



kw KELLER WILLIAMS REALTY
EAST VALLEY

Welcome to your **BUYER'S BOOK**



An All-In-One Resource For Your Next Home Purchase



YOUR TEAM

Welcome to your Buyer's Book!

This book has been designed as an all-in-one resource for your next home purchase. Each section will detail the various steps involved in making an offer, having an offer accepted and the process we will go through during escrow.

Purchasing a home, whether it's your first or last, is one of the biggest decisions you will ever make. Naturally, many questions will arise, so please rest assured that our team is here to assist you. Our goal is to make your experience a smooth and pleasant one.

Buying a home may seem daunting or stressful, but you hired us to make the process as seamless as possible and to make this exciting. As your Buyer's Team, you will benefit from our team's loyalty and our in-depth market knowledge. You will have a team on your side fighting for you and your offers in today's fast paced market. You will reap the benefits of our long standing partnerships with local lenders, title companies and inspectors who together will help you find and purchase the home of your dreams.

Our business is based on referrals from past clients and current contacts. Your referrals are the highest compliment we can receive professionally. So, who do you know who is looking to buy, sell or invest in real estate?

- Living 48 Real Estate Team



OUR MISSION

We are real estate consultants who help and empower our clients to achieve their financial goals through real estate ownership and investments. We are working hard to change the perception of Real Estate Agents in our marketplace. We want to meet and exceed your expectations through our professionalism and customer service systems so that you will never hesitate to refer us to your friends, family and co-workers.

OUR VALUES

At Living 48 Real Estate Team, we value family. We understand that there is more to life than work and we work hard to maintain balance with our families and encourage our clients to live fulfilling lives as well. We value professionalism and respect within our team, the cross agents and our clients. We believe in integrity and we work hard to maintain good working relationships in the market with solid reputations. We are building a legacy here at Living 48 Real Estate Team.

OUR RULES

- ✓ Integrity and honesty above all else creates trust.
- ✓ Respect for ourselves and others at all times.
- ✓ Communicate regularly.
- ✓ Following systems brings about amazing results.
- ✓ Commitment to the team, the mission and our future.
- ✓ We work together to achieve more than we could individually and we support each other in achieving goals.

CLIENTS ARE OUR BUSINESS AND WE TAKE EXCELLENT CARE OF THEM. NO EXCUSES.

Living 48 Real Estate Team has several people to help you see homes that look interesting and fit your search criteria, write the best offers and help you through the whole transaction process.



KATIE EVANS *Lead Agent*

Katie works with buyers, sellers and investors here in the Phoenix residential real estate market. As a former teacher and business owner, Katie brings the ability to explain and guide clients through the sometimes overwhelming home buying and selling process in a way that is understandable and comfortable. By using tried and true systems and strategies, Katie helps her clients meet and exceed their real estate transaction expectations. Communication and problem solving are just two of Katie's strengths. Katie is the owner of the Living 48 Real Estate Team.

Email: Katie@Living48re.com

Phone: (480) 415-1341



CHRIS ATCHLEY *Transaction Coordinator*

As your transaction coordinator, Chris is on top of all the various timelines, contingencies, etc. involved in a normal transaction. He helps us communicate back and forth, manage documents and ensure we have a smooth and successful home buying experience.

Email: chrisatc@msn.com

Phone: (480) 776-5203



KATELYN ALAND *Social Media Marketing*

We are grateful to have Katelyn on the team to make sure that everything from our marketing materials and social media posts to our client events are bringing our clients value. Her expertise on maximizing property's exposure through online channels has helped our Living 48 Real Estate Team clients net the most money in the least amount of time with the fewest possible challenges.

Email: Katelyn@Living48re.com



ALLI NEWMAN *Administrative Assistant*

Alli is everyone's girl Friday. She assists with everything from managing our database, to sending our clients the important information they need and freeing up Katie to interact with the clients rather than deal with all the busy work. We love her energy and she is a great asset to our team.

Email: Admin@Living48re.com

Living 48 Real Estate Team consistently ranks in **the top 5% of all REALTORS** in the local Arizona Regional Multiple Listing Service Directory (ARMLS) **and in the top 6% of all Keller Williams Agents internationally!**

LOAN & LENDER

Why get pre-approved?

