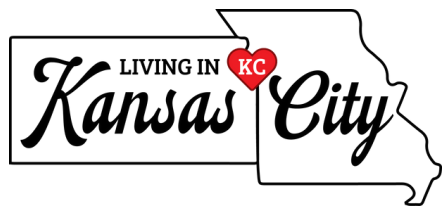


A GUIDE TO HOME SELLING



kw PARTNERS
KELLERWILLIAMS.



**THE LIVING IN
KANSAS CITY TEAM**

KELLER WILLIAMS REALTY PARTNERS

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ABOUT US



We believe that every home buyer deserves a partner who genuinely cares about their journey. We understand that buying a house is not just a financial decision but a deeply personal one, impacting your family and future. That's why we approach every client relationship with empathy and dedication, treating your goals and dreams as if they were our own.

Having been married since 1995, we've built our real estate business on the firm foundation of trust, honesty, and commitment that supports our family values. With three children and five grandchildren, we know firsthand the importance of finding the right house to create cherished memories. A house is more than just a structure—it's a place where families grow, traditions are made, and lives are built.

Our team's extensive experience and deep understanding of the Kansas City market allows us to provide expert advice and guide you through each step with confidence. But more importantly, we take the time to listen, understand your unique needs, and ensure that your home-buying experience is smooth and enjoyable. Your satisfaction is our top priority, and we are here to provide the personalized attention and care you deserve during this exciting time.

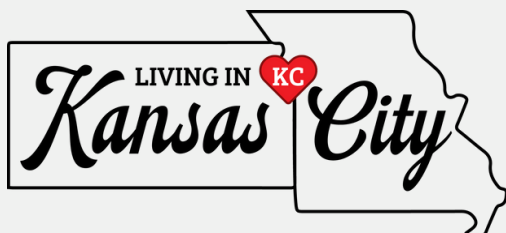
HIGHLIGHTS

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kW PARTNERS INC
KELLERWILLIAMS.



Sincerely,

NIKI & JIMMY EZZELL



ROADMAP FOR THE BUYER

1. BUYER CONSULT

This is where we meet to discuss your options, get your questions answered, and put your list together of must-haves and deal-breakers for your house search.

Time frame: about an hour, give or take

2. PRE-APPROVAL

A pre-approval is a letter from a mortgage company that states they've reviewed your preliminary documents and have approved you for a loan of up to X amount (contingent on collecting more documents & a full review from underwriters.

Time frame: 1-2 days (depending on how fast you can provide docs.

3. HOME SEARCH

Once you have your pre-approval letter, we can start the fun part- looking at homes! We'll put together your criteria list: must-haves & deal breakers. Then we'll schedule showings to see homes that match your criteria.

Time frame: varies

4. SHOWINGS

As soon as a house hits the market that matches your criteria, we'll schedule a time to meet at the house and walk through it. If a house pops up that you want to see, we should schedule a showing for as soon as possible.

Time frame: 1 showing typically lasts around 20 min, but we have up to an hour to view a home.

5. SUBMIT OFFER

If we are at a showing and you feel like it's "the one", we'll want to put together a purchase agreement and submit an offer as soon as possible!

Time frame: it will only take 10 min or so to go over the offer, I'll type it up, and have you sign it electronically. We'll want to submit the offer asap

6. NEGOTIATIONS

We typically give the seller a deadline of 24 hours to respond to our offer. The seller may send a counter offer. Counter offers can be sent back and forth until both parties are satisfied.

Time frame: varies

7. ACCEPTED OFFER

Once both parties are satisfied, and a signed accepted offer or counter offer is in hand, we can move forward with the loan application, inspections, & appraisal. Deadlines to get all of those things done will be outlined in the offer.

Time frame: varies

8. FINANCING

Now that you have an accepted offer, you'll need to officially apply for the loan. The underwriting will begin, and you may be asked to submit more documents, until the lender is satisfied and they give final approval.

Time frame: 30-45 days

9. INSPECTIONS

In the meantime, we'll order any inspections you'd like to have done at the home. We'll review the reports together, and decide if there are any items you'd like to request the seller have done prior to closing.

Time frame: order inspections asap. 10-12 days to respond

10. APPRAISALS

Your lender will order an appraisal on the home. They will require payment from you prior to ordering this. This needs to be done as soon as possible after you received an accepted offer.

