



BUYER'S GUIDE



MERIDIAN x MAIN



MxM was formed out of a necessity to better serve our community. In order to be the best, we must enlist the best help and systems the real estate industry has available. With 30+ years of combined experience in real estate sales, education and marketing, we have positioned our team to best serve your needs. Our intention is not to be the biggest, our intention is to be the best! This intent is balanced by love, knowledge, innovation and service. Our promise is that the partnership between MxM, Berkshire Hathaway HomeServices and our clients will be evaluated regularly to ensure the highest level of success for all of our partners. Our culture of abundance challenges us to constantly develop our craft and strengthen our abilities. It would be our honor to partner with you for your real estate needs. Please let us know how we can serve you.

*Chase, Christy, Jenny &
Shai*

MEET *the* TEAM



CHASE DEISLER
REALTOR ®

Chase has an Olympian style mindset, so adapting to challenges and his relentless pursuit of success have created many wonderful experiences for his clients over the past 16 years. He absolutely loves the real estate business. And his true passion is helping others navigate difficult situations successfully. From marketing to negotiating to problem solving, real estate has become the perfect vehicle to help him best serve his community. Outside of his career, he is passionate about pouring into his 4 children, travel, music and keeping his mind, body and spirit in peak condition.



CHRISTY KALAVSKY
REALTOR ®

Christy's mission is simple: Enthusiastically connect people + homes so that you can create the perfect setting for your story. Having relocated to Indiana 15+ years ago, I learned this city organically and fell deeply in love with everything Indy has to offer. As a transplant, a homeowner, AirBnB host and landlord, I have done it all in this business! Real estate is truly my passion - when you love what you do, you never work a day in your life. Outside of real estate I'm an amateur chef, wannabe yogi, bookworm, and wife/mom/dog mom to my incredible people and pup. Whether you are new to town or a lifelong Hoosier, I would love to help you achieve all of your real estate dreams!



JENNY MELIND
REALTOR ®

Jenny is a proud Indianapolis native, raised just outside downtown, and a Marian University graduate with a B.A. in Political Science. After years in the service industry, she developed a strong foundation in customer care, communication, and staying calm under pressure—skills that translate seamlessly into real estate. She began working with out-of-state investors, gaining deep knowledge of Indy's neighborhoods. Since 2017, she has focused on residential clients while still leveraging her investment background—always driven by exceptional service and meaningful relationships.




SHAI FULLER
ADMINISTRATIVE PARTNER | REALTOR ®

Shai is a devoted administrative partner with 8+ years of experience. Whether it's assisting with administrative tasks or lending a helping hand, Shai thrives on making a difference in people's lives. Outside of work, her passion is living a healthy lifestyle through fitness and food! Shai's mission is to contribute to the success and well-being of those around her.

N o . 1 A D V I C E

Consulting a local real estate professional is the single most important step in the home buying process.



TEAM STATS

TOP #30 IN THE
METROPOLITAN
INDIANAPOLIS BOARD
OF REALTORS

SOLD OVER
\$30 MILLION
OF REAL
ESTATE IN
2025

TOP 1%
BERKSHIRE HATHAWAY
OF THE NETWORK
BH
HS
HOMESERVICES

TOP .4% IN
THE STATE

LOCAL AGENT AVG
DAYS ON MARKET:
45 DAYS
MXM AVG DAYS
ON MARKET:
36 DAYS

PATH TO CLOSE



BUYER
MEETING



LENDER
INTRODUCTION



PREAPPROVAL
OBTAINED



HOME SEARCH
CREATED



TOUR POTENTIAL
HOMES



LOVE A HOUSE
WRITE AN OFFER
OFFER ACCEPTED



EARNEST MONEY IS
DELIVERED



APPLY FOR YOUR
MORTGAGE



ORDER HOME
INSPECTION &
NEGOTIATE FINDINGS



ARRANGE UTILITIES
TRANSFER



OBTAIN HOME
OWNER'S INSURANCE



LENDER WILL ORDER
APPRAISAL



REVIEW CLOSING
DOCUMENTS



WIRE CLOSING MONEY
TO TITLE COMPANY



SIGN CLOSING
DOCUMENTS & GET
YOUR KEYS TO MOVE
IN!

