



let's find
your dream home

presented by:

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team lead

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welcome

Hi, I'm Lauren, and it's my pleasure to introduce you to the exceptional home-buying services provided by the Legacy Home Collective, proudly recognized as the top real estate team in the area and the #1 individual team at Keller Williams Kansas City North.

Buying a home is more than just a transaction; it's a major milestone filled with excitement and possibilities. With us by your side, you can trust in a smooth process that prioritizes your needs and helps you find the perfect home.

This booklet is a roadmap, meticulously crafted to guide you through every step of the buying process. From your first consultation to getting the keys to your new home, my team and I are here to provide expert advice and support.

Let's start this journey together, and I'll make sure your home-buying experience is not only successful but truly rewarding!

Lauren Miller

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executive summary

Vision

Legacy Home Collective is made up of a team of dedicated professionals who go above and beyond to help you find the perfect home. Our goal is to provide a seamless and memorable home-buying experience, guiding you through every step with expertise and care. We work diligently to stay ahead of market trends, negotiate effectively, and ensure you find a home that meets your unique needs and goals.

Purpose

The purpose of this consultation is to provide the information needed to choose the best agent and team to guide you through the home-buying process. We hope that after reviewing this material, you'll see the value we bring and feel confident that you're in the best hands.

Mission

Our mission is to serve families, build lasting relationships, and help you achieve your homeownership goals. We take pride in making the home-buying process smooth, stress-free, and exciting. It is truly an honor to be considered as your trusted Realtor.

We invite you to explore testimonials from past clients and see why so much of our business comes from referrals. A referral is the highest compliment we can receive, and we strive to exceed expectations in every transaction to earn them. We look forward to helping you find the perfect home!



meet *Lauren Miller*

Being deeply connected to my local community has shaped the way I approach real estate. I understand the importance of working with someone who truly knows the area, the market, and what makes each neighborhood unique. My passion lies in helping buyers find the perfect home while making the process as seamless and rewarding as possible.

I founded Legacy Home Collective with a clear mission – to provide expert real estate services with a personal, community focused touch. My goal is to make your home-buying journey smooth, stress-free, and exciting, ensuring you feel confident every step of the way.

With years of experience navigating the ever-changing real estate market, I bring a strategic, results-driven approach, strong negotiation skills, and a commitment to excellence. My team and I take pride in delivering top-tier service that helps you find the right home at the best possible value.

Buying a home is a major milestone, but it doesn't have to be overwhelming. With Legacy Home Collective, you'll have a knowledgeable, dedicated professional by your side every step of the way. Let's find your dream home together!

EXPERIENCE

I began my journey in real estate in 2017, and in 2020, I created my own team to better serve my clients and community.

EDUCATION

Master's in Business

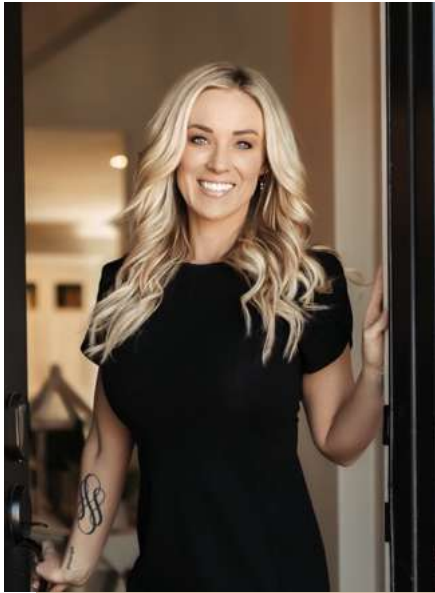
LICENSED

Missouri and Kansas

COMMUNITY ENGAGEMENT

- Member of the Kearney Chamber of Commerce
- Board Member of the Kearney Enrichment Council
- Board Member of the Kearney Family Foundation
- Member of the Kearney School District Education Foundation

meet the Team



LAUREN MILLER
Team Lead



BAYLEE WALES
Director of Operations

When you hire the Legacy Home Collective, you're not just hiring a single agent - we're a dynamic team dedicated to ensuring your home-buying experience is exceptional.

Led by your buyer's specialist, Lauren, and supported by our Director of Operations, Baylee, we provide unparalleled support and expertise every step of the way. Lauren is your local real estate expert, committed to keeping you informed and educated throughout the home search and negotiation process. Meanwhile, Baylee serves as your dedicated guide, overseeing every detail from the initial paperwork signing to the closing table. With our combined efforts, we help you navigate the market, secure the best deal, and make your transition into a new home as stress-free as possible. We're here to guide you, advocate for you, and make sure you find the perfect place to call home.

