



# ANTHONY TEAM REALTY

MORE KNOWLEDGE, EXPERIENCE, TECHNOLOGY, RESULTS.

YOUR NEXT CHAPTER AWAITS

LIDIA CASIMIRO | REALTOR® BROKER | ANTHONY TEAM REALTY



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MORE KNOWLEDGE, EXPERIENCE, TECHNOLOGY, RESULTS.



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## About Lidia

Lidia launched her real estate career through Talk to Tucker.

Drawing from her vast experience of over 6 years in operations, management, and customer service, Lidia brings a unique skill set to the table, making her a true advocate for her clients.

Specializing in the Indianapolis community, and surrounding areas, she is committed to helping her clients find their dream homes or investment properties, or navigating them through the selling process with ease.



# THE TUCKER STORY

Making dreams come true for 100 years

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With more than 1,500 agents statewide and more than \$3.2 billion in sales, the F.C. Tucker Company is the largest independent real estate firm in Indiana and is ranked among the largest independent real estate firms in the nation. Founded in 1918, F.C. Tucker has been the market leader in central Indiana throughout its history. Tucker has 38 affiliate offices in Indiana and Kentucky, in addition to its 15 Indianapolis-area offices. Less than one percent of all real estate firms in America enjoy a continuing history as long as F.C. Tucker Company, Inc. Our goal is to orchestrate a process that makes your experience in buying or selling real estate a smooth and enjoyable one. In addition, we have designed a seamless, multi-integrated system with the latest in technology to assist all parties involved.

## Community and Integrity

Trade association and community involvement at all levels are an important component of the Tucker management and sales groups. Presidencies and chairmanships occupied by Company representatives have included the National Association of REALTORS®, Indiana Association of REALTORS®, MIBOR REALTOR® Association, Indiana Real Estate Commission, Crown Hill Cemetery, Goodwill Industries of Central Indiana, Humane Society of Indianapolis, Junior Achievement of Central Indiana, Penrod Society and the Stanley K. Lacy Alumni Group, just to name a few.

The company was founded on a philanthropic principle of "paying your civic rent." Agents are involved in countless passion projects. Collectively the company supports the United Way, Wheeler Mission, Horizon House, St. Mary's Child Center and other worthwhile organizations. Agents also participate in a Giving Circle which distributes grants to worthy charitable groups throughout central Indiana.



## We're Local, We're Global

F.C. Tucker Company, Inc. is a member of Leading Real Estate Companies of the World. LeadingRE is a collection of more than 500 of the finest residential real estate firms around the world, producing more annual home sales than any other real estate network. Being part of the world's largest referral network means your listing has global exposure.



# SELLING PROCESS OVERVIEW

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Your guide to selling your home

- 1 THE HOME SELLING PROCESS
- 2 GET YOUR HOME READY
- 3 STAGING
- 4 PREPARE YOUR HOME
- 5 PRICING
- 6 HOW TO LIVE IN A STAGED HOME
- 7 HOME-SELLING INCONVENIENCES
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# 1 THE HOME SELLING PROCESS



Rena is amazing!

We have used her

before and will again.

~Tammy

## 2

# GET YOUR HOME READY

Tips for being show ready

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Getting your home ready for the market is a critical step for a successful sale. It will take some time, energy and elbow grease. Think about the following:

- Have a home inspection. Be proactive by arranging for a pre-sale home inspection. An inspector will be able to give you a good indication of the trouble areas that will stand out to potential buyers, and you'll be able to make repairs before showings begin.
- Get replacement estimates. Do you have big-ticket items that are worn out or will need to be replaced soon, such as your roof or carpeting? Get estimates on how much it would cost to replace them, even if you don't plan to do it yourself. The figures will help buyers determine whether they can afford the home and will be handy when negotiations begin.
- Organize and clean. Pare down clutter and pack up your least-used items, such as large blenders and other kitchen tools, out-of-season clothes, toys, and exercise equipment. Store items off-site or in boxes neatly arranged in the garage or basement. Clean the windows, carpets, walls, light fixtures, and baseboards to make the house shine.



Our agent was responsive to our specific needs. All questions through the process were answered quickly. We felt confident with each suggestion or suggested course of action. We value your services and would definitely use The Anthony Team again.

~ Ric & Jen

# 3

## STAGING

Think of staging as a job interview for your home.

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You'll want to do everything you can to make a good first impression, because the average home buyer makes up his or her mind within seconds of walking through the door. Because the first impression is a key factor in selling your home, you'll want to make your living and outdoor spaces comfortable, clean and inviting.

Staging can mean making meaningful, thoughtful edits to the space yourself or it can mean hiring a professional. If going it alone, consider starting with curb appeal by sprucing up your yard, landscaping and entry. As you move inside, declutter and edit your furniture selections, choosing furnishings and accessories that create focal points and emphasize space. Agents agree decluttering is the number one area upon which to focus. You'll want to streamline every room to minimize the objects on display, paying special attention to packing away items that are personal. Decluttering allows potential buyers to see their own objects in your home and will truly showcase its potential. Consider renting a low-cost storage unit for your excess stuff. Also, clear off your countertops to remove coffeemakers and other appliances, and be sure any prescriptions and other medications are put away out-of-sight. Depersonalize the space by removing some family photos and items that depict very specific decorating tastes.

If you hire a professional stager, you will have access to a trained expert who knows how to highlight your home's strengths, downplay its weaknesses and tailor its décor to your neighborhood's demographic. A professional will know whether you should rent furniture and accessories. If you decide to invest in a staging professional, remember that it's a lot cheaper to spend your money on staging than it would be to take a loss on the lowered sale price of your home.

