



BUYER'S GUIDE

THE COMPLETE GUIDE TO BUYING A HOME

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WO

Austin was great to work with! He was really friendly, responsive, and intelligent. He explained the home buying process well and answered all of the questions that we asked. He helped us to find a few really great properties and when we got ready to buy a house, he was great at advocating for us in the negotiating process. I would definitely recommend him to anyone looking for a realtor!

-Clarissa & Kevin Schroeder

RD

AUSTIN COON



Real Estate Broker

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KIM CHONG



Transaction Coordinator

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M Y T E A M

RICK DAVIS



Recommended Lender

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HANNAH BRU



Recommended Title Work

EMAIL: cheryl@FT317.com

TEAM STATS

In 2021, we sold 55%
more homes than any
other team in our city!

We gave over 1,000
home tours in 2021

Our team worked with
100s of buyers in 2021

In 2021, our listings
sold for an average of
10% above asking!

THE STEPS

So, you want that dream home? We know exactly how to get you there. Here are the typical steps involved in buying a home.



GET PRE-APPROVED

You'll want to get this process started asap, as getting pre-approved for financing is essential.

CHOOSE AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favor!



HUNT FOR HOMES

We'll take note of your requirements and start searching for properties that fit the bill.

RESEARCH NEIGHBORHOODS

Your new neighborhood is just as important as your home. Look at schools, recreation and shopping.



MAKE AN OFFER

We'll draw up an offer and negotiate on your behalf.

5



6

INSPECTION

This will address any hidden issues in the house.



CLOSE THE SALE

Arrange a closing date, wire funds, review contracts and sign the paperwork.

7



8

MOVE IN!

You did it! Welcome to your new home!



BUY OR SELL FIRST

Each situation is unique, and several factors need to be looked at to determine which option is right for you. Here are some things to consider with each.



BUY FIRST

Works best when:

There is a lot of competition in the market and property prices are rising.

You're confident there will be a high level of demand for your existing property.

You can negotiate or make it conditional on selling your own home.

You're prepared to accept an offer that lets you move on or pay be lender flexible in closing dates.



SELL FIRST

Works best when:

Property prices are slow / declining.

if you want greater certainty about how much you have to spend on your next home.

If you're moving locations and buying in a different and slower market.

If you can negotiate a long settlement or know that you'll be able to find something that suits your requirements.

P R E - A P P R O V A L

Getting a pre-approval is one of the best things you can do to simplify the process and give yourself more confidence in your buying power. Here's what you can expect from the process.

ONE



YOUR CREDIT SCORE

Knowing your credit score will help lenders decide if you're a good candidate for a loan. The higher your credit the better.

TWO

Lenders want to make sure you can regularly make mortgage payments, with no major gaps in income.



THREE



YOUR ASSETS AND DEBTS

Lenders want to know your debt-to-income ratio to know if you can make each loan payment with the income you earn.

Choosing a home that complements your lifestyle, income and preferences is no easy task. There are many moving parts to finding a home that will work for you and your family. Here are some things to consider when looking for that perfect home.

A woman with curly hair is sitting on the floor, smiling and looking at a laptop. She is wearing a white long-sleeved shirt and dark pants. The background is a bright, modern interior with large windows and a wooden chair.

There's no place like ...

HOME



WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo or townhome?

Do some research of what types of homes offer what that will help narrow down your search area.



CONSIDER YOUR COMMUTE

Do you need a car to get to work? How comfortable are you driving to work? Do a test run before committing to a certain area.



OLD HOUSE OR NEW HOUSE

Older neighborhoods are great for their charm and character, but often older homes require more repairs, newer developments have modern finishes and less repairs needed.

CHOOSING A HOME



COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Closer to water? Whatever it is write it down and choose areas that have those features.



WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to.



MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.

UNDERSTANDING OFFERS

Once we draft and present the offer a few things could happen, here's a breakdown of the offer process and what you can expect.

OFFER PRESENTED



“They walked us through the entire offer and negotiated so well, we felt completely taken care of... and we got the house!

JIMMY & RISSA

ELEMENTS OF AN OFFER

Price

The price of the home

Deposit

Will be applied against the purchase of the house when the sale closes.

