

ROADMAP TO YOUR DREAM HOME

FROM SEARCH TO SOLD

BREONDRA MORROW | REAL ESTATE AGENT



Breondra Morrow, Realtor®



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BREONDRA MORROW

YOUR LOCAL NEIGHBOR & REAL ESTATE AGENT



Thank you for considering me as your trusted guide on the journey to homeownership. Buying a home is more than a financial decision. It's a personal milestone. My mission is to make this experience smooth, transparent, and genuinely empowering for you.

I've helped clients at every stage, from first time buyers to seasoned homeowners, navigate the market with clarity and confidence.

I'm committed to understanding your unique needs, advocating for your best interests, and supporting you through every step of this process.

You deserve more than just a transaction. You deserve a thoughtful, professional experience grounded in trust and results. I'm honored to be part of your journey, and I look forward to helping you find the home that's just right for you.

BEST WISHES, BREONDRA

Breondra Morrow

Real Estate Agent



@BreondraMorrow



+1 (317) 316-3900



+1 (463) 231-6672



breondra@breondramorrow.com



9465 Counselors Row # 200,
Indianapolis, IN 46240

TRANSPARENCY

AND OUR COMMITMENT TO YOU

1

A CLEAR, STEP-BY-STEP PLAN

No more confusion or overwhelm. You'll receive a structured roadmap so you always know what's next, what's expected, and how to prepare at each stage.

2

CLEAR COMMUNICATION

From start to finish, you'll always know what's happening with your sale. I'll keep you updated every step of the way no surprises, just clear and honest communication so you feel confident and informed.

3

TOOLS TO MAKE SMART DECISIONS

From home comparison sheets to offer strategy guidance, you'll get practical tools that simplify decision making and help you move forward with confidence.

4

REAL NUMBERS, NO HIDDEN FEES

This guide includes real life buyer commission examples, a breakdown of who pays what, and what's changed post NAR settlement so there are no surprises at closing.

5

SUPPORT THAT EXTENDS BEYOND THE SALE

From closing day to future referrals and questions, you'll have continued access to support, local resources, and updates even after the deal is done.



WHY WORK WITH ME

AND WHAT I OFFER MY CLIENTS

Buying a home is one of the most exciting and important decisions you'll make, and having the right agent by your side makes all the difference. With a deep understanding of the local market, strong negotiation skills, and a commitment to your needs, I'll guide you through every step to ensure a smooth and successful experience.

WHAT I OFFER ALL OF MY CLIENTS

✔ EXPERT GUIDANCE FOR SMART DECISIONS

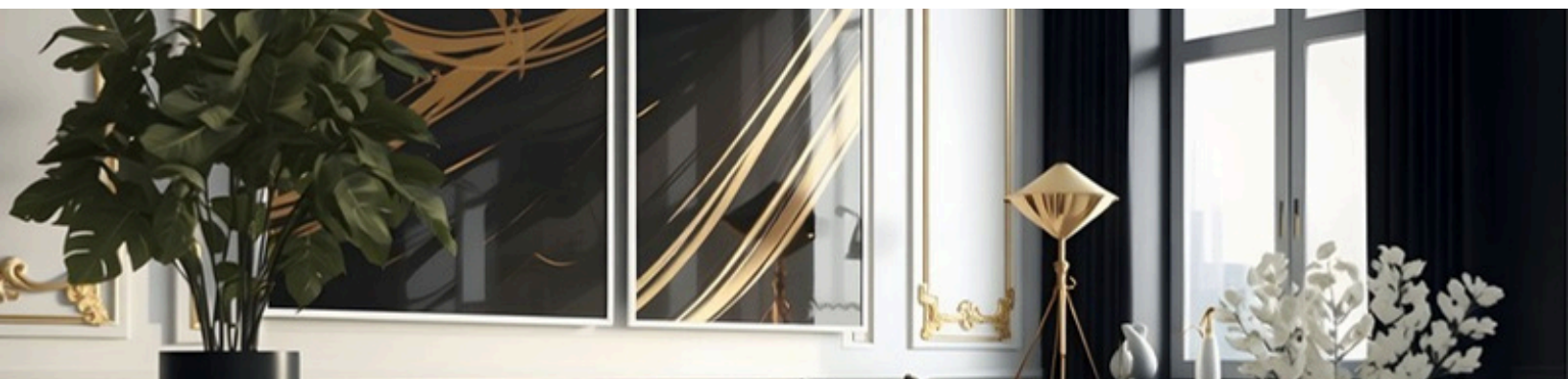
With deep knowledge of market trends and neighborhood dynamics, I provide insights to help you make informed decisions. I take time to understand your goals and offer personalized advice, so you feel confident from consultation to closing.

