

MILITARY BUYER'S GUIDE

PRESENTED BY:

K&E Realty 360



THE DECISION TO BUY A HOME IS AN EXCITING ONE!



AS YOUR AGENT,
I promise to serve those
who have served by
consistently providing
you and your family with
the expert guidance you
deserve throughout the
home buying process.

So, you've decided to buy a new home – congratulations! The first question we get from most buyers is, "What do I do next?" Don't worry, you're starting in the right place. This buyer's guide will walk you through the essentials of your home purchase. It will shed light on common pitfalls, and will help us develop a plan as we begin your home search. We extend our gratitude and thanks for the opportunity to serve your real estate needs and to become your lifelong real estate resource.

Let's Get Started!

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GETTING STARTED

This overview outlines the steps toward having your offer on a home accepted!

HIRE ME!

- It's FREE! The seller pays the buyer's agent's commissions.
- Schedule an initial in-person or video call meeting to discuss your goals & start receiving home listings.

PRE-APPROVAL

- I will supply you with a list of preferred lenders who can get you pre-approved.
- You will determine what you are comfortable with spending on your monthly payments, which will quantify the price range in which we search for you

THE SEARCH

- I will create a custom home search for you with daily alerts.
- We will combine virtual showings along with in-person showings to best utilize your time.

WRITING OFFERS

- I will compare your chosen home with recent sales of similar SOLD properties in the area, and use that data along with current market and property conditions, to suggest an offer price.
- We will determine your offer price and included contingencies or concessions.
- Your electronically signed offer will be automatically sent to the listing agent and/or seller along with your pre-approval letter.
- I will negotiate on your behalf to ensure that your needs are properly represented
- Once your offer is accepted, we will assist you in navigating the closing process.

INSPECTIONS

- I will help you arrange your property inspection & contractor walk-through
- Together we will review your inspections

CLOSING

- Signing, keys, and more!

MY COMMITMENT TO YOU

I WILL HELP YOU FIND YOUR PLACE

This is your life, your dreams, your memories, your place. I will help you find it. My team and I are committed to building exceptional relationships and listening deeply to your dreams so we can make them come true. We will make this fun again. We will focus on you, and help you find your place.

WITH A COMPETITIVE EDGE

I work with my buyers to negotiate both the best terms and price possible with multiple offers. In today's market, you need an agent who's going to be aggressive on pricing and creative with terms. I negotiate on your behalf and get your home under contract for less than other agents.

IN THE SHORTEST AMOUNT OF TIME

The ability to have smooth transactions that close on time, or early, is our competitive advantage. When buying a home there are a lot of unknowns – we don't want the closing date to be one of them. I strive to close at the time that is most convenient for you. When you partner with our affiliates, you are almost guaranteed a streamlined transaction that puts YOUR needs front and center.

WITH THE LEAST HASSLE

I want your biggest concern during the home purchasing process to be that you were expecting it to be harder. My team and I strive to provide first class customer service, and a "Let me handle that for you" approach to the sale. We've refined our process so that nothing falls through the cracks.



BUYER COMMITMENT

BUYING EXPERIENCE

The experience of buying a home is both exciting and exhausting. The first step is to choose, and stay, with the right agent. Buying a home is more than a business transaction; it's personal. Our one-on-one relationship is central to reducing time and energy spent, and bringing back the fun in buying a home.

SERVICES I PROVIDE

- I'll help you find the perfect home; in the neighborhood you want, at the right price
- Keep you updated on the most current listings
- Private showings with the team
- Find off-market properties (once a neighborhood has been chosen, we will canvas that neighborhood to find you your next home)
- Preview listings on your behalf and provide virtual tours when available
- Provide resources to you – preferred lenders, inspectors, home repair referrals, school information, neighborhood information
- Provide weekly communication and closing concierge process
- Navigate the offer process, showing you how to create an offer that will win
- Assist with needed inspections
- Communicate aspects of contract between parties during transaction
- Be available any time to answer questions before, during and beyond transaction
- Loyalty agreement that we all share

BUYING EXPERIENCE

- Tell me all about your dream home; location, style, amenities and more!
- Meet with the lender to start the loan process and obtain pre-approval
- Let me know as soon as you would like to schedule showings
- Allow me to navigate you through a successful negotiation process
- Be loyal to my team, myself, and our process
- Streamline the home search process by making the transaction as virtual as possible – so you can purchase from the comfort of your home.

