

# Finding Home

## A Home Buyer's Guide



**KLAUS TEAM**  
REAL ESTATE SOLUTIONS

[www.KlausTeam.com](http://www.KlausTeam.com)



## Welcome! You're about to embark on the exciting journey of finding your ideal home!

Purchasing a home is a very important decision and a big undertaking in your life. In fact, most people only choose a few homes in their lifetime.

Because it's such a big step, we wanted to provide you with this guide to the homebuying process. This booklet is full of valuable and helpful information for your homebuying journey.

Of course, we expect that you'll have questions. That's why we're here with you throughout the journey ahead. Don't hesitate to call, text, email, or stop by. We're on this exciting journey together.

We're here to go out of our way to blow away your expectations as we provide high-level customer service, market knowledge, negotiation skills, out of the box thinking, and anything you need regarding real estate.

We're here to save you significant amounts of time, money and frustration. We're here to help you understand and guide you through the entire process, including connecting you with a lender if needed. We're here to help you find your next home, to prepare and present an offer, and negotiate the best price and terms. And, we're here to guide you through due diligence and inspections, negotiate any necessary items during closing, and to be your advisor and fiduciary agent along the journey.

Best of all, in most real estate transactions, the professional fees charged by buyer agents are paid by the seller at closing, but the buyer agents represents the buyer. That means that **our services are at no cost to you!**

Let us know if you have any questions! We're looking forward to being on this journey with you!



# THE HOME BUYING PROCESS

WHILE EACH PURCHASE IS UNIQUE, MOST FOLLOW A SIMILAR TRAIL FROM START TO FINISH.

PLEASE REMEMBER THAT OUR AGENT MUST ACCOMPANY YOU WHEN VISITING NEW CONSTRUCTION OR VIEWING OPEN HOUSES!

## START

Start by meeting with a Klaus Team Buyer Agent and discussing the type of home you're looking for, timeframes, price, and location.

### PRE-APPROVAL

Meet with a mortgage professional. Knowing what you can afford is critical to a successful home buying experience.

### SOLIDIFY YOUR CRITERIA

After receiving a pre-qualification from your lender, you and your Klaus Team agent will solidify your home search criteria to match your ability.

### VIEW PROPERTIES

Now for the fun part!



### PREPARE OFFER

You'll decide on the offer, dates, included items, etc. Your agent will present and negotiate your offer on your behalf.

### RESEARCH

Your Klaus Team agent will research this property to help you decide on the details of your offer.

### YOU'VE FOUND YOUR HOME!

You'll let your Klaus Team agent know that you think that this is "the one!"

Your Klaus Team agent will schedule showings and help you find the perfect home.

Congrats! You're one step closer to home ownership!

### OFFER ACCEPTED!

### INSPECTION\*

You'll have an opportunity to inspect the physical condition of the home. Your agent will inform you of all your rights and responsibilities.

### APPRAISAL\*

Your lender will arrange for an appraiser to visit the property and ensure that the property value meets the price offered.

### THE CLOSING PROCESS

From the time that your offer is accepted until closing, your Klaus Team transaction manager will coordinate all of the details for you as we move to closing.

\* when applicable.

### POSSESSION

Your agent will give you the keys to your home!

### CLOSING

This is the day we've been waiting for! The closing is the transfer of funds and ownership! You did it!

### PLAN YOUR MOVE

Make arrangements for your move including scheduling utilities, getting homeowner insurance, packing, and scheduling the **free Klaus Team truck!**



## FINISH

Time to begin building memories in your new home! Don't worry. We'll be here whenever you need us if you have any questions or need service provider referrals!



We're going to go out of our way to blow your expectations out of the water in our customer service, market knowledge, negotiation skills, out-of-the-box thinking, and real estate expertise.

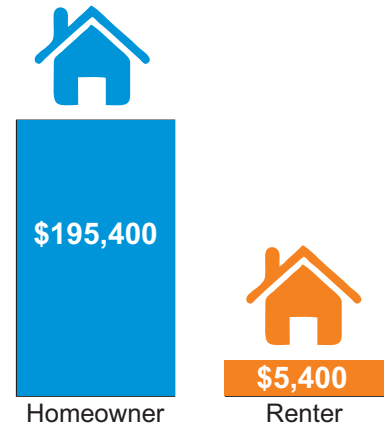
After closing, we ask that you let us know how we did on our 212 Promise, and we ask that you consider leaving us a positive review online and tell your friends about your experience!

