

Your home buying journey...



...starts today!

JESS LOUDEN

kW **DIAMOND PARTNERS^{INC}**
KELLERWILLIAMS. REALTY

Your First Time Home Buyer Specialist

The home buying process can be confusing and challenging, especially to buyers looking to purchase their first home. The very first step to make in this process is choosing the right professional to guide and assist you to the finish line.



My job is to take your idea of owning a home and make it a reality. I literally change lives and make dreams come true!

Jess Louden



Zillow Reviews

Highly likely to recommend | 5.0 ★

4/15/2021 - mhamilton548

Bought a Single Family home in 2021 in Ottawa, KS.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

I bought my first home with Jess, she made the process so easy and enjoyable. She is there to help in any way possible, and will answer each question you may have no matter how many times you ask.

I highly recommend her to EVERYONE. She is down to earth, knowledgeable, fun, and gets it done! 10 Stars.

Highly likely to recommend | 5.0 ★

8/10/2021 - Nicholas Schroeder

Bought a Single Family home in 2021 in Ottawa, KS.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Extremely helpful and knowledgeable. Fun and easy to get along with and super helpful for first time buyers! She showed me many houses to choose from and when I found a house that I really wanted, Jess helped me negotiate and got them to fix the porch at no cost to me!

Dedicated Agent

As your designated buyer's agent, my job is so much more than just showing houses. I coordinate with other agents, loan officers, inspectors, contractors, and title companies on your behalf. I take care of paperwork, make sure deadlines are met, solve problems and negotiate the best deal for you. Most importantly, I keep your best interests in mind while making the process smooth and enjoyable.

24/7 Customer Care

I'm always available for any questions you might have. My goal is to be completely transparent and make sure you understand the process. I will do my best to explain things, but please don't hesitate to reach out if you have any questions.

Local Expert

I've been working with buyers and sellers in this area since 2020. I know the current market and how you can the best deal for the best price.