✔ STRONG NEGOTIATION & TRUSTED CONNECTIONS

I negotiate on your behalf to secure favorable terms and connect you with a trusted network of lenders, inspectors, and contractors, ensuring you're supported at every stage.

✔ SEAMLESS EXPERIENCE WITH CLEAR COMMUNICATION

I streamline the entire process using modern tools to simplify scheduling and paperwork. You'll receive regular updates and transparent communication so you always know what to expect.



A modern dining room featuring a round, dark-colored table with a cylindrical base. Four upholstered chairs with black legs and gold-colored tips are arranged around the table. Three wire-mesh pendant lights hang from the ceiling. The background consists of a dark wall with vertical wood slats and recessed lighting. The floor is made of light-colored tiles.

THE HOME BUYING PROCESS

THE BUYING PROCESS

A COMPLETE ROADMAP TO HOMEOWNERSHIP

1

Consultation

Discuss goals, timeline, budget, market and next steps

2

Pre-Approval

Secure mortgage pre-approval to define your price range

3

Home Search

Let's find homes that fit your criteria and lifestyle

6

Offer Accepted

Enter escrow and begin the transaction process

5

Make an Offer

Submit a strong, strategic offer on the right home.

4

Showings

Tour homes in your price range and preferred areas

7

Inspection & Appraisal

Complete inspections and appraisal to confirm value and condition

8

Loan Approval

Lender clears your loan; review closing disclosure

9

Closing Day

Sign documents, receive the keys, and celebrate your new home!

A modern dining room with a round table, chairs, and three wireframe pendant lights. The room features a dark wood wall with vertical slats and a large window with curtains. The text "STEP ONE" is centered in the upper half of the image.

STEP ONE

CONSULTATION

STEP 1: CONSULTATION

GETTING CLEAR FROM THE START

Buying a home is a big step and having the right plan from the beginning makes all the difference. In our initial consultation, we'll get clear on your goals and lay the foundation for a successful experience.

WHAT WE'LL COVER TOGETHER:

YOUR GOALS

What are you hoping to achieve with this move? Whether it's upsizing, downsizing, relocating, or purchasing your first home, we'll define your core motivation so that every decision supports it.

TIMELINE

Are you ready to buy now, or just starting to explore? We'll map out your ideal timeframe, account for any flexibility, and create a custom timeline that matches your needs and the current market conditions.

BUDGET & FINANCIAL COMFORT ZONE

We'll talk about your ideal price range, not just what you're pre-approved for, but what feels comfortable. This includes potential down payments, monthly costs, and any financial boundaries you want to stick to.

MUST-HAVES & DEALBREAKERS

We'll begin identifying your non-negotiables (bedroom count, location, layout) and preferences so I can tailor your search accordingly. This helps us filter out distractions and focus only on homes that truly fit.

YOUR EXPERIENCE SO FAR

Have you bought before? Been working with another agent? I'll learn what's worked and what hasn't so I can provide the right level of guidance and communication throughout.

STEP 1: CONSULTATION

GETTING CLEAR FROM THE START

WHAT YOU WILL WALK AWAY WITH:

- A clear understanding of what to expect next
- A realistic timeline that fits your schedule
- Clarity on your buying power and next financial steps
- A game plan tailored to you, not the average buyer

The goal of this consultation is to align on your vision, priorities, and timing so we can create a plan that supports your goals from day one to closing day. At the end of our consultation, you'll have more than just information, you'll have clarity and direction.



A modern dining room with a round table, chairs, and pendant lights. The room features a dark wood wall with vertical slats, a round table with a dark top and a light-colored base, and four chairs with light-colored upholstery and dark legs with gold tips. Two pendant lights with wire mesh shades hang above the table. The floor is made of light-colored tiles.

STEP TWO

FINANCING & PRE-APPROVAL

STEP 2: FINANCING & PRE-APPROVAL

KNOW YOUR NUMBERS FIRST

Before we start touring homes, it's essential to understand your true buying power. This step ensures that when the right property appears, you're ready to act quickly and confidently.

WHAT THIS STEP INCLUDES:

- Understanding the recent NAR settlement
- Understanding pre-approval vs. pre-qualification
- Creating a comfortable budget
- Smart financing and long-term planning
- Clarifying loan types & terms
- Comparing lenders
- Estimating closing costs and fees



NAR SETTLEMENT

UNDERSTANDING IT & WHAT IT MEANS FOR YOU

Recent changes in the real estate industry following the National Association of Realtors (NAR) settlement now impact how buyer agent compensation is disclosed and negotiated.

