



BROOK FREEMAN

LPT REALTY

Your free easy

homebuyer *guide*

LOUISIANA

A thoughtful plan for your next move.

PERSONAL GUIDANCE. YOUR GOALS FIRST.

Call or text 985 688 1707

brookfreeman.com

START HERE

01

A plan for your next move

From the first conversation to the day you receive your keys.

You do not have to know everything before you start. I will explain your options, keep you informed, and advocate for your best interests throughout your purchase.

- 01 Talk through your goals**
Your timeline, priorities, and a payment you feel comfortable with.
- 02 Get prepared with a lender**
Discuss financing, upfront costs, and preapproval.
- 03 Find the right home**
Tour homes and compare condition, location, and overall fit.
- 04 Review and make an offer**
Evaluate comparable sales, disclosures, price, and contract terms.
- 05 Inspect and investigate**
Schedule inspections and make written decisions before deadlines.
- 06 Finalize the details**
Work through appraisal, insurance, financing, and title.
- 07 Walk through and close**
Review the final details, sign, and receive keys as agreed.

Start with the full cost

A purchase price alone does not tell you what a home will cost to own.

Your monthly payment

Plan for principal and interest, property taxes, homeowners insurance, and mortgage insurance if it applies. Include flood insurance and HOA dues where relevant, even when paid separately. Leave room for utilities, maintenance, and everyday life.

Your upfront cash

Ask your lender for an estimate of the down payment, closing costs, prepaid expenses, and escrow funding. Plan for inspections and any appraisal charge due before closing, plus moving costs and a reserve.

AVOID DOUBLE COUNTING

The deposit is generally credited toward the purchase at closing. Your lender and title company will confirm how deposits, credits, and costs already paid affect the amount you still need to bring.

Compare financing options

Ask a lender about conventional, FHA, VA, and USDA options, along with any assistance you may qualify for. Compare written Loan Estimates for similar loan terms. Review the rate, fees, mortgage insurance, and cash needed together.

What can we negotiate?

Depending on the property and seller, we may negotiate the price, seller contributions toward eligible costs, repairs, or timing. Contributions are subject to your loan program and lender approval.

Explore my payment calculator

Use it as a starting estimate. Your lender confirms loan terms and costs.

Find the right fit. Make an informed offer.

The goal is a home that fits your lifestyle and aligns with your financial goals.

Separate must haves from nice to haves

Choose your priorities before we tour: location, layout, bedrooms, upkeep, and the payment you want to stay within. A beautiful home still needs to work for your daily life.

Look beyond the listing photos

We will look at condition, visible concerns, seller disclosures, and available property information. I will help you identify questions for inspectors, insurers, and other qualified professionals.

Review the price before you offer

I review comparable sales, pricing history, and the home's condition to help you evaluate the asking price. We will discuss the offer amount and terms together, with your goals in mind.

BEFORE WE TOUR

We will review our buyer representation agreement, services, compensation, and any potential amount you could owe. You should understand the agreement before signing.

Understand what you are signing

We will review the deposit, financing terms, inspection provisions, deadlines, and closing date. The signed contract determines your obligations and available protections.

How I help: I explain the options and tradeoffs so you can decide how you want to move forward.

Investigate before you commit further.

Inspections, insurance, and deadlines deserve attention early.

Inspections tell us about condition

A general inspection can help identify concerns. Additional inspections may be appropriate for termites, roofing, plumbing, electrical systems, or other issues. Arrange access and necessary utilities in advance.

What if an inspection finds a problem?

We will review the findings and discuss your options under the contract. Depending on its terms and timing, you may request repairs or a credit, proceed, or exercise an available termination right. Seller agreement is not guaranteed.

An appraisal serves a different purpose

Your lender may require an appraisal to evaluate the property's value. It does not replace an inspection. If value comes in below the price, we will discuss the lender's requirements and the options allowed by your contract.

A LOUISIANA PRIORITY: INSURANCE

Get property specific homeowners and flood quotes early. Ask about wind, hail, and hurricane deductibles, coverage exclusions, and policy start dates. Most homeowners policies do not cover flood damage. A lower risk flood zone does not mean no flood risk.

How I help: I track contract dates, coordinate next steps, and keep you informed. We will put required requests and decisions in writing before the applicable deadlines.

[Learn about flood coverage](#)

YOUR NEXT STEPS

05

From ready to closed

Keep this checklist handy as we work through your purchase.

- ☐ Choose a comfortable monthly payment and speak with a lender.
- ☐ Confirm upfront cash, including inspections and closing costs.
- ☐ Review representation, disclosures, and offer terms.
- ☐ Get insurance quotes and investigate flood risk.
- ☐ Complete inspections and respond before contract deadlines.
- ☐ Confirm appraisal, financing, insurance, and title are ready.
- ☐ Review your Closing Disclosure with your lender.
- ☐ Complete the final walkthrough and plan utility transfers.

PROTECT YOUR CLOSING FUNDS

Before sending money, call your title company at an independently verified phone number to confirm instructions. Treat any emailed change in wire instructions as a reason to stop and verify.

Not sure where to start?

Text me, and we will talk through your goals, timeline, and next steps.

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Resources: CFPB Loan Estimate and Closing Disclosure explainers; FEMA / NFIP FloodSmart. General education only. Costs, eligibility, coverage, and contract rights depend on your transaction. Confirm details with your lender, insurer, title company, or attorney.