



HOME

WHERE YOUR
NEXT CHAPTER
BEGINS



HOME BUYER TIMELINE

STEP ONE
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STEP TWO
**THE PROCESS &
FINANCING**

STEP THREE
HOME SEARCH

STEP FOUR
MAKE A OFFER

STEP FIVE
ESCROW PERIOD

STEP SIX
CLOSING

**OUR JOURNEY BEYOND
CLOSING**



Allow me to introduce myself:

Buying a home is one of the biggest decisions you'll ever make—and my goal is to make your real estate journey as stress-free and seamless as possible. As a proud agent of the Simply Vegas team, I bring professional training, dedication, and a genuine passion for helping clients achieve their homeownership dreams. I am a Las Vegas native, born and raised, with a deep understanding of the local market, neighborhoods, and lifestyle opportunities our city has to offer.

Before beginning my real estate career, I was a stay-at-home mom to my two children—a role that strengthened my organizational skills, attention to detail, and ability to advocate thoughtfully and patiently for others. These qualities now serve as the foundation of how I support and represent my clients.

Outside of real estate, I enjoy attending country concerts, being creative through crafting and home improvements, and spending quality time with my family and our four dogs! I value strong relationships, clear communication, and trust—both professionally and personally.

Dedicated and hardworking, I am deeply committed to building lasting relationships based on trust, communication, and genuine care for my clients' goals. I take the time to listen, understand your priorities, and advocate for you throughout every step of the buying process. Whether you are purchasing your first home or your next investment, you can expect consistent support, honest guidance, and a steady presence—from our first conversation to the moment you receive the keys to your new home and beyond!

-Megan



MEET YOUR



Alex McGurk
REALTOR/TEAM LEADER

My goal is to provide you with a smooth, worry-free real estate experience while guiding you confidently through every step of the journey. I believe in building long-term relationships, not just closing transactions.

I'm proud to be part of a brokerage rooted in integrity and client care, supported by an amazing team that works behind the scenes to keep everything running smoothly. From lenders and inspectors to title partners and assistants, we handle the details so you can focus on what matters most.

When you work with me, you're backed by a trusted team dedicated to making your experience seamless, organized, and stress-free.



Kevin Kearney
MORTGAGE LENDER

#2

#2 BROKERAGE IN NEVADA
WITH ONLY 550 AGENTS
(LESS THAN 25% OF THE
NUMBER OF AGENTS AS
BROKERAGES AT #1 & #3)

6%

WE HAVE A LARGER
MARKET SHARE OF 5.95%.
GREATER THAN KW,
SOTHEBY'S, DOUGLAS
ELLIMAN, COLDWELL
BANKER, OR EXP.

\$2^M

WE SELL MORE HOMES
OVER 2 MILLION THAN ANY
OTHER BROKERAGE.

\$2^B

2+ BILLION SOLD IN 2024
SALES VOLUME WITH 3,525
SOLD.



SIMPLY VEGAS

REAL ESTATE MADE SIMPLE TM



STEP ONE

HIRE A REALTOR

Hiring a realtor sets the stage for a smooth home buying experience. I'll guide you from finding the right home to closing the deal, handling all the details and paperwork. You'll stay informed with regular updates, ensuring a stress-free journey. With my expertise, I'll secure the best outcome for you.

WHY HIRE *Me* AS YOUR BUYERS AGENT?

**Choosing the right real estate agent
can make all the difference in your
home-buying experience.
Here's why I'm the perfect partner to
guide you through this exciting
journey:**



As a Las Vegas native, I offer strong local knowledge of neighborhoods, school zones, and lifestyle options to help you find the right fit. I provide clear market insight and strategic guidance so you can make informed decisions with confidence.

I am committed to being a steady, reliable resource from our first conversation through closing and beyond—handling the details, coordinating with trusted professionals, and keeping you informed every step of the way.

With a client-focused approach, I take the time to understand your goals and priorities, advocate for your best interests, and guide you through the buying process with clarity, care, and confidence.

UNDERSTANDING AGENT COMPENSATION

The National Association of Realtors (NAR) recently settled a lawsuit over broker commissions, leading to significant changes in real estate transactions. The settlement prohibits sellers from advertising broker compensation via the MLS and mandates written agreements between Realtors and buyers.

Effective August 2024, Realtors must have a signed contract with buyers before conducting any home tours, outlining the services provided and how they will be compensated. These changes aim to promote transparency and fairness in the real estate process.

First and foremost, it's important to know that all real estate commissions are negotiable. As a buyer, you have the right to your own representation, and I always emphasize the value of having a skilled and knowledgeable agent guiding you through every step of your home purchase.

Key Changes

WRITTEN AGREEMENTS:

Buyer agents must have written agreements with buyers before showing any property listed on the MLS. This buyer broker agreement includes details about the buyer broker's compensation. Buyers and their agents must explicitly agree on the services the agent will provide.

COMPENSATION RULES:

Compensation offers can no longer be advertised on the MLS platform. Seller can still offer buyer agent compensation, but it can no longer be advertised.

What does this mean for Buyers?

- It's now crucial to discuss hiring an agent to represent you. Buyers must hire an agent with a formal buyer broker agreement before seeing any properties. This agreement will detail the agent's compensation and the services they will provide.
- It is in the buyers best interest to only sign one buyer broker agreement at a time; multiple agreements could cause buyer liability for commission compensation.
- Without a formal agreement, buyers would be unrepresented under contract, which can lead to complications and disadvantages.

So, who pays the commissions?

Sellers usually cover the buyer's agent commission as part of the transaction, included in the purchase price. However, new rules mean that while sellers can still offer commissions, these can no longer be advertised on the MLS and are now negotiable. Buyers can request that the seller include the commission in the closing costs, making it part of the final sale price and potentially financing it through a loan.

