ROBERT CARMACK

Making a Difference through Real Estate

eXp REALTY

GENESEE · OAKLAND · LIVINGSTON COUNTY, MICHIGAN

BUYER'S **GUIDE**

Eight steps from pre-approval to keys. Every one of them with an owner and a date.

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A LITTLE ABOUT ME

Twenty-five years making sure things were **done right.**

I was born and raised in Flint. I have lived in Grand Blanc for the past twenty years.

Before real estate I spent twenty-five years as a Customer Quality Engineer at Magna Electronics. My primary account was General Motors. I am an ISO 14001 and TS 16949 certified lead auditor. My job was to find the problem before it reached the customer, document the fix, and prove that the fix held.

I sell real estate the same way. Every step in this guide has an owner and a deadline. You will always know what is happening, who is handling it, and when it is due.

I left that career in 2026 to do this full time. Not to retire. To keep solving problems for people, one family at a time instead of one supply chain at a time.

WHAT THAT MEANS FOR YOU

1. You get a dated milestone list the day we go under contract.
2. You get the comparable sales and the math before you write an offer, not after.
3. You get every term defined before I use it.
4. You get an answer the same day. Every time.

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BEFORE WE START

The words you will hear, **in plain English.**

If you have never bought a house, none of this is obvious. Nobody is born knowing it. Ask me to repeat any of it, as many times as you need.

PRE-APPROVAL

A lender reviews your income, debts, and credit, then states in writing how much they will lend you. It is not a guarantee. It is the document that makes your offer credible.

EARNEST MONEY DEPOSIT

Money you place in escrow when your offer is accepted, to show the seller you are serious. It is held by a third party and credited back to you at closing. You can lose it if you walk away for a reason your contract does not protect.

PURCHASE AGREEMENT

The contract between you and the seller. Price is one line in it. Dates, contingencies, and what stays with the house are all in there too.

CONTINGENCY

A condition that must be met before the sale becomes final. Common ones cover inspection, financing, and appraisal. A contingency is your exit ramp. Removing one to strengthen an offer removes a protection.

CLOSING COSTS

Fees paid at the end of the transaction. Lender fees, title work, recording fees, prepaid taxes and insurance. Budget for these on top of your down payment.

TITLE SEARCH

A review of public records confirming the seller actually owns the property and disclosing any liens or judgments against it. Title insurance protects you if a claim surfaces after closing.

APPRAISAL

An independent opinion of value, ordered by your lender, based on comparable properties that recently sold. The lender uses it to confirm the house is worth what they are lending against.

APPRAISAL GAP

The difference when a house appraises below the contract price. Somebody has to cover it. We will decide how you want to handle that before you write the offer.

HOME INSPECTION

A professional examination of the property's condition. It is not a pass or fail test. It is a list, and every house has one.

SELLER'S DISCLOSURE

A statement from the seller about known conditions of the property, good and bad. Michigan requires one on most residential sales. Read it carefully and ask about anything left blank.

CLOSING

The final step. Funds transfer, the deed is recorded, and you get the keys. It usually takes about an hour at the table.

THE WHOLE PROCESS ON ONE PAGE

Home buyer's **roadmap.**

Eight steps. Most purchases in this market close within thirty to forty-five days of an accepted offer. Call me at 810.814.1686 with a question about any step, at any point, including before you have decided to buy anything.

1

FIND AN AGENT

Interview more than one. Ask how they handle a deal that goes sideways.

2

FINANCIALS

Check your credit, talk to a lender, get a written pre-approval.

3

SEARCH

Build the must-have list. Start touring. Score every house.

4

OFFER

Review the comps, write the offer, negotiate the terms.

5

INSPECTION

Attend it. Sort the findings. Negotiate what actually matters.

6

APPRAISAL

Lender orders the appraisal. Title work runs in parallel.

7

SCHEDULE MOVE

Book movers, transfer utilities, file change of address.

8

CLOSING

Final walk-through, sign, fund, and take the keys.

