



HOME BUYER GUIDE

YOUR AGENT:

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CHAMPINE

REALTY GROUP

ABOUT

Having lived and worked in Milwaukee for most of my life, I understand what makes our communities, and the people who call them home, special.

In addition to knowing and understanding the community, I am a top negotiator and have a background in business. I understand that a home is more than a place to live but also an investment. I have built a business on helping my clients find the balance between finding the perfect home, and making a smart investment for their future.

Understanding that life can take you many places, I have worked hard to build a network of agents around the world, building partnerships with agents both in the Keller Williams Luxury community, as well as agents in the Serhant community.

I work hard to be my client's lifelong real estate advisor, no matter where life takes them.



When We Work Together



- *A knowledgeable and professional team of realtors.
- *A committed ally to negotiate on your behalf.
- *An agent that works solely for you, and promises never to represent both parties in a transaction.

My team has systems and processes 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, as well as off-market opportunities.
- Advising you of comparable homes, and how their value and condition compare to ones we are looking at.
- Working with you throughout the searching process, to the closing table, and beyond
- Staying on top of micro and macro economics, helping you stay ahead of the market.

Your Home Wishlist

How many bedrooms do you need?

How many full baths and half baths are ideal for you?

What features must your kitchen have (e.g., breakfast area, appliances, etc.)?

Do you prefer an open layout or each room to be its own space?

Do you have pieces of furniture that you need specific spaces for?

What features would you like in a yard? Is fencing needed?

Are you open to making the house your own, or do you need something move-in ready?

Are schools important?

Anything else to consider?

The Process

Buyer Consultation

Discuss wants/needs/goals and go over the process

Obtain PreApproval

There is a difference between a pre-approval and pre-qualification, pre-approvals are stronger.

Begin looking at homes
“the research” phase

Draft an Offer

We will go over home value, market demand, condition of each home prior to an offer. This is not a 1-size fits all approach

Home Inspection & Contingencies

Inspection phase may take anywhere from 7-21 days (with an average of 10 days)

Work through Lender Requirements

- obtain insurance
- lender orders appraisal
- underwriters review loan
- title company reviews

Final Walk-Through & Closing

We will walk through the home within 3-days of closing. Closing will be scheduled and can take about 30 min.

Home Financing

Why pre-approval?

We require our buyers get pre-approved before beginning their home search, as the market can move quickly, and this will lead to a smoother process. It also gives you a better idea of affordability. A great lender will also work with you to create a plan to increase affordability or qualify for a variety of loan products after learning about your specific goals.

Lender Recommendations:

Blake Early @ Cream City Mortgage

cell: 248-229-7799

Blake@creamcitymortgage.com

Jon Snodgrass @ A+ Mortgage

cell: 414-840-0956

jsnodgrass@trustaplus.com

Lisa Mahler @ Johnson's Bank

cell: 414-213-8889

lmahler@johnsonfinancialgroup.com

Griffin Peterson @ Great MidwestBank **physician loan offered

cell: 262-893-0768

griffin.peterson@greatmidwestbank.com

Making An Offer

The Price:

This is the most obvious of terms, but more doesn't always win. Sometimes sellers are more concerned about the other terms and a lesser offer price won't be a deal breaker. There are also ways, through use of an Escalation Clause, to offer a minimum price and a maximum price, without having to go through the counter offer process.

The Inspection:

I am a big believer in having an inspection, but many agents are not. In order to compete with other offers we can work to make this contingency stronger. We will do this by making the inspection period shorter (7-10 days), as well as offer to 'waive' the first x amount of repair costs.

The Lender or Loan Product:

Local, smaller lenders can offer a greater level of communication and responsiveness, adding peace of mind to sellers. The type of home loan can also make your offer stronger or more appealing to certain sellers.

Appraisal:

Usually within 21-30 days from acceptance, many lenders require this before finalizing the loan. There are ways to make this a more competitive term in the case of competition, but it does mean offering to bring more cash to closing.

Property Taxes:

No one likes taxes, including home sellers. Offering to pay the full year's tax bill can go a LONG way in some sellers' eyes.

The Move-in Date:

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

The seller will then do one of the following:

- Accept the offer
 - Reject the offer
 - Counter the offer with changes
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Closing 101

Closing day marks the end of your home-buying process and the beginning of your future!

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

- A certified check for closing costs and down payment, and a checkbook (just incase). Funds can also be wired in advance.
- Photo IDs
- Social security numbers

I will be there, along with a closer from the title company. The closer will go over the paperwork in detail, and be able to answer questions as they arise. And the bank will wire the funds to the seller.

A closing takes anywhere from 10 minutes to a few hours (typically 30 minutes).

As soon as the closing is complete, the home is YOURS!

Moving Checklist

New Address: _____

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

Insurance Companies:

- _____Accidental
- _____Auto
- _____Health
- _____Home
- _____Life
- _____Renters

Business Accounts:

- _____Banks
- _____Cellular Phones
- _____Department Stores
- _____Finance Companies/Credit Cards

Subscriptions:

- _____Magazines
- _____Newspapers

Miscellaneous:

- _____Business Associates
- _____House of Worship
- _____Drugstore
- _____Dry Cleaner
- _____Hairstylist

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 and Fitness
 - _____Country Club
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FAQs

How will you tell me about the newest homes available?

The Multiple Listing Service (MLS) 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/text/email.

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

I will keep you informed of all homes available, including any off-market opportunities that I may learn of. I want to help you find your dream home, which means I stay on top of every home that's available on and off the market.

How does for sale by owner (FSBO) work?

If you see a FSBO I would be happy to 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?

Within a few days of the accepted offer we will have a home inspection. This is a good time to take measurements for furniture or any photos you would like. Immediately before the closing, I will schedule a final walk-through as well.

Once my offer is accepted, what should I do?

My team and I will send you information on where to send your earnest money and some suggested home inspectors. You should try to schedule the inspection within 1-3 days of acceptance. You will want to schedule your move, pack items and notify businesses of your address change. We will work closely with you throughout each step.

Questions?

DO NOT HESITATE TO ASK!
I AM HERE TO HELP!

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powered by

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