Sellers can communicate commission offers directly during negotiations, or buyers might choose to pay their agent's commission themselves if it's more favorable.

Purchasing a home is one of the most impactful decisions you'll ever make, so having a knowledgeable and dedicated agent by your side is essential. As your buyer's agent, my sole focus is on protecting your interests and guiding you through every step of the process. While the seller has their own representation aiming to maximize their profit, I'm here to ensure you secure the best possible deal.

I understand that recent changes in how commissions are handled may feel overwhelming, but I'm here to guide you through the process and make it as smooth and rewarding as possible. Whether you're negotiating for closing costs or navigating the complexities of the transaction, I excel at ensuring my clients' needs are met and will never let commission stand in the way of securing your dream home. My goal is to make your home-buying experience not just successful, but truly exceptional.



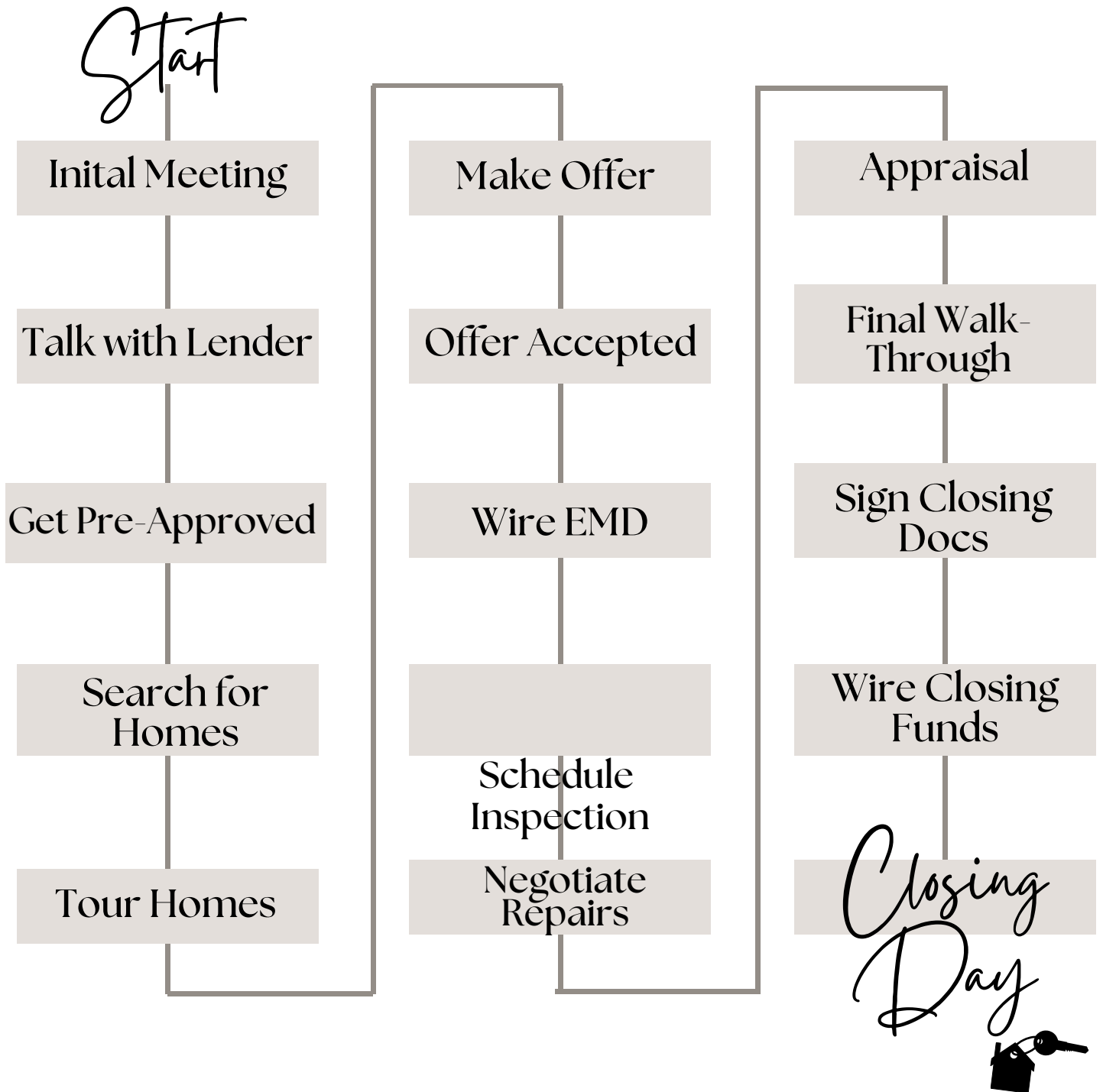
MY COMMITMENT TO YOU

STEP TWO

UNDERSTANDING THE PROCESS & GETTING PRE-APPROVAL

Before you start searching for your dream home, it's essential to understand the buying process and secure a mortgage pre-approval. This step will outline what to expect during the home-buying journey and how to get pre-approved, so you're ready to make an offer.

THE HOME BUYING ROADMAP



GET APPROVED

WHY SHOULD YOU GET PRE-APPROVED?

KNOW YOUR BUDGET

One of the biggest benefits of getting pre-approved for a home loan is that it helps you understand how much house you can afford. This knowledge can help you set a realistic budget when searching for potential homes and prevent you from wasting time looking at homes that are out of your price range and budget.

