

# Your Guide to Buying

“The best time to buy real estate was yesterday, and the second-best time to buy is today. If you are busy today, then you might want to buy tomorrow.” - Unknown

**LAUREN  
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**KEARNEY STRONG**

**kw** KANSAS CITY  
NORTH  
KELLERWILLIAMS.  
816.452.4200  
Each Office Independently  
Owned & Operated

# EXECUTIVE SUMMARY

**CONGRATULATIONS!**

*You've made a wise decision! You've  
chosen to interview*

*the #1 real estate team  
in Kearney!*



## VISION

Nelson Home Group Kearney Strong has put together a team of dedicated professional buyer specialists. We go above and beyond the normal activities required to buy a property. Our goal is to deliver the most memorable home buying or selling experience without exception. We work diligently to help you buy your new home at the best price in the shortest amount of time.

## PURPOSE

The purpose of this consultation is to provide the information you need to help you select the most qualified person and company that will best represent you in buying your home. We hope that after reviewing this material, you'll have a clearer understanding of how much we value your business.

## MISSION

Our mission is to be a team of dedicated professionals, committed to serving families and creating relationships centered on defining moments. Working together, we will achieve your goals in this endeavor. We truly appreciate, and consider it an honor, to have an opportunity to interview for the position of Realtor.

We appreciate the opportunity to also show you our superior marketing and service. Please take the time to read the testimonials from our past clients and find out why most of our business comes from referrals. A referral is the highest compliment we can receive. That's why we perform outstanding, exceptional work during each and every transaction to earn them. We will strive to serve you beyond your expectations. We look forward to working with you!

# MEET LAUREN MILLER-NELSON



## **EXPERIENCE**

I began my journey in real estate in 2017, and began the Kearney Strong team under Nelson Home Group in 2020.

## **EDUCATION**

Master's in Business

## **LICENSED**

Missouri and Kansas

## **COMMUNITY ENGAGEMENT**

- Member of the Kearney Chamber of Commerce
- Board member of the Kearney Enrichment Council
- Board member of Kearney Family Foundation
- Member Kearney School District Education Foundation
- Member of Promotions Committee
- Board member of City Spirit Initiative

## **MY STORY:**

From when I was young to when I settled down with my own family, I have always been proud to call Kearney my home. I love this town, being involved with my community, and being able to work with clients in our community to maximize their equity.

I created Nelson Home Group Kearney Strong to be able to serve the people in my community, and provide them with a real estate expert rooted in their hometown. It is an honor for me to be able to help those in my community through the home buying process and achieve their homeownership goals. My knowledge and passion for Kearney, the Kearney School District, and real estate allows me to help buyers through this fun, competitive, and fast paced environment. Being able to walk buyers through this process from start to finish is something I truly enjoy and aim to make as stress free and fun as possible.

# MEET THE TEAM

**When you hire Nelson Home Group Kearney Strong, you get more than one agent who is trying to be all things to all people.**

*You will have a dedicated buyer specialist - your own personal shopper! Their job is to make sure you are educated throughout the process. If your agent goes on vacation or is tied up elsewhere, fear not! We cover each other, so you will never feel neglected. Need utility information? Need to schedule the home inspector? Our director of operations will dot every i and cross every t. We are ALL here working for YOU!*



**Lauren Miller-Nelson**  
*Team Lead*



**Baylee Dennis**  
*Director of Operations*

## EXPERIENCE

- Kearney Strong has been a part of Nelson Home Group since April of 2020.
- Nelson Home Group has a combined experience of over 15 years in real estate and has sold over 1,000 homes!

## ACCOMPLISHMENTS

- Number one agent in Kearney School District 2020 - 2024
- More home sales in Kearney than any other teams or agents in the area

# WHY HIRE KEARNEY STRONG?

*Buying a new home is often more than just a financial decision, it can be an emotional one as well. That's why it is so important to choose the right real estate representation, one who is not just a "salesperson" trying to sell you something. Instead, look for someone who will help you achieve your goals.*



**The lone-agent concept just doesn't get the job done in today's marketplace. Nelson Home Group Kearney Strong is dedicated to providing the best real estate service and advice.**

Working as a team, we always provide full service to our clients. The team approach provides top-dollar value for the same price as a single agent.

