



Hey There!

I'm Kaela Armstrong
REALTOR®

I grew up just down the road in Lawrence, MI. Graduating with a close-knit class of 40 people. I still hold many of those friendships today. I attended college at Grand Valley State University, majoring in Sport Management. In my free time you'll find me outside, playing with my kids and staying active.

My competitive nature shines through in everything I do, especially when it comes to delivering results for my clients.

Before starting my career in real estate, I spent three years as a stay-at-home mom, time I truly cherished watching my children grow. Making the leap into real estate has been one of the greatest blessings, allowing me to combine my passion for helping others with a career I love.

I'm a natural people person who thrives on building relationships, creating positive experiences, and keeping communication clear every step of the way. My goal is to make your home buying or selling journey as seamless and stress-free as possible. Real estate isn't just a job for me; it's an opportunity to help others step into their next chapter and celebrate those big life moments right alongside them.

Whether you're buying or selling, I'd love the opportunity to support you, answer your questions, and help make your next move an exciting and memorable experience.

Homes for every season of life

BERKSHIRE HATHAWAY
HOMESERVICES

MICHIGAN REAL ESTATE

6312 Stadium Dr Kalamazoo, MI 49009



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CALL/TEXT

(269) 993-6802

Let's get started!

YOUR BUYERS GUIDE

with Kaela



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PICK YOUR PEOPLE

Buying a home is one of the biggest financial decisions you'll make—and you don't have to do it alone. Choosing the right professionals can make the entire experience smoother, less stressful, and even more successful.

Before you start touring homes, let's make sure you have the right team in place.

the Realtor

Your realtor is your advocate, guide, and go-to resource throughout the entire process.

Here's how I support you:

- Help you understand the market and what to expect
- Find homes that match your needs, lifestyle, and budget
- Schedule and guide you through showings
- Write and present strong, competitive offers
- Negotiate on your behalf to get you the best terms possible
- Coordinate timelines, paperwork, and communication
- Be there for every question—big or small

the Lender

Your lender plays a huge role in what you can afford—and how strong your offer looks to sellers.

A great lender will:

- Help you get pre-approved (not just pre-qualified)
- Clearly explain your budget, monthly payment, and loan options
- Break down your down payment and closing costs
- Keep your loan on track and on time
- Communicate with you (and me!) throughout the process



GET PRE-APPROVED & LET'S MAKE IT OFFICIAL

Before we start touring homes, there are two quick steps to get you fully set up for success.

The first step is getting pre-approved with a lender. This helps you understand what you're comfortable spending—not just what you qualify for. It helps gives you a clear picture of your monthly payment and overall costs.

A pre-approval letter is required when submitting an offer, and in a competitive market, being prepared can truly make all the difference.

Next, we'll go over the Buyer Services Agreement together. This simply means that I officially represent you as your agent and am fully committed to guiding you through the process while protecting your best interests. I'll walk you through everything, so you feel completely comfortable and confident moving forward.

Once those two steps are complete, the fun really begins. We'll take time to narrow down exactly what you're looking for, including your must-haves, nice-to-haves, and anything that might be a deal-breaker.

From there, I'll set you up on a personalized home search from the MLS so you get notified the moment homes that fit your criteria hit the market.

Then it's go-time—we'll start scheduling showings and finding the one that feels like home!



WHAT IS THE BUYERS SERVICES AGREEMENT?

This agreement is a contract, and as of August 2024, it is required in Michigan for any buyer who wants to work with a real estate agent to tour homes.

It simply allows me to represent you and guide you through the process as your dedicated agent.

The agreement itself is flexible. It can be written for a specific time frame or even for a specific property, depending on what makes the most sense for you. We'll go over the details together and make sure it aligns with your needs and comfort level.

Commission is also outlined in this agreement. In many cases, we are able to negotiate for the seller to cover the buyer's agent commission as part of your offer.

This is very common, but it's important to know that it's not guaranteed. If a seller chooses not to cover that cost, it would then become the buyer's responsibility.

My goal is to make sure there are no surprises along the way. I'll walk you through every part of this agreement so you feel confident, informed, and supported before moving forward.





WRITING AN OFFER

When you find a home you love, we'll write and submit an offer.

This is where I step in to guide you through every detail so you feel confident in your decisions. We'll go over the price, terms, timeline, and any contingencies to make sure your offer is strong while still protecting your best interests. Every situation is different, so I'll help you understand what makes the most sense based on the home, the market, and your goals.

Once your offer is submitted, the seller can accept it, reject it, or come back with a counteroffer.

In a competitive market, writing a strong offer is key. That can mean moving quickly, making thoughtful decisions, and sometimes being flexible on certain terms. Don't worry—you won't be navigating that alone. I'll be there to help you strategize and put your best foot forward.

And when your offer gets accepted... that's when the real excitement begins

hooray!

OFFER ACCEPTED!

woohoo!

Do a little happy dance and let's get to it!

One of the first steps is submitting your earnest money deposit (EMD). This is typically due within 48 hours of acceptance, and I'll guide you through exactly how to handle it.

what is EMD?