Time frame: this can take up to 10 days or so to receive the appraisal report

11. FINAL THINGS

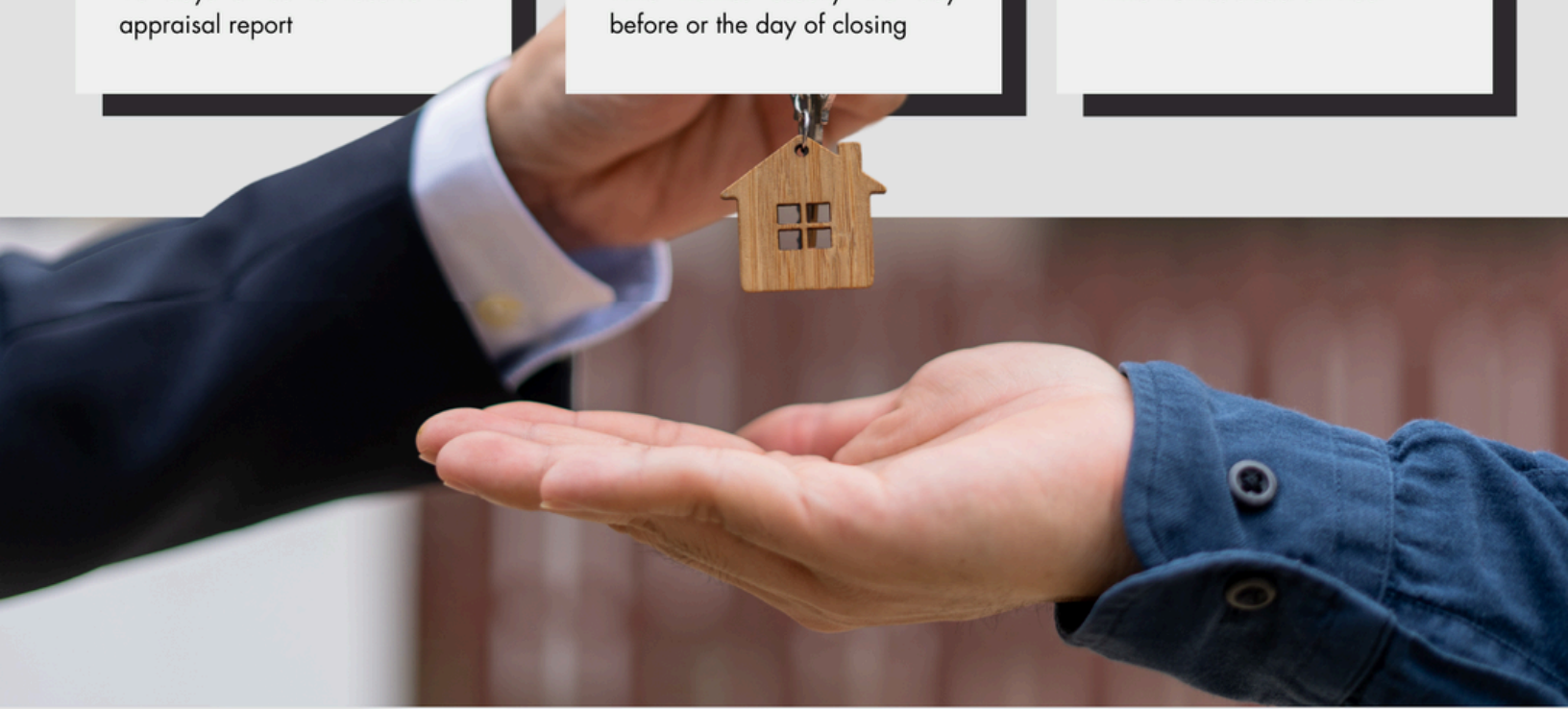
As we get closer to closing, we'll remind you to get utilities scheduled at your new home. We'll also have you wire your funds for closing to the title company, and we'll do one final walk-through at the home before signing closing docs!

Time frame: usually the day before or the day of closing


12. CLOSINGS


We will have a scheduled day and time to meet at the title company to sign closing docs with the sellers. You will be provided the keys to the home (unless a different possession date was negotiated). Yay! You bought a home!

Time frame: about an hour





SELLER EXPENSES


 **Commissions:** percentage of the purchase price, as agreed upon in the listing contract.

 **Taxes:** this is where you'd put any tax pro-ration information based on how your state handles property taxes.



 **Owner's Title Insurance Premium:** this is a fee charged by the title company so they can make sure the home sale is insured, cleared of any liens, and the title can legally transfer to the buyer. This premium is typically based on the purchase price, on a sliding scale.

