

# BUYING YOUR FUTURE HOME

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 **KITTNER**  
REAL ESTATE GROUP

# — 2025 —

## MISSION STATEMENT



Our team strives to be more than just realtors — we aim to be trusted household representatives. Whether it's helping you navigate homeownership, providing resources for maintenance and improvement, or simply being a reliable source of advice and support, we're here for you every step of the way. Your dreams don't end with the transaction, and neither does our service.



**MEET**

*Emma Baker*



📞 (314) 462-2771

✉ [emma@kittnergroupp.com](mailto:emma@kittnergroupp.com)

🌐 [emma.angelakittner.com](http://emma.angelakittner.com)

📍 1717 Hidden Creek Ct  
St. Louis, MO 63131

With a passion for service in the St. Louis area, Emma Baker is ready to help with all of your home buying and selling needs. As a proud member of The Kittner Group, Emma carries values of hard work, integrity, and outstanding client service into everything she does.

When Emma isn't making homeownership goals come true for her clients, she's spending time with family or catching up with friends over sushi. You might also find her taking some time to relax and unwind at Latte Lounge, although she might slip in a quick text to a client here and there. Real Estate for Emma isn't just a career it's a lifestyle.

# OUR PROMISES

- Provide you with excellent customer service during the entire buying process including, taking the time to understand your wants, needs and expectations.
- Return your calls and emails the same day and being transparent with you at all times.
- Help you obtain the best possible price for your future home in the shortest amount of time.
- Provide you with all options to make your offer as attractive to the seller as possible
- Show you homes that fall within your specific criteria
- Coordinate the home showing process.
- Negotiate offers on your behalf.
- Schedule and coordinate completion of contingencies and inspections.
- Monitor your loan process.
- Coordinate and supervise the preparation of all closing documents and guide you through the closing process.



# YOUR TEAM

Each team member brings specialized skills that, when combined, create a seamless experience for our clients.



**Angela Kittner**  
TEAM OWNER/CEO

Angela Kittner is the team owner and is seasoned in both Real Estate and Business. Angela is passionate about customer service, providing an experience like no other, and building a team of qualified specialists to best serve the St. Louis area.



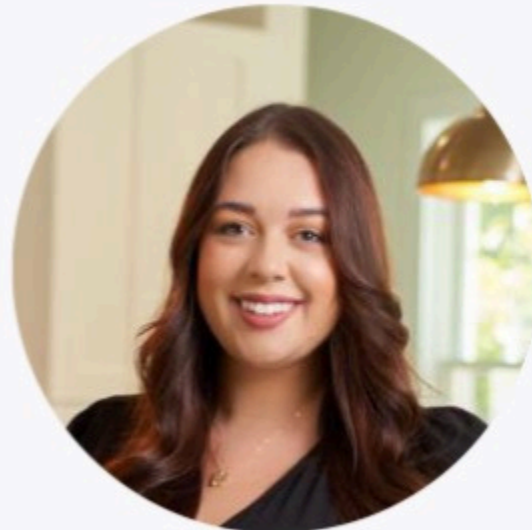
**Emma Baker**  
YOUR AGENT

With the guidance and expertise of Angela and the assistance of The Kittner Group's showing specialist and client care specialist, Emma has the ability to focus her time on finding the right home for you.



**Sophia Mandl**  
SHOWING SPECIALIST

Sophia is a licensed Realtor who assists with showings to eliminate scheduling conflicts and allow you to see the houses you want, when you want.



**Linnea Burke**  
CLIENT CARE SPECIALIST

Linnea manages all of your post under contract tasks and deadlines to make the road to closing seamless.

