



Home Buyers' Packet



AUBRI BLAIZE
KANSAS CITY REALTOR®



About your

Realtor!



Hello! My name is Aubri Blaize, I am a Realtor at Keller Williams KC North and specialize in the Kansas City Area Licensed in MO & KS. I am known for my innate understanding of my clients' needs and ability to effectively generate results. I will go above and beyond to communicate effectively and make sure you feel secure through this process!

During my own time, I enjoy DIY projects, snowboarding, hiking, gardening, and family time. I also have jokes to keep a smile on your face! My husband and I live on 10 acres, with our 5 year old, bees, chickens, and our black lab named Chief!

I love helping people find their home sweet home, communicating throughout every step of the process, and always having their backs.

My Promise to you



TRUST

I build my business on trust. I believe in being reliable, trustworthy, and to have your back in whatever you choose.

COMMUNICATION

Always keep you up to date every moment of the transaction. So you feel like you know what's happening each step of the way!



LISTEN

I promise to listen and understand your wants and concerns. As well as problem solve during difficult situations.

NEGOTIATE FOR YOU

I will reach an agreement with integrity, making this process as stress free as possible, leaving all parties at the table happy. Especially you.



HAVE YOUR BEST INTERESTS AT HEART

I treat all my clients like they are my family. I will have your best interests at heart, even before my own.

TYPES OF LOANS

CONVENTIONAL

- Credit score as low as 620
- Up to 97% Loan to Value
- Financing for borrowers with 5-10 financed properties

FHA

- Credit scores as low as 580
- Only 3.5% down
- Stricter guidelines for home qualification (safety concerns)

USDA

- Credit scores as low as 600
- 100% financing available
- Rural areas only
- Must qualify based on income level

VA

- Includes a VA Funding Fee- this is a mandatory fee charged by the Department of Veterans Affairs to help cover the loan programs cost.
- Credit scores as low as 580
- Stricter guidelines for home qualifications (safety concerns)
- No money down for qualified veterans

MY PREFERRED LENDERS

THE REASON I CHOOSE THESE LENDERS IS BECAUSE, THEY ANSWER THEIR PHONES ON THE WEEKEND, THEY HAVE NEVER MISSED A CLOSING, AND THEY TRULY CARE ABOUT THEIR CLIENTS.