 **Other Misc. fees:** the title company will charge fees for title search & exam, deed prep, closing protection, etc. Together, these fees could be around \$500-\$600.

 **Mortgage Balance:** if you have an existing mortgage, that will be paid off at closing, with the proceeds of your sale. The title company takes care of this.



GO TO MARKET PLAN

MARKET PREP

- This is where you bullet point your specific go-to market plan for your listings
- Example for this box could be:
- Organizing/decluttering
- staging
- deep clean
- etc

GENERATE HYPE

- This is where you bullet point your specific go-to market plan for your listings
- Example for this box could be:
- Coming soon posts (if allowed in your market)
- word of mouth marketing
- etc

MARKETING MATERIALS

- This is where you bullet point your specific go-to market plan for your listings
- Example for this box could be:
- photography
- videos
- flyers and postcards
- etc

OPEN HOUSE

- This is where you bullet point your specific go-to market plan for your listings
- Example for this box could be:
- invites to open house
- day and time you recommend for open house
- how you host open houses/what sets your apart,
- etc.

PREPPING YOUR HOME FOR THE MARKET

1

DECLUTTER

This is SO IMPORTANT. It might feel super bare to you. but that's when it looks best to buyers. Declutter, start packing, clear off the counter and remove personal and collections

2

DEEP CLEAN

Don't skip this step! Get your home deep clean before showing. We want to make the best first impression, and a good clean home tells buyers it's been well taken care pf.

3

UPDATES/REPAIRS

Sometimes updates and/or repairs may be needed before going to market. We will walk through your home together and I will give you suggestions. Then we'll make a game plan based on your budget!

4

WALK-THROUGH WITH "BUYER'S EYES"

Walk through your home with "buyer's eyes." Would you buy your home in its current condition? Make a list of things you'd want done/changed if you were a buyer looking at your home to purchase.



SHOWING YOUR HOME

HOW SHOWINGS WORK



The Who

A buyer and their real estate agent will tour your home together. You will need to leave the home during the scheduled time. Sometimes a home buyer will bring along family members.



The How

The buyer's agent will request a showing day and time via a showing service. The service will reach out to you for approval. Once you approve, the buyer's agent will be provided with showing instructions and access to the lockbox or key code. If the home is vacant, we can set up instructions to be a "go and show," where no approval is needed.



The When

The buyer and their agent will only be allowed access to your home during their approved time frame. A typical showing request is 1 hour. Overlapping showings are allowed.



TIPS FOR SHOWING YOUR HOME

- Turn on all lights and leave curtains/blinds open
- Make sure there are no odors - ZorbX is my favorite non-scented odor spray! (find it on amazon or at Lowes)
- Put out fresh flowers
- Tidy up- make the beds, put toilet seats down, clear off counters and make sure the home is clean!

NEGOTIATIONS

We will notify you when we receive an offer for your home. The offer will have an expiration date and time. That means you have to **RESPOND** to that offer by that deadline, or the offer becomes void.

YOUR OPTIONS

ACCEPT

REJECT

You might reject an offer if you (and your agent) think you are just way too far apart in price. They are welcome to re-submit a different offer in this case.

COUNTER

You are satisfied with most of the offer, but the price isn't quite what you want, or you'd like to change something about the terms.

ACCEPT

You are satisfied with the offer as they wrote it, and are not expecting any other offers prior to your deadline to respond, and would like to accept their offer.



HOW COUNTER OFFERS WORK

If you decide to counter, we will type up a formal "counter offer," in which you'll **ONLY** counter the items you want **CHANGED** from the original Purchase Agreement. If an item is not mentioned in the counter offer, that means you are ok with it, and it carries over legally in the agreement.

The buyer can then either: sign and accept your counter offer, **OR** send a counter offer back to you. This can go back and forth until both parties are satisfied.

TAKE NOTE: Nothing is officially "accepted" or "countered" until the signed document has been delivered from agent to agent via email. An offer or counter offer may be rescinded at any time prior to the delivery of the signed, accepted document.

HOW TO CHOOSE BETWEEN MULTIPLE OFFERS

The price is not the only thing to consider when deciding between multiple offers. You also want to consider other terms, such as the buyer's financing, who their lender is, their requested closing date and when they want to take possession of the home, inspection contingencies, etc.