# THE TEAM DIFFERENCE



## SINGLE AGENT





KITTNER  
REAL ESTATE GROUP

 **TOP 1%**

IN THE TOP 1% OF  
AGENTS IN USA

 **50M+**

ANNUAL SALES  
VOLUME

 **16**

LICENSED REALTORS

 **20**

YEARS IN BUSSINESS

 **4**

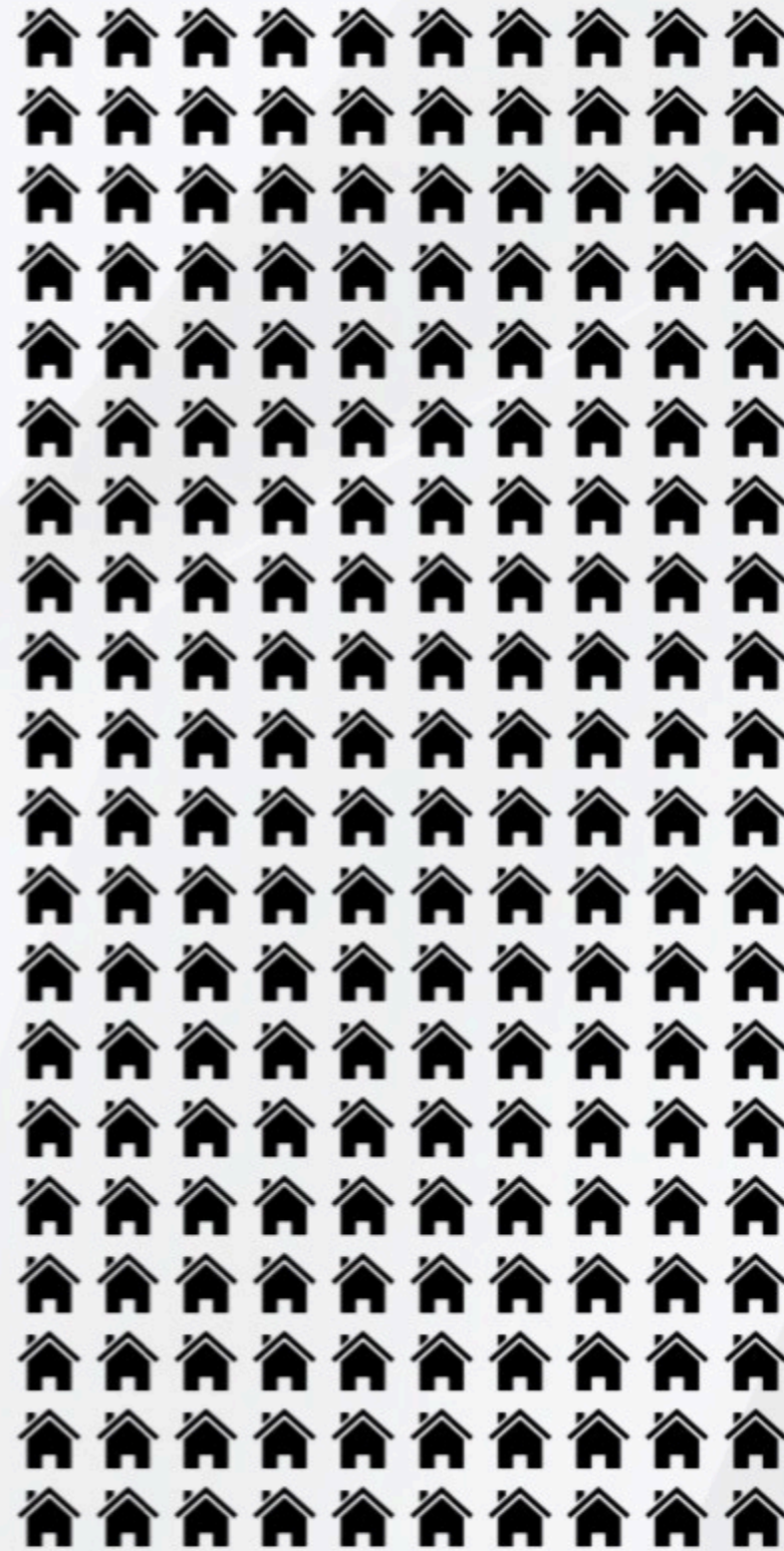
LICENSED TEAM  
COORDINATIORS

 **200+**

ANNUAL  
TRANSACTIONS

# ANNUAL HOME SALES

200+



6



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AVERAGE  
AGENT

The logo for KITTNER REAL ESTATE GROUP. It features the word "KITTNER" in a large, red, sans-serif font, with a red outline of a house above the letter "I". Below "KITTNER" is the phrase "REAL ESTATE GROUP" in a smaller, red, sans-serif font.

