

# SUPATRA & CO. BUYER'S BOOK

#RESULTSTHATMOVEYOU



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# RESULTS THAT MOVE YOU

## Meet Our Team



**Supatra Brown**  
Team Lead



**Morgan Begin**  
Executive Assistant

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# KEEPING IT REAL ESTATE

## Meet Our Team: Buying, Listing, and Leasing Specialists



Pete Fortune



Lexie Bosley



Scott Davis



Matthew Shelton



Jillian Beveridge

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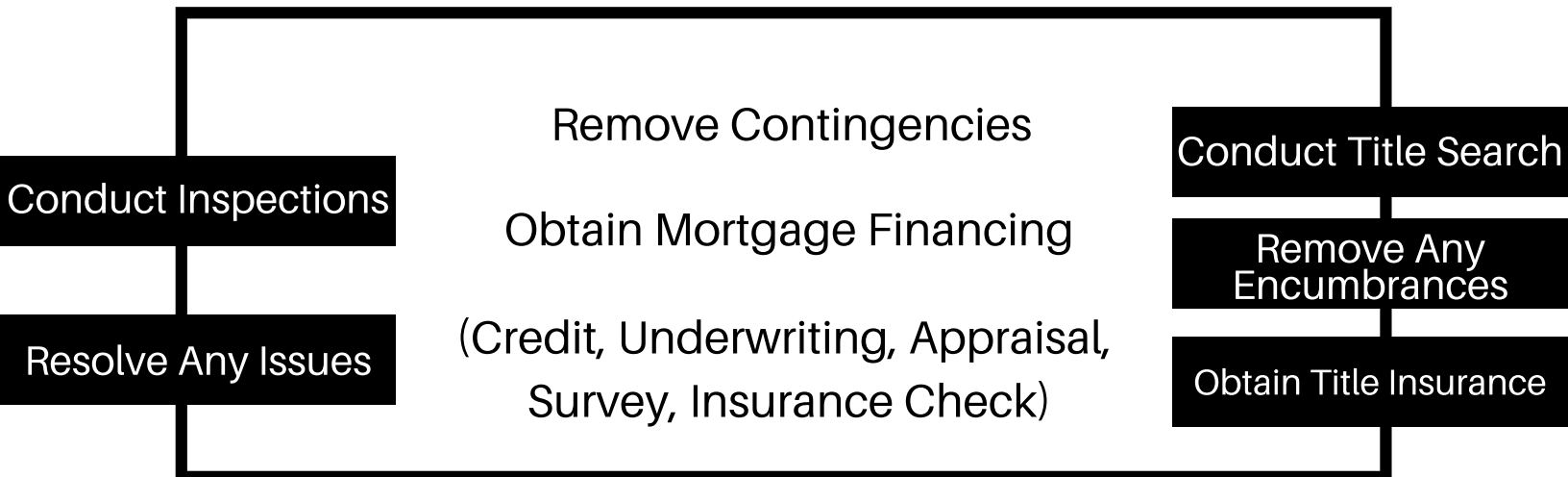
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# The Home-Buying Process

Select a Real Estate Agent  
Obtain Financial Preapproval  
Analyze Your Needs in a Buyer Consultation  
Select Properties  
View Properties  
Write an Offer to Purchase  
Negotiate Terms  
Accept the Contract



Obtain Funds for Closing  
Close on the Property  
Take Possession of the Home!

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## The Mortgage and Loan Process

### Financial pre-qualification or pre-approval

- Application and interview
- Buyer provides pertinent documentation, including verification of employment
- Credit report is requested
- Appraisal scheduled for current home owned, if any

### Underwriting

- Loan package is submitted to underwriter for
- Approval
- Underwriter may come back and ask for additional documents

### Loan approval

- Parties are notified of approval
- Loan documents are completed and sent to title

### Title company

- Title exam, insurance and title survey conducted
- Borrowers come in for final signatures

### Funding

- Lender reviews the loan package
- Funds are transferred by wire

### Why pre-quality?

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means. Your pre-approval letter is your ticket to get into homes for showings.

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## Making an Offer

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

### The Price

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice because the seller may be insulted and therefore decide not to negotiate at all.

### Earnest Check

When we meet to write an offer, please bring your checkbook and be prepared to write an earnest deposit check for at least 1% of the asking price. This deposit will go towards the purchase price if your offer is accepted and will be deposited into an escrow account as early as 2 days after your offer is accepted.