NEGOTIATING POWER

When you're pre-approved for a home loan, sellers and their agents know that you're serious about buying a home and that you have the financial backing to make an offer. This can improve your negotiating power and give you an advantage over other potential buyers who may not be pre-approved.

CLOSE FASTER

In today's competitive real estate market, being pre-approved can help you close on your home faster because you've already completed some of the financial checks required to get a mortgage. This can help you beat out other potential buyers who may not be pre-approved and speed up the home buying process.

TYPE OF LOAN	CREDIT SCORE	DOWN PAYMENT
VA LOAN	580	NO DOWN PAYMENT
USDA LOAN	620	NO DOWN PAYMENT
FHA LOAN	580 500-579	3.5% 10%
CONVENTIONAL LOAN	620	3-20%
JUMBO LOAN	660	10%

INCOME *Qualifications*

QUALIFYING INCOME

W-2 Statement of income/salary
Income from part-time jobs
Income from a second job
Overtime & Bonuses
Seasonal jobs
Self-employed income
Alimony & child support (Documentation Required)

NON-QUALIFYING INCOME

Income from the lottery
Gambling
Unemployment pay
Single bonuses
Non-occupying co-signer income
Unverifiable income
Income from rental properties



HOME LOAN APPLICATION MUST-HAVES

PERSONAL INFORMATION



- Full name
- Date of birth
- Social security number
- Contact information (phone, email, address)

EMPLOYMENT INFORMATION



- Current employer's name, address, and phone number
- Length of time with current employer
- Position/title
- Income information (salary, bonuses, commissions, etc.)

FINANCIAL INFORMATION



- Bank account information (checking, savings, investments, etc.)
- Other assets (real estate, vehicles, etc.)
- Current debts (credit cards, student loans, car loans, etc.)
- Credit score and history

PROPERTY INFORMATION



- Property address
- Type of property (single-family, condo, townhouse, etc.)
- Purchase price
- Down payment amount

DOCUMENTATION



- Government-issued ID (passport, driver's license, etc.)
- Proof of income (pay stubs, tax returns, etc.)
- Bank statements
- W-2 forms
- Employment verification letter
- Homeowners insurance policy

STEP THREE

SEARCH FOR YOUR HOME

Now this is the fun part, it's time to start searching for homes that meet your criteria, ensuring you find the perfect fit.

Tips

Prioritize Your Must-Haves:

Identify the essential features your new home must have, such as location, number of bedrooms, and proximity to schools or work, to help narrow down your search.

NEEDS MIGHT BE THINGS LIKE:

- Enough square footage for you & your family
- Sufficient bedrooms & bathrooms
- Proximity to work & school
- Garage Size
- Yard Size

WANTS WILL LOOK MORE LIKE:

- Specific paint or exterior color
- Pool, jacuzzi, or other exterior water feature
- Specific carpet, hardwood floors, or tile
- Kitchen amenities like cabinet color and appliances
- Primary Bathroom features

Be Open to Compromise:

While it's important to know what you want, being flexible on certain features can open up more options and help you find a great home that meets most of your needs.

Research the Neighborhood:

Spend time exploring potential neighborhoods at different times of the day to get a true feel for the area's vibe, safety, and amenities.

Act Quickly on New Listings:

In a competitive market, new homes can get snatched up quickly. When you see a home you like, schedule a viewing as soon as possible.

Consider Future Resale Value:

Think about the long-term, even if you plan to stay for a while. Look for homes in areas with strong resale potential and avoid those with features that might limit future buyers.

When finding your ideal home, it's important to consider more than just the property. These three trusted websites will help you check school ratings, neighborhood safety, and community reviews, ensuring you choose the perfect place to live.

- **GreatSchools.org:**

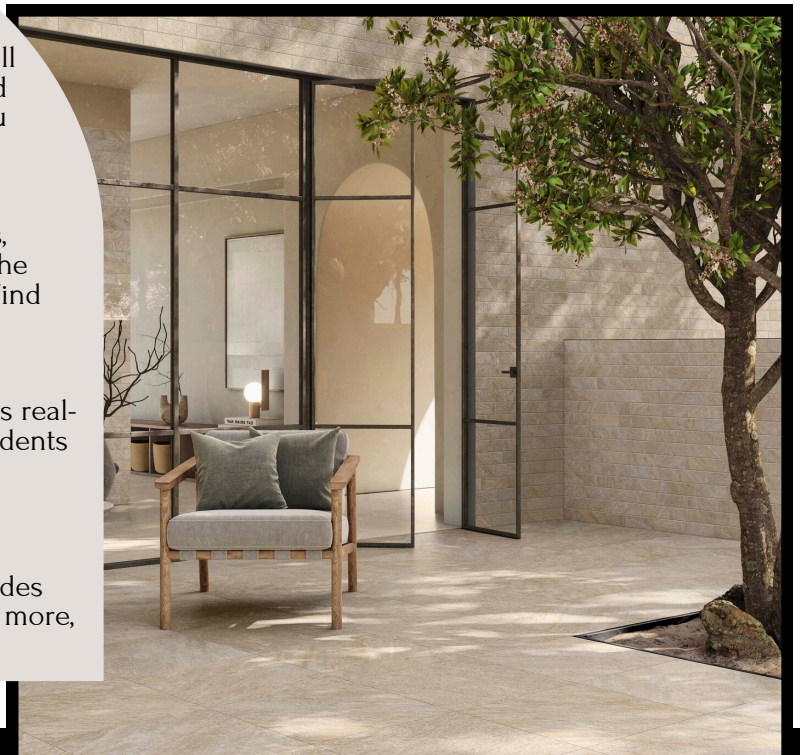
A valuable resource for researching school ratings, reviews, and test scores. It helps you understand the quality of schools in any area, making it easier to find the right neighborhood for your family.