BUYER MEETING No. 1

All your home goals, dreams, & expectations will be discussed.

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Discuss current market conditions

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The buying process will be explained in detail.

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Review and sign the Buyer's Agency Agreement

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All of your questions will be answered.

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WHAT A BUYER'S AGENT DOES FOR YOU

A buyer's agent represents your best interests at all times. As your buyer's agent, I will give you personalized guidance and insight. Beyond showing homes, I will provide you with market knowledge about home pricing, guide you through seller negotiations and use my expertise to help you write a strong offer.

BE SURE YOU ARE REPRESENTED

I have a duty as your agent to represent your best interest. The following is a list of occasions when you want to be sure you take steps to protect that representation:

- OPEN HOUSES

Feel free to go to as many open houses as you would like. This is a great way to educate yourself about the homes that are available in your price range. Just make sure you let the agent in the home know that you have an agent representing you and give them my name.

- SIGN CALLS

If you drive by a home for sale and would like to know more about it, please call me first. Do not call the number on the sign. Talking with the listing agent might lead you to inadvertently provide information that would lessen your negotiating power if you make an offer on that home. I can show you ANY home regardless of what company it is listed with.

- FSBO (FOR SALE BY OWNER)

Most of the time, I can help you if you are considering purchasing a home For Sale By Owner. Simply contact me with the address and contact information. Most homeowner's do not know how to file the appropriate paperwork for the transaction. One box checked the wrong way could cost you thousands of dollars.

- NEW CONSTRUCTION

If you happen to visit a builder when we are not together, let them know that you are working with a REALTOR®. All production builders have our fee built into the pricing of your new home already and will not discount it out, so you might as well take advantage. Custom builders price everything ala-carte which makes it imperative to have someone on your side.

HOW BUYER'S AGENTS GET PAID

Understanding The Options

As your dedicated buyer's agent, we want everything to feel clear and upfront from the start. Together, we'll agree on how our compensation is structured, either as a percentage of the purchase price or a flat fee. That payment is made to our brokerage at closing, so there are no surprises along the way.

Before we start touring homes, there's a state-required Buyers Agency Agreement that you and your agent will sign. It's a standard form that just confirms we're officially working together and helps us serve you fully.



Through Sales Contract Negotiation

Terms of the sales contract may require the seller to pay compensation to the buyer's agent even if it was not offered initially.



By the Seller

When listing a home, the seller may offer co-operative compensation that would pay a buyer's agent, fully or partially.



By the Buyer

A buyer may pay the compensation directly.

Communication



Consistent communication will be given throughout the entire process.



Weekly updates will be given, obtained from seller, lender, and title company.



We are available to answer any questions along the way.

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HOW I RUN MY BUSINESS

The large majority of my business comes from

REFERRALS

This allows me to do the following:

- More attention to constant communication and updates.
- More helpful, organizational material for clients so they are informed.
- More previews and attention to homes so your time is not wasted seeing homes that do not interest you.
- More attention after the sale with yearly value reports, reminders for important action steps and tax information + an overall more positive home buying experience.

Because of this business model, it is important for me to provide the HIGHEST level of service possible!

If you think there is a way my service could be improved, please tell me immediately.

It is important to me to learn from constructive feedback so you get the BEST service possible.

If you are happy with my services, please don't keep me a secret!

If you come across anyone who could use my help, please don't hesitate to call me with their contact information.





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INDIANA HOME TITLE

Your Trusted Partner in Real Estate Transactions

Established in 2016, Indiana Home Title has rapidly grown to become a leading full-service title insurance agency serving Central and Southern Indiana. Our experienced team expertly handles closings for a wide range of transactions. Some of our advantages include:

- Residential and Commercial Purchases and Sales
- Refinance Transactions
- New Construction Closings
- Knowledgeable Real Estate Attorney on Staff
- Title issues identified and measures taken to clear before closing
- Secure management of money wires and existing loan payoffs

We offer title insurance policies backed by some of the nation's most trusted underwriters, primarily First American Title. This ensures your investment is protected with a comprehensive title insurance policy. Indiana Home Title simplifies the closing process for our clients. With eight convenient locations across Indiana, we are readily available to meet your title insurance and settlement needs. Our experienced professionals guide you through every step of the closing process, ensuring a smooth and efficient transaction.

