

Starceovich
SCO.

REMAX Concepts

Purchasing Your Home

Prepared for:

Prepared by: Meg & Kyle Starcevich



Get to know us...



About Us

We are two strenghts, one strategy.

We're Kyle and Meg, a husband-and-wife real estate team who truly believe the best results come from working together. Not just in business, but in life.

Meg brings real, hands-on experience from previously selling homes, giving our clients confidence and guidance through every step of the process.

Kyle brings a creative edge with a background in wedding photography and videography, along with a deep understanding of marketing, helping your home stand out in a crowded market.

But more than anything, what sets us apart is how we work together. We communicate constantly, support each other fully, and show up for our clients as a united team. You're not just getting one agent; you're getting both of us, every step of the way.

Outside of real estate, we're proud parents first. Meg is a devoted mom to her son, and Kyle is a dedicated father who also played football at Iowa State, where teamwork, discipline, and commitment became second nature.

We know that buying or selling a home is more than just a transaction; it's a major life moment. And as a couple who's building a life and family together, we don't take that lightly. We're here to make the process smooth, honest, and even enjoyable, while helping you move confidently into your next chapter.

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Your Personal Guides

What we will do for you

Buying a home can feel overwhelming, but we've got your back! Here's how we'll make the process smooth, fun, and stress-free:

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| 1 | Listen First: | Understand your must-haves, budget, and priorities. Your vision drives our search. |
| 2 | Curated Home Selection: | We handpick homes that fit your needs and budget. No wasting time on listings that don't work for you. |
| 3 | Schedule & Attend Showings: | We coordinate viewings and are there with you, answering questions providing honest feedback. |
| 4 | Negotiate on your Behalf: | We use market knowledge and strategy to get you the best price and terms. |
| 5 | Guide through Closing: | From inspections to financing to paperwork, we make sure nothing falls through the cracks. |
| 6 | Keep it Fun: | We promise to make the process enjoyable because buying your home should be exciting! |



The Right Price

Market Awareness

We keep tabs on the latest trends and comparable home sales to understand what's realistic.

Comparative Market Analysis

We'll show you what similar homes sold for, so you can feel confident in your offer.

Strategic Offers

Price isn't everything. We consider terms, contingencies, and timing to make your offer as strong as possible.

Negotiation Support

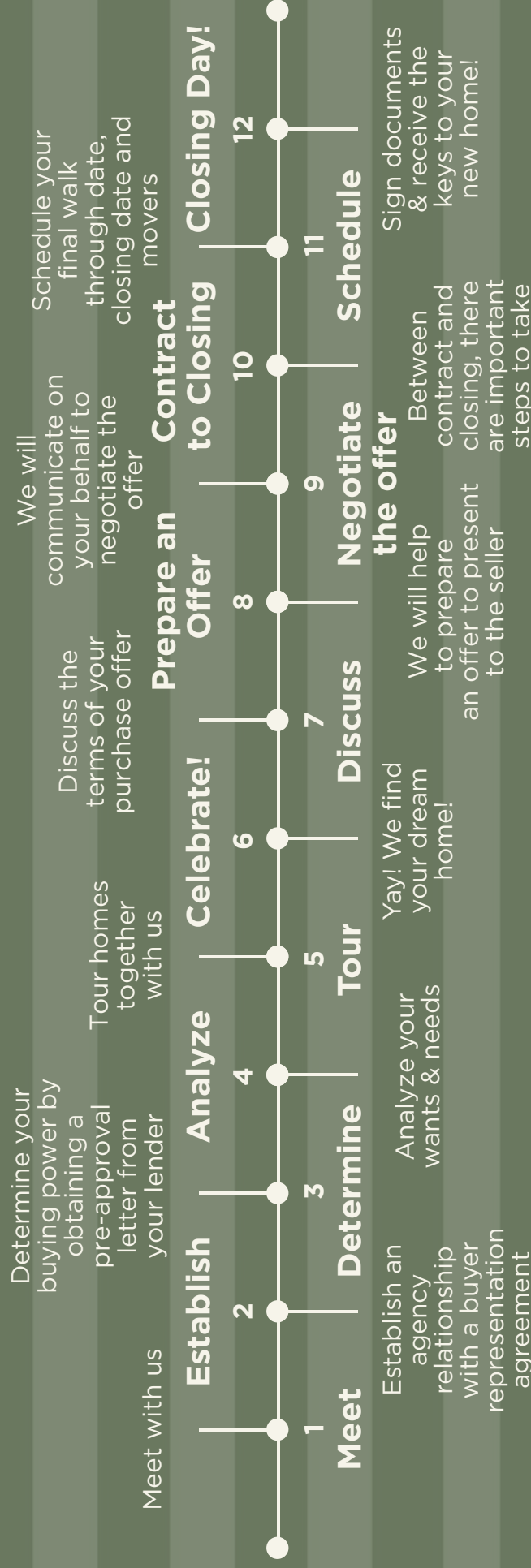
We negotiate for you with knowledge, skill, and a focus on getting the best outcome.

Most homes are selling just under asking price, giving buyers opportunities, but the best homes still move fast.

HOMEBUYER TIMELINE



RE/MAX Concepts



Contract to Closing Steps:

- Meet with your lender
- Home inspection
- Post-inspection negotiations
- Obtain homeowner's insurance
- Do not make any major purchases or open new lines of credit

Frequently Asked Questions

We know buying a home can come with a lot of questions, especially if it's your first time! We've put together some of the most common questions we hear from buyers, along with simple, easy-to-understand answers. Think of this as your quick guide to help make the process smoother, so you feel confident every step of the way.

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|---|--------------------------------------|---|
| 1 | How long does it take to buy a home? | Usually 3-6 months for first-time buyers. |
| 2 | How much should I put down? | Most buyers put 3-20% down; we'll help you find what works best. We can connect you with a mortgage professional to find what works best for you. |
| 3 | Do I need to get pre-approved? | Yes! It strengthens your offer and clarifies your budget. |
| 4 | What are closing costs? | Fees paid at the end of a transaction (2-5% of purchase price). We'll explain each one so there are no surprises. |
| 5 | How do you help me make an offer? | We analyze comparable sales and current market trends to help you offer the right price with the best terms. |



*The 10 Commandments
of Home Buying*

Do NOT...

- Quit or change your job
- Spend the money you've saved for closing
- Co-sign a loan for anyone
- Check your credit once you have pre-approval
- Buy a new car while home shopping
- Buy furniture before moving in
- Use your credit cards excessively
- Change or close bank accounts
- Forget to mention debts or liabilities on your credit application
- Deposit random money into your accounts without telling your loan officer

Financing Tips

Set yourself up for Success

Not sure where to start? We'll connect you with reliable local lenders who will walk through your options step-by-step.

Get Pre-Approved Early

Know your budget before you start looking. Pre-Approval shows sellers you're serious and ready to move forward.

Understand Your Monthly Payment

It's more than just the purchase price; your payment includes principal, interest, taxes, and insurance. We'll help you think through what feels comfortable monthly.

Explore First-Time Buyer Programs

There are great options that can help with low down payments or even down payment assistance. We'll connect you with trusted lenders to explore what you qualify for.

Plan for Upfront Costs

Be prepared for your down payment (3-20%) and closing costs (around 2-5% of the purchase price).

Avoid Big Financial Changes

Try not to open new credit cards, finance a car, or make large purchases during the process; it can impact your loan approval.

Keep Your Finances Steady

Consistent income and spending habits help ensure a smooth underwriting process.





REMAX Concepts

Let's Find Your Home!

Here to help with all of your needs!

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