- **SpotCrime.com:**

SpotCrime is a free online crime map that provides real-time crime data, allowing users to view recent incidents by location and sign up for email alerts.

- **Niche.com:**

Provides comprehensive rankings and reviews on schools, neighborhoods, and places to live. It includes insights on schools, crime rates, cost of living, and more, helping you make an informed decision.



WHERE LIFE HAPPENS OFF

The Strip

This is where your home search begins...

I'll set up a personalized home search tailored to your specific criteria, ensuring that every new listing matching your needs is sent directly to your portal as soon as it hits the market.

Within the portal, you'll have the ability to easily manage your profile by:



the homes you love

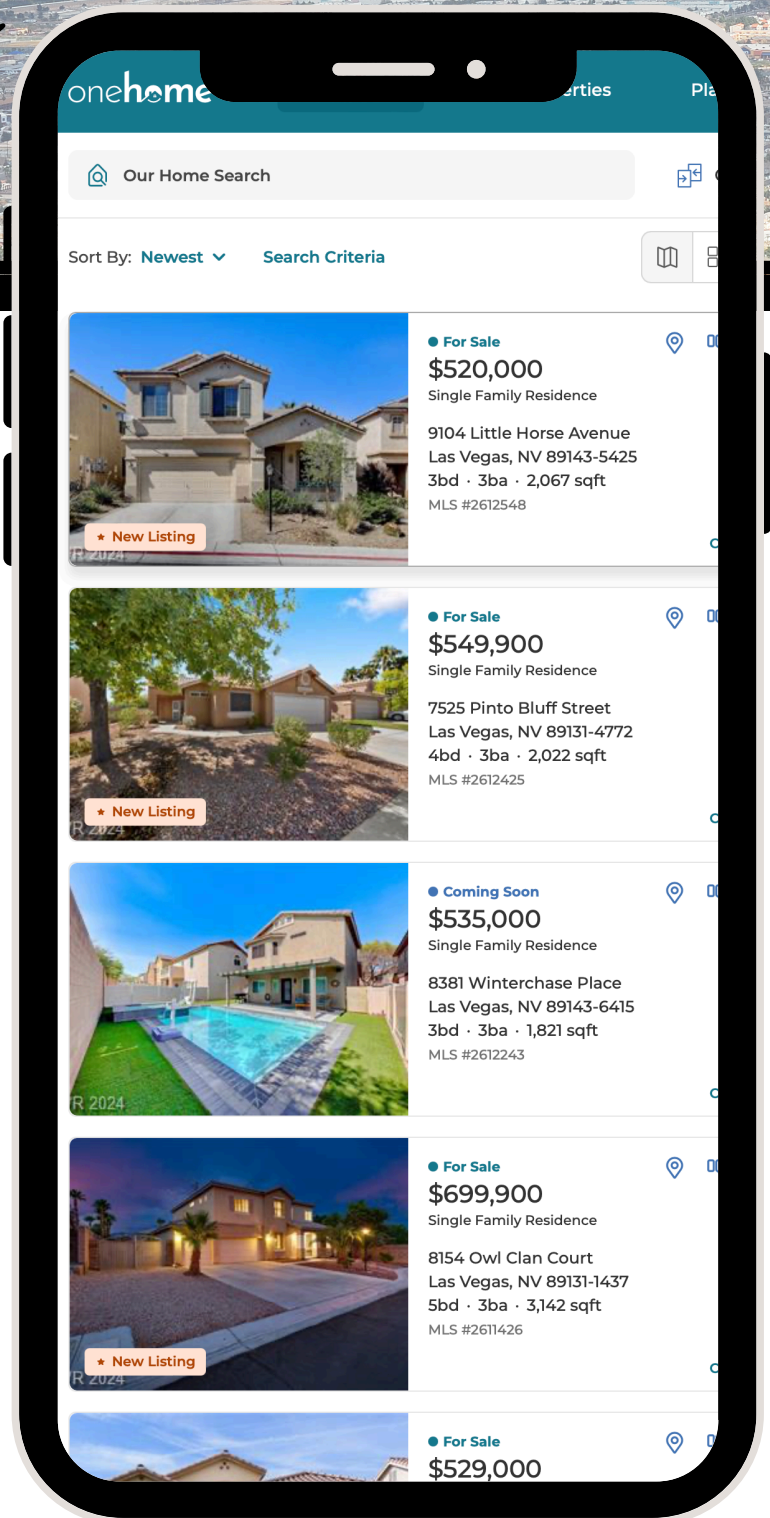


those that you don't love

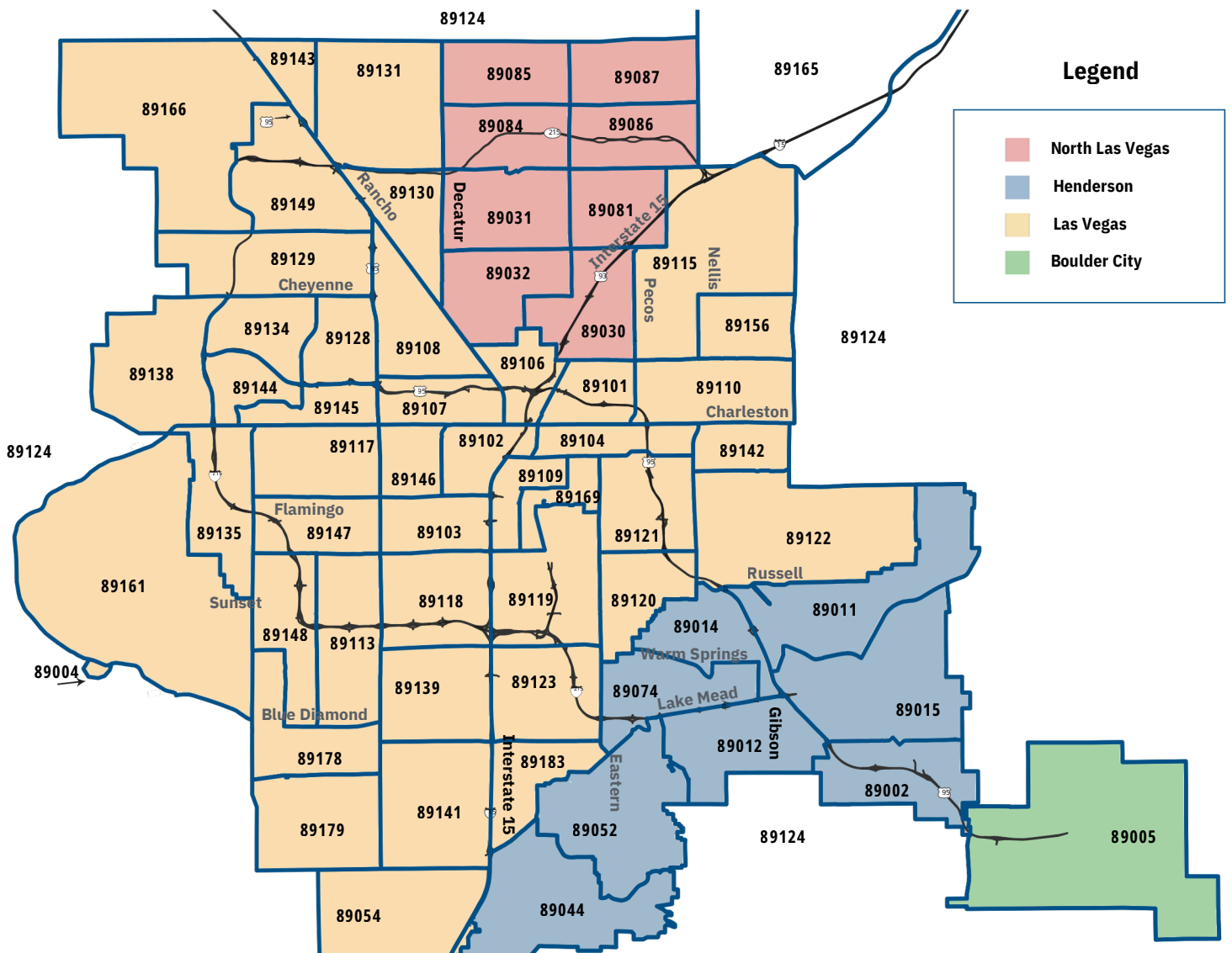


and leave notes for me

This seamless system allows us to stay on the same page and quickly adjust our search as needed, making your home-buying journey more efficient and focused.



ZIP CODE BOUNDARY MAP



STEP FOUR

MAKE A OFFER

Making an offer on a home involves more than just choosing a price. We'll explore how to craft a competitive offer, navigate negotiations, and respond to counteroffers, all with the goal of securing the best possible terms for your purchase.

MAKING A GREAT OFFER

When we have found a home that you're interested in buying, we will quickly and strategically place an offer.

There are several factors to consider that can make your offer more enticing than other offers.

PUT IN A COMPETITIVE OFFER

We will decide on a reasonable offer price based on:

- *Current Demand for the Home