Brady Swindler

mobile: 816.447.2238

Office: 913.432.1017

Bradyswindler@leader1.com

Apply online at bradyswindler.leader1.com

NMLS# 12007



Lee McLain

Mobile: 816-728-7700

Lmclain@guildmortgage.net

Apply online at www.leemclain.com

NMLS# 680316



MY PREFERRED INSURANCE AGENT



Mobile: 913.961.3621

Dan.Brough@countryfinancial.com

www.dantheinsurancemankc.com

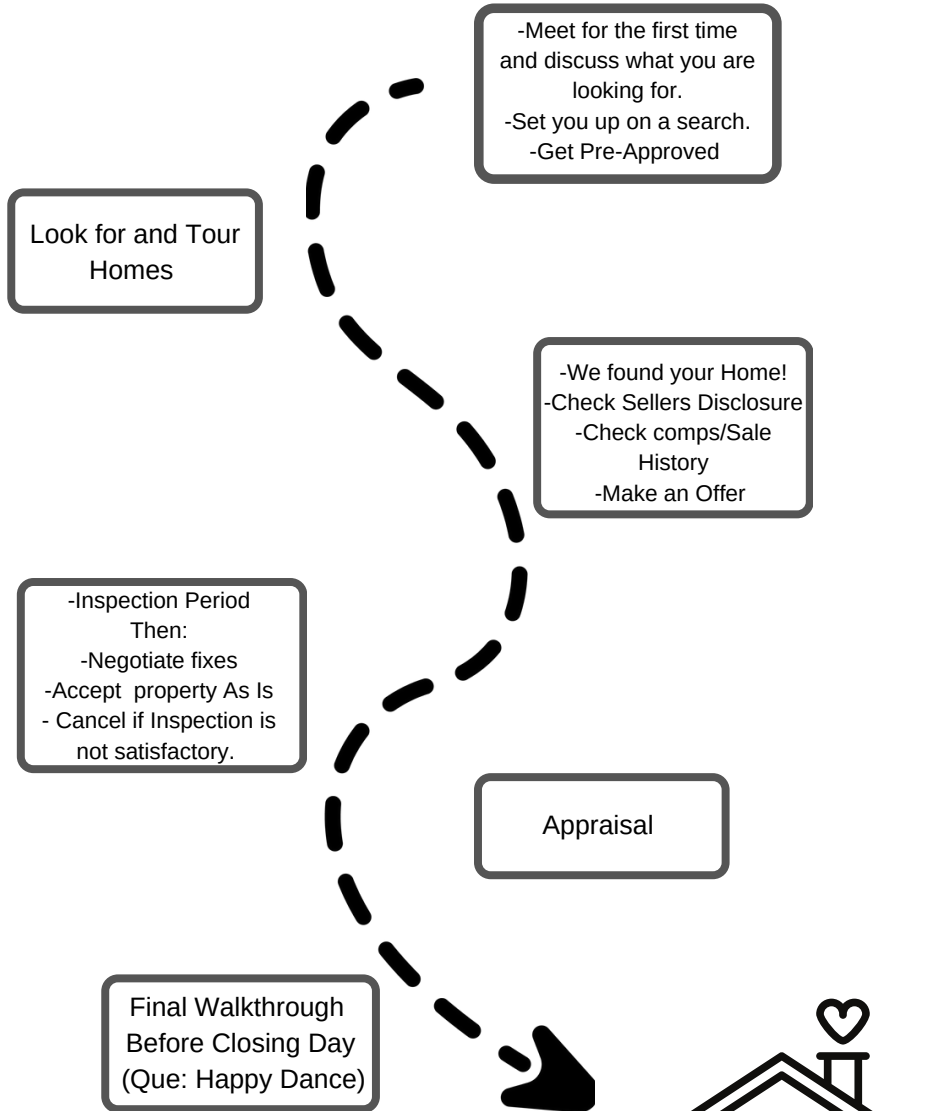
"I will go above and beyond to make sure you have the proper coverage for your new home!"



AUTO | HOME | LIFE | BUSINESS | RETIREMENT



The Home Buying Process



You're Home!!!



Scan the QR code to get my App to search homes now!

WAYS TO GAIN BUYER LEVERAGE

These are ways to make your offer
stronger

- Cash Offer
- Loan (Conventional, USDA, FHA, VA)
- Flexible Closing/ Possession dates
- Larger Down Payment
- Escalation Clause
- As Is Addendum
- Remove Contingencies
- Don't Ask for Seller Paid Closing Costs

SET YOURSELF UP FOR SUCCESS

The Do's and Don't of the Home Buying Process

DO

- ✔ Save money for expenses, like:
 - Inspections (\$200-\$700, avg= \$525)
 - Earnest Money (avg= \$1000 to 1%)
 - Survey (avg=\$400) *optional
 - Appraisal (avg=\$450)
 - Closing costs (prices vary, ask lender)
 - Money for improvements
- ✔ Save money for downpayment (3%-5% average).
- ✔ Protect your credit .
- ✔ Reduce as much debt as possible .

DON'T

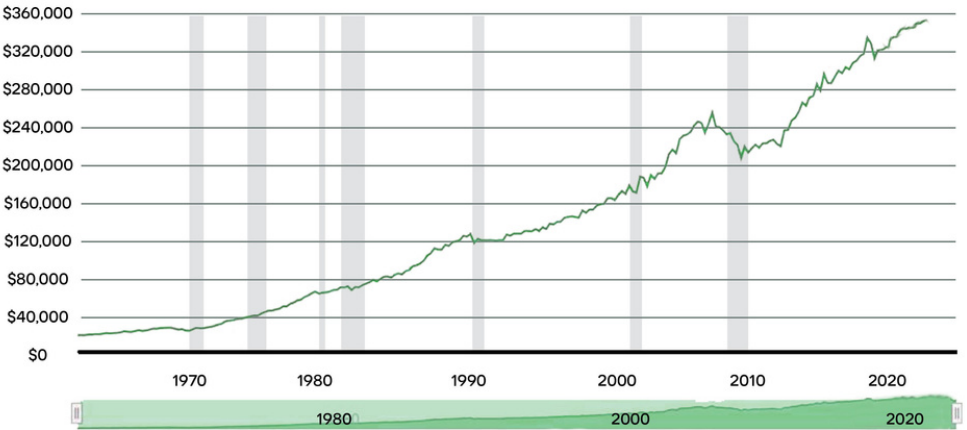
- ✔ Don't change jobs.
- ✔ Don't make any purchases on credit.
- ✔ Don't spend your savings.
- ✔ Don't fall behind on any payments.
- ✔ Don't make changes to your name.

