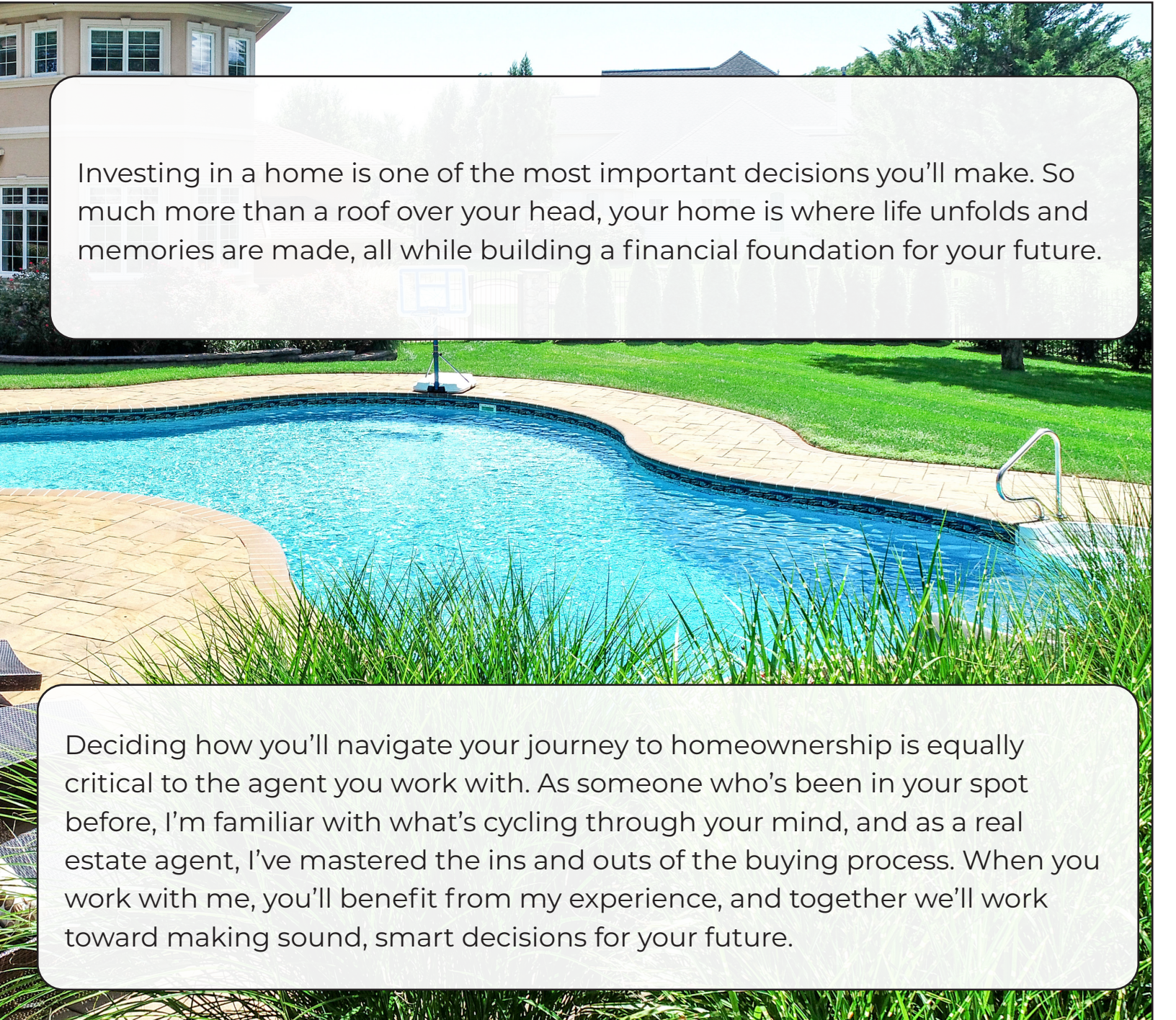
Home  Living <sup>team</sup>

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# Live Your Best Life!



Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.

# STRENGTH IN PARTNERSHIP

## THE KELLER WILLIAMS ADVANTAGE

As proud members of the Keller Williams family, the Home Living Team is privileged to be part of a distinguished network of real estate professionals known for their dedication to excellence and exceptional service. Keller Williams, recognized as one of the top real estate franchises globally, provides us with access to extensive resources, cutting-edge technology, and ongoing training, enabling us to stay at the forefront of industry trends and best practices.