We are not a "Jack of all trades, master of none." We operate under the "Jack of one trade, who has mastered it well" philosophy. We use unity and strength to serve you. We strive to protect your home investment. We always watch out for your best interest. We work together to achieve one common goal, which is your complete satisfaction!



Your Property Specialist



Your Transaction Coordinator



Your Real Estate Professional



Your Community Consultant



Your Experienced Negotiator



Your Trusted Advisor and Consultant

# WHAT YOU GET WITH KEARNEY STRONG

## Expertise

Our expertise of the Kearney housing market is unmatched. We make it a priority to always stay up to date with the current trends of the market, as well as staying heavily involved in all things Kearney.

## Satisfaction Guarantee

Our business is built on happy clients. Therefore, our relationship is dependent on not only meeting and exceeding your needs, but also doing everything possible to know the issues before they are issues. We must work to earn your business every day and it is our guarantee that we will! If at any point we are not exceeding your expectations, we want to know. We strive to build relationships that last long beyond the closing table!

## Communication

Your needs always come first. We will provide the service you need and communicate in the ways that work for you, whether once a week, once a day, by phone, email, or text. That's how we'll do it. You will always be kept in the loop. From the first door we walk through, all the way to the closing table, you'll know the status of your purchase and we will answer many of your questions before you even realize you have them.

## Availability

As a buyer, your main priority is seeing the houses you want to see when you want to see them. Our team will be available to accommodate the fast paced market. We will make sure we do everything we can to beat the other buyers to the negotiation table by being available to show homes as quickly as possible.

## Negotiating

Nelson Home Group Kearney Strong has been a strong negotiator since we began in 2020, making us the top real estate team in Kearney home sales. We will ensure you get the most favorable terms possible, as quickly as possible.

## Experience

The complexities of your real estate transaction will be well handled. Smoothing the way for you to choose the perfect home and make the offer, we will remove many potential challenges before they have the opportunity to appear.

# COMMUNITY INVOLVEMENT

Nelson Home Group Kearney Strong prides itself on its heavy involvement in the Kearney community.

*We are proud members of the Kearney Chamber of Commerce, Kearney Enrichment Council and Kearney Family Foundation!*

## WHAT KEARNEY STRONG IS SPONSORING IN 2024

Kearney High School Activities

Kearney Amphitheater

Spark Studios

Firehouse Bash

Team Up to Clean Up

KEC Annual Gala

Wine and Chocolate Tour

Kearney Family Foundation

Firehouse Halloween Blast

Oktoberfest

Kearney's Magical Night

Pancakes with Santa

Shop with a Cop Golf Tourney



# YOUR COMMITMENT TO US

We have explained in depth the advantages of working with Nelson Home Group Kearney Strong as your exclusive Realtor.

*In return, we ask you:*

1

To communicate responsibly and honestly.

2

To willingly provide pertinent information as needed.

3

To promptly inform us of changes in timing, requirements, or other critical information that may affect our service commitment to you.

4

To submit a loan application and all lender-required information within the time frames of the contract when financing.

5

To enter into contracts in good faith and make every effort to adhere to all negotiated contingencies.

6

To inform all other real estate agents that you are represented by us.





# READY TO BUY?

Answer these four questions

*If you answer yes to all of them, you are ready to buy a home.*

1

**DO YOU HAVE A STEADY, RELIABLE INCOME?**

We appreciate the opportunity to show you our In other words, have you been employed on a regular basis for the last two years, and do you expect to maintain your employment?

2

**DO YOU HAVE MONEY SAVED UP FOR A DOWN PAYMENT AND CLOSING COST?**

Many home buyers think that a down payment of 20% is needed. It's not. Many loans exist today that allow buyers to put down 10% to as little as 3.5% on the purchase of a home. So, don't give up just because you can't come up with a 20% down payment.