At Indiana Home Title, we are committed to providing exceptional customer service. We understand the complexities involved in real estate transactions, and our team is dedicated to exceeding your expectations. We prioritize clear communication, timely order processing, and meticulous attention to detail, ensuring your investment is secure and your experience is positive.

Contact Indiana Home Title today and let us help you close your next transaction with confidence.

Contact Us: iht@indianahometitle.com





LOAN OFFICER

A mortgage loan officer, also referred to as a mortgage lender or broker, helps you to secure your new mortgage



Will help determine your financial capabilities based on your credit score & Debt-to-Income ratio.



Offers credit score and price awareness and education.



Estimates monthly mortgage payment options.



Provides a preapproval letter to create a strong offer and quicker closing.

AFFORDABLE *Budget*

It's personal

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Don't just consider what you can afford, decide if you are comfortable with your loan payment.

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Consider current & future goals that impact your finances- vacations, children, career changes.



WANTS v NEEDS

- # of Bedrooms
- # of Bathrooms
- Price
- Location of Home
- School District
- Commute from Work.
- Subdivision Amenities
- # of Square Footage
- Lot Size/Yard Size
- Age of Mechanics - *Roof, HVAC, Windows*
- Included Appliances
- Home updates - *carpet, paint, flooring*
- # of Garage Spaces
- Fenced in Yard
- # of Levels - *Ranch or 2 story*
- Types of Rooms - *Office, Loft, Den*
- Basement - *Finished/Unfinished*