HOMEBUYING

DO'S and DON'Ts



Contact your insurance agent early in the process and inform them of your new home purchase.



Promptly provide all documents (ALL PAGES) requested by your loan officer and processor to speed up your closing.



Make sure your employment, assets, and personal information is correct on your loan application.



Be prepared to explain/account for all non-payroll deposits in each account you intend to use toward your transaction.



Respond to any requests for information from your loan officer as soon as possible.



Continue to make all payments on time.



DON'T apply for any new credit of ANY kind. DO NOT finance anything! DO NOT make larger purchases of any kind.



DON'T make large deposits into your bank account. Your down payment should be seasoned (sitting in your account for at least 2 months).



DON'T have any inquiries made on your credit report.



DON'T raise red flags to the Underwriters. Don't co-sign on another person's loan, or change your name or address.



DON'T make changes with your employment or income. DO NOT QUIT YOUR JOB!



DON'T spend your down payment.

USING YOUR VA LOAN TO FINANCE YOUR DREAMS

GETTING PRE-APPROVED... HOW CAN IT HELP YOU?

1. Generally, interest rates are locked in for a set period of time. Your lender cannot guarantee a rate until you are under contract and can "lock your rate." Based on your credit, your loan officer will be able to give you an estimate of your rate and what a corresponding payment will look like BEFORE you start looking for homes.
2. You won't waste time considering homes you cannot afford.
3. A seller may choose to make concessions if they know that your financing is secured.
4. You can select the best loan package without being under pressure.

QUALIFYING FOR THE MORTGAGE

Your mortgage payment to the lender includes the following items:

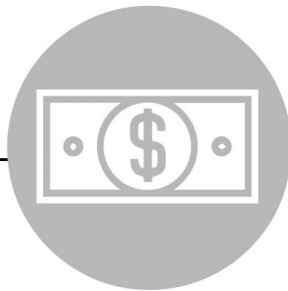
- The principal on the loan (P)
- The interest on the loan (I)
- Property taxes (T)
- The homeowner's insurance (I)

Most lenders agree your total monthly PITI and all debts (from installments to revolving charge accounts) should range from 33-38% of your gross monthly income. These key factors determine your ability to secure a home loan: Credit Report, Assets, Income, and Property Value. **However, in certain circumstances, your Debt to Income Ratio (DTI) can be as high as 50%.**

VA BUYING PROCESS



MAKE A DECISION
TO BUY A HOME



DETERMINE HOW MUCH
YOU CAN AFFORD



FIND A
KNOWLEDGEABLE
REALTOR



BEGIN SEARCHING
FOR A HOME



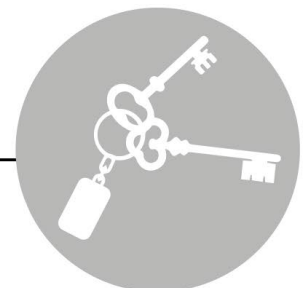
GET PRE-APPROVED
FOR YOUR MORTGAGE



MAKE AN
OFFER TO PURCHASE
AND BEGIN **NEGOTIATING**



DO YOUR
DUE DILIGENCE



CLOSE ON YOUR
NEW HOME!

VA BUYING PROCESS

THE HOME LOAN PROCESS SIMPLIFIED



1

LOAN APPLICATION

Complete the required documents and review costs.

2

COMPLIANCE DOCUMENTS SENT

Within 3 days of completing your loan application, you will receive a package of disclosures for your review.

3

UNDERWRITING REVIEW

The Underwriter reviews your file and issues a Conditional Approval (which is what we want!)

4

LIST OF CONDITIONS

Processor will reach out to you with any remaining items needed to clear your loan for final approval. Please send any requested items back within 48 business hours to help keep your file moving for an on-time closing.

5

APPRAISAL ORDER

Once you have completed your home inspection, I (your agent) will give permission to order the appraisal.

6

SUBMITTED FOR FINAL APPROVAL

Once all of your conditions have been gathered, the Processor will submit your file back to underwriting for Final Approval, which usually takes 24-48 hours from the time of submission.

