



BUYER'S CONSULTATION



DANI BEYER REAL ESTATE

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Welcome!

NOTE FROM DANI BEYER, CEO & LEAD LISTING SPECIALIST

Choosing the right agent is just as important as choosing the right home. That's why we put together this informational guide to showcase the expertise and five-star services we bring to each and every client.

Our team is here to answer any questions about the home buying process you may have. Thank you for allowing us the opportunity to earn your trust. We look forward to being your real estate resource for life!



Dani Beyer

CEO & LEAD LISTING SPECIALIST

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Our Promise

From start to finish, the Dani Beyer Real Estate team is here to serve you. Buying a home can be stressful, but you can rest easy knowing our five-star client services has given us a trusted name and reputation. We are here to make buying a home an enjoyable, worry-free process!

MISSION:

To provide a five-star client experience while growing a fun, top producing real estate team.

VISION:

To be the most respected and sought after real estate firm in Kansas City.

Why You Need an Agent

①

ENSURE THAT YOUR INTERESTS ARE REPRESENTED PROFESSIONALLY

Our Buyer's Agents know the market. They can assist you by understanding your real estate needs and save you time by providing details about the home before you view it. Additionally, they listen to your comments on each property which helps to refine the search process.

②

IT'S EASIER AND FASTER TO GET A GREAT HOME

Having an agent dedicated to your needs means you won't miss a property that checks all your boxes. Searching is done for you, so you don't have to browse endlessly on your own. We make the process of searching, touring, writing an offer, inspecting, signing contracts and closing much less stressful!

③

IT'S A WISE DECISION

Letting an experienced professional help you make one of the most significant investment decisions of your life is a smart move. Let our experience work for you!

The Home Buying Process

Here is a typical outline of the home-buying process. Most purchases close within 30-45 days of an accepted offer. However, the timeline can be negotiated based on buyer and seller needs

- 1 BUYER CONSULTATION**
- 2 GET PRE-APPROVED FOR A LOAN**
- 3 TOURS HOMES**
- 4 MAKE AN OFFER**
- 5 NEGOTIATE**
- 6 INSPECTIONS**
- 7 APPRAISAL**
- 8 CLOSING**
- 9 MOVE!**



THE HOME BUYING PROCESS

Start Here...

SCHEDULE A CONSULTATION

Your first step is to schedule a buyers consult with one of the expert agents on our team. During this consultation, your agent will explain the home buying process and learn more about your needs, wants and preferences.

GET PRE-APPROVED

If you are obtaining a loan, pre-approval from a reputable lender is a must before looking for a home. The type of homes we show you may be affected by the type of financing you qualify for. Our preferred lender will help you pick the best loan program to help meet your financial goals.



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HOME SEARCH

We'll set you up with custom alerts through our portal, featuring homes that fit your search criteria. Our system is faster and more accurate than Zillow. You'll receive immediate notification of new listings and price changes. It also allows you to mark your favorites to share with your agent.

Tour Homes...

VISIT HOMES IN PERSON

As soon as we have a pre-approval letter and a signed buyer agency agreement, we can start looking at homes! Homeowners need advance notice to prepare their homes for showings; we'll try to view 3-5 homes at a time. As an additional asset to you during your home search, your agent may utilize the assistance of a fully licensed showing agent to help accommodate last-minute showing requests.



WE'LL GIVE YOU FEEDBACK

We will point out the pros and cons of each property from a resale perspective, helping you determine if the property is a wise investment that will hold its value over time.

We will also point out any potential material concerns that we notice that could affect the property's value and safety including things like water damage, mold, or other issues that may require a closer inspection from a professional. By noting these concerns during the tour, you can make sure the inspector takes a closer look at potential issues and provide a more detailed report to help you make an informed decision about the property.

We want to ensure that you make a sound investment in a property that will provide long-term value and safety for you and your family!

Ready to purchase?

MAKE AN OFFER

Once we find a home you are interested in, we'll review the seller's disclosure and look at comparable homes that have recently sold nearby. Here are some things we consider as we prepare our offer:

- Offer price, amount of earnest deposit (typically 1%), and down payment amount
- Closing date/possession date (typically 30-45 days from date of offer)

TOOLS TO MAKE A STRONG OFFER IF WE ARE COMPETING AGAINST OTHER OFFERS

- **As-Is:** Allows inspections to be conducted without asking for repairs and can retain the rights to cancel the contract if the results are unsatisfactory.
- **Appraisal Value Waiver:** Offers to pay a 'gap' if the lender's appraisal comes in lower than the purchase price.
- **Escalation Clause:** Prevents you from missing out on a home over a small price difference while also saving you from overpaying.



NEGOTIATE

During this stage, we will work hard to reach an agreement with the sellers:

- Sellers can accept, decline, or counter your offer with different terms
- You may accept their counter offer, decline it, or counter back
- When both parties agree to the terms and sign the contract and any addenda, it becomes legally binding. Your earnest deposit will need to be submitted to the seller's title company. Earnest money is an out of pocket cost.