# WHY BUY?

## A HOME IS THE LARGEST FINANCIAL ASSET MOST PEOPLE HAVE

Due to equity and appreciation over time, a home is usually the biggest contributor to a person's net worth. Average annual appreciation rate nationally is 5 to 6 percent since 1977. At 3% annual appreciation, a home purchased for \$150,000 would grow to \$364,000 in 30 years. Even at 1.5% annual appreciation, the same home would grow to over \$235,000 in 30 years.

### NET WORTH COMPARISON



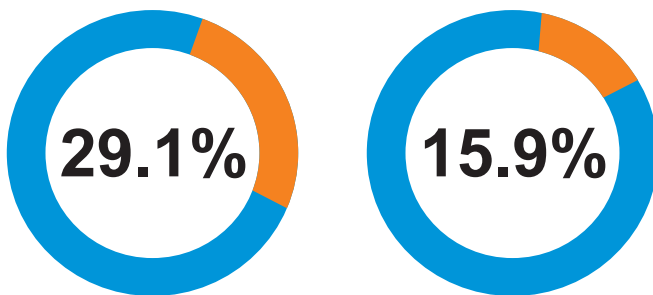
## BUYING A HOME IS AN EMOTIONAL DECISION. HOME IS WHERE THE HEART IS

A home represents your personal tastes and provides a haven of stability and security for both you and your loved ones. A home provides a pride of home ownership, because it's YOURS!

## BUYING A HOME IS A RATIONAL DECISION. HOME IS WHERE THE WEALTH IS

Grow wealth via equity buildup, debt paydown, and value appreciation. In the United States, you can take advantage of tax-deductible benefits such as property and mortgage interest write-offs.

A home is an "accidental" investment that creates leverage opportunities. For instance, in a few years, you can use your equity to trade up to a better home, or you might consider using some of your home equity to invest in a rental property or a second home.



U.S. SHARE OF INCOME SPENT ON RENT: 29.1%  
U.S. SHARE OF INCOME SPENT ON MORTGAGES: 15.9%



# TIMES HAVE CHANGED

## YOU HAVE MORE CHOICES IN HOW TO BUY A HOME THAN EVER BEFORE!



## Owner-Occupant Solutions

- ☐ **Buy Then Sell™**  
Enjoy the certainty of buying the new home you want first, then selling your old one!
- ☐ **Down Payment Assistance™**  
Take advantage of the opportunities that grants can provide in helping you build a down payment for your home.
- ☐ **First Time Home Buyers™**  
Enjoy benefits for those who are first time buyers or those returning to the idea of homeownership.
- ☐ **Cash-Backed Offers™**  
Stand out to sellers with cash-backed offers on the home you love.
- ☐ **Lease To Own™**  
With this Rent-First Solution, start building long-term memories by renting, then convert your rental to a purchase at a later date.

## Investor Solutions

- ☐ **Rental Conversions™**  
Are you an investor with a rental property that has appreciated? We'll help you convert that into multiple rental properties with deferred taxation.
- ☐ **Self Directed IRA Investor Launch™**  
Want to start to build generational wealth through real estate investment properties? We'll connect you with solutions to convert your investment accounts to a Self-Directed IRA, then help you start your rental property portfolio using your IRA!

**...and so many other solutions on our menu of services!**

# BUYING A HOME IS AN EXCITING TIME!

IT CAN ALSO BE CHALLENGING. PARTNERING WITH A KLAUS TEAM BUYER EXPERT CAN GIVE YOU THE SUPPORT YOU NEED AND GUIDE YOU THROUGH YOUR HOME BUYING EXPERIENCE.

## Why Commit to a Klaus Team Buyer Expert?

We commit to you. When you choose to work with us, we also choose to work with you. We meet with you and set mutual expectations in writing. Our agreements commit your agent to getting you into the home you want, while you commit to work exclusively with your agent.

### WE KNOW THE MARKET.

Your Klaus Team buyer agent knows the Arizona market. As a team, we sell more homes and experience market shifts real-time with a significant amount of data. While the average Arizona real estate agent sells 3 homes per year, our agents average over ten times that annually. No other team or agent sells more East Valley homes than our team, and we are consistently ranked as one of the top teams nationwide by sales.

### WE HELP YOU FIND THE RIGHT HOME AT THE RIGHT PRICE AND NEGOTIATE YOUR OFFER.

When your agent introduces you to the home you love, they will provide a comparative market analysis to help you discern the best offer for that home at the right price with the best terms for you. Our buyer agents are skilled at negotiation and offer presentation and will work hard to get your offer accepted using our proprietary Offer Presentation System.