7

INITIAL CLOSING DISCLOSURE

You will receive your Initial Closing Disclosure in the mail 3 days prior to closing. This is the best estimate of what your final figures will be.

8

CLOSING

After Final Approval, your file moves to the Closer! Your Final Closing Disclosure will indicate the final amount that you will need to bring to closing.

COSTS TO BUYING A HOME USING YOUR VA LOAN

PURCHASE PRICE

This is the amount you have agreed on with the seller to pay for the home. It is inclusive of the **Earnest Money** and **Down Payment** you have offered. It is not inclusive of your **Closing Costs**.

EARNEST MONEY

When you make an offer in writing you will also pay an Earnest Money Deposit, usually 1-3% of the purchase price of the home. Paid by the buyer, earnest money is a portion of the total purchase amount which is held in a broker trust account, as a sign of good faith from the buyer to the seller. When the transaction closes, the Earnest Money is transferred to the seller as a portion of the original purchase amount. It is not an additional fee.

DOWN PAYMENT

The Down Payment is a portion of the purchase price that the buyer is paying in cash. Down payments can range from 0-100% of the total purchase price. Each buyer determines the best scenario for their particular purchase. **With a VA Loan, you get 0% down payment with NO PMI (Private Mortgage Insurance).**

CLOSING COSTS

Closing Costs are not part of the purchase amount, but rather charges associated with the buyer's loan, the transaction itself and any pre-payment required by the lender, such as taxes, insurance and HOA (Homeowner's Association) fees. Closing costs are an assortment of fees based on the transaction between the buyer and the seller. These fees are collected by the title company at the end of a transaction. VA closing costs run between 3-4% of the total purchase price. These are the buyer's fees, but with buyers that are short on cash, we try to negotiate that the seller pay those fees. As a matter of fact, 75% of our VA buyers purchase a home with less than \$2,000 out of pocket.

WHO PAYS CLOSING COSTS?

Some closing costs, such as the fees the title company charges, are split between the buyer and the seller. Many of the closing costs are related to the mortgage and are therefore the buyer's responsibility. Among the largest of the closing costs is the VA Loan Origination Fee. This is the fee your lender is charging you to provide the loan.

CONSIDER COST...NOT JUST PRICE

SHORT TERM PRICE VS LONG TERM COST

As a seller, you will be most concerned with **short term price**: where home values are headed over the next six months. As a buyer, however, you must not get fixated on price, but instead consider the **long term cost** of the home.

Interest rates are always changing and they may increase over the next year. That's why it's important to take advantage of the low interest rates that we see today.



CONSIDER COST...NOT JUST PRICE

WHAT DOES THIS MEAN AS A BUYER?

Here is a simple demonstration of what the interest rate decrease in the last year has done to the mortgage payment of a home selling for \$400,000.

	MORTGAGE	INTEREST RATE*	PAYMENT (PMI)*
2020 Rates	\$400,000	3.75%	\$1,852.46
Future Rates*	\$400,000	4.55%	\$2,038.64
DIFFERENCE IN MONTHLY PAYMENT			\$186.18

MONTHLY	ANNUALLY	OVER 30 YEARS
\$186.18	\$2,234.16	\$67,024.80

*Rates based on Freddie Mac's prediction of rates at time printed



THE SEARCH IS ON!

DETERMINING YOUR WANTS VS. NEEDS

There are many ways to figure out what you want vs. what you need in your next home. What we've found is that sitting down with everyone involved and filling out a "wish list" helps analyze everyone's expectations. (We have enclosed one for you...)

THE SEARCH BEGINS

The team and I will preview homes on your behalf that meet your style, location, price and size. Sometimes we will discover new listings together. If you're like most buyers, you will be searching online and visiting open houses whenever you can. Just make sure you send those homes over to me so I can find out the behind-the-scenes information on them for you. You can also share these properties with us directly from within your portal.