## Photography Matters

If staging is a job interview, then consider that photos of your home online are a virtual showing. For the would-be buyer, photos are the first and lasting impression of your home. High quality photography– whether taken by a professional or your agent– is definitely recommended. One bad photo can take your home off the list for potential buyers

Quality photos increase the likelihood that potential buyers searching online will want to visit your home. Your agent will work with you to select the perfect photos that showcase your home's most appealing attributes. You'll want to ensure your home is show-ready for the photoshoot by thoroughly cleaning it from top to bottom, decluttering, tastefully accessorizing, painting in neutral tones, depersonalizing and replacing anything that's worn or broken.

If professional photos are not possible, there are some simple rules of thumb in real estate photography. Show off the most sought after rooms of the home and the unique features, pay attention to – and experiment with – lighting, don't get too fancy with wide or unusual angles and use a tripod.

James is a  
caring and VERY  
PATIENT person.

~ Yolanda





# 4

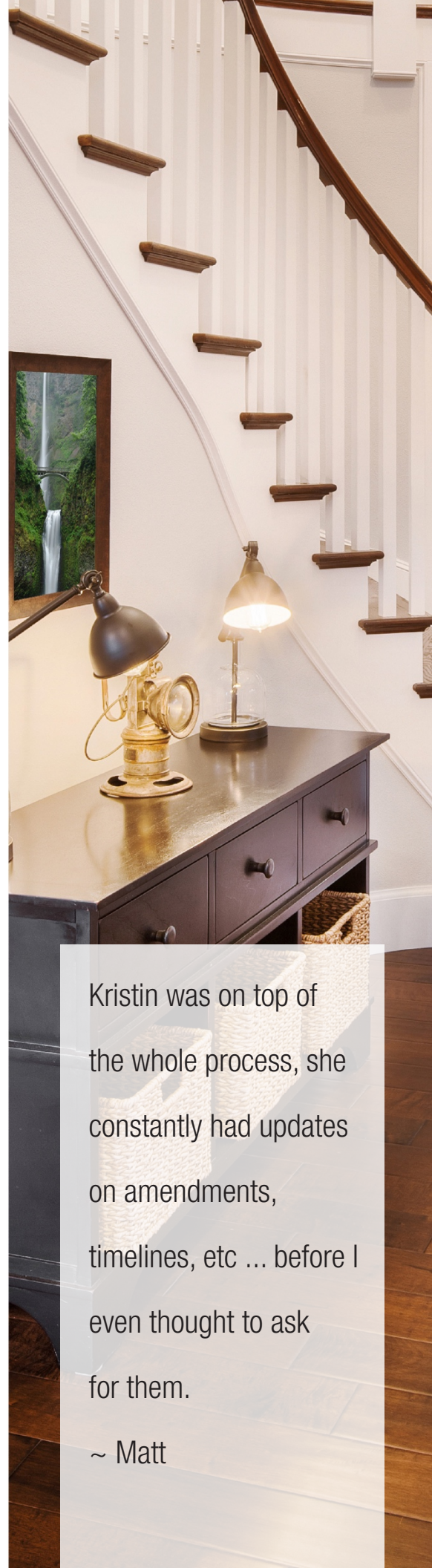
## PREPARE YOUR HOME

### Simple Tips for Preparing your Home for Showing

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- Remove clutter and clear off counters. Throw out stacks of newspapers and magazines and stow away most of your small decorative items. Put excess furniture in storage, and remove out-of-season clothing items that are cramping closet space. Don't forget to clean out the garage, too.
- Wash your windows and screens. This will help get more light into the interior of the home.
- Keep everything extra clean. A clean house will make a strong first impression and send a message to buyers that the home has been well-cared for. Wash fingerprints from light switch plates, mop and wax floors, and clean the stove and refrigerator. Polish your doorknobs and address numbers. It's worth hiring a cleaning service if you can afford it.
- Get rid of smells. Clean carpeting and drapes to eliminate cooking odors, smoke, and pet smells. Open the windows to air out the house. Potpourri or scented candles will help.
- Brighten your rooms. Put higher wattage bulbs in light fixtures to brighten up rooms and basements. Replace any burned-out bulbs in closets. Clean the walls, or better yet, brush on a fresh coat of neutral color paint.
- Don't disregard minor repairs. Small problems such as sticky doors, torn screens, cracked caulking, or a dripping faucet may seem trivial, but they'll give buyers the impression that the house isn't well-maintained.
- Tidy your yard. Cut the grass, rake the leaves, add new mulch, trim the bushes, edge the walkways, and clean the gutters. For added curb appeal, place a pot of bright flowers near the entryway.
- Patch holes. Repair any holes in your driveway and reapply sealant, if applicable.
- This booklet provides additional helpful information on staging, maintaining, and living in your listed home. We will also provide a handy & helpful 20-Minute Pre-Showing Checklist – all to help make the home marketing process simple, pleasant, and SUCCESSFUL for you!

- Add a touch of color in the living room. A colored afghan or throw on the couch will jazz up a dull room. Buy new accent pillows for the sofa.
- Add centerpieces for your tables. Use brightly colored fruit or flowers.
- Make the bathrooms feel luxurious. Put away those old towels and toothbrushes. When buyers enter your bathroom, they should feel pampered. Add a new shower curtain, new towels, and fancy guest soaps. Make sure your personal toiletry items are out of sight. Put the toilet seat down.
- Send your pets to a neighbor or take them outside. If that's not possible, crate them or confine them to one room (ideally in the basement), and let the real estate practitioner know where they'll be to eliminate surprises.
- Above all leave the home. It's best if the sellers are not at home. It's awkward for prospective buyers to look in your closets and express their opinions of your home with you there.



Kristin was on top of the whole process, she constantly had updates on amendments, timelines, etc ... before I even thought to ask for them.