### WE HELP YOU DIG IN AND ENSURE IT'S A GREAT INVESTMENT.

Once under contract, your Klaus Team buyer agent will accompany you during your home inspection, and if issues arise, will negotiate on your behalf to resolve the issues that matter most to you.

### WE GET TO KNOW YOU.

While we do work with a lot of people, we make it our point to work with people individually. Your Klaus Team buyer agent will meet with you to analyze your wants and needs and will tailor-fit your home finding experience to your needs, wants, and budget.

### YOU HAVE A SUPPORT TEAM TO KEEP DETAILS AND DEADLINES IN CHECK.

From the time that your offer is accepted until closing, your Klaus Team buyer agent teams up with our experienced closing professionals to coordinate everything and keep your best interests as top priority.

### WE ARE SOLUTION BASED THINKERS.

Whenever issues or problems arise, rest assured that the Klaus Team operates from a solution-based mindset. Because of the number of transactions we have successfully closed over the years, the chances are very strong that we have likely encountered every possible scenario in the past! We're here to navigate and lead lenders, title, and other professionals through any hiccups and work to solve problems for you!

## We are here to help.

We are here to guide you through one of the most important experiences of your life.

# WHO YOU TRUST MATTERS

Helping people **achieve** the American Dream and **build wealth** through homeownership while **improving** the communities we serve.



## REAL Trends / Wall Street Journal

The Klaus Team has been ranked in the Top Teams in the U.S. consistently by Real Trends and The Wall Street Journal every year since 2011.



## Most Trusted in the East Valley

The Klaus Team sells more East Valley Homes than anyone else and was named East Valley's Top Realtor.



## The East Valley Tribune

The readers of the East Valley Tribune have repeatedly voted the Klaus Team as Best of the Best.

## America's Best Real Estate Agents

The Klaus Team was named as one of America's Best Real Estate Agents by Zillow and Trulia.



## Best of Zillow

The Klaus Team was named Best of Zillow for consistently high internal reviews from Zillow clients we have served.

## Endorsed by Dave Ramsey

The Klaus Team is a Dave Ramsey Endorsed Local Provider.



Our expertise has been cited by







# FINANCING

## ☐ CHOOSE A LOAN OFFICER

We are happy to recommend lenders we have worked with successfully in the past who share our “solution based thinking” and high level of customer service.

## ☐ COMPLETE A LOAN APPLICATION AND GET PREQUALIFIED

Fill out a loan application and provide the necessary documentation to the loan officer to get a “prequalification.” The prequalification is a rough estimate of how much you can borrow and assures sellers that your loan officer has checked the necessary documentation and credit scores and that you meet their basic criteria for lending. **In most cases, an offer on a home by a financed buyer will not be accepted by a seller without a prequalification.**

## ☐ DETERMINE WHAT YOU WANT TO PAY AND SELECT A LOAN OPTION

You may be qualified for more than you’d like to spend on a mortgage payment. You decide what payment you’re comfortable with, and your agent will work with you to see homes that fall in that range.

**prequalification:** a rough estimate of how much you can borrow based on initial documentation and credit sources

**preapproval:** a formal application process, providing you with a formal commitment from a lender stating how much you can borrow and at what rate.

## ☐ WITH AN ACCEPTED OFFER, START THE APPROVAL PROCESS

We’ll provide the lender the accepted purchase contract, and they’ll start their process to get your file approved and funded.

## ☐ GET AN APPRAISAL

The bank will order an appraisal, where an appraiser will visit the property and ensure that the property value meets the price offered. This is done so that the lender can ensure investors that the security has a high enough value to meet the requirements of the loan program.

## ☐ FINAL APPROVAL, UNDERWRITING, AND FUNDING

The lender will move your file through underwriting to bring a final approval and then will fund the loan! Then, it’s on to the final steps and a successful close!

## There is more than one solution to purchasing a home!

Call us to discuss alternative purchase options:



**Lease to Own**



**Buy Then Sell**



**Investment Purchase Using Retirement Accounts**

# FINDING A HOME



## THE BEST TOOLS. THE BEST DATA. AT YOUR FINGERTIPS.

When you choose the Klaus Team as your Homebuying Guide, you'll get access to our HomeSearchNOW app and our customized KlausTeam.com search platform.



### THE MOST UP-TO-DATE DATA

The listings, property statuses, and data is never more than an hour old.



### THE BEST SEARCH EXPERIENCE

With tons of property information, large photos, mortgage calculators, and more, you have all the information you need. Using our mobile app, you can always find prices, property information, and current status on any listings around your location! You can even schedule showings right from your device!