ACCOMPLISHMENTS

- Ranked #1 in units sold for individual teams at Keller Williams Kansas City North.
- Ranked #1 in volume for individual teams at Keller Williams Kansas City North.
- We've been the #1 agent in the Kearney School District from 2020 through 2025.
- We've sold more homes in Kearney than any other team or agent in the area.
- In 2024, we were honored to be recognized in the Top 5% for KW Military, supporting those who serve.
- Ranked among the Top 500 producing agents in Kansas City and selected for the Kansas City Real Producers 2025 Top Agent Class.

why hire *Legacy Home Collective?*



One of the most crucial choices you'll make when buying a home is choosing the correct real estate agent. At Legacy Home Collective, we have a proven track record of helping buyers navigate the market with confidence, skill, and strategy. Our team's collective experience means you'll get expert negotiation, strong representation, and the knowledge needed to secure the best possible deal.

In today's market, access is everything! Finding the right home before it's gone requires a proactive approach, and that's where we excel.

As a top-performing real estate team with a proven track record of success, we have insider knowledge of new listings, off-market opportunities, and the best strategies to help you stand out in competitive situations. We are proud to be ranked #1 in both units and volume for individual teams at Keller Williams Kansas City North. Additionally, we were recognized in the Top 5% for KW Military in 2024, showcasing our dedication to serving those who serve. We are also ranked among the Top 500 producing agents in Kansas City and have been selected for the Kansas City Real Producers 2025 Top Agent Class. With a strong social media presence and extensive network, we ensure our buyers have every advantage in finding and securing their dream home. Let's find yours!



YOUR PROPERTY
SPECIALIST



YOUR TRANSACTION
COORDINATOR



YOUR TRUSTED
ADVISOR



YOUR REAL ESTATE
PROFESSIONAL



YOUR EXPERIENCED
NEGOTIATOR



YOUR COMMUNITY
CONSULTANT

why hire Legacy Home Collective?

Expertise

As the top real estate team in the area, we have an in-depth understanding of the local market and its evolving trends. Our commitment to staying informed and actively engaged in the community allows us to provide expert guidance and exceptional service to our clients.

Satisfaction Guarantee

Our business thrives on happy clients. Therefore, our relationship is dependent not only on meeting and surpassing your expectations, but also on proactively addressing any potential issues before they arise. We are committed to earning your trust and satisfaction each day. Should we ever fall short of your expectations, we encourage open communication. Our goal is to build relationships that extend far beyond the closing table.

Communication

Your needs always come first. We tailor our service and communication methods to suit your preferences, whether it's weekly updates, daily check-ins, via phone, email, or text. You'll always be in the loop, from our first conversation to the moment you get the keys to your new home. We'll guide you through every step of the process, keeping you informed and answering your questions before they even arise.



Availability

As a buyer, your main priority is seeing the houses you want to see when you want to see them. Our team is ready to act quickly in the fast-paced market, doing everything we can to beat the other buyers to the negotiation table and being readily available to you.

Negotiating

Legacy Home Collective 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

Rest assured, your real estate transaction complexities are in capable hands. We'll navigate the journey with you, facilitating your purchase and managing potential challenges before they arise.

We have explained in depth the advantages of working with Legacy Home Collective as your exclusive Realtor. In return, we ask you:

- 01 To communicate responsibly and honestly.
- 02 To willingly provide pertinent information as needed.
- 03 To promptly inform us of changes in timing, requirements, or other critical information that may affect our service commitment to you.
- 04 To enter into an exclusive buyer agency agreement prior to touring homes.
- 05 To submit a loan application and all lender-required information within the time frames of the contract when financing.
- 06 To enter into contracts in good faith and make every effort to adhere to all negotiated contingencies.
- 07 To inform all other real estate agents that you are represented by us.



