

# BUYING A NEW

*home*

## BUYER REPRESENTATION 2026





# Hello!

## HEIDI SMITH

YOUR TRUSTED ADVISOR

“

Thank you for taking the time review my professional services for the process of buying your home.

As an Accredited Buyer Representative (ABR) with 41 years experience, I am passionate about representing you in finding your ideal home. I am committed to the most comprehensive, confidential, ethical and professional representation in the industry, ensuring your expectations are exceeded at every step of the process. I've created this book for your convenience, and I hope that it will be a valuable resource. As your trusted advisor, you trust I prioritize your best interests solely. Your experience will be unique and I will adjust our service according to your wants and needs. My focus is to establish long-term consultative relationships that extend beyond just business transactions, ensuring you receive personalized and dedicated service every step of the way.

”

*Heidi Smith*

630.659.7440

HEIDIISMITH.COM

WWW.HEIDIISMITH@STARCKRE.COM

**INTEGRITY  
COMMITMENT  
PASSION**

**CONSUMER  
STRONG**

When Robert W. Starck opened his first office in 1960 his goal was to establish a firm known for its exceptional service and integrity. Today, Berkshire Hathaway HomeServices Starck Real Estate is in the top 1% of companies in the U.S. with over 650 sales associates and 21 offices throughout the Chicago area, Rockford, and Northeastern Wisconsin.

At Starck we understand that your home is more than an investment, it is the heart and soul of your family. We take pride in assisting our clients to achieve their homeownership dreams. We built our success one client at a time, making their dreams come true.

**If you're in the market to buy or sell a home, call us today and find out the Starck difference.**



**Heidi Smith**

ABR, Certified Luxury Home Specialist,  
GRI, RENE, SRES, SRS

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**BERKSHIRE  
HATHAWAY**  
HOMESERVICES

STARCK  
REAL ESTATE



*Berkshire Hathaway wants to be in businesses that are enduring.  
Real estate brokerages will be around 100 years from now and  
Berkshire Hathaway HomeServices will be around 100 years from now.*  
Warren Buffett, chairman and CEO, Berkshire Hathaway, Inc.



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## ABOUT ME

As a second-generation Realtor with over 41 years of experience, I am a respected and trusted professional well known for consummating sound transactions. My deep passion for real estate, extensive market knowledge, and outstanding negotiation skills allow me to deliver stellar customer service and secure the best results for my clients.

## SKILLS

Extensive knowledge of the local real estate market

Stellar customer service

Detail oriented

Staging-Pre Marketing

Networking

Expertise in digital marketing and social media strategies for real estate

Proficient in property valuation and comparative market analysis

Unmatched negotiation and closing skills

## EDUCATION

BROKER LICENSE CERTIFICATION  
ILLINOIS

SALESPERSON LICENSE CERTIFICATION  
CALIFORNIA

## DESIGNATIONS

Accredited Buyer's Representative (ABR)

Awarded by the Real Estate Buyer's Agent Council

Certified Luxury Home Specialist

Awarded by the Luxury Home Institute

Graduate Realtor Institute (GRI)

Awarded by the National Association of Realtors

Real Estate Negotiation Expert (RENE)

Awarded by the Real Estate Business Institute (RBI)

Seller Representation Specialist (SRS)

Awarded by the Real Estate Business Institute

Senior Real Estate Specialist (SRES)

Awarded by the National Association of Realtors (NAR)

## TESTIMONIALS

"Heidii was incredibly efficient through the whole process. What really stood out to me was her thoroughness. Taking the time to understand my needs and making sure they were fulfilled. Thanks Heidii for all your hard work and dedication."

"The hardest working Realtor I know. I would refer anyone to her."

# MY COMMITMENT TO YOU



1

## GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs get you in the door! Looking at dozens of homes every week, I can help you identify potential problems within a home.

2

## HANDLING CHALLENGING CONVERSATIONS

When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

3

## STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line.

4

## ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

5

## NEIGHBORHOOD EXPERT

Working daily in neighborhoods with inspectors, contractors, and negotiating with sellers, I have the market knowledge you need to get the best results from your purchase. Understanding the local real estate market can go a long way when it comes time to make an offer on a house.