## THE KELLER WILLIAMS BELIEF SYSTEM:

**WIN-WIN** - or no deal

**INTEGRITY** - do the right thing

**CUSTOMERS** - always come first

**COMMITMENT** - in all things

**COMMUNICATION** - seek first to understand

**CREATIVITY** - ideas before results

**TEAMWORK** - together everyone achieves more

**TRUST** - starts with honesty

**EQUITY** - opportunities for all

**SUCCESS** - results through people

Our affiliation with Keller Williams ensures that we deliver unparalleled service and results in every transaction, empowering you to “Live Your Best Life” during your home buying journey. As part of the Keller Williams community, we also benefit from a vast network of like-minded professionals, fostering collaboration and knowledge sharing to better serve our clients. With the support and backing of Keller Williams, the Home Living Team is fully equipped to provide an exceptional real estate experience that exceeds your expectations.

# BUYING PROCESS



## Step 1

Initial meeting and needs analysis. Approve Buyer's Agency Agreement.

## Step 2

Connect with a lender for pre-approval.

## Step 3

Agent creates official search through Broker's Listing Cooperative, based on criteria.

-Buyer reviews listings sent and refines criteria as needed.

-Notify agent immediately of interest in particular listings.

## Step 4

Attend private showings with your agent, which will be scheduled around all parties' availability.

## Step 5

Upon finding THE ONE, work with agent to write Purchase Agreement and negotiate terms with seller.

The home buying process can be both exciting and daunting. But don't worry, the Home Living Team has your back! In this section, we'll break down the process into simple, easy-to-follow steps, and share helpful tips to make your experience as stress-free and enjoyable as possible.

## Step 6

Once under contract: deliver earnest money, initiate loan application and title search, schedule inspection, review CCRs.

## Step 7

Attend inspection.

Work with agent to develop inspection response if major defects exist and/or repairs are necessary. Negotiate terms with seller.

## Step 8

-Obtain commitment for homeowner's insurance.

-Work with lender to complete any loan approval conditions.

## Step 9

Receive lender-initiated appraisal results. Re-negotiate terms with seller if necessary.

## Step 10

Initiate moving plans. Schedule closing. Receive Clear to Close from lender.

## Step 11

Initiate wire transfer and call to have utilities transferred.

## Step 12

Attend final walk-through.

Check that inspection repair items were completed to buyer's satisfaction.

## Step 13

Attend closing.

## Step 14

Get possession of your new home.

## Step 15

Partners for Life!



## WHAT WE DO

## AND HOW WE DO IT

Welcome to “What We Do - And How We Do It,” where we shine a spotlight on the unique approach and exceptional services that set the Home Living Team apart. In this section, we’ll dive into the innovative strategies, personalized touches, and heartfelt dedication that make our home buying process stand out from the rest. Get ready to discover the magic behind our success, and how we work tirelessly to ensure you enjoy a seamless, memorable, and rewarding home buying experience.

Let’s explore the Home Living Team difference together!

***“Understand that a business is defined by its culture. Standards and high expectations go hand in hand. Together they make everything else work.”***

Mo Anderson - co-owner, vice chairman and former CEO of Keller Williams Realty

## Listen, provide expertise, offer solutions, and help you achieve your goals.

At the Home Living Team, we prioritize listening to your needs and concerns, providing expert advice and guidance tailored to your unique situation. By offering customized solutions and working diligently to help you achieve your goals, we ensure a home buying experience that exceeds your expectations. During our Buyer Consultation, we take the time to understand your unique needs, preferences, and budget. This personalized approach ensures we can effectively guide you through the home buying process, making your journey as smooth and stress-free as possible.