Terms

Terms include the total price offered and the financing details.

Conditions

Conditions are items that must be completed or fulfilled prior to the closing (such as a home inspection, obtaining financing, or selling your existing house).

Inclusions and exclusions

Items included or excluded. These items can be anything from appliances to decorative items, such as window coverings or mirrors.

Closing day

The closing day is generally the day the title of the property is legally transferred and the transaction of funds finalized.

CLOSING COSTS

We count ourselves as lucky that Austin landed in our lives...we would have been lost without his guidance and savvy know-how.

- Ray & Julie Finch

BEFORE CLOSING

- DEPOSIT
- PROPERTY APPRAISAL
- HOME INSPECTION

AT CLOSING

- DOWN PAYMENT
- PROPERTY TAX
- MORTGAGE INSURANCE

AFTER CLOSING

- MOVING EXPENSES
- UTILITY CONNECTIONS
- RENOVATIONS
- REPAIRS + MAINTENANCE

F A Q S

HOW MUCH DO I NEED TO PAY YOU?

There are some rare exceptions, but generally, buyer agents do charge a fee, and the fee is paid by the seller. So as a buyer, you will almost never pay any commission fee.

WHY DO I NEED A BUYER'S AGENT?

It's in your best interest to have representation from a buyer's agent. The Seller Agent is working in the best interest of the seller which means you need someone on your side to make sure you get the best possible deal.

HOW LONG DOES THE PROCESS TAKE?

Finding the right home can take weeks to months depending on your timeline and needs. Once we find a home you like, the offer can be accepted within days and the closing is typically 30-45 Days, which means you could be moved into your new home in a few short months.

MOVING CHECKLIST

TWO MONTHS BEFORE

- ☐ Start downsizing and donating old and unwanted items
- ☐ Start researching moving costs and companies
- ☐ Collect school records and transfer
- ☐ Order packing supplies

ONE MONTH BEFORE

- ☐ Change your address and send moving notifications to friends and family
- ☐ Find local healthcare providers and shopping necessities
- ☐ Buy any new appliances or make plans for what to buy

TWO WEEKS BEFORE

- ☐ Contact utilities
- ☐ Finalize moving arrangements

2-3 DAYS BEFORE

- ☐ Plan payments and expenses for moving
- ☐ Defrost your fridge
- ☐ Clean as you continue to pack
- ☐ Pack things you will need right away separately

MOVING DAY

- ☐ Do a final walkthrough
- ☐ Keep all receipts
- ☐ Pre-clean, seal any windows or doorways
- ☐ Check for damages in your new home that will need to be fixed
- ☐ Unpack room by room

TESTIMONIALS

Austin got matched up with my husband and I looking to tour a home in the Indy-area via Zillow. He was immediately friendly and responsive. He very quickly set up a video tour, followed by two in-person tours, one of which was requested day-of. While neither house worked out, Austin consistency did his best to be attentive to our requests. Austin helped us find an amazing home and was a great negotiator. He is extremely knowledge of the housing market including home values and repairs. During one home visit, Austin actually resolved one of the problems that came up on the inspection and helped us out of a bind that was delaying our closing. He went above and beyond throughout this entire process. If we ever move again, I would exclusively work with Austin. If you need someone quick, reliable, dependable, and who will put your best interest first, Austin is your next realtor.

- Jason and Jamie

TESTIMONIALS

“Austin is a legit ray of sunshine! He opened out eyes to seeing what was possible to make happen within our budget. If you are looking for a down to earth, kind, and caring realtor, Austin is your guy! He makes sure you find your dream house.

