



QUINLAN
— REALTY —

A GUIDE TO BUYING YOUR HOME



**Giving back one real
estate transaction
at a time.**



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Quinlan Realty was founded on two basic principles:
Putting people before paychecks and giving back to the
communities we serve.

We are proud members of the Broker with Heart program.

When your house sells, we will donate
a portion of our commission to the
charity of your choice on your behalf.



Broker
with
Heart™

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YOUR HOME SEARCH

We love helping buyers find their dream home. That's why we work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. It's about your life and it's important to us.

We have the systems in place to streamline the home-buying process for you. As part of our service, we will commit to helping you with your home search by:

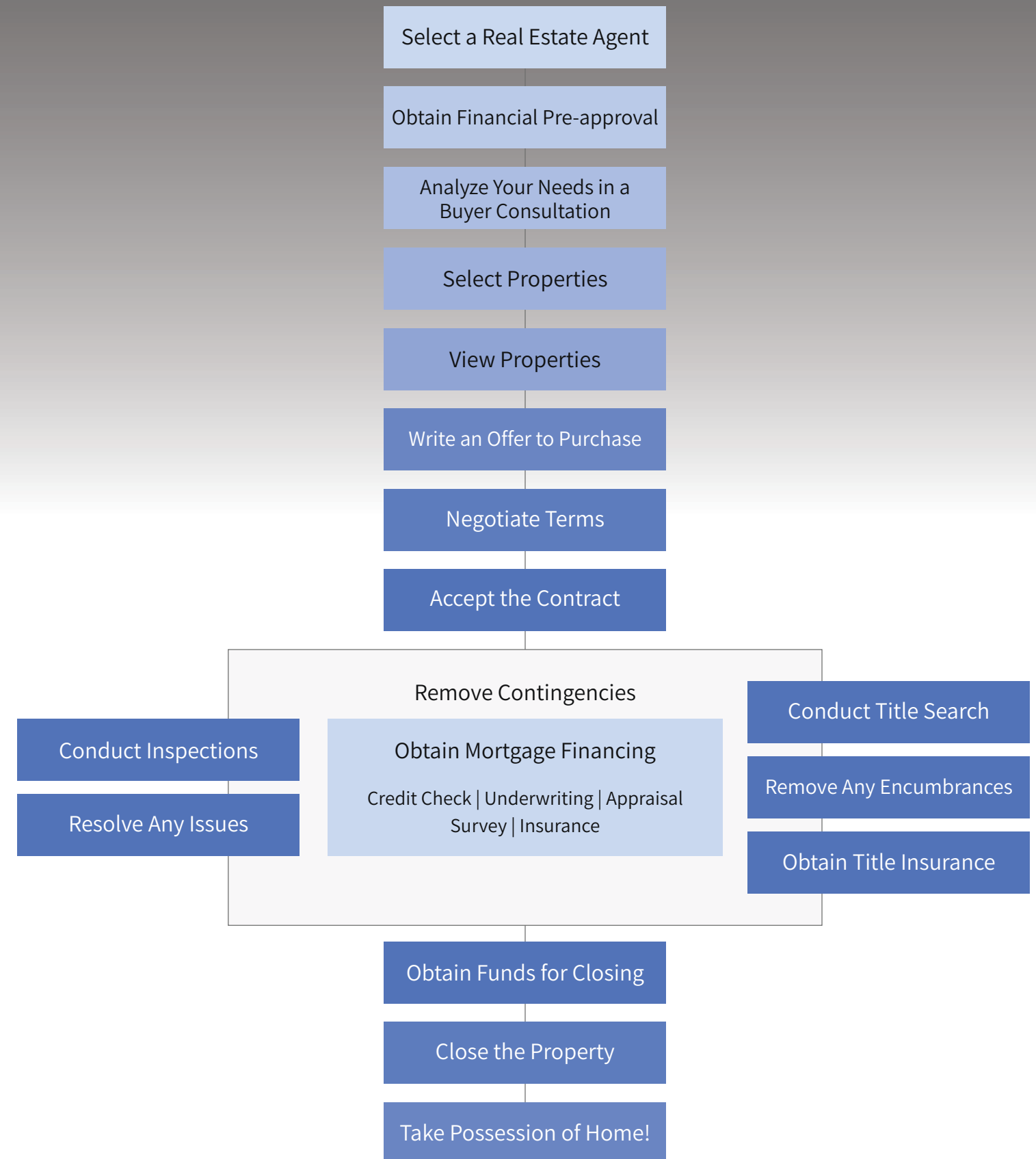
- Previewing homes in advance on your behalf
- Personally touring homes and neighborhoods with you
- Keeping you informed of new homes on the market
- Helping you preview homes online
- Advising you of other homes that have sold and for how much
- Working with you until we find the home of your dreams

