YOUR GUIDE FROM ACCEPTED OFFER TO KEYS IN HAND

CONGRATULATIONS,
YOU'RE UNDER CONTRACT
with Heather Sanders



HEATHER SANDERS
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BEFORE WE START

You did it. *Now breathe.*

The seller said yes. This is when it gets real, and it's normal to feel excited and nervous at the same time.

Most of the stress from here comes from not knowing what happens next. This guide fixes that. It shows you every step between today and the day you get your keys, what I handle, and the few things I'll need from you.

"DID I PAY TOO MUCH?"

Almost every buyer thinks this at some point. You're not stuck with a guess. The inspection and the appraisal (the lender's own check on the home's value) are built in to protect you. If something doesn't add up, we adjust.

"WHAT IF I GET COLD FEET?"

Pause before you do anything, then call or text me. Most of the time it's just nerves, not a red flag. I'll help you tell the difference.

> WHY I DO THIS
>
> *I believe every family deserves to move forward without feeling lost, rushed or taken advantage of.*

Heather





WHO'S ON YOUR TEAM

You're not doing this alone. *Here's who does what.*

A lot of people touch your purchase between now and closing. You only need to remember two of them: me and Rachel.

ME, YOUR AGENT

Every decision and every negotiation: what to ask for after the inspection, what to do if the appraisal is low, and anything that goes off track. Call me first.

Work 574-622-8334 · Cell 470-232-3644

RACHEL MCFARLAND, TRANSACTION COORDINATOR

She tracks every deadline, sends reminders, keeps the paperwork moving and talks with the lender and title company. She doesn't give advice on decisions. That's my job.

260-289-6840 · rachelm@cast-tc.com

Your lender handles your loan. Answer their document requests the same day if you can.

The title company is a neutral company that holds the money, checks that the seller truly owns the home, and runs the closing.

Your inspector checks the home top to bottom and gives you a report.

Your insurance agent sets up your homeowners policy.

HOW YOU'LL HEAR FROM ME

- **An update every Friday** on where things stand and what's next.
- **My client app** shows every step, what's done and who to call. Text me for the link.
- Right away whenever something needs you.







YOUR KEY DATES

The first two weeks *matter most*

Most of your decisions and upfront costs happen early. Miss a deadline and you can lose protections, or even the house. Rachel and I track every one, and I'll fill in your real dates with you.

WHEN (TYPICAL)	WHAT HAPPENS	YOUR DATE
DAY 1	Everyone has signed. The clock starts.	
ABOUT DAY 4	**Earnest money is due.** Your good-faith deposit goes to the title company. See page 5.	
DAYS 5–10	**Inspection**, then we decide together what, if anything, to ask the seller for.	
BY ABOUT DAY 15	**Homeowners insurance** chosen and the proof (called a binder) sent to your lender.	
WEEKS 2–5	**Appraisal and loan approval.** Your lender may ask for more paperwork. Send it fast.	
3 DAYS BEFORE	**Clear to close** and your **Closing Disclosure**: the final numbers from your lender.	
DAY BEFORE	**Final walk-through.** We check repairs are done and the home is as expected.	
CLOSING DAY	Sign, the money moves, **you get your keys.**	

Most closings happen 30 to 45 days after signing. Your signed contract sets your exact deadlines, and those are the ones that count.







STEP 1 · ABOUT DAY 4

Earnest money, *in plain words*

Earnest money is a deposit that shows the seller you're serious. It's not an extra cost. It's part of your money for the house, held safely until closing.



WHERE IT GOES

To the title company (or whoever your contract names), usually within a few days of signing. Rachel will send you the details.

WHAT HAPPENS TO IT

At closing it's counted toward your down payment and closing costs. With some 0%-down loans and seller help on costs, some of my buyers have even gotten it back at closing.