### The Move-in Date

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

### Additional Property

Often, the seller plans on leaving major appliances in the home, however, which items stay or go is often a matter of negotiation. Fridge is not always included and washer/dryer is very rare!

Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

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

By far, the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests. When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind. We will ensure that we negotiate the best possible price and terms on your behalf.

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## Under Contract, Now What? Inspections!

Most whole house inspections last from 2-4 hours. As the buyer, you should attend the inspection, if possible. It is the time that you will learn about the health of the house you are purchasing and learn some important maintenance information. I will also be there. There are numerous inspections that I recommend and their average prices:

**Whole house inspection: \$395**

**Termite inspection (per the contract, seller is obligated to treat if recommended):  
\$80**

**Radon inspection: \$125**

**Sewer/water line scope: \$205**

*Structural inspection needed only if recommended by the Whole House Inspector. Prices do vary per each inspector.*

After all the inspections are completed, we will discuss what items are of concern. These should be items that, if you had known about when you made the offer, you would have made a different offer. This includes things that are structural, environmental, safety in nature, or something currently causing damage (such as a water leak).

You may request that the seller make repairs, reduce the purchase price, and/or apply a credit towards your closing costs. The only thing they are required to do, however, is treat for termites.

Once we have asked the seller to negotiate the contract (due to inspection items found), we will have 5 days to renegotiate. Only 3 things can happen during those 5 days: we renegotiate and come to terms with the seller, the seller agrees to address all the items requisition, or you (as the buyer) accept that house in its "present" condition.

After the 5 days, either party in writing can cancel the contract. Note that if the sellers have a "back-up" offer, they do not have to share that information with us. If they seem unwilling to negotiate, that may be why. If you really want the house, you can agree to buy it as is and the seller will be obligated to honor your contract (if done during that 5 day window).

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## Under Contract, Now What?

### **How often can we go see the house to show our family/friends?**

The seller will allow us access to the house during your inspections, re-inspection of any repair items, and your walk-through. I would suggest that at the inspections, you bring a camera and measuring tape. It will be a great time to think about where all of your furniture will be going!

### **When do I contact my insurance agent?**

You should be contacting your insurance agent right now or no later than during the inspection period.

### **When will the appraisal be done?**

Your lender will order the appraisal, usually after we have completed negotiating the inspection items. Occasionally, the appraiser will request repairs and these must be done (or your lender will not give you a loan). If the home is older or needs some work, I would recommend ordering the appraisal before our inspection period is over so we can ask for these repairs to be made by the seller.

### **When do I call about the utilities?**

The seller is to have the utilities on (unless a foreclosure property) until closing. Be sure to call a day or 2 prior to closing and get the utilities turned on, in your name, starting on the closing day.

### **What about the final walk-through?**

As buyers, you are entitled to a final inspection of your property prior to closing. Typically, this is conducted 1-2 days prior to closing. This is in order to assure that the property is in the same condition as the day the contract was signed and that any repairs agreed on were completed.

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## Closing 101

### Prepare for it!

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment (make the check payable to the title company)
- Photo IDs

### Who attends the closing?

Sellers and buyers attend separate closing appointments. The seller will close several days before you do. I will attend the closing and so may your lender. Your closing will take about an hour or so to complete. If you cannot attend, you must get approval from the mortgage company and will need someone to sign on your behalf with a Power of Attorney. If you are married but only one spouse is on the loan, your lender may still require for you both to be there.

### Own it!

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

- Delivery of the buyers' funds: this is the check or wire funds provided by your lender in the amount of the loan.
- Delivery of the deed: a deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of the closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



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## Frequently Asked Questions

### **How will you tell me about the newest homes available?**

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the "New on Market" list for my clients. I will get you this information right away in whichever way is most convenient for you (phone and/or email).

### **Will you inform me of homes from all real estate companies or only Platinum Realty?**

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that is available on the market.

### **Can you help me find new construction homes?**

Yes. I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the building (at no additional cost).

### **How does "for sale by owner" (FSBO) work?**

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving commission cost. If you see a FSBO and want the advantages of my services, let me 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 (because the agent is introducing a potential buyer to their property).

### **Miscellaneous:**

- Get any and all paperwork the lender requests to them in a timely manner. If not, it could delay your closing, which may put you in breach of the contract.
- Do not make any major purchases until after you close. Your lender did a credit check when they gave you your pre-approval letter. They will pull it again before closing.
- Do not change jobs before you close without talking to your lender first.
- Don't forget to make your moving arrangements so that you will be ready to move into your new home.

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