Reviewing all the details of each offer side by side will help you decide if one offer stands out over others, and if there are any terms you want to counter in the offers you have in hand.

Remember- you can only counter ONE offer at a time.

Or you can accept one if there is a no-brainer amongst your offers.

I will help you analyze each offer, side-by-side, so you can be confident you are choosing the BEST offer for you and your needs/goals.



ONCE YOU ACCEPTED OFFER

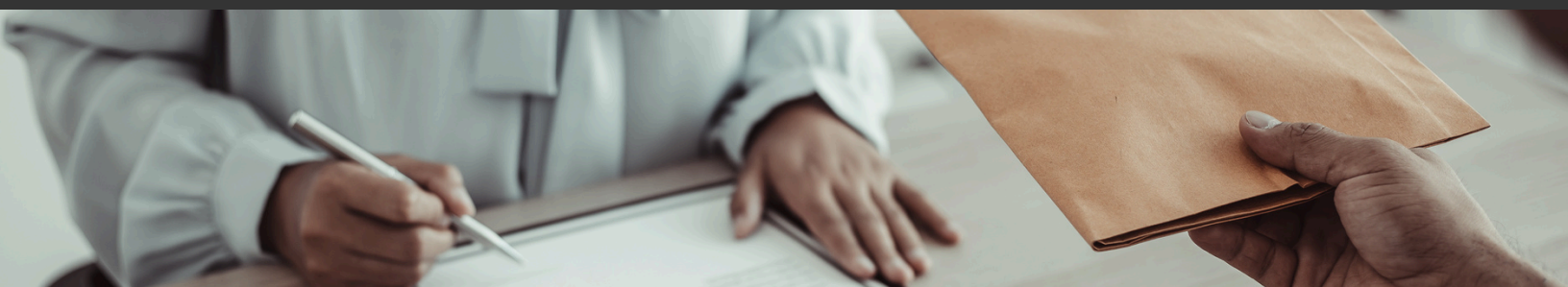


NEXT STEPS

These deadlines start the day **AFTER** an accepted offer (signature on the purchase agreement or counter offer) is received.

As soon as you accept an offer, all the deadlines as outlined in the purchase agreement will begin for the buyer, including:

- **Earnest money deposit:** (typically around 1% of the purchase price). This is held by the title company or our office, and will be applied to the purchase price at closing.
- **Inspections:** (you must have all utilities on and all areas of the home accessible for the inspector, including access to the attic, crawl space, electrical panel, etc.) All inspections are at the buyer's expense.
- **Appraisal:** the buyer's lender will order this from a 3rd party appraisal company. The appraiser will schedule a walkthrough via the showing service to come view your home, then supply a full appraisal report to the lender, which will include the home's appraised value.
- **Mortgage loan application:** unless the buyer is paying cash, they will have a specific amount of days to officially apply for the loan. 7 days is typical in our market.



LET'S CHAT INSPECTIONS

LET'S CHAT INSPECTIONS

The purchase agreement says exactly how many days the buyer has to get all inspections done, and respond to those inspection via an "inspection response."

Inspection Response is Required:

Unless the purchase agreement says otherwise:

If a "defect" is revealed by an inspection that the buyer is uncomfortable with, the buyer **MUST**:

Provide the inspection report or relevant parts, and give you the opportunity to remedy the defects. The buyer's inspection response will outline/list out the defects they want addressed, and will give a deadline to respond to those requests.

If you are unwilling or unable to remedy defect to the buyer's reasonable satisfaction, the buyer can either: terminate the agreement (and get their earnest money back), or waive the defects and proceed towards closing.



DEFECT, defined:

A "Defect" means a condition that would have a significant adverse effect on the value of the Property, that would significantly impair the health or safety of future occupants of the property, or that if not repaired, removed, or replaced would significantly shorten or adversely affect the expected normal life of the premises.

WHAT HAPPENS IF THE APPRAISAL COMES IN LOW?

If the appraised value comes in and it's BELOW the agreed upon purchase price, a few things could happen:

OPTION 1: Either party, buyer or seller, could choose to terminate the contract (unless a different agreement was made in writing upfront, as part of the offer).

OPTION 2: Both parties re-negotiate the purchase price. The seller could agree to sell for the lower appraised value, the buyer (if able and willing) could come up with the difference in cash and move forward at the original agreed price, or a different price, somewhere in-between, could be negotiated.