ZILLOW SCHMILLOW

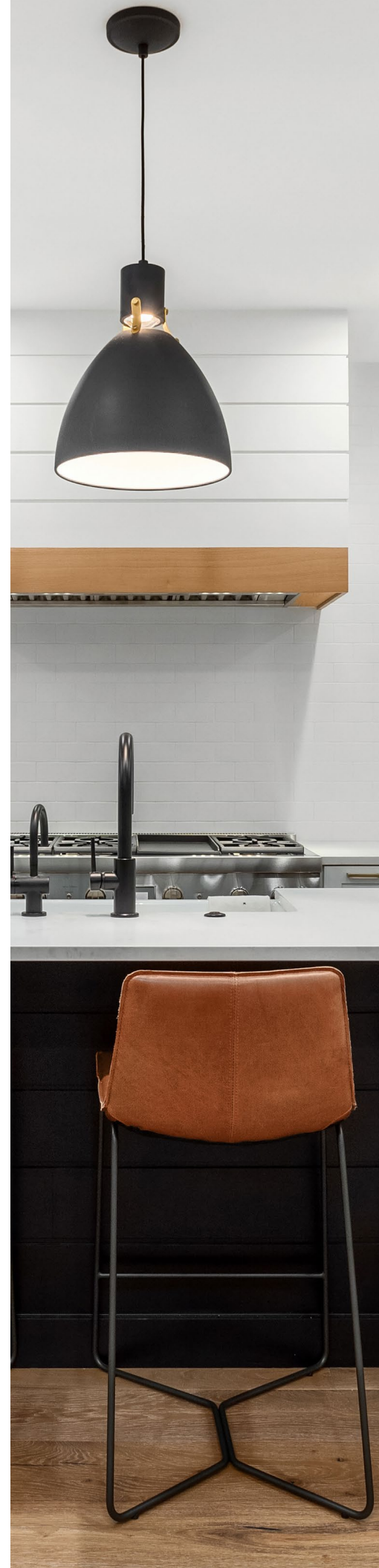
Many buyers look at online sites to get pricing for homes. While we love and use sites like Zillow and Homes.com, their analytics cannot take every factor into consideration when pricing a home. They can't adjust for noisy, or messy neighbors, or how well the home is taken care of. Also, if the neighborhood's market took a downturn or hit an upswing three months ago, the six-month old sales won't be nearly as predictive of the current values of the houses. It's important for you to be aware of this difference. Also –

"Zestimate" means NOTHING.

Fun fact: the CEO of Zillow sold his home for \$400,000 less than his home's Zestimate!

OUR HOME SEARCH SITE:

The VaAgent.com





MAKING THE OFFER

Once we have found the home you wish to purchase, we will need to determine what offer you are willing to make for the home. It is important to remember that the more competition there is for the home, the higher the offer should be – sometimes even exceeding the asking price. Be realistic – remember the home HAS TO APPRAISE. I will help you make offers that will get accepted.

THE CONTRACT: ACCEPTED, REJECTED OR COUNTERED

After we present your offer to the seller, the offer will either be accepted, rejected, or the seller will make a counter-offer. This is when we will negotiate terms of the contract if necessary, to create a win-win situation for both the buyer and the seller. The step-by-step contract procedure for most single-family home purchases is standard. The purchase agreement used is a standard document approved by our local real estate board. The purchase agreement or contract constitutes your offer to buy and, once accepted by the seller, becomes a valid, legal contract. For this reason, it is important to understand what is written in the contract offer.

BE REASONABLE

Market value is determined by what a buyer is willing to pay. It is not a fixed, rigid price, but instead a range of value. This is because no two buyers are alike. While one must have a huge kitchen, another may not even cook. You, the buyer, are the market. All buyers are looking to get a home at a good “value” today. There is value, and then there’s “crazy-talk.” If a home is offered for X and you are willing to pay 10% less than X, do not offer an unreasonable offer that will not be taken seriously. You can still purchase a home at a good value, but the insanely great “deals” are still needles in a haystack, because the market value will always be determined by what a buyer is willing to pay. My team and I will work with you to make sure your offer is strong and that we have discussed every option for you to get a great house at a great price!

CONTINGENCIES & HOME WARRANTY

INSPECTION PERIOD

Once our offer has been accepted, our timeline for inspections begins. Per the contract, we have 10 days for our physical inspection from the date of your offer's acceptance.

This is a general inspection of the home. Your inspector will go over the entire home and point out things we need to be aware of, that are not up to the current health and safety codes. Remember, we agree to purchase homes "as-is." This inspection is to notify you of issues you need to be aware of beforehand. We will have an opportunity to request that the seller repair some items in a separate negotiation.