WHEN YOU COULD LOSE IT

If you back out for a reason your contract allows, in time (like a bad inspection), you usually get it back. If you back out without one, or miss a deadline, you can lose it. **Before you cancel anything, call me.**

WIRE FRAUD WARNING

Scammers send fake emails that look like they're from the title company, asking you to wire money to a new account. **Never send money because of an email alone.** Call the title company at a number you already know is theirs and confirm the details by voice before you send anything.

If anything looks off, stop and call me or Rachel.









STEP 2 · DAYS 5–10

The inspection. *No house is perfect.*

Rachel or I will set it up, and the inspection company will call you to confirm a time and which checks you want. Go if you can. It's the best way to learn your new home.

NORMAL. DON'T STRESS.

- Cosmetic things like scuffs, worn carpet, a dripping faucet
- Small repairs you'd fix over a weekend
- Older systems that still work fine

WORTH OUR ATTENTION

- Anything about safety
- Structure and water problems
- Big-ticket items: roof, furnace and air, foundation

The inspector's job is to find things, so the report will look long. That's normal. Deals rarely fall apart over the house. They fall apart when buyers don't know what's normal.

> **YOUR CHOICES AFTER THE REPORT**
>
> Ask for repairs, ask for a credit (money off at closing), adjust the price, or walk away if your contract allows it. We'll pick the right move together, before the deadline.

STEP 3 · WEEKS 2–5

Your loan and the appraisal

Your lender keeps checking your money and your job right up to closing day. The fastest way to protect your closing date is to answer their requests quickly and keep your finances exactly as they are.

UNTIL YOU HAVE KEYS, DON'T…

- ◇ Open a new credit card or loan
- ◇ Buy or finance a car
- ◇ Buy furniture or appliances on credit
- ◇ Change or quit your job
- ◇ Co-sign a loan for anyone
- ◇ Move or deposit large amounts of money without a paper trail

Even small changes can affect your approval. When in doubt, ask your lender first.

MAKE IT EASY ON YOURSELF

Keep pay stubs, bank statements and tax papers in one folder on your phone, so you can send them the same day they're asked for.

WHAT'S AN APPRAISAL?

Your lender hires an appraiser to make sure the home is worth what you're paying. Most homes appraise at the price.

IF IT COMES IN LOW

Don't panic. It doesn't automatically end the deal. We can ask the seller to lower the price, meet in the middle, or look at other options. I'll walk you through each one.







STEP 4 · BY ABOUT DAY 15

Insurance and *home warranties*

These two sound alike but do different jobs. Insurance is required by your lender. A home warranty is optional.

HOMEOWNERS INSURANCE (REQUIRED)

Covers damage from things like fire, storms and accidents.

- ☐ Get 2 or 3 quotes. Price and coverage vary a lot.
- ☐ Pick your policy by about day 15.
- ☐ Send the binder (proof of coverage) to your lender.
- ☐ If you ever switch companies later, tell whoever services your loan.

HOME WARRANTY (OPTIONAL)

A one-year service plan that helps pay to repair or replace things that wear out: furnace and air, water heater, plumbing, electrical and major appliances. You pay a service fee per visit, often about $100.

- ◇ **Worth a look** if the furnace, water heater or appliances are older.
- ◇ **Maybe skip it** if the home is newer or the big systems were just replaced.
- ◇ **Who pays?** Sometimes the seller, if we ask. Usually decided after the inspection.
- ◇ **Timing:** it has to be set up before closing.

Plans have limits, and not every claim is approved. I'll help you read the details.







STEP 5 · CLOSING WEEK

From "clear to close" *to your keys*

3 DAYS BEFORE: READ YOUR CLOSING DISCLOSURE

Your lender sends this final summary of your loan. Check the loan amount, your monthly payment and the **cash due at closing**. Questions? Call your lender or me right away.

CLOSING COSTS

Usually about 2 to 5% of the price. They can include lender fees, title fees, prepaid interest, your first year of insurance and money set aside for taxes. Final numbers can shift a little in the last few days. That's normal.