WHERE DEALS ACTUALLY GO WRONG

Not in the search. In the thirty days between accepted offer and closing, when four parties are working to separate deadlines and nobody owns the calendar. That is the part I run like an audit, and it is the reason to have an agent at all.

WHAT I NEED FROM YOU

1. A written pre-approval before we tour.
2. An honest must-have list, separated from the nice-to-haves.
3. A phone call before any large purchase or job change.
4. Your real timeline, including if it is "sometime next year."

WHAT YOU CAN EXPECT FROM ME

1. A same-day response, every time.
2. The comparable sales in writing before every offer.
3. A dated milestone list the day we go under contract.
4. A straight answer, including when it is not what you hoped.

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· HOME TOURING SCORECARD & NOTES

HOW TO USE THIS

Read it once end to end, then come back to the step you are standing in. Write your questions in the margins and bring the marked-up copy to our first meeting.

BEFORE WE TOUR A SINGLE HOUSE

1. Pull your credit and look at it yourself.
2. Talk to a lender and get a written pre-approval.
3. Write the must-have list and the nice-to-have list separately.
4. Call me at 810.814.1686 and we will go through all three.

PART ONE

ONE

Preparing **to buy.**

Everything that happens before you look at a single house. This is the part most buyers skip and later wish they had not.

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01

What you actually **get from me.**

A real estate agent is not a tour guide. You can find the houses yourself. The value is in the parts you cannot see from the listing photos: the contract, the deadlines, the negotiation, and the problems that turn up between accepted offer and closing.

Here is how I work.

EVERY DEADLINE IN WRITING

The day we go under contract you get a dated milestone list. Inspection deadline, financing deadline, appraisal, final walk-through, closing. Each line has an owner and a date. Nothing moves without you knowing about it.

ROOT CAUSE, NOT WORKAROUNDS

Twenty-five years of 8D corrective action at Magna Electronics. When something goes wrong in a transaction, and in most transactions something does, I find what actually caused it instead of patching the symptom and hoping.

I ANSWER

Same day. If I am in a showing when you call, you get a text telling you when I will call back, and then I call back.

I SHOW YOU THE MATH

Before you make an offer you get the comparable sales, the price per square foot, the days on market, and any price reductions on the property. I will not tell you what a house is worth. I will show you what the market has actually paid, and you decide.

PLAIN LANGUAGE

I define every term before I use it. If you have never bought a house you are not behind, and you will never hear me imply that you are.

THE HONEST ANSWER

Including when the honest answer is that a house is a bad idea, or that your offer is not strong enough, or that we should keep looking. You are not paying me to agree with you.

TWO QUESTIONS WORTH ASKING ANY AGENT YOU INTERVIEW

1. Walk me through a deal of yours that went wrong and what you did about it.
2. Who is my point of contact when you are unavailable, and how fast do they respond?

Interview more than one agent. This is a large financial decision and you should not make it on the first conversation.

02

Financials.

HOW MUCH HOUSE CAN YOU AFFORD

Lenders look at your debt-to-income ratio, which is your total monthly debt payments including the new mortgage, divided by your gross monthly income. Many conventional programs look for that number to stay in the low forties as a percentage. Some go higher. Your lender will give you the specific figure for the program you qualify for.

Budget past the mortgage payment. Property taxes, homeowners insurance, and if your down payment is under twenty percent, private mortgage insurance.

THE GENESEE COUNTY TAX POINT

Property taxes here vary widely by township, city, and school district. The same house at the same price can carry a meaningfully different annual tax bill depending on which side of a line it sits on. Taxable value also resets when a property transfers, so the number the current owner pays is often not the number you will pay.

I pull the actual tax figure and the uncapped estimate for any property before you write an offer. Never budget from the tax line in a listing.

DO YOU NEED TWENTY PERCENT DOWN

No. Conventional loans commonly start around three percent down. FHA is generally higher than that but still well under twenty. VA and USDA loans can go to zero for buyers who qualify. Michigan also runs down payment assistance programs through MSHDA for eligible buyers.

