



Making a difference, one home at a time

YOUR GUIDE TO HOME BUYING



Keith and Kinsey Schulz • (608) 492-2272

Kschulz@KeithAndKinsey.com • KeithAndKinsey.com

Your Guide To Home Buying



**This is about more than real estate
It's about your life and your dreams.**

We understand you are looking for a new home, and we want to be the real estate professionals to help you. We work with each of our clients individually, taking the time to understand their unique needs and lifestyle, and we want to do the same for you.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, references, and more.

After you've had the chance to review this information, we'll meet to go over the entire process and get to know you and your needs. We'll go through your wish list, and prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

We also believe in giving back to the community. We have committed to donating 10% of our commissions to charity. To make it even more meaningful and fun, we let our clients choose the charities they want us to donate to.

We are so excited to get started on finding you the perfect home.

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Home Buying Step by Step

Home buying can be a complicated and scary process, especially for first time home buyers. We are here to make the process fun, exciting, and stress free. We will walk you through each step of this process and answer your questions along the way.

- 1. Decide to Buy** - Are you ready? Do your financings allow?
- 2. Select a Real Estate Agent** – Interview some agents, and choose us.
- 3. Select a Lender** - Communication and knowledge are key.
- 4. Obtain Loan Preapproval** – A meeting or phone call with your lender.
- 5. Analyze Your Needs** – Location, number of bedrooms, bathrooms, etc.
- 6. House Showings** – Choose from listings and we'll schedule the showings.
- 7. Make An Offer** – Decide on price and terms, we'll advise and write it up.
- 8. Negotiate Terms** – There will likely be some counter offers.
- 9. Accepted Offer** – Buyer and seller agree, the home is officially under contract.
- 10. Obtain Home Owners Insurance** – Usually you have to pay a year upfront.
- 11. Remove Contingencies** - Work through the home inspection, financing, etc.
- 12. Settlement Statement** – This tells you how much you'll owe at closing
- 13. Closing Day** – Meet at the title company, sign the documents, and celebrate!
- 14. Move In** – Back the truck up, move in, and get settled, you own it!

More detailed information about this process can be found in our blog post:
[Home Buying – Your Step By Step Guide.](#)



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You First

Our real estate business has been built around great service, integrity and honesty. We have one main goal, and that is to put ***you first.***

Your lifestyle

Your goals

Your wants

Your needs

Your time

Your financials

Your schedule

Your dreams

Your unconditional satisfaction is our goal. We work so hard to get the job done well, we want you to be so happy with our service that you will tell your friends, family, neighbors, and coworkers about us. In fact, that's why more than 80 percent of our business comes from repeat customers and referrals.

Great service speaks for itself. We are looking forward to the opportunity to earn your referrals too!



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The Home Mortgage Process

Financing Your Home Purchase

1. Pre-qualification or Pre-approval

Your lender will pull your credit history, review your income and debts, and ask you a series of questions about your finances to pre-qualify you for a home purchase. This is highly recommended prior to getting serious about your home search. It helps you gauge your borrowing capabilities, makes your offer look more desirable to a seller, and prevents the frustration of not qualifying later.

2. Application

After you have an accepted offer, you will fill out a formal loan application to get your lender started on the loan process. Often you pay an application fee upfront which usually covers the cost of an appraisal.

3. Appraisal

Your lender will hire an appraiser to ensure the property is valued at purchase price or higher.

4. Underwriting

The loan package is submitted to your lenders underwriters for approval.

5. Loan commitment

Your lender will approve the loan and issue a loan commitment, at this point is when you typically clear your financing contingency.

5. Title work

A title exam is done, title insurance is issued, and the lender and title company coordinate to finalize the necessary mortgage and title documents.

7. Funding

The lender will send funds to the title company on the day of closing, and you will bring a check for the remaining down payment and closing costs.



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Making an Offer

After we have found the right property, we will write an offer for you. A large portion of the offer is a standard contract designed to protect you. We will work to get you the best terms possible, and there are several points for negotiation:

The Price

The price is often the biggest point of negotiation. We will look at all the market factors and comparable properties to help you determine an appropriate amount to offer.

Contingencies

Most offers have several contingencies such as; financing, inspection, appraisal, etc. We will help guide you through what is best for your situation.

The Move-in Date

We usually start with the date that works best for the buyer, but through negotiations we'll learn what motivates the seller. Sometimes a quicker move in date will get you a better deal. Although, some sellers prefer to have more time to move.

Additional Property

Often items such as appliances or window blinds will stay with a home, but this can be negotiated.

Once we have a written contract, we will present it to the listing agent or seller. The seller will respond with one of the following:

- ***Accepted offer***
- ***Rejected offer***
- ***Counter offer with changes***

The most common response is a counter offer. We will work with you to go through each point of negotiation, and try to meet your goals with the terms and pricing.



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Closing Day

What is a closing?

Closing is when you actually take ownership of your new property. We will make arrangements with a title company for the transfer of title from the seller to you. On closing day the following things take place:

- You sign your mortgage documents.
- You sign your title documents.
- Funds from you and your lender are transferred to the seller.
- The deed of the property is transferred to you.
- You get the keys, take possession, and start moving.

After closing the deed will be recorded with the county register of deeds. Once it is processed, you will be mailed a copy of your deed.

What to Bring to Closing

- A certified check for the amount you owe on the settlement statement (your lender or agent will go over this with you a day or two before closing).
- A paid receipt for your home owners insurance if you haven't given it to your lender ahead of time.
- A photo ID
- Your social security number

These items will ensure a smooth closing. This will conclude your home buying process and begin your new life in your new home!



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Frequently Asked Questions

How will you make sure I'm aware of the newest listings?

