

your guide

to buying a home

Executive summary

This package is designed to prepare you for the process of purchasing your home. The information helps to answer some questions you may have, clear up buying myths, and possibly prompt other questions you may have for us to talk about.

I look forward to our meeting on:

_____ @ _____

My Commitment to You ~ is about what I deliver, About me, and information about our Keller Williams Team .

Process Overview ~ walks you through the process of purchasing a new home at a high level

The Mortgage and Loan Process ~ walks you through the process of funding your home purchase

Your Homes Search ~ talks about how we will search for your dream home and keep you up to speed on what is hitting the market.

Making an Offer ~ walks you thorough the process of determining, making, and negotiating your offer. We have also included a standard copy of the Residential Contract For Sale and Purchase for your preview.

Closing 101 ~ Prepares you for the closing of your transaction.

Appointment Preparation ~ In preparation for an effective appointment, I ask you to complete a little homework, giving some thought to and answering these questions.



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My Commitment to you

Communication

Your needs always come first. I provide the service we agree to, in the ways that work for you. Whether once a week, once a day, by phone, email or text message. That's how we'll do it.

You'll always be kept in the loop. From contract to closing, you'll know the status of our new home purchase and the steps leading to a successful closing once an offer is accepted. We'll agree on the communication method that works best for you.

Experience and Expertise

The complexities of your real estate transaction will be well-handled. Smoothing the way from contract to close, I will capably remove many potential challenges before they have the opportunity to appear.

Finding the Right Home

Part of the service I provide is to preview homes, whether it be online or in person, that best suit your criteria. Using our time effectively, I will narrow down the property searches to focus on the ones that will meet your needs.

Satisfaction

I'll guarantee your satisfaction. Our relationship is dependent on meeting and exceeding your needs. We identify those needs together, and my cancellation guarantee protects your right to end our relationship if you're disappointed.



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about me

Spend a few minutes with me and one thing becomes readily apparent—I really care about people. Even if you're meeting me for the first time, I quickly establish a rapport that is sincere and friendly. You know my attention is focused solely on you.

Tulsa is a great place to live, a beautiful city, easy to commute and a town dedicated to providing a real sense of community. The Riverwalk trails and excellent public library system (Tulsa library is amazing) were two of the biggest draws for me when moving to Tulsa from Kansas City in early 2000. I am a huge foodie, love to cook, garden, read and travel.

My 19 years of real estate experience as a Broker Associate has allowed me to become familiar with all aspects of the Real Estate field. As a Mentor and Trainer, I lead agents who were new to the business to success. My new construction experience is extensive, having worked as the representative for many builders over the years and have earned the Certified New Homes Sales Professional (CSP) from NAHB. And, as I saw a trend toward Short Sales and Foreclosures, I was one of the first to earn the Certified Distressed Property Expert (CDPE) designation.

Sincere in the belief that customer service is of the utmost importance, I provide the attention you need when deciding about your most important investment. My enthusiasm and positive attitude are contagious as I listen intently to your real estate needs. I stay focused on those goals, determined to achieve what you want.

Whether you are buying or selling property, experience this kind of professionalism and personal attention by contacting me today.



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why Keller Williams Realty

There is a reason more and more agents are making the change to Keller Williams Realty. Here's why it matters to you:

Technology

Leading-edge tech tools and training give me the edge in effectively marketing your property online, 24 hours a day, seven days a week! Through KW's exclusive Keller Williams Listing System (KWLS), your property is fed to more than 350 online search engines and available on KW's Web network of more than 76,000 sites.

Best of all, because of Keller Williams Realty's "My Listings, My Leads" philosophy, every single Internet inquiry on your property will come directly to me so that I can follow up quickly on potential buyers for your property.

Teamwork

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.

Knowledge

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

Reliability

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces my belief that my success is ultimately determined by the legacy I leave with each client I serve.

Track Record

I'm proud to work for the fastest-growing real estate company in North America and the third-largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.

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the home buying process

There are a lot of details to be handled when purchasing a home.

This overview is designed to summarize the various steps along the path of qualifying, finding and buying a home. It is my job to streamline the steps for you, ensuring everything is completed according to plan.

In addition to this summary, I have included additional information and worksheets to make sure we find the right home, negotiate the best price and terms, and take care of all the details:

1. Consultation to analyze your specific needs and wishes

your lifestyle interview, your home wish list, the neighborhood of your dreams

2. Financial pre-qualification or pre-approval

the mortgage and loan process

3. Select and view properties

the home tour, frequently asked questions

4. Write an offer to purchase

making an offer

5. Negotiate the purchase offer

making an offer

6. Final mortgage application

the mortgage and loan process

7. Underwriting

the mortgage and loan process

8. Loan approval

the mortgage and loan process



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your guide

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the home buying process

continued . . .

