THE ADDRESS.

A guide to buying your home · Owen Crabbe



THE PROCESS

Eight steps to the keys

What happens, in order.

FINANCING

Know your number

Loan types and down payments.

STRATEGY

Offers that win

Levers beyond price.

THE AGREEMENT

What you sign, and why

Indiana's buyer agreement rules.

CENTURY 21 Bradley Realty

OWEN CRABBE

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Inside *this issue.*

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03	Financing	Your budget and loan options
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05	Offers	How we write one that wins
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FROM OWEN

Buying a home should feel like a plan, not a gamble.

The good homes go fast. In Fort Wayne this September, half the homes that went under contract did it within 16 days. Buyers who win are the ones who are ready before the right house appears.

This issue gets you ready: your budget, your search, how to write an offer a seller says yes to, and exactly what you sign and why. You set the goal. I do the legwork and tell you the truth along the way, including when a house is not the one.

Owen Crabbe

The right home goes to the buyer who was ready before it listed.

MEET YOUR BROKER

Owen Crabbe

Buyers who want a plan, not a tour bus. I find the homes, including ones not on the market yet, and I build offers that win on more than price.



BROKERAGE
CENTURY 21 Bradley Realty

LICENSE
Indiana License RB24001225

MARKETS
Fort Wayne, Anderson, Muncie, Hamilton County

PROPERTY
Residential and commercial

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How I work

01 Full time and solo, so you deal with me, not a hand-off.

02 Data first. I build my own owner and parcel research, so I know who owns what nearby and what sold and why.

03 Every week you get the numbers in plain words: showings, feedback, competition.

04 I host the School of Leaders podcast. Clear thinking and straight talk are the job.

Eight steps *to the keys.*

1 **Consultation and buyer agreement**

We meet, set your goals and sign a written buyer agreement before we tour, as the rules now require.

2 **Pre-approval**

A lender reviews your income, credit and assets and tells you what you can borrow. Sellers expect to see this letter with your offer.

3 **The search**

MLS alerts the moment a match lists, plus homes I find before they hit the market.

4 **Tours**

I preview what I can and tell you what the photos don't: noise, layout, condition, the street.

5 **The offer**

We price it from the comps and shape the terms around what this seller needs.

6 **Inspection and due diligence**

A licensed inspector checks the home. We decide together what to ask the seller to fix or credit.

7 **Appraisal and loan approval**

The lender's appraiser confirms value and underwriting gives the final approval.

8 **Final walkthrough and closing**

One last look at the home, then you sign at the title company and get the keys.

Pre-approved, clear on your must-haves, and ready to tour within a day of a listing. That is how buyers win.

Know your number *before you fall in love.*

The best budget is the monthly payment you're comfortable with, not the biggest loan a lender will approve.

Get pre-approved in four moves

01 Pick a lender. Compare two or three; rates and fees vary.

02 Send pay stubs, W-2s or tax returns, bank statements and ID.

03 Let the lender pull credit. Don't open new credit while you shop.

04 Get the letter, and ask what payment it really means: taxes, insurance and any HOA included.

Your cash to close

Plan for three buckets: the **down payment**, **closing costs** (lender, title, prepaid taxes and insurance) and **earnest money**, a deposit with your offer that is credited back to you at closing. Keep a cushion for inspection, appraisal and moving.

Common loan types

LOAN	DOWN PAYMENT	GOOD TO KNOW
FHA	As low as 3.5%	Government-insured. 3.5% down with a credit score of 580 or higher. 1 to 4 unit homes.
Conventional	As low as 3%	Fannie Mae HomeReady, or a 97% loan with at least one first-time buyer. HomeReady has income limits.
VA	$0	Eligible veterans and service members, when the price does not exceed the appraised value. A funding fee may apply.
USDA	$0	Eligible rural areas, with household income up to 115% of the area median.
Indiana Housing (IHCDA)	Assistance	First Step: up to 4% down payment assistance for first-time buyers. Next Home: 2.5% or 3.5%. Repayable second mortgage.

Sources, read Nov 2026: hud.gov (FHA down payment); HUD FHA Origination Trends, Feb 2024 (credit score); singlefamily.fanniemae.com (HomeReady, 97% LTV); va.gov; rd.usda.gov; in.gov/ihcda (IHCDA pages differ on amounts; a participating lender confirms the current figure). Program rules change; your lender confirms what you qualify for.

Find it first

Most buyers wait for an app to tell them about a house. You won't.

MLS alerts, set to your criteria
New listings, price drops and back-on-market homes, straight from the MLS.

Before it hits the market
I research owners directly and hear about homes before they list. When one fits, you see it first.

Open house intelligence
I host open houses across the area, so I see homes and talk to sellers' agents every week.

The street, not just the house
Commute, schools, flood zone, taxes and what's being built nearby, checked before you write an offer.

YOUR MUST-HAVES

Fill this in before our first tour.

Price range and monthly payment

Areas and school districts

Bedrooms, baths, garage, yard

Deal breakers

Nice to have

Move-in date

Your must-haves keep every tour honest, including mine.

Offers that win *on more than price.*

Sellers weigh certainty, timing and hassle along with the number. I find out what this seller cares about before we write a word.

