

JACKIE SCHIERLMAN

REALTOR®

*home*  
BUYER GUIDE



FROM **DREAM TO KEYS**

YOUR SOUTHEAST KANSAS REAL ESTATE EXPERT

**exp**<sup>®</sup>  
REALTY

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# THE JACKIE SCHIERLMAN ADVANTAGE

## WHAT YOU CAN EXPECT

- LOCAL INSIGHT
- EXTENSIVE REACH
- STRATEGIC MARKETING
- PERSONALIZED SERVICE
- OPEN COMMUNICATION
- SKILLED NEGOTIATION
- DEDICATED SUPPORT
- SMOOTH TRANSACTIONS
- PROVEN SUCCESS
- MARKET MASTERY

## YOUR SOUTHEAST KANSAS REAL ESTATE EXPERT

As your dedicated local real estate expert, I offer unparalleled market insights and personalized guidance to help you achieve your real estate goals. With a proven track record of success, strong negotiation skills, and an extensive professional network, I'll ensure a smooth and rewarding home buying or selling journey.

# BUYERS AGENT *compensation*

A buyer's agent is your dedicated advocate during the home buying process. They offer expert advice, market knowledge, negotiation skills, and handle all the paperwork. By using their services, you can save time, money, and reduce stress, making them a valuable asset in your home buying journey.

## HOW ARE BUYERS AGENTS *compensated?*

### •**OPTION 1:** SELLER IS OFFERING COMPENSATION TO BUYER'S AGENT

Historically and commonly, the seller pays your buyer's agent a commission, which covers the buyer's agent services. You won't usually owe additional fees beyond standard lender closing costs and title fees. Your agent will verify in advance that the homes you wish to view offer compensation for their services.

### •**OPTION 2:** SELLER IS OFFERING SOME COMPENSATION BUT NOT ALL

Sometimes, sellers offer a lower commission than standard. In these cases, your agent may:

#### •**YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION**

#### •**BUYER AGREES TO INCREASE YOUR OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP**

#### •**BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.**



### •**OPTION 3:** SELLER IS **NOT** OFFERING ANY COMMISSION TO BUYER'S AGENTS

In rare instances, a seller may choose not to offer a commission to a buyer's agent. When this occurs, your agent's compensation structure may change.

#### •**YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION**

#### •**BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.**

#### •**BUYER AGREES TO INCREASE YOUR OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP**

IT'S IMPORTANT TO DISCUSS  
POTENTIAL COMPENSATION  
ARRANGEMENTS WITH YOUR AGENT  
UPFRONT TO UNDERSTAND HOW  
THEY'LL BE PAID IN SUCH  
SITUATIONS.

# WHAT A BUYER'S AGENT DOES FOR YOU

## MY DUTIES AS YOUR AGENT

- Explain the buying process from start to finish
- Help you get pre-approved with a trusted lender
- Review your budget, loan options, and estimated monthly payments
- Discuss neighborhoods, schools, commute, resale value, and market conditions
- Set up a custom home search (MLS + off-market opportunities)
- Monitor new listings daily so you don't miss opportunities
- Schedule and coordinate showings around your availability
- Preview homes and point out potential red flags

- Provide honest feedback (not sales pressure)
- Compare properties so you can make confident decisions
- Advise on pricing based on market data, not emotions
- Determine a strong, competitive offer strategy
- Advise on price, earnest money, inspections, and contingencies
- Write and submit the purchase contract
- Negotiate terms, repairs, and concessions in your best interest
- Coordinate inspections, surveys, and appraisals
- Interpret inspection reports
- Negotiate repairs or credits if issues arise

- Track deadlines so nothing is missed
- Stay in constant contact with the lender, title company, and other agents
- Review the Closing Disclosure with you
- Confirm all contract terms are met
- Schedule and attend the final walkthrough
- Resolve last-minute issues (yes, those always pop up)
- Guide you through closing day so there are no surprises
- Make sure you get the keys
- Help with utilities, local resources, and referrals
- Remain a resource long after the sale is complete

*Buyers agent* →

A buyer's agent represents you and protects your interests throughout the home-buying process.