9. Title company

the mortgage and loan process, closing 101

10. Closing

closing 101

11. Moving

moving checklist, above and beyond

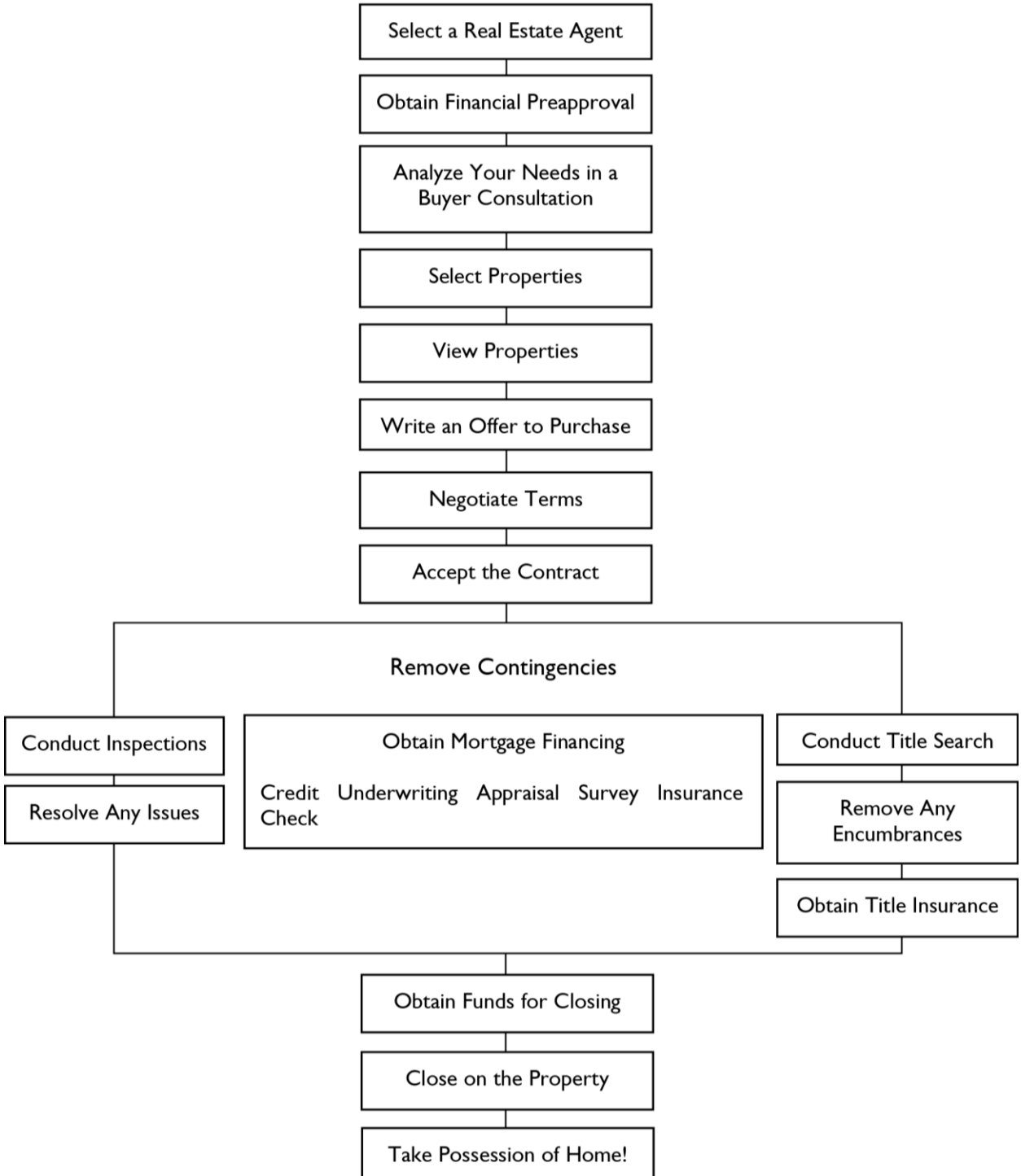


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the mortgage and loan process

Funding your home purchase

1. Financial pre-qualification or pre-approval

Application & interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

Appraisal scheduled for current home owned, if any

2. Underwriting

Loan package is submitted to underwriter for approval

3. Loan Approval

Parties are notified of approval

Loan documents are completed and sent to title

4. Title Company

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

5. Funding

Lender reviews the loan package

Funds are transferred by wire

Why pre-qualify?

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

your guide

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the mortgage and loan process

continued . . .

Keller Williams Realty strives to offer the CORE services that will meet your needs throughout the home buying process. Enjoy the convenience of one-stop shopping through our preferred partners, which meet our rigorous standards in the following areas:

Integrity
Experience
Operations
Customer service
Communication



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your home search

I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to me.

When you work with me, you get:

- **A knowledgeable and professional REALTOR®**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, Keller Williams Realty**

I have the systems in place to streamline the home buying process for you. As part of my service, I will commit to helping you with your home search by:

- **Previewing homes in advance on your behalf**
- **Personally touring homes and neighborhoods with you**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the Internet**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the home of your dreams**

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frequently asked questions

How will you tell me about the newest homes available?