6

## PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. Hopefully making buying a home a fun and stress-free process.

# Awards & Recognitions

Proudly recognized by respected industry bodies and aligned with leading networks, a reflection of our ongoing commitment to excellence and results.

## AWARDS

Backed by professional affiliations and award-winning networks known for shaping the standards in high-end real estate.

- Top Work Place Chicago Tribune 2021-2025
- Berkshire Elite Circle
- RIS Media Top 500 Power Broker
- The Real Trends 500
- Fortune #1 World's Most Admired Company
- Forbes #1 World's Most Largest Company
- Baron's #3 Most Respected Company



NATIONAL ASSOCIATION of REALTORS®

## RECOGNITIONS



# MY CLIENTS ARE RAVING ABOUT ME

## Check out what these Clients Thought About Working with Heidii Smith CLIENT REVIEWS



### PHENOMENIAL EXPERIENCE!

"We have had the experience of doing business with Heidii since 2000 and cannot imagine a better experience in completing over 20 transactions with her. Her seemingly endless level of expertise in all areas, from the listing and staging, to understanding the markets and her ability to work with buying agents, title companies, inspection and repair contractors and so much more made our lives so much easier during a very complication period of our lives. Our sales have had some incredibly complicated aspects to it and Heidii and her office never blinked when dealing with issues that arose. She was always available for phone calls and long meetings any time of day or night. We not only walked away with a sale that both parties were with, we came away with a new family friend. There are not words to describe what a god send Heidii has been for us during the entire process. Thank you Heidii for all your hard work for us over the years!"

**Ginn Family**



"Heidii made the home selling process easy and worry-free. I would recommend her professional yet very personable service without any reservations. She remained in contact and kept me updated on any progress in selling my home."

**Yolanda P.**



"Heidii is a true professional and the very best!!"

**Pam**



"The hardest working Realtor I know. I would refer her to anyone."

**Dunphee Family**



# STEPS TO CLOSING

01 PREP WORK

02 PREPARE FINANCES

03 GET PRE-APPROVED

04 START HOME SHOPPING

05 MAKE AN OFFER

06 ORDER AN INSPECTION

07 NEGOTIATE FINAL OFFER

08 APPRAISAL ORDERED

09 SCHEDULE THE MOVE

10 CLOSING DAY



01

PREP  
WORK

# UNDERSTANDING THE NAR SETTLEMENT

Let's dive into a key update that could have a big impact on how people sell their homes! The recent NAR settlement brings a significant change: sellers are no longer required to offer compensation to buyer's agents when listing their home on the MLS.

## WHAT DOES THIS MEAN FOR YOU AS A BUYER?

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- Buyer Agreement Needed – You must sign a written agreement with your agent before touring a home.
- Clear Compensation Terms – The agreement must specify compensation, prohibit excess payments, and confirm commissions are negotiable.
- Seller Contributions Allowed – Sellers can offer agent compensation (not on MLS) and concessions like closing cost coverage.



## HOW DOES THIS IMPACT BUYERS?

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- Buyers may need to cover their agent's commission out of pocket if the seller doesn't offer compensation.
- Buyer's agents will now have signed agreements with their clients, clearly outlining their services and how they'll be paid.
- This shift may lead to buyers being more selective about working with agents or negotiating agent fees upfront.

# THINKING ABOUT BUYING WITHOUT AN AGENT?



## LET'S MAKE SURE YOU'RE FULLY INFORMED

With recent changes in the real estate industry, some potential homebuyers are considering going unrepresented. But is that the right move for you? This guide isn't about convincing you one way or the other—it's about giving you the knowledge you need to make a smart decision. With over 5 years in real estate, I've seen firsthand the challenges unprepared buyers can face. And let's be honest, in real estate, what you don't know can cost you big time—not just in money, but in time, stress, and missed opportunities.

Here's what we'll cover:

- The real impact of the NAR Settlement on your home-buying process
- Potential pitfalls of buying without representation
- The valuable (and often overlooked) services a buyer's agent provides
- Key questions to ask yourself before making a decision

Let's dive in, so you can make the most informed choice possible!