## One-Stop Support: Trusted Professionals at Your Fingertips

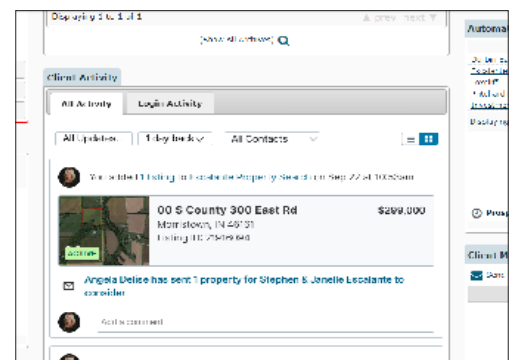


Our comprehensive concierge service connects you with our preferred partners, including lenders, title companies, repair specialists, contractors, and movers. By offering access to our trusted network of professionals, we streamline every aspect of your home selling journey, ensuring a smooth transition from start to finish. We connect you with trusted lenders to secure the best financing options for

your home purchase. By partnering with reputable mortgage professionals, we help you navigate the financial aspects of buying a home with confidence and ease.

## Create MIBOR search, monitor search, provide local insight

We create a customized MIBOR (Metropolitan Indianapolis Board of REALTORS®) search tailored to your specific criteria and preferences. We continuously monitor this search to provide you with the latest listings that meet your needs. Additionally, we offer valuable local insights, ensuring you have all the information necessary to make informed decisions about your new home.





## **Schedule & conduct showings (virtual when necessary), make introductions to new construction communities and reps**

We schedule and conduct home showings at your convenience, offering virtual tours when necessary to accommodate your needs. Additionally, we introduce you to new construction communities and their representatives, giving you access to a wider range of home options and opportunities.

## **Prompt Communication and Readiness**

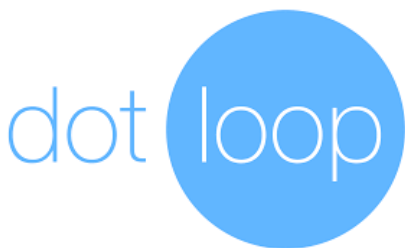
The Home Living Team prides itself on being accessible and responsive to our clients, other agents, and interested parties. We are always available to answer texts, calls, and showing requests, ensuring that no opportunity is missed and that all inquiries are addressed promptly, keeping the home selling process on track for success.



## **Provide CMA and other relevant details regarding homes of interest**

We provide a comprehensive Comparative Market Analysis (CMA) for homes of interest, giving you a clear understanding of their market value. Alongside the CMA, we supply other relevant details, such as neighborhood insights and property history, to help you make well-informed decisions. Furthermore, we offer our analysis of each home's features against its comparables to advise buyers of winning offer terms

## **Digital Signatures**



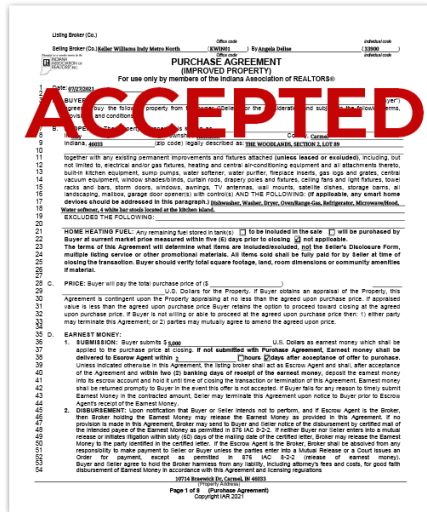
We utilize DotLoop, a leading digital signature platform, to streamline the document signing process for both sellers and buyers. With secure and efficient digital signatures, we make managing contracts and closing transactions more convenient and accessible, saving you valuable time and effort throughout your home selling journey.



## Contact listing agent to develop/strengthen relationship and seek information that will improve buyer's ability to secure the home of their dreams

We proactively contact the listing agent to build and strengthen relationships, seeking valuable information that can enhance your chances of securing your dream home. This collaborative approach allows us to better understand the seller's priorities and tailor our strategy to give you a competitive edge.

## Write winning offer, negotiate price, terms, inspections, appraisal issues



We meticulously craft a compelling offer designed to stand out, ensuring it aligns with your needs and preferences. Our negotiation skills come into play as we work to secure the best possible price and terms, adeptly handling inspections, appraisal issues, and any other challenges that arise, to protect your interests and achieve a successful outcome. When possible, will hand deliver offer and present to seller in person.

## Provide detailed instructions and checklists to buyer once under contract and throughout transaction

Once you're under contract, we provide you with detailed instructions and checklists to guide you through each step of the transaction. From the initial paperwork to closing day, our organized approach ensures you know what to expect and what actions to take, making the entire process smooth and stress-free.