HOW TO PAY WHAT'S DUE

$10,000 or more: wire it to the title company, after confirming by phone. **Under $10,000:** a cashier's check made out to the title company.

BRING TO CLOSING

- ☐ Photo ID for everyone on the loan
- ☐ Proof of homeowners insurance
- ☐ Your cashier's check, if you're using one
- ☐ Anything your lender or title company asked for

THE FINAL WALK-THROUGH

Usually the day before closing. We check that agreed repairs are done and the home is in the same shape as when you made your offer. If something broke, we fix it before you sign.

Your first mortgage payment usually isn't due until 30 to 60 days after closing. Your lender will tell you the exact date.





MOVING IN

Your first weeks *as a homeowner*

You don't have to do it all at once. Start with lights, water and locks. Everything else can wait a few days.

BEFORE YOU MOVE: TRANSFER YOUR UTILITIES

Call every provider 4 or 5 days before you get the keys: electric, gas, water, sewer, trash and internet. They don't switch over on their own, and some need a deposit or your closing papers. Make all the calls in one sitting. It takes about an hour.

FIRST 48 HOURS

- ☐ Change the locks and garage code
- ☐ Find the water shutoff, gas shutoff and breaker panel
- ☐ Test smoke and CO detectors
- ☐ Check the furnace filter

FIRST 2 WEEKS

- ☐ Forward your mail with USPS
- ☐ Confirm every utility is in your name
- ☐ Save your closing papers in one safe place

FIRST 30–60 DAYS

- ☐ Confirm your homestead deduction (next page)
- ☐ Learn how to file a home warranty claim, if you have one
- ☐ Start a small fund for home repairs

EASY UPKEEP TO PUT ON YOUR CALENDAR

Furnace and air serviced once or twice a year · gutters cleaned twice a year · water heater flushed once a year · septic pumped every 3 to 5 years, if you have one · a look at the roof after big storms.





AFTER CLOSING

The things most agents *never mention*

YOUR HOMESTEAD DEDUCTION

This can lower your property taxes a lot, but only on the home you live in. It's usually filed with your closing paperwork. About 5 weeks after closing, call your county auditor's office (Kosciusko County, if you bought here) to make sure it's on your property. Don't let the year end without checking. Not sure? Call me and we'll do it together.

WATCH OUT FOR SCAM MAIL

You'll get official-looking letters asking you to pay for a copy of your deed or a "title service." Most are scams. Snap a photo and send it to me or your lender before you pay anything.

YOUR TAX BILL

If it says "in escrow," your mortgage company pays it out of your monthly payment. Keep it for your records.

NEED A PLUMBER, PAINTER OR ROOFER?

Ask me. I know good people.

I'M STILL YOUR AGENT

Closing isn't goodbye. Questions about your home, your taxes or a strange letter? Call or text me, any time.

And if you know someone thinking about buying or selling, I'd be honored if you'd send them my way.

"Heather helped us through the whole process without ever making us feel pressured or rushed."

JACOB F. · BUYER · GOOGLE REVIEW, 2026





YOUR ROADMAP

FROM CONTRACT TO KEYS

check them off as we go

1. **EARNEST MONEY**
   Confirm by phone, then send
2. **INSPECTION**
   Decide together what to ask
3. **INSURANCE**
   Binder to your lender
4. **APPRAISAL & LOAN**
   Keep your finances steady
5. **CLEAR TO CLOSE**
   Read your final numbers
6. **UTILITIES & WALK-THROUGH**
   Lights on, repairs checked
7. **CLOSING DAY**
   Sign and get your keys

♥ **STILL YOUR AGENT**
Homestead, mail, anything

TODAY
Save Rachel's number and mine

THIS WEEK
Send earnest money, book inspection

ANYTIME
Unsure? Text me before you act



Questions? Call me first.

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