When you work with Quinlan Realty you get:

- A knowledgeable and professional REALTOR®
- A committed ally to negotiate on your behalf
- The backing of a trusted company



THE HOME BUYING PROCESS



WHAT'S AHEAD

The next step is to get you get up on the MARIS home search portal. It is similar to websites you may have visited like Zillow, Trulia, or Realtor.com but the information is more accurate and up-to-date. You are able to save homes as 'favorites', 'possibilities', or 'discard' those you don't like. I will also have access to see which homes you have saved to make communication easier. While in the portal you will see the following status categories (A, AC, P, S, H, W, E, C). Here is the definition of each status.

Active (A) For properties that are offered for sale and have no accepted contract.

Active Under Contract (AC) For properties that have an accepted contract with contingencies or circumstances that would or could cause the contract to be removed and/ or replaced (ex. short sale, foreclosure, kick-out clause).

Pending (P) For properties that have an accepted offer without a kick-out that establishes a process to remove the current offer outside of normal contractual conditions (ex. inspections, financing).

Closed (S) For properties that have sold/leased.

Hold (H) For properties that are not being marketed for a period of time but are still subject to a brokerage agreement.

Withdrawn (W) For properties that are not being marketed for a period of time but are still subject to a brokerage agreement.

Expired (X) For properties for which the listing period has expired.

Canceled (C) For properties that have been withdrawn from the MLS and the listing agreement has been terminated.



MAKING AN OFFER

Once you have found the property you love we will write a purchase contract. While most of the contract is standard, there are 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, available inventory, and seller's motivation. We will help you decide what the current market value is based on data, and determine what number makes the most sense to offer. Keep in mind the list price and market value can be two completely different numbers. Some houses are overpriced and others are underpriced to draw interest/ multiple offers.

Earnest Money

This is a deposit that is paid upfront (typically within 3 days of acceptance. This payment is a credit towards your final funds to close. Most sellers expect the earnest money amount to be(% of the purchase price. If the contract is terminated due to any contingencies within the timelines provided, you get your earnest money back.