**Hub & Bock,**

Congratulations on the acceptance of your offer! Here you will find a checklist of what/when/ how to do, along with detailed instructions for each item. Additionally, I'll be attaching our make things easy and stress free as possible. You can contact me anytime with your and/or feedback. My team and I look forward to helping you through this transaction to close!

- Send the \$10,000 earnest money deposit to the listing broker. Done
- You need to make formal application for your mortgage by tomorrow (September 4) documents to Bryan's team to get started. They will reach out to you with next steps.
- We would like the inspection done now and inspected by the end of the week. Please let me know who you want to use and would like to order it yourself, you are welcome to do including a list of inspectors to call. You will need to be present for the inspection, will 3 hours. It is a good chance to spend some time in the house and take advantage of questions you may have about the technical aspects of the home. You will need to be present for the inspection. When scheduling, be sure to ask all offer, so you are informed of your options. The inspector will most likely supply on the following day.
- The list agent has informed me the property is included in The Woodlands HOA. The documents and other relevant information are at the website: <https://woodlands.net> know by tomorrow (September 4) if you have any concerns.
- There will be an appraisal completed through your lender, which you will likely have ordered.
- You need to get a commitment for homeowner's insurance by September 18 and so I will also attach some references for the.
- Closing is scheduled to take place on Monday, September 30 and presentation will be scheduled a time with the title company so we get closer. A final walk through is immediately prior to closing. I will send more detailed closing instructions as we go.
- Thank you so much for giving me the opportunity to serve you. I know there are things in our area and I don't take for granted that you choose me. As such, I promise to be successful and every free real estate expert you can imagine. That is my goal! But to do that I need things from you. First, that at some point between today and closing someone gets someone who is looking to buy, sell, build, or invest in real estate. I am providing you with such amazing service that you'll feel compelled to tell your friends, neighbors, and family about me. Or maybe you know someone who needs a referral for someone's home or is in need of anything else real estate related. Whatever it is, I would greatly appreciate your feedback at the end of our transaction, as your feedback helps our team improve and grow. As you may be aware, testimonial is extremely important to the service business and your support means a great deal and your instructions when and how to complete the online review that help you to understand that my promise to you is not a promise that everything will go smoothly, things can and sometimes do happen. But what I can promise is that I will navigate and advise you through those obstacles all the way to the closing table!

Thank you!

Angela DeBor, Home Living Team  
Katie Williams, Indy Sales North

| Date Completed | Action                                | Notes                                  |
|----------------|---------------------------------------|--|
|                | Earnest Money Delivered               |  |
|                | Mortgage Application Completed        |  |
|                | Home Inspection Ordered               | scheduled for: response due: 9/14/2024 |
|                | Review HOA Docs                       |  |
|                | Appraisal Ordered by Lender           | due back:                              |
|                | Insurance Commitment                  | send to lender by 9/14/2024            |
|                | Schedule Utilities Transfer           |  |
|                | Final Loan Approval                   | sign CD                                |
|                | Review Repair Receipts Re-Inspection? |  |
|                | Wire Transfer                         |  |
|                | Final Walk Through                    |  |
|                | Closing                               |  |
|                | Provide Referrals                     |  |
|                | Provide Testimonials                  |  |
|                | Possession                            |  |

## **Coordinate with industry partners and manage concerns when they arise**



We coordinate seamlessly with industry partners, including the seller's agent, title company, lender, insurance providers, and attorneys. By managing any concerns that arise, we ensure that every aspect of your transaction is handled efficiently and professionally, allowing you to focus on the excitement of your new home.

## **Weekly Updates: Staying Connected and Informed**

We maintain consistent and open communication throughout the home selling process, providing weekly follow-ups with you, the cross agent, lender, and title company. Our proactive approach ensures that everyone is on the same page, and any issues or concerns are promptly addressed, keeping the transaction on track and moving forward smoothly.

## **Manage inspection process: Concierge service for repairs, contractors, etc.**

### **Preferred partners**



We manage the entire inspection process for you, offering a concierge service that connects you with our network of preferred partners for any necessary repairs or contractor services. Our trusted professionals ensure that all issues are addressed promptly and efficiently, giving you peace of mind and confidence in your new home.