*Hyde*  
**WHAT  
YOU  
NEED**

**TO KNOW**

# what you need to know

# THE CURRENT REAL ESTATE LANDSCAPE

The real estate market is evolving, and as you explore your home-buying options, it's essential to stay informed about the changes shaping today's landscape.

**The Current Commission Structure:** In today's market, sellers aren't always covering the cost of your agent's commission. This means, as a buyer, you may be responsible for paying your own agent's fee.

### **What This Means for You:**

This shift gives you more control. You now have the flexibility to decide whether or not to hire an agent and can negotiate terms that work for you. It's all about finding what makes sense for your situation and structuring the arrangement that fits your needs.





# THE UNREPRESENTED OPTION

With the recent changes in the real estate landscape, some buyers are considering going unrepresented in an effort to save on costs. It might seem like an attractive option at first glance, but let's talk about what that really means for you.

## UNDERSTANDING THE TRADE-OFFS

While skipping an agent may save you money upfront, there are some important factors to consider when weighing the true value of professional representation:

### **EXCLUSIVE MARKET INSIGHTS**

Agents can give you access to off-market properties and the latest local data.

### **SKILLED NEGOTIATION**

A seasoned agent can negotiate the best possible deal on your behalf.

### **NAVIGATING PAPERWORK**

Real estate contracts and processes can be overwhelming—having an expert can save you from costly mistakes.

### **TIME SAVINGS**

Agents streamline the entire process, from property searching to closing, saving you precious time and effort.



# YOUR CONCERNS MATTER

I get it—cost is a huge factor, and you're likely wondering:

- "Is hiring an agent worth the investment?"
- "Can I really navigate this on my own?"
- "What risks am I taking by going unrepresented?"

These are all valid questions, and we'll break them down together. As we continue, I'll help you explore the realities of going unrepresented and the value that professional guidance can bring to the table. Let's make sure you're set up for success!

## COMMON CHALLENGES FOR UNREPRESENTED BUYERS

# ARE YOU READY FOR THESE CHALLENGES?

### MARKET ACCESS



How will you ensure you're seeing all available properties, including off-market listings?

### PROPERTY VALUATION



Can you accurately determine if a property is priced fairly for its condition and location?

### NEGOTIATION



Are you prepared to negotiate not just price, but terms, contingencies, and repairs?

### LEGAL COMPLEXITIES



Do you fully understand the contracts and disclosures you'll be signing?

### TRANSACTION MANAGEMENT



Can you effectively coordinate inspections, appraisals, and other crucial steps?

### PROBLEM-SOLVING



What's your plan for handling surprises that often arise during transactions?

### TIME INVESTMENT



Have you considered the time needed to manage all aspects of your purchase?

### EMOTIONAL DISTANCE



Can you remain objective about potentially the largest investment of your life?

### INDUSTRY RELATIONSHIPS



Do you have connections with inspectors, lenders, and other professionals you'll need?

### POST-PURCHASE SUPPORT



What will you do if issues arise after closing?

# What Could These Challenges

# FOR YOU?

POTENTIAL IMPACTS ON YOUR HOME BUYING JOURNEY



## **LOSS OF YOUR DREAM HOME**

That perfect house slips through your fingers because you hesitated too long.

## **FINANCIAL STRESS**

Unexpected costs blindside you, straining your savings and peace of mind.

## **SETTLING FOR LESS**

You end up compromising on important features because you feel pressured or uninformed.

## **BUYER'S REMORSE**

You rush into a decision and later regret it, stuck with a home that doesn't truly fit your needs.

## **FAMILY TENSION**

The stress of the home search starts affecting your relationships and work life.

## **NEGOTIATION NIGHTMARES**

You overpay for your home, leaving less for furnishings or renovations.

# OPINIONS VS REALITY

HOW AN AGENT  
PLAYS A ROLE IN  
BUYING A HOME

## Opinions

## Reality

Anyone can handle the paperwork.

**A single missed deadline or incorrectly filled form could cost you your earnest money deposit.**

Agents just show houses.

**When multiple offers come in on your dream home, your agent's strategy could make yours stand out without overpaying.**

Agents are just expensive middlemen.

**You could save thousands on closing costs or repairs with an agent who knows how to negotiate.**

The home-buying process is straightforward.