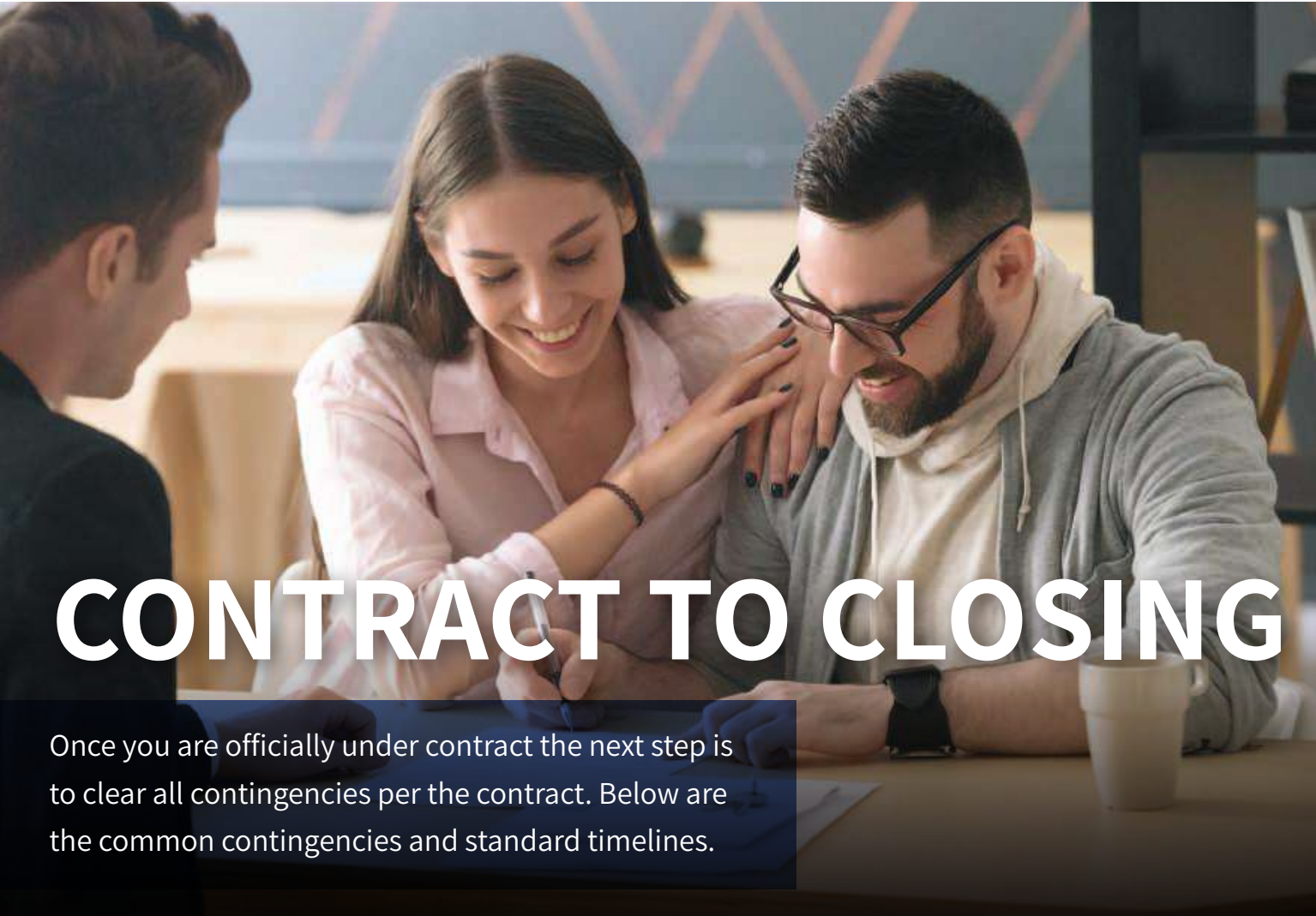
The Move-In Date

Although there is no set rule, most contracts with financing require 30-45 days from acceptance to closing. This allows ample time for loan approval, survey, title search, and home inspections. If you are flexible on the closing date you can often make your offer stronger than other buyers without raising the price.

Additional Property/Home Warranty

Sometimes sellers are willing to leave appliances other than what is standard such as a refrigerator or washer and dryer. In other cases, sellers may select a different offer because they want to keep their personal property. The same is true with a home warranty. Some sellers are willing to offer a one year home warranty and others are not. We can help guide you in this decision.

Once your offer is signed we will submit it to the listing agent. The seller will either accept, reject, or counter with changes. When a counter offer is presented we will work together to negotiate on your behalf ensuring your goals and best interests come first.



CONTRACT TO CLOSING

Once you are officially under contract the next step is to clear all contingencies per the contract. Below are the common contingencies and standard timelines.

Earnest Money

Earnest money must be delivered to the title company. Typically this is due within 3 days of the acceptance deadline. The check can be mailed, dropped off, or delivered electronically.

Finance Contingency

The next step is to begin obtaining your final loan approval. Typically this is due within 30 days of acceptance. If your lender is not able to issue an approval they must provide you with a loan denial letter prior to this date or the contract becomes a cash transaction.

Title/ Survey Contingency

Once your contract is accepted we will order a title search to insure you are able to obtain possession clear of any liens and order a survey if you request one. If any issues are found we must notify the seller typically within 25 days.

Inspection Contingency

Once your contract is accepted it is in your best interests to order any and all home inspections as quickly as possible. After your inspections are completed and you have reviewed the reports you have three options. (1) notify the seller you are satisfied with the condition of the property (2) notify the seller you wish to terminate the contract (3) notify the seller you are willing to close upon satisfaction of requested repairs/ monetary adjustment. Typically this notice must be submitted within 10

days of acceptance. In the case of option number 3 above, the parties typically have a total of 10 days from receipt of notification to come to a written agreement.

Insurability

Typically within 70 days of acceptance you must notify the seller if you are unable to obtain homeowner insurance on the property.

Final Walk-Thru

The final walk-thru is to be scheduled within 4 days of closing. This is where we verify the property is in the condition it was when the offer was written, and all required repairs have been completed in a professional manner. We will also obtain paid receipts and lien waivers for any work that was required.

Don't worry, we will be in communication throughout the entire process to ensure all contingencies are resolved. Also, you will have access to a timeline with all important dates and will receive email reminders when they are near.