## **Provide moving company referrals and coordinate possession details**

We offer reliable moving company referrals to ensure your move is as smooth as possible. Additionally, we coordinate all possession details, making sure the transition into your new home is seamless and stress-free.



## A Trusted Partner at the Closing Table

At the Home Living Team, we understand that the closing process can be both exciting and nerve-wracking. That's why we promise to be by your side at the closing table, providing guidance, support, and reassurance. Our presence ensures that every last detail is taken care of, giving you the confidence to sign on the dotted line and embark on your new journey.



## Beyond the Sale: Your Real Estate Partners for Life

At the Home Living Team, our commitment to you doesn't end with the sale of your home. We consider ourselves your partners for life, providing ongoing support, resources, and guidance for all your future real estate needs. As you embark on new adventures and milestones, you can count on us to be by your side, helping you continue to "Live Your Best Life."



# Real Stories, Real Success

At the Home Living Team, we understand that the best way to showcase our dedication to excellence and customer satisfaction is through the words of our valued clients. These authentic stories reflect our commitment to going above and beyond for our clients, and our passion for helping them “Live Their Best Life.”



“ It was an unplanned open house visit which Home Living Team was hosting that turned into a home purchase. Angela was very helpful in assisting us right thru the process as we had not even finalized with a realtor. The process went very smooth including local suggestions for inspections, finance etc. Angela kept us updated thru every step of the process. Definitely recommend her and her team for your home search! ”

**Madhuri - Carmel, IN**

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“ I just purchased my first home and Angela made the process smooth and easy. Within a day of first talking to her, she had several houses picked out for me to look at and the perfect one was one of them. She guided me through the process and worked with me on my timeline and busy schedule. It is obvious to me that she is very passionate about her line of work. When the time comes that I need a realtor again I will definitely be giving her a call ”



**Austin - Indianapolis, IN**

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“ Angela was absolutely amazing to work with! She made lots of time for us when we were available to look for homes and made the experience very enjoyable. She never pushed for anything when we did not feel ready and I felt very comfortable working with her! She gave us amazing help and advice when we liked a home and helped us negotiate and navigate the buying process with ease. As a first home buyer I would definitely recommend working with her! Our daughter loved her and I am so glad we chose to work with her for this special experience! ”

**Julia - Fishers, IN**

“ We wanted to give a huge thank you to our realtors, Angela Durbin Delise and Joseph Delise with Home Living Team for taking such good care of us during the selling of our home and buying of our dream home! If you are looking to sell/buy, this is the duo to call first! They are the dream team! The process was seamless, fun, they guided us every step of the way taking all the stress off of us. We couldn't have asked for a better home selling/buying experience! Thank you so much Joe and Angie, you both rock!! ”



**Natasha - Carmel, IN**

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“ Working with Angela was a delight and she made the entire home buying process as stress-free as possible. She is knowledgeable, understanding, and thorough at every step of the way. Angela really listened to what was important to us in our new home and helped us carefully consider our options before we put in an offer on the house that is, happily, now ours! We cannot recommend Angela more highly and we would certainly recommend her to anyone in the market to buy or sell a home. ”



**Libby & Steven - Noblesville, IN**

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“ Angela was wonderful to work with in both our buying (twice) and selling processes. She was readily available to help us on our hunt and knowledgeable on all of our options. She helped us land our dream home in a crazy market, and she and her team made our selling process a breeze! If we ever needed an agent again, we would definitely work with her! ”



