



**KANSAS CITY
HOMES**

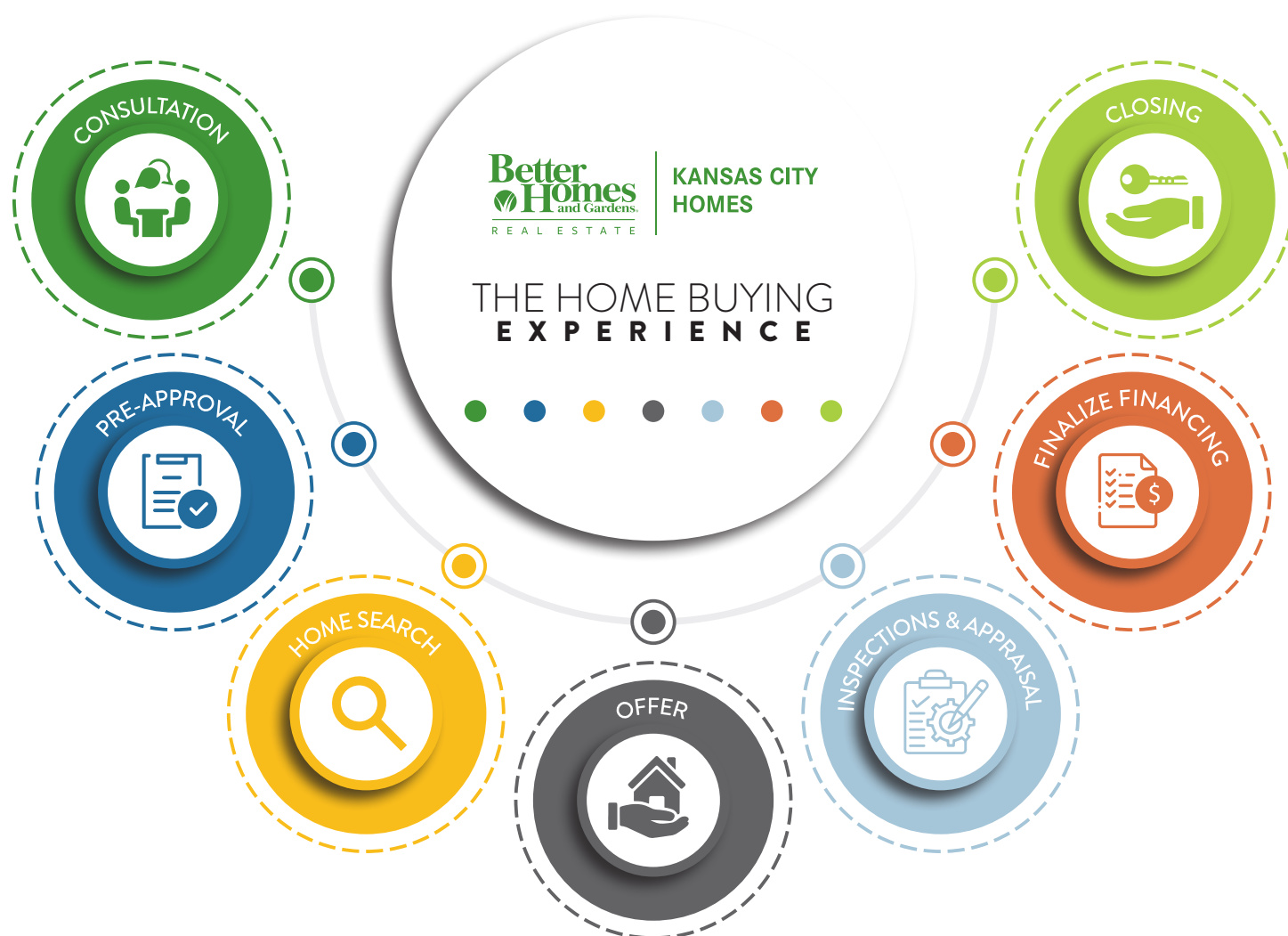
THE HOME BUYING EXPERIENCE



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YOUR DREAM HOME STARTS HERE

At Kansas City Homes, finding your dream home starts at the consultation and ends at the closing. I am there for you every step of the way, to answer questions, address concerns, and advocate on your behalf.





REPRESENTING YOU

You might have heard of buyer's agents, selling agents, listing agents, and so on. You're a buyer, so what is a designated buyer's agent?