In our competitive market, we look for any advantage we can gain over other buyers making offers on the same property. One of our proven strategies is getting our clients fully approved vs. qualified with a lender. This is a more in depth look at your financial picture to determine the price that you can afford by going through a process called Desktop Underwriting. This will allow you to have a better chance of getting the loan you plan on when the time comes.

The advantage of getting pre-approved is that the listing agent will see that you are more qualified because your lender has gone that extra step in underwriting to make sure they can fund the loan. This approval included in your offer will put you above an offer with a pre-approval and well above a financed offer without either.

Our Most Important Lending Tips

- ✓ Have your Pre-Qualification/Pre-Approval or Proof of Funds completed before viewing properties.
- ✓ The institution you bank with may not be the best option for your mortgage pre-qualification. Having a local lender provides more mortgage options and better customer service for you throughout the home buying process.
- ✓ You must submit your Loan Application to the lender within 3 days after contract acceptance, so be prepared with needed documentation.

Preferred Lenders

If you do not have a mortgage lender you prefer to use, below are the professional lenders that we work with and trust. It is your responsibility to choose the mortgage lender that's the right fit for you.



Marc Trejo
Senior Loan Officer
Sun American Mortgage
480-467-1036
marc.trejo@sunamerican.com
NMLS# 160265



Corey Martens
Senior Mortgage Loan Officer
Academy Mortgage
480-344-3643
coreymmartens@gmail.com
NMLS# 1032934



Stacy Williams
Guild Mortgage
Senior Loan Officer
W 480-454-5625
stacy.williams@guildmortgage.net
NMLS# 190724



Craig Turley
Loan Officer
Arizona Mortgage Advantage
craig@azmortgagebroker.com
(602) 930-2529
NMLS #80917

LENDING FACTS

- ✓ Lenders are on timelines just like we are, please make sure to get requested documentation to them ASAP. Procrastinating can cause major delays to your closing date.
- ✓ Avoid changing jobs during the loan process. This can create problems when qualifying for your loan.
- ✓ Do not switch banks or move money around. During the loan process, the lender will need to verify funds and it becomes very tedious and complicated.
- ✓ Do not pay off debts. Your lender will advise you if it is necessary to pay off debts to obtain new financing. Follow their directions, you may end up harming debt to income or credit scores if you do not.
- ✓ Do not make any major purchases (like a new washer, dryer, or refrigerator). Large purchases may impact your credit score and your debt to income ratio and therefore the max loan amount you can qualify for. Always check with your lender if there are any questions or doubts.

TYPES OF LOANS

There are several types of loans available. This section is designed to give you a brief overview of those loans and help you have a better conversation with your chosen lender. Finding a good interest rate for your personal home loan will be a primary objective when borrowing money, so be sure to discuss with your lender their different financing options, their rates, and what it means to "lock" that interest rate so that it is secured through your closing date. The most popular mortgages are 15- and 30-year fixed-rate mortgages, which means that for the duration of the loan, the interest rate will never change. Please note the difference between a quoted rate and the APR. The APR is the total cost of the loan expressed as a rate. This is what you can use to compare the cost of different lenders.

CONVENTIONAL LOAN - Conventional loans are sometimes more lenient with the appraisal and condition of the property. Conventional loans are not government insured and usually have higher down payment requirements. Mortgage insurance is not needed at a 20% loan to value.

FHA LOAN - A fixed rate loan that has a set interest rate that remains constant throughout the life of the loan. FHA loan also contain built-in mortgage insurance for the life of the loan.

VA LOAN - VA loans are guaranteed by the Veterans Administration. Typically, a veteran must have served 180 days of active service to qualify for this type of loan.

NON-QUALIFYING LOAN (ASSUMABLE LOANS) - Pre-existing loans that can be assumed by the buyer without a qualifying process. The buyer pays the seller for their equity and then continues making payments on the existing loan.

COMMUNITY HOMEBUYER PROGRAMS OR GRANTS - A fixed rate loan for first time buyers with a low down payment. No cash reserve requirement and easier qualifying ratios. Available in both FHA and Conventional options. This is subject to borrower meeting income limits, qualifying credit scores and attendance of a training course on home ownership.

BUY-DOWN LOAN - Fixed rate loans may have an interest rate and payment that are reduced for a specific period of time by paying the interest up front to subsidize the lower payment.