**Emily S. - Fishers, IN**

# PREFERRED PARTNERS



## Lenders



Taylor Studebaker

*Loan Officer*

**NMLS#799907**

317.430.5803

tstudebaker@mjwfinancial.com



Bryant Gantz

*Loan Officer*

**NMLS#303585**

317.490.6098

bryantg@fairwaymc.com



Mark Kuchik

*Regional Vice President*

**NMLS#139563**

317.846.1250 x1224

mark.kuchik@myccmortgage.com



Janet Pritchett

*Loan Officer*

**NMLS# 2084202**

317.372.7290

janet@mambamortgage.net



Cori Drudge

*VP Branch Manager*

**NMLS: 229643**

318.439.4495

cori.drudge@ruoff.com



Rock Planck

*Reverse Mortgage Specialist*

**NMLS# 330410**

317.660.1739

rock.planck@ccm.com

## Inspectors



Security Home Inspections

**317.848.1744**



Cornerstone Inspection Services

**317.815.9497**



Indy Pro Inspection Service

**317.339.9720**



Pillar To Post Inspections

**(317) 550.4044**

Homeowners Insurance Agents



**Scott Wenclewicz  
Insurance Group**

7212 N. Shadeland #201 Indi-  
anapolis, IN 46250  
317.552.0600



**Shepherd Insurance  
Dena Shepherd**

601 Conner Street  
Noblesville, IN 46060  
317.770.3333

Title Companies



**Centurion Land Title  
Teresa Conley  
Account Executive**

1200 W Carmel Dr. Suite 103  
Carmel, IN 46032  
317.690.5966



**Stewart Title  
Heather Meyer  
Business Development**  
20 E. 91st Street  
Indianapolis, IN 46240  
317.498.0946



**Summit Title  
Jennifer Cortner  
Escrow Manager**

11550 N Meridian St #235  
Carmel, IN 46032  
317.669.2359

Movers



**Colt Moving**

1310 IN-32  
Westfield, IN 46074  
317.476.3762



**Jay's Moving**

8320 Brookville Rd  
Indianapolis, IN 46239  
317.638.7033



**Fred's Senior  
Moving Services**

Indianapolis, IN  
317.515.8283

When helping buyers, we're often asked to provide a breakdown of costs involved with the purchase process, so they can plan for what lies ahead. There are many factors that contribute to these calculations, such as property price, loan program, and taxes to name a few. But once those elements are established, your Realtor can provide you with a property-specific estimate, which should incorporate most of these costs, so you know what to expect and can be financially prepared for the purchase.

1. Earnest Money – This is your initial deposit, the amount of which is a negotiable term in your offer to the seller. Typically, the earnest money deposit is approximately 1% of the purchase price, but you have the option of offering more or less. This deposit can be made in the form of a personal check and should be delivered to the listing brokerage within 1-2 days of acceptance. They will hold the money in escrow until closing, at which time it is deducted from your total cash to close.
2. Inspections – We always recommend an inspection and offer a list of preferred inspectors to our buyers to help with selection. A typical inspection costs approximately \$400. This number can be higher for larger homes and lower for smaller homes. There are additional inspection options/tests, such as radon, termite, water, mold, septic, and sewer lines. Each of these are optional and will be add-on costs to the general inspection.
3. Appraisal – An appraisal is almost always required when the home purchase is being financed. Your lender will order the appraisal and will request payment up front, which usually costs approximately \$400-\$500. If you are paying cash for the home, an appraisal is not required, but you always have the option of ordering one. We can also offer a list of preferred appraisers to our cash buyers to help with selection.
4. Survey – A land/lot survey is optional. Typically, when a buyer is interested in this information, they will request a Surveyor Location Report, which is a survey where corner markers are not set and costs approximately \$150. This fee can be paid at closing. The other option is a Boundary Survey, which is a survey where corner markers of the property are set prior to closing. These tend to cost significantly more.
5. Home Warranty – A home warranty is optional and is a negotiable term in your offer to the seller. This coverage is used to help with repairs on mechanicals, appliances, plumbing, etc. The annual premium is approximately \$500 and is usually paid at closing by buyer or seller, depending on what was agreed to in the contract.
6. Homeowner's Association – In addition to any pro-rated annual fees, HOAs oftentimes charge a transfer fee. This fee is usually split between buyer and seller. Startup fees, if any, are charged to the buyer. Transfer and startup fee amounts vary but are usually no more than a few hundred dollars.
7. Pre-Paid – This is the term used to refer to homeowner's insurance, property taxes and mortgage interest that are required up front when purchasing a home. These "closing costs" start your escrow account. Lenders won't know the insurance or tax amounts right after you apply for a mortgage. They give you approximate numbers using the information available to them at that time. After you select an insurance company and lender/title verify tax amounts, you will receive a revised loan estimate. Indiana taxes are paid in arrears, so you will also receive a pro-rated tax credit from the seller to cover taxes that are not yet due and payable.
8. Title fees – These "closing costs" are the fees the title company charges, such as title services fee, closing fees, recording fees, doc prep, etc. Fee amounts vary but are typically \$500+.
9. Lender fees – These "closing costs" are the fees your lender charges, such as application fees, processing fees, underwriting fees, credit report, doc prep, etc. Fee amounts vary, depending on the lender and loan program.
10. Down Payment – When financing a home, this is the most substantial cost of the entire process. Depending on your goals and loan program, the down payment can range from as low as 3% to over 20% of the purchase price.