LEVER	WHAT IT IS	WHEN WE USE IT
Price	Set from the comps, not the list price.	Always. In Anderson and Muncie, list price is often a starting point.
Earnest money	Your good-faith deposit, credited back at closing.	A larger deposit signals a serious buyer.
Pre-approval	Proof a lender has reviewed you.	With every offer.
Inspection terms	How long you have to inspect and what you can ask for.	Shorter windows help in competition. We never skip protection blindly.
Appraisal plan	What happens if the appraisal comes in under the price.	When we compete above list, and only with cash to back it.
Closing date	The day the home changes hands.	Matched to the seller's move when we can.
Concessions	Seller credits toward your costs.	When supply is up and homes are sitting.

97.0%

Average sale price as a share of list in Allen County, September 2026. Expect to pay close to asking in Fort Wayne.

91.3%

The same measure in Delaware County (Muncie). More room to negotiate.

Source: Indiana Association of REALTORS, Monthly Market Report, All Residential, September 2026 (IAR MLS Data Warehouse, updated Oct 7, 2026), data.indianarealtors.com.

What you sign, *and why.*

Since August 2024, buyers sign a written agreement with their agent before touring homes. Here's what that means in plain words.

Signed before we tour

Since August 17, 2024, an agent who is an MLS participant needs a written agreement with you before an in-person or live virtual tour. Walking into an open house on your own needs no agreement.

In writing, with an end date

Indiana law requires a buyer agency agreement to be in writing with a definite expiration date, and you get a copy (IC 25-34.1-12-2).

Compensation is stated and negotiable

The agreement states exactly what I am paid: a flat fee, a percentage or another clear amount, never open-ended. Commissions are not set by law and are fully negotiable, and I cannot be paid more than we agree.

No surprises on cost

Sellers can still offer to pay buyer agent compensation, just not on the MLS, or give buyer concessions. We agree how that fits our agreement, and you know your cost before you sign an offer.

Who I represent

In Indiana, I represent the person I work with (IC 25-34.1-10-9.5). Limited agency, where one agent represents both sides, needs written consent from everyone (IC 25-34.1-10-12), and the office policy on it is given to you in writing.

> **Read before you sign.** I'll walk you through every line. This page is a plain-language overview, not legal advice.

Sources: nar.realtor, "Written Buyer Agreements 101" and "Consumer Guide to Written Buyer Agreements"; Indiana Code 25-34.1-12-2, 25-34.1-10-9.5, 25-34.1-10-12 and 25-34.1-10-13 (law.justia.com); Indiana Professional Licensing Agency release on HEA 1068-2024.

Before we see a single house, you know what I do, what I am paid and when it ends.

The numbers, *county by county.*

Allen County

Fort Wayne

$270,000 +5% YoY

Median sale price, September 2026

Closed sales	466	-5%
Median days to contract	16	-6%
Avg. sale to list price	97.0%	+1%
Months of inventory	2.2	-11%
Active inventory (daily avg.)	978	-10%

Hamilton County

Carmel · Fishers · Noblesville

$465,000 +1% YoY

Median sale price, September 2026

Closed sales	547	+4%
Median days to contract	29	+49%
Avg. sale to list price	96.3%	flat
Months of inventory	2.2	+3%
Active inventory (daily avg.)	1,232	+9%

Madison County

Anderson

$215,950 +20% YoY

Median sale price, September 2026

Closed sales	137	+1%
Median days to contract	28	+104%
Avg. sale to list price	93.9%	-1%
Months of inventory	3.1	+30%
Active inventory (daily avg.)	462	+38%

Delaware County

Muncie

$189,500 +8% YoY

Median sale price, September 2026

Closed sales	92	-18%
Median days to contract	18	-27%
Avg. sale to list price	91.3%	-2%
Months of inventory	3.0	+8%
Active inventory (daily avg.)	322	+7%

> **What it means for you.** Fort Wayne still moves fast: half the homes that went under contract in September did it within 16 days, and buyers paid 97% of list on average. Plan to see a good home within days of it listing. In Anderson and Muncie, supply is up and sellers are getting about 91% to 94% of list, so there is more room to negotiate.

Source: Indiana Association of REALTORS, Monthly Market Report, All Residential, September 2026 (IAR MLS Data Warehouse, updated Oct 7, 2026), data.indianarealtors.com. Year-over-year (YoY) compares September 2026 with September 2025. Days to contract is the median from listing to pending. A single month in a smaller county can swing; I pull your street's own comps before we set a number.

From first meeting *to your keys.*

Week 1

- **Consult and agreement**
  Goals, budget, areas. We sign the buyer agreement.

Week 1 to 2

- **Pre-approval**
  Letter in hand, alerts switched on.

Searching

- **Tours**
  As long as it takes to find the right one.

Offer day

- **Write and negotiate**
  Same day we find it, when it's the one.

Contract

- **Inspection, appraisal, loan**
  Deadlines set in your purchase agreement. I track every one.

Closing

- **Walkthrough and keys**
  The date is in the contract and depends on your loan.

BRING TO OUR FIRST MEETING

- ☐ **Your must-haves** page from this issue.
- ☐ **Pre-approval letter,** or your lender's name if you've started.
- ☐ **Your comfortable monthly payment.**
- ☐ **Your timing:** lease end or sale of a current home.
- ☐ **Everyone who decides,** so we plan once.
- ☐ **Your questions.** All of them.

Ready on day one. That is the whole strategy.

NEXT STEP

Let's find your address.

01 A 30-minute consult, in person or by phone.

02 We set your budget, areas and must-haves.

03 Your search starts the same day.

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