CONSTRUCTION LOAN - These loans have special guidelines and include monitoring to ensure timely completion so your repayment can begin promptly. Upon completion, the borrower's loan liability will typically roll over into a mortgage, ideally in an arrangement where the borrower pays closing costs only once.

USDA LOANS - This program assists approved lenders in providing low- and moderate-income households the opportunity to own adequate, modest, decent, safe and sanitary dwellings as their primary residence in eligible rural areas.

THE MORTGAGE & LOAN PROCESS



CLOSING COSTS

TITLE INSURANCE PREMIUM

The fee to ensure the buyer has a marketable title or ensure the lender has the 1st lien position.

REAL ESTATE COMMISSIONS

The fee paid to the real estate agents involved in the transaction for their services used in listing, showing, selling and negotiating the transfer of property.

TRANSFER AND ASSUMPTION CHARGES

These are fees charged by the lender to allow a buyer to assume an existing loan.

RECORDING FEES

Fees assessed by the county recorder's office for recording the deed and transferring ownership.

LOAN FEES

The fee charged by the lender for processing the new loan. These may include: points, origination fees and credit reports.

ESCROW FEES

Fees charged by a title or escrow company for their services used to prepare documents and title policies for the transfer of property.

ADDITIONAL SETTLEMENTS

Property Taxes, insurance, impounds, interest pro-rations, and HOA fees.

VIEWING PROPERTIES

Once our buyers have decided that now is the time and they are ready to buy, they get very excited and rightfully so. There are a few special situations that new buyers may not be aware of, so we want to make sure we give you our very best advice in advance. Please be sure to speak with us **BEFORE** you go visiting one of these types of properties for sale.

NEW BUILD CONSTRUCTION

Many builders require you to take your own agent with you on your **FIRST** visit, if you want separate representation. The sales agents that are there in the model homes are hired by the builders and are there to represent the builder's interests. They are happy to help you through your side of the transaction, but their loyalty lies solely with the builder. Many of the specialized contracts that the builders use are heavily swayed in the builder's favor and you will definitely want an agent of your own to make sure your interests are protected.

FOR SALE BY OWNERS (FSBO's)

In some markets and areas, sellers choose to represent themselves in their own real estate transaction and while there is nothing wrong with this it can be dangerous for both the seller and the buyer. It is in the buyer's best interest to allow an agent to approach the home seller to see if they are willing to work with an agent on the other side of the transaction. Understanding the contracts, the timelines and all of the other nuances of a real estate transaction is very important in protecting your rights, your money and your investment.

OPEN HOUSES

If you are a fan of touring houses, by all means, please do! We will provide you with a special open house pass that you can present to the agent running the open house that informs them that you are our client and that they are welcome to follow up with us. You can search for open houses through our mobile app! Ask us to share the link with you for exclusive access.

STEPS TO VIEWING HOMES

Notes for your home tours: Be sure to bring a pen. We will have detail sheet known as the "Plano" for each of the houses and you will want to take notes on the things you like or don't like for each house. Also, if we pull up to a property that you know before you even get out of the car that you are not interested in, know that we do not need to go into the house.

Set - Up Portal

1st STEP

We will set each of our clients up on an MLS "Portal" that will allow us to put in specific search criteria that will narrow down our search to show only the houses that meet your specific needs and wants. On this portal you will be able to see photos of the house, see its location on the map and send messages to your agent with questions or comments. The portal will allow us to save or reject each property with a star to save or reject icon to hide. We will use your ranking of the house to further narrow down your search to the properties that you want to see in person.

Avoid Zillow & Sites Like it (Trulia, Realtor.com & Redfin)

2nd STEP

Please trust that your portal has the best and most accurate information. Even though you may be used to using websites like Zillow or Trulia, it's not in your best interest. The only goal of these sites is to show you as many properties as possible whether they are available or not in the hope of getting your contact information to sell to 5 real estate agents and a handful of mortgage professionals as a lead.

Making Appointments to View Homes

3rd STEP

Many properties require an appointment to be made before we can see them, so we ask for 24 hours' notice in order to put together a proper Home Tour.

Go on Tour

4th STEP

We will look at between 4 and 6 houses on each Home Tour. Please bring your writing utensils & buyer folder with you as we view homes. You will only be keeping track of your favorite two from that day's tour.