AVAILABLE NIGHT AND DAY

785-214-9739



buywithjess.com

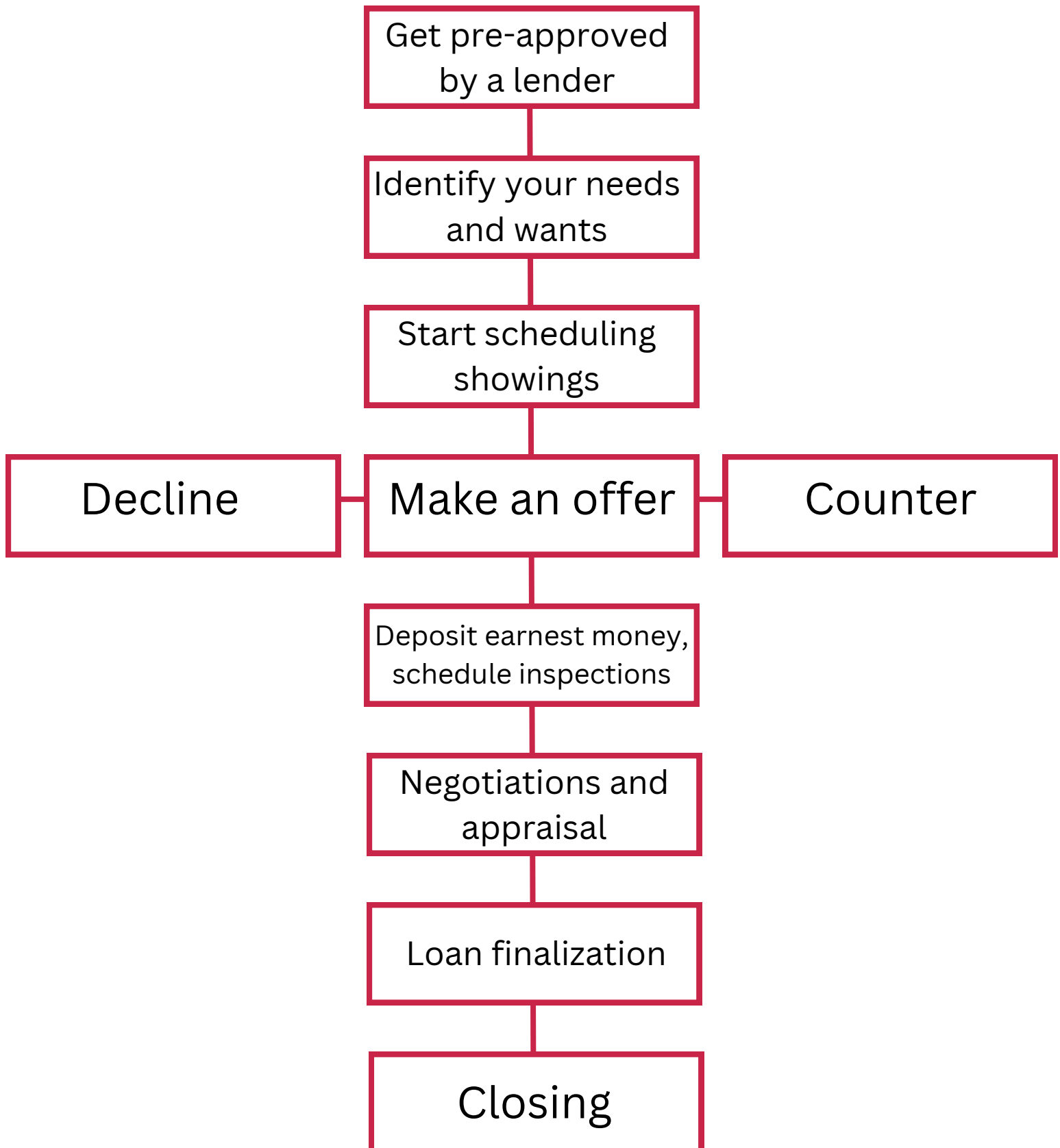


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JESS LOUDEN

The Home-Buying Process



How Much Will It Cost To Buy A Home?

UPFRONT COSTS

Down payment

- Conventional 3%
- FHA 3.5%
- USDA 0%
- VA 0%

Earnest Money Deposit

- Typically 1% of the purchase price

Inspection Fees

- Full Home- \$400
- Termite- \$75
- Radon Gas- \$180
- Sewer Scope- \$180
- Detached Structure- \$100
- Septic Tank Inspection- \$200

Closing Costs

- Typically 2-5% of the loan amount

ONGOING COSTS

- Mortgage payments
- Property taxes
- HOA fees
- Homeowners and mortgage insurance
- Home maintenance, repairs and utilities

EXAMPLE

Conventional Mortgage- 5% down

DEBIT

Sales Price of Property \$183,600.00

Loan Origination Fee \$1,250.00

Prepaid Interest \$473.68

Appraisal Fee \$600.00

Credit Report Fee \$68.00

Document Preparation Fee \$28.00

Electronic Document Delivery Fee \$65.00

Flood Certification to CoreLogic Flood Services \$12.50

Homeowner's Insurance \$235.32 per month for 3 mo. \$705.96

Property Taxes \$211.45 per month for 3 mo. \$634.35

Title - Lender's Policy to Title Co \$200.00

Title - Closing Fee to Title Co \$300.00

Title - Document Download Fee \$30.00

Title - Endorsement Fee \$75.00

Title - Overnight Fee to Title Co \$35.00

Broker Fee to Keller Williams Realty \$250.00

Recording Fees Deed \$365.00

Reinspection Fee to Appraisal Services \$150.00

Homeowner's Insurance Premium (12 mo.) \$2,823.84

Debit

\$191,066.33

Due From Borrower/Buyer \$9,831.60

CREDIT

Loan Amount \$174,420.00

Seller Credit \$3,600.00

County Taxes \$967.96

Earnest Money \$1,800.00

Aggregate Adjustment \$446.77

Credit

\$181,234.73





Common Questions & Answers

Q

Why do I need a pre-approval letter before looking at houses?

A

A pre-approval letter is absolutely critical to have before scheduling showings! Not only do some sellers request to see a pre-approval letter before confirming a showing, but a pre-approval letter from an accredited lender lets me know what your budget is and which homes you're financially qualified to purchase.

Q

Why do I need to sign an Exclusive Buyer Agency Agreement?

A

An Exclusive Buyer Agency Agreement is simply an agreement between the buyer and broker that designates me as the buyer's agent and outlines my duties and obligations to the buyer. By signing this agreement, you are not only showing me that you're serious about buying a home, but you're also showing me that you are committed to working exclusively with me. New law requires an agency agreement to be signed prior to showing any properties. Once we have a Buyer Agency Agreement in place, then I'm able to begin my job as your agent and help you find the home of your dreams!

Q

How much does it cost to have you represent me as a buyer's agent?

A

My job is 100% commission based. When a listing agent signs a Listing Agreement with a seller, that gives the listing agent the right to sell the property for a certain commission percentage, usually 6% of the gross sales price of the home, but this percentage is ultimately negotiable. Of that percentage, typically half is owed to the listing agent for representing the seller, and half is owed to the buyer's agent for bringing the buyer and getting the home sold. Essentially, I only get paid when you purchase a home, and my commission is usually paid by the seller. New law requires that the buyers agent's commission be written into the sales contract, and I personally always charge the seller 3% of the gross sales price of the home. Certain circumstances do arise when a seller refuses to pay buyer's agent commission and part or all of my commission is due from the buyers.

Mission Statement

I strive to go above and beyond to provide exceptional service to all of my clients. I believe that honesty and transparency is the best way to run a business. My goal is not just to sell you a house, but to create lifelong friends that I can keep in touch with over the years. I hope that when the home buying process is over, you trust me enough to refer me to your closest friends and family.