TITLE REPORTS

You will receive a title report showing you areas of use near your home as well as a clear title.

CONTINGENCIES & HOME WARRANTY

HOMEOWNER'S ASSOCIATION

If the property has a home owner's association, you will receive the Homeowner's Rules and Regulations to review. These documents describe the rules, regulations, fees and restrictions that pertain to the association. We want to make sure everything is in good standing and that there is a plan to keep it that way.

NEW BUILD HOME WARRANTY

When you purchase a newly built home, the builder usually offers some sort of full or limited warranty on things such as the quality of design, materials, and workmanship. The State of Michigan requires builders to provide a minimum of a **ONE-YEAR** home warranty.

At closing, the builder will assign to you the manufacturer's warranties that were provided to the builder for materials, appliances, fixtures, etc. For example, if your dishwasher were to become faulty within one year from the purchase of your newly built home, you would call the manufacturer of the dishwasher – not the home builder. **If the home builder does not offer a warranty, BE SURE TO ASK WHY!**

RESALE HOME WARRANTY

When you purchase a resale home, you can purchase warranties that will protect you against most ordinary flaws and breakdowns for at least the first year of occupancy.

The warranty may be offered by the seller, as part of the overall package. Even with a warranty, you should still have the home carefully inspected before you purchase it.

A home warranty program will give you peace of mind, knowing that the major covered components in your home will be repaired if necessary. Ask me for more details about home warranty packages.

HOME INSPECTION

We highly recommend that you have a professional home inspector conduct a thorough inspection.

THE INSPECTION WILL INCLUDE THE FOLLOWING:

- Appliances
- Plumbing
- Electrical
- A/C & Heating
- Ventilation
- Roof & Attic
- Foundation
- General Structure

The inspection is not designed to criticize every minor problem or defect in the home. It is intended to report on major damage or serious problems that require repair. Should serious problems be indicated, the inspector will recommend that a structural engineer or other professional inspect it as well.

Your home cannot “pass or fail” an inspection, and your inspector will not tell you whether he/she thinks the home is worth the money you are offering. The inspector’s job is simply to make you aware of repairs that are recommended or necessary.

The seller may be willing to negotiate completion of repairs or a credit for completion of repairs, or you may decide that the home will take too much work and money. A professional inspection will help you make a clear-headed decision.

When choosing a home inspector, consider one that has been certified as a qualified and experience member by a trade association. We recommend being present during the last 30-45 minutes of the inspection. The inspector will go over their findings with you so you understand the inspection report, and know exactly which areas need attention. Plus, you can get answers to many questions, tips for maintenance, and a lot of general information that will help you once you move into your new home. Most importantly, you will see the home through the eyes of an objective third party.

TAKING POSSESSION

FINAL WALK THROUGH & PRE-CLOSING

- 1-3 days prior to closing, plan to do a final walkthrough of your home to ensure that the property is in the condition in which you agreed to purchase it.
- 1-3 days prior to closing, be sure you have called all the utility companies to get your services set up and in your name. You don't want to be moving in with no electricity!
- **IMPORTANT:** The day prior to closing you will need to wire transfer your down payment and closing cost funds to the title company. The wire instructions for this transfer will come directly from the title company. We do not send wire instructions. Call the title company at a known phone number to confirm the wire instructions BEFORE wiring funds. **Do not follow anyone else's instructions.** There are many scams out there targeted at buyers where scammers will email you fake wire transfer instructions in an attempt to steal your money.

CLOSING

This is the day you have been waiting for! You will sign your closing documents and your loan will be funded. This process normally takes 1-2 hours. Remember to bring your Federal ID and closing funds to the title company if they have not been sent already.

POSSESSION

The time has come and you can take possession of your new home. All the details, time and effort have been worth it as we get to hand you your keys!

FREQUENT QUESTIONS

IN WHAT PRICE RANGE SHOULD I BE SEARCHING?

In the Southeastern Michigan area, I recommend searching at or below your maximum budget. In order to be competitive in multiple-offer situations, you need to look comfortably below your maximum budget in order to have the ability to bid over the list price.

HOW QUICKLY CAN I SEE A HOME I AM INTERESTED IN?

