

THE KEY REALTY GROUP



THE KEY

*Signature*

SYSTEM





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# STEP 1

## Let's Meet



The first consultation is the cornerstone of our journey together. We start by scheduling a convenient time to meet—typically at your home—with all decision-makers present. This ensures everyone is aligned from day one.

I ask thoughtful, open-ended questions to better understand your goals, lifestyle, and motivations for moving. Whether you're upsizing, downsizing, relocating, or investing, your story helps me craft a strategy that fits your timeline, financial position, and future goals.

Even if we've known each other for years, I usually learn something new during this conversation. Together, we'll evaluate your "Big Picture," including the current state of your home, your timeline for selling and buying, and your ideal outcome.

Next, we'll assess the financial landscape of your move. This includes:

- Reviewing your current mortgage balance and liabilities.
- Determining whether your purchase will be cash or financed.
- Deciding if your current home must be sold before buying your next.

If financing, I'll connect you with trusted, local lenders who can assist with:

- Pre-approval letters (a must before viewing homes!)
- Down payment options
- Estimated closing costs
- Escrow and insurance requirements
- Tax proration and county documentary stamp fees

Cash buyers: Sellers still require proof of funds, such as a bank or investment account statement. Regardless of payment method, this financial prep work ensures we're ready to make strong, confident offers.

## STEP 2

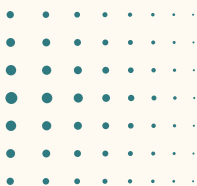


Now that your goals and finances are aligned, it's time to turn strategy into action—and yes, time to multitask! You'll be wearing two hats: buyer and seller.

### As the Buyer:

We develop your “wish list” and I begin sending you curated MLS listings, private texts, and off-market opportunities. Your feedback helps me fine-tune the search to match your priorities: location, schools, layout, lot size, community amenities, and more.

Before touring, we eliminate homes that aren't financially feasible, saving you time and stress. By reviewing listings and feedback first, we make showings purposeful and efficient.



### As the Seller:

We'll walk through the basics of listing your home, including:

- Required disclosures and seller paperwork
- Home prep: repairs, cleaning, landscaping
- Light staging tips (I have tricks up my sleeve!)
- Professional photography and video walkthroughs
- Pricing your home based on market trends and comps

Why do we do this simultaneously? Because timing matters. We want to align your purchase and sale with minimal disruption and maximum success. Having both sides of the plan in place now makes everything smoother later.

## STEP 3



It's tour time! Once we've narrowed down your favorite listings, we hit the road.

I provide a folder for each tour that includes:

- Property details
- HOA/community info
- Floor plans, disclosures (if available)
- Market data and neighborhood insights

We also include refreshments, water bottles, and sometimes even coffee or lunch—because house hunting should be enjoyable!

I encourage you to revisit neighborhoods at different times of day to assess traffic, noise levels, and vibe. If schools matter, we'll check bus routes and school ratings.

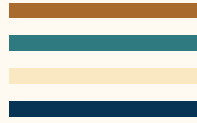
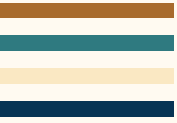
When the right home surfaces, I prepare a compelling offer package that includes:

- A competitive price and favorable terms
- A buyer "love letter" (optional but impactful)
- Proof of funds or pre-approval
- Short inspection and appraisal timelines, when possible

I'll handle communication with the listing agent and advocate for your interests throughout negotiations. Once accepted, we begin the contract phase:

- Earnest money deposit: typically due within 3 days
- Home inspection period: 7–15 days to uncover issues
- Appraisal: lender confirms value supports the loan
- Survey: verifies boundaries and identifies encroachments
- HOA estoppel letter: confirms fees and compliance
- Title commitment: ensures a clean title transfer





As your listing agent, I focus on positioning your home to stand out.

Before Going Live:

- Home prep checklist and staging recommendations
- Hire a professional photographer (and videographer if needed)
- Design full-color brochures and flyers
- Schedule strategic open houses (often the first weekend)
- Launch eye-catching social media campaigns
- Create MLS listing with optimized keywords and compelling copy

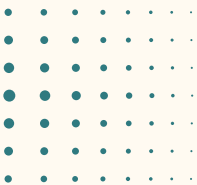
Showing Strategy:

I understand your lifestyle. Whether you work from home, have pets, or need advance notice, we'll customize showing schedules to accommodate your needs.