your
commitment
to us

1

SELECT A REAL ESTATE AGENT

2

ANALYZE NEEDS & BUYER CONSULTATION

3

SIGN EXCLUSIVE BUYER AGENCY AGREEMENT

4

OBTAIN FINANCIAL PRE-APPROVAL

5

SELECT AND VIEW PROPERTIES

6

WRITE AN OFFER TO PURCHASE

7

NEGOTIATE TERMS

8

COUNTER OFFER

9

ACCEPT THE CONTRACT

10

OBTAIN HOMEOWNERS INSURANCE

11

REMOVE CONTINGENCIES

OBTAIN MORTGAGE
FINANCING

Credit Underwriting Appraisal
Survey Insurance Check

CONDUCT INSPECTIONS

RESOLVE ANY ISSUES

TITLE INSPECTIONS

REMOVE ANY ENCUMBRANCES

TITLE INSURANCE

12

OBTAIN FUNDS FOR CLOSING

13

FINAL WALKTHROUGH

14

CLOSE ON THE PROPERTY

15

TAKE POSSESSION OF THE HOME

16

ONGOING RELATIONSHIP

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?

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 costs?

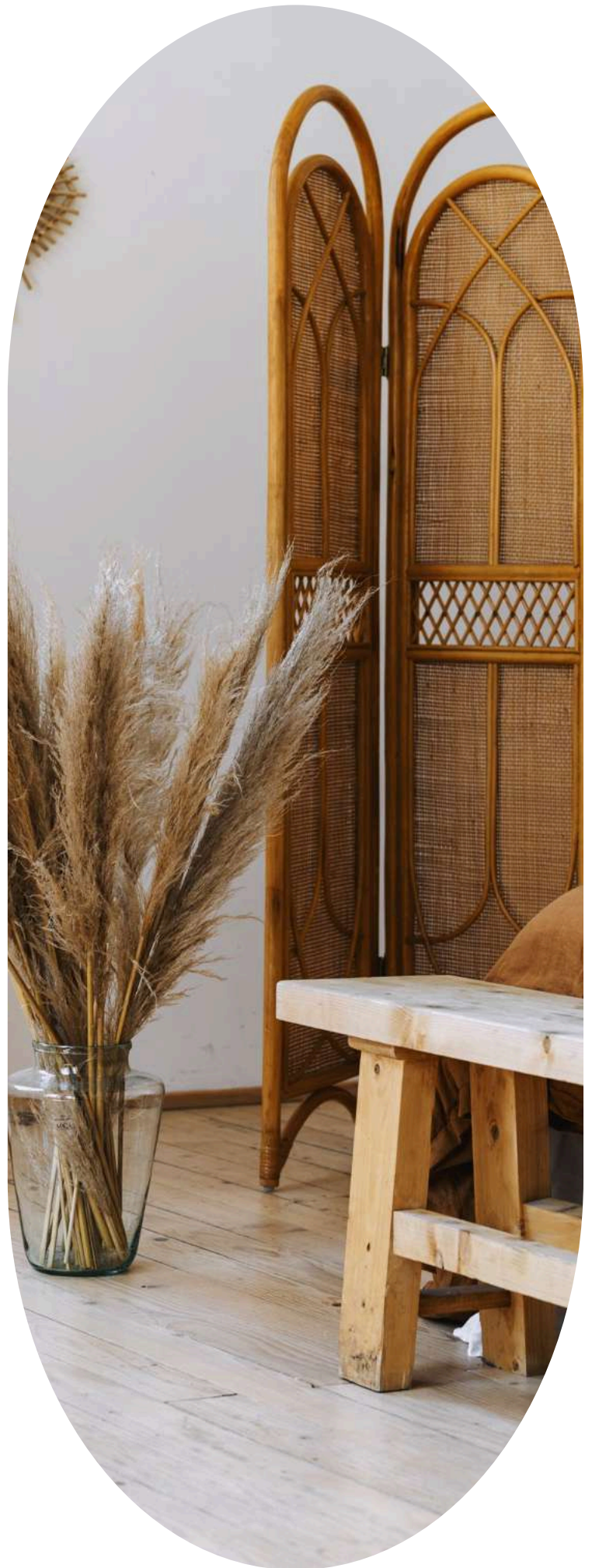
Many home buyers think that a down payment of 20% is needed. It's not. Many loans exist today that allow buyers to put down 10% to as little as 3.5% on the purchase of a home. So, don't give up just because you can't come up with a 20% down payment.

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

Before we start viewing homes, there's one important step:

Signing a
Buyer Agency Agreement



Agency Representation is Required – Before Showings

Before we can tour any homes together, we need to have a Buyer Agency Agreement in place. This is not just a formality – it's a requirement in Missouri and Kansas that ensures you receive full representation throughout the home-buying process. By signing this agreement, you're securing a dedicated advocate who is legally bound to work in your best interest – not the seller's. This agreement also outlines the scope of our services, compensation details, and responsibilities, giving you clarity and confidence in our working relationship.