**When an inspection reveals mold issues, your agent's contacts could quickly bring in specialists to assess and resolve the problem.**

# WHAT COULD THESE ADVANTAGES MEAN FOR YOU?

## COMMON CHALLENGES FOR UNREPRESENTED BUYERS



### **SECURING YOUR IDEAL HOME**

You snag a property that perfectly fits your needs, even in a competitive market, thanks to your agent's market insights and quick action.

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### **FINANCIAL CONFIDENCE**

You make a sound investment, staying within budget while maximizing value, guided by expert market analysis.

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### **STRESS-FREE NEGOTIATIONS**

You navigate complex negotiations with ease, securing favorable terms and price, while your agent handles the tough conversations.

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### **INFORMED DECISION-MAKING**

You make choices with clarity, armed with your agent's insights on neighborhood trends, property conditions, and future value.

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### **TIME AND ENERGY SAVINGS**

You maintain your work-life balance, as your agent efficiently manages the time-consuming aspects of home buying.



## **PEACE OF MIND**

You move forward with confidence, knowing every detail has been scrutinized by your experienced agent, minimizing future surprises.

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## **SMOOTH TRANSACTION PROCESS**

You experience a seamless journey from offer to closing, with your agent anticipating and resolving potential roadblocks.

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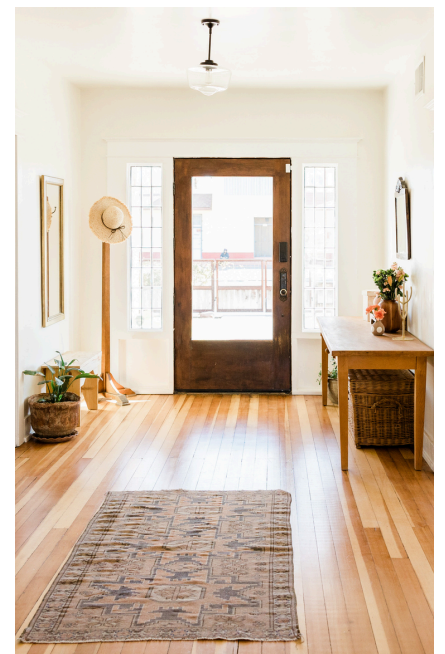
## **NETWORK ADVANTAGES**

You gain access to top professionals in related fields (inspectors, lenders, etc.), leveraging your agent's trusted connections.

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## **LONG-TERM INVESTMENT SUCCESS**

You set yourself up for future financial gains, guided by your agent's understanding of market trends and property potential.



# Thinking About Going **UNREPRESENTED?**

**LET'S MAKE SURE  
YOU'RE READY**

Before deciding to go it alone, there are a few important things to think through. If you're unsure about any of these, it may be worth reconsidering whether going unrepresented is the best path for you.

	YES	NO
Do you know how market trends influence home prices in your area?	<input type="checkbox"/>	<input type="checkbox"/>
Can you attend showings and handle all the scheduling during business hours?	<input type="checkbox"/>	<input type="checkbox"/>
Are you prepared to jump on new listings and act quickly when needed?	<input type="checkbox"/>	<input type="checkbox"/>
How comfortable are you negotiating directly with sellers or their agents?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know how to put together a winning offer, especially in competitive markets?	<input type="checkbox"/>	<input type="checkbox"/>
Can you effectively handle repair negotiations and other key contract terms?	<input type="checkbox"/>	<input type="checkbox"/>
Are you familiar with the legal language and implications of real estate contracts?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a solid grasp on all the costs involved in buying a home?	<input type="checkbox"/>	<input type="checkbox"/>
How ready are you to manage any unexpected hurdles during the process?	<input type="checkbox"/>	<input type="checkbox"/>
Are you prepared to deal with potential setbacks or delays along the way?	<input type="checkbox"/>	<input type="checkbox"/>
Can you make objective, smart decisions without letting emotions cloud your judgment?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have the stamina to handle the stress and uncertainty that often comes with a real estate transaction?	<input type="checkbox"/>	<input type="checkbox"/>