How much does your rent really cost you?

MONTHLY RENT	1 YEAR	5 YEARS	10 YEARS
\$800	\$9,600	\$48,000	\$96,000
\$1,000	\$12,000	\$60,000	\$120,000
\$1,200	\$14,400	\$72,000	\$144,000
\$1,400	\$16,800	\$84,000	\$168,000
\$1,600	\$19,200	\$96,000	\$192,000
\$1,800	\$21,600	\$108,000	\$216,000
\$2,000	\$24,000	\$120,000	\$240,000
\$2,200	\$26,400	\$132,000	\$264,000
\$2,400	\$28,800	\$144,000	\$288,000
\$2,800	\$33,600	\$168,000	\$336,000
\$3,000	\$36,000	\$180,000	\$360,000

Median Sales Prices of Houses Sold for the United States

MEDIAN SALES PRICE OF HOUSES SOLD FOR THE UNITED STATES



SOURCE: U.S. BUREAU OF THE CENSUS

Shaded areas indicate U.S. recessions



SCAN THE CODE TO GET ACCESS TO SCHOOL DISTRICT STATS, CRIME STATS, CITY LIMIT INFORMATION, FLOOD MAPS, AND MORE!

WHAT ARE SOME OF MY COSTS?

Here are some estimates of costs to prepare you before it is time to buy.

EARNEST DEPOSIT

Typically 1% of Purchase price.
Gets applied towards your closing costs.

*Due within first 3 days of accepted offer

INSPECTION COSTS

Average is \$525 (includes Whole house, Termite, Radon)
There are more additional costs like sewer scope, mold, foundation, etc. if you choose.

*Due During inspection period

APPRAISAL

Due to Lender after Inspection Period.
Around \$400-\$500

*Ask Lender

CLOSING COSTS

Vary depending on taxes, insurance, and lender fees.
But typically between

\$2500-\$8000

*Due at closing

DOWN PAYMENT

Dependent on loan type, but can be at minimum, 0%-5% of purchase price.

*Due at closing

LEADING THE INDUSTRY



REPRESENTING YOU

When you work with me, you work with a trained agent that has the backing of the world's largest real estate company, consisting of 180,000+ associates around the globe. That puts your listing within the largest real estate network with the furthest reach.

And, by choosing to partner with me and the Keller Williams family, you gain access to a suite of technology that keeps you informed and engaged in what's happening in your neighborhood.

Keller Williams was built on a simple-yet-revolutionary principle: people are what matter most. To help cement this understanding we've formalised a belief system that guides how we treat each other and how we do business.

WIN-WIN

or no deal

INTEGRITY

do the right thing

CUSTOMERS

always come first

COMMITMENT

in all things

COMMUNICATION

seek first to understand

CREATIVITY

ideas before results

TEAMWORK

together everyone

achieves more

TRUST

starts with honesty

EQUITY

opportunities for all

SUCCESS

results through people

REAL EXPERIENCE REAL EXPERTISE

THE PROOF IS IN MY NUMBERS

Living here and working in the Kansas City Area, I understand what makes our community and the people who call it home so special. I am proud to call Kansas City my home.

That's what it takes to truly be a local real estate expert, not just expertise in negotiation, marketing, and access to real-time market data, but a love and understanding of our community and the people who live here.

That's just one reason to choose me to stand by your side- and it's the foundation of everything I do.

\$338,250
MEDIAN SALES PRICE

268
CLIENTS SERVED

82%
REPEAT BUSINESS

105%
PERCENT TO LIST PRICE

27
AVERAGE DAYS ON MARKET (KC MLS:
38 DAYS)

CREDENTIALS

Graduated University of Texas at
Dallas

2022 Top 5 Individual Agent at
Keller Williams KC North for
closed Units

2022 Top 5 Individual Agent at
Keller Williams KC North for
Closed Sales Volume

A SIMPLE VALUE PROPOSITION

WILL BE SEARCHING FOR YOU

Everyday I check MLS, Facebook, and my office for any upcoming listings to help you find the right home for you!