As your designated buyer's agent, I will navigate the real estate market while representing you and your interests. I can also save you time and money on the road to your new home. I will guide you through the home-buying transaction and be at your disposal for any questions or concerns. Here are some of the things I can help you do:

FIND THE RIGHT PROPERTY

After determining what you are looking for and what you can afford, we will schedule appointments to tour homes that fit the bill, and explain the pros and cons of your options.

NEGOTIATE THE OFFER

I will provide detailed information and insight to help you determine what to offer and present it to the seller's agent. This is where my experience in negotiating can save you money and help you avoid delays.

RECOMMEND OTHER PROFESSIONALS

As your designated agent, I will be able to refer you to reliable mortgage lenders, home inspectors, movers, real estate attorneys and other industry professionals, both during and after your home purchase.

HELP OVERCOME SETBACKS

If the home inspector's report or the appraisal brings new issues to light, I can advise you on how to proceed with the transaction. It's extremely helpful to have an experienced professional that can navigate these hurdles and offer productive solutions.





REASONS TO BUY

5

FINANCIAL REASONS TO BUY



HOUSING IS ONE OF
THE MOST LEVERAGED
INVESTMENTS AVAILABLE

Homeownership allows households to amplify any appreciation on the value of their homes by a leverage factor.



YOU'RE PAYING FOR
HOUSING WHETHER YOU
OWN OR RENT

Homeowners pay debt service to pay down their own principal while households that rent pay down the principal of a landlord.



OWNING IS USUALLY A
FORM OF
"FORCED SAVINGS"

Having to make a house payment one way or the other, owning a home can overcome people's tendency to defer savings.



THERE ARE
SUBSTANTIAL TAX
BENEFITS TO OWNING

Some homeowners are able to deduct mortgage interest and property taxes from income.



OWNING IS A HEDGE
AGAINST INFLATION

Housing costs and rents have tended over most time periods to go up at or higher than the rate of inflation, making owning an attractive proposition.

*QUOTES FROM HARVARD REPORT





EXPLORE AND OBTAIN FINANCING

KNOW YOUR OPTIONS

One of the most important steps in the home purchase process is financing. Before you begin looking for a home, you should interview lenders, hire one, get pre-approved and begin the mortgage approval process. This is important to start before you look at homes as it helps you identify your price range.

QUESTIONS TO ASK YOUR LENDER:

- What financing options are available and what are the differences in costs?
- How much money will be required at closing?
- Are you available after hours or on weekends?
- When do you lock in the rate and can it float down before closing? Are there costs associated with that?

GET PRE-APPROVED

- ☐ Understand different financing options
- ☐ Evaluate home lenders and home loan costs
- ☐ Establish how much home you can afford
- ☐ Demonstrate your financial ability to buy a home

ORGANIZE PAPERWORK - ALL LOANS

- ☐ Most recent 30 days of work pay stubs
- ☐ Two years of W-2 tax forms from all employers
- ☐ Two most recent bank statements - checking, savings, money market and investment accounts

ORGANIZE PAPERWORK - SPECIAL CIRCUMSTANCES

- ☐ Self employed / 25% of income is commission or bonus - federal tax returns for the last two years
- ☐ Bankruptcy - need full discharge papers with all pages
- ☐ Divorced - divorce decree and property settlement agreement
- ☐ Retired - copies of social security awards letter/company pension
- ☐ Dividend income - copies of federal tax returns (all schedules)

IMPORTANT POST-CLOSING TASKS:

1

Most lenders give their clients coupons and instructions regarding their monthly payments. If you have any questions about your monthly payments, be sure to contact your lender.

2

Your mortgage company may escrow/impound your property taxes. If that is the case, be sure to send them any tax-related information you receive in the mail.



UNDERSTANDING YOUR MONTHLY PAYMENTS

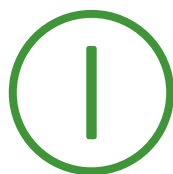
The monthly payment on your new home will include the principal and interest on the loan. In addition, you will be responsible for paying annual property taxes and homeowner's insurance. Typically the taxes and insurance are added to your monthly payment.

Once you have found the home you wish to purchase, your lender will complete a lending disclosure for you that will better approximate your closing costs and estimated monthly payment.



PRINCIPAL

The money used to pay down the balance of the loan



INTEREST

The charge you pay the lender for the service of borrowing



TAXES

Property taxes, determined by the jurisdictions where the property is located



INSURANCE

Property insurance and mortgage insurance

TOP 5 THINGS TO AVOID WHILE IN THE HOME-PURCHASE PROCESS:

1. Making large cash deposits in your bank account(s), without discussing with your lender.
2. Making large purchases or applying for new lines of credit. Resist the temptation while shopping for appliances or furniture for your new home.
3. Purchasing a new car or co-signing on a loan for someone.
4. Changing bank accounts or closing credit accounts.
5. Changing employment.