Going on Secondary Tours

5th STEP

We expect to go out on up to 3 Home Tours with our buyers. If we have all been communicating and if the property is currently on the market, we will have found it in that time frame. If after 3 Home Tours we haven't found the desired property, we will come back to the office for a re-evaluation of your wants and needs list.

HOME BUYING PROCESS

Steps for Creating the Winning Offer



1. 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 low offer just to see if the seller accepts, this often isn't a smart choice. Your agent will guide you to make the best offer to meet your real estate goals. Closing costs assistance from the seller should also be discussed.

2. EARNEST DEPOSIT

Earnest money is paid by the buyer to show the seller a level of good faith. This money is offered up as collateral during the transaction in case of a breach of the purchase contract. Sellers like to see a larger earnest deposit because in the event of a problem, the Seller is able to collect a larger chunk of money for damages. Buyers like a smaller earnest deposit because it minimizes their risk in the transaction. This money will be applied towards your down payment amount in a successful transaction.

3. POINTS OF NEGOTIATION

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation. If you can be flexible on the possession date, we can use this in negotiations with the seller to make your offer more desirable than competing offers. Clauses can be used in a competitive seller's market to help buyers win the bid and enter into contract on a home they want to purchase. An escalation clause is written to incrementally raise the price above a competitor's offer on a property up to a specified ceiling. The benefit of this is that your offer becomes more appealing as it makes your offer aggressive and the seller can potentially net more and save energy making counter offers.

4. PRESENTING OFFER

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: A) accept the offer B) reject the offer C) counter the offer with changes. By far the most common is the counter offer. In these cases, our experience and negotiating skills become powerful in representing your best interests. When a counter offer is presented, we will work together to review each specific piece of it, 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.

5. INSPECTION PERIOD

You, as the buyer, have the option to reduce your inspection period from the default 10 days down to 0 days. This shows a seller that regardless of the condition of the property, you intend to purchase it without repairs and regardless of condition. However, should you waive your inspection period, you forfeit one of your opportunities to cancel the contract based on condition, CC&R's, termite reports or the inspection report. If you elect to continue on, you can approve the premises as is or we can begin negotiating for repairs. Should you waive your inspection period, you will also forfeit the opportunity to request repairs to the premises.

ESCROW PROCESS

Steps for Moving Through Escrow



6. SELLER'S DISCLOSURES

This disclosure informs the buyer of the seller's knowledge of the current condition of the house & the work the Seller has performed during their ownership. Sellers do sometimes ask for buyers to waive the SPDS, particularly in investment properties and flips. The downside to the buyer is that you may be walking into a situation without knowing the history of the property. The CLUE report or insurance claims history goes hand in hand with the Seller's Property Disclosure Statement (SPDS) and is often waived in similar situations. Any item disapproved on either of these forms is ground for a legitimate cancellation by the Buyer with a full refund of the buyer's earnest deposit.

7. APPRAISAL

Appraisals are required by mortgage companies to determine a value of the home by a neutral 3rd party to be able to fund the loan. Appraisals are based on condition of the property compared to other sales in the previous 3-6 months from the date of the appraisal. Cash offers do not require an appraisal and can be waived should a cash buyer desire.

8. CONTRACT CONTINGENCY PERIOD

Once an offer to purchase is accepted, we enter into a purchase contract and begin the inspection period. During this time all buyer research, lender process & title work is being completed. Each completed step leads us down the path to closing on the home.

9. CLOSING & FINAL WALK THROUGH

The final walk through is the final step in the process. The final walk through is in place to ensure that the Buyer is buying what they anticipated: that the house has not been damaged in any way since contract acceptance, that anything negotiated in the contract by way of repairs has been completed in a workman-like fashion and negotiated items remaining have in fact stayed behind, that all warranted items are still in working order and that the premises is acceptable as it sits currently.

INSPECTIONS

THE CONTRACT CONTINGENCY PERIOD/INSPECTION PERIOD

This is the time to perform your due diligence and obtain an insurance binder from an insurance company, review CC&R's, review the SPDS, review the CLUE, perform all desired inspections, request a title report etc. (See Buyer's Advisory for additional resources)

CHOOSING AN INSPECTOR

Not all Inspectors are created equal. I can recommend ones that I have worked with before or you are welcome to find your own Inspector. Prices vary depending on the square footage, features, and age of the home. Termite inspections are usually performed separately by an outside company, but may be performed at the same time as the general home inspection.