I recommend reaching out to me immediately to learn a specific home's showing instructions. Together we can decide on the most convenient time for all parties. **PLEASE KEEP IN MIND THAT CURRENT CONDITIONS MAY REQUIRE PRESCREENING AND ADDITIONAL APPOINTMENT LEAD TIME.*

CAN I SEND YOU HOMES I FIND ONLINE?

Yes! Finding a home is a collaborative process. As one of my services to you, I set up alerts directly from the MLS and my personal website. You can respond to those or send me links from your favorite home search sites.

WHO PAYS YOUR COMMISSION?

The seller typically pays the agent's commission and, as a veteran, you will never be charged a real estate compliance fee.

HOW LONG DOES A TYPICAL CLOSING TAKE?

A closing time frame on a VA home loan purchase is typically 45 days from the date that the offer is accepted.

WHAT ARE MY CLOSING COSTS GOING TO BE?

Yes! Finding a home is a collaborative process. As one of my services to you, I Closing costs vary according to your loan. For the most accurate estimate, contact your lender. For a rough estimate, you can use 3-5% of the purchase price.

DO YOU HAVE A LIST OF INSPECTOR AND VENDORS?

Yes! I have several highly-rated inspectors and home service providers that I'm happy to share with you!

HOW MUCH SHOULD I BUDGET FOR INSPECTIONS?

I recommend budgeting \$500 for your general home inspection, and an additional \$300-\$500 if the property is located on a well or septic system.

FREQUENT QUESTIONS

HOW WILL YOU TELL ME ABOUT THE NEWEST HOMES AVAILABLE?

MyVaAgent.com provides up-to-date information for every home on the market. I constantly check the "New on Market" list so I can be on the lookout for my clients. I will get you this information right away, in the way that is most convenient for you: by phone, email or text.

WILL YOU INFORM ME OF HOMES FROM ALL REAL ESTATE COMPANIES?

YES! You will receive all active listings available in your search area. I want to help you find your dream home, so it's my job to stay on top of every home that's available on the market.

CAN YOU HELP ME FIND NEW CONSTRUCTION HOMES?

Yes. I can work with builders and get you the information you need to make a decision. On your visits with the builder, I will accompany you to make sure your needs are made clear and your best interests are protected. Remember, I work for YOU. The sales representative at the builder works for the Builder's/ Seller's best interest. It's imperative that I accompany you on your first visit; this will establish our relationship with the builder and allow me to negotiate on your behalf. Again, this is at no additional cost to you!

HOW DOES "FOR SALE BY OWNER" (FSBO) WORK?

When you see a FSBO and want the assurance and protection that my services offer, let me contact the owner for you and make an appointment. Most of the time the homeowner will work with an agent even though their home is not listed, since the agent is introducing a potential buyer to their property. This is at no cost to you, ensures you are fairly represented, and that you receive all of the disclosures and documentation throughout the sale.

ONCE MY OFFER IS ACCEPTED, WHAT SHOULD I DO?

Getting the lender the necessary documentation and signed authorizations should be at the top of your priority list. Your lender will get you a loan estimate and will go over it with you in detail, so there are no surprises at closing. I will help you with this! This is also the time to order your property inspections and to deposit your earnest funds.

MY TEAM'S APPROACH TO CATERING TO OUR CLIENTS

WHAT MAKES US *different...*

When you hire KNE to represent you, you will quickly recognize that we do so much more than average agents:

- We only work with a small number of clients, ensuring more personal service
- Exclusive VIP Buyer/Broker Commitment to you
- We preview homes daily on your behalf
- We contact other area agents for their "coming soon" homes and "pocket listings"
- We research bank-owned and Notice of Default homes
- We will actively door-knock communities
- We will listen to your needs and wants and show you homes that match your personal desires
- We will negotiate aggressively on your behalf
- We will work closely with your lender
- We will ensure a smooth transaction and closing

MY TEAM'S APPROACH TO CATERING TO OUR CLIENTS

There are a few key points that I believe set us apart from other real estate professionals:

WE HAVE CLOSELY-KNIT TEAM...

Specializing in Veteran Loans, PCS and home purchases, which allows us to be 100% focused on you and your needs. You don't just get me as your partner in this journey, you get ALL of us.

