



Let's find *home*

Your complete step-by-step
guide to purchasing a home.

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Hey there!

My name is Nikki - a Real Estate agent and area native. I am so thrilled for the opportunity to guide you through one of the most exciting milestones of your life - purchasing a home!

My goal is to be your resource and ensure you are comfortable every step of the way.

Have more questions? I'm always available to help! Shoot me a text or give me a call.

Nikki Worthington
REALTOR®

"Real estate is more than a career to me, it is my passion. Getting to help people navigate this exciting milestone is such an honor and pleasure! I'm here to make the process as smooth and enjoyable as possible."

-Nikki

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Clive, IA



"If you're looking for a dedicated realtor that will LISTEN to your needs? The buck stops right here with Nikki. You'll be hard pressed to find someone who is as sincere and motivated to meet their clients needs.

Take the meeting with Nikki and thank me later!"

KURT MOORE

"Huge shoutout to Nikki for helping us buy our first home. She took the time to show us several great homes that we would have easily missed online, as well as guiding us through the process of making an offer/buying our amazing home! She was super professional and helpful at every step. I can easily recommend Nikki to my friends and family!"

J. GUTIERREZ



STEP 1

Finances

- ✓ Gather your documents
- ✓ Obtain pre-approval/ proof of funds
- ✓ Locate down payment funds
- ✓ Prepare for any additional costs

STEP 2

Home Search

- ✓ Preview potential properties online
- ✓ Schedule showings and view the properties you are most interested in

STEP 3

Under Contract

- ✓ Write an offer to purchase on your favorite property
- ✓ Negotiate the terms of the offer and accept the contract
- ✓ Deposit escrow, complete loan application and homeowners insurance quotes

STEP 4

Due Diligence

- ✓ Conduct inspections
- ✓ Resolve/negotiate inspection issues
- ✓ Your lender will order the appraisal
- ✓ Obtain homeowners insurance

STEP 5

Closing Time

- ✓ Title company will conduct title search and order survey
- ✓ Receive closing statement/clear to close
- ✓ Get cashier's check for or wire funds to closing
- ✓ Conduct a final walk-through of property and close
- ✓ Closing day: Get your keys, it's all yours!

The Mortgage Process

The very first step of the home buying process is to get a pre-approval letter from a lender stating how much you are qualified for. It's important to ask your potential lenders some questions to make sure they are a good fit for you.

Don't understand something your lender says? Stop and ask for clarification. This is your home buying journey, and you deserve to understand the process every step of the way.

A pre-approval is only valid for 30-90 days, so while you can start talking to lenders, you'll want to wait on getting that pre-approval letter when you're ready to buy.



Questions to Ask Lenders

1. What type of loan do you recommend for me?

Why? There's no one type of mortgage loan that's superior to another—but whichever you choose, you need to know why it's best and how it works.

2. Will my down payment vary based on the loan I choose? If you're tight on cash or don't, let your lender know. Loans vary in their down payment requirements.

3. What is the interest rate and the annual percentage rate (APR)? Everyone talks about the interest rate, but the APR is just as important. It combines the interest rate with the fees a lender charges to originate your loan.

4. Can I lock-in an interest rate? If so, for how long? If you think rates will be moving up, ask if you can lock it in for a set period of time.

5. What will my closing costs be? Are they a part of my loan, or will I pay them in cash at closing? Remember, closing costs usually run 3-6% of your loan value so you need to know how they'll be covered.



Use this questionnaire as you speak with and interview different lenders!

Name: _____ Company: _____

Phone: _____ Email: _____

What type of loan do you recommend for me and why?

Will my down payment vary based on the loan I choose?

What is the interest rate and the annual percentage rate (APR)?

Can I lock-in an interest rate? If so, for how long?

What will my closing costs be? Are they a part of my loan, or will I pay them in cash at closing?

Notes:

Searching Strategically

Before we hop into the home search, I like to advise my clients to create a "Needs" list and a "Wants" list. This will help us to really focus on the things that are most important in your future home.

Needs are the non-negotiable features; the features you simply must have in your next home. Wants are the ones you'd like to have, but you can add or change down the road.

Don't feel like your first draft has to be your final draft—and above all else, remember you can't change the lot, the location, or the price you paid so spend a good amount of time thinking through those three before moving on.

Needs might look like:

- Enough square footage for your family
- Sufficient bedrooms and bathrooms
- First floor master bedroom
- Close proximity to work and school
- Attached two-car garage
- Grassy yard for children or pets

Wants will look more like:

- Specific paint or exterior color
- Pool, jacuzzi, or other water feature
- Fenced-in backyard
- Specific carpet, hardwood floors, or tile
- Kitchen amenities like countertops and appliances
- Walk-in shower or double bathroom vanity

Wants vs. Needs

Write down your *needs* and your *wants* in your future home.