A BUYER'S AGENT PROTECTS YOUR MONEY, YOUR TIMELINE, AND YOUR PEACE OF MIND—HERE TO GUIDE, NEGOTIATE, AND ADVOCATE FOR YOU EVERY STEP OF THE WAY.

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# WHY YOU NEED A BUYER'S AGENT

## IN SOUTHEAST KANSAS REAL ESTATE MARKET

Navigating SEK's competitive market requires a skilled professional who can advocate fiercely for your interests. Here's why I'm your secret weapon for a successful and stress-free home buying journey



### •FINANCIAL ASSESSMENT AND PRE-APPROVAL:

We'll review your finances, set a budget, and help you get pre-approved, giving you a stronger position in negotiations.

### •NEEDS AND WANTS EXPLORATION:

We'll discuss your lifestyle needs and preferences to narrow your search and find the perfect home.



### •MARKET ANALYSIS AND STRATEGIC SEARCH AND WINNING OFFERS:

Using my deep knowledge of the SEK market, I'll identify properties that match your criteria and budget.

### •PERSONALIZED TOURS AND INSIGHTS:

Enjoy personalized tours with insights into local information.



### •NEGOTIATION POWERHOUSE:

As a skilled negotiator with local trend knowledge, I'll:

- Craft strategic, compelling offers.
- Navigate multiple bids with favorable tactics.
- Uncover seller motivations for potential concessions.
- Protect your interests with necessary contingencies.

### •DISCLOSURES EXPLAINED:

I'll simplify complex legal language in disclosures for you.



# client TESTIMONIALS



Jackie was AMAZING, she went above and beyond to ensure everything was done right in a difficult situation. Could not have been happier with her dedication and service! Her communication was awesome and always ensured that we were updated on the process.

## **DAVID BENNETT**



We bought and sold a house all within 35 days with no plans of doing either of those 36 days ago 😊😊 thanks to Jackie Schierlman, Realtor- Brokered by exp Realty who made this seam less for us. This girl did all of the work. Every phone call , all the paperwork, all the communication between buyers/sellers/banks/title companies this list goes on and on. Thank you so much Jackie for all of your hard work in such a short amount of time. We love Jackie!!

## **AIMEE STRICKLAND**



Outstanding Realtor! Working with Jackie has been an absolute pleasure. She helped me sell two homes and purchase my new one — all within a year — and she made the entire process feel seamless from start to finish. Jackie is a true go-getter. She takes initiative, stays on top of every detail, and consistently goes above and beyond to make sure things move forward smoothly. What I appreciated most was her ability to take the lead while still keeping me informed and involved. She's confident, knowledgeable, and incredibly responsive. Whether it was negotiating offers, managing timelines, or navigating the inevitable curveballs of real estate, Jackie handled everything with professionalism and ease. If you're looking for a realtor who's proactive, driven, and genuinely cares about your goals, I can't recommend Jackie highly enough. She's phenomenal at what she does!

## **MANDY ELAM**

# POTENTIAL OBSTACLES

## WHEN BUYING A HOME



### **ACCESS TO LISTINGS**

Without an agent, you will need to rely on public listings and your own research to find available properties online.

→ Since public listings are not always updated in real time, you might spend time exploring homes that are already under contract or no longer on the market.

### **UNDERSTANDING THE MARKET**

Without an agent, you will need to do your own research to understand market conditions, pricing trends, and neighborhood details.

→ You'll need to research market conditions, pricing trends, and neighborhood details on your own. This requires extra time and effort to ensure your offer is competitive, whether a list price is reasonable, what similar homes have sold for, and how to increase your chances of having your offer accepted.

### **MANAGING PAPERWORK**

Real estate transactions involve a significant amount of paperwork.

→ Handling this on your own might require extra effort to ensure all documents are correctly completed and submitted on time.

I've noticed that buyers who try to purchase a home without the right support often feel stressed, overwhelmed, and may end up with a home that doesn't quite meet their needs. Let's explore the common challenges of buying a home and what they might mean for you.