OUR IN-HOUSE TRANSACTION & CLOSING COORDINATOR

Handles your transaction for a smooth escrow process and ensures that the hardest and most stressful part of the sales process is buttoned up and stress-free.

We do more than just help people buy houses. We turn houses into homes and clients into friends. We solve problems. We create solutions. We connect the dots. We bridge the space between where you are and where you are going.

Many agents think their most important job is satisfying the customer. We believe that satisfying the customer is simply the MINIMUM requirement for staying in business. We work constantly to improve our systems, processes and services to go well beyond the standard level of service provided by most agents.

We want to make sure you are so satisfied with your real estate experience that you will gladly refer us to your friends and family. We are truly looking forward to working with you.

All our best,

KNE Realty Group 360

WHAT OUR CLIENTS ARE SAYING



Dustin Robertson

"We were first-time homebuyers. Kristi Roberts was absolutely amazing, very knowledgeable. We had some issues on our side and Kristi knew just what to do. I would highly recommend Kristi and the KNE Realty Team for my friends and family knowing they would be in the right hands."

Anthony Bunnell

"Ed and the team were adamant professionals that went out of their way to ensure every aspect of the process was covered in-depth. I recommend them over my previous realtors every day of the week. Prompt adamant professionals that put the customer first."

Michael Guenther

"Daniel Clausen did an amazing job getting our home ready to sell! Went above and beyond! Would recommend any agent at KNE Realty!"

Diane Pierron

"We were very pleased with Lauren because she was knowledgeable and professional. She explained what to expect, answered all of our questions and made us comfortable with the selling process. Lauren kept us updated throughout the listing and sale. We are completely satisfied and will recommend her to all our family and friends."

Tim Andrews

"I would like to thank Crystal for her kindness and help in the process of finding our dream home using the VA process."

Eric Yoder

"Unbelievably, great people to know and have on your side with home buying. I instantly had a connection with Ed, Kristi and Danny. Truly appreciated their dedication to helping me through this home buying process. Very easy to work with and personable. Couldn't thank you guys and the team enough!"

WHAT OUR CLIENTS ARE SAYING



Carol Webb

"Lauren helped us find a house to buy and was very instrumental in working with the bank and other agents to get the deal closed. She also sold our former house and worked tirelessly to get all the details needed to close."

John Thomas

"Kristi and her team at KNE Realty assisted us in getting our home ready to list, then she marketed it and sold it very quickly for a more than fair selling price. Her negotiating skills and personality really helped my husband and I feel very comfortable with the whole process. She kept us informed every step of the way and responded quickly to our questions and contacts. She made sure we were understanding of all the steps involved in selling our home. Kristi then helped us find and purchase our current home, displaying the same amount of patience, negotiating skills, professionalism and responsiveness in the homebuying process. We highly recommend Kristi."

Candi Johnson

"Ed was great! Told us exactly what to expect and when so there were no surprises. I expected a much crazier and frustrating experience being a first time home buyer, but purchasing our home was easier than transferring schools and doctors! My family is forever grateful to Ed for holding our hands and guiding us through this process."