- *Comparable properties Recently Sold in the Area
- *The Property Value of the House
- *The Current Condition of the House

BE FLEXIBLE

Sometimes a seller has certain terms that are important to them. The ability to be flexible and to accommodate those terms, makes for a more attractive offer.

OFFER SHORTER CONTINGENCY PERIODS

Shortening the contingency period, show the seller that you are serious about closing.

OFFER TO CLOSE QUICKLY

An offer with a shorter timeframe for closing is generally more attractive to sellers over one with an extended time period. A typical closing timeframe is 30-45 days.



In a overly competitive market these are some additional tactics that can be used:

Escalation Clause

Seller Leaseback

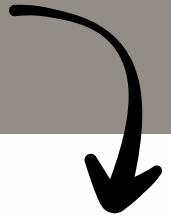
Appraisal Waiver

Waiving Minor Repairs

Covering Seller paid Closing Costs

If we decide to incorporate any of these strategies into our offer, we will thoroughly discuss them together beforehand. This way, you'll feel confident and informed about every step we take.

What happens if?



SELLER ASKS FOR HIGHEST AND BEST:

A method used by sellers to gather competitive bids from interested buyers. Buyers are asked to submit their strongest offer by a set deadline, typically considering factors such as price, financing terms, and contingencies. The seller then reviews all offers and selects the one they perceive as the most favorable, often leading to a quicker sale at the best terms.

SELLER REJECTS THE OFFER:

This happens if the seller thinks your offer isn't close enough to their expectations to further negotiate.

SELLER COUNTERS THE OFFER:

This happens when the seller doesn't want to reject but they want to offer different terms.