# EXCLUSIVE LISTINGS

When you agree work with a Kittner Group realtor, you gain access to Private Collection: a revolutionary new real estate tool showcasing properties for sale not found on any other site or with any other brokerage.

## What are the benefits?

**Less Competition:** This can reduce bidding wars and potentially give you more leverage in negotiations.

**Flexibility in Terms:** Off-market sellers may be motivated by specific factors, such as timing, rather than achieving the highest price.

**Exclusive Network:** Work exclusively with Keller Williams agents that your realtor knows and trusts.



private collection



**kw**  
KELLERWILLIAMS

# THE PROCESS



## THE APPOINTMENT

Discussion of goals, wants, and needs.



## PRE-APPROVAL

Get pre-qualified with the mortgage company of your choosing.



## SHOWINGS & WRITING OFFERS

Strategically selected homes picked by your agent that match your budget and criteria. Your agent will create the offer and walk you through the contract that you will electronically sign.



## OFFER ACCEPTED

The Seller accepted your offer. Yay!!



## INSPECTIONS

You will attend your inspections the week of your offer being accepted. During this time you will have the ability to ask your inspector questions.



## REVIEW INSPECTIONS & INSPECTION NOTICE

Your agent will review the items on your inspection reports and guide you in your request to the seller.



## INSPECTION NOTICE COMPLETED

When the seller or buyer accepts the terms proposed by the opposite party the inspection notice is complete.



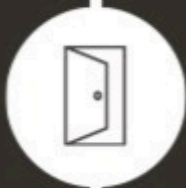
## MOVE-IN PREPERATIONS

The Kittner Group team will help you to complete all necessary tasks like how to set up utilities in your name or scheduling a day to use the TKG moving truck.



## LOAN COMMITMENT DEADLINE

Your loan commitment contingency is resolved and you're clear to close!



## FINAL WALK-THROUGH

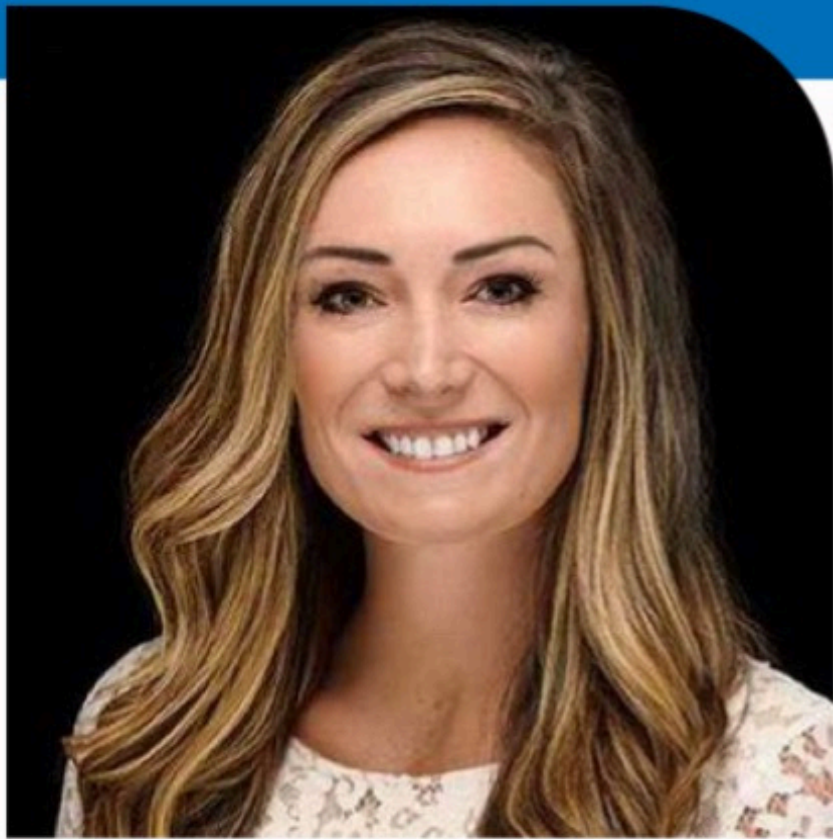
Your agent will walk the property to ensure that the seller completed the repairs they agreed to complete per the inspection notice



## CLOSING DAY!

You will sign documents in person at the Title Company and receive the keys to your new home!