~ Matt

# 5 PRICING

Price it right for the best result

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You will greatly increase your chances of an offer by pricing your home appropriately from the start. Agents you interview to list your home will perform what is known as a CMA – comparative market analysis. A comparative market analysis is an evaluation of similar, recently sold homes (called comparables) that are near the home you intend to sell. Comparative market analyses establish the current market value of the home and are prepared by real estate agents. A comparative market analysis is not the same as an appraisal, which is performed by a licensed appraiser.

Your agent will use this valuable tool to recommend the price range at which you should list your home. With this, together with your agent, you will select the list price. Keep in mind:

- Price it right.
- Anticipate the offers. Decide in advance what price and terms you'll find acceptable.
- Once listed, don't refuse to drop the price. If your home has been on the market for more than 30 days without an offer, you should be prepared to at least consider lowering your asking price.

It can't be said enough, pricing right from the start is best for all. If a listing stays on the market too long and is perceived as stale, the selling process becomes increasingly difficult.

We really liked the personal attention and responsiveness to our needs.

~James

## 6

# HOW TO LIVE IN A STAGED HOME

Sell Your Home in Any Market! Staging Works!

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Because prospective buyers look at everything and imagine themselves living in your home, it is very important that you keep your property staged and ready to show at all times. You and your home must be prepared for showings at a moment's notice.

Extra attention to appearance and appeal yields noticeable results!

Staged properties sell faster in comparison to homes that have not been staged. From the day of listing to day of closing, home staging quickens the process, regardless of real estate market conditions.

Inside and out, preparation and maintenance are critical to successful marketing and sale of your home. We work with a professional home staging professional who can help with small or large staging challenges. We'll be happy to arrange a consultation.

Once your home is prepared, do a little maintenance every day so that at any moment it will take no more than 20 minutes to prepare for a showing. We'll provide a 20-Minute Pre-Showing Checklist to help you be ready and to avoid pre-showing anxiety.



# 7

## HOME SELLING INCONVENIENCES

Practical Tips for a Pleasant Selling Experience!

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### Living with Home-Selling Inconveniences!

**Knock-Knock!** Potential buyers might show up uninvited. They may approach you in your yard, knock on your door, be waiting in your driveway when you come home. For safety reasons, do not let in unscheduled individuals. **Politely direct them to call your agent as shown on the yard sign.** Your agent will ensure they are legitimate and qualified prospective buyers.

**A Showing ... NOW???** Don't panic over a call from Centralized Showings Service (CSS) if they ask if your home may be shown "RIGHT NOW." This might happen – it is common in the real estate industry. If the moment is not good timing, simply apologize and recommend an alternate time to give you time to prepare and vacate.

**Show or No-Show?** An agent is showing buyers 15 homes in one day, not expecting them to linger for 45 minutes at each home. Running behind schedule they miss our showing appointment or show up late to see your home. **Be prepared to be flexible.**

**They Left Our Lights On!** Many agents were trained to leave the lights on after a showing, if they were on at arrival, in case there might be another showing following theirs. If you want lights off after a showing, leave a note on a table or entry door, "Please Turn Off All Lights on Your Way Out. Thank You."

**They Used Our Restroom!** This will likely occur, occasionally. Although many visiting prospective buyers and their agents will use a half bath or powder room in your home, some will make themselves at home and use a master bath or any other bathroom. Be patient and understanding – consider it part of the process.

**I'm Locked Out!** Many of us access our homes by entering through the garage door. A buyer or agent with good intentions might lock the door to the garage, inadvertently locking you out. To help avoid this, **attach a note** on the door to the garage, "Please Do Not Lock this Door."

(continued)

**My Home is not Being Shown!** Relax! The real estate market cycles sporadically. Your home may be shown right away and frequently. It might not be shown for two or three weeks. There is no rhyme or reason; but trust that Anthony Team Realty and F.C. Tucker Company, with a 100-year of home marketing strategy development. **We are maximizing your home's visibility to buyers and are happy to address your concerns.**

**How Did the Showing Go?** After an agent shows your home, we automatically email the showing agent (up to three times) to request feedback immediately after a showing. If, after a day or two, the agent fails to replay, we will follow up with a phone call. If there is no response after these efforts, we will presume there is no interest. **The feedback we deliver is a true accounting of what the showing agent tells us.**

**Post-Showing Criticism.** You know what they say about opinions ... When we receive feedback from prospective buyers and their agents, sometimes their comments are empty. Occasionally remarks are made about things beyond your or our control. **If we receive foolish, harsh, and unproductive comments, please consider it unworthy of concern.**

**The Home Inspection.** Our experience shows that sellers tend to worry about the often-dreaded home inspection. Relax while we wait on this to be completed. As a courtesy to all parties, do your best to vacate the home for the duration of the inspection. An inspector's report and buyer's initial response may take up to 14 days. **Relax in knowing that your agent is on top of it.** In the spirit of good will negotiations, we will work through the process to foster satisfaction for both buyer and seller.

**Appraisal.** Typically, the appraisal is requested within the first couple weeks after an accepted offer. Like the inspection, it is best to vacate the home while the appraiser completes the assessment. Appraisals are ordered blindly via computer. The lender does not know who the appraiser will be until the appointment is scheduled. Once complete, the appraisal is reviewed and scrutinized by a third-party company to prevent appraisal fraud.

**Closing.** Mortgage lenders are being held to much higher standards, today, than years ago – more paperwork, more verifications, more processing, more scrutinizing, and more red tape. An average FHA loan takes up to 45 days to close. There is a chance that closing could be delayed 2 to 7 days; but know that **we will work diligently with all parties involved to ensure every effort is invested toward meeting the intended closing date.**



# 8

## WHILE YOU ARE ON THE MARKET

### What to Expect

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#### Advertising Your Home

Since 90 percent of buyers search for a home online, your agent will begin marketing and advertising your listing on multiple websites and across other mediums to bring the greatest exposure to your home. TalktoTucker.com receives over 3.3 million visits annually. Your agent will also place your listing to MIBOR.com and REALTOR.com and perhaps other sites your agent deems beneficial.

