



THE BUYER'S GUIDE

Buying 101 — your step-by-step path
from first step to front door

THE KM COLLECTIVE TEAM

Lafayette · Acadiana · Baton Rouge



WELCOME

Your Journey Home Starts Here

Buying a home is one of the most exciting — and sometimes overwhelming — steps you'll ever take. This guide breaks the whole process down into simple, manageable pieces so you always know what's coming next and what to expect.

At The KM Collective Team, our job is to make your move feel clear, calm, and genuinely exciting. Whether you're a first-time buyer or your fifth-time buyer, we'll guide you with strategy, honesty, and a steady hand from your first question to the moment we hand you the keys.

WHAT'S INSIDE

- The 6 steps of buying a home, start to finish
- Know your numbers: pre-approval, down payment & closing costs
- Common mistakes — and how to avoid them
- How to reach us when you're ready to start

THE PROCESS

Your Road to the Keys

1

Meet Your Agent

We map out your goals, must-haves, budget, and timeline together — so we have a clear plan before we start.

2

Get Pre-Approved

A lender confirms your budget and gives you a pre-approval letter, making your offer far stronger when it counts.

3

Tour Homes

We explore the best listings across Acadiana & Baton Rouge and tour the ones that truly fit your life.

4

Make an Offer

We craft a smart, competitive offer and negotiate the price and terms with your best interest first.

5

Under Contract

Inspections, appraisal, and paperwork — we manage the details and keep everything on track to closing.

6

Closing Day

You sign, you get your keys, and you walk into your new home. Welcome home!

BE PREPARED

Know Your Numbers

A few numbers shape your whole search. Understanding them early keeps surprises away and your offer strong.

- **Pre-approval**

Get it before you shop. It sets your true budget and shows sellers you're serious.

- **Down payment**

It's often far less than 20%. Many loans allow 3–5% down — we'll connect you with great local lenders.

- **Closing costs**

Typically about 2–5% of the price (lender, title, and taxes). Sometimes negotiable with the seller.

- **Earnest money**

A good-faith deposit (often 1%) that shows you're committed; it applies toward your costs at closing.

- **The full budget**

Plan beyond the mortgage: property taxes, insurance, utilities, and any HOA dues.

Avoid These Common Mistakes

- Shopping before you're pre-approved — it slows you down when the right home appears.
- Opening new credit or making big purchases while under contract (it can risk your loan).
- Skipping the inspection to “win” — protect yourself and know what you're buying.
- Fixating on list price instead of value, terms, and the full picture.
- Going it alone — lean on your agent; that's exactly what we're here for.



Let's Find Your Home

When you're ready to take the first step — or even if you just have questions — we would love to hear from you. No pressure, ever.

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