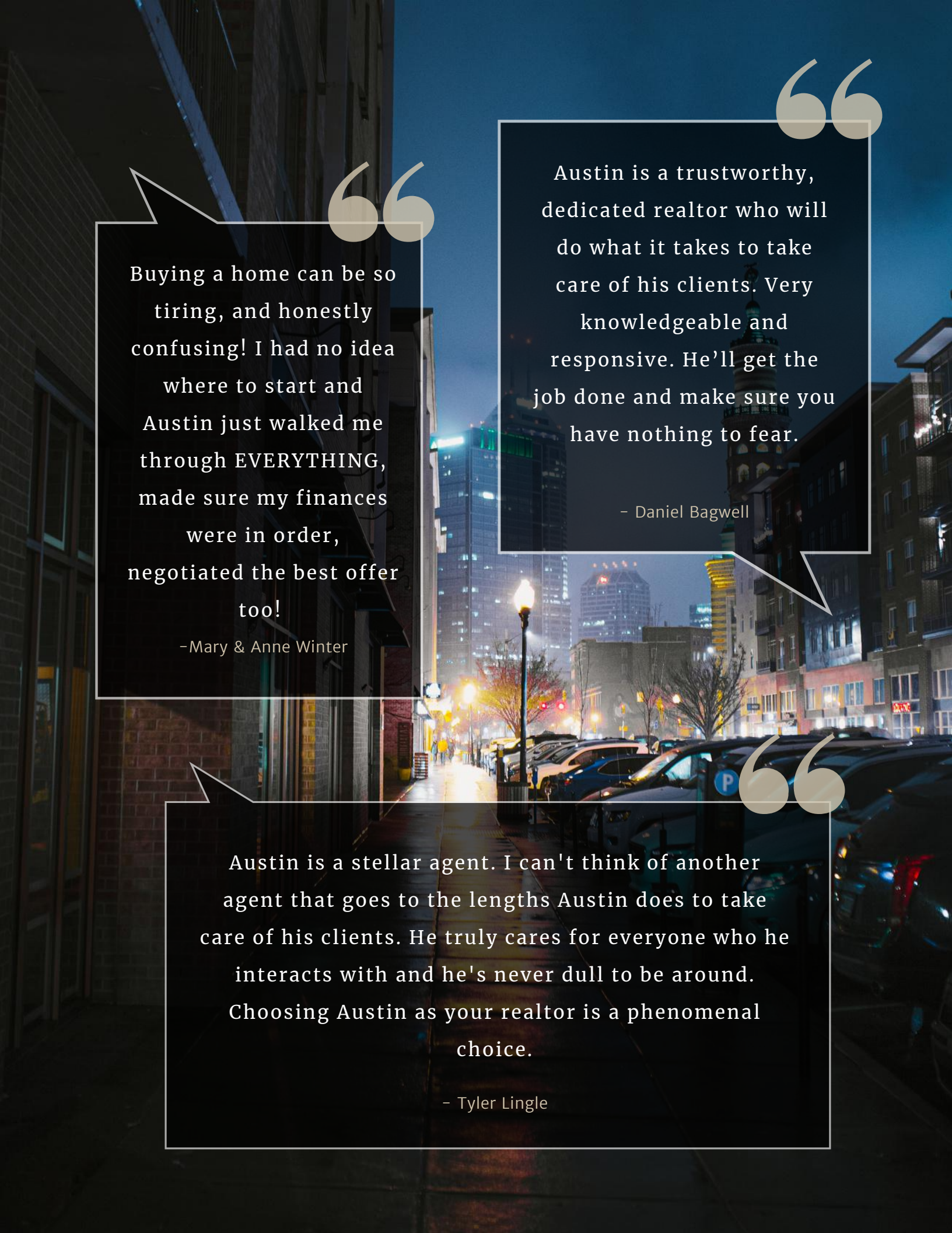
– AJ & Savannah Gilson

“Austin has an amazing knowledge of the market and is incredibly personable. If you need someone to get the job done in real estate, Austin is the man to go to! I highly recommend him!

– Josh Howard

“Austin was great to work with. He listened to all my queries and responded to everything in a timely manner. He was supportive and understood what my needs were and worked to make sure I was happy.

– Boice Tomlin



Buying a home can be so tiring, and honestly confusing! I had no idea where to start and Austin just walked me through EVERYTHING, made sure my finances were in order, negotiated the best offer too!

-Mary & Anne Winter

Austin is a trustworthy, dedicated realtor who will do what it takes to take care of his clients. Very knowledgeable and responsive. He'll get the job done and make sure you have nothing to fear.

- Daniel Bagwell

Austin is a stellar agent. I can't think of another agent that goes to the lengths Austin does to take care of his clients. He truly cares for everyone who he interacts with and he's never dull to be around. Choosing Austin as your realtor is a phenomenal choice.

- Tyler Lingle



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