#### Appointment Scheduling For Showings

F.C. Tucker agents use Centralized Showing Service (CSS) to set up appointments to show your property. CSS makes it easier and more efficient to show your home and receive valuable feedback. With one phone number, any agent can request a time to show your property. CSS is available 33% longer than traditional real estate office hours making setting showing times easier. Thus making it easy for potential buyers to see your home.

#### Open Houses and Showings

Once you are on the market, don't let all that good preparation go to waste. Make sure to keep your home clean and ready for potential buyers.

#### Staying Safe

Your agent will likely recommend open houses. An open house can be a great sales tool, but it also exposes you to numerous unfamiliar people for the first time. Stay safe by practicing these guidelines for open houses as well as scheduled showings.

- Remove, or lock up, prescription drugs and jewelry
- Make sure computers in the home are locked and password protected
- Be sure bills, passports, etc. are secured
- Make sure small devices like iPods and iPads are locked up or removed from the home

Thank you, thank you,

thank you! You made

our dream of owning a

home come true. You

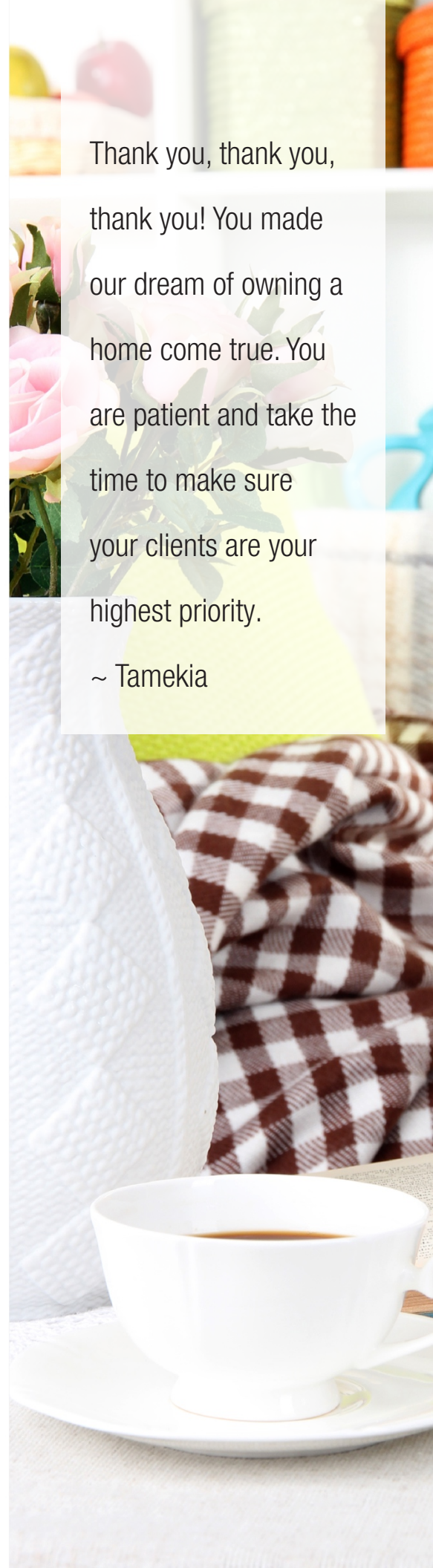
are patient and take the

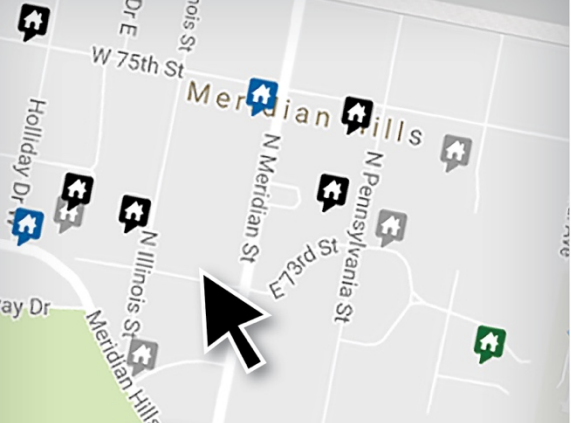
time to make sure

your clients are your

highest priority.

~ Tamekia





# ANTHONY TEAM REALTY

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## TalkToTucker.com

Exposing your home to as many potential buyers as possible is made easier through the power of TalktoTucker.com which is consistently ranked the #1 local real estate website.

- Every home listed in central Indiana.
- Most accurate data available.
- New listings added and edited every 15 minutes.
- Custom neighborhood searches with thousands of photos available nowhere else.
- Easy access to open house information, new listings and home vendors.
- Enter the street address of any homes for sale in central Indiana. You'll get the price, photos, features and more. Find homes for sale nearby with your phone's GPS.

The one-stop solution for central Indiana real estate.

## Tucker App

Why do buyer's love the Tucker App?

- It's FAST. New listings appear within minutes of hitting the market.
- National search sites can't match our speed or accuracy.
- The Tucker app has 100% of the homes. Not just Tucker listings, but every brokerage's listings. You won't need any other site. And the app is easy to use, you won't WANT to look anywhere else.
- More than 6,500 Tucker-exclusive photos of more than 800 neighborhoods – photos not found on any other app.
- In-depth statistics and analysis at the neighborhood level.
- Find out what homes have sold for and which ones are pending a sale.
- The new Tucker app is one of the only spaces to accurately see which homes are accepting backup offers.
- Find every upcoming open house from every participating company.
- Create advanced level saved searches and save your favorite homes.
- If you wish, you'll receive daily emails of new listings and/or price changes.
- You can even take private notes, and add your own photos to listings as you tour homes during your buying process.