SOURCING YOUR HOME

Representing you as a designated buyer's agent goes beyond listed properties. Your ideal home may also be a for-sale-by-owner listing or new construction. My expertise and your representation includes any home purchase, regardless of the source.

EXISTING HOMES

Once we know your wants and needs based on our initial consultation, we will narrow down a list of thousands of properties and then schedule appointments to view them.

FOR SALE BY OWNER

We often work with homeowners who wish to sell their home themselves. We work to maintain awareness of all for-sale-by-owner properties in the area and will be happy to arrange a showing for you. In this transaction, you will continue to be represented by me with our designated buyer's agency agreement.

NEW HOME CONSTRUCTION

Many home buyers are not aware that the representatives at new construction sales centers work for the builder and do not represent the buyer's best interests. We have extensive knowledge of area builders, their reputations, floor plans, and lots, as well as schools, neighborhoods, and amenities. As your Exclusive Buyer Agent, we will negotiate the purchase on your behalf and guide through the process. We will work throughout the construction process to ensure everything goes as smooth as possible.

WHAT GOES IN THE FUNNEL:



PRO TIP: Ask me about our access to Private Office Exclusives as those might be another source to find your next home.



WHEN YOU'RE ON THE MOVE, SO ARE OUR TOOLS

With advanced search tools based on how you live, convenient communication, and mobile-friendly resources for house hunting on the go, you'll enjoy a **Better** overall real estate experience.

BETTER LOOK, BETTER TECHNOLOGY

You deserve a better overall online experience, and our website delivers it. Our online resources and advanced features were designed to make your search as easy as possible.

DRAW YOUR OWN SEARCH BOUNDARIES

Define the area you want to search using our convenient mapping and boundary tools.

PROXIMITY SEARCH

Our proximity searches open up your options to find a home based on how and where you want to live. Whether you're looking for specific schools, a more convenient commute, or whatever is important for your lifestyle, take advantage of our advanced proximity search.

SAVE YOUR FAVORITE HOMES

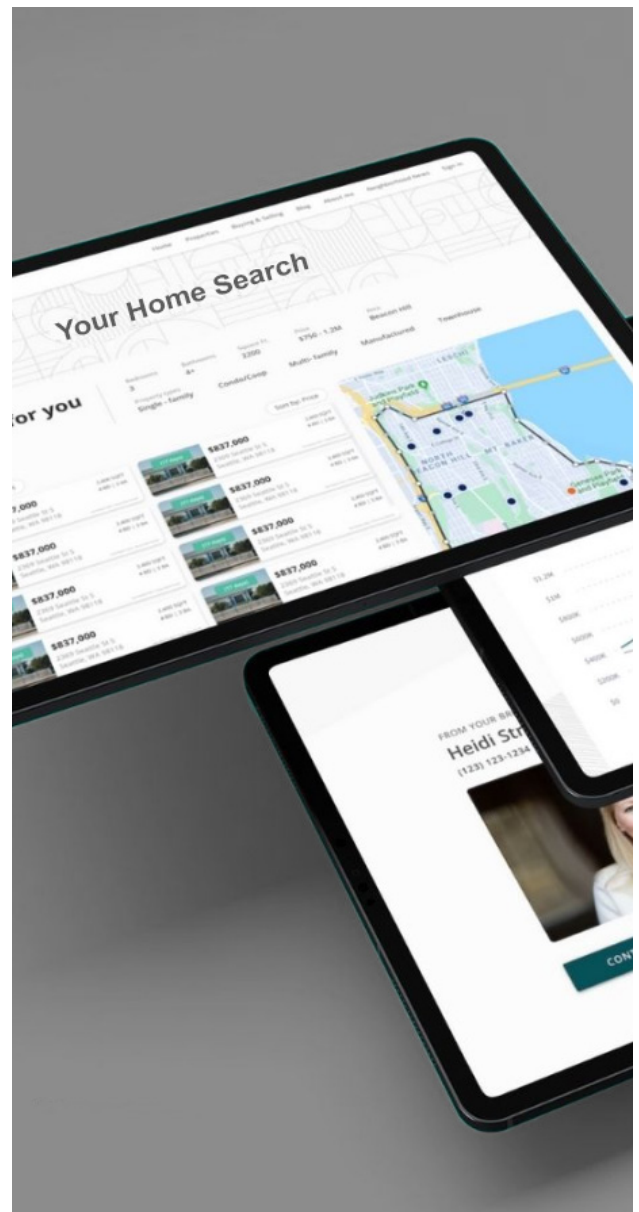
Make a list of the homes you love so you can share them with family and friends.