OUR PROMISE

To serve the community as a leader in the real estate industry and as a friend and neighbor.

To always do the right thing, even if it isn't what is easiest.

To take care of your needs at the highest level through unparalleled professionalism and attention to detail knowing no request is too small.

To serve as a trusted local expert and advisor by your side.

To consistently and clearly communicate with you in the manner and frequency that you prefer.

To treat you and your family with straightforwardness, integrity, and respect at all times.

To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction from listing to closing and beyond.

To hold ourselves accountable to selling your home for top dollar-after all, that is what our business is built on.



Giving back one real estate transaction at a time.

OUR HAPPY CLIENTS



Craig was such a caring, knowledgeable, responsive, above and beyond person to work with from start to finish. I could not have imagined how seamless the entire process went. I cannot stress enough how wonderful and personal the service was to my family. I will definitely recommend Quinlan Realty to anyone looking.

Craig was fantastic! He helped us sell a rental house on the first day! He made sure to keep us informed of all the processes and talked to us about different ideas to make sure the house sold fast. He was truly our partner in this process and would recommend him and Quinlan Realty to everyone. Craig helped us with two sales. He is incredibly adept at this business while at the same time wonderfully compassionate. He went **way** above and beyond for my family and we will always appreciate him for how he helped us, down to the minute details. He secured a place in our heart and we won't forget him for his service.

If you have ever had a bad experience with a REALTOR® and you are ready to give up on them: before you do contact Craig. He worked hard for us and helped us every step of the way. He has connections and makes things happen.

Craig Carr is an amazing REALTOR® who we loved working with. He made every step easy. When we couldn't think because we were so overwhelmed and our heads were spinning, he stepped in and calmed us down. We completely trust him with every decision we made. He was a great sounding board and listener. He is not only an advocate for you but a friend. You're missing out if you don't use Craig Carr to buy or sell your next house By the way. Did you happen to notice his smile??? It's contagious

Craig is the hardest working REALTOR® in the St. Louis area. He has been in the industry for a long time and it shows. From a service standpoint, I don't believe there is better. He kept me up to date with what was going on throughout the entire process. I felt like he was invaluable throughout negotiations and truly had my best interest at heart.

Craig was just a flat out rock star. He was referred to us by a friend of ours and was a pleasure to work with. My wife and I found him professional, knowledgeable, eager to help and most of all he listened to what we wanted and worked accordingly. He worked hard for us on the sale and was creative during the negotiations as well as helpful guiding us through the process and offering advice. We felt he was always ahead of the game and went above and beyond on our behalf. As a result of his efforts our house sold in 2 days which was quite a relief as we were needing to commit to holding a lot for our new house build and needed to sell quickly! Our house sold at a great price. As most know selling a house can be stressful and not an 8-5 job. Craig was very responsive and easy to get a hold of anytime we needed. We will absolutely refer anyone to him and we're sure they will have a great experience as well.

Craig was AMAZING to work with. He was very responsive, friendly, knowledgeable and truly cares about his clients. He is certainly a unicorn agent and I have nothing but great things to say about him and his company.

Craig has been amazing to work with! He genuinely cares about his clients. Craig is very good at follow and extremely reliable. I would highly recommend Craig if you are looking to buy or sell your home. Craig Carr helped find my new house fast and he also helped me sell my previous house fast as well.

I selected Craig Carr to sell my house because he seemed honest and an agent of integrity. And he proved me right. We set a realistic sale price, with his assistance and research. He had a good knowledge of the Bridgeton, MO neighborhood where my home was located and the house sold quickly. Craig has the background to understand the mortgage restrictions that buyers will have to negotiate and didn't waste my time with offers from unqualified buyers. I highly recommend Craig as your listing or buying agent.

Craig is a true professional and he works very hard to assist you in your needs when it comes to real estate. I would highly recommend Craig. He and his team is as good as it gets! I worked with Tayler Karhliker and she was exceptional! She was professional, responsive and level-headed. When buying or selling a home in the gt_ Louis region, this team and these people are top notch! I will always come back to them for my real estate needs.

5 stars for Craig, absolutely. Craig was referred to us through a friend/ coworker connection, and so not to affect the coworker connection, made sure to refer us to the best. Craig is very personable and he is as loyal as he is smart, so he was a brilliant deal-maker for us. He understands all perspectives and his natural skill of empathy makes him a master at what he does. For anyone who is relatively new to home buying like we were, Craig also is wonderful at explaining the process to anyone. All around good guy so his experience and intelligence make a unique agent you can trust from start to close.