Thank you so much, James and Team! I appreciate your awesomeness. Thanks for being nothing short of amazing. When anyone I know plans to buy or sell, I will send them your way!

~ Krystal

  
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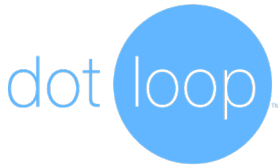
# 9

## NEGOTIATE YOUR TERMS

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### Offer

You will receive an offer from a buyer's agent. The purchase agreement will lay out the specific terms. You can negotiate price, possession, closing date, which appliances stay with the home, taxes, inspection, and much more. Your agent will help you determine the best approach to negotiating each of the items. The seller can then accept, reject or counter your offer.



peoplework not paperwork

### Paperless Documentation

The home sale process can generate hundreds of pages of paperwork that must be exchanged, delivered and saved. F.C. Tucker uses a leading paperless solution through DotLoop™ to securely manage your documents. This cloud-based program allows everyone involved in your transaction to securely manage, share and sign documents through mobile technology. I can even add your loan officer.

### Counteroffer

The counteroffer(s) is where you and the buyer work toward an agreement acceptable to both parties. There may be several counteroffers before you reach the final agreement.

### Contingencies

Contingencies are conditions that must be met for the purchase of the home to proceed. Common contingencies include financing, inspection, insurance and appraisal.

### Earnest Money

Earnest money allows the buyer the opportunity to show the seller that they are "earnest" about their offer. Earnest money is submitted with an offer and the check is deposited and held by the listing agent's broker upon acceptance of the offer. Earnest money is held in a non-interest bearing account and is applied to the buyer's down payment costs at closing.



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Our agent was responsive to our specific needs. All questions we had through the process were answered quickly. We felt confident with each suggestion or suggested course of action when we were uncertain. We received value in using your services and would definitely work with The Anthony Team again.

~Mike



# 10

## FROM CONTRACT TO CLOSE

Work with Our Team to Ensure a Seamless Experience

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### Inspection

You will have the home inspected and appraised. During the inspection, any items that may need to be repaired will be identified and the buyer's agent will present an inspection response. You and your agent will respond, ultimately deciding which repairs to make. Once all parties have agreed, repairs should be made prior to the final walk through.

### Appraisal

If a lender is involved in the transaction, the lender will order a professional appraisal to ensure the value of the home. Appraisers are required to inspect attics and crawlspaces so make sure they have access to those areas.

### Buyers Final Walk Through

The final walk through can be performed anywhere from a few hours to a few days before closing. It is the buyer's last chance to be certain that the property is in the condition they agreed to buy. The home should be "show ready." Think of it like the first showing or the day you prepped your home for professional photos – the home should be just as it was then.

The buyer and their agent will review the home to make sure all agreed-upon repairs have been made. Everything addressed in the inspection report should be taken care of and documented with receipts or invoices at this point.

### Closing Day Expectations

You're in the homestretch! The marketing, negotiating and re-negotiating are complete, and now it's time to close on the transaction you've worked so hard to complete. On closing day, your property will be transferred from you to the buyer – the new owner.

The lion's share of document signing will be up to the buyer, but as the seller you will sign the deed over to the buyer. This act officially transfers ownership to the buyer. The title company (or in some cases a lawyer or notary) will register the new deed with the appropriate government office. This record will show the buyer as the new homeowner.

As the seller, you will receive any proceeds earned from the sale.

This is a great time to communicate any pertinent information about the property. Most importantly to this meeting, you'll be bringing the keys to the home, but also consider bringing or relaying information such as garage entry codes and manuals or warranty information for any appliances – either have them on hand or tell the buyer where to locate them in their new home.

# 11

## MOVING DAY

It's Finally Here!

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The pinnacle of the process is here, moving day. Keep these steps in mind:

- Provide the post office with your forwarding address two to four weeks ahead of the move.
- Notify your credit card companies, magazine subscriptions, and bank of your change of address.
- Create a list of friends, relatives, and business colleagues who need to be notified about your move.
- Arrange to disconnect utilities and have them connected at your new home.
- Cancel the newspaper, or change the address so it will arrive at your new home.
- Check insurance coverage for the items you're moving. Usually movers only cover what they pack.
- Clean out appliances and prepare them for moving, if applicable.
- Note the weight of the goods you'll have moved, since long-distance moves are usually billed according to weight. Watch for movers that use excessive padding to add weight.
- Check with your condo or co-op about any restrictions on using the elevator or particular exits for moving.
- Have a "first open" box with the things you'll need most, such as toilet paper, soap, trash bags, scissors, hammer, screwdriver, pencils and paper, cups and plates, water, snacks, and toothpaste.

Plus, if you're moving out of town, be sure to:

- Get copies of medical and dental records and prescriptions for your family and your pets.
- Get copies of children's school records for transfer.
- Ask friends for introductions to anyone they know in your new neighborhood.
- Consider special car needs for pets when traveling.
- Let a friend or relative know your route.
- Empty your safety deposit box.
- Put plants in boxes with holes for air circulation if you're moving in cold weather.



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# 12

## GLOSSARY

**Adjustable-Rate Mortgage (ARM):** A loan characterized by a fluctuating interest rate, usually one tied to a bank or savings and loan association cost-of-funds index.

**Agent:** Like brokers, real estate agents (REALTORS®, sales associates, licensees, etc.) are trained and licensed to conduct real estate transactions. Agents, however, must operate under the supervision of a broker, and their training is not as extensive.

**Amortized loan:** A loan in which the principal as well as the interest is payable in monthly or other periodic installments over the term of the loan.

