



Your Homebuyers Guide

Buy with Ty!



Tyler Lombard
Realtor ®

About Me

Hi, I'm Ty — your go-to Tulsa realtor.

I'm all about helping you make smart, confident moves in real estate without the stress or runaround. I'll tell you what you need to hear, not just what sounds good, and I'll always protect your best interest like it's my own.

Real estate is a big deal — you deserve someone who treats it that way.

Step by step:

Step 1: Get Pre-Approved

Before we start touring homes, you'll want to know exactly what you can afford.

Why it matters:

- Shows sellers you're serious
- Helps us shop within the right price range
- Strengthens your offer in competitive situations

What you'll need:

- Income documentation
- Credit check
- Bank statements

I can connect you with a trusted local lender to get started.

Step 2: Start the Home Search

This is where the fun begins!

We'll narrow down:

- Location (schools, commute, lifestyle)
- Must-haves vs. nice-to-haves
- Budget + monthly comfort range

I'll send you homes that match your criteria- including ones you might not find online.

Step 3: Tour Homes

We'll schedule private showings so you can experience each home in person.

What to pay attention to:

- Layout & flow
- Condition of major items (roof, HVAC, foundation)
- Neighborhood feel
- Resale potential

Pro tip: Don't just shop for today- think about your future too.

Step 4: Make an Offer

Found “the one”? Let’s go get it.

Your offer includes:

- Purchase price
- Earnest money
- Closing timeline
- Contingencies (inspection, financing, etc.)

I’ll help you structure a strong, competitive offer while protecting your best interests.

Step 5: Inspections & Due Diligence

Once under contract, we dig deeper.

This phase includes:

- Home inspections
- Negotiating repairs (if needed)
- Reviewing disclosures

This is where we make sure you’re not walking into surprises.

Step 6: Appraisal & Financing

Your lender will:

- Order an appraisal (to confirm value)
- Finalize your loan

If anything comes up, I’ll guide you through your options.

Step 7: Closing Prep

We’re almost there!

During this stage:

- Final walkthrough of the home
- Review closing documents
- Set up utilities & insurance

Step 8: Closing Day!!

This is the best part.

You will:

- Sign final paperwork
- Get the keys
- Officially become a homeowner!



FAQ's

How much do I need to buy a home?

It depends- some loan programs require as little as 0-3% down.

Can I buy while selling my current home?

Yes! We can structure a contingent offer to make it work.

How long does the process take?

Typically 30-45 days from contract to close.

Do I need a real estate agent when buying?

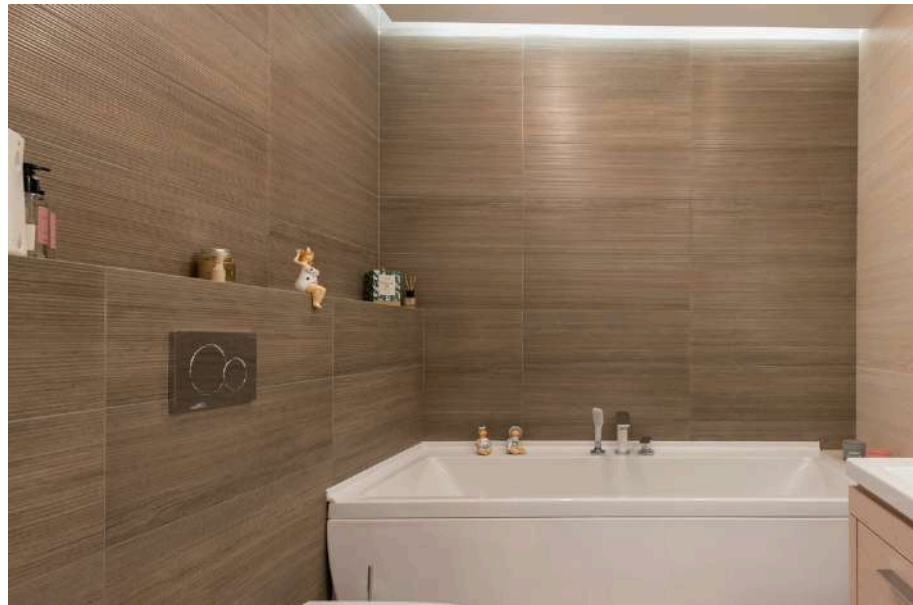
Yes- and in most cases, the seller pays your brokerage fee. I help negotiate, protect your interests, and guide you through the process.

What if the home appraises lower than my offer?

We can renegotiate, pay the difference, or walk away (depending on your contract). I'll help you choose the best option.

What will my monthly payment look like?

It depends on price, down payment, rate, taxes, and insurance. Your lender sets the range- I keep you shopping within it.



Common Buyer Costs

Here's what to expect:

- Down payment (varies by loan type)
- Closing costs (typically 2-5%)
- Inspection fees
- Appraisal fee

Ask me about ways to reduce out-of-pocket costs (seller concessions, programs, etc.)



Let's Make It Happen

Buying a home doesn't have to be overwhelming- not when you have the right guide.

Im here to:

- Answer your questions
- Advocate for you
- Make the process smooth and stress-free

Ready to start your home search?



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KELLERWILLIAMS. REALTY

PROPERTY THOUGHTS & NOTES

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