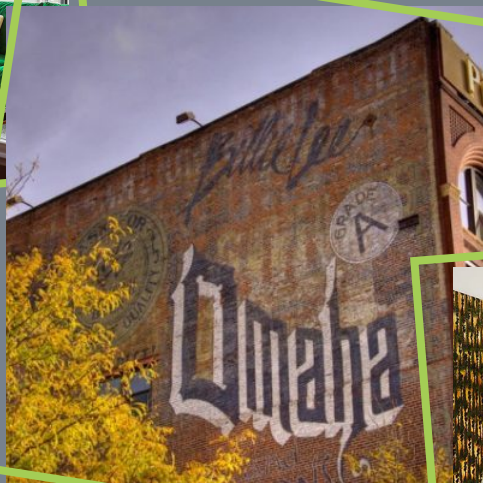




HOME BUYER GUIDE



JONIE STUREK 402.305.8195 JONIE.STUREK@BETTEROMAHA.COM
HEATHER TEDESCO 402.980.6462 HEATHER.TEDESCO@BETTEROMAHA.COM
WELCOMEHOMETEAMOMAHA.COM

TABLE OF CONTENTS

Home Buyer Guide

- 3 | ABOUT US & OUR COMPANY
- 4 | WHAT DO REALTORS DO?
- 5 | 7 STEPS TO HOME OWNERSHIP
- 6 | PAYING YOUR REALTOR
- 7 | GETTING PRE-APPROVED
- 8 | HOMEBUYING PROCESS
- 9 | CONGRATS! WE'RE BUYING!

ABOUT US & OUR COMPANY

Mission Statement

Home is not just a place, it's a sense of belonging.
Let us help welcome you home!

Hello! We are a dynamic duo of professional Realtors, Jonie Sturek and Heather Tedesco. With a combined 25+ years of real estate experience and \$200 million in sales, we pride ourselves in taking the stress out of the real estate process and enjoy the journey to your dream home! We serve clients from Nebraska to Iowa, condos to acreages, and across all price points. Whatever your real estate needs are, we are here to help!

Jonie has been in the real estate industry since 2001 in varying roles. She excels by focusing on her clients, not the transactions, or as others call it, "the deal". You deserve better! She makes it a personal mission to help inform her clients of options and best outcomes. She is honored to partner with her clients to provide winning solutions for you.

Heather loves homes! With close to 25 years in the sales and marketing industries, she has a passion for real estate and a mission to help buyers and sellers in the Omaha metro area create memorable experiences throughout the process while building lasting relationships. She thrives under pressure and prides herself in finding the comedy when the unexpected happens... Because it inevitably does. She's here to hustle, so you don't have to. Let's work together and do cool stuff.

We want you to make an educated real estate decision and have fun doing it! We love what we do and look forward to the opportunity to showcase our knowledge for you!



WHAT DO REALTORS DO?

First things first...

We are here for you every step of the way!

We know you're even more excited than we are to find your perfect new home! Buying a house is a fun and exciting process, but it can also be stressful and aggravating at times. Which is why we're giving you this guide... We do everything possible to make sure everything goes as smoothly as possible. Many of the things that are stressful or aggravating can be avoided (or handled better) as long as you know what to expect and do ahead of time. So please, give this guide a quick read, and refer back to it throughout the process of buying your home. While this guide won't get into every little detail about the process, we'll be taking care of a lot of things behind the scenes, which you'll never need to worry about. The guide does get into some things you should know about, which will save you time, effort, money, and heartache. We're looking forward to working with you, and thank you for the confidence you've put in us to assist your sale.

Owning a home is more than a financial investment; it's an investment in quality of life. We know the local real estate market and work diligently to help you find your new home at the best price in the shortest amount of time, so you can fulfill your vision and get on with your life.

The most important responsibility of a Realtor is to protect our client's interests. Our fiduciary responsibility is always to you and making sure that your goals are held in the highest regard.



Let's work
Together

**Better
Homes**
and Gardens.
REAL ESTATE

Welcome
Home
TEAM

7 STEPS TO HOME OWNERSHIP

Let's Break It Down Step-by-Step

1

Decide to Buy a Home

2

Connect with a Real Estate Pro
(that's us, wink, wink)

3

Get Pre-Approved

4

Find THE ONE

5

Make an Offer & Negotiate

6

Process the Loan

7

Close the Deal

Congratulations!