3

**DO YOU HAVE A QUALIFYING CREDIT SCORE?**

Have you made regular, on-time payments? If not, read on - there is still hope.

4

**CAN YOU PAY THE MORTGAGE EACH MONTH?**

As well as additional costs that go along with homeownership, such as taxes, insurance, and maintenance?



# BUYER AGENCY RELATIONSHIP

Missouri and Kansas require signed agency for representation during a real estate transaction.

*We work with our buyers strictly in a Buyer Agency Relationship. What does this mean to you? This means we are working strictly for you, our buyer, in your best interest!*



***To provide unsurpassed service to help you buy your home at a fair market price, in the shortest time, with the least amount of headache and inconvenience to you, we will:***

- Explain real estate agency relationships.
- Maintain communication during the term of the agreement.
- Familiarize you with current market conditions.
- Explain local real estate practices and procedures.
- Provide information on lenders and financing alternatives.
- Search the local Multiple Listing Service for suitable properties.
- Coordinate appointments and show all properties of interest, whether the properties are listings or not.
- Provide relevant market data as to fair market value of homes.
- Disclose all known material defects of the property.
- Deliver State required Property Disclosure forms.
- Carefully explain and prepare Offer to Purchase forms.
- Strive to obtain the best possible price and terms for you.
- Explain post-purchase activities and responsibilities.
- Keep confidential any information that you designate in writing as confidential.

# PREPARING FOR THE FINANCING PROCESS

## Get pre-approved

*Most real estate agents and lenders highly recommend that you, as a home buyer, get pre-approved with a lender before selecting a home for purchase. This way, you will have the best information about the right price range for your pocketbook.*



## 9 Great Reasons to Get Pre-Approved:

- 1 Pre-approval determines which loan program best fits your needs.
- 2 You won't waste time considering homes you cannot afford.
- 3 You are ready to write and present an offer on the home you really want when you find it.
- 4 Your buyer specialist can give the seller a pre-approval letter for you.
- 5 In today's market, with multiple offers on properties, pre-approval puts you in a much better negotiating position.
- 6 You will know the amount needed for down payment and closing costs.
- 7 If you are a first-time buyer, you may qualify for a special first-time buyer program that may allow you to afford more home for your money.
- 8 If you feel you would like and can afford a higher mortgage payment, other options may be available.
- 9 Peace of mind.

# WHAT WILL THIS COST ME AND WHEN?



**EARNEST MONEY DEPOSIT (EMD)**

**\$1,000-5%**

*Due upon fully executed sale contract. This is part of the down payment, not an extra fee.*

**INSPECTIONS**

**\$500-\$900**

*Due at time of inspections, usually within first week of accepted contract, paid directly to the inspector.*

**APPRAISAL**

**\$500-\$700**

*Due when ordering appraisal, paid to lender, usually 5-15 days after contract.*

**CLOSING COSTS**

**\$4,500-\$7,000**

*Due at closing, ask lender for a loan estimate at pre-approval stage for closer estimated amount.*

**DOWN PAYMENT**

**0%-20%**

*Minus EMD, due at closing, depends on loan type and your financial institution.*

# CHOOSING A LENDER

*Whether you are purchasing your first home, or are looking to invest, we can help you find the perfect lender!*

*We have access to specialty programs from a variety of lenders, and are partnered with LeaderOne for all your financing and refinancing needs!*

*You are free to select any lender that you want, but these are two options that we highly recommend!*

## FIRST TIME HOME BUYERS

*We have access to a unique first time home buyer program that features benefits not present in many other programs.*

### Who Qualifies?

First time home buyers, or anyone who hasn't owned a home in the last 3 years.