If this happens, you can:

ACCEPT THE SELLER'S COUNTER-OFFER

COUNTER THE SELLER'S COUNTER-OFFER

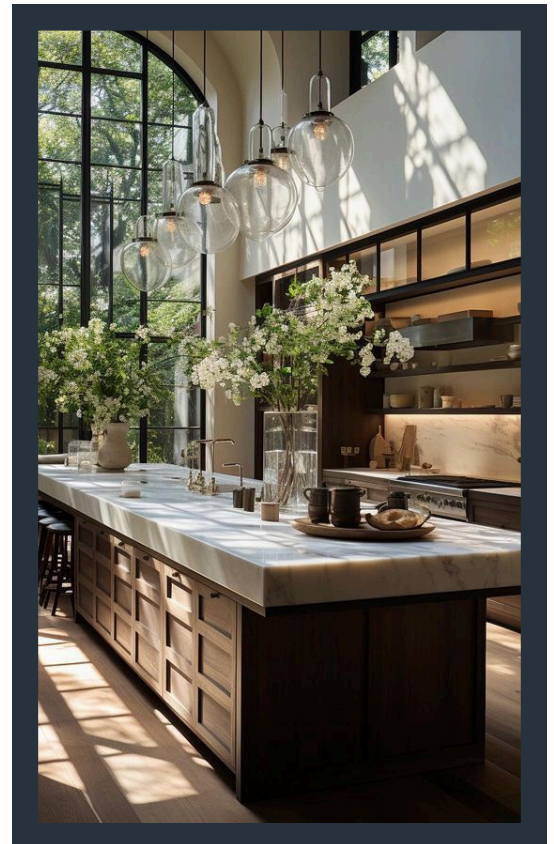
DECLINE THE SELLER'S COUNTER-OFFER

You can negotiate back and forth as many times as needed until you reach an agreement or someone chooses to walk away.

SELLER ACCEPTS THE OFFER:

Congratulations you are officially under contract.

Now we can move on to step five... Escrow!



Key Terms

DUE DILIGENCE CONTINGENCY:

A clause in the contract granting the buyer a specified timeframe to conduct any inspections and investigations on the property, allowing them to back out during this period.

APPRAISAL CONTINGENCY:

A provision stipulating that the purchase of the property is contingent upon the property appraising at or above a certain value, giving the buyer the option to renegotiate or withdraw from the contract if the appraisal falls short.

LOAN CONTINGENCY:

A condition stating that the buyer's obligation to purchase the property is subject to them securing financing within a specified period, providing them with an exit option if they are unable to obtain a loan.

POST-POSSESSION AGREEMENT:

An agreement between the buyer and seller allowing the buyer to take possession of the property after the closing date, often utilized when the seller needs additional time to vacate.

EARNEST MONEY DEPOSIT (EMD):

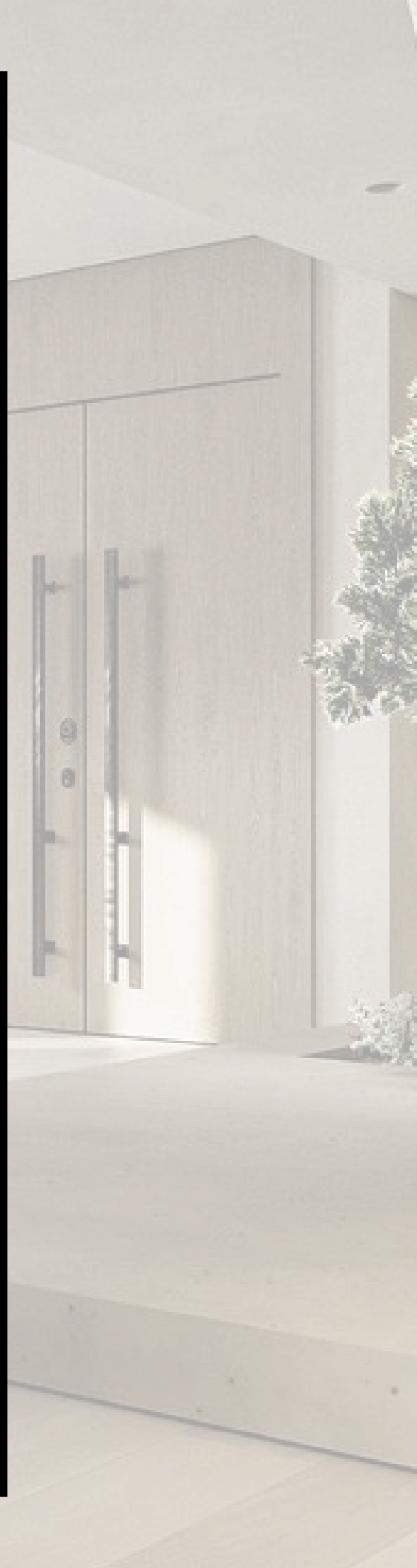
A monetary deposit made by a buyer as a show of commitment to purchasing the property, held in escrow, and later applied to the purchase price or forfeited if the buyer backs out of the deal without a valid reason after due diligence period.

ESCROW:

A neutral third party, the chosen title company, that holds earnest money during a real estate transaction. They will handle tasks like clearing title, preparing closing documents, and disbursing funds. You'll meet them to sign and close on your home.

PLEASE KEEP IN MIND: It's SO important not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications for a loan.

Please do not CLOSE any lines of credit, credit cards etc. before you consult with your lender as this can have just as much of a negative effect on your credit as opening new accounts could.



STEP FIVE

ESCROW PERIOD

The escrow period is when we get everything ready for closing on your new home. During this time, I, along with your lender and the title company, will be requesting various documents, so it's important to act quickly—time is of the essence. We'll handle essential steps like inspections, appraisals, and securing your loan, while the title company ensures the property is clear of legal issues. You'll receive an email from me at every milestone, keeping you informed. Once all conditions are met, the property officially becomes yours.



WHAT IS A...

HOME INSPECTION:

A detailed assessment of a property's condition, focusing on its structural and safety aspects, conducted by a certified inspector to identify potential issues.

HOME APPRAISAL:

An evaluation of a property's market value by a licensed appraiser, considering factors like location, size, condition, and recent comparable sales to determine its worth for mortgage lending and real estate transactions.

