



Let's Get Started

THE ULTIMATE BUYERS GUIDE

EVERYTHING YOU NEED TO KNOW TO BE PREPARED TO
BUY A HOME IN THIS BUSY MARKET

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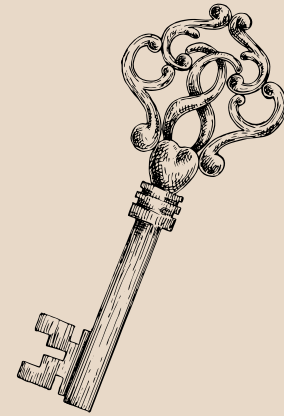


I can confidently say she brings an incredible level of integrity, professionalism, and care to everything she does. She leads with honesty, communicates clearly, and truly puts people first.

If you're looking for someone who is not only knowledgeable but genuinely invested in your needs and wants you'll be in great hands with her.



-Jessica Warner
Daniels



Amber was amazing! She is professional and knowledgeable. She gave us information real time and was quick to respond when we had questions. She is fully transparent which shows how much respect she has for her clients. I would 100% recommend Amber to anyone buying or selling a home.



-Erica Reynolds

I have worked with Amber closely for the last 3 years and was consistently impressed by her unwavering integrity. I can attest to her high level of transparency and grit. They approach every challenge with total honesty and a 'never quit' attitude. Amber is a person of true integrity who genuinely cares about the quality of their work and their community. It's rare to find someone so dedicated to doing the right thing, even when it isn't the easiest path.



-Kat Averill



Amber was kind, authentic, and wonderful to work with. She handled so much behind the scenes that I didn't fully realize everything she was doing until closing. She consistently solved problems on her own and only came to me when something truly required my input.

I also appreciated how organized and considerate she was. Instead of cluttering my inbox with every receipt and update, she batched information together, keeping me informed without overwhelming me. Thanks to her professionalism, I was able to focus on my day-to-day life and work without constantly worrying about the home-buying process.

She made buying a house far less stressful than I expected. I was almost disappointed that I found my home so quickly because I genuinely enjoyed working with her and think we would have had a lot of fun touring more houses together. I would highly recommend Amber to anyone looking for a knowledgeable, proactive, and trustworthy realtor.



-Sarah Hagle



HI, I AM AMBER

I specialize in working with home buyers and sellers in the Kalamazoo and Greater Kalamazoo area.

If you are thinking about buying a home in the next year or so, this guide will provide valuable information about the process from just browsing to closed.



Enjoy.
Amber

About

AMBER LAWRENCE

For nearly 20 years, I built a career in corporate leadership — but the part of the job I loved most was never the title. It was the people. Connecting with them, building trust, and walking alongside them through big decisions that helped them reach their goals. Eventually, I realized I wanted to do that work somewhere it would matter even more personally: in my own community, helping people find the place they'll call home. That's why I became a REALTOR®.

I bring the same skills that defined my corporate career — clear communication, sharp problem-solving, and confident negotiation — to every transaction. When stakes are high, I don't shy away from advocating hard for my clients' best interests. But the foundation of how I work is relationship-first. I want you to feel completely comfortable telling me what you love, what you don't, and what's non-negotiable. No question is ever a bother, and if I don't know the answer, I'll find it.

As a mom, I understand that buying a home is never just about square footage. It's about commute times, school districts, the friends down the street, the budget that has to work, and the life you're trying to build. Finding the right fit means weighing all of it — and I'm here to help you sort through the noise so the decision feels clear, not overwhelming.

My goal in every transaction is simple: reduce your stress, remove the obstacles in your way, and make a complicated process feel straightforward. Whether it's your first home or your fifth, I'm in your corner from the first conversation to closing day — and beyond.