	YES	NO
Will you have access to the full range of property listings, including those off the market?	<input type="checkbox"/>	<input type="checkbox"/>
Can you dig into property histories and gather key neighborhood insights?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know how to research zoning laws and future developments that could impact property values?	<input type="checkbox"/>	<input type="checkbox"/>
Are you familiar with all the steps involved in a real estate transaction—from start to finish?	<input type="checkbox"/>	<input type="checkbox"/>
Do you know what to expect during inspections, appraisals, and at closing?	<input type="checkbox"/>	<input type="checkbox"/>
Can you juggle all the moving parts, like coordinating with lenders, title companies, and other professionals?	<input type="checkbox"/>	<input type="checkbox"/>
Have you thought about the potential financial risks of missteps in the buying process?	<input type="checkbox"/>	<input type="checkbox"/>
Do you understand the long-term impact of your home-buying choices?	<input type="checkbox"/>	<input type="checkbox"/>
Are you ready to manage any disputes or issues that may arise even after the deal is done?	<input type="checkbox"/>	<input type="checkbox"/>

These are just some of the challenges that come with buying a home, and having the right knowledge and tools in place is crucial to ensuring a smooth and successful transaction. These questions aren't meant to scare you—they're here to help you make sure you're set up for success. Buying a home is a huge investment, and being fully prepared is key to making the process as smooth and stress-free as possible!

# EVEN WHEN YOU'RE CAPABLE

## The Value of Representation

You might be thinking, "I've got this!! I'm great at negotiating, detail-oriented, and I understand contracts." And you know what? You're probably right. But here's something to consider:

## Even the Pros Lean on Other Experts

Doctors still become patients when they need medical care.

Hairstylists let their colleagues handle their highlights.

Wedding planners hire other planners for their big day.

Why? Because there's real value in having someone fully dedicated to your success.

Let's put it this way: Would you represent yourself in court? Maybe—but wouldn't you rather have a skilled attorney, making sure everything is handled perfectly, saving you time, stress, and avoiding costly mistakes?

Buying a home is one of the biggest financial moves of your life. Just like you wouldn't head to court without a lawyer, navigating the home-buying process without an agent could leave you at a disadvantage. Having someone in your corner can make all the difference!

# What Makes Me Different **YOUR ADVANTAGE IN TODAY'S MARKET**

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When it comes to buying a home, you need more than just an agent—you need a strategic partner who's 100% committed to your success. As your buyer's agent, I combine deep local market knowledge, expert negotiation skills, and a personalized approach to ensure you find the right home at the best price.

## How I've Helped Clients Like You

- \$10,000 reduction for Yolanda by identifying hidden repairs.
- Discovered an off-market gem for the Abrams, helping them beat out the competition.
- Saved Dave and Sheila \$8,500 by negotiating closing costs.

# Here's How I'LLGUIDE YOU

A personalized needs assessment and budget planning.

Custom property search, including those hard-to-find off-market listings.

In-depth property and neighborhood analysis.

Strategic offer creation and expert negotiation.

Full management of every step in the transaction process.

And ongoing support even after you've closed on your home.

*With me, you're not just getting a home—you're getting a partner committed to making the process as seamless and successful as possible. Let's find your perfect home!*



# SERVICE LEVELS

2%  
COMMISSION

Provide a list of questions to ask potential lenders

Provide recommendations on first time buyer books, and other timely topics

New Listing Email Alerts

New Listing Text Alerts

Provide resources for information on school performance

Provide information on price appreciation in the defined areas

Schedule and attend all viewings.

Provide complimentary market analysis on home PMI removal appeals

3%  
COMMISSION

1 & 2+  
Preview properties to see if they would be desirable

Tour packets for each home viewing

Coordinating and scheduling of all Inspections

Pay for Home Warranty not to exceed \$500.00

Pet daycare for your move day

Provide measurements of rooms for planning furniture, etc.

Provide property access to contractors

Review Closing

Documents

Attend Closing

2.5%  
COMMISSION

EVERYTHING IN PACKAGE 1+

Provide a map of city neighborhoods

Provide "neighborhood orientation" tours for relocating buyers

Show you amenities found in neighborhoods of interest

Provide utility cost information on properties of interest

WE'LL DISCUSS YOUR NEEDS AND HELP YOU CHOOSE THE RIGHT PACKAGE FOR A STRESS-FREE AND SUCCESSFUL HOME BUYING JOURNEY.