Without a signed agreement, we legally cannot represent you or show homes. This ensures transparency and protects your best interests from the very beginning!

Why This Agreement Matters

This agreement is more than just paperwork – it's your guarantee of professional representation. Here's what it does for you:

- Exclusive Representation – We work strictly for you, advocating for your best interests every step of the way.
- Strategic Negotiation – You have a skilled negotiator in your corner to help secure the best price and terms.
- Guidance and Expertise – You'll receive professional advice on contracts, inspections, contingencies, and market conditions.
- Full Transparency – Everything is clearly outlined so you understand our role and how we work together.

Commission: How It's Handled

One of the biggest industry changes is how commission is determined and disclosed. Previously, buyer agent commissions were listed in the MLS. Now, compensation is:

- Negotiated between you and your agent – discussed upfront and clearly written into the Buyer Agency Agreement.
- While this amount has always been negotiable, we will do our best to ensure this is covered for you. Your expert buyer's agent will work diligently to incorporate this as an expense covered by the seller, just like any other aspect of the offer. Rest assured, we will advocate on your behalf to ensure this is addressed.
- Outlined in the purchase contract – so there are no surprises or hidden fees.

What does this mean for you? Before we begin your home search, we will have a transparent conversation about compensation and ensure we establish clear terms in writing. Rest assured, our fiduciary responsibility lies with you!

Buyer Agency Relationship

Once the Buyer Agency Agreement is signed, we can officially begin finding your perfect home!

With the Buyer Agency Agreement in place, we can move forward with confidence and clarity in your home search. This agreement allows us to fully represent you and provide the highest level of service without any conflicts of interest.

Here's what you can expect:



Educate and Communicate

- Explain real estate agency relationships and what they mean for you.
- Maintain open and clear communication throughout the entire transaction.
- Familiarize you with current market conditions, trends, and pricing.

Guide You Through the Buying Process

- Explain local real estate practices and procedures.
- Provide information on lenders and financing alternatives.
- Search the local Multiple Listing Service (MLS) for homes that meet your needs.
- Coordinate appointments and show all properties of interest that match your specific criteria and price point.
- Provide relevant market data to help determine fair market value.

Protect Your Best Interests

- Disclose all known material defects of properties.
- Deliver and explain state-required Property Disclosure forms.
- Carefully prepare and explain all Offer to Purchase documents.
- Negotiate the best possible price, terms, and compensation details within your contract.
- Explain post-purchase responsibilities so you're fully prepared.
- Keep confidential any information you designate as private.

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:

01

Peace of mind.

02

Pre-approval determines which loan program best fits your needs.

03

You are ready to write and present an offer on the home you want when you find it.

04

In today's market, with multiple offers on properties, pre-approval puts you in a much better negotiating position.

05

You will gain a clear understanding of the financing programs available to you, including potential low or no down payment options.

06

We will customize your home search based on your chosen loan program, ensuring that you focus on properties that meet the program's eligibility requirements.

07

You won't waste time considering homes you cannot afford.

08

Your buyer specialist can give the seller a pre-approval letter for you.

09

You will know the amount needed for down payment and closing costs.

10

If you feel you would like and can afford a higher mortgage payment, other options may be available.



what will this cost me and when?

EARNEST MONEY DEPOSIT

\$1,000 - 5%

Due upon the fully executed contract, held by the title company or builder, and is part of your down payment - not an extra fee - so be prepared for this money to leave your account.

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 the lender, usually 5-15 days after the fully executed contract.

CLOSING COSTS

\$4,500 - \$7,000

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

DOWN PAYMENT

0% - 20%

Minus the Earnest Money Deposit, due at closing, depends on the loan type and your financial institution.

choosing a Lender

Whether you're buying your first home or investing in real estate, we can connect you with the right lender!

We have access to a variety of specialty loan programs through multiple lenders, giving you the flexibility to choose the best option for your needs. While you are welcome to work with any lender of your choice, we can also recommend options that have been highly successful for our past clients.