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Certified Home Inspectors

WHAT IS INSPECTED DURING A GENERAL HOME INSPECTION

Inspectors look at the condition of the property, the roof structure, building structure, building foundation, plumbing, electrical, heating/cooling, appliances, termites and other pests and provide their findings to the Buyer. If necessary, inspections can include: water conservation, contractor's home inspection, well and septic, seismic, hazardous materials, chimney, heating & air conditioning, structural engineering, energy audit, geotechnical, zoning and building permit compliance.

ATTENDING THE INSPECTION

The Inspector will perform his inspection of the property during the first 8 days of the inspection period and will give the Buyer the chance to be present to review the findings of the inspection. The summary will be given to you after the presentation and we will have the opportunity to negotiate for repairs should anything be unsatisfactory. If items are found that require additional inspections, a more specialized inspection may be performed at the buyer's request. (As an added benefit, we attend the inspection summary presentation with our clients)

NOTICE TO SELLER OF INSPECTION REPORT

After the inspection, the Buyer will submit a BINSR (Buyer's Inspection Notice for Seller's Response) stating 1 of 3 things; 1) The property is accepted as is, 2) The property is not accepted and the Buyer requests the Seller repair the disapproved items 3 days before the final walk thru, or 3) The property is not accepted and Buyer has elected to cancel the contract and be refunded the earnest deposit. Should we ask for repairs, the Seller has 5 days to respond to our request or submit an addendum reducing the sales price to accommodate for the price of the repairs.

LOAN STATUS UPDATES (LSU)

10 days after contract acceptance, we will be asked to provide the first Loan Status Update or LSU to the listing agent to show that we are still on track to purchase the home by close of escrow (COE). We will likely provide this document more than once during escrow.

WHAT INFORMATION IS INCLUDED?

The LSU will provide specific information as it relates to the property vs. the pre-approval which was not property specific. It will include a better estimate of the monthly costs associated; mortgage payments and the interest rate. The LSU details the dates that all contract and addenda were given to the lender as well as the other major milestone dates of the lending process. Your lender will typically supply this form for you, but we can provide it if we are unable to obtain it from the lender.

This is the form to document that the appraisal has been ordered by the lender as well as verifying that the lender has submitted the loan application to underwriting. The next section details the lenders steps to prepare for closing.

APPRAISALS

WHAT AN APPRAISER CALCULATES

Appraisers calculate the home value based on the features, size of the lot, size of the home, neighborhood, upgrades and recent comparable sales (comps).

HOW COMPS ARE CHOSEN

Comparable properties are chosen by the date of the sale. Properties used have been sold in the past 3 to 6 months. Appraisers then look at the size of the home and use properties within about a 200 square foot range. They compare like with like in regards to bedrooms, bathrooms, pool, fireplace, upgrades, footage, garages, etc.



TITLE

PRELIMINARY TITLE REPORT

In Arizona, most real estate transactions are closed with a title insurance policy. Many erroneously assume that possession of the deed to the property is all they need to prove ownership. This is not true. Unknown title defects may attach themselves to real property.

WHAT IS TITLE INSURANCE?

It is a contract of indemnity and guarantees that the title is as reported and, if not reported and the owner is damaged, the title policy covers the insured for their loss up to the amount of the policy. Title insurance assures owners they are acquiring marketable title. Title insurance is designed to eliminate risk for loss caused by defects in title. Traditional title insurance provides coverage only for title problems that were in existence at the time the policy was issued. More extensive coverage is now available through an ALTA policy.

TITLE SEARCH

Title companies work to eliminate risks by performing a search of public records or through the title company's own plant. The search consists of public records, laws and court decisions pertaining to the property to determine the current recorded ownership, any recorded liens or encumbrances or any other matters of record that could affect the title to the property. When a title search is complete, the Title Company issues a commitment detailing the matters affecting title and the requirements for issuance of a policy.

COMMITMENT FOR TITLE INSURANCE

The commitment for title insurance (often called a prelim) indicates all the items or situations that pertain to the subject property. It is a detailed report of findings from a title company search. It sets forth the current status of the property ownership, matters affecting the title that will appear as exceptions or exclusions to the policy and requirements of reissuing a policy. When you receive the prelim, you should review it carefully, paying attention to the sections identified below:

- ☒ Make certain the ownership vesting is correct by comparing the names on the commitment to those on your Deed.
- ☒ Review the informational notes for important property facts.
- ☒ Carefully review the exceptions: bonds, deeds of trust, current taxes, CC&R's and easements.