# 02 PREPARE YOUR FINANCES

Mortgage lenders recommend you do not stretch yourself beyond buying a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

## FINANCIALS AND MORTGAGE PAYMENT

- Study your credit report. Make note of any errors you see and talk to your lender about them.
- Compile necessary documents, including pay stubs, bank statements, and past tax returns.
- Determine how much of a payment you are comfortable with. Don't forget you will have taxes and insurance on top of your base mortgage payment!

## SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your dream of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- Closing Costs for the buyer run between 2% & 5% of the loan amount
- A Home Inspection costs \$300 to \$500



# RESEARCH LENDERS AND GET PRE-APPROVED

Credit score and financial documents in hand, you're ready to start researching options for your home loan.

Take advantage of online aids. You can comparison shop from a diverse group of reputable lenders in all 50 states, ranging from small, regional providers to larger, well-known brands such as Citi and Bank of America. You'll get a personalized quote and can read lender reviews and ratings to help gain insights into which lender is right for you.

Find out if you qualify for a special loan, such as a Veterans Affairs (VA) loan or any special home buying financing options through state or federal programs.

Make sure you get that mortgage preapproval letter — it'll make you a more competitive buyer.

Note: Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.

## RESEARCH MORTGAGES AND LENDERS

- Find out if you qualify for a special loan, such as a VA, FHA, or HUD home buying program.
- Request quotes from multiple lenders and comparison shop for loans.
- Get preapproved for a mortgage and receive your letter



# START HOME SHOPPING

## RESEARCH MORTGAGES AND LENDERS

- Get a head start by compiling your home wish list.
- Spend time in each area, imagining yourself living there.
- Find properties in your price range in your preferred neighborhoods.
- Visit open houses and have one of our team members schedule private showings.

Make a list of the things you'll need to have in the house. Ask yourself how many bedrooms and bathrooms you'll need and get an idea of how much space you desire. How big do you want the kitchen to be? Do you need lots of closets and cabinet space? Do you need a big yard for your kids and/or pets to play in?

Once you've made a list of your must-haves, don't forget to think about the kind of neighborhood you want, types of schools in the area, the length of your commute to and from work, and the convenience of local shopping. Take into account your safety concerns as well as how good the rate of home appreciation is in the area.

### TIPS

We will make sure to check out the little details of each house

- Test the plumbing
- Try the electrical system
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas.

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks?

# MAKE AN OFFER

# 05

Your finances are in order, your ideal neighborhoods identified – next up is finding that perfect property and making a competitive offer. More importantly, one that is accepted over other offers. As more and more people looking to become homeowners, it's important to prepare yourself for the mortgage process, home search, bidding wars, and what you'll do next if you do not get the home of your dreams.

Here are my 6 strategies to getting your offer accepted!

01

## COMPETITIVE OFFER

A good rule of thumb, specifically in a seller's market, is to start strong. To do this, we will assess the property's market value with a CMA and determine what it's worth in the current market.

02

## EARNEST MONEY

This deposit signals how serious a buyer you are. Try doubling the amount that the seller requests or that is customary in the area. So, be sure you do not back out of the contract for no good reason. If you do, you'll lose your earnest money.

03

## GIFT OF TIME

Express your willingness to work with the sellers' timetable to go to closing. We can ask the sellers when their ideal closing date would be so the offer will make them feel like they are winning!

04

## MAKE A CONNECTION

Tell the seller why you love their home. Is it the neighborhood park or access to top-rated schools? Maybe the kitchen size and design is everything you've dreamed of? Speak up! Establishing rapport with the sellers can tug at their emotions. So, help them to remember your name when they review potential offers.

05

## LIMIT CONTINGENCIES

Contingencies can add time to the negotiation process. They're beneficial to buyers, but can be a nuisance to sellers who are ready to move on fast. It's important to avoid any unnecessary contingencies. According to the National Association of Realtors, the offer with the fewest contingencies is often the most attractive.