### Benefits:

- 0% Down
- Grant of up to 5% of purchase price
- 2% closing cost credit
- No PMI
- At or below market value interest rate

### Restrictions:

- Available in Buchanan, Clay, Cass, Platte, Jackson, Johnson counties
- Credit and Income Restrictions Apply



**Steve Summers**  
Mortgage Loan Originator

# TRADITIONAL LENDING

*Conventional, FHA, VA, USDA*



**Alice Lund**  
Area Manager  
Roller Mortgage Team



**Kevin Roller**  
SVP of Production  
Roller Mortgage Team



Scan the QR code to apply today!



## CONCERNED ABOUT INTEREST RATES?

*Don't let interest rates make you miss out on buying your dream home!*

Although interest rates are returning to average levels, today is still the BEST time to buy a home! You can purchase the home of your dreams now. Then, once rates come down, you can refinance!

As experts in their field, LeaderOne Financial can assist you in learning about how to use the equity in your home, teach you the advantages to refinancing, and more!

# MAKING AN OFFER

You found the house of your dreams, now we make an offer! Here are the general steps we will follow:

1

First, we will review the Seller's Disclosure to determine the condition of the home.

2

Next, we will provide you with a market analysis of the property. (How much is it really worth?)

3

Then, we will need to discuss terms that you would like to offer. (Offer price, amount of earnest money deposit, closing date, seller paid closing costs, seller paid home warranty, etc.)

4

Resale EMD is usually between \$1,000 and 1% of the purchase price. New construction EMD is usually a nonrefundable percentage determined by the builder between 3-5% of the purchase price this money must be available at the time we write the contract! This is not an extra fee, it is cash toward closing.



# MAKING AN OFFER CONTINUED

5

The seller can accept your offer, decline it, or counter with their terms.

6

If the seller counters, you will have the same options as above to respond with.

7

Once both parties have agreed, the deal must be in writing to be considered finalized. Remember, these are legally binding contracts, so if you have any questions, ask them now!

8

As mentioned previously, your Earnest Money Deposit will now be deposited.

9

If we do come to an agreement, it is important that you refrain from purchasing any large items (no cars, no boats, NO FURNITURE, NO CARPET DOWN PAYMENTS, etc.) Purchasing any large items could cause you to no longer be qualified for your loan. If you need to buy something large, check with your lender first!

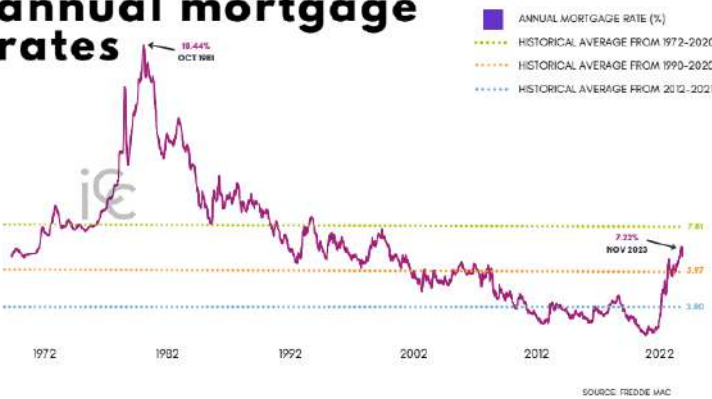


# MARKET RESEARCH

What does this mean for you as a buyer? Is right now the time to buy?