## We are here to help.

### HEAR ABOUT A PROPERTY FOR SALE?

Great! Give us a call and we'll search out the details for you!

### SEE A SIGN?

We can show you properties that are listed with any broker, and we can also assist you in "For Sale By Owner" purchases.

### SEE IT ONLINE BUT NOT ON OUR SITE?

Great! Give us a call and we'll research that property. In many cases, our site is likely more up-to-date as the data is updated hourly, but in some cases the property's marketing may be limited. No problem! We can research the property for you, let you know its current status, and schedule a showing if it is available!

### WANT TO VISIT AN OPEN HOUSE?

If we cannot accompany you or schedule a private showing, please do not sign in, or if you must, sign in with The Klaus Team after your and your agent's contact information and let them know we sent you.

### WANT TO TOUR A NEW HOME PROJECT?

Great! We have helped hundreds of buyers purchase new homes, and we know how to protect you! In order to represent you and ensure your best interests, The Klaus Team must accompany you to the property on your first visit. By letting us help you with builders, you get all of the services we offer, as well as those offered by the builder, without paying more for it! **The builder representative works for the builder - we work for you!**



# VIEWING HOMES

## WHEN VIEWING A HOME, WHAT YOU CONSIDER AND WHAT YOUR AGENT CONSIDERS MAY BE DIFFERENT

- You will want to look at and consider the layout of the home, the space, the sense of value, the convenience of the location to work and school, features, amenities, and architecture.
- Your agent will be looking for how the home compares in terms of size, layout, and value to other homes in the area, maintenance and structural concerns, factors which may impact value now and in the future, as well as how the property meets your needs and wants.

## YOU MAY SEE MANY HOMES OR JUST ONE OR TWO

You may find that the first home you see is perfect, or you may see dozens of homes before you find the right one. Because we help clients look at homes online during our process, it is not abnormal for our buyer clients to choose to put an offer on one of the first homes they see. Each buying experience is different.



# MAKING AN OFFER

## THERE ARE THREE COMPONENTS OF AN OFFER.

- **Price** - To be competitive, the offer should reflect the true market value of the home.
- **Terms** - Terms address timing and financial considerations, which will include an earnest deposit. The earnest is a sum of money set aside for the purpose of consideration.
- **Conditions and Contingencies** - Contingencies and conditions are additional terms related to lending, ability to purchase, inspections, and other conditions that lay out how the parties will encounter problems during the closing process.

Your Klaus Team buyer agent will provide **comps**, or comparable properties that have either recently sold, gone under contract, or are active (without a buyer) on the market. Since all properties are different, your agent will help you see how the differences affect value so that you can see what the current market value is for the home you would like to purchase.

Your agent will then help you decide on the price, terms, and conditions of your offer. We will then prepare and present an offer to the listing agent using our Offer Presentation System to ensure that your offer gets the attention it deserves. We'll help you negotiate to come to a final agreement with the seller.



# DUE DILIGENCE AND CLOSING

## THE INSPECTION

You'll have an opportunity to inspect the physical condition of the home. We highly recommend the use of a professional home inspector, and we can recommend some very thorough and respected inspectors we have worked with in the past.

The inspector may highlight some issues with the home that may be structural, environmental, or even hidden or potential issues. They'll provide you with a report and recommendations, and will generally include photos of the issues as well as all the areas they inspected. These reports are yours to keep.

During the inspection period, you and your agent will research the recommendations from the inspector and you will have the opportunity to:

- Ask the seller to repair or remediate any issues you would like
- Accept the premises in the current condition
- Cancel the contract and receive your earnest money back.

As with the offer, this process does require negotiation with the listing agent and sellers, and your Klaus Team buyers agent will negotiate on your behalf. If repairs are to be made, we will continue to check on the process, get copies of receipts, and follow up with you on the final walk through prior to closing.

## THE CLOSING PROCESS

Your Klaus Team transaction manager will work with you, your agent, and all of the parties in the transaction to coordinate all of the details and time lines. We'll check in with you throughout the process and let you know what's next.

During this time, you'll want to make arrangements for your move including scheduling utilities, getting homeowner insurance, packing, and scheduling the Klaus Team moving truck, which is available for you to use for free!

Once everything is signed, funded, and recorded, your agent will give you the keys to your new home!





# ADDED BENEFITS

## EXPECT MORE WITH THE KLAUS TEAM

**Ongoing Investment Reviews** - We provide monthly updates to all of our buyers to provide market comps and valuations, highlight opportunities to maximize your mortgage, and offer an annual review of your home to help identify opportunities to increase your home value over the long-term.