WILL ANSWER TEXT/CALLS ANYTIME

I will promise to always respond quick!

NEGOTIATE THE BEST TERMS

I will negotiate the best possible terms for you!

REAL ESTATE TERMS

Active- An Active listing means it's currently available for purchase/sale.

Pending- This means an offer has been accepted and they no longer allow showings. Also known as "in escrow" or "under contract".

Contingent- An offer has been accepted, however the offer is "subject to" a certain circumstance. (For example the buyers also need to sell their home in order to buy their new home).

Show for Backups- An offer has been accepted, however they are still allowing showings and backup offers if first offer falls through.

Backup Offer- A backup offer is an offer made acknowledging that there is already another offer and ensures if the first one falls through the backup offer would be next in line to get accepted.

Earnest Money- Earnest money is typically 1% of purchase price and acts as a "down payment". It also gets applied to your down payment at closing.

Appraisal- An appraisal is the process of developing an opinion of value for real property. It is ordered by the buyers lender (at cost to buyer) to ensure the property is being purchased at or under market value.

Inspection- Inspection is when the buyer hires licensed professionals to come out and examine the property.

Pre-Approved- The Mortgage Lender has checked credit score, viewed tax statements, pay check stubs, bank account, and approved buyer for loan.

Pre-Qualified- Not as strong as a pre-approval. The Mortgage Lender writes this letter based on what buyer claims they make and how much money they have. However Lender has not verified these numbers.

Buyers Agent- Real estate agent that has a contract with buyers and acts solely as helping clients buy a home.

Listing Agent- Real estate agent that has a listing contract with a seller, and acts solely for that seller.

Equity- Home equity is the Market value of the home minus the current loan amount.

Counter Offer- An offer made in response to another.

Down Payment- The amount of money you put down on a home. Typical 3%-5% depending on loan type. But can sometimes be 0% up to 20% or more.

Closing Costs- Closings costs are LenderFees + Home Insurance + Taxes.

Money to Close- (Down Payment + Closing Costs) - Earnest money.

Client Testimonials



Aubri was amazing. She is kind and caring. She listened to what we needed and weeded out what we didn't. She followed up even when we didn't realize it, on a house we loved we are now in the home of our dreams. If you need someone go with her. She will help you find your forever home!



Having Aubri as my listing agent turned out to be the best decision I could have made!! She navigated the listing and selling of my home with ease. Helped me through the process of negotiating the offer I accepted. Aubri is my Realtor forever!



Aubri listed my investment property and sold it in 1 day, 30k over list price, and "as is". I couldn't be happier!



As you know buying a house is hard and stressful, especially being 7 months pregnant in the middle of winter. Aubri made our house buying experience absolutely beyond amazing. As first time home buyers she made it stress free! Aubri will forever be our realtor and we can't wait to use her for our next home buying experience! I recommend her to everyone!

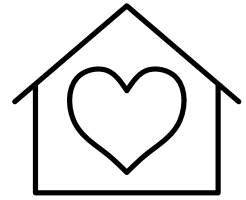


Aubri goes above and beyond for her clients. She is quick to respond to questions and is good at helping us consider all of our options when we are looking at homes and the entire process of selling and buying.



Aubri helped me sell 2 homes over list price, to buy our forever dream home. She navigated the entire process, paid attention to dates, and made sure it was a seamless process from start to finish! I was shocked at how well she was able to deal with all three transactions simultaneously!

Dear Client,



Welcome to my community! I hope to provide you with the best customer service experience as possible. Buying a home can be a big life decision. I want to make sure you feel like you have someone who you can trust and has your back, whose not just your realtor but also a friend. My promise to you is to help make this entire process as seamless as possible. I appreciate your confidence in me and I'm excited to work with you!

- Aubri Blaize

Other Agency Relationships

Missouri law does not prohibit written agency agreements which provide for duties exceeding that of a limited agent described in this pamphlet.