The Multiple Listing Service Website provides us with up-to-date information for every home on the market. Our system can notify you immediately by email when new listings hit the market.

Will you show me homes listed by any real estate company or only the homes listed by Great Rock Realty?

Our business thrives by serving you, the client. This means we are here to help you find your dream home no matter which company has it listed.

I'm thinking about building, can you help me with new construction homes?

Yes, we are experienced in working with builders, and we went through the construction process recently for our own home. We can help you find a lot and a builder. We will accompany you to your first visits with the builder, and the builder will guide you through the planning and construction process.

Do you work with For Sale By Owner (FSBO) properties?

Occasionally home owners try to sell their properties without the representation of an agent. If you see a FSBO you are interested in, and want the advantage of using our service, we can contact the home owner for you to arrange appointments. Often homeowners will be willing to work with a buyers agent even though their home is not listed on the MLS.

Do I get to take another look at my property after I offer, but before closing?

We will work with you and the sellers to schedule an inspection and a final walk through. These times are opportunities for you to visit your future home again prior to possession.

My offer was accepted, now what?

The first thing you should do is celebrate! After that, we will walk you through everything that needs to be done to ensure that you don't miss any deadlines. Within the first few days after an accepted offer you will need to schedule a home inspection, apply for your financing, pay your earnest money, and get packing!

Many more questions can be answered within our blog, and don't hesitate to ask us anything. We are here to help.



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About Us

How are we different from other real estate agents?

We both have very different skills and personalities. The combination of the two of us makes us a very knowledgeable, communicative, well organized, and productive team. We believe we can out do any agent in the real estate business.

Background

Keith's background in engineering, architectural technology and property management, along with Kinsey's education in marketing, advertising, and business communications are valuable assets to our real estate careers.

Technology

We use the latest computer and internet technology for advertising, communications, organization and efficiency (you'll have a hard time peeling the Ipad out of Kinsey's hands).

Expertise

In addition to single family homes, we also specialize in condos and income properties.

Communication

We pride ourselves on communicating well with clients. We are constantly connected to our email and phones, and will respond in a timely manner to our clients needs.

Clients for Life

The majority of our business is based on referrals. We are committed to providing great service so our clients are excited to recommend us to friends.

Charity

We firmly believe in giving back. We donate 10% of all real estate commissions to the charitable organizations of our clients' choice.



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Testimonials

"It was great working with Keith and Kinsey! They worked tirelessly to sell our home, and were completely flexible with our busy schedules. They were available whenever we needed them or had questions."

Travis and Jen
Middleton, WI

"They helped us easily transition from that 2 bedroom apartment, into the house of our dreams! They both were GREAT to work with (especially when it came to negotiating)!"

Marcus And Lindsay
Fitchburg, WI

"Best realtors around! Any question, any time, or anything at all.... they are there! I wouldn't have felt more comfortable with anyone else. Being a first time home buyer is a SCARY thing, and they guided me in the right way to find my dream home! I couldn't be happier!"

Emily and Mark
Madison, WI

We recently entered the realm of owning investment property. Keith's years of experience in this area, along with a strong commitment to finding the right type of property for us was instrumental in our success. We had lots of questions and looked at numerous properties and all was taken care of in a straight-forward, timely manner. Would definitely recommend this team for your real estate needs!

Bill and Di
Portage, WI

"Keith and Kinsey helped me sell my house in Wisconsin while I lived in Florida! They made it really easy in a very tough market. I owe it all to the hard work these two put into selling my home, including the awesome 3D photos on their website! Paper work was a breeze! I could not have done this without you two. Thank you so much! I was so impressed with your professionalism and the fact that you also donate to a charity of the seller's choice. Not only are you helping the people who contact you, you are helping thousands of others that have never met you!"

Julie Jensen
Gainesville, FL



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Exceeding Your Expectations

To us, providing great service means far more than just helping you find your dream home, it means assisting you with everything along the way, and for many years after your purchase.

We have worked with the following service professionals, and highly recommend them to our clients:

Home Inspections

- National Property Inspections: Brian Daley 608-277-5556 brianjdaley@aol.com
- Premier Inspection & Consulting Brian Paull 608-845-9300 premierinspection@charter.net
- Haack Homestead Inspections: Dave Haack 608-438-9305 haackhomestead@gmail.com

Mortgages

- Summit Credit Union: Rina Courtier 920-342-2891 Rina.Courtier@summitcreditunion.com
- UW Credit Union: Cory Poole 608-232-9000 cpoole@uwcu.org
- Guild Mortgage: Joe Long 608-729-5379 JLong@GuildMortgage.net
- Capitol Bank: Howard Cagle 608-836-4322 howard.cagle@capitolbank.com

Insurance:

- Allstate: Sue Kempfer 608-274-4147
- Lundell Insurance: Chanee Lundell 608-268-7142 chanee@lundellinsurance.com

Electricians:

- Harmony Electric: Don Harms 608-574-0478 harmonyelectricandlighting@gmail.com
- Stiklestad Electric: Brian Stiklestad 608-577-1825 bstiklestad@gmail.com

Radon Mitigation:

- Premier Inspection & Consulting Brian Paull 608-845-9300 premierinspection@charter.net
- A.T. Pro Mitigations: John Thompson 608-758-0291 atproradon@yahoo.com

Painting:

- Renewal Painting Inc: Rebecca Lindberg 608-449-3882 Rebecca@renewalpaint.com
- Pickett Precision Painting: Robert Pickett 608-957-6093 pickettr8544@yahoo.com

Plumbing:

- Stagecoach Plumbing: Jon Jeglum 608-831-0878 stagecoachplumbing@tds.net
- Judd Pumps & Plumbing: Marty Bethke 608-924-7867



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