OPTION 3: After reviewing the appraisal report, if you believe the appraiser to be wrong (maybe you disagree with the comps they used), you could go through an appeal process. But this doesn't guarantee that the appraiser will change the value. In this case, see if the lender will allow a second appraisal. Both parties will have to agree to this, and decide who is paying for the second appraisal.

The reason these are your options, is because the lender will only loan money for (up to) the appraised value. They can't simply add the discrepancy into the mortgage. The buyer, would have to have the extra cash.





FINAL THINGS

A few things need to happen right before closing

Final clear to close - given by the lender, once their underwriters have cleared all conditions and give us the go-ahead to schedule closing with the title company / closing attorney.

Final paperwork - When we get the clear-to-close, the lender gives the final numbers and "closing package" to the title company / closing attorney.

The title company then prepares their closing documents based on what was provided by the lender. Those documents then go BACK to the lender for final approval, before final numbers are given to the agents and their clients.

Final walk through - The home needs to be delivered in the same or better condition as when they made the offer. The buyers will likely schedule a final showing at the home so they can walk through and verify this.

Utility Transfer - You'll want to make sure you call your utility companies to transfer the utilities out of your name. You'll simply tell them you are moving, and give them your closing date. Have them turned off in your name closing day at midnight, unless other arrangements have been made.



CLOSING

Both parties will find a time they can meet at the title company (on the closing date agreed to in the contract) to sign all the closing documents together at the same time.

A Realtor representing each client is required to be there. The title company "closer" will go over all the documents with each party, will get all signatures needed & notarize, then they will get the deed recorded and transferred with the county.

WHAT TO BRING:

All you will need to bring to closing is a valid photo ID that is not expired.

If you want your proceeds via wire, you'll also need to bring your bank account numbers.

YOUR PROCEEDS

Once all paperwork is signed, and the buyer's lender has sent the funds to the title company, your proceeds will be provided by either check, or wire. Make sure you have your bank account information if you decide you'd like your proceeds sent via wire.

KEYS AND POSSESSION

The buyer will get possession as outlined in the purchase agreement, at which point you'll give them the keys & garage openers. This may be at the closing table, or at a later date if buyers have agreed to give you post possession.



MEET YOUR TEAM



Niki Ezzell
Realtor
Team Co-Founder



Jimmy Ezzell
Realtor
Co-Founder & Team
Lead



Courtney Medlin
Realtor - Buyer &
Sellers Agent



Abby Chitty
Transaction Coordinator

TESTIMONIALS

FROM MY BUYER CLIENTS



What an amazing experience. Niki was called at one of our darkest moments. And in days we went from [potentially being] homeless to putting an offer on our forever home. May 1st was behind us which Niki Ezzell 9 days later changed our lives. The following month June 10th we closed and our family and her expertise has forever shaped our lives. Thank you does not seem like enough.

Valarie C. - Piper, KS



Niki made both buying and selling our homes super easy! She walked us thru each step personally and provided help with home improvements, painting and cleaning. I highly recommend Niki and her team. Thank you, Niki!

Debra C. - Blue Springs, MO



When it came time to find a Realtor, I knew that the one to pick would be Niki Ezzell. I was not mistaken. Within 3 days, I had contracts on my home and a new home. It was seamless, easy for me, smooth as silk and quick. Thanks so much for all of your help and support during this transition.

Connie R. - Shawnee, KS

TESTIMONIALS

FROM MY BUYER CLIENTS



Niki was amazing from the beginning to end. She was so knowledgeable and helped us write up a very strong offer that led to us getting accepted on only the second house we put an offer on. That is super tough in today's market. She was so patient and answered every single one of our questions. I can't recommend her enough!

Ashli B. - Basehor, KS



We really enjoyed working with you! The best Realtor in Kansas City as far as I'm concerned!

Jacque E. - Olathe, KS



Niki was very dedicated to getting top dollar for the home we were selling and help us find the home we dreamed of in a very competitive market. We put Niki to the challenge looking for our dream home on an acreage, with a pond. She did everything in power to research and find the information needed exceeding our expectations.

Amy A. - Olathe, KS



NEXT STEPS



If all your questions have been answered, and we decide to work together, we'll go over the buyer agency contract, get you pre-approved (if you aren't already!), and then we can start looking at homes! (The fun part!)

Sincerely,
NIKI & JIMMY EZZELL



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