GET DETAILS & STAY IN TOUCH

This feature enables you to keep a close eye on your favorite homes and stay connected with me when you need quick answers to your questions.

TIMELY UPDATES

We update the home listings on our site every 10 minutes. Sign up for email alerts on your saved searches and favorited homes in real time.





A FEW TIPS TO HELP YOU ON YOUR HOUSE HUNT



LOCATION. LOCATION. LOCATION.

Proximity to amenities, commute time, schools, and other key services.



LOOK BEYOND THE AESTHETICS AND COSMETICS

We will thoroughly review the available information to look for big ticket items that may need to be replaced soon (such as: windows, roof, HVAC, electrical updates, etc.)



BE FLEXIBLE

Keep in mind, a perfect home is nearly impossible to find. Having some flexibility and differentiating your must-haves versus wants can help you determine the imperfections that you might be willing to look past.



TAKE NOTES

As we view properties, write down a few notes about the home so that you remember all the details.



BE READY TO MAKE AN OFFER

We will review contracts ahead of time so you fully understand the process and the contractual obligations of the offer.



ACCESSIBILITY

Have flexibility regarding accessibility to view properties. Most homes will require scheduling an appointment, some as much as 24 hours in advance.



HIDDEN COSTS OF BUYING A HOME

There are a lot of determining factors involved in this exciting life decision. Below are a few hidden costs to keep in mind when considering a new home to purchase.

HOMEOWNER ASSOCIATION FEES

If you're planning on living in a condo, HOA fees are almost always required to cover the costs of maintaining the building's lobbies, patios, landscaping, pools, and elevators. This is true in many neighborhoods as well.

UTILITIES

Factor in additional money each month to cover utility costs such as electricity, gas, and water. Most utility companies will provide 12 months averages with a high and low for a particular property, which allows you to estimate annual costs.

CLOSING COSTS

These include appraisal fees, title insurance, property transfer taxes, and inspection fees. Your lender will provide a detailed estimate of these costs during the pre-approval process.

MAINTENANCE

Tasks such as house cleaning, yard care, gutter cleaning, carpet cleaning, and power washing add up. US households pay an average of \$3,435 each year to outsource maintenance costs. It'll be cheaper to do it yourself, but far from free.

BIG TICKET ITEMS

When considering a home, be sure to check on some of the big ticket items. (HVAC, Roofing, Windows, etc.)

RENOVATIONS

Plan on setting aside some extra cash for various renovations and updates as they arise.

MORTGAGE INTEREST

Your rate and cost will vary depending on your income, debt, credit score, down payment, and length of your mortgage.

HOME INSURANCE

The cost varies depending on a number of factors. Including location, condition of roof and age of major mechanical systems. It is recommended you start shopping for insurance as early as possible in the purchase process.

PRIVATE MORTGAGE INSURANCE

This cost only applies if you don't have a 20% down payment. PMI can cost between 0.3% and 1.50% of mortgage, depending on the size of your down payment and your credit score.

PROPERTY TAXES

This is determined based on your home's value and varies depending on location.



THE PRICE IS RIGHT

While determining the offer price is one of the most important elements, there are other factors that we will need to consider:

DETERMINE OFFER PRICE

The first step in preparing an offer is doing our research. I will pull the research and comparable home sales for the neighborhood and general market area.



INCLUDE FINANCING DETAILS

The purchase contract will include these details to convey to the seller your financial ability to purchase the property.



INCLUSIONS AND EXCLUSIONS

The seller's disclosure will indicate the items staying with the property (inclusions) or items the seller might be removing (exclusions). We have the opportunity to ask for additional inclusions and exclusions on the purchase contract.



INSPECTION TIME PERIOD

This negotiable term determines the time period allotted to perform all property inspections and deliver the inspection notice. This begins once **ALL** parties have signed the contract.



CLOSING AND POSSESSION

The closing date determines when the buyers will sign the closing documents and deliver all necessary funds to the title company to complete the transaction. Note: Possession date can vary from the closing date and is typically determined by funding, unless otherwise agreed to in the contract.



PRO TIP:

The inspection time period is when you'll want to reach out to your home insurance company to begin the process of initiating coverage.





HOME INSPECTIONS

Hiring a qualified home inspector is one of the smartest things you can do. They can save you a lot of money by pointing out potential issues inside and outside of a home before you buy.