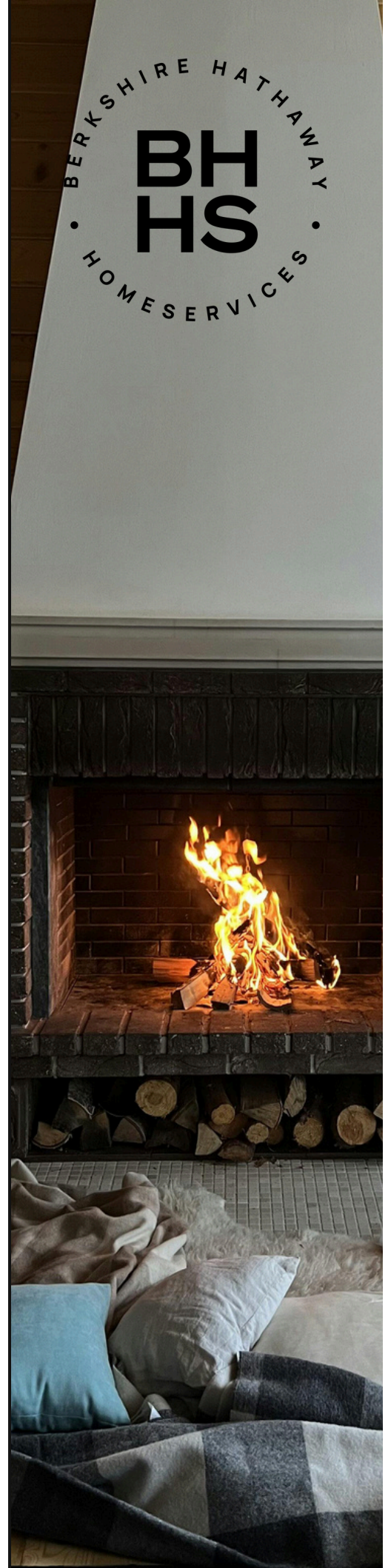
Rooted in community. Guiding you home.



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DON'T SETTLE FOR A HOUSE - WAIT FOR YOUR HOME





01

PICK YOUR PEOPLE

When it comes to buying a home, working with the right people matters. You want a Realtor who will educate you through the whole process and will let YOU make your own decisions. Your Realtor is like your own personal guide. They will find the answers to your questions and help guide you through the big home buying decisions.

Having a local lender will look the best when you turn in your offer. Work with someone reputable in the community. You may check with different lenders as they may offer different loan programs from one another.

02

GET PRE APPROVED AND SEARCH FOR HOMES

Work with your lender to get a pre approval. They can help you determine how much money you actually want to spent on a home. This is needed to put an offer in on a home.

Go over the Buyer Service Agreement with your Realtor, then work them to narrow down your search criteria. Your Realtor will set up an MLS search for you to get notified when homes that meet your search criteria come on the market.



BUYER SERVICE AGREEMENT

This IS a contract. As of August 2024, it is required that any buyer in Michigan who wants an agent to show them a house has to sign a buyer service agreement with that agent.

- This can be a long term or short term agreement. It can be for a time period or be house specific.
- Commission is part of this agreement as well.
 - It is still common to negotiate with the sellers to pay the buyers agent commission in the offer. Often time the sellers will pay this on behalf of the buyer, but it is possible that they will not. If the seller does not agree to pay this, it is the responsibility of the buyer.



WHAT IS THE MLS?

MLS stands for multiple listing service. It is a data base where all the new listings of participating brokerages show their listings and provide detailed property information. Your Realtor will set up a search here that matches what you want in your home and then as soon as a new home comes on the market that matched your criteria, you will be notified.

NOTE: You can still look for homes on all the sites. Just send your agent the address and THEY will set up the showings for you. Once you sign a Buyer Service Agreement with an agent, they are your person through the whole process for EVERY home you want to see.



03

WRITING AN OFFER

Once you find the home you love, you put an offer in on it!

This usually takes about 60 – 90 minutes and can be done in person, over zoom or over the phone.

It will typically take 24 hours to hear back on whether or not your offer gets accepted.

We discuss the terms you can put in your offer to make it stand out in this competitive market



WHAT HAPPENS WHEN

YOUR OFFER GETS ACCEPTED

CONGRATULATIONS! You will turn in your Earnest Money Deposit and begin. our Realtor will submit the paperwork to your lender and title company, and you will begin your inspection phase.

YOUR OFFER GETS COUNTERED

The ball is in your court, you can:

- accept the counter offer.
- try to negotiate the counter offer.
- reject the counter and start searching again.

YOUR OFFER DOES NOT GET ACCEPTED

If the sellers did not accept another offer, you can place another offer if you want. If they do accept another offer, you are back to the searching phase.

WHAT IS AN EARNEST MONEY DEPOSIT (EMD)?

An earnest money deposit is a good-faith deposit made by a buyer to demonstrate their commitment to purchasing a property. It shows the seller the buyer is serious about the transaction and is not likely to back out. The money is typically held in escrow until closing. It will be used towards the buyers closing costs. This money goes to the seller if the buyer backs out at an inappropriate time during the time under contract. In this market, this is amount is usually 1% of the sales price.