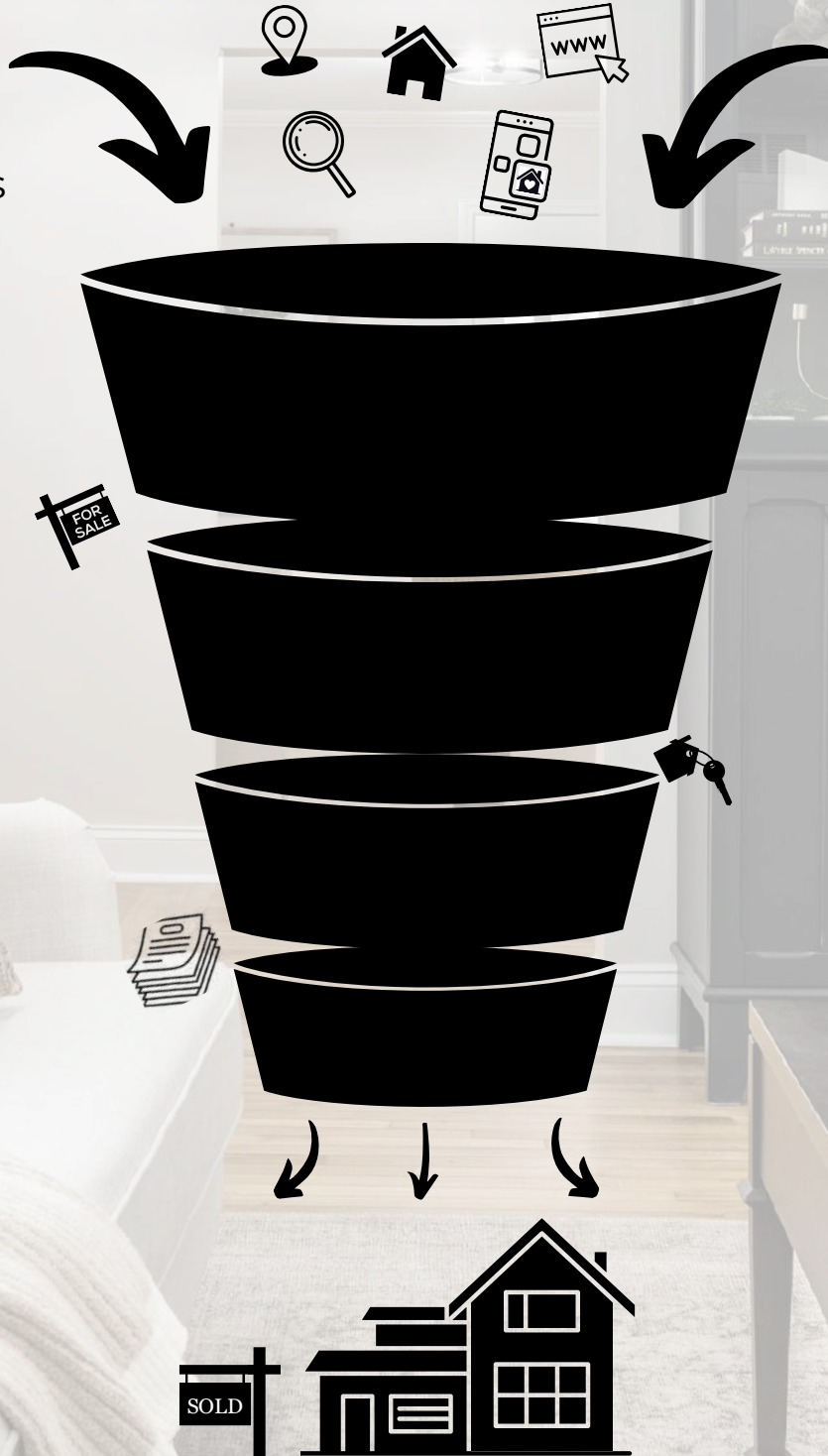
HOME SEARCH

Home Search Criteria

- # Bedrooms
- # Bathrooms
- Garage
- Kitchen

Ways to Find Your Home

- MLS
- New Construction
- Zillow
- Realtor.com





Hidden Value

It's easy to spot freshly painted walls & new carpet. However, there is a lot of value added to a home when the mechanicals are recently updated!

| | Avg Life Span | Avg Cost to Replace |
|------------------|---------------|---------------------|
| Roof | 20 | \$25,000 |
| Hot Water Heater | 8-12 | \$800-\$1,200 |
| Air Conditioner | 15-20 | \$4,000 - \$7,500 |
| Furnace | 15-30 | \$3,000 - \$7,000 |
| Windows | 15-20 | \$700 + /window |

PRIOR TO CLOSING

COSTS

✓ **EARNEST MONEY**

Earnest money is required with an offer & usually 1% of the purchase price of the home.

✓ **HOME INSPECTION**

A home inspection is very necessary and will be at your expense as a buyer
± \$500.

✓ **APPRAISAL**

An appraisal is required by your lender and is paid prior to closing.
± \$500.



WRITE AN *Offer*

LETTER

A preapproval letter from a reputable lender will accompany your offer - shows you can afford the home.

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NEGOTIATION

Purchase price, closing/possession date, inspection terms, & closing costs will be discussed and negotiated.

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TERMS

We will help come up with the best terms for you!

INSPECTION

01. SCHEDULE

You will schedule an inspection within the first 10-15 days of an accepted offer based on contract terms.

02. COST

Home Inspection cost is paid upfront \pm \$500.
Optional add ons available - termite, radon, septic, etc.

03. REPORT

The report is returned to you within 48 hours.

04. FURTHER REVIEW

Licensed contractors may be recommended by our team for further examination.

05. RESPONSE

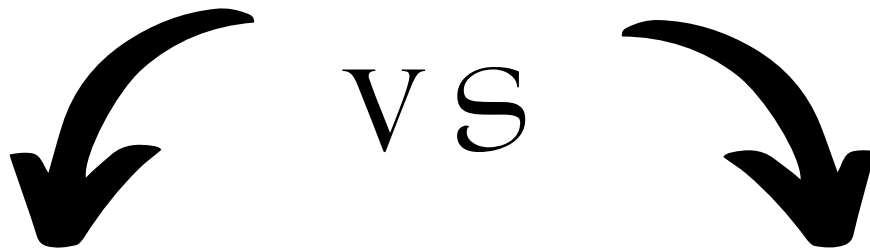
Together, we will determine inspection repair requests & present to seller.

APPRAISAL

APPRAISED VALUE

The appraisal is ordered and required by the lender. It determines the appraised value of the home.