# *The* HOME BUYER ROADMAP

1

## CONSULT & BUYER AGREEMENT

Discuss your needs and sign a contract

2

## LENDER & PRE-APPROVAL

Meet with lender and get pre-approved for a loan

3

## BEGIN YOUR HOME SEARCH

Start looking for homes within your specifications

6

## ESCROW & LOAN APPLICATION

Open an escrow account & submit a loan application

5

## WRITE AN OFFER

Make an offer on a home

4

## HOME SHOWINGS

Tour potential properties

7

## INSPECTIONS & NEGOTIATE

Conduct inspections and negotiate terms

8

## APPRAISAL & INSURANCE

Get a home appraisal and secure insurance

9

## CLEAR TO CLOSE & FINAL WALK THROUGH

Ensure everything is in order and do a final inspection

10

## CLOSING & HOMEOWNERSHIP

Sign papers, complete the purchase, and receive your keys

CONSULT & BUYER AGREEMENT

# 01 *your* ADVOCATE

Buying a home is one of the biggest decisions you'll make. It's crucial to have an experienced agent on your side, looking out for your best interests. A buyer's agent is dedicated to protecting you and ensuring your needs are met. Having a buyer's agent offers invaluable support and protection throughout the process.

- Prioritizes Your Needs
- Solves Problems Quickly
- Skilled Negotiator
- Knows the Local Market
- Communicates Regularly



## GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door. I look at dozens of homes every week, and I can help you identify potential problems within a home. When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

## STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line.

## ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

## NEIGHBORHOOD EXPERT

I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to make an offer on a house.

## PROBLEM SOLVER

I will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a fun and stress-free process.



LENDER & PRE-APPROVAL

# FINANCING

## PREPARING FOR YOUR HOME LOAN

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

### UNDERSTANDING PRE-APPROVAL

#### WHAT IS PRE-APPROVAL?

A pre-approval letter from a lender indicates your estimated borrowing capacity. It strengthens your negotiating position when making offers.

#### FACTORS LENDERS CONSIDER:

- Credit score
- Income
- Debt-to-income ratio
- Employment history
- Assets

### BEFORE YOU GET PRE-APPROVED

#### IMPROVE YOUR CREDIT SCORE:

- Check your credit report for errors
- Pay bills on time and avoid excessive debt
- Limit new credit inquiries
- Consider paying down high-interest debt

#### SAVE FOR A DOWN PAYMENT:

- Set a realistic savings goal
- Consider utilizing down payment assistance programs if available
- Explore options like FHA loans with lower down payment requirements



# QUESTIONS

## TO ASK YOUR MORTGAGE LENDER

### Q. WHAT WILL MY FEES AND PAYMENTS BE?

Get details on payments, rates, closing costs, and down payment

### Q. WHAT TYPES OF MORTGAGE TERMS DO YOU OFFER?

Explore fixed, adjustable, FHA, and VA loans.

### Q. WHAT CREDIT QUALIFICATIONS DO YOU REQUIRE?

Understand the credit score and financial criteria needed

### DO YOU OFFER MORTGAGE POINTS? Q.

Ask about points to lower interest rates and benefits.

### Q. WHAT IS THE INTEREST RATE AND APR?

Get details on interest rates and annual percentage rate (APR)

### DO YOU OFFER A MORTGAGE RATE LOCK? Q.

Check if you can lock in your interest rate to avoid market changes

## COMMON LOAN TYPES *and qualifications*

<b>CONVENTIONAL</b>	For most borrowers, typically require 20% down.	Credit score generally required: 620 or higher
<b>FHA</b> Federal Housing Administration	For borrowers with no or lower credit scores and down payments	Credit score generally required: 580 or higher
<b>VA</b> Department of Veterans Affairs	For veterans and eligible military members.	Credit score generally required: 580 or higher
<b>USDA</b> U.S. Department of Agriculture	For borrowers in rural areas	Credit score generally required: 640 or higher.
<b>ADJUSTABLE-RATE</b>	For borrowers who expect short-term homeownership or believe interest rates will decrease.	People planning short-term ownership or expecting income increases may consider ARMs.