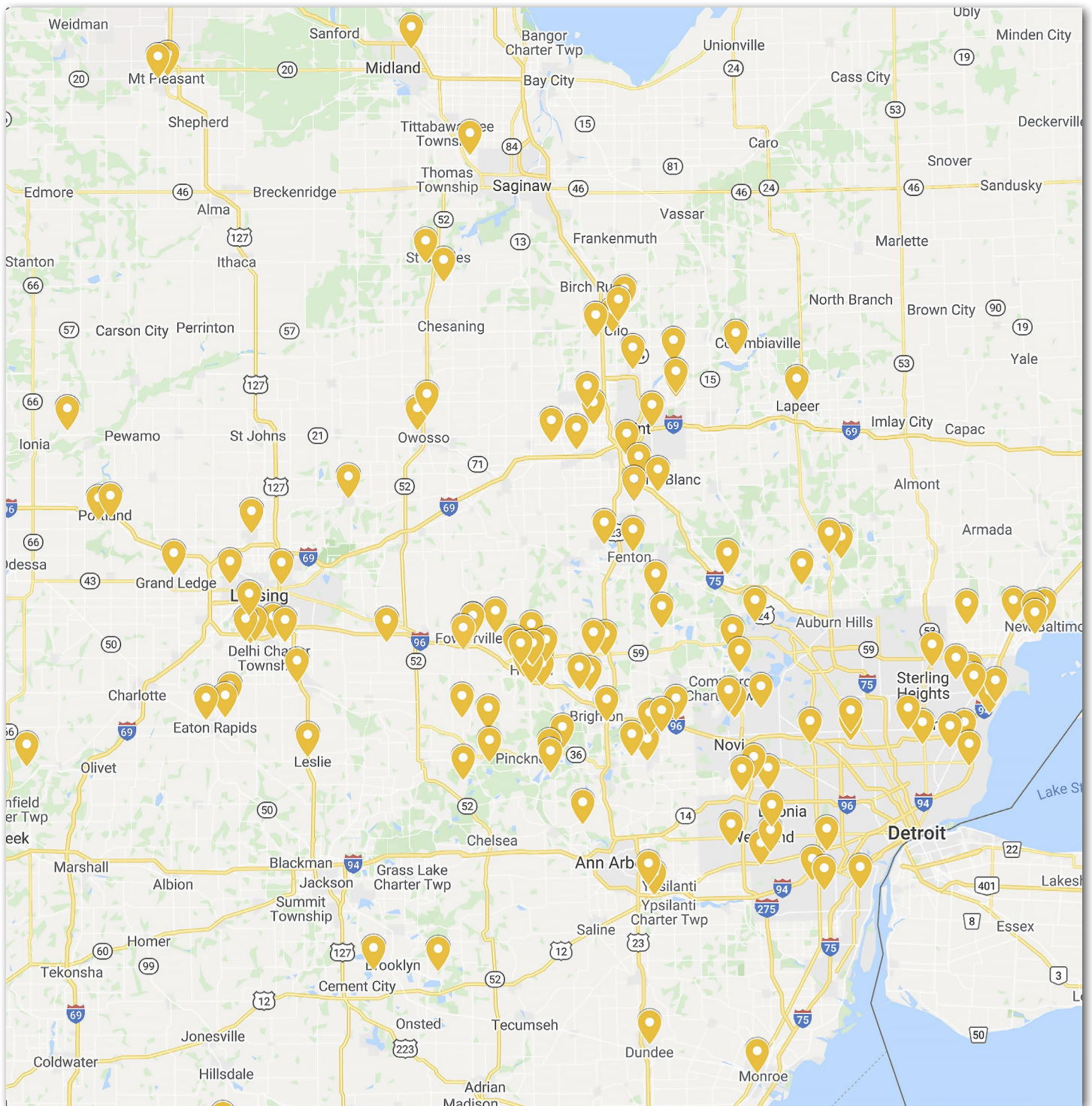
Ed Nagel

"We looked at quite a lot of houses. She stuck with us to help us find our forever home. She was very professional and went above and beyond with all the steps along the way to sell our home and to make sure we were buying the home we were looking for! We would definitely recommend Laura and KNE Realty to anyone looking for a new home!"

Amanda Garret

"The KNE Realty team was so helpful and supportive through the whole process. If you choose them you will not regret it! They will turn into family when the process is over! We loved them!"

RECENT SALES



SATISFACTION GUARANTEED

OUR TEAM POLICY

If you are not completely satisfied with our team's service as promised, you can cancel your agreement with KNE Realty 360 at any time. We are so confident that our real estate system will work for you, that we guarantee you the right to cancel our agreement at any time prior to an offer on a home, without penalties or obligations, if you feel our service doesn't live up to our promise. Choosing a real estate agent is the first step along the road to home ownership, and we appreciate you taking the time to consider us. We invite you to contact us with any questions you may have about our services that will help ease the decision making process.

We look forward to **working with you.**

Cancellation Policy

If you are not completely satisfied with my service as promised, I am happy to have you work with another member of our team or accept a 25% referral for anyone else you choose. However, I'm very confident that our real estate system will work for you and you will be thrilled with the service that you receive!

Cancellation Guarantee

Entering into a Buyer-Broker agreement with a real estate agent can be a risky business. Every sales representative will promise the world when it comes to helping you find your home, but how many of them can back that up with solid performance? According to a recent survey, more than 80% of home buyers were dissatisfied with the performance of their agent, even if that agