



# THE BEST CHOICE FOR YOUR HOME PURCHASE

I CAN HELP YOU!

**MELISSA DUNLAP**

REALTOR® | Kansas City Metro

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# Getting to Know Me

## 3 States

I've lived in Missouri, Kansas and Texas

## 3 RE Licenses

Missouri, Kansas, and Texas,

## 45 Years

In the Kansas City marketplace.

Due to my expertise in the Kansas City market and my integrity, loyalty, and professionalism, I am often sought out by friends and family--and their referrals. Since recently moving back to KC from Austin, TX I am building business in my hometown. I take pride in exemplary client responsiveness! Hard work, integrity, diligence, and dependability epitomize my work ethic.



- Skilled at Customer Service and Networking
- Marketing, Social Networking, Social Media Advertising
- Constant Communication with Client
- Organization, Prioritization Skills, Time Management
- Strategy, Negotiation, and Positivity throughout process

# My History as a Realtor

I started my Real Estate career in Austin, Texas

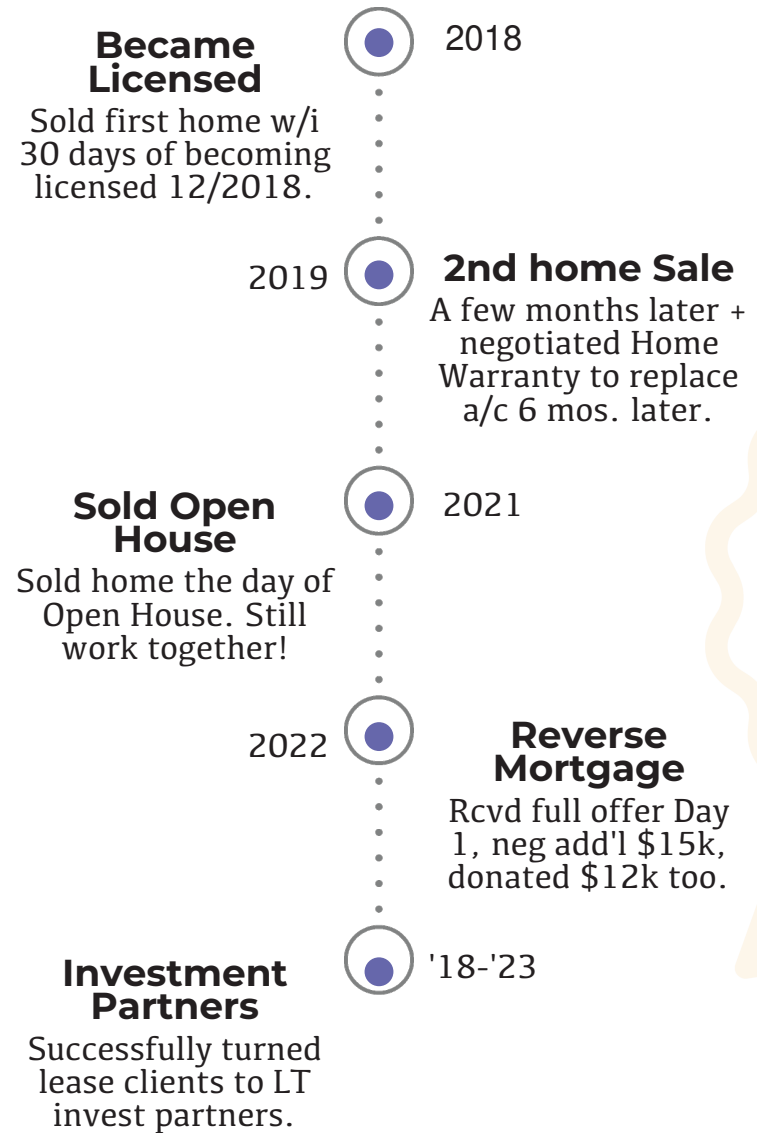
What sets me apart from other agents is my honesty.

I will work with your best interest in mind, not money.

You can count on me to be available when you reach out.

I am very organized and schedule all important dates.

Count on me to be honest with you about everything.





