



LISA THOMPSON GROUP POWERHOUSE REAL ESTATE TEAM

TESTIMONIAL

"Lisa and her team are top notch!! They treat each client as family, from the moment you meet them you know they have your best interest at heart. The buying/selling process can be stressful, though they make the process fun and as stress free as possible. During the process they are extremely responsive and willing to answer and reply to your questions in a timely manner. I would HIGHLY recommend Lisa Thompson and group for all your real estate needs!! "

- Kim B.

TESTIMONIAL

"Hands down the very best REALTOR® team for both buying and selling! They are thorough, knowledgeable, and honestly made the stressful process enjoyable. From the extremely thorough market analysis of the home we were selling, to the advice they gave every step of the way...we never felt alone in the process. We will recommend them to friends and family over and over again!"

- Tricia D.

TOP 10
EXISTING HOME SALES 10+ YEARS*
LAKE & PORTER COUNTY
COMBINED

OVER \$250+M
SOLD, 2020-2025, ALONE*

TOP 1.5%
AGENTS & TEAMS IN THE UNITED STATES**

LISA THOMPSON
TEAM LEAD BROKER | LISA THOMPSON GROUP

219.617.5884 | lisa@lisatgroup.com

*Agent Lisa Thompson, MLS, NIRA, based on closed sales data, each year from 2013-2025, 100% co-agent production for residential sales, Lake & Porter Counties combined, excluding new construction sales. **Recognized by RealTrends Verified as one of America's Best Real Estate Teams (Small Teams) in both 2024 and 2025.

BUYING WITH THE
Lisa Thompson Group



OUR PROMISE TO YOU

BACKED BY 50+ YEARS OF COMBINED EXPERIENCE

- Advocate Relentlessly
- Provide Expert Guidance
- Ensure Transparency
- Negotiate Strategically
- Ensure Smoothest Possible Process
- Build a Lasting Relationship



the power of *approval*

The first step in any home search, even before touring properties, is finding out exactly how much home you can afford and securing the necessary financing. Once you find a home you love and are ready to make an offer, your mortgage pre-approval letter lets the seller know that you're serious and fully prepared to buy their home.

To get the process moving on obtaining a pre-approval letter, I will connect you with an experienced and trusted mortgage broker/lender.

Here are some of the documents you will need to provide your lender to get the pre-approval process started:

INCOME:

- Current pay stubs, last two months
- W-2s or 1099s, last two years
- Tax returns, last two years

ASSETS:

- Bank statements, last two months
- Investments/brokerage firm statements
- Net worth of business owned (if applicable)

DEBTS:

- Bank statements, last two months
- Investments/brokerage firm statements
- Net worth of business owned (if applicable)

your home *search*

After securing your pre-approval letter, our next step is to establish your home search criteria using Zenlist, an app compatible with phones and desktops. Zenlist syncs directly with the MLS and includes listings from the Private Listing Network (PLN). You'll receive real-time notifications for new properties, with options to request tours, save favorites, add comments, and message us directly within the app. Additionally, you can continue searching on other platforms like Zillow or Realtor.com.

New inventory typically posts typically Mondays to Thursdays, while Open Houses are commonly held on weekends and announced a few days beforehand. You're welcome to attend any Open House independently, but remember to put our contact information on the sign-in sheet to avoid being contacted by multiple agents.

Find Your **NEW HOME**
on **ZENLIST**

the buying *process*



making an *offer*

There are many factors that influence the market value of a home. I will give you the insight and information you need to make an offer you're comfortable with.

Some of the factors include:

- ✓ How long the home has been on the market
- ✓ If the price has been reduced and by how much
- ✓ Past list and sale history
- ✓ How much the home is worth—I will provide a comparable market analysis (CMA) showing the list and sale prices for similar homes in the area of the home you're interested in
- ✓ If there are multiple offers
- ✓ Other items that might be included in the sale (furniture, sound system equipment, etc)
- ✓ The "list to sale price ratio," an indication of how competitive the market is for homes in the area
- ✓ Area market trends (appreciation)
- ✓ Why the seller is selling and their timeline
- ✓ Age of mechanicals and appliances
- ✓ Age of the roof, last time the brick/block was sealed, etc
- ✓ Any updates/upgrades since seller last purchased the home
- ✓ If there is an HOA, what is the balance of reserves, any upcoming/planned projects and will a special be assessed

Once you decide on your offer's price and terms, I will prepare the paperwork and send it for your e-signature. After your sign-off, I will present the offer to the seller's agent, including your pre-approval letter. Should the seller choose to negotiate, countering on various terms like price, closing date, and more, I will strategize with you to secure terms that meet your needs and budget. Negotiations will be handled through calls, texts, and emails.

Once an agreement is reached, the updated offer will be sent to you for e-signing, again. With the offer signed by all parties, you officially enter into a contract, kicking off the transaction timeline.

closing on your home

Once your offer has been accepted, and both you and the seller have signed the contract, the process begins with the Inspection Period. I will send the fully executed contract along with disclosures to your lender cc'ing you with your next steps of Home Inspection and Earnest Money deposit.

HOME INSPECTION:

A home inspection, typically done within the first 10 days after an offer is accepted and paid for by the buyer, assesses the property's condition, including its exterior, fixtures, appliances, and major systems. It helps identify issues, allows for repair negotiations, and protects your investment by potentially affecting the final sale terms.

TITLE SEARCH:

Title review checks legal documents to ensure there are no claims against a property's ownership. In Indiana, the seller typically selects the title company, however, who orders and pays for title insurance and associated title related fees are negotiated terms in a purchase agreement. To protect against errors, title insurance is recommended and if obtaining financing, is required by lenders.

APPRAISALS:

As a standard part of the mortgage process, your lender will order an appraisal report to ensure the loan will be guaranteed of the home's value. This is typically ordered once the inspection period has concluded.

FINAL WALK-THROUGH:

Before closing, I will schedule a final walk-through of the property to ensure it is in the same condition as when you signed the sales agreement. At this time, we will also ensure any agreed upon repairs have been made.

CLOSING COSTS:

In addition to your down payment, there are a variety of other costs involved in the closing including:

- Loan origination fees, appraisals and reports
- Surveys and inspections
- Mortgage insurance
- Hazard insurance
- Taxes
- Assessments
- Title insurance, notary and escrow fees
- Recording fees