OUT OF POCKET EXPENSES

*Earnest Money Deposit - 1%-2% of list price
(varies from property to property)

*Home Inspection - \$400-\$600

*Appraisal - \$600-\$800

-Down Payment (will be decided with lender)

IMPORTANT DATES

*Earnest Money Deposit wired to Title Company within
2 business days of the accepted offer.

*Home Inspection to be completed within 10 days of
offer acceptance.

*Appraisal, ordered by Lender, paid for by you.

*Final walk-through 1-3 days before closing.

*Signing of loan documents at Title or mobile notary,
prior to closing.

*Keys will be given once home is funded and recorded
with county. (Generally after 4pm on day of closing)

INSPECTION

During the due diligence period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. These detailed reports will highlight defects, and it's important to focus on those that affect safety or the home's value.

Step 1:

FIND AND HIRE INSPECTOR

At this time you will find an inspector to conduct your inspection. Please look out for my email as soon as escrow is opened with Inspector referral's and contact information.

Step 2:

INTERIOR INSPECTION

Inspector will conduct an interior inspection, examining the condition of walls, ceilings, floors, doors, and windows, as well as major appliances, electrical, plumbing, heating, and cooling systems.

Step 3:

EXTERIOR INSPECTION

Inspector will conduct an exterior inspection, examining the roof, exterior walls, windows, doors, and foundation for damage that could compromise the home's safety. As well as pool and spa if applicable.

Step 4:

INSPECTION REPORT

Inspector will provide a detailed report with a summary of results, concerns, and repair/maintenance recommendations. The inspector may advise on addressing issues found.

Step 5:

REPAIR REQUEST

Buyers can request the seller address area of concern, with significant issues given priority over smaller ones.

Seller can then:

AGREE TO REPAIR ALL ITEMS ON THE REQUEST

OFFER CREDIT IN LIEU OF REPAIRS

DECLINE TO MAKE ANY REPAIRS

COUNTER ITEMS ON THE REQUEST

You can negotiate back and forth as many times as needed until you reach an agreement or if an agreement can not be made you can choose to walk away.

APPRAISAL

Your lender will arrange for a third-party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms and percentage rates.



What happens if?

APPRAISAL COMES IN AT VALUE:

If the appraisal matches the agreed-upon purchase price, it confirms that the home is worth what you're paying. The loan process continues smoothly, and you proceed to the next steps, such as finalizing your mortgage and preparing for closing. Congrats!

APPRAISAL COMES IN LOW:

If the appraisal is lower than the purchase price, it can create a challenge since the lender will only finance up to the appraised value.

At this point, you have a few options:

- Negotiate with the Seller: You can ask the seller to lower the price to match the appraisal.
- Pay the Difference: You can choose to pay the difference out of pocket to meet the agreed-upon price.
- Challenge the Appraisal: If you believe the appraisal was inaccurate, you can request a review or a second appraisal. This is a trickier option, but do-able.
- Walk Away: If an agreement can't be reached and your contract includes an appraisal contingency, you may have the option to cancel the purchase without losing your earnest money.

Each outcome requires careful consideration, and I'll be there to guide you through whichever scenario occurs, ensuring you make the best decision for your situation.

APPRAISAL COMES IN HIGH:

Congratulations! This is beneficial for you because it means you're getting the home for less than its current market value, and you instantly have more equity in the property.

STEP SIX

CLOSING

The closing period marks the final step in your home-buying journey, but it's also the beginning of your new chapter as a homeowner. I will guide you through the final procedures, from signing the necessary documents to getting the keys to your new home!

YOU MADE IT TO CLOSING... *Now what?*

1

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, which must be signed no later than three days before closing. This document details your final loan terms and closing costs. It's essential to review and sign it as quickly as possible to ensure everything is in order and avoid any delays. If any significant discrepancies arise between the initial loan estimate and the closing disclosure, we'll immediately notify your lender and title company to address the issue promptly.

2

FINAL WALK-THROUGH

We'll conduct a final walkthrough of the home within 1-2 days before closing to ensure the home is in the agreed-upon condition. This inspection typically takes about an hour. Our focus will include:

- Verify that any repairs the seller committed to have been completed.
- Confirming that all appliances are at home and are functioning correctly.
- Checking for leaks.
- Test Garage door openers.
- No new damage to home.