Offer accepted!

SEND DOCUMENTS

If obtaining a loan, once we receive a signed contract our team will send your lender a copy of the contract. You will receive instructions from your lender when it is time to lock in your rate. Additional documentation may be necessary to complete the loan. Please return any requested information to your lender as soon as possible.

SCHEDULE INSPECTIONS

Inspections are an out of pocket expense for the buyer. Structural, mechanical, and termite inspections are common in our area. You may opt to test for radon, mold, and/or other contaminants. Termite inspections are a requirement for VA loans; other inspections may be required by your lender.

- Choose an inspector who can inspect the house in a timely manner and who has a quick turnaround time on providing a detailed report
- You have 10 days (by default) to have an inspection performed on the home and to provide reports to the sellers
- After the inspection you can accept the property as is, ask for repairs, ask for a credit in lieu of repairs, or cancel the contract
- There is a 5-day renegotiation period with the seller after delivering inspection notice and repair requests



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APPRAISAL

Unless you are purchasing with cash, an appraisal will be ordered by your lender to ensure the home is valued at or above the contract price. For FHA and VA loans, the appraiser will also look for safety and property defects such as peeling paint, foundation problems, missing handrails, etc. Any conditions noted in the appraisal must be corrected and verified by the appraiser prior to closing.

GET INSURED

Set up homeowner's insurance prior to closing on your new home.



Samantha Morain with Walnut Risk Insurance

samantha.morain@walnutrisk.com

(816) 503-6222 | www.walnutrisk.com

UTILITIES

Transfer utilities into your name as of your possession date. Water, gas, electricity, cable, etc. We will send you the contact information for the companies you need to call.

That's it!

ATTEND CLOSING APPOINTMENT

You will need your driver's license and any funds for the closing in the form of a cashier's check or by wire transfer from your bank. After all parties have signed closing documents, the title company records the sale with the county. You'll receive your keys at the time of possession. Time to get moving!



Additional vendor options may be found on the "Vendors We Trust" page on our website.



TIPS FOR A SMOOTH TRIP TO THE CLOSING TABLE...

- Don't quit or change jobs
- Don't make any major purchases without checking with your lender
- Don't change bank accounts or overdraw accounts
- Don't make any large cash deposits or withdrawals into bank accounts
- Don't close any credit accounts
- Don't max out or overcharge credit accounts
- Don't take out a new loan or co-sign on a loan
- Don't open a new cell phone account
- Don't pay off loans, collections, or credit cards without discussing it with your lender
- Don't take out new student loans without contacting your lender
- Don't take out a cash advance from your credit card during the loan process

EXCLUSIVE BUYER AGENCY AGREEMENT

An exclusive buyer's agency agreement is a contract between a buyer and a real estate agent that outlines the services that will be performed for the buyer in exchange for compensation.

OUT OF POCKET EXPENSES

Down payment & closing costs vary per loan program and lender.

Appraisal Fees - \$550-\$800

Inspection Fees - \$395 and up

Earnest Money - 1% of purchase price
(credited towards the down payment at closing)

NOTE ON SUGGESTIONS

While we will happily suggest lenders, inspectors, insurance agents and other professionals, the decision on who to work with is ultimately yours. We do not receive compensation for the recommendations we make.



After closing...

LET'S BE FRIENDS

Once a client, always a client! You'll be invited to all our awesome client events like our annual summer party, fall Pumpkin Patches, Sweets with Santa and more.

We'll continue to be a resource for all your real estate needs. When you need referrals for plumbers, electricians, and other service providers, we know the best of the best! You can access our vendor list any time on our website at www.danibeyer.com/resources.

WE VALUE YOUR REFERRALS

We love when our clients share the positive experience they've had working with our team. This has allowed us to build a successful business based on referrals. When you refer your friends and family, we can devote more time to providing our clients with 5-star experiences and less time looking for new ones.



Reviews

“I cannot say enough good things about the Dani Beyer Real Estate team! From start to finish, our experience with our Realtor and several other members of the team was amazing. They went above and beyond to make the process of buying a home as smooth and painless as possible and made sure all of our needs were addressed.”

MICHAEL NG
Past Client

“Such a knowledgeable and friendly staff. They will take great care of you, buying or selling.”

SHELI BLAKEMORE
Past Client

“We have bought and sold twice with Dani Beyer. She will get you the most for your house and help you find the perfect new home!”

ERIN PHILLIPS
Past Client

Google
Reviews ★★★★★

615+ REVIEWS
5 OUT OF 5 STARS

Zillow®

282 REVIEWS
5 OUT OF 5 STARS

Thank you for taking the time to learn how our team goes above and beyond to help our clients reach their real estate goals!

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