**Appraisal:** An estimate of the quantity, quality or value of something. The process through which conclusions of property value are obtained; also refers to the report that sets forth the process of estimation and conclusion of value.

**Appreciation:** An increase in the worth of value of a property due to economic or related causes, which may prove to be either temporary or permanent; opposite of depreciation.

**Assessed value:** The valuation placed upon property by a public tax assessor for the purposes of taxation.

**Broker:** A real estate broker is a person licensed to carry out real estate transactions and receive a fee for these activities.

**Brokerage:** The bringing together of parties interested in making a real estate transaction.

**Chain of title:** The succession of conveyances, from some accepted starting point, whereby the present holder of real property derives title.

**Closing:** The occasion when a sale is finalized; the buyer signs the mortgage and closing costs are paid.

**Closing agent:** Presides over the closing; works on the buyer's behalf to transfer title and ownership from the seller to the buyer.

**Closing costs:** Expenses (over and above the price of the property) incurred by buyers and sellers in transferring ownership of a property.

**Closing statement:** A detailed cash accounting of a real estate transaction showing all cash received, all charges and credits made and all cash paid out in the transaction.

**Cloud on title:** Any document, claim, unreleased lien or encumbrance that may impair the title to real property or make the title doubtful; usually revealed by a title search and removed by either a quitclaim deed or suit to quiet title.

**Collateral:** Property pledged as security for a debt, such as the real estate pledged as security for a mortgage.

**Commission:** Payment to a broker for services rendered, such as in the sale or purchase of real property; usually a percentage of the selling price of the property.

**Competitive Market Analysis (CMA):** A comparison of the prices of recently sold homes that are similar to a seller's home in terms of location, style and amenities.

**Contingency:** A condition that must be met before a contract is legally binding.

**Conventional loan:** A loan that requires no insurance or guarantee.

**Counteroffer:** A new offer made in response to an offer received. It has the effect of rejecting the original offer which cannot be accepted thereafter unless revived by the offeror.

**Debt-to-income ratio:** The ratio used to qualify potential borrowers for a loan. Compares total monthly housing expense and other debt with total monthly income.

**Deed:** A written instrument that, when executed and delivered, conveys title to or an interest in real estate.

**Default:** Failure to make mortgage payments on a timely basis or to comply with other conditions of the mortgage.

**Discount point:** A unit of measurement used for various loan charges; one point equals one percent of the amount of the loan.

**Down payment investment:** Part of the purchase price which the buyer pays in cash and does not finance with a mortgage.

**Earnest money:** Money deposited by a buyer under the terms of a contract, to be forfeited if the buyer defaults but applied to the purchase price if the sale is closed.

**Easement:** A right to use the land of another for a specific purpose, such as for a right-of-way or utilities.

**Equity:** The interest or value that an owner has in property over and above any indebtedness.

**Escrow account:** The trust account established by a broker under the provisions of the license law for the purpose of holding funds on behalf of the broker's principal or some other person until the consummation or termination of a transaction.

**Evidence of title:** Proof of ownership of property; commonly a certificate of title, an abstract of title with lawyer's opinion or title insurance.

**Federal Housing Administration (FHA) Loan:** A loan insured by the Federal Housing Administration and made by an approved lender in accordance with the FHA's regulations.

**Foreclosure:** A legal procedure whereby property used as security for a debt is sold to satisfy the debt in the event of default in payment of the mortgage not or default of other terms in the mortgage document. The foreclosure procedure brings the rights of all parties to a conclusion and passes the title in the mortgaged property to either the holder of the mortgage or a third party who may purchase the realty at the foreclosure sale.

**Homeowner's insurance policy:** A standardized package insurance policy that covers a residential real estate owner against financial loss from fire, theft, public liability and other common risks.

**Housing expense ratio:** The relationship between the monthly payments made for housing costs and monthly income.

**HUD 1 Statement:** An itemized statement of all charges that will be collected at closing, whether they are required by the lender or a third party.

**Leverage:** The use of borrowed money to finance an investment.

**Lien:** The right given by law to certain creditors to have their debts paid out of the property of a defaulting debtor, usually by means of a court sale.

**Limited agency:** Representing both parties in a transaction where both parties agree to it.

**Loan origination fee:** A fee charged to the borrower by the lender for making a mortgage loan. The fee is usually computed as a percentage of the loan amount.

**Loan-to-value ratio:** The relationship between the amount of the mortgage loan and the value of the real estate being pledged as collateral.

**Mortgage:** A conditional transfer or pledge of real estate as security for the payment of a debt. Also, the document creating a mortgage lien.

**Mortgage lien:** A lien or charge on the property of a borrower that secures the underlying debt obligations.

**Broker's Listing Cooperative (BLC):** A marketing organization composed of member brokers who agree to share their listing agreements with one another in the hope of procuring ready, willing and able buyers for their properties more quickly than they could on their own.

**Negative amortization:** Payment terms under which the borrower's monthly payments do not cover the interest due; as a result, the loan balance increases.

**Payment cap:** The limit on the amount the monthly payment can be increased on an adjustable-rate mortgage when the interest rate is adjusted.

**Prepaid items:** On a closing statement, items that have been paid in advance by the seller, such as insurance premiums and some real estate taxes, for which he or she must be reimbursed by the buyer.

**Prepayment penalty:** A charge imposed on a borrower who pays off the loan principal early. This penalty compensates the lender for interest and other charges that would otherwise be lost.

**Principal:** The original amount (as in a loan) of the total due and payable at a certain date.

**Private Mortgage Insurance (PMI):** Insurance provided by private carrier that protects a lender against a loss in the event of a foreclosure or deficiency.

**Prorations:** Expenses, either prepaid or paid in arrears, that are divided or distributed between buyer and seller at closing.