NEEDS

WANTS



This questionnaire is for you to think about what you're looking for in your home. This will help both of us to be on the same page!

What area are you looking to buy in?

What do you like about this/those area(s)?

How many bedrooms, bathrooms, and preferred square footage? 1 or 2 story?

Do you have children? Pets?

What's your favorite style of home?

What is the top 5 most important things in your future home?

Anything else we should keep in mind during our search?

Searching Strategically Online

Now that you've got your wants vs. needs list in hand, the fun really begins! It's time to talk about narrowing down those listings and deciding which ones to see in person. First up, let's talk about best practices for searching online. No doubt you know the sites (Realtor.com, Zillow, Redfin, Trulia), but how can you get the results you want? Try some of these tips.



Use the search filters but not too much.

You don't want to restrict your search so tightly that you only have a handful of homes to view. Keeping your wants vs. needs list in mind, expand your geographic search slightly if you need to and talk to your realtor about raising the price \$5k-\$10k for homes that may be overpriced.

If you find something that catches your eye, check out the Google street view.

Online pictures can be deceiving so a virtual 'walk down the street' will give you a better sense of the house and surrounding area.

Don't shy away from a home because it is "pending" or "under contract."

Pending contracts do fall through, so keep it on your list especially if it checks all your boxes.

After you've found a few homes you like, 5-6 max, jot down the MLS number (if you can find it) and address. Shoot the list to me and I will call the listing agents to gather pertinent info and gauge the seller's motivation. At this point, it's time to look at the calendar and find a chunk of time to tour the homes on your shortlist. Carve out more time than you think you'll need since you don't want to be rushed if you find a home that may be "the one."

Making the most of your showings

You're SO READY to get inside those homes on your shortlist and see for yourself if one of them is soon-to-be your new address. I know you're excited, but it's important to go into those showings calm, cool, and with your thinking cap on. Here's a quick list of how to do just that:



Before a showing, read over your wants vs. needs list and revisit your budget.

Having this fresh on your mind will help you stay objective and focused. Take pictures and videos to jog your memory later and to help you process with friends and family.

Remember, you can't change the lot or the location so make sure you love both.

You also don't want to be the priciest home on the block. I will help you assess whether or not that's the case.

Don't let yourself get distracted by decor or staging.

These things will be gone by the time you move in, so try to stay focused on the things that cannot be changed as easily.

Take your time.

If a home makes a good first impression, let me know you're interested and that you'd like to spend a bit more time looking around. This is one of the largest purchases you'll ever make so it's worth it to learn as much as you can while you're there.

Address:

First impression rating (1-10) of exterior:

First impression rating (1-10) of interior:

List 3 pros of the home:

List 3 cons of the home:

Took video tour of home

Circle one: No way | Maybe | Very interested | It's the one!

Address:

First impression rating (1-10) of exterior:

First impression rating (1-10) of interior:

List 3 pros of the home:

List 3 cons of the home:

Took video tour of home

Circle one: No way | Maybe | Very interested | It's the one!

How to Make an Offer Stand Out

So you think you've found "the one" and you're ready to put in an offer—one that will be simply irresistible to sellers. Let's talk about making an offer that stands out.



- **Include a pre-approval letter** that shows that you're serious, qualified, and ready to purchase.
- **Use a friendly tone.** Let sellers know you want their home—and that you'll be easy to work with all the way to closing.
- **Put your best foot—and price—forward.** You may only get one shot, so make it count. I will use comps and trends as a guide, but go in with a strong number you know a seller would find favorable.
- **If you can pay "all cash," say so.** When you don't need financing, your offer is less risky for anxious sellers.
- **Propose to close quickly** and only include contingencies that are a must like an inspection or appraisal.



And when you're ready, I will guide you through putting together an offer that gives you every advantage in landing the home of your dreams!

We're under contract... now what?

You made an offer, and it has been accepted—go ahead, cue the confetti! And while it'll be a few more days until you can move in, you're well on your way to closing the deal on your new home sweet home.

Here's a quick rundown on what happens after you make an offer and your new home is "under contract."

- First, I will carefully review important dates and information you will need to know to ensure a successful closing. I will keep you up to date with an under contract checklist weekly so you know where we are.
- You'll need to meet with a mortgage lender to firm up financing details and lock in your interest rate.
- Once the home inspection report comes in (and you should definitely request a home inspection), we may need to negotiate any repairs with your seller.
- Towards the closing date, you'll get a call from your closing attorney's office to schedule your closing.



All About Home Inspections and Insurance

What is a home inspection?

The inspection will uncover any issues in the home that would have otherwise been unknown. You will receive a written report of the inspection. I recommend that you are present for the inspection, so that you may ask the inspector any questions.

What does "inspection period" mean?