# OUR TRUSTED LENDER



## Paige Ringkamp

SENIOR MORTGAGE LOAN ORIGINATOR

☎ 314-536-3371

✉ [pringkamp@usa-mortgage.com](mailto:pringkamp@usa-mortgage.com)

## GET READY TO GET APPROVED!

It's easy to get prepared for your application. Depending on your unique financial situation, there are several documents you might need when applying for a home loan. It's a good idea to start prepping your financial documents before you start to ensure a smooth application process. Here is a list of the most common documents to have on hand before you start:

- Two most recent years W2s
- Two most recent years tax returns (personal & business if applicable)
- Two most recent paystubs
- Two most recent months bank statements
- Two most recent months 401K or retirement statement
- Copy of front of valid drivers license

# TYPES OF LISTINGS



## FOR SALE BY AGENT

- Homes are listed by the owner
- Buyer's agent works directly with the Seller
- Buyer's side commission is not always paid by the Seller



## NEW CONSTRUCTION

- Homes are listed with a licensed agent
- Homes are listed by the builder or builder's listing agent
- Buyer's side commission is paid by the Seller



## FOR SALE BY OWNER

- Homes are listed by the owner
- Buyer's agent works directly with the Seller
- Buyer's side commission is not always paid by the Seller

# COSTS TO EXPECT

We ensure that there are not any surprises that come up during the buying process. Costs vary depending on home price. Consult with your agent and lender to get more insight into added costs.



## EARNEST MONEY

Earnest money is a small portion of your closing costs that is held in escrow and then deducted from the amount you bring to closing.



## CLOSING COSTS

Closing costs include lender fees, title fees, title insurance, surveys, taxes, deed recording fees, and credit report charges.



## INSPECTIONS

The cost of Inspections can be paid before or after inspections are conducted.



## APPRAISAL

Appraisals are usually paid for at the time of the appraisal. Typically the cost is between \$300-\$500.

# USE THE KITTNER GROUP MOVING TRUCK!

Closing day should be full of excitement not stress. We take the cost and hassle of renting a moving truck off your plate.

TRUCK LOCATION: KELLER WILLIAMS REALTY

SECURE YOUR DATE AND TIME

FREE TO USE BY ALL CLIENTS!





# THE KITTNER GROUP GIVES BACK



Gateway Pet Guardians is a 501(c)3 nonprofit animal shelter whose passionate and dedicated staff and volunteers care for animals on the streets of East St. Louis, Illinois and surrounding areas. Their mission is to end homelessness for animals through rescue and rehabilitation.

The Covering House is a 501(c) 3 that provides refuge and restoration, using the least restrictive environment, for sexually exploited and trafficked children and teens, providing safety, dignity, housing.



THE COVERING HOUSE®  
SAFETY. DIGNITY. FREEDOM. COVER Care®

Select one and we will make a donation  
on your behalf at closing.

# CLIENT TESTIMONIALS

“

I had a fantastic experience working with Emma and the Kittner Real Estate Group on my recent investment property purchase. Their team was professional, knowledgeable, and extremely responsive throughout the entire process.

*Mack F.*

“

Buying a home is very stressful but Emma from the Kittner group has made it a breeze. It is a tough market out there, we ended up putting multiple complicated offers down and Emma knew exactly what she was doing. She offered support along each step of the way. You would not regret using this team.

*Leon K.*

“

It was really a challenging experience for first time buyers as a new married couple, but Emma Baker was fabulous. She really went far and beyond what was expected of her even after closing. She responded to all the issues we faced and more. The whole Kittner Team was helpful and Pleasant to work with. Thank you for your service for you guy's were truly Veterans.

*David G.*

Contact me to discuss more and schedule  
your Buyer's Consultation.



 (314) 462-2771

 emma@kittnergrou.com

## CONNECT WITH ME

Click the icons below to be directed to  
my social channels.