4 WAYS TO TAKE TITLE

1

COMMUNITY PROPERTY

- Requires a valid marriage between two persons
- Each spouse holds an undivided one-half interest in the estate
- One spouse cannot partition the property by selling his or her interest
- Requires the signatures of both spouses to convey or encumber
- Each spouse can devise (will) one-half of the community property
- Upon death, the estate of the decedent must be "cleared" through probate, affidavit or adjudication
- Both halves of the community property are entitled to a "stepped up" tax basis as of the date of death

2

COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP

All requirements from Community Property plus:

- Estate passes to the surviving spouse outside of probate
- No court action required to "clear" title upon the first death

3

JOINT TENANTS/TENANTS IN COMMON

- Parties need not be married; may be more than two tenants
- Each tenant in common holds an undivided fractional interest in the estate which can be disproportionate.
- Each tenant's share can be conveyed, mortgaged, devised to a third party
- Requires the signatures of all tenants to convey part or the whole
- Upon death, the tenant's proportionate share passes to his or her heirs by will or intestacy
- Upon death, the estate of the decedent must be "cleared" through probate, affidavit or adjudication
- Each share has its own tax basis

4

JOINT TENANTS WITH RIGHT OF SURVIVORSHIP

- Parties need not be married; may be more than two joint tenants
- Each joint tenant holds an equal and undivided interest in the estate, unity of interest
- One joint tenant can partition the property by selling his or her joint interest
- Requires signatures of all joint tenants to convey or encumber the whole
- Estate passes to surviving joint tenant outside of probate
- No court action required to "clear" title upon the death of joint tenant(s)
- Deceased tenant's share is entitled to a "stepped up" tax basis as of the date of death

Arizona is a community property state. Property acquired by a husband and wife is presumed to be community property unless legally specified otherwise. Title may be held as "Sole and Separate". If a married person acquires title as sole and separate, his or her spouse must execute a disclaimer deed to avoid the presumption of community property. Parties may choose to hold title in the name of an entity also. Each method of taking title has certain significant legal and tax consequences. Therefore, you are encouraged to obtain advice from an attorney or other qualified professional.

CLOSING 101



It is important to remember that in the state of Arizona the closing process can take place over several days. Quite often signings will happen even a few days in advance of the actual closing date. You will receive keys to your new home once we have been notified that the loan has been funded and the deed has been recorded. Closing day marks the end of your home-buying process and the beginning of your new life!

SIGNING DAY

To make sure your signing goes as smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to the title company
- Photo IDs (2 forms)
- Social Security numbers to verify accuracy in loan & closing documents

CLOSING DAY

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

DELIVERY OF THE BUYER'S FUNDS

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

DELIVERY AND RECORDATION 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.

Katie Evans is an amazing Realtor! She really helped us choose the right home for us. She went out of her way to help us look at multiple locations and worked around our busy schedules. We highly recommend her to anyone in need of a Realtor. Her knowledge of the real estate market is invaluable to anyone looking for a home or trying to sell their home. Her husband is also pretty awesome and they make a terrific team!



Katie was extremely flexible and accommodating with all appointments. She was very prompt in relaying information and was impressively organized. Her advice was always helpful and honest. Often Katie would point things out about properties that we hadn't noticed prior. She made looking at properties educational, fun and enjoyable. We loved working with her! We recommend Katie to anyone we know who is planning to buy or sell a home! She is amazing! We look forward to working with Katie and Jason on the future purchase of our next home, and you should too... you can thank me later. ;)

Wow!! When we met she was totally organized and ready to go. Even after we moved in she still followed up and visited us with a house warming gift. That tells you that this is not an ordinary person. Our experience with Katie has been none other like being with a family member looking out for our interests and helping us selflessly. In this fast paced day and age it was refreshing to see someone that is sincere devoted to her clients and delivers exceptional service. HATS OFF KATIE!



Wow!! when we met she was totally organized and ready to go. Every property that she showed us she marked on a scale from one to five and that helped us decide which property we would pick. Every property was of quality and we had a tough time picking one from another.



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Each Office Independently Owned & Operated.