# 03

BEGIN YOUR HOME SEARCH

*find your*

# DREAM HOME

## START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.



*TOP:*

We will make sure to check every little detail of each house

- Test the plumbing
- Test the electrical system
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks

# *your* HOME PREFERENCES

Understanding your preferences is crucial. It helps us focus on properties that align with your needs and tailor our approach for a more efficient and successful home-buying process.

What factors will influence your home buying decision?

- Neighborhood:
- Schools:
- Size:
- Location:

Best days and times for showings?

Are you looking for specific amenities or features in the neighborhood?

Do you want a move-in-ready home or are you open to doing renovations?

Do you have any specific style or design preferences for your new home?



# HOME FEATURE CHECKLIST

## EXTERIOR:

*want need*

- Landscape lighting:
- Newer roof:
- 3 car garage:
- Front porch/patio:
- Deck:
- Fence:
- Security system:
- 

## LIVING ROOM:

*want need*

- Open floor plan:
- Fireplace:
- Large windows:
- Built-in bookshelves:
- 

## KITCHEN:

*want need*

- Granite/quartz countertops:
- Stainless steel appliances:
- Island with seating:
- Walk-in pantry:
- Breakfast nook:
- 

## LIVING ROOM:

*want need*

- Open floor plan:
- Fireplace:
- Large windows:
- Built-in bookshelves:
- 

## DINING ROOM

*want need*

- Formal dining room:
- Open to kitchen:
- Space for large table:
- 

## DINING ROOM

*want need*

- Formal dining room:
- Open to kitchen:
- Space for large table:
- 

## BEDROOMS:

*want need*

- Number of bedrooms: \_\_\_\_\_
- Primary with ensuite bath:
- Primary on main floor:
- Laundry room connected:
- Walk-in closet in primary:
- Guest room:
- 

## BATHROOMS:

*want need*

- Number of bathrooms: \_\_\_\_\_
- Double vanity in primary bath:
- Separate shower and tub:
- Walk-in shower:
- 

## BASEMENT:

*want need*

- Finished basement:
- Additional bathroom:
- Walk-out:
- 

## ADDITIONAL FEATURES:

*want need*

- Home Office:
- Home Gym:
- Media Room:
- Wine Cellar:
- Safe Room:
- Swimming Pool:
- Sunroom:
- Hot Tub:
-



# 05

MAKING AN OFFER

*crafting*

## A WINNING OFFER

### STRATEGIES TO A WINNING OFFER

OFFER A FLEXIBLE CLOSING DATE

REMOVE NON-ESSENTIAL REQUESTS

BE READY TO ACT FAST

OFFER A COMPETITIVE PRICE

PAY IN CASH

LIMIT CONTINGENCIES

INCLUDE AN ESCALATION CLAUSE

INCREASE YOUR EARNEST MONEY DEPOSIT

## AFTER YOU SUBMIT AN OFFER

THE SELLER COULD...

### 01

- ACCEPT THE OFFER 🥂
- DECLINE THE OFFER 🙅
- COUNTER THE OFFER

WE CAN THEN...

### 02

- ACCEPT THE OFFER 🥂
- DECLINE THE OFFER 🙅
- COUNTER THE OFFER

### 03

YOU CAN NEGOTIATE AS MUCH AS NEEDED UNTIL YOU REACH AN AGREEMENT OR SOMEONE DECIDES TO WALK AWAY



# 06

## ESCROW & LOAN APPLICATION

*navigating*

# ESCROW AND SECURING YOUR LOAN

**Offer Acceptance:** Once your offer is accepted, you move into escrow.

**Escrow Process:** A neutral third party keeps the funds until all sale conditions are met.

**Submit Loan Application:** Complete your loan application and provide all required documents.

**Loan Underwriting:** The lender reviews your finances and the property's value.

**Final Approval:** Once verified, the lender gives final approval for closing.



A TYPICAL INSPECTION PERIOD IS BETWEEN 10-15 DAYS

# 07

## INSPECTIONS & NEGOTIATE

*key*

# HOME INSPECTIONS

Inspections are an essential part of buying a home. A professional inspector checks the property for issues like structural damage, plumbing, or electrical problems. This helps you understand the property's condition and negotiate any necessary repairs or price changes with the seller, ensuring you make an informed decision before buying.