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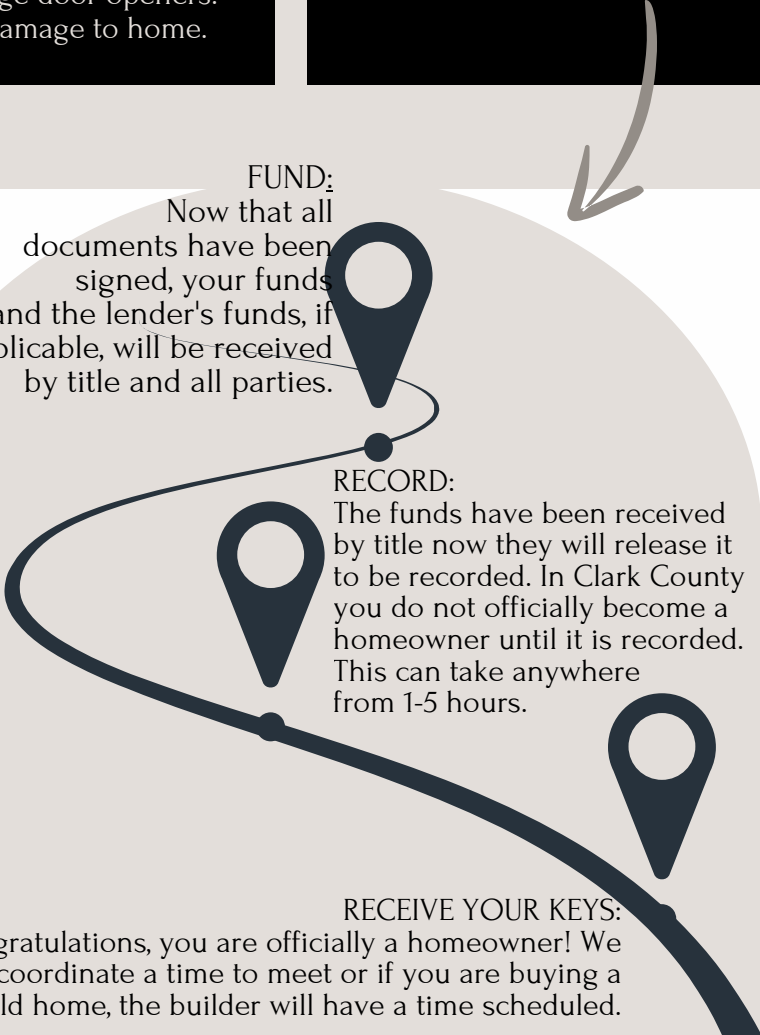
SIGNING

Closing usually takes place at the title company, or by mobile Notary. This is when you'll be signing a substantial amount of final paperwork—so be ready!

Among the documents you'll be signing are the deed of trust, settlement statement, the promissory note, and several other important forms.

MAKE SURE TO BRING:

- *Government issued ID
- *Banking Account and Routing number (in case of a refund)



FUND:
Now that all documents have been signed, your funds and the lender's funds, if applicable, will be received by title and all parties.

RECORD:
The funds have been received by title now they will release it to be recorded. In Clark County you do not officially become a homeowner until it is recorded. This can take anywhere from 1-5 hours.

RECEIVE YOUR KEYS:
Congratulations, you are officially a homeowner! We will coordinate a time to meet or if you are buying a new build home, the builder will have a time scheduled.



HERE FOR YOU, ALWAYS!

OUR JOURNEY BEYOND CLOSING

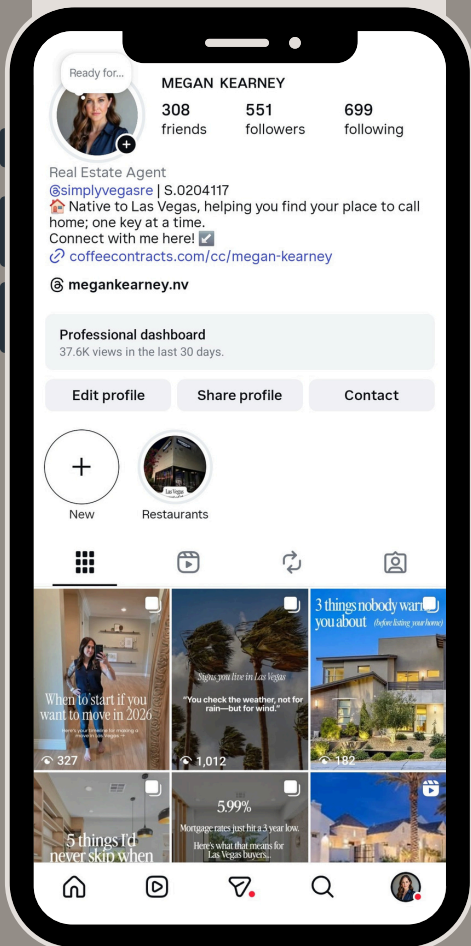
Your home-buying journey doesn't end at closing—I'm here to support you long after you've moved in. You'll find testimonials from other clients who've enjoyed working with me, and I'll share the best ways to stay in touch. Whether you need advice on home maintenance, are considering future real estate opportunities, or just want to say hello. I'm always just a call or message away, ensuring you feel confident and connected long after you've settled into your new home.

CONNECT WITH Me!

Instagram



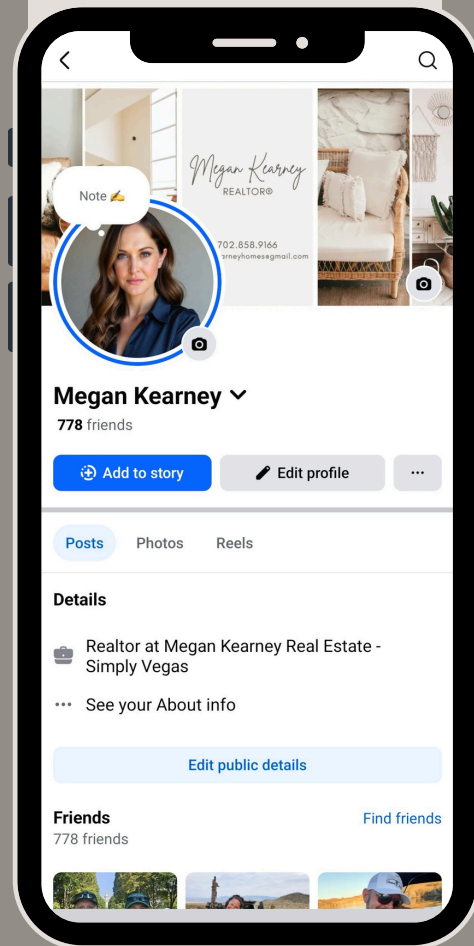
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Facebook



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I
LOOK
FORWARD
TO
WORKING
WITH YOU!

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Notes



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REAL ESTATE MADE SIMPLE™



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