FOUNDATION

- General condition and signs of deterioration
- Evidence of any foundation leaks

ROOF

- General condition of the shingles & components
- Gutters free from decay and rust

INTERIOR

- Walls, ceilings, and floors
- Doors operate properly and latch
- Windows operate properly and latch
- Stairs, steps, and railings are secure
- Toilets and sinks work properly
- No leaks around tubs/showers
- Heating & cooling sources operational
- No signs of pests, including wood destroying insects
- No evidence of past leaks
- Water flow on all taps
- Fireplace & chimney are functional

PLUMBING

- Pipes have no signs of leaks
- Water heater works properly

ELECTRICAL

- Signs of improper wiring
- Issues or deterioration of electrical panel

EXTERIOR

- Proper drainage from the house
- No evidence of decay or damage
- Condition of porches, patios and decks

ATTIC

- Stains or signs of leaks
- Evidence of decay or major damage
- Signs of pests/animal intrusion



WHO PAYS FOR WHAT

UNDERSTANDING CLOSING COSTS

Did you know that ALL real estate transactions include costs to both the buyer and the seller?

UNDERSTANDING WHO PAYS FOR WHAT WILL ENSURE THAT THERE ARE NO SURPRISES

- Prepaid taxes, insurance and interest
- Appraisal fee
- Title insurance
- Lender fees associated with obtaining a loan, including down payment
- Deed and mortgage recording fees
- Home inspection
- Prorated homeowners association fees
- Closing fees including flood certification and tax service fees
- Real estate commission not paid by the seller

