Your 12-Step Home Buying Journey

A clear roadmap from first conversation to keys in hand — with me guiding you through every step.

01 **Let's Get Clear on What Matters Most -** Before I send you a single listing, we sit down together — whether that's at a coffee shop in Grand Blanc, over a video call, or right here on this website — and talk about what you're really looking for. What does your ideal day look like? Do you want a quiet cul-de-sac, a lakeside lot, a walkable downtown with restaurants and shops? What stage of life are you in, and where do you see yourself in five or ten years? I ask a lot of questions at this stage, not because I need to fill time, but because the more I understand about your lifestyle and goals, the better I can guide you toward the right community, the right home, and the right fit. This is the foundation of everything we do together.

02 **Understand Your Budget and Get Pre-Approved -** Knowing what you can comfortably afford — not just what a bank says you can borrow — gives you clarity and confidence when it's time to make a decision. I connect you with trusted local lenders I've worked with for years, professionals who take the time to walk you through your options, explain financing structures, and help you understand what your monthly picture actually looks like. Getting pre-approved also tells sellers you're serious and prepared, which matters in a competitive Mid-Michigan market.

03 **Explore Communities Before Homes -** One of the biggest mistakes buyers make is falling in love with a house before they've found the right neighborhood. The lifestyle difference between Fenton and Lake Orion, between Grand Blanc and Holly, between Clarkston and Davison — these are significant. I'll help you understand the character, pace, amenities, and feel of each area so when we do start looking at homes, you're searching in the places that genuinely match your life.

04 **Search for the Right Home -** Once we're aligned on community, budget, and priorities, I curate listings that match your criteria and arrange tours that make the most of your time. Whether you're visiting from out of state and we have a weekend to see six homes, or you're local and prefer to take it one property at a time, I structure the search around your pace. Genesee, Oakland, and Livingston Counties offer incredible variety — from waterfront properties on Lake Fenton to family-friendly neighborhoods in Grand Blanc to charming homes near downtown Fenton — and I'll make sure we're looking at the homes that genuinely fit what you're after.

05 **Craft a Strategic Offer -** When you've found the right home, we move with intention. Using current market data, comparable sales, and an understanding of what motivates sellers in each specific situation, I help you put together an offer that's competitive, informed, and aligned with your goals. I'll explain the terms, walk through the strategy, and negotiate on your behalf — always keeping your best interest at the center of every decision.

06 **Complete a Thorough Home Inspection -** I coordinate with trusted, independent inspectors to take a close look at the property and uncover anything you should know before moving forward. More importantly, I sit with you afterward and help you understand what the findings actually mean — which items are significant, which are routine maintenance, and what to do next. In Michigan, this often includes considerations like well and septic inspections, radon testing, and seasonal assessments that matter in our climate.

07 **Finalize Your Financing -** I stay in close contact with your lender throughout the process to help keep things on track. From submitting your final documentation to understanding any conditions or requirements, I help you navigate this stage so there are no surprises before closing day. Clear communication between all parties is what keeps a transaction moving smoothly.

08 **Appraisal and Value Confirmation -** Your lender will order an independent appraisal to confirm the property's value aligns with the purchase price. I prepare you for what to expect, coordinate access for the appraiser, and if any questions arise about the valuation, I'm right there to help address them with data and context.

09 **Secure Homeowner's Insurance -** Michigan's climate brings its own insurance considerations. Depending on the property's location, age, and features, you'll need homeowner's coverage that accounts for our winters, potential water damage, and other regional factors. I connect you with trusted insurance professionals who understand the Michigan market and can help you find the right coverage at a fair price. This is not a step to leave to the last minute.

10 **Coordinate Closing -** I work with the title company, your lender, and all parties involved to set a clear closing date and ensure every detail is handled. You'll receive closing documents in advance so there's nothing unexpected on signing day. My goal is for you to feel completely prepared and at ease when you walk into that room.

11 **Final Walk-Through -** Before you sign, we walk through the property together one more time to verify everything is in the agreed-upon condition and that any negotiated repairs or items have been completed. I have a sharp eye for detail at this stage — this is your last chance to confirm the home is ready for you.

12 **Close on Your New Home -** Sign the documents, receive your keys, and take a breath — this is the moment it all comes together. Whether this is your first home, your retirement home, or your next great adventure, I'm honored to have been part of the journey. Welcome to your next chapter.

Ready to start your home buying journey?

Let's talk and take the first step together.

kw FIRST KELLERWILLIAMS

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