**Rate cap:** The limit on the amount the interest rate can be increased at each adjustment period in an adjustable-rate loan. The cap may also set the maximum interest rate that can be charge during the life of the loan.

**Real estate:** Land; a portion of the earth's surface extending downward to the center of the earth and upward indefinitely into space, including all things permanently attached to it, whether naturally or artificially.

**Realtist:** Members of the National Association of Real Estate Brokers use the term Realtist.

**REALTOR®:** Members of the National Association of REALTORS® use the term REALTOR.

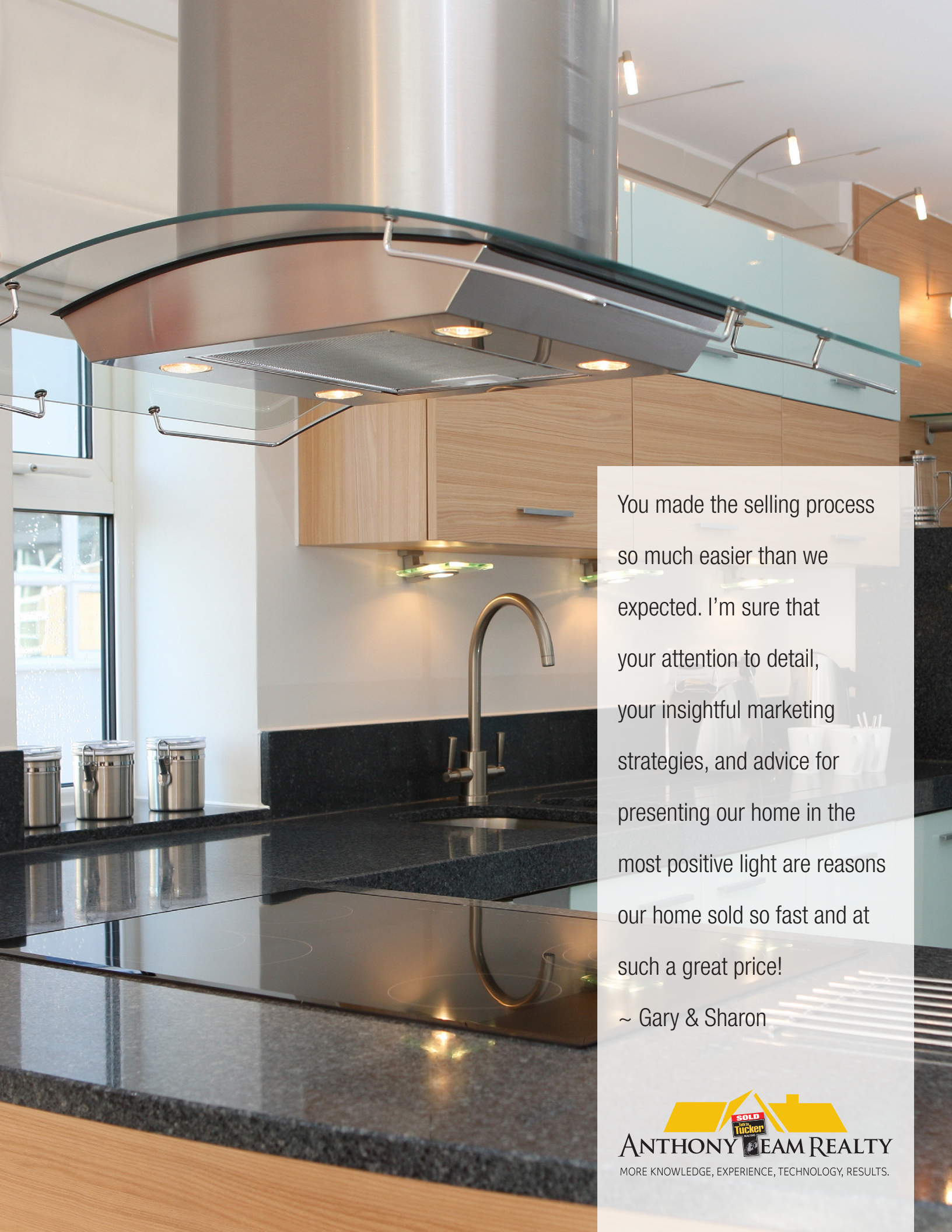
**Survey:** The process by which boundaries are measured and land areas are determined; the on-site measurement of lot lines, dimensions and position of a house on a lot, including the determination of any existing encroachments or easements. Surveys prepared from public records are called location surveys. Surveys prepared on-site by a professional surveyor are called stake surveys.

**Title:** (1) The right to or ownership of land. (2) The evidence of ownership of land.

**Title insurance:** A policy insuring the owner or borrower against loss by reason of defects in the title to a parcel of real estate, other than encumbrances, defects and matters specifically excluded by the policy.

**Veterans Affairs (VA) loan:** A mortgage loan on approved property made to a qualified veteran by an authorized lender and guaranteed by the Department of Veterans Affairs in order to limit the lender's possible loss.

**Zoning:** The division of a city or county by legislative regulations into areas (zones), specifying the uses allowable for the property in those areas. Buyers are encouraged to investigate any zoning issues directly with the appropriate city or county division.



You made the selling process so much easier than we expected. I'm sure that your attention to detail, your insightful marketing strategies, and advice for presenting our home in the most positive light are reasons our home sold so fast and at such a great price!