TYPICAL BUYER FEES



TYPICAL SELLER FEES

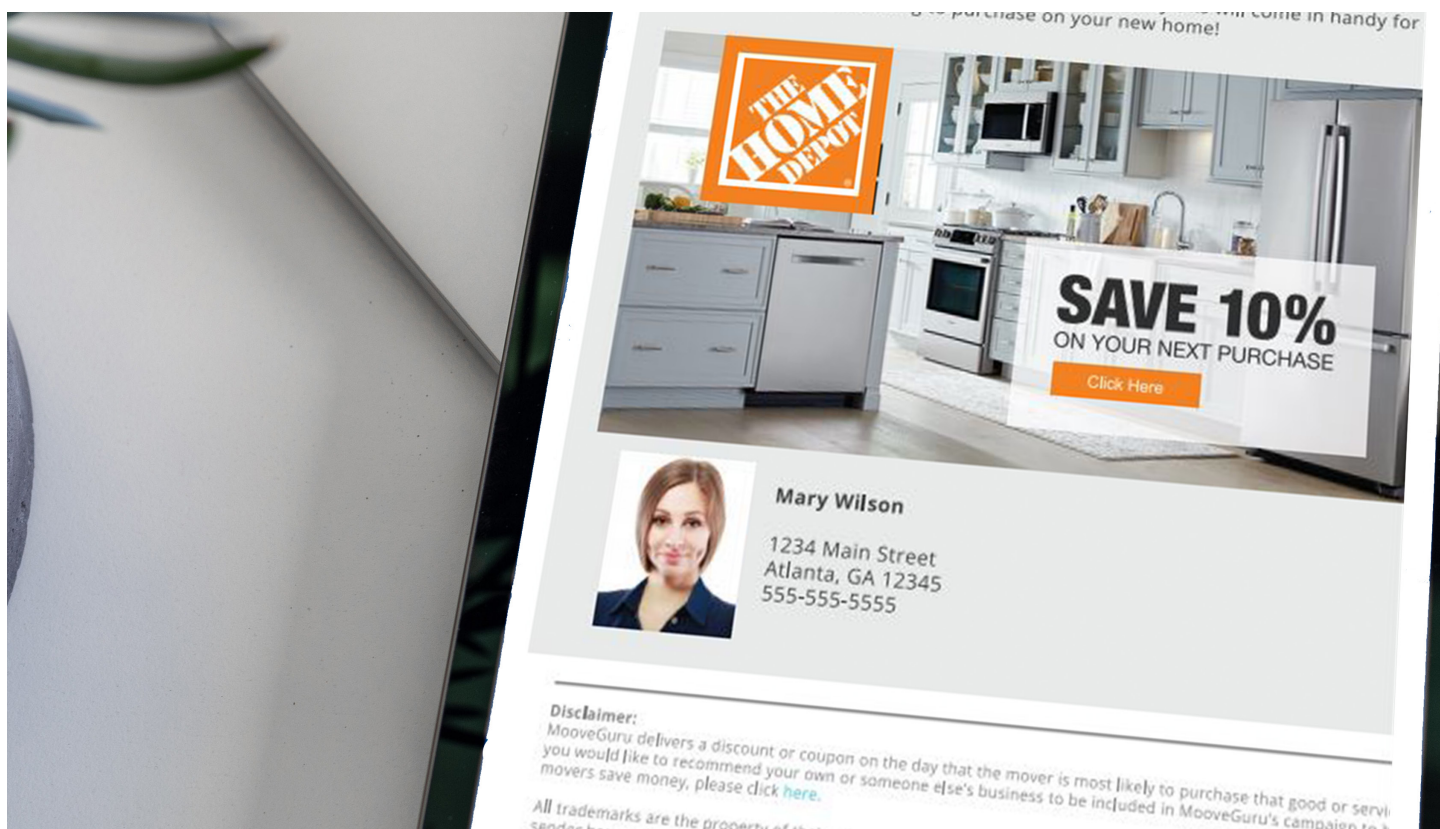


- Real estate commission
- Prorated property taxes
- Prorated homeowners association fees
- Any recording fees to satisfy the deed requirements
- Closing fees including owners title policy and wire fee



SAVE MONEY BEFORE, DURING, AND AFTER YOUR MOVE

BHGRE® Moves, an exclusive and free program that supports you through your home-buying adventure with useful and convenient offers to help with your move and beyond. Thousands of families suggested what products and services would have helped them in their move, and the BHGRE® Moves program took their advice. Receive exclusive offers from a variety of national, regional, and local brands including Papa John's, The Home Depot, PODS, and more!





MOVING CHECKLIST

Here's the short list with the major items you don't want to forget:

CHANGE OF ADDRESS



- ☐ U.S. Postal Service
- ☐ Drivers License
- ☐ Internal Revenue Service
- ☐ Social Security
- ☐ Voter Registration
- ☐ Banks
- ☐ Loans
- ☐ Investments
- ☐ Credit Cards
- ☐ Store Credit Cards
- ☐ PayPal
- ☐ Automated Payments
- ☐ Place Of Employment
- ☐ Insurance
- ☐ Doctors
- ☐ Schools
- ☐ Friends & Family
- ☐ Subscriptions
- ☐ Associations

ORGANIZE



- ☐ Keep Personal & Financial Documents In One Box
- ☐ Update Medical Records
- ☐ Notify Old & New Schools & Arrange Transfer
- ☐ Plan Meals To Use Up The Food You Have Left
- ☐ Save Moving Receipts (Possible Tax Deduction)

TRANSFER / CANCEL SERVICES



- ☐ Cable
- ☐ Internet
- ☐ Phone / Cell
- ☐ Electric
- ☐ Gas
- ☐ Water
- ☐ Sewer
- ☐ Trash
- ☐ Landscaping
- ☐ House Cleaning
- ☐ Pest Control

PACKING & STORAGE



- ☐ Purge Unused Items
- ☐ Reserve Truck Or Movers
- ☐ Reserve Storage If Needed
- ☐ Pack Infrequently Used Items Ahead Of Time
- ☐ Start A Family "Move Kit" For First Night In New Home

MOVING DAY



- ☐ Arrange Help For Kids Or Pets For The Day
- ☐ Have Cash To Tip Movers

PRO TIP:

Prepare a "first box" with some essentials you'll need immediately (toilet paper, paper towels, cleaning wipes, trash bags and small tools.)

GOING TO KANSAS CITY

Kansas City is a wonderful place to relocate! Our inviting midwestern community is known for its rich history, scenic boulevards, passion for sports, and of course, its world-class BBQ.



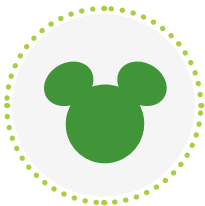
CITY OF FOUNTAINS

With more than 250 beautiful water features around the area, Kansas City is second only to Rome, Italy for number of fountains.



ALL THAT JAZZ

Kansas City played a very important role in the history of jazz and blues. In fact, the "jam session" originated with Kansas City jazz musicians.



HOUSE OF MOUSE

Walt Disney opened his first animation studio in Kansas City: A mouse lived in his office which he said became the influence for Mickey Mouse®.



THE BEST FANS

Kansas City is crazy about its professional sports such as the Kansas City Chiefs, Sporting KC, Kansas City Royals and the Kansas City Current.



SHOPPING

Kansas City's Country Club Plaza is the nation's very first outdoor shopping center and home of the annual Plaza holiday lighting display.