04

INSPECTIONS

You will typically have a 10 day window to inspect your future home. The inspection time period is for your benefit only. You do not need to share the report with anyone unless you want to. It is the time period in which you decide if the home is suitable for you and your needs.

Note: If you have changed your inspection terms as part of your offer, this 10 days may change and you may also be limited on what repairs you can ask for.



WHAT HAPPENS WHEN

YOU WANT TO ASK FOR REPAIRS FROM YOUR INSPECTION

When something comes up in your inspection report that you want to ask the sellers to fix or repair it is best to talk it over with Realtor and have them write up an inspection addendum. The sellers do not have to agree to repair anything, but everyone is looking to get to the closing table so depending on the request, it can be beneficial to you to ask.

THE SELLER REFUSES YOUR REPAIR REQUESTS

You have a choice to walk away or continue to purchase the home without the repair being made. Note: If you walk away, you don't get the money for your inspection back, but you will get your Earnest Money Deposit back if you are still within your inspection window.

WHAT IS THE COST FOR AN INSPECTION?

inspections will usually range from \$500 - \$1000 depending on what you are choosing to get inspected.



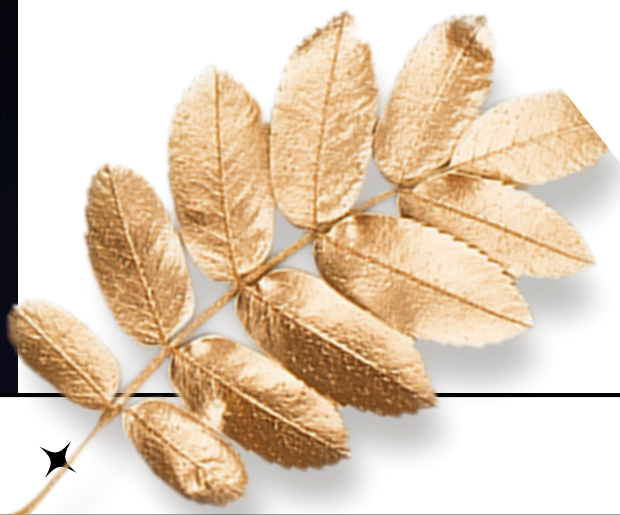


05

THE APPRAISAL

The appraisal is for the bank. Your lender will order the appraisal, and the appraiser is determining if the home is worth the amount of money you are borrowing from the bank.

NOTE: Although your lender will order the appraisal, this is an out of pocket expense for you. This is usually between \$400 and \$500. Sometimes it needs to be paid up front, other times it can be rolled into your closing costs.



WHAT HAPPENS WHEN

THE HOUSE APPRAISES AT OR ABOVE VALUE

This is the best thing that can happen when you get your appraisal report back. If the home appraises at value, it means the bank will loan you the money to buy it. If it appraises above value, you now have equity in your new house.

THE HOUSE APPRAISES BELOW VALUE

If the house appraises below you will be negotiating with the sellers on the price of the house. This means the bank will not lend you the full amount of the offer price, and if you don't have the extra cash to pay the difference, you will negotiate the sales price with the sellers.

THE HOUSE APPRAISES AT VALUE BUT NEEDS REPAIRS

When this happens you will negotiate what repairs need to be done with the sellers. The bank is comfortable with the cost of the house, but can't loan you the money until certain repairs get done. Some loan types are stricter than others when it comes to the appraisal.



06

UNDERWRITING & CLOSING

Once all of the inspections, negotiations and repairs have been made, you will wait for your loan to go through underwriting and then you will get the clear to close.

During the time in underwriting, your lender may reach out to you asking for documents that the underwriters need. The quicker you are to respond and provide the documents, the faster you will be able to schedule your closing day.



FAQ'S

HOW LONG DOES IT TAKE TO GET TO CLOSING

Closing will typically happen within 4 to 6 weeks of your offer getting accepted.

WHERE DOES CLOSING TAKE PLACE

Closing will usually take place at the office of the buyers title company.

WHAT IS A FINAL WALKTHROUGH

This is the time within 72 hours prior to closing that you will walk through the house to make sure all the repairs have been done (if needed) and that the house is in the same condition it was when you first saw it.

HOW DO I KNOW HOW MUCH MONEY I NEED TO BRING

Your lender and the title company will send you documents that go over the money you need to bring to closing. This will happen 48 hours prior to closing in most cases. A ball park range is between 2% and 5% of the purchase price of the home, although this can vary depending on the terms of the offer and whether or not there is additional financial assistance through your loan or a grant.



READY TO BUY? LET'S FIND YOU YOUR DREAM HOME



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