
YOUR GUIDE TO HOMEOWNERSHIP

EVERYTHING YOU NEED TO KNOW
ABOUT BUYING A HOME.



KELLERWILLIAMS.
REALTY

YOUR NEEDS COME FIRST

Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.



VISUALIZE YOUR DREAM SCENARIO FOR BUYING YOUR HOME.

WHAT'S THE ONE THING THAT HAS TO HAPPEN TO MAKE THAT DREAM SCENARIO A REALITY?

How can I make that happen for you?

Why is that important to you?

IF WE COULD ADD JUST ONE MORE THING TO MAKE THIS PROCESS EVEN BETTER, WHAT WOULD IT BE?

Why is that important to you?

BUILD YOUR PREFERENCE PROFILE

THE WHAT, THE WHEN, THE HOW -
LET'S TALK ABOUT THE BEST WAY TO
GET IN TOUCH.

YOUR PREFERENCES

Have you considered who my main contact will be?

What timeline would you like to strive for?

Have you looked into getting pre-approved for a home
Loan?

Have you thought about the price range you'd be
comfortable with?

If I found a home today that checked all of your
boxes, could you see yourself making a move sooner rather than later?

What is your preferred communication method? (text, email, phone call)



HOW BUYING A HOME WORKS

1. PARTNER WITH AN AGENT

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

2. GET PRE-APPROVED FOR A LOAN

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

3. FIND YOUR NEW HOME

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

4. MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent

HOW BUYING A HOME WORKS

5. UNDER CONTRACT

- Secure a home loan *more details to follow
- Acquire home insurance and send proof to your lender. Keller Covered streamlines finding the best insurance to fit your needs.
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Order an appraisal
- Acquire a property disclosure from the seller
- Neutralize any contingencies. [input any contingencies that may be specific to your area]
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective date and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

6. BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances

- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

7. CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment. Bring a printed confirmation of your wire transfer
- Government-issued photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

8. CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys - congrats, it's all yours!

Stay in touch with your agent for current or future recommendations in regard to your new home.

FINANCING YOUR FUTURE HOME

HOME LOANS AT A GLANCE

- Get pre-approved for your loan
- Apply for a mortgage
- Let your home appraised
- Your loan goes through underwriting
- You're cleared to close!

CONGRATS! YOU'RE APPROVED FOR A LOAN!

Follow these tips to protect your loan.

DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

HAVE-ON-HAND

A month's worth of your most recent pay stubs

Copies of your last two years' federal tax returns and W-2s

The names and addresses of your employers over the last two years, compiled into one list

Last three months of bank statements

A copy of your real estate agreement

The names and addresses of your landlords over the past two years

Divorce/separation decree

Child support papers

Bankruptcy, discharge of bankruptcy papers

MY COMPETITIVE ADVANTAGE

INDUSTRY INSIDER

Facilitator, negotiator, teacher, cheerleader, confidant - a good agent wears all the hats. In my years with Keller Williams, honing these skills has helped me develop relationships of value. With an inside look at pre-market properties, you'll have exclusive access to opportunities before they become public knowledge. If they match your preferences, I'll contact you ASAP.

LOCAL EXPERT

I've become something of an area expert. Aside from knowing this market inside and out, being involved in the community has shown me what makes it unique. The personalities and the places, the new and the established, the good and that-which-has-seen-better-days - all feed my local knowledge and will help you when decision time comes.

TECH-ENABLED

Based on customer and agent feedback gathered from all over the world, we developed a suite of leading edge, customer-centric tools that work in your favor, complementing your experience for faster, best-in-class results. With a massive amount of data at my fingertips, I'm able to foresee even the smallest microtrend coming down the pike, giving you the full story before you proceed.

YOUR TRUSTED PARTNER

MY PROMISE



From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both. After your purchase, ask me to recommend fully-vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action; just say the word!

MY APP: FINDING YOUR WAY HOME HAS NEVER BEEN SIMPLER

GUIDE

When middle-of-the-night questions come up or you want real-time information about the status of your transaction, Guide gives you the tools to anticipate and act on every step of the buying process. Paired with my expertise, you'll have everything you need to light your way home.

SEARCH

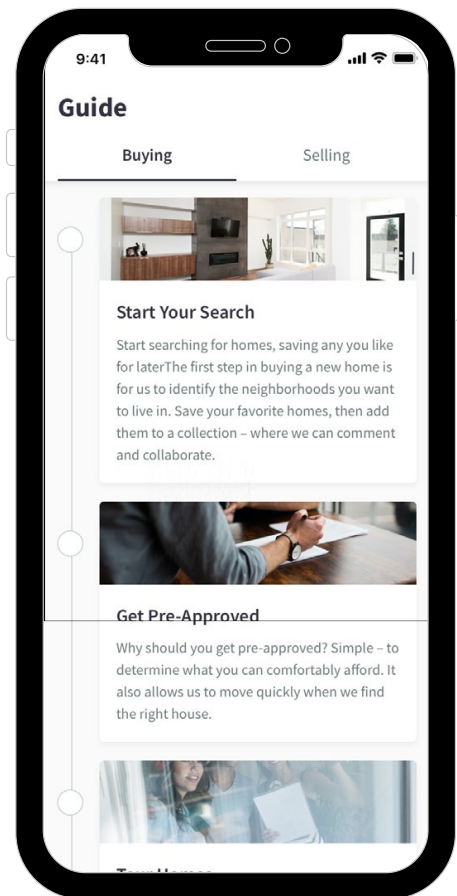
Find your dream home in whatever way works best for you. Whether by neighborhood, school district, ZIP code, and more, my app has the tools to flex with your needs, even when your search extends nationally.

NEIGHBORHOODS

Get real-time stats on specific communities and go deeper to see what makes them tick. From the locals' favorite coffee shop to the book club that meets once a week, you'll get an idea of what it's like to actually live there.

COLLECTIONS

Your search results will be filled with homes you want to save ... and some you'd rather forget. My app lets you "favorite" the homes you love and hide the ones you don't. Create Collections to organize your favorites so you can share and find them with ease and discuss with whomever you please.



My app makes achieving your homeownership goals more accessible than ever before. So much more than search, its industry-leading feature set and rich insights will prepare you to handle (and enjoy) the entire journey. Get to know my favorite features before you take it for a spin.



READY TO DOWNLOAD MY APP?



KELLER
Mortgage
NMLS #140234

How to calculate the savings!

ZeroPlus

by KELLER Mortgage

✔ Zero lender fees

On average consumers can expect to pay **\$1,500** in lender fees when purchasing their home. These lender fees are 100% WAIVED for KW clients, for a value of savings totaling \$1,500.

- \$0 Origination Fee
- \$0 Processing Fee
- \$0 Underwriting Fee
- \$0 Application Fee
- \$0 Appraisal Deposit Fee
- \$0 Lender Fees*

**Keller Mortgage can charge lender fees if the borrower chooses to buy down the interest rate.*

✔ Plus \$1,000 credit at closing

Credit applied towards third-party costs. \$150K + loan amount required.

✔ Plus a low rate



KELLER
Covered

Keller Covered is a platform that your clients can use to quote and purchase home insurance from 40+ top-rated carriers in minutes. It is also an innovative way to help you grow your business.