WHAT'S CHANGED:

- Commissions are no longer automatically offered by the seller's agent in many cases.
- Buyer agents must now present written agreements outlining their services and compensation.
- Transparency is now required on what services are provided and how agents are paid.

WHAT THIS MEANS FOR YOU AS A BUYER

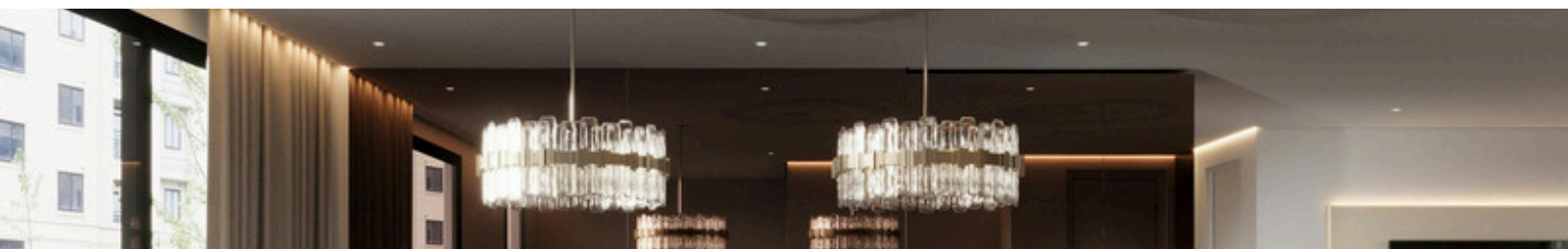
You'll now be more empowered and informed about how your agent is compensated and can choose the structure that works best for you.

You might:

- Pay a portion of the agent's fee yourself
- Negotiate seller concessions to cover agent fees
- Work with an agent who offers flexible fee structures

WHY IT'S A GOOD THING

These changes are designed to promote transparency, fairness, and more control for buyers. As your agent, I'm here to make sure you understand every step and are confident in the process.



HOW ARE BUYER AGENTS COMPENSATED?

OPTION 1: SELLER OFFERS FULL COMPENSATION

The seller pays the buyer's agent a commission, usually a percentage of the sale price, which comes from the proceeds of the sale. The buyer pays nothing extra. This is a common practice and often outlined in the listing agreement.

Example: If the seller offers a 3% commission on a \$300,000 home, the buyer's agent receives \$9,000 from the seller.

OPTION 2: SELLER OFFERS PARTIAL COMPENSATION

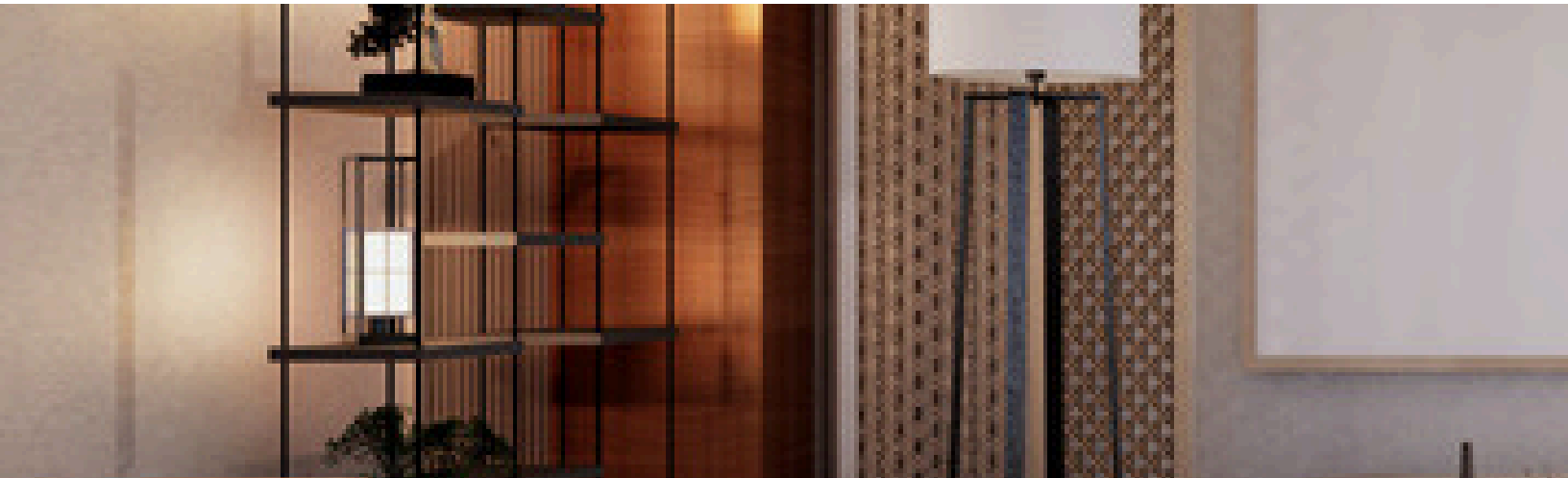
The seller offers to pay a portion of the buyer's agent's commission, but not the full standard rate. Because the seller offers a reduced commission, the buyer covers the difference to fully compensate their agent.