YOU'RE A HOMEOWNER!



Steps Defined:

1. Define Your Goals, Research Your Options, and Develop an Action Plan

Buying a home means educating and preparing yourself as much as possible. Determine the kind of home, neighborhood, and features you want. You'll also need to examine your current financial situation and know what you can realistically afford.

2. Consult a Real Estate Professional

Buying real estate is a complex matter with many factors to consider as no two homes or transactions are alike. The unique opportunities and potential pitfalls are best navigated with an expert on your side.. We are here to guide you through the entire process.

3. Get Pre-Approved for a Loan

It's important to get pre-qualified for a loan before you start viewing homes. The pre-approval process involves meeting with a lender and authorizing them to examine your current financial situation and credit history.

4. View Homes and Find THE ONE

The secret to a happy home search is in knowing what you really want and trusting your gut. That means distinguishing between "must-haves" and "like-to-haves" and understanding that many houses are just not your home.

5. Make an Offer and Negotiate with the Seller

You've found THE ONE and it's time to make an offer! Your state or local real estate association will likely have contracts which enable you to specify a sale price and also allow the inclusion of clauses specifying various terms of purchase, such as the closing and possession dates, your earnest deposit amount, and other conditions.

6. Processing the Loan

Once you have a pending agreement, it's time to return to your chosen lender to finalize mortgage details in order to close the deal. This means completing the loan application and finalizing your down payment, interest rate, regular payment schedule and all other financial conditions associated with the closing.

7. Close the Deal

Key steps prior to the closing of escrow, also referred to as the "settlement."

- Getting a Title Search – This ensures that there are no claims against the title of the property. Title Insurance will need to be purchased for protection in the event of errors in the records or mistakes in the review process.
- The Final Walkthrough – This is to ensure your new home is in the same condition as when you signed the sale agreement.
- The Settlement – Paperwork day! This includes paying your closing costs, legal fees, property adjustments and transfer taxes. You'll receive the property title and copies of all documentation pertaining to the purchase, but most importantly... **YOU GET THE KEYS!** Typically, possession date will fall within a few days, and you will be able to move into your new home.

How Do We Get Paid?

Great news! When you buy a home, you do not actually pay any realtors! When someone sells a house, they pay two realtors. They pay a percentage of their sale price to their listing agent who then pays us a percentage of that commission. We are here to help you with legal advice, negotiation, looking over a home during and after showings to ensure there are no big flaws that can be seen without inspection, plus of course all of the paperwork involved to ensure a smooth transaction and easy home buying process for you. There are other fee's you'll have to come out of pocket for like the Earnest Deposit, Home Inspection and your Down Payment on your loan.



Buyer Tip: The SELLER pays the commission of your new home!

GETTING PRE-APPROVED

Financing Your Dream Home



Getting pre-approved for your home loan can be a daunting process. We recommend that you to get multiple quotes from different lenders or banks to ensure that you get the best interest rate and lowest fees for your upcoming home purchase. You can use any lender or bank you'd like! If you're not sure where to go, we can help you. If you need help reading your cost sheets or understanding the fees that you're quoted, just ask us for help! We would love to help and ensure you're getting the best deal possible.

LENDING CHECKLIST

Things You'll Need:



- ☐ Last 2 years of W2's
- ☐ Last 2 months bank statements
- ☐ Last 6 weeks paystubs
- ☐ Driver's License

It's Time to Get Pre-Approved!



CONGRATS! WE'RE BUYING!

WOW... Now that was a ton of information.

We know how overwhelming buying a house is whether it is your first home or your twenty-eighth! Although we just threw a lot of information at you, please don't worry! You can keep this guide for your reference or never look at it again. We will be here with you every step of the way! We take pride in our 100% transparency with our clients and we promise to keep you updated every step of the process. Also, there's never a time where we won't be there for you. Don't be afraid to reach out and ask us anything even if you feel like you've already asked the same question. We want you to be as comfortable and informed as possible. We are only ever a text, phone call, e-mail, or even Facebook message away.



Congratulations!

JONIE STUREK 402.305.8195 JONIE.STUREK@BETTEROMAHA.COM
HEATHER TEDESCO 402.980.6462 HEATHER.TEDESCO@BETTEROMAHA.COM
WELCOMEHOMETEAMOMAHA.COM