Several of these costs are paid prior to closing, such as earnest money, inspection, and appraisal. The remaining costs are usually paid at closing, all of which total to your "cash to close" number. Your lender will provide you with an estimate early in the transaction and then a final number will be given to you just before closing. If over \$10,000, you will be required to submit the funds in the form of a wire transfer. Our team is available to offer further clarification on any of the items listed above. Please reach out to us anytime with your questions and concerns.



# ABOUT US

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Joe & Angela Delise are a husband-wife real estate team at Keller Williams Indy Metro North. Together, they hold over 25 years of experience in the local market and love living, working, and raising a family in Carmel, Indiana. In addition to running the real estate business, they stay busy as parents to three energetic boys who attend Carmel schools and are very involved in sports. They are active in the community as members and volunteers of the PTO, Carmel Dad's Club and Orchard Park Presbyterian Church, to name a few. As a team, they provide the

knowledge, experience and skills necessary to produce successful results and high customer satisfaction for their clients, time and time again. In addition to being multi-million-dollar real estate producers, they boast the following:

- ✓ Exceptional, modern, and relevant marketing expertise
- ✓ Proficient aptitude of the most current digital technology
- ✓ Customer relations, management, and problem-solving skills
- ✓ A living, breathing familiarity and understanding of the local community

## Angela Delise



As a graduate of Carmel High School and Indiana University, Angela's roots are very strong here. She has lived and worked in the Carmel/Indy area for over 30 years, giving her a competitive edge and expertise that perpetually benefit her clients. With a strong work ethic and commitment to excellence, Angela will ensure that your buying, selling, investing or building experience is a pleasant one. Outside of work, Angela stays busy as mom to 3 active boys, a friendly Siberian Husky and sassy calico cat. She enjoys volunteerism, yoga and cheering on her boys from the sidelines.

## Joe Delise



Joe has lived in the Indianapolis area for over 40 years and knows it well. He started his real estate career as a Century 21 agent in 2006. Over the course of the next few years, Joe acquired new digital marketing and website development skills to enhance his real estate business. He then decided to apply those skills toward a full-time position at the brokerage level. For over eight years, Joe held the well-regarded position of Digital Media Specialist at Century 21 Scheetz.

In 2018, Joe experienced a medical emergency that almost took his life. As a result, he made the tough decision to leave his position and pursue a long-time goal. He joined forces with his wife, Angela, and now they run a successful real estate team at Keller Williams Indy Metro North. Additionally, Joe operates Delise Digital, a web design and internet marketing agency.

In his down time, Joe enjoys golf, coaching youth football and practicing his culinary skills for family & friends.

# OUR PROMISE

As your dedicated real estate partners, We promise to:

- Be leaders in our community, both as real estate professionals and as caring neighbors
- Uphold the highest ethical standards, always doing what's right, not just what's easy
- Attend to your needs with exceptional professionalism and attention to detail, no matter how big or small
- Serve as reliable local experts and advisors, always by your side
- Communicate with you consistently and clearly, respecting your preferred methods and frequency
- Treat you and your family with honesty, integrity, and respect at all times
- Address your questions and concerns, reduce your stress, and manage the entire real estate transaction from listing to closing and beyond
- Remain accountable for selling your home at the best possible price, as that's the foundation of our business

**We're serious about real estate, but we're also firm believers in enjoying the process. We promise to make the journey memorable and gratifying!**

## THE BOTTOM LINE



Real estate can be complex, but that's where our expertise comes in. Our ultimate goal is for you to feel that the experience of buying a home surpassed your expectations. Throughout our collaboration, from listing to closing, we will work diligently to achieve that goal.

When you choose us as your partner, you're not only getting trusted and respected agents, but also local experts who are passionate about serving our community and helping its residents live their best lives.

Let's embark on this exciting journey together!

**kw** INDIANAPOLIS  
METRO NORTH  
KELLERWILLIAMS.

Home  Living <sup>team</sup>

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