McHISTORY

The ubiquitous McDonald's® Happy Meal™ was born from the creative minds at Kansas City ad agency Bernstein-Rein in 1977.

FIND OUT MORE: See why Kansas City is such an amazing place to live at VisitKC.com.

LOCALLY OWNED WITH A GLOBAL REACH

Since its inception in 2004, Better Homes and Gardens® Real Estate Kansas City Homes has made a pledge to passionately serve the communities of Kansas City. Today, Better Homes and Gardens® Real Estate Kansas City Homes ranks #4 in the Better Homes and Gardens Real Estate network with over \$1.5 billion in sales volume.



TOP RANKING FEMALE PRINCIPAL OWNER

Better Homes and Gardens® Real Estate Kansas City Homes is a locally led and woman-owned real estate brokerage featuring eight offices and 450 agents across the Kansas City metro. In addition to being CEO of Kansas City Homes, Christian Barnes is the top-ranking female principal owner in the national BHGRE network and the fourth highest-ranking female principal owner in the Realogy family of brands.

#1 LIFESTYLE MAGAZINE

Generations of people turn to Better Homes & Gardens® magazine every day for the latest design trends, recipes, and information to create a stylish life and improve the way they live. Media giant Meredith Corporation publishes Better Homes & Gardens® and more than a dozen other magazines. Their publications are so much a part of our culture that 1 in 6 homes on your street receives at least one of them.

INSTANT BRAND RECOGNITION

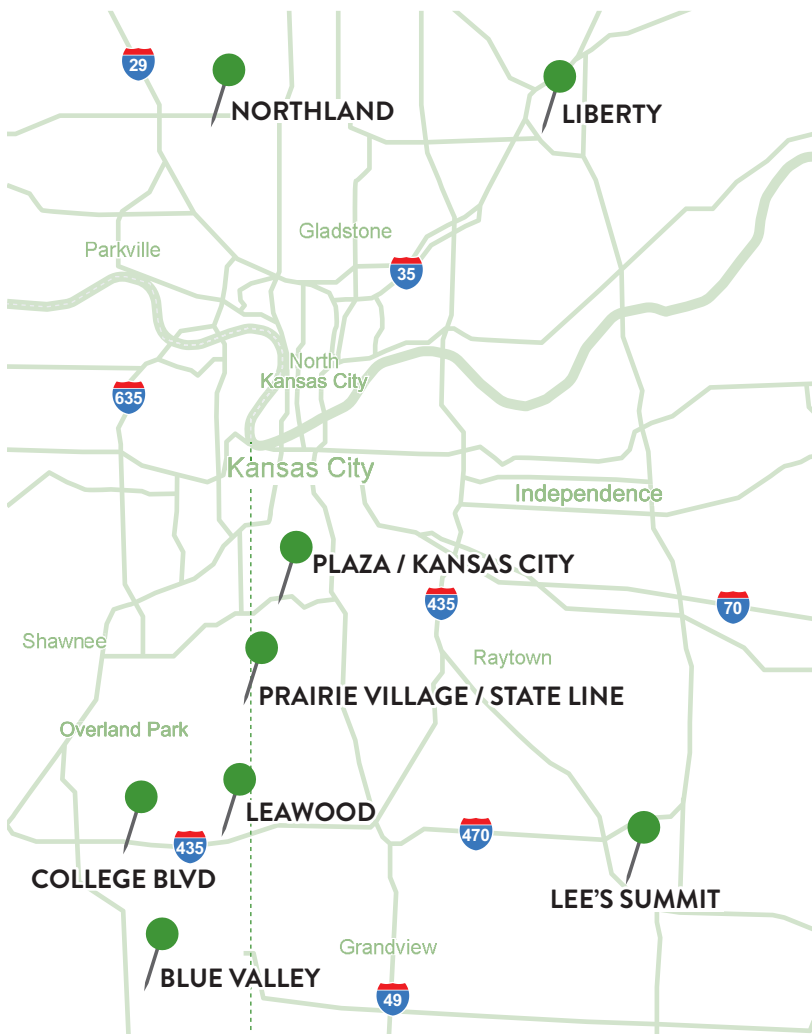
The Better Homes and Gardens® Real Estate (BHGRE®) brand is built on a trusted, iconic foundation that no other real estate brand can compete with. For generations, the Better Homes & Gardens brand has shaped and enriched the lives of hundreds of millions of people. For generations to come, this brand will continue to guide loyal consumers to live their best lives.

INNOVATIVE MEDIA ENGAGEMENT

One of the many benefits of listing with a Better Homes and Gardens Real Estate® agent is the access to the US database of more than 100 million consumers who interact with Better Homes and Gardens® brand through the magazine, website and other sister brands.