→ This is an upfront cost requested by the lender.
±\$500



AT PURCHASE PRICE

If the appraisal comes in at purchase price amount - the transaction proceeds forward.

BELOW PURCHASE PRICE

If the appraisal value comes in below purchase price amount - the transaction pauses as we negotiate with the seller.

Final items

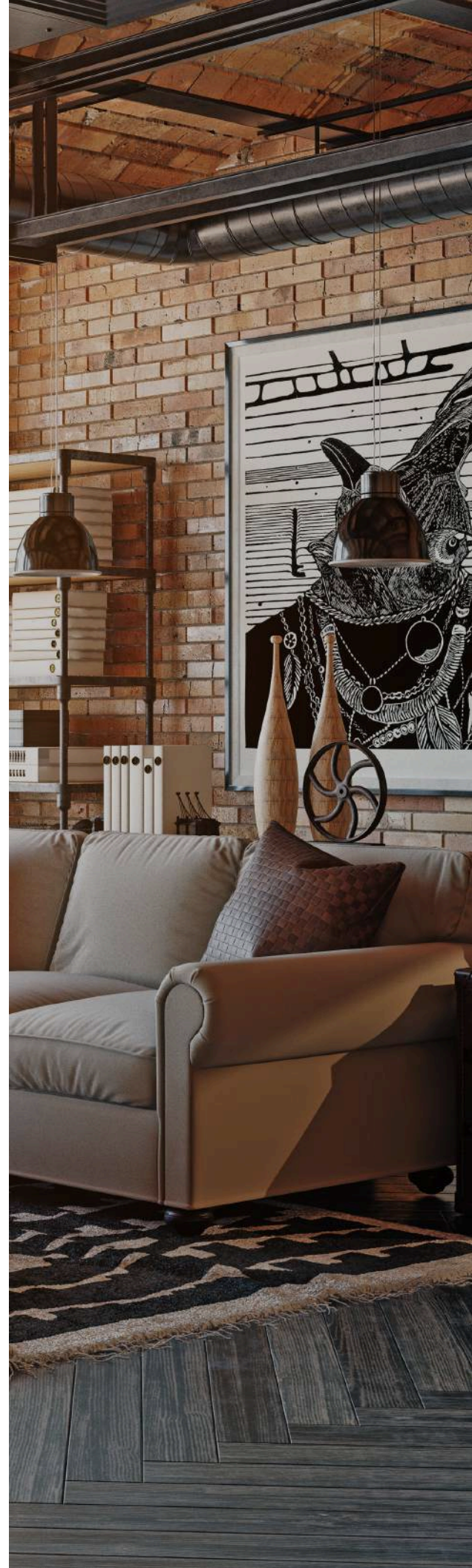
If necessary, you may schedule a re-inspection.

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If no re-inspection is necessary, we will schedule a final walk through appointment to view the house a few days before closing to ensure all inspection items have been addressed and that the sellers' belongings have been removed.

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The sellers will provide utility company information that we will pass on to you. You will contact all of your new utility companies 1 week prior to closing to notify change of service as of the possession date in the purchase agreement contract.



CLOSING

CLOSING DATE

The closing date will be determined and negotiated in the purchase agreement.

CLOSING STATEMENT

You will be provided with a closing statement 1-3 days prior to closing to review figures.

CLOSING COSTS

Closing costs over \$10,000 must be wired to the title company. We will never email wire instructions.

CLOSING REQUIREMENTS

You must bring your valid driver's license to closing day.

AT CLOSING

COSTS

✓ **DOWN PAYMENT**

Your downpayment will depend on your loan program and will affect your rate. Your lender can help you decide what will be best for you.

✓ **CLOSING COSTS**

There will be various closing costs associated with the purchase of your home.



Your Path to Building A New Home

BERKSHIRE HATHAWAY
HOMESERVICES

INDIANA
REALTY

A 10-Step Guide to Building a Home in Indiana with a Berkshire Hathaway HomeServices Indiana Realty REALTOR®

1. INITIAL CONSULTATION WITH BERKSHIRE HATHWAY AGENT

Your Berkshire Hathaway Home Services REALTOR® will explain the complicated home-building process, answer questions, and provide insights into the local market, including available builders and communities. Begin by determining your priorities and requirements for your new home. Consider factors like location, size, amenities, and budget constraints. Calculate your budget, including down payment, closing costs, and monthly mortgage payments.