The reason to aim for twenty percent is that it removes private mortgage insurance, not that a smaller down payment is somehow not allowed. Ask your lender to price both scenarios and compare the monthly numbers side by side.

ASK YOUR LENDER, NOT THE INTERNET

Loan program minimums, assistance program eligibility, and mortgage insurance rules change. Every number on this page is a starting point for a conversation with a licensed lender, not a quote. I am happy to recommend several and I do not take referral fees from any of them.

STEP 02 CONTINUED

Credit and **pre-approval.**

CREDIT

Your credit score sets your interest rate, and your interest rate sets your payment for the next thirty years. Conventional loans generally look for a score in the low-to-mid 600s or better. FHA can go lower. The gap between a mediocre score and a strong one is real money every month.

Pull your own report before you apply. You are entitled to a free copy from each of the three bureaus, and errors are common. Finding one three days before closing is a very bad day. Finding one three months before you shop is a fixable problem.

PRE-QUALIFIED VERSUS PRE-APPROVED

Pre-qualified is a conversation. You tell a lender your numbers and they estimate what you could borrow. Nothing has been verified.

Pre-approved means the lender pulled your credit and verified your income and assets, then put a number in writing.

Bring the pre-approval. A listing agent comparing two similar offers will take the one backed by a verified letter, every time.

BETWEEN PRE-APPROVAL AND CLOSING, DO NOT

1. Change jobs, or move from salaried to self-employed
2. Open a new credit card, or finance a car, a boat, or furniture
3. Make a large deposit you cannot document the source of
4. Miss a payment on anything, including a store card you forgot about
5. Close an old credit account, even one you never use

Your lender re-verifies everything shortly before closing. A new car loan in week two can kill the deal in week six. Call me or your lender before any large purchase between now and the day you have keys. Not after.

PART TWO

TWO

Finding **a home.**

Touring, scoring, offering, and inspecting. The part everybody thinks is the whole job.

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03

Touring homes.

Before we tour, write two lists: must-have and nice-to-have. Be honest about which is which. We will use them to score every house instead of arguing from memory three weeks later.

Focus on what you cannot change. Location, lot, floor plan, and how much natural light the house gets. Paint, carpet, fixtures, and countertops are all reversible for money you can estimate in advance.

WHAT TO DO IN EVERY HOUSE

1. Photograph every room, plus the furnace, water heater, and electrical panel. Note the model and the date sticker.
2. Put the address in the first photo of each house so the sets do not blend together.
3. Run the faucets. Flush the toilets. Open and close every window you can reach.
4. Look at the basement corners and the ceiling directly below every bathroom for staining.
5. Check whether the driveway and walk drain away from the foundation or toward it.
6. Stand in the driveway for two full minutes before you leave, and just listen.

WHAT TO ASK ME

- What is the actual annual tax bill, and what will it be after it uncaps?
- How long has it been listed, and has the price moved?
- What did the neighbors on either side last sell for?
- Is there an association, and what does it cost and control?
- How old are the roof, furnace, water heater, and windows?
- What is the flood zone designation?

> There is a scorecard at the back of this guide. Use one page per house, and fill it in before you drive away. After six showings they genuinely blur together, and the sheet is what you will actually remember.

04

Making an offer and **negotiating.**

Before we write anything, you get the file. Every comparable sale in the last six months adjusted for size and condition, the price per square foot, the days on market, and whether the seller has already cut the price.

That last one matters more than people expect. A house that has been listed a hundred days with one price reduction is a completely different negotiation than one listed nine days ago with three showings booked.

PRICE IS ONE TERM. THESE ARE THE OTHERS.

1. **Closing date.** Sometimes the seller needs time more than money.
2. **Inspection period.** Shorter reads as stronger. Too short and you lose leverage you needed.
3. **Seller concessions** toward your closing costs.
4. **What stays.** Appliances, the shed, the mounted television, the swing set.
5. **Appraisal gap coverage,** if any, and capped at a number you decide in advance.
6. **Earnest money amount.** A larger deposit signals seriousness.

