

THE PLAINFIELD

# First-Time Homebuyers Bible



All of your questions answered!





# Your Bible Outline

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## What we will cover...

Introduction

Is now a good time to buy in Plainfield?

Financing

Buyer's Assistance Program

How to find your dream home in Plainfield

Getting the best price

Making it to the closing table

Success stories







# Congratulations!

**I am SO excited you are ready to buy your first home in Plainfield!**

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**Have you been thinking about buying your first home in the Plainfield area?**

**Are you tired of pulling money out of your pocket just to make your landlord more wealthy?**

**Do you want the security and freedom that can only come from being a homeowner?**

**You're not alone! More and more people are buying their first home at a younger age as a means of jump starting their own wealth and taking more control over their lives.**





**Just imagine how you will feel crossing the threshold of your new home for the first time with the sold sign in the yard. Think of how proud you will be to host friends and family in a home that is all yours. Picture the happy memories you will be able to create as you begin or raise your family in your home versus some apartment.**

**Within this guide, I will walk you through everything you need to know to make the experience of buying your first home in Plainfield an uplifting one.**

**Let's get started!**





# Is now a good time to buy?

*The most common question among 1st Time Buyers*



**The answer is...**

**YES!**

*No matter what is happening in the market, having the right tools, guidance, and education make every market your market.*







**The best time to buy your first home in Plainfield comes down to what your priorities are in a home. There are situations where you may not have a choice but to buy right now. If this is the case, I will help make sure that you get the best possible deal no matter how hostile the market is or how much it favors sellers. When the market is on your side, there will be so much inventory that you may struggle to sort through all of the options. Either way, it is important that you make a list of priorities, put them in order of importance, and remember your budget.**





# What's the first step?

*Before you can begin house hunting, you need to do this...*



# Get Pre- Qualified

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## **Mortgage & Financing**

The most important step in buying your first home in Plainfield is getting pre-qualified for a mortgage (unless you will be paying with all cash).







**Before you can begin shopping for your home, you need to establish your budget which will be determined by how much of a mortgage you can get pre-qualified for. If you are like most people, you want to ensure that you are getting the best possible deal on the term, and rates of your mortgage. Not to worry because I understand that every situation is unique requiring a unique solution to deliver the best possible results. In fact, I even work with Plainfield lenders that can provide you with assistance programs to help you with your downpayment.**



# DOWN PAYMENT ASSISTANCE PROGRAMS

1

## *4% Forgivable*

A second loan, up to 4% of the purchase price (\$6,000 maximum), to be used towards your down payment and closing costs. No monthly repayment and assistance is forgiven over 10 years.

2

## *5% Deferred*

An interest-free loan, up to 5% of the purchase price (\$7,500 maximum), to be used towards your down payment and closing costs. The interest-free loan is deferred over the life of your mortgage.

3

## *10% Repayable*

An interest-free loan, up to 10% of the purchase price (\$10,000 maximum), to be used towards your down payment and closing costs. The interest-free loan is to be repayed over the next ten years.



# What Happens Next?

## *The Home Buying Process*

- Get Pre-Qualified
- **Make a list of what you're looking for**
- Hire your Plainfield 1st time buyer specialist
- Tour properties that match your requirements & make an offer
- Submit downpayment & enter escrow
- Obtain a home inspection & appraisal
- Negotiate repairs and price adjustment if needed
- Final walkthrough
- Close & move into your new Plainfield home



# Your Dream Home

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## What Matters Most

As you make a list of what you want in your new home consider the following:

- Price
- Bedrooms & baths
- Location
- Schools
- Potential resale value
- Amenities & maintenance





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**It is never a good idea to hire your real estate agent based solely on knowing them personally. As a first-time buyer here in Plainfield you need a Realtor that specializes in working with these unique transactions. Because they require a great deal of education, market knowledge, and resources, just any agent simply won't do! Regardless of your goals in purchasing your new home, I have the experience, skills, and resources necessary to tackle any challenges and make your dreams of homeownership a reality. Don't just take my word for it though, check out what some other buyers just like you have said about their experience working with me...**



# HAPPY CLIENTS OF CHAD

*Esteban and Xenia*

**Bought their 1st home in Plainfield**

I highly recommend Chad Haug to assist you with all of your real estate needs. His expertise and professionalism are exceptional!!! He is a devoted professional that will exceed your home buying expectations. He guided my husband and I every step of the way, always keeping us updated and informed throughout the entire home buying process.

Chad's genuine caring nature allows homeowners and homebuyers the peace of mind during the home buying or selling ups and downs. You can feel confident that your best interests and happiness are his priority. I'm am so grateful to Chad for all his work to help my family during our move. He certainly went above and beyond and I cannot thank him enough. Give him a call today, you'll be glad you did!!



# HAPPY CLIENTS OF CHAD

*Chris & Julia*

**Bought their 1st home in Plainfield**

As with any good realtor, Chad serves many clients at once. However, from his easy accessibility, individual care and prompt responsiveness you would think that we were his only client. During our first viewings, Chad asked us detailed questions and learned exactly what we were looking for. Throughout the entire experience, he made our priorities his priorities. He always informed us of where we were at in the process and what the next steps were. Among his most impressive qualities are his level of knowledge gained from years of experience, and how he works with his clients with such great care. I give Chad the highest of recommendations!