During the inspection period, the buyer has the right to hire a professional to inspect the condition of the home. If the results of the report reveal any issues that need to be addressed, the buyer may ask the seller to cover the costs of these repairs, reduce the sales price, or fix the repairs before closing. If an agreement can not be made, the buyer has the right to back out of the contract and get the earnest deposit back with no consequences.

TIP:

Schedule all inspections immediately, so if we need to negotiate any repairs we can before the inspection period ends.

The home seems fine, do I really need a home inspection?

You may think the home is in perfect shape, but some of the costliest problems are difficult to spot: leaks, foundation issues, poor ventilation, faulty wiring, and drippy appliances. A home inspection gives you the chance (before you sign on the dotted line) to have a professional inspector see if there are any problems that need to be addressed, replaced, or fixed.

If you are getting a loan, the lender will require you to obtain home insurance. The home insurance company may ask for important information about the age of the home and systems or have an "inspection" done of the outside themselves.

My Trusted Inspection Companies

The Genuine Inspector

Liz Diaz
515.478.4178
liz@thegenuineinspector.com
thegenuineinspector.com

Keystone Inspections

Andrew Cowden
515.371.8286
inspectiowa@gmail.com
keystone-inspections.com

Vigilant Home Inspections

Kielan Dittmar
402.350.8958
kielan@vigilanthome.com
vigilanthome.com

Home Insurance FAQs

1. How much insurance do I need?

A: You need enough for your home to be able to be rebuilt. This could differ from both your purchase price, and your loan amount.

2. What's the difference between actual cash value and replacement cost?

A: ACV (actual cash value) will be a depreciated amount of the value of the property- the amount listed on the policy is this amount they will be depreciating from- NOT the amount you'd receive in the event of a claim. Replacement cost will be the amount that the insurance company will pay out in the event of a total loss. There are different types of replacement cost too- up to the limit, 120%, and unlimited.

3. What does home insurance NOT cover?

A: Each policy will have different coverage- I would encourage you to speak directly with your agent to understand your policy. Generally- homeowner's insurance does not cover maintenance and repairs not covered by a claim.

4. How can I save money on my policy?

A: Make sure you're taking advantage of all the discounts you can- bundle policies (auto & life), new roof, smart devices, protective devices, etc. Be conscious of when you are filing claims- file claims for the large things- contact your agent if you are unsure if you should be filing a claim or not.



My Trusted Insurance Companies

Country Financial Insurance

Gretchen Schrock
309.337.9919
gretchen.schrock@countryfinancial.com
countryfinancial.com

Cullen & Associates

Jamie Dobson
515.971-0356
jamie@cullenins.com
cullenins.com

Buenzow Insurance Group

Ben Buenzow
515.270.8870
info@buenzowinsurance.com
buenzowinsurance.com

Pre-Closing

We are so close to the closing table! Here's what's next:

- ✓ **Under Contract**
- ✓ **Inspections**
- ✓ **Obtain Insurance**

■ **Appraisal**

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once any problems during the inspection are solved, the appraisal will be ordered by the lender and paid for by you. The goal of the appraisal is to verify the value of the property for the lender and to protect you from overpaying. The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back lower, we will be back to the negotiating table.

■ **Obtain Mortgage**

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30-45 days before closing, the lender will be finalizing your mortgage.

■ **Title**

The title company will conduct a title search to ensure the property is legitimate and to ensure there are no outstanding mortgage liens, judgments, restrictions, easements, leases, unpaid taxes, or other restrictions that would impact your ownership. Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will be included in closing costs.

■ **Clear-to-Close!**

The magic words! It means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.



TIP:

It is very important not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications for a loan.

Closing Time!

You've received the "clear-to-close" and we've scheduled our closing date and time. Now, let's answer some questions you may have about closing day:

Q: When do we do the final walk-through?

A: The final walk-through is exactly what it sounds like – it allows the buyers to do one last walk through before closing to confirm that the seller made the repairs that were agreed upon and to make sure no issues have come up while under contract. We will typically schedule to do this right before closing.

Q: Who will be at closing?

A: Situations vary, but you can expect some combination of these folks: Buyer (that's you!), seller, real estate agents, closing agent/attorney, mortgage lender, and title company representative.

Q: What will I do?

A: Stretch those fingers and get ready to sign, sign, sign. At closing, the seller will sign ownership of the property over to you, and you'll sign to receive possession.

Q: What should I bring?

A: Bring a photo ID and a cashier's check to pay any closing costs. Your agent will tell you any other documents specific to your situation. The closing process is relatively simple but be prepared for A LOT of paperwork. (And always, always, always ask if you have a question along the way.) The good news is once you've signed the last page, it's time to get a hold of those keys and celebrate!





My list of trusted local professionals to help you cross off your home to-do list.