| BASED ON 7% APPRECIATION | CONVENTIONAL 20% DOWN | EQUITY AT 1 YR | MONTHLY P&I PAYMENT | INTEREST SAVINGS MINUS EQUITY LOST     |
|--------------------------|-----------------------|----------------|---------------------|----------------------------------------|
| PURCHASE NOW AT \$300K   | \$60,000              | \$21,000       | \$1,517 AT 6.5%     | \$2,592 INTEREST SAVINGS OVER 1 YR     |
| WAIT ONE YEAR AT \$321K  | \$64,000              | \$0            | \$1,301 AT 4.5%     | \$18,408 LOST OPPORTUNITY WAITING 1 YR |
| BASED ON 7% APPRECIATION | CONVENTIONAL 5% DOWN  | EQUITY AT 1 YR | MONTHLY P&I PAYMENT | INTEREST SAVINGS MINUS EQUITY LOST     |
| PURCHASE NOW AT \$300K   | \$15,000              | \$21,000       | \$1,801 AT 6.5%     | \$3,072 INTEREST SAVINGS OVER 1 YR     |
| WAIT ONE YEAR AT \$321K  | \$16,050              | \$0            | \$1,545 AT 4.5%     | \$18,928 LOST OPPORTUNITY WAITING 1 YR |
| BASED ON 7% APPRECIATION | FHA LOAN 3.5% DOWN    | EQUITY AT 1 YR | MONTHLY P&I PAYMENT | INTEREST SAVINGS MINUS EQUITY LOST     |
| PURCHASE NOW AT \$300K   | \$10,500              | \$21,000       | \$1,830 AT 6.5%     | \$3,120 INTEREST SAVINGS OVER 1 YR     |
| WAIT ONE YEAR AT \$321K  | \$11,235              | \$0            | \$1,570 AT 4.5%     | \$17,880 LOST OPPORTUNITY WAITING 1 YR |

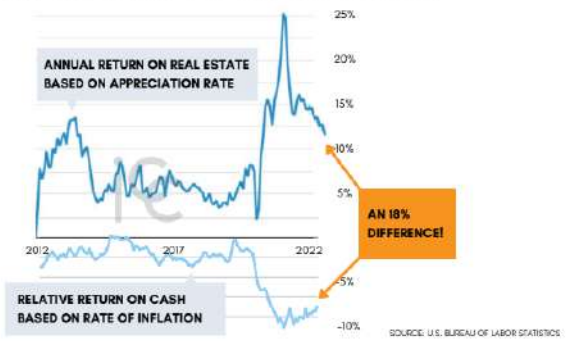
## annual mortgage rates



Looking back on interest rates over the last several decades, you can see that rates in the 3-4s are not common but have happened.

So, although interest rates are not currently the lowest they have ever been, they are nearing what has been historically average.

## stop hoarding cash in the bank and invest in real estate!



"The best time to buy real estate is yesterday, the second best time is today."

Real estate assets are typically the best inflation hedge available. Real estate will grow in value with inflation, cash in the bank will not.



# NAVIGATING MULTIPLE OFFERS

*In multiple offers, the best thing you can do is beat everyone else to the punch and remove every contingency you possibly can.*



**A**

Consider writing offers on homes prior to showing, even before they hit the market, so we don't miss out!

**B**

Inspections: Submit an "In Its Present Condition Addendum." Unless a previous inspection is available, we do not recommend waiving inspections completely. We do however recommend waiving your right to renegotiate after inspections, it's either take it or leave it. You can also reduce the number of days you have to accomplish inspections.

**C**

Appraisal: Offer to pay as much as you can in cash above appraised value, up to contract price. This would be in addition to your down payment and closing costs. You could waive the appraisal entirely, difference between your offer price and list price, or any other amount you're able to do. We will require proof of funds with the offer.

**D**

Loan Approval: Work with your lender to get your loan underwriting done prior to making an offer and deliver your loan approval to the seller.

**E**

Earnest Deposit: Consider offering a non-refundable earnest deposit directly to the seller upon a signed contract. Usually \$500-\$1,000. You won't get this back if you cancel, no matter the reason, including for inspections.

**F**

Earnest Deposit: Offer a higher refundable earnest deposit, ideally 1-2%.

# THE HOME INSPECTION

Most buyers choose to have home inspections done at their expense when purchasing their new home.

1

## HOW LONG DOES THIS PROCESS TAKE?

Time is limited (per contract terms), so finding an inspector who will do so in a timely manner and provides detailed reports, can be very important.

Typically, you will have 10 calendar days to conduct inspections, review reports, and let the seller know if you:

- accept the property as-is,
- want to renegotiate price/terms,
- request repairs,
- or even cancel the contract.

There are other time frames involved with this and they are VERY important which is why having an amazing agent is so important. We will help keep things on track and on time!