Craig Carr was an excellent agent. He was always available to answer questions and guided me through the entire process. His knowledge, honesty and communication skills helped sell my house fast. I highly recommend him!

We came to Craig Carr at Quinlan Realty with a very tight time frame and a unique property. He was extremely thorough, professional, and really went above and beyond to make the experience pleasurable. Needless to say, he had our property under contract in just over 1 week. We are extremely pleased that we chose Craig Carr and Quinlan Realty to sell our home!



Amanda Baker

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About Me

KNOWLEDGEABLE: Amanda has been in the industry since 2017 and was a part of Delmar’s “Pinnacle Group” for top producers in 2019.

PROFESSIONAL: 4.84 client review score (out of 5).

CLIENT FOCUSED: #1 priority is to help her clients meet all their real estate goals.

IN TOUCH: Amanda calls all her clients with weekly updates throughout the loan process.

ACCESSIBLE: All her clients are given her personal cell phone number when needed afterhours.

About Delmar

- Delmar Mortgage is a local family owned, full-service mortgage company founded in 1966.
- As Mortgage Bankers, we do all processing, underwriting and risk determination in-house. We attend every closing with our documents and our money.
- We review all loan options to help homeowners select the perfect loan strategy and help them achieve their financial goals.
- We embrace technology to make our loan process as stress-free as possible. Clients are able to sign our documents online and upload files.
- Amanda utilizes a proven loan process that continues after closing to ensure clients always have the best loan strategy developed at all times.

WE OFFER:
Conventional loans
FHA loans – 96.5% & 100%
Veteran loans/USDA loans – 100% financing
Jumbo loans
Fixed and adjustable rates
1st & 2nd mortgages
No cost refinances and/or out of pocket cost
First time home buyer programs
Direct Fannie/Freddie financing – no overlays
Primary residences, 2nd home, and investment property financing
1-4 family residences
Portfolio loan products
Clients with multiple financed properties
Free vip buyer’s consultation and loan review

This letter is for information purposes only and is not an advertisement to extend customer credit as defined by Section 12 CFR 1026.2 Regulation Z. Program rates, terms and conditions are subject to change at any time.

WHAT NOT TO DO BEFORE BUYING A HOME

Many first time homebuyers are surprised by how seemingly simple decisions can derail a home purchase. To keep your closing on track, be extremely careful until the sale has closed.

- 1

Don’t miss loan payments
- 2

Be careful before you consolidate your debt
- 3

Avoid changing jobs
- 4

Don’t shift your finances around

Your pre-approval is based on the current state of your finances. Protect and maintain that state.

- 5

Don’t start banking at a new institution
- 6

Avoid buying a car
- 7

Don’t buy furniture or household goods on credit
- 8

Avoid making large deposits into your account or making cash deposits

Have questions about the process? Contact Amanda for more information!



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Common Loans

Conventional Loans

- Higher credit scores and lower debt
- Smaller and Larger down payment allowed
- Private Mortgage Insurance isn't required with 20% down
- PMI eventually drops off on loans with less than 20% down

FHA Loan

- Easier requirements for income and credit score
- Low down payment (minimum 3.5% down)
- Lower closing cost
- Gift funds allowed
- Up-front mortgage fee and monthly mortgage insurance required

USDA Rural Development Loan

- For suburban and rural properties that meet location guidelines
- Zero down payment
- Low interest rates
- Gift funds allowed

VA Loan

- For veterans, active military and select military spouses
- Zero down payment
- Low interest rates
- Gift funds allowed

Contact Amanda to figure out which loan is best for you!



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DOCUMENTS NEEDED AT THE TIME OF APPLICATION

- ☒ W-2's for the past 2 years
- ☒ 2 most recent year-to-date paycheck stubs
- ☒ Residence address for past 2 years & landlord info
- ☒ Name & address of each employer for past 2 years
- ☒ Last 2 months bank statements for all checking, savings and retirement accounts
- ☒ Address of other real estate owned
- ☒ Loan info on all real estate owned
- ☒ Driver's License
- ☒ Homeowner's Insurance Quote
- ☒ Last 2 years tax returns

Have questions about the applying? Contact Amanda for more information!



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