Offer Review:

You may receive multiple offers—especially with back-to-back open houses. I'll help you assess each one, considering:

- Purchase price and financing method
- Down payment strength
- Contingencies (sale of another home, inspection, appraisal)
- Closing date alignment with your goals



I'll negotiate on your behalf to secure the best terms possible, and if necessary, organize offers into a spreadsheet for clear comparison. Once terms are finalized, we execute the contract and begin the process of moving toward closing.

# STEP 5



**Congratulations**—you're under contract on both your new home and the sale of your current one!

My job now is to manage every detail:

- Coordinate inspections, appraisals, surveys, and repairs
- Maintain communication with title companies, lenders, and other agents
- Monitor contingency dates and contract deadlines
- Assist with utility transfers and HOA coordination
- Schedule and attend final walk-throughs
- Provide you with checklists, reminders, and peace of mind



For Buyers:

We'll schedule your final walk-through the week of closing and accompany you to the signing table. You'll receive your keys and a little celebration gift from me and The Key Realty Group!



For Sellers:

We'll make sure your home is sparkling and ready for the new owners. You'll head to closing, sign paperwork, and the funds will be wired to you. Congratulations—you've successfully closed a major chapter!

# \* Life AFTER CLOSING \*

Our relationship doesn't end at the closing table. My team and I will stay in touch through:

- Market updates and home valuation reports
- Invitations to community and client appreciation events
- Holiday surprises and local insights
- Trusted vendor recommendations for home services

At The Key Realty Group, we aim to be your lifelong real estate resource. Whether you are considering another move, referring a friend, or just saying hi—I'm always here for you.

- Sara





# MATERIAL Bonus

**Appraisal** – An independent evaluation of a property's market value, typically conducted by a licensed appraiser and required by lenders before closing.

**As-Is** – A property being sold in its current condition, with no repairs or improvements made by the seller.

**Closing Costs** – Fees and expenses paid at closing, including lender fees, title insurance, prorated taxes, attorney fees, and recording charges.

**Contingency** – A condition that must be met for the transaction to move forward. Contingencies include financing, home inspection, and appraisal.

**Earnest Money** – A good-faith deposit made by the buyer to show serious intent. Applied toward the down payment or closing costs at settlement.

**Escrow** – A neutral third party that holds funds and documents during the transaction and ensures contractual obligations are met.

**Fixed-Rate Mortgage** – A loan with a consistent interest rate and monthly payment throughout the term.

**Home Inspection** – A professional assessment of the home's structure and systems to uncover potential issues before closing.


**Listing Agreement** – A contract between a homeowner and a real estate broker granting permission to market and sell the property.

**Pre-Approval** – A lender's written assessment of a buyer's ability to borrow, including maximum loan amount and interest rate estimates.

**Proof of Funds** – A document (usually a bank/investment statement) verifying that a buyer has the financial resources to complete a cash purchase.

**Title Search** – A review of public records to verify the legal ownership of a property and ensure there are no liens or disputes.

**Underwriting** – The lender's process of evaluating the risk of granting a loan by reviewing financial documents, credit reports, and appraisals.



## QUESTIONS FOR YOUR *lender*

Securing the right mortgage is one of the most important steps in the home-buying process. Use this list to guide conversations with potential lenders:

### **What type of loan programs do you offer?**

- (FHA, VA, USDA, Conventional, Jumbo)

### **What interest rate can I expect, and is it fixed or adjustable?**

- Understand how rates affect your monthly payment over time.

### **What are the current APRs (Annual Percentage Rates) for these loans?**

- This includes not just interest, but fees and other loan costs.

### **How much do I need for a down payment?**

- Ask about minimum requirements and down payment assistance programs.

### **What are the estimated closing costs, and can you provide a loan estimate?**

- Be sure to request a detailed breakdown.

### **Are there any lender fees (origination, underwriting, processing)?**

- Clarify what fees are charged by the lender directly.

### **What is the timeline for getting fully approved and funded?**

- This is especially important when making an offer in a competitive market.

### **Do you offer rate locks? If so, for how long and is there a fee?**

- Locking a rate can protect you from market fluctuations.

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