

HOME BUYER Information



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Consistently Exceeding Expectations

**SMART TEAM
HOMES** 
with Dylan Diersen

 **FIRSTWEBER**
— REALTORS® —

Purchasing a Home

- 1 Get Pre-Approved**

Your offer will look better and you will feel more confident in choosing a home.
- 2 Decide on a Budget**

Determine your budget and how much you can afford.
- 3 Pick ONE Real Estate Agent**

You only need one agent and working with multiple may put you in a situation in which you have to write an offer with an agent you really didn't like or trust. One REALTOR® can help you with ALL listed properties and For-Sale-By-Owner properties.
- 4 Determine your Must-Haves**

Determine your 3 most important considerations. Unless you build a new home, you are not likely to find everything that you want in one home, but it's good to have your top requirements written down.
- 5 ALWAYS ask questions!**

Communication between us is the only way to ensure you are comfortable in the process of finding your new home.

The Process



1. The Search

We will work together to set up a customized search for you that meets your criteria, as well as providing other systems. If you see a property you are interested in, contact ME, no matter who has it listed or if it is For Sale By Owner. If you don't call me, you could be putting yourself in a position where you will have to write an offer with someone else (or worse—owe two commissions).

2. We Found **THE ONE!**

When we find your dream home, we will sit down and write the strongest offer possible. From there, I will assist you to ensure all paperwork and contingencies are met. We will review all of the contingencies and make sure you understand the offer... it is a legally binding document.

3. Your Offer was **ACCEPTED!**

I will make sure all timelines are met, and ensure that you are aware of your responsibilities. This will get you to closing; and on time.

4. Closing—Congratulations! You have a **NEW HOME!**

The transaction is finalized and you get the keys!



Getting Pre-Approved

- ◆ A lender will check your credit and income to see if you are a good candidate for a loan.
- ◆ If your credit rating is poor, there are things you can do to improve it.
 - ◆ Make sure the report is correct. If not, call to get it corrected.
 - ◆ Begin to pay your bills on time.
 - ◆ Use no more than four credit cards so you can keep track of them.
 - ◆ Keep separate checking and savings accounts.
 - ◆ Keep the same job for a few years.
- ◆ **Pre-Qualified vs. Pre-Approved**
 - ◆ Pre-Qualified: an estimate of what you can afford
 - ◆ Pre-Approved: confirmation that the lender will give you a commitment to support your purchase. Being Pre-Approved makes you a more attractive candidate to a seller when considering offers.



Items for the Bank

- 2 years residence history (with landlord contact info)
- 2 years employment history with addresses & phone numbers
- Contact information for your Homeowner's Insurance agent
- Paystubs for the last consecutive 30 days
- W2 forms for the last 2 years
- Bank/investment account statements for the last two months
 - ALL pages
 - Nothing crossed out
 - Must show bank and customer information
 - In lieu of statements, ask the bank for a 2-month history, stamped and initialed by a teller
- Income taxes for the last 2 years under certain circumstances
 - Self-employed
 - Variable pay scale
 - Commission sales/bonus pay needed to qualify
 - Income limits on loan program (Rural Housing)
 - Use of rental income to qualify
 - Other needs as determined by underwriter
- A copy of the earnest money check once it has cleared your bank (front and back)
- An appraisal deposit
- Appropriate documentation of any gift funds used for the transaction (see loan officer before any money changes hands)
- Letter of explanation for:
 - Any credit inquiries in the last 6 months
 - Any non-payroll deposits, no matter how small
- Documentation of any unearned income to include proof that payment will continue to at least the next 3 years. (Child support, Social Security, Disability, etc.)
- Separation or Divorce decree, & child support order, if applicable
- Bankruptcy paperwork, if applicable
- If you are selling a home, a copy of the purchase agreement for that home
- Lease agreements for any rental properties
- VA Loans only—DD214 and Eligibility Certificate

The Search

Before you begin searching for your new home, here are a few things to consider:

- ◆ Size of home you want
- ◆ How you will use your home
- ◆ Yard or no yard
- ◆ Type of neighborhood
- ◆ Urban or suburban setting
- ◆ Quality school system
- ◆ Nearby public transportation



Our To-Do List:

- ◆ Direct MLS Search
- ◆ Welcome Aboard Survey
- ◆ Invite to Smart Team Homes
- ◆ _____
- ◆ _____
- ◆ _____



www.smartteamhomes.com



Shopping List

3 things I absolutely NEED to have in my new home:

- ◆ _____
- ◆ _____
- ◆ _____

3 things I would LOVE to have in my new home:

- ◆ _____
- ◆ _____
- ◆ _____



Working Together

How Will We Communicate?

- > Showing Times <
- > Email, phone, text <
- > Digital signatures <
- > Work Hours <

How I Can Help You Best?

There are 2 ways we can choose to work together:

1. Buyers Agent

- ◆ I will treat you fair, honest, and in good faith
- ◆ You are my client
- ◆ When you have serious interest in a home, I will research and provide you with an analysis of the property. I will assist you in determining the value of the property. In other words, I will interpret the information for you.
- ◆ I will negotiate on your behalf
- ◆ I will discuss options and which fits best for you needs
- ◆ In choosing to work with a First Weber Realtor, you are choosing to work with a person that holds themselves to the highest of standards.