CONCRETE REPAIR



G3 Concrete Services
Chris George

515.979.8242

<https://www.facebook.com/profile.php?id=100083808428802>

POWER WASHING



CJs Window Cleaning Services
Window & Gutter Cleaning - Power Washing

CJs Window Cleaning

515.689.4508

cjswindowscleaning.com

ROOFING



R3 Roof & Exterior
Leo Delgado

515.343.6377

r3roofs.com

HEATING & COOLING



Obsidian Heating & Cooling
Dylan Cooper

515.599.8488

obsidianheatingandcooling.com

HOME BUILDER



Redwood Builders

515.371.3009

redwoodbuildersiowa.com

WINDOWS



Buresh Home
Solutions

515.274.2957

bureshhomesolutions.com



My list of trusted local professionals to help you cross off your home to-do list.

RESIDENTIAL PAINTER



Zoab Painting
Patrick Zoab

515.474.1634
zoabpainting.com

ELECTRICIAN



Jordan Dorrian
Dorrian Industries, LLC

515.822.3796

PLUMBING



Read Plumbing
Jeremy Read

515.450.4132
readplumbing.com

GENERAL CONTRACTOR



Brass Key Construction
Joey Nissen

515.729.4526
brasskeyconstruction.com

REMODELING



JM Services of Iowa
Jess Bishop

515.240.6113
jmservicesofiowa.com

INTERIOR DESIGN



Texturious Designs
Jen Haywood

515.520.1897
texturiousdesigns.com



My list of trusted local professionals to help you cross off your home to-do list.

LAWN CARE



Vargas Lawn Care
Eric Vargas

515.771.6786

facebook.com/VargasLawnn

POOL



Blue Iowa Pools
Livia Berg Knipp

515.329.6183

blueiowapools.com

TREE SERVICES



Tree Hugger
Complete Tree Care

515.520.0971

treehuggercrew.com

FENCING



Precision Fencing
Alex Martin

515.336.1523

facebook.com/alexmartinfence

DECKS



IntEx Pros
Nate Andersen

515.509.1130

intexpers.org

HANDYMAN



Ace Handyman
Dave Howell

641.521.5434



My list of trusted local professionals to help you cross off your home to-do list.

PEST CONTROL

APPLIANCE REPAIR

RADON MITIGATION



Pro-Staff Termite & Pest Control of Iowa

515.599.9211

desmoinespestservice.com



Westside Appliance Repair

515.276.8899

westsideappliance.com



Adios Radon Roy Wier

319.214.3177

adiosradon.com

MOVING COMPANY

CLEANING COMPANY

DAMAGE REPAIR



Blue Cow Moving & Storage

515.444.8661

bluecowmoving.com



Good Nature Cleaning Shannon

515.441.9699

goodnaturecleaningcompany.com



The Restoration Company Brandon Ulrich

515.444.8413

therestorationcompanies.com

4-6 Weeks Before Moving

- | | |
|--|--|
| <input type="checkbox"/> Declutter, discard & donate | <input type="checkbox"/> Choose a mover and sign contract |
| <input type="checkbox"/> Collect quotes from moving companies | <input type="checkbox"/> Create a file of moving-related papers and receipts |
| <input type="checkbox"/> Locate schools, healthcare providers in your new location | <input type="checkbox"/> Contact homeowner's insurance agent about coverage for moving |
| <input type="checkbox"/> Secure off-site storage if needed | <input type="checkbox"/> Contact insurance companies to arrange for coverage in new home |

3-4 Weeks Before Moving

Notify the following about your change of address:

- Banks + Post Office
- Credit Card Companies
- Insurance Companies
- Family + Friends

Notify utility companies of date to discontinue or transfer service

- | | |
|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> Electric | <input type="checkbox"/> Gas |
| <input type="checkbox"/> Water | <input type="checkbox"/> Internet |
| <input type="checkbox"/> Trash | <input type="checkbox"/> TV |

2-3 Weeks Before Moving

- | | |
|--|---|
| <input type="checkbox"/> Notify DMV of new address | <input type="checkbox"/> Close/open bank accounts |
| <input type="checkbox"/> Discontinue additional home services (housekeeper, gardener/lawn service) | <input type="checkbox"/> Arrange for child and pet care on moving day |
| <input type="checkbox"/> Start using up things you can't move, such as perishables | <input type="checkbox"/> Notify HOA about upcoming move, reserve elevator usage |

1 Week Before Moving

- | | |
|--|--|
| <input type="checkbox"/> Confirm final arrangements | <input type="checkbox"/> Take a picture in your home |
| <input type="checkbox"/> Arrange transportation for your pets and plants | <input type="checkbox"/> Pack an essentials box for quick access at new home |
| <input type="checkbox"/> Review your moving-day plan with moving company | <input type="checkbox"/> Label moving boxes with the contents inside |