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STEVE SUMMERS

LOAN ORIGINATOR | NMLS# 819325

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Making an Offer

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

- 01 First, we will review the Seller's Disclosure to determine the condition of the home.
- 02 Next, we will provide you with a market analysis of the property. (How much is it really worth?)
- 03 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.)
- 04 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.
- 05 The seller can accept your offer, decline it, or counter with their terms.
- 06 If the seller counters, you will have the same options as above to respond with.
- 07 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!
- 08 As mentioned previously, your Earnest Money Deposit will now be deposited.
- 09 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!

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.

- 01** Consider writing offers on homes prior to showing, even before they hit the market, so we don't miss out!
- 02** 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.
- 03** 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.
- 04** 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.
- 05** 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. You can also offer a higher refundable earnest deposit, ideally 1-2%.

HOME *inspection*

Many 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 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:

- Whole Home | \$400-500
- Termite | \$100
- Radon | \$100-200

Other options, depending on age and condition of the home, include but are not limited to:

- Sewer Scope or Septic System | \$200
- Structural Engineer to Evaluate the Foundation | \$200-300

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.

SOME ITEMS ON YOUR INSPECTION REPORT WILL INCLUDE:

EXTERIOR

Exterior Walls, Windows, Doors, Porches, Decks, Balconies, and Garage

ROOF

Roof Type and Material

INTERIOR PLUMBING SYSTEM

Hot and Cold Water System, 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, Trusses, Insulation, and Ventilation Information

FIREPLACE

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

Wants VS Needs

Take a moment to carefully consider your must-have features in a home versus those that would be nice to have, and jot down your essential priorities here.

Kitchen

Bedrooms

Living Room

Bathrooms

Yard

Miscellaneous

CLOSING 101

The closing process finalizes your home purchase and makes everything official. Also known as settlement, closing is when you take ownership of your new home and receive the deed.

BRING TO CLOSING

- A picture ID
- A cashier's check for your down payment

WHAT CAN YOU EXPECT:

The closing agent will review your purchase contract and identify any payments due; prepare and facilitate the signing of closing documents; ensure all necessary costs (such as taxes, title searches, and real estate commissions) are paid; and officially record your title.

WHAT ARE YOUR COSTS?

Buyers commonly pay the following at closing:

- Down payment
- Loan origination fees (if applicable)
- Appraisal and home inspection fees (if not already paid)
- Prepaid property taxes and homeowners insurance
- Any applicable closing costs outlined in your contract

AFTER THE CLOSING

Make sure to keep the following for tax purposes:

- Copies of all closing documents
- Any records related to home improvements or major repairs

If you lose any of these, we are just a phone call away!



Reviews

Take your time to read our reviews and discover why clients consistently choose Legacy Home Collective. We're proud to be the **#1 rated team on Google** in the area, and our clients' experiences speak for themselves. Find out why so many trust us with their real estate needs and see what sets us apart.



Allison - Lauren and Baylee were an absolute joy to work with! Not only did Lauren sell our home in less than a week, she also helped us find the perfect home. They were so incredibly helpful every step of the way on the buying and selling side. Lauren always made sure to get us speedy responses to our millions of questions and truly went the extra mile to make sure everything was perfect for us. You can tell how much they care about their clients and finding the perfect home for them. So grateful for these two and everything they did to help us find the perfect home for our family. Highly, highly recommend them if you are thinking about buying or selling.

Jessica - Lauren and Baylee were absolutely amazing to work with during an emotional time of selling a home we loved so much. They both made the process so extremely easy and it's very clear they are the best to work with, especially in the Kearney area. They have great communication skills and we could not have asked for a smoother process and such sound advice.

Madilyn - Lauren was an absolute pleasure to work with during our home buying experience. Not once did we feel rushed or pressured. Lauren really listened to us describe what we were looking for. She toured several homes in all weather conditions over the course of 6 months, and ultimately helped us secure our dream home. 100% would do it all again with Lauren in our corner.

Desiree - Lauren and her team were awesome!! They did a sneak peek while we prepared to move out and once listed and it didn't take long. Day one we had an offer over asking, quick closing and it was easy the whole time. Thank you so much for making our family's transition to a new home easy and for finding a buyer for our old home so quickly. Highly recommend using Lauren to sell your home.

Greg - Lauren and Baylee were awesome to work with! Always responding to any question immediately and providing us with the details and best options we needed. The entire process was made very easy! I would definitely recommend Lauren and her team in the future.



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We're on YouTube!
 Legacy Home Collective



Google

Legacy Home Collective



Legacy Home Collective

Website

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5.0 ★★★★★ 179 Google reviews

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 Legacy Home Collective



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