NEGOTIATING

Most counters go back and forth once or twice. That is normal and it is not a sign the deal is falling apart.

I will tell you when an offer is strong and I will tell you when it is not. You will never hear me say a house is perfect for you, because that is not my call to make. My job is to make sure you have every number in front of you before you make it.

ON WAIVING CONTINGENCIES

In a competitive situation you may be advised to waive an inspection or an appraisal contingency to win. Understand exactly what protection you are giving up and what it could cost you before you agree to it. I will walk you through the downside in specific dollars, and I will not push you into it.

05

Inspection.

Your offer should include an inspection contingency. It gives you a set number of days to have the house examined and a right to walk away if you and the seller cannot agree on what gets fixed.

Attend the inspection. The written report is thorough, but standing in the crawl space while the inspector explains what he is looking at is worth more than reading about it three days later.

SORT THE FINDINGS INTO THREE BUCKETS

1. **Safety and structure.** Roof, foundation, electrical, furnace, water intrusion. Negotiate these.
2. **Deferred maintenance with a real number.** Get a contractor quote, then decide whether to ask or absorb it.
3. **Cosmetic.** Let it go. Asking a seller to fix a sticking door is how you lose the things that mattered.

Every house produces a list. A twenty-year-old house with a fifteen-page report is normal, not alarming. What matters is whether anything on the list is expensive or dangerous, and telling those apart is a large part of what you hired me for.

CHOOSING AN INSPECTOR

Ask for credentials, a sample report, and how long the inspection will take. Anything under two hours on a typical single-family home is too fast to be thorough.

Consider separate specialists where it is warranted. A septic and well inspection on a rural property, a sewer scope on an older home with mature trees, a structural engineer if the inspector flags movement.

ALSO WORTH DOING

- Radon test. Parts of Michigan test elevated and mitigation is not expensive.
- Ask when the septic tank was last pumped, in writing.
- Ask the seller for utility bills for the last twelve months.

PART THREE

THREE

Final **steps.**

Appraisal, final approval, the move, and the table. Thirty days where four parties are working to separate deadlines.

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06

Appraisal and **loan approval.**

Your lender orders an appraisal to confirm the house is worth what they are lending against. The appraiser considers recent comparable sales, the condition of the property, and the location.

IF THE APPRAISAL COMES IN LOW

You have four options, and we will have discussed all four before you wrote the offer rather than after the number lands.

1. The seller lowers the price to the appraised value.
2. You bring the difference to closing in cash, on top of your down payment.
3. You and the seller split the gap at a number you negotiate.
4. You walk, if your offer kept an appraisal contingency.

TITLE WORK

This runs in parallel with the appraisal. A title search confirms the seller actually owns the property and discloses any liens or judgments against it. Title insurance protects you if something surfaces after you own it.

FINAL APPROVAL

Your lender re-verifies your income, employment, and credit one more time shortly before closing. Homeowners insurance has to be bound and in place. Keep your file clean and your spending boring all the way through closing day.

READ YOUR CLOSING DISCLOSURE

You should receive it several days before closing. Read every line, and compare it against the loan estimate you were given at application. If a number moved, ask why before you sit down at the table, not while a pen is in your hand. Send it to me and I will read it too.

07

Schedule **your move.**

Start this the week your inspection clears, not the week of closing.

1. **Book movers as soon as you have a firm closing date.** Avoid moving and closing on the same day if you have any choice at all. Closings run late.
2. **Schedule utility transfers** for the closing date. Gas, electric, water, trash, internet. Internet is the one people forget and the one with the longest lead time.
3. **File a change of address** with the post office, then separately with your bank, insurer, employer, and the Secretary of State.
4. **Get contractor quotes now** if you are renovating. Good ones book out weeks, and the cheapest time to do floors is before the furniture arrives.
5. **Arrange homeowners insurance** early enough that your lender has the binder in hand well before closing.
6. **Keep one box of essentials** in your own vehicle. Not on the truck.