2. Agent of the Listing Broker/Seller

- ◆ I will treat you fair, honest, and in good faith
- ◆ The seller is my client
- ◆ You are still owed the duty of confidentiality, but the level of service is not as high.
- ◆ I can provide you with the information you request, but cannot interpret that information for you.

Special Properties

- ◆ Short sales
- ◆ Waiting period
- ◆ Special contract provisions
- ◆ Lender approval
- ◆ Inspections
- ◆ As-Is
- ◆ REO / Foreclosures
- ◆ Selling your home



Today's Market

Writing Competitive Offers

Clean – no contingencies that are unnecessary. Doing research prior to writing an offer when possible.

Balanced - not one sided. Making sure there is give and take to an offer.

Smart - thinking about what you are asking for. What you need and what the seller needs.

Creative Offers & Contingencies

- ◆ Appraisal guarantee
- ◆ Splitting value shortages
- ◆ Non refundable earnest money
- ◆ Including a pre approval in offer
- ◆ Inspection guarantee
- ◆ Writing a personal letter
- ◆ Letting seller pick closing date
- ◆ High earnest money amount

Your Offer

You've found the perfect home!

Now we write an offer!

- ◆ We will review all of the contingencies and make sure you understand your offer.
- ◆ We will advise you on how to be successful, taking all factors into consideration.
- ◆ Together we will write up the offer and ensure all paperwork and activities are completed so you can close on your new property.

About the Transaction:

Here are some things to know, to ensure you have the smoothest transaction possible:

- ◆ **Negotiations:** Don't make it personal. Most of the time, you don't know the seller, and the seller doesn't know you. Each party is just trying to get the most from the transaction (and it's not always money). Approach your negotiations hoping to achieve a win-win feeling.
- ◆ **Financing:** As a buyer, your financing is the one area where you will really need to stay on top of things. It is important to get pre-approved before you start looking, and lock your rate within a week of acceptance (if you want to close in 30 days). Also, make sure that you and your loan officer communicate; if they request documents, get them AS SOON AS POSSIBLE!
- ◆ **Inspections:** It is the inspector's job to thoroughly inspect your property! Things will come up. The purpose of the inspection is to make you aware of what you are buying. This will allow you to budget for future home ownership repairs, and most importantly, make sure that there are no major defects! What is a defect: Per lines 182-184 of the WB-11 Residential Offer to Purchase:
"A defect means a condition that would have a significant adverse effect on the value of the property; that would significantly impair the health or safety of future occupants of the property; or that if not repaired, removed or replaced, would significantly shorten or adversely affect the expected normal life of the premises."
In other words, a defect will make the house worth less or harm the property if not fixed.
- ◆ **Most importantly:** Wait until after closing to make major purchases (furniture, appliances, etc.).

It's Closing Time

A few days before your closing you will get information about what you need to bring with you.

You will meet with the title company to finalize the transaction.

I will guide you through all the closing procedures to make your home officially YOURS, and make sure there are no issues.

You will get the keys after all the paperwork is complete!



You Should Know...



You only need one REALTOR®!

Get pre-approved with a lender, and be truthful!

A lender is like your mother... they will find out anyway!

Sellers will probably accept the list price!

Once accepted, an offer to Purchase is a legally binding contract!

Your earnest money check will be cashed—immediately!

Home inspections and testing—there is NO perfect house!

Yes, I can probably help with a For Sale by Owner! -ask me!

Keep the same job and spouse!

If you can't eat it, don't buy it and... pay cash!

You get the keys when the seller gets their money!

Why First Weber?

- ◆ **#1 Most Productive Firm in Wisconsin**
- ◆ **98% Customer Satisfaction**
- ◆ **1,100+ Real Estate Professionals to serve you**
- ◆ **\$3 billion+ in statewide sales volume**
- ◆ **\$2 million+ donated to local charities**

We will always be knowledgeable of current market conditions, legal issues, and responsibilities, while consistently striving to meet the objectives of the customer or client.

We are highly active in civic organizations and committed to strengthening the communities in which we live and work.

We, by the nature of our business, sell “Quality of Life.”

Who Am I?

A few things you really need to know about me...

I am a full time licensed Real Estate Agent. My job is to make the home buying process smooth, easy and simple for you. I genuinely enjoy helping people make their dreams come true and I will make sure we get you into the home of your dreams.



And a few other things about me...

I just bought my first home in Neenah where I currently live with my beautiful girlfriend Angela.

Straight out of high school I went into construction as a flooring installer and quickly worked my way up to the foreman position where I continued to work for the next 6 years. This experience has given me an understanding of what to look for when assisting you with finding your dream home.

When I'm not helping buyers achieve their dreams, I enjoy riding my motorcycle, traveling, and just living life to its fullest potential.

Questions

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Testimonials



“All around wonderful person to work with. He stuck through all of the challenges that the sale had. Greatly appreciate his time, patience and effort.”

Clintonville, WI

“Excellent realtor. He worked very hard to help us find what we were looking for!”

Menasha, WI

“We felt that the lines of communication were always open between us and our agent. We were extremely pleased at the guidance and assistance we received. He was positive and easy to work with!”

Menasha, WI

“Great experience with these folks throughout the entire process! Definitely will recommend them to anyone and utilize them again in the future!”

Appleton, WI