# Are You Ready to Buy?

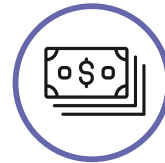
I have the resources you need to for financing, homeowner's insurance, and title insurance for your home purchase. In fact, if you would like options, I can provide more than one resource for you to take a look at.



STEADY  
INCOME



TWO YEARS WITH  
SAME COMPANY OR  
IN SAME INDUSTRY



CASH FOR DOWN  
PAYMENT/CLOSING



TWO MONTHS OF  
PAY STUBS AND  
BANK STATEMENTS



LOW TO  
MEDIUM  
DEBT

# Getting Pre-Approved

Jackie Ahumada is our in-house mortgage consultant who can answer any question you have about loans; different types of loans, amount of down payment, rates, etc. Jackie received the Top 1% of Mortgage Originators in America Award!

## Choosing a Lender

My preferred lender is:

Jackie Ahumada

Prosperity Home Mortgage

816-225-0360

jackiea@phmloans.com

## Filling Out a Loan Application

Before you start looking for a new home, you MUST get pre-approved. A seller will NOT accept an offer without pre-approval! I work with a fabulous lender right in my office who can help you every step of the way.

## Approval Documents

- Pay stubs
- Bank statements
- Tax returns
- Proof of employment
- 580+ credit score

# Your Home Search

Let's talk about your needs so we can start looking ASAP!

- Location
- Price
- Square footage
- Bedrooms
- Baths
- Style
- Features
- School district
- What else is important to you?



# Search Tools

Here are the ways we will find you the perfect home:

- MLS search
- Automated home search
- My website
- Open Houses
- Model Homes
- Referrals
- Your searches
- Drive neighborhoods
- Social media search
- Professional network



# Making an Offer



- Falling in love with a home
- Seller Wants
- Earnest money
- Down payment/financed amount
- Important dates
- Inclusions in home
- Offer will be accepted, counter- offered, or declined





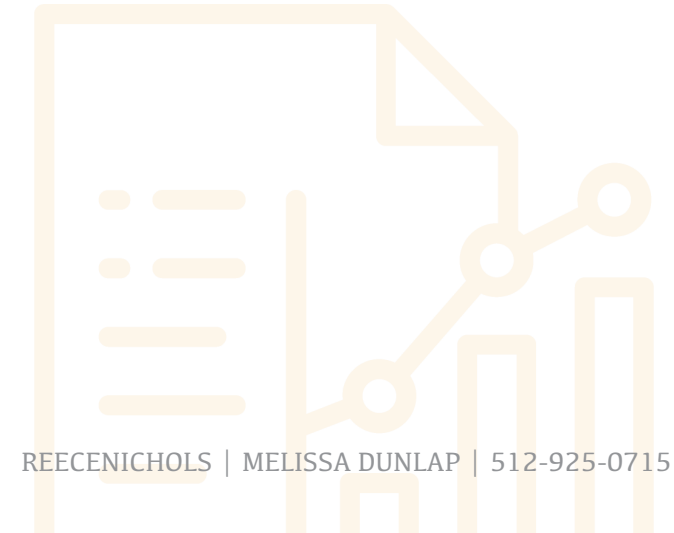


# When Your Offer is Accepted

- Give earnest money to title company
- Inspection and repairs
- Appraisal
- Home insurance
- Finalize mortgage details
- Final walk-through

# Closing Cost Breakdown

- Property appraisal
- Home inspection
- Processing fee
- Underwriting fee
- Lender fee
- Loan discount fee
- Recording fee
- Settlement officer fee
- Title insurance
- Document preparation fees
- Escrow taxes and insurance
- Prepaid interest Credit report
- Transfer taxes Attorney/notary fee



# Closing Day

- This is the big day! I'll accompany you to closing, answer any questions, and verify the closing paperwork matches our purchase contract.
- Bring your identification.
- Everyone who is purchasing the property must be present. If this is not possible, let me know in advance.
- You will need to bring a certified check or wire your down payment/closing costs.





# Thank You!

Count on me to be with you throughout the entire process.

I will take care of all the details and track all important dates!

You will always be able to reach me! I take pride in being available!

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