This brokerage authorizes the following relationships:

- Seller's Limited Agent
- Landlord's Limited Agent
- Buyer's Limited Agent
- Tenant's Limited Agent
- Sub-Agent
- Disclosed Dual Agent
- Designated Agent
- Transaction Broker
- Other Agency Relationship

Broker or Entity Name and Address

Keller Williams Kansas City North
310 NW Englewood Road
Gladstone, Missouri 64118

MISSOURI BROKER DISCLOSURE FORM



This disclosure is to enable you, a prospective buyer, seller, tenant or landlord of real estate, to make an informed choice BEFORE working with a real estate licensee.

Missouri law allows licensees to work for the interest of one or both of the parties to the transaction. The law also allows the licensee to work in a neutral position. How the licensee works depends on the type of brokerage service agreements involved. Since the sale or lease of real estate can involve several licensees, it is important that you understand what options are available to you regarding representation and to understand the relationships among the parties to any transaction in which you are involved.

Missouri laws require that if you want representation, you must enter into a written agreement. This may or may not require you to pay a commission. You do not need to enter into a written agreement with a transaction broker unless you intend to compensate this licensee. These agreements vary and you may also want to consider an exclusive or nonexclusive type of relationship.

If you choose not to be represented by an agent, the licensee working with you may be working for the other party to the transaction.

Prescribed by the Missouri Real Estate Commission as of January, 2005

CHOICES AVAILABLE TO YOU IN MISSOURI

Seller's or Landlord's Limited Agent

Duty to perform the terms of the written agreement made with the seller or landlord, *to exercise reasonable skill and care for the seller or landlord, and to promote the interests of the seller or landlord* with the utmost good faith, loyalty and fidelity in the sale, lease, or management of property.

Information given by the buyer/tenant to a licensee acting as a Seller's or Landlord's Limited Agent will be disclosed to the seller/landlord.

Buyer's or Tenant's Limited Agent

Duty to perform the terms of the written agreement made with the buyer or tenant, *to exercise reasonable skill and care for the buyer or tenant and to promote the interests of the buyer or tenant* with the utmost good faith, loyalty and fidelity in the purchase or lease of property.

Information given by the seller/landlord to a licensee acting as a Buyer's or Tenant's Limited Agent will be disclosed to the buyer/tenant.

Sub-Agent (Agent of the Agent)

Owes the same obligations and responsibilities as the Seller's or Landlord's Limited Agent, or Buyer's or Tenant's Limited Agent.

Disclosed Dual Agent

With the written consent of all parties, represents both the seller and the buyer or the landlord and the tenant.

A Disclosed Dual Agent may disclose any information to either party that the licensee gains that is material to the transaction.

A dual agent may not disclose information that is considered confidential, such as:

- Buyer/Tenant will pay more than the purchase price or lease rate
- Seller/Landlord will accept less than the asking price or lease rate
- Either party will agree to financing terms other than those offered
- Motivating factors for any person buying, selling or leasing the property
- Terms of any prior offers or counter offers made by any party.

Designated Agent

Acts as your specific agent, whether you are a buyer or tenant, or seller or landlord. When the broker makes this appointment, the other real estate licensees in the company do not represent you.

There are two exceptions with both resulting in dual agency:

1. The agent representing you as a buyer or tenant is also the agent who listed the property you may want to buy or lease.
2. The supervising broker of two designated agents becomes involved in the transaction.

Transaction Broker

Does not represent either party, therefore, does not advocate the interest of either party.

A transaction broker is responsible for performing the following:

- Protect the confidences of both parties
- Exercise reasonable skill and care
- Present all written offers in a timely manner
- Keep the parties fully informed
- Account for all money and property received
- Assist the parties in complying with the terms and conditions of the contract
- Disclose to each party of the transaction any adverse material facts known by the licensee
- Suggest that the parties obtain expert advice.

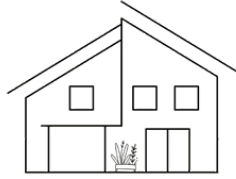
A transaction broker shall not disclose:

- Buyer/Tenant will pay more than the purchase or lease price
- Seller/Landlord will accept less than the asking or lease price
- Motivating factors of the parties
- Seller/Buyer will accept financing terms other than those offered.

A transaction broker has no duty to:

- conduct an independent inspection of, or discover any defects in, the property for the benefit of either party
- conduct an independent investigation of the buyer's financial condition.

Let's Connect!



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KANSAS CITY REALTOR®



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CALL/TEXT ANYTIME!