06

## ESCALATION CLAUSE

An escalation clause is a way to automatically escalate your bid by a certain dollar amount, up to a certain dollar amount. Keep in mind, you're risking the seller seeing the true amount you'll pay and maybe paying significantly over the home's appraised value. Is this home truly worth it?

# THE OFFER PROCESS

## After Making an Offer

First Offer  
Submitted

- ACCEPT THE OFFER
- DECLINE THE OFFER

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

Counter

A counter-offer is when the seller offers you different terms. If this happens, you can:

- ACCEPT THE COUNTER OFFER
- DECLINE THE COUNTER OFFER

Repeat

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

Accepted

Once all parties agree on all the terms, you are officially under contract! CONGRATS!

# ORDER AN INSPECTION

A home inspection can help identify deficiencies in a home you're considering purchasing. If the inspection reveals problems are at work or repairs are needed, you may be able to negotiate with the seller to fix those issues.

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of findings.



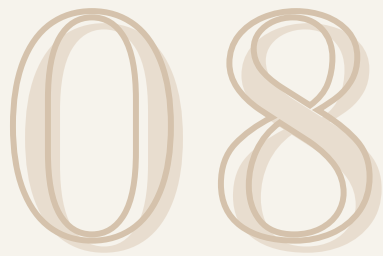
# NEGOTIATE FINAL OFFER

Here are your options after a home inspection reveals problems:

07

1. Ask the seller to make the repairs themselves
2. Ask for credits toward your closing costs
3. Ask the seller to reduce the sales price to make up for the repairs
4. Back out of the transaction (if you have an inspection contingency in place)
5. Move forward with the deal

In order to negotiate for repairs or credits, start by getting an estimate from a local contractor or construction professional for how much the repairs will cost. If you're working with a real estate agent, he or she should handle the negotiations on your behalf. Make sure your agent has a copy of the inspection report to use as leverage when working with the listing agent and their sellers.



# APPRAISAL ORDERED

When you've made the final offer, and it's accepted, the next big step is the home appraisal. The appraisal can impact whether your purchase moves forward and whether the price you agreed on is what actually goes on the settlement statement. I go the extra mile during this phase, meeting the appraiser at the home and providing a detailed information packet to ensure they have all the facts needed for a strong, accurate appraisal. This helps protect your investment and makes it more likely that the home's value supports the price you've negotiated, so you can move toward closing with confidence!

# SCHEDULING 09 YOUR MOVE AFTER SIGNING

- FINALIZE MORTGAGE
- SCHEDULE HOME INSPECTION
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store with your other important documents
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

## 4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- buy/find packing materials
- START PACKING

## 3 WEEKS TO MOVE

- ARRANGE APPRAISAL
- COMPLETE TITLE SEARCH (TITLE COMPANY WILL DO THIS)

## 2 WEEKS TO MOVE

- SECURE HOME WARRANTY
- GET QUOTES FOR HOME INSURANCE
- SCHEDULE TIME FOR CLOSING
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

## 1 WEEKS TO MOVE

- OBTAIN CERTIFIED CHECKS FOR CLOSING
- SCHEDULE AND ATTEND FINAL WALK THROUGH
- Finish packing
- Clean
- Pack essentials for a few night in new home
- Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number
- Pack essentials for a few night in new home



# 10 CLOSING DAY

## **CLOSING DAY**

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

## **FINAL WALK THROUGH**

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about an hour. We will make sure any repair work that the seller agreed to make has been done.

We will be sure to:

- Make sure all appliances are working properly
- Run the water in all the faucets and check for any possible leaks
- Open and close garage doors with opener
- Flush toilets
- Run the garbage disposal and exhaust fans

## **CLOSING TABLE**

Who will be there:

- Your agent
- The seller
- The seller's agent
- Your loan officer

## **BRING TO CLOSING**

- Government-issued photo ID
- Copy of the sales contract

## **RECEIVE YOUR KEYS**

Congratulations! It was a lot of hard work but you are now officially home owners!! Time to throw a party and get to know your new neighbors!



# HOMES TOURED

ADDRESS

PRICE

HOW MUCH DID YOU LIKE THIS HOUSE?

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10

1 2 3 4 5 6 7 8 9 10



Start Your Dream Home Search



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