2. GET PRE-APPROVED FOR A MORTGAGE

Consult with a mortgage lender to get pre-approved for a loan. This step helps you understand your purchasing power and shows builders that you are a qualified buyer. Your Berkshire Hathaway HomeServices REALTOR® can provide recommendations for trusted mortgage professionals.

3. SELECTING A BUILDER AND COMMUNITY

Your Berkshire Hathaway Home Services Agent will introduce you to reputable builders and guide you through visiting different model homes and communities, reviewing builder credentials, and understanding what each one offers. Your agent will help you ask the right questions to determine the right builder, community, floorplan, and lot for you.

4. DESIGNING YOUR DREAM HOME

Your Berkshire Hathaway Agent will partner with you and the builder's design team to choose everything from layout to materials, ensuring the home fits your vision. Your REALTOR® will help you stay within budget and ensure that your needs are communicated clearly to the builder. Your REALTOR® will help to point out selections that may enhance resale value to protect your investment.

5. SIGNING THE BUILDER'S CONTRACT

Your REALTOR® will review the builder contract with you, explaining terms, timelines, allowances, warranties, and any potential costs. They'll also ensure you understand the builder's obligations.

6. PERMITS, APPROVALS, AND PRE-CONSTRUCTION

While the builder handles the logistics (permits, soil tests, surveys), your REALTOR® will keep you updated on progress and ensure timelines are being followed.

7. CONSTRUCTION PHASE AND INSPECTIONS

Your REALTOR will schedule regular site visits to check on the progress of your home and address any questions or concerns. They'll work as your advocate to communicate with the builder if any issues arise. If you choose, your REALTOR® will help you to arrange independent inspections of your new build at different phases of construction to ensure that the builder has followed proper building code procedures past permitting. Your Berkshire Hathaway Agent will help to communicate any findings to the builder to ensure that issues are corrected prior to closing.

8. PRE-DRYWALL WALKTHROUGH

Your REALTOR® will attend this walkthrough with you and the builder to inspect the work, ensuring everything is correct up to this stage (plumbing, electrical, framing). It is a good idea to bring a camera to take photos of the location of your mechanical lines and plumbing so that you have a roadmap of your home behind the walls.

9. FINAL WALKTHROUGH AND INSPECTION

Your REALTOR® will accompany you for a final walkthrough to inspect the home for any issues, documenting any items that need attention before closing. They will also help coordinate a final third-party inspection if desired.

10. CLOSING

Your REALTOR® will guide you through the closing process, ensuring all documents are in order, funds are transferred, and any remaining builder items are addressed. Once the paperwork is complete, you'll receive the keys to your new home!

A photograph of three people standing on a staircase. On the left is a man with short dark hair, wearing a black polo shirt and black pants, with his hands in his pockets. In the center is a woman with long brown hair and bangs, wearing a white dress. On the right is a woman with long brown hair, wearing a black blazer over a black top and light-colored pants. They are all smiling. The background shows a staircase and a whiteboard on the wall.

it's not goodbye...

You are officially part of the MxM family and we love to stay in touch throughout the year. Keep an eye out for client events, valuable updates on the market and the community, and maybe a few gifts from us along the way!

xo. MxM

Referral

VIP PROGRAM

Did you know *100%* of our real estate business comes from our friends, family, & client referrals?!

We need *you* to help spread the word about our team and connect us with your friends and family that may need a real estate connection.

If your friend or family needs any real estate advice or service, send them our way! You will be automatically added to our referral program! It's a fancy way of saying we will show you *Love* all year!

We want to be your Realtor for

Life ♥

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Scan Here

TO READ OUR REVIEWS





M E R I D I A N x M A I N

MIXM

R E A L T Y P A R T N E R S



CHRISTY KALAVSKY
REALTOR/BROKER
317.879.6271
christy@meridianxmain.com



JENNY MELIND
REALTOR/BROKER
317.418.4064
jenny@meridianxmain.com



CHASE DEISLER
REALTOR/BROKER
317.319.9004
chase@meridianxmain.com