Example: If the seller offers 2% (\$6,000 on a \$300,000 home) while the market standard is 3%, the buyer's agent receives \$6,000 from the seller, and the buyer agrees to pay the remaining 1% (\$3,000) to meet the agent's standard commission.

OPTION 3: SELLER DOES NOT OFFER COMMISSION

The seller offers no commission for the buyer's agent. In this case, the buyer agrees to pay the agent directly, typically through an agreement made prior to the home search.

Example: If the home sells for \$300,000 and the commission is 3%, the buyer directly pays their agent \$9,000.



GET PRE-APPROVED

PREPARE AHEAD OF TIME

WHAT IS A MORTGAGE PRE-APPROVAL?

House shopping is an exciting time! Being pre-approved, unlike being pre-qualified means you've actually been approved by a lender for a specific loan amount. You will complete a mortgage application and the lender will verify the information you provide. They'll also perform a credit check. This helps you so you are ready to make an offer when you find a home you love.

WHY PRE-APPROVAL MATTERS

- Confirms what you can afford
- Strengthens your offer in a competitive market
- Demonstrates to sellers that you are financially prepared
- Speeds up the buying process when you find “the one”

QUICK TIP

Pre-qualification is just an estimate. Pre-approval means a lender has reviewed your documents, pulled credit, and given you the green light so your offer carries weight.



SMART FINANCING

UNDERSTANDING THE FULL PICTURE

Now that you're pre-approved and know your general price range, it's time to take a closer look at the real costs of buying a home and what it means for your budget, both now and in the future.

KNOW WHAT YOU'RE REALLY BUYING

Your purchase price is just one part of the equation. I'll help you understand the full scope of expenses that come with homeownership, including:

- Property taxes
- Homeowners insurance
- HOA fees (if applicable)
- Maintenance & long-term upkeep

We'll build a clear view of your monthly and annual commitments so nothing catches you off guard.

BUDGETING WITH CONFIDENCE

Using your pre-approval and financial goals, we'll refine a realistic home buying budget. Together, we'll strike the right balance between:

- What you want
- What you need
- And what keeps you financially comfortable



UNDERSTANDING CLOSING COSTS

Before you close, you'll receive a breakdown of your estimated costs, typically 2-5% of the purchase price. These can include:

- Lender & escrow fees
- Appraisal & title
- Prepaid taxes & insurance

Knowing this upfront helps you plan your funds accurately, no surprises.

PLANNING BEYOND THE PURCHASE

We'll also talk about

- Emergency savings for future repairs
- How to stay on top of mortgage payments
- Setting yourself up for long-term financial success as a homeowner



**“FINANCIAL CLARITY IS THE FOUNDATION OF
CONFIDENT BUYING.”**

MORTGAGE LOAN

WHICH LOAN IS RIGHT FOR YOU

There are a number of loans to choose from when you buy a home, so it's important to fully understand the advantages and disadvantages of each type before you make a decision.

FIXED-RATE MORTGAGES

These are the most traditional form of mortgage.

ADJUSTABLE-RATE MORTGAGES

ARMs start with a lower initial interest rate compared to fixed-rate mortgages.

GOVERNMENT-INSURED LOANS

FHA Loans: Insured by the Federal Housing Administration, FHA loans are popular among first-time homebuyers.

VA Loans: Exclusively for veterans, active-duty service members, and certain military spouses.

USDA Loans: Designed for rural and suburban homebuyers who meet certain income requirements





THANK YOU!

Thank you for taking the time to explore this presentation. I'm honored to be part of your home-buying journey and excited to help you take the next step with clarity and confidence.

Whether you're ready to move forward or simply exploring your options, know that I'm here to support you every step of the way.



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