## TYPES OF INSPECTIONS

- General Home Inspection
- Pest Inspection
- Radon Inspection
- Mold Inspection
- Sewer and Septic Inspection
- Chimney Inspection
- Lead-Based Paint Inspection
- Asbestos Inspection
- HVAC Inspection
- Roof Inspection

INSPECTIONS & NEGOTIATE

# APPRAISAL AND INSURANCE

## PROPERTY TITLE SEARCH

A property title search is the process of examining public records to determine the legal ownership and any outstanding liens or encumbrances on a property. It is performed during the home-buying process to ensure clear ownership and address any issues before the sale. It is typically done by a title company or real estate attorney.

## HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding. Homeowner's insurance is important because it provides financial protection against losses or damage to your property, liability coverage, is often required by mortgage lenders, and provides peace of mind.





## CLEAR TO CLOSE & FINAL WALK THROUGH

# CLEAR TO CLOSE

*and*

## FINAL WALK THROUGH

AS YOU APPROACH THE CLOSING OF YOUR HOME PURCHASE, THERE ARE A FEW FINAL STEPS TO COMPLETE.

# 01

### FINAL LOAN APPROVAL

First, you need to ensure that all financial documents and conditions are met for the "clear to close" from your lender. This means your mortgage has been fully approved, and you're ready to sign the final paperwork.

# 02

### FINAL WALK THROUGH

Next, you'll conduct a final walk-through of the property. This typically happens a day or two before closing and allows you to confirm that any agreed-upon repairs have been completed and the home is in the expected condition.

Take your time during this walk-through to ensure everything is in order. Once satisfied, you'll proceed to closing, where you'll sign the necessary documents and officially become the owner of your new home.

# SCHEDULING

*your move*

AFTER  
SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

4 WEEKS  
TO MOVE

- Arrange appraisal
- Complete title search (Title company will do this)

3 WEEKS  
TO MOVE

2 WEEKS  
TO MOVE

- Secure Home Warranty
- Get quotes for home insurance
- Schedule time for closing
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing

- Obtain certified checks for closing
  - Schedule and attend a final walkthrough
  - Finish packing
  - Clean
  - Pack essentials for a few nights in new home
  - Confirm delivery date with the moving company.
- Write directions to the new home, along with your cell phone number

1 WEEKS  
TO MOVE

# *Closing Day:* **A GUIDE TO THE FINAL STEP**

As you prepare for closing day, here's a quick guide to the final steps. Follow this checklist to ensure a smooth transition into your new home and get ready to receive your keys!

## **ANTICIPATE COSTS:**

Be prepared for additional expenses like taxes, HOA fees.

## **FINAL WALK-THROUGH:**

Inspect the property 24 hours before closing.

## **CERTIFIED FUNDS:**

Confirm the amount needed and arrange for a certified check or wire transfer.

## **CLOSING DAY:**

Review documents, ask questions, sign to finalize the purchase, and receive your keys.

## **CLOSING DISCLOSURE:**

Receive at least three days before closing. Compare with your Loan Estimate

## **GATHER DOCUMENTS:**

- ID
- Insurance
- Bank Statements
- Other Paperwork

## **HOMEOWNERS INSURANCE:**

Obtain a policy and provide proof to your lender

## **STAY IN CONTACT:**

Keep in touch with your agent, lender, and closing agent.

"MY COMMITMENT TO REAL ESTATE  
GOES BEYOND A PROFESSION—  
IT'S MY CALLING. I'M DEDICATED TO  
PROVIDING EXCEPTIONAL SERVICE,  
EXCEEDING EXPECTATIONS, AND  
HELPING CLIENTS ACHIEVE THEIR  
HOMEOWNERSHIP DREAMS."



JACKIE SCHIERLMAN  
REALTOR®

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YOUR SOUTHEAST KANSAS  
REAL ESTATE EXPERT

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*notes*





Thank you for choosing me to be a part of your home-buying journey! I'm here to guide you every step of the way, from start to finish. If you have any questions or need further assistance, don't hesitate to reach out. Your dream home is just around the corner, and I'm excited to help you find it!

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