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## Save Time

I will use the guidelines you give me and find all of the available priorities that fit your standards. I will arrange private tours and help you keep notes for comparison later.



## Save Money

As we tour properties, I will help you spot potential problems that could cost you. Once you choose "the one" I will negotiate the best possible price & terms to get you into your new home ASAP.



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# Inspection & Appraisal

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## Protecting your investment

Once you enter escrow you will need to order a home inspection & appraisal. The inspection will identify any necessary repairs and the appraisal will make sure you aren't overpaying for your new home.





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# Inspection & Appraisal

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## Protecting your investment

If required repairs are found, I will negotiate to have the sellers correct the problems. If the appraisal comes in below your purchase price, I will negotiate a lower sales price for you to get you an even better deal.

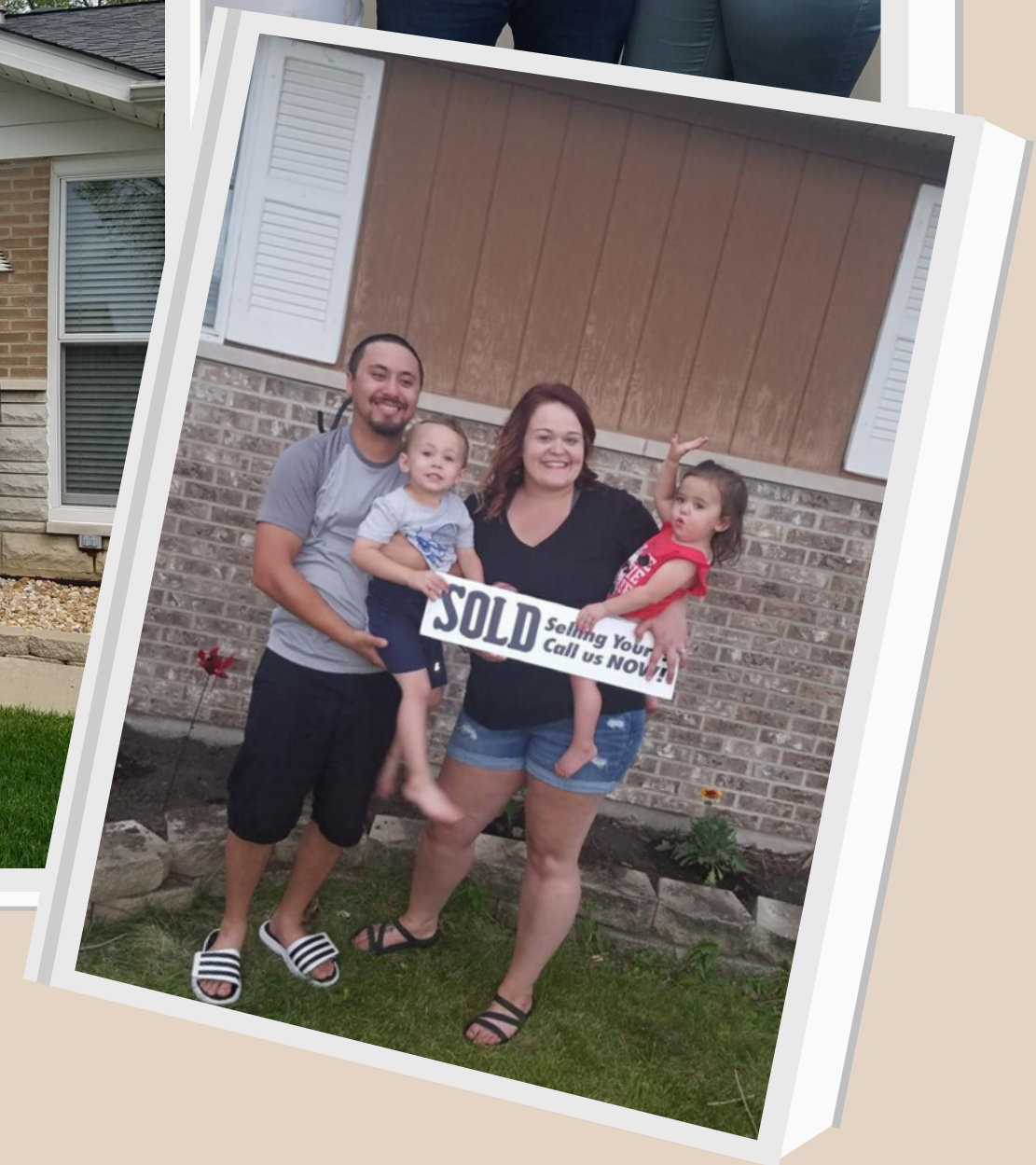




# Final Walkthrough

## Crossing The Finish Line

Right before we head to the closing table we will perform a final walkthrough to ensure that everything is exactly the way you want it to avoid any unwelcome surprises after the property is in your name. Once you are satisfied that everything is perfect, it is time to close on your first home in Plainfield just like these new homeowners!





# Get In Touch With Me

Ready to get started? Have questions?

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*Chad Edward Haug*

Managing Broker, C Edwards Real Estate

*Phone Number*

Cell: 630-276-8337

*Email Address*

chadhaug@gmail.com