OFFICE LOCATIONS



COLLEGE BLVD

913-661-8500
8300 COLLEGE BLVD, SUITE 100
OVERLAND PARK, KS 66210



PRAIRIE VILLAGE / STATE LINE

913-981-2800
7400 STATE LINE, SUITE 200 B
PRAIRIE VILLAGE, KS 66208



BLUE VALLEY

913-661-6700
14310 METCALF, SUITE 100
OVERLAND PARK, KS 66223



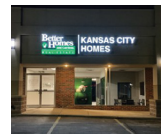
LEAWOOD

913-345-3000
3740 W 106TH ST
LEAWOOD, KS 66206



PLAZA / KANSAS CITY

816-410-5500
435 NICHOLS RD, SUITE 300
KANSAS CITY, MO 64112



LIBERTY

816-781-4700
1177 W KANSAS ST, SUITE B
LIBERTY, MO 64068



NORTHLAND

816-436-3600
8630 N GREEN HILLS RD
KANSAS CITY, MO 64154



LEE'S SUMMIT

816-272-7300
255 NW BLUE PARKWAY, SUITE 100
LEE'S SUMMIT, MO 64063

WE OUTWORK THE COMPETITION

On average, we perform **Better**, across the board, than other Kansas City area real estate agents.

OUR 2021 STATISTICS



400

FULL-TIME AGENTS



3,840

PROPERTIES SOLD



\$1.5B

IN ANNUAL SALES

AGENT TRANSACTIONS:

9.60

7.84

AVERAGE SALE PRICE:

\$391,940

\$301,836

AGENT SALES VOLUME:

\$3.76M

\$2.36M



OUR AGENTS



KANSAS CITY AREA AGENTS

DRIVEN BY BETTER SERVICE

Guided by PAIGE, our core business values, we're committed to your unique goals and delivering an excellent real estate experience.

OUR CORE BUSINESS VALUES





BUYER EXPECTATIONS

NAME: _____ ADDRESS: _____

PHONE: _____

EMAIL: _____

WHEN DO YOU HOPE TO BE LIVING IN YOUR NEW HOME? _____

WHAT ARE YOUR SPECIFIC NEEDS AND CONCERNS? _____

PLEASE SPECIFY AND PREFERENCES YOU HAVE FOR THE FOLLOWING:

CITY: _____ OTHER: _____

SUBDIVISION: _____

SCHOOL DISTRICT: _____

BED(S): _____ BATH(S): _____ GARAGE(S): _____ HAVE YOU ALREADY STARTED LOOKING FOR A NEW HOME?

BASEMENT: ☐ FINISHED ☐ UNFINISHED ☐ YES ☐ NO

IF YOU'VE ALREADY STARTED LOOKING AT HOMES FOR SALE, HOW HAVE YOU FOUND THEM? (CHECK ALL THAT APPLY)

☐ OPEN HOUSES ☐ DRIVING AROUND ☐ APP ☐ FRIEND ☐ WEBSITE ☐ OTHER

IF SO, WHAT DID YOU LIKE MOST ABOUT THE HOMES? _____

WHAT DID YOU LIKE LEAST ABOUT THE HOMES? _____



BUYER EXPECTATIONS

WILL YOU BE FINANCING YOUR NEW HOME? ☐ YES ☐ NO

HAVE YOU STARTED THE PROCESS WITH A BANK OR LENDER? ☐ YES ☐ NO

WHAT IS YOUR PRICE RANGE? _____

IF SEEKING SOMEONE ELSE'S ADVICE PRIOR TO A FINAL DECISION, WHO WILL YOU CONSULT
AND WHAT IS THEIR RELATIONSHIP TO YOU? _____

WHAT IS IMPORTANT ABOUT HOW YOU LIVE IN YOUR HOME? WHAT ROOMS DO YOU SPEND
THE MOST TIME IN? _____

IS PROXIMITY TO AMENITIES IMPORTANT TO YOU? ☐ YES ☐ NO

WHICH AMENITIES? _____



NEEDS / WANTS / MUST HAVES

FINDING THE 85% PERFECT HOME

Keep in mind, a perfect home is nearly impossible to find. Having some flexibility and differentiating your must-haves versus wants can help you determine the imperfections that you might be willing to look past.

MY TOP 5 “MUST HAVES”:

1. _____
2. _____
3. _____
4. _____
5. _____

MY DEAL BREAKERS:

1. _____
2. _____
3. _____
4. _____
5. _____