The **earnest money deposit** is a good faith deposit (generally 1% of sale price) that shows the seller you're serious about moving forward. It's not an extra cost, it goes toward your total funds due at closing, like your down payment or closing costs.

The amount will already have been discussed when we wrote your offer, so there are no surprises. And as long as we follow the terms of the contract, including timelines and contingencies, that deposit is generally protected.

Once that's submitted, we're officially moving forward.

Next up, inspections!



INSPECTIONS ✦ INSPECTIONS ✦ INSPECTIONS

After your offer is accepted, you'll move into the inspection period.

This is typically around 10 days, depending on how your offer was written, and it's your time to take a closer look at the home.

Inspections are for your benefit! This is when you'll have a professional evaluate the property so you can better understand its condition and decide if it's the right fit for you.

Inspections usually cost around \$500-\$1,000, depending on home size and the level of inspection.

During this time, you'll also have the opportunity to request repairs or negotiate based on what's found.

Just keep in mind—if your inspection terms were modified when we wrote your offer, your timeline and ability to request repairs may look a little different.



THE APPRAISAL

Once you're under contract, your lender will order an appraisal on the home. The appraisal is for the bank, and it's used to determine if the home is worth the amount you're borrowing.

This step is important because the lender wants to make sure, they're not lending more than the home's value. If the appraisal comes in at or above the purchase price, we're in great shape. If it comes in lower, we'll walk through your options together.

Although the lender orders the appraisal, it is an out-of-pocket expense for you.

It typically costs between \$400-\$500. Sometimes this is paid upfront, and other times it can be rolled into your closing costs.



UNDERWRITING & CLOSING

Once inspections, negotiations, and any agreed-upon repairs are completed, your loan will move into underwriting. This is the final review process where your lender confirms all of your financial information and ensures everything meets loan requirements.

During this time, your lender may reach out for additional documents or clarification. This is completely normal! The quicker you're able to respond and provide what they need, the smoother and faster this process will go.

Once everything is approved, you'll receive the "clear to close"—which means you're officially ready to schedule your closing day.

Closing day is when you'll sign all final documents, finalize your loan, and officially become a homeowner. It's the finish line—and the best part... you get the keys to your new home!



FAQ'S

How long does it take to get to closing?

Closing will typically happen within 4 to 6 weeks after your offer is accepted, depending on your loan and the terms of your contract.

Where does closing take place?

Closing usually takes place at the office of the buyer's title company, where all final documents are signed and funds are handled.

What is a final walkthrough?

The final walkthrough happens within 72 hours prior to closing. This is your chance to walk through the home one last time to make sure any agreed-upon repairs have been completed and that the home is in the same condition as when you first saw it.

What is a final walkthrough?

Your lender and title company will provide final documents outlining exactly what you need to bring. This typically happens about 48 hours before closing. As a general estimate, buyers can expect to bring around 2% to 5% of the purchase price, though this can vary depending on your loan, offer terms, and any financial assistance you may be receiving.

Do I need 20% down saved up to purchase a home?

No, there are many loan programs that allow for as little as 0-3% down. A typical down payment can range from 5-10%.

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WHY CHOOSE ME?

Buying a home is one of the biggest decisions you'll ever make. Who you choose to guide you through it, matters.

Local Knowledge that works for you

I'm someone who grew up right here in Van Buren County and knows Kalamazoo and the surrounding areas like the back of my hand. I understand the neighborhoods, the school districts, the hidden gems, and the little details that don't always show up on a listing sheet. This isn't just where I work, it's home.

Caring, Personable and Truly Invested

As a mom of two young kids, I understand how important "home" really is. It's not just square footage...it's where your life happens. I genuinely care about my clients and the decisions they're making. You'll never feel like a transaction to me.

I take the time to:

- Listen closely to what matters most to you
- Educate you through every step of the process
- Be available, responsive, and honest
- Advocate for your best interests, always



Competitive, Strategic and Dedicated

Before real estate, I was shaped by a lifetime of athletics and training. Competitive environments taught me discipline, resilience, and how to perform under pressure. That mindset shows up for my clients.

In a competitive market, you need more than someone who opens doors. You need someone who:

- Strategically positions your offer
- Moves quickly and communicates clearly
- Negotiates confidently on your behalf
- Doesn't give up when things get tough

As your Buyer Agent Specialist, here are all the things I promise I will do to serve and represent you in the highest possible manner...

Truth ✦ Transparency ✦ Strength

Availability

I will be available by text, call or email to answer all your questions within 24 hours, typically within the hour.

Listen and Communicate

I will listen to your wants and needs. I will communicate open, honestly and effectively with you. I will research questions you have about any homes on the market.

Client Portal

I will create a personal client portal for you that automatically notifies you via email of any new homes on the market.

Put YOU First

I will set up property tours during times that work best for you. I will negotiate on your behalf for the very best transaction possible for you and your new home. I will always put YOUR best interest, FIRST.

Professionalism

I will offer professional customer service, always. I will oversee every aspect of the transaction from start to finish. I will be here for you as a guide even after closing day, should you ever need anything in the future.

PROFESSIONAL REFERENCES

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Give them a
call!

Ask about my
work ethic &
ask about my
character!