**Klaus Team Friends and Family Events** - We regularly screen some of the top new family-friendly movie releases along with the chance to win one of many raffle prizes. Past movie events have even included free pictures with Santa! Movie offerings in the past have included Inside Out, Coco, Beauty and the Beast, Ralph Breaks the Internet, The Lion King, and more.

**Vacation and Event Giveaways** - We periodically have drawings for tickets to the Phoenix Suns, Arizona Diamondbacks, Arizona Cardinals, Arizona Rattlers, Spring Training Games, and more. We also have drawings each year for vacations in Big Bear, a beach resort in Carlsbad, CA, and a Sedona getaway!

**Free Moving Truck** - Our buyers and sellers can use our 18' moving truck free of charge based on availability!

**Peace of Mind** - Our sellers enjoy added peace of mind with our exclusive Seller Walkthroughs, a complimentary service where one of our team members performs a brief inspection of your property to document the move out so that the buyers can't come back later and make unsubstantiated claims.

**Vacant Home Checks** - Sellers who have already moved out can rest assured that we will provide regular checks of vacant homes throughout the closing process to keep sellers informed of any issues that may arise.







# GIVING BACK TOGETHER

The Klaus Team works to meet the needs of the community we serve, and one way is through our 501(c)3 nonprofit, Klaus Team Cares. Many of our agents and our team donate at every closing, and our board of directors ensures that these funds are used to benefit our community through emergency response, grants, and other means.

We work with school social workers to ensure that when a child has a need we can meet, they know where to turn. We were able to provide a Christmas experience to 70 children whose parents would not otherwise be able to provide gifts. When a high school senior's mother died unexpectedly, we were able to help her finish her senior year with prom tickets and a dress, graduation announcements, cap and gown, and more.

We facilitate numerous food drives for United Food Bank throughout the year, collect drinking water for the homeless as a partner for the Mesa Hydration Campaign, and have outfitted every police vehicle in Gilbert and Mesa with stuffed animals to provide to children dealing with life's toughest moments.

Recently, our team members have lived out this culture on their own by building five homes in Mexico, teaching business students in Africa, and our team joins together regularly to support other charities in the Phoenix area with events and donations.





# 212° IN ALL WE DO

At 211°, water is hot. When water hits 212°, it boils and produces steam, and steam is powerful enough to move a locomotive.

That one extra degree makes all the difference.

Our team strives to put that extra degree in everything we do in every step of the home buying and home selling process.



**Our 212° Promise is this:** We're going to go out of our way to blow your expectations out of the water in our customer service, market knowledge, negotiation skills, out-of-the-box thinking, and real estate expertise.

We want you to have such a powerful and positive experience that you'll be blown away and will want to tell others about us!

# OUR CLIENT REVIEWS

## Real People, Real Experiences

While working with our agent, we had the best experience. She was great at understanding what house we were looking for and nailed it right away. She made the process go smoothly and was always prompt with answering any questions. Also any one else associated with The Klaus Team were very helpful as well. Keep up the great work and definitely recommend The Klaus Team. Thank you very much for our new home.



- Isaac Chesier  
Zillow Review

I've worked with many companies in the past but none as professional as The Klaus Team. Their amazing dedication to providing an outlined process, expectations, and flexibility has made purchasing my first house simple and exciting. I'll be continuing to recommend them as a realtor moving forward.



- Bradley Moule  
Google Review

We recently purchased a home utilizing the expertise and guidance of The Klaus Team. My agent listened to what we were looking for in a home, and with her knowledge of the area and the market was able to show us several houses that fit our requirements. She worked closely with us, the listing agent, broker, and finance company until the process was complete. She is an excellent communicator and kept us informed from beginning to end.

This was not our first experience working with The Klaus Team, and they have always exceeded our expectations. Whether you're purchasing your first home or one of many, we recommend using The Klaus Team. Kenny and his team really pay attention to details and continue to serve the community even after they have finished the transaction. When we need anything done at the house they a great list of trusted vendors for their clients to us.



- Chris Hess  
Yelp Review

Great team!! Klaus Team are very helpful and accommodating ,all the staffs are very nice. Our realtor helped us find the perfect house that we are looking for. We are very well updated from the beginning until the end of the process. I'm recommending this team to everyone !! Good job Klaus Team!!



- Dhorie Glo Rawlins  
Facebook Recommendation

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See what our clients say, unfiltered, by visiting  
[KlausTeam.com/zillow](https://KlausTeam.com/zillow)

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