~ Gary & Sharon



**ANTHONY TEAM REALTY**  
MORE KNOWLEDGE, EXPERIENCE, TECHNOLOGY, RESULTS.



## F. C. TUCKER COMPANY OFFICE LOCATIONS

### METROPOLITAN INDIANAPOLIS OFFICES

#### 9201 Group

9201 N. Meridian Street  
Indianapolis, IN 46260  
317-566-2399

#### Carmel

350 Veterans Way, Suite 100  
Carmel, IN 46032  
317-846-7751

#### Castleton

9111 Allisonville Road  
Indianapolis, IN 46250  
317-849-5050

#### Downtown

342 Massachusetts Avenue  
Indianapolis, IN 46204  
317-686-0612

#### East

28 Yorkshire Boulevard  
Indianapolis, IN 46229  
317-891-0100

#### Fishers

12692 East 116th Street  
Fishers, IN 46037  
317-570-3800

#### Geist

9930 Geist Crossing  
Indianapolis, IN 46256  
317-841-8880

#### Keystone at the Crossing

3405 East 86th Street  
Indianapolis, IN 46240  
317-259-6000

#### Meridian North

9277 North Meridian Street  
Indianapolis, IN 46260  
317-844-4200

#### Meridian North

9279 N. Meridian Street  
Indianapolis, IN 46260  
317-843-7766

#### Mooresville

136 Meadow Lakes Drive  
Mooresville, IN 46158  
317-210-9570

#### Noblesville

100 Lakeview Drive  
Noblesville, IN 46060  
317-776-0200

### South

195 N. Emerson Avenue  
Greenwood, IN 46142  
317-888-3311

### West

10188 E. US Hwy. 36  
Avon, IN 46123  
317-271-1700

### Zionsville

10 North First Street  
Zionsville, IN 46077  
317-873-5391

### STATEWIDE OFFICES

#### Anderson

309 West 11th Street  
Anderson, IN 46016  
765-643-3391

#### Auburn

269 Duesenberg Road  
Auburn, IN 46706  
260-572-8200

#### Bloomington

487 S. Clarizz Blvd.  
Bloomington, IN 47401  
812-336-7300

#### Bluffton

107 W. Market Street  
Bluffton, IN 46714  
(260)-489-0013

#### Clinton

1766 E. State Road 163  
Clinton, IN 47842  
765-832-2011

#### Columbus

430 Washington Street  
Columbus, IN 47201  
812-418-8522

#### Covington

214 4th Street  
Covington, IN 47932  
765-362-4700

#### Crawfordsville

200 E. Market Street  
Crawfordsville, IN 47933  
765-362-4700

#### Evansville - Commercial

7820 Eagle Crest Blvd Suite  
200, Evansville, IN 47715  
812-473-6677

#### Evansville - Eagle Crest

7820 Eagle Crest Blvd Suite 200  
Evansville, IN 47715  
812-479-0801

### Evansville - Pearl

5625 Pearl Drive Suite 101  
Evansville, IN 47712  
812-426-9020

### Evansville - Virginia Street

4841 East Virginia Street  
Evansville, IN 47715  
812-473-0123

### Fort Wayne

10347 Dawson's Creek Blvd  
Bldg 5, Suite C  
Fort Wayne, IN 46825  
260-489-0013

### Fort Wayne - Downtown

618 S. Harrison Street  
Fort Wayne, IN 46802

### Goshen

2004 Elkhart Road Ste A  
Goshen, IN 46526  
(574) 533-4600

### Greencastle

1013 Indianapolis Road  
Greencastle, IN 46135  
765-653-8702

### Henderson, KY

2202 US Highway 41 N  
Henderson, KY 42419  
(270) 827-1131

### Jasper

901 Newton Street  
Jasper, IN 47546  
812-482-1424

### Kokomo

1825 South Plate Street  
Kokomo, IN 46902  
765-452-8216

### Lafayette

1425 Sagamore Parkway North  
Lafayette, IN 47904  
765-448-4884

### Lafayette Commercial

123 N 8th Street  
Lafayette, IN 47901  
765-447-8886

### Madison

1315 Clifty Dr  
Madison, IN 47250  
812-265-3122

### Marion

605 N. Western Avenue  
Marion, IN 46952  
765-662-6099

### Muncie

3417 W. Bethel Avenue  
Muncie, IN 47304  
765-289-2400

### New Castle

208 South Main Street  
New Castle, IN 47362  
765-521-9464

### Newburgh

8944 Ruffian Lane  
Newburgh, IN 47630  
812-853-3381

### North Vernon

216 North State Street  
North Vernon, IN 47265  
812-352-6300

### Peru

24 W Main Street  
Peru, IN 46970  
765-327-2432

### Princeton

210 E. Broadway  
Princeton, IN 47604  
812-386-6200

### Rockville

225 West Ohio Street  
Rockville, IN 47872  
765-569-2000

### Shelbyville

204 N. Harrison Street  
Shelbyville, IN 46176  
317-398-8709

### South Bend

1416 Mishawaka Ave  
South Bend, IN 46615  
(574) 245-5040

### Terre Haute

1216 South Third Street  
Terre Haute, IN 47802  
812-238-9996

### Valparaiso

13 Lincolnway Suite 203  
Valparaiso, IN 46383  
(219) 309-9930

### Vincennes

621 Main Street  
Vincennes, IN 47591  
812-882-4444

### Wabash

692 N Cass Street  
Wabash, IN 46992  
260-563-4962

My first home real estate experience was easier than I expected because of caring support and attention to detail. Knowing that my agent was always one step ahead and looking out for me throughout the process was priceless.

Thank you!

~ Yolanda



**Lidia Casimiro**

Realtor® Broker  
Anthony Team Realty  
(317) 490-3596  
(317) 220-6002  
lidia.casimiro@talktotucker.com  
anthonyteamrealty.com



*Helping people achieve their real estate goals through superior service, expertise, and efficiency – creating raving fans who return and bring their friends and family, too.*

**MORE KNOWLEDGE, EXPERIENCE, TECHNOLOGY, RESULTS.**