TRANSFER OR START

- Gas and electric
- Water and sewer
- Trash and recycling
- Internet and television
- Homeowners insurance

UPDATE YOUR ADDRESS WITH

- The post office
- Bank, lender, and credit cards
- Employer and payroll
- Secretary of State and voter registration
- Doctor, dentist, and pharmacy

A NOTE ON TIMING

Closing dates move. Not usually by much, and usually for ordinary reasons on the lender's side. Build a few days of slack into anything expensive or hard to reschedule, and you will not be the person paying a moving crew to sit in a driveway.

08

Closing.

WIRE FRAUD. READ THIS BEFORE YOU SEND ANY MONEY

Criminals impersonate title companies and real estate agents and send fake wiring instructions by email. They are very good at it, and the money is usually not recoverable. **Before you send a single dollar, call the title company at a phone number you looked up yourself, not one from the email, and confirm the instructions out loud.** Do this every time, even if the email looks perfect. Neither I nor any title company I work with will ever send you new wire instructions by email without a phone call.

You will do a final walk-through shortly before closing to confirm the house is in the condition you agreed to and that any negotiated repairs were actually completed. Bring the inspection report and the repair addendum with you.

BRING TO CLOSING

1. Government-issued photo identification
2. Certified or cashier's check, or a confirmed wire, for the exact amount on your final settlement statement
3. Proof of homeowners insurance
4. Your closing disclosure, with your questions marked

FIRST WEEK IN THE HOUSE

1. Re-key every exterior lock. You have no idea how many copies exist.
2. Change the garage door opener code.
3. Locate the main water shutoff and the electrical panel, and label them.
4. Change the furnace filter and note the size.
5. Test every smoke and carbon monoxide detector.

Closing itself usually takes about an hour. You will sign a stack of documents and the title company will explain each one. I will be there.

Congratulations. Welcome home.

My job does not end at the table. Call me for a contractor recommendation, a tax assessment question, or a value opinion in five years. That is what I am here for.

IN THEIR WORDS

What clients **have said.**

> Robert is a knowledgeable, friendly and detail-oriented Realtor. He will take all the stressful things off your plate and make the whole transaction smoother than you imagined!

JAMIE GREEN

> Amazing realtor with contacts and resources to get the job done.

DEANNA HERDON

> Robert Carmack is a standout agent in the Grand Blanc area. His experience with new construction is evident, and he knows how to match buyers with the right home and builder. I have worked with him on several relocation transactions.

AYANNA SALMON

ONE HONEST NOTE ABOUT MY TRACK RECORD

I came to real estate in 2023 after twenty-five years in automotive quality. I am not going to tell you I have closed hundreds of homes, because I have not. What I will tell you is that every client I have worked with came to me by name, from someone who already knew how I work. Ask me for their numbers and call them.

PRINT ONE PER HOUSE

Home touring **scorecard.**

ADDRESS _____

DATE _____ LIST PRICE _____ DAYS ON MKT _____

BEDS _____ BATHS _____ SQ FT _____ $ / SQ FT _____

YEAR BUILT _____ LOT SIZE _____ SCHOOL DIST. _____

ANNUAL TAX _____ HOA / MO _____ HEAT TYPE _____

MECHANICAL AGES

ROOF _____ FURNACE _____ WATER HTR _____ WINDOWS _____

CURB APPEAL
1 2 3 4 5

INTERIOR CONDITION
1 2 3 4 5

LAYOUT AND FLOW
1 2 3 4 5

NATURAL LIGHT
1 2 3 4 5

LOT AND OUTDOOR SPACE
1 2 3 4 5

PRICE AGAINST THE COMPS
1 2 3 4 5

MUST-HAVES MET _____ OF _____

DEAL BREAKERS / QUESTIONS FOR ROBERT

Notes.

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