The Multiple Listing Service website provides up-to-date information for every home on the market. I constantly check the *New on Market* list so I can be on the lookout for my clients. I will get you this information right away the way that is most convenient for you, by phone and/or e-mail.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available in the market.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?

Usually we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items, and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.



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making an offer

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a very low offer, just to see if the seller will accept, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offers over others.

Additional Property

Often the seller plans on leaving major appliances in the home, however, which items stay or go is often a matter of negotiation.

Typically you will not be present at the offer presentation; we will present it to the listing agent and/or seller. The seller will then do one of the following:

- ***Accept the offer***
- ***Reject the offer***
- ***Counter the offer with changes***

By far the most common is the counter offer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counter offer is presented, you and I will work together to review each specific area of the counter offer, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

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Home Warranty ~ Part of the contract of the option for a Home Warranty. I have included information on various Home Warranty companies. This will allow you time to review each company, their packages, and their pricing.

Home Inspection ~ Once we have a contract for your home, we will need to get an inspection ordered. The choice of Inspector will be up to you. Here is some information on various Inspectors I have worked with in the past.



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closing 101

Prepare for it

Closing day marks the end of your home buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing
- An insurance binder and paid receipt
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

Own it

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

Delivery of the buyers funds

This is the check or wire funds provided by your lender in the amount of the loan

Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.

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moving checklist

New Telephone Number: _____

New Address: _____

Before you move, you should contact the following companies and service providers:

Utilities:

- _____ Electric
- _____ Telephone
- _____ Water
- _____ Cable
- _____ Gas

Professional Services:

- _____ Broker
- _____ Accountant
- _____ Doctor
- _____ Dentist
- _____ Lawyer

Government:

- _____ Internal Revenue Service
- _____ Post Office
- _____ Schools
- _____ State Licensing
- _____ Library
- _____ Veterans Administration

Clubs:

- _____ Health & Fitness
- _____ Country Club

Insurance Companies:

- _____ Accidental
- _____ Auto
- _____ Health
- _____ Home
- _____ Life
- _____ Renters

Business Accounts:

- _____ Banks
- _____ Cellular Phone
- _____ Department Stores
- _____ Finance Companies/Credit Cards

Subscriptions:

- _____ Magazines
- _____ Newspapers

Miscellaneous:

- _____ Business Associates
- _____ House of Worship
- _____ Drug Store
- _____ Dry Cleaner
- _____ Hair Stylist



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Appointment Preparation ~ In preparation for an effective appointment, I ask that you complete the attached paperwork, giving some thought to and answering the questions or providing the information.

I look forward to our meeting!



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Getting Started - In order that we can serve you better, please complete the following .

Basic Information

Your Name _____

Cell Phone _____ Work Phone: _____

Email _____

Spouse/Significant
 Other's Name _____

Cell Phone _____ Work Phone: _____

Email _____

Mailing Address: _____

Physical address (if different): _____



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Special Dates	Month	Day	Sex	Name
Your Birthday				
Spouse/SO Birthday				
Child #1 B-day				
Child #2 B-day				
Child #3 B-day				
Child #4 B-day				
Wedding Anniversary				

Favorite Things	You	Spouse/Significant Other
Flower		
Color		
Restaurant		
Holiday		
Sport/Hobby		
Other		

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your home wish list

Creating a list of the desired features and amenities for your new home will help me target the properties that meet your criteria.

Please consider the following and record any notes or preferences:

- | | |
|------------------------------|---------------------------|
| 1. House style _____ | 9. Kitchen _____ |
| 2. Number of bedrooms _____ | 10. Basement _____ |
| 3. Number of bathrooms _____ | 11. Garage stalls _____ |
| 4. Living room _____ | 12. Lot size _____ |
| 5. Dining room _____ | 13. Pool _____ |
| 6. Family room _____ | 14. Age of property _____ |
| 7. Fireplace _____ | 15. View _____ |
| 8. Home office _____ | 16. Fencing _____ |

Other requirements or comments:



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your lifestyle interview

A home is about more than the number of bedrooms or bathrooms. It's about how you feel when you're in it. To really pinpoint the type of home you're looking for, consider the following questions:

1. What makes you comfortable in your current home? Is there anything in particular you'd like to duplicate?

2. What is your primary reason for searching for a new home?

3. Do you have children? What are their ages, interests and activities?

4. Do you entertain a lot? What areas of your home will you primarily use to entertain?

5. How long do you expect to live in the home?

6. Do you have any pets that stay in the house or outside?

7. Would you consider yourself to be more casual or formal?

8. When you imagine your dream home, what do you see? What images come to mind?

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the neighborhood of your dreams

More than just the home, it's important to think about the type of neighborhood that is right for you.

Please consider the following and record any notes or preferences:

1. **Areas you would enjoy** _____
2. **Specific streets you like** _____
3. **School district(s) you prefer** _____
4. **Your work location(s)** _____
5. **Your favorite shops/conveniences** _____
6. **Recreational facilities you enjoy** _____

Any additional items to consider when selecting our target neighborhoods: _____



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