2

## HOW MUCH WILL AN INSPECTION COST?

Payment is due at the time the inspection is conducted. Typical costs are roughly: \$400-\$500 for the whole home, \$100 for radon, and \$80 for termite.

Other options, depending on age and condition of the home, include but are not limited to: \$200 for a sewer scope or septic system and \$200-\$300 for a structural engineer to evaluate the foundation. Most buyers spend between \$550-\$750, depending on the size and age of the home.

3

## NEED INSPECTOR RECOMMENDATIONS?

You are welcome to hire an inspector of your choosing to complete the inspection. However, we do offer recommendations of excellent licensed professionals to take care of the job.



# THE HOME INSPECTION

*Some items on your inspection report will include:*



## **Exterior**

exterior walls, windows, and doors, porches, decks, balconies, and garage

## **Roof**

roof type and material

## **Interior Plumbing System**

hot and cold water system, the waste system and sewage disposal, water pressure and flow, and hot water equipment

## **Electrical System**

type of service, number of circuits, type of protection, outlet grounding, and load balance

## **Central Air System**

energy source, type of cooling equipment, capacity, and distribution

## **Attic**

structural, the trusses, insulation, and ventilation information

## **Fireplace**

notes about the chimney, damper, and masonry

## **Interior**

walls, ceilings, floors, windows, doors, stairways, cabinets, and countertops

## **Garage**

doors, walls, floor, automatic garage door opener

## **Appliances**

included could be a wide range of built-in and other home appliances listed in the purchase agreement

## **Lot and Landscaping**

ground slopes away from foundation, condition of walks, steps, and driveway

# THE HOME BUYING PROCESS

1

SELECT A REAL ESTATE AGENT

2

ANALYZE NEEDS & BUYER CONSULTATION

3

OBTAIN FINANCIAL PRE-APPROVAL

4

SELECT PROPERTIES

5

VIEW PROPERTIES

6

WRITE AN OFFER TO PURCHASE

7

NEGOTIATE TERMS

8

COUNTER OFFER

9

ACCEPT THE CONTRACT

10

OBTAIN HOMEOWNERS INSURANCE

11

CONDUCT INSPECTIONS

REMOVE CONTINGENCIES

TITLE INSPECTIONS

RESOLVE ANY ISSUES

OBTAIN MORTGAGE FINANCING

REMOVE ANY ENCUMBRANCES

*Credit Underwriting Appraisal Survey  
Insurance Check*

TITLE INSURANCE

12

OBTAIN FUNDS FOR CLOSING

13

FINAL WALK-THROUGH

14

CLOSE ON THE PROPERTY

15

TAKE POSSESSION OF THE HOME

16

ONGOING RELATIONSHIP

# TESTIMONIALS



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Lauren and her team have great communication, fight for what's best for the client, and make the process as stress free as it can be. We always felt Lauren was knowledgeable, prepared, and efficient. ---[Ashley](#)

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Excellent sales and service combined. Lauren and her team are the absolute best around. They took excellent care of us from start to finish. They made sure every detail was covered. I would recommend this team to everyone around. You will NOT be disappointed! ---[Terri](#)

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We were new to the KC area 3 years ago. In that time Lauren has helped us buy 2 and sell 1. She's terrific, and has a great team along side. Lauren and her folks are a pleasure to work with, and they take care of every detail. I think we are on house 13 so real estate transactions are part of our life. Lauren and her team make it so much easier. I highly recommend!!! ---[Scot](#)

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Lauren and her team were great to work with on buying and selling a home during a tough changing market. We appreciate always being able to text questions or concerns and getting quick answers. Thanks for helping us through this process. ---[Charles](#)

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Couldn't be more satisfied with this team! They're so easy to work with, very knowledgeable and go above and beyond throughout the entire process. Highly recommend!!! ---[Kelsey](#)

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**NELSON**

**H O M E   G R O U P**

• A V E T E R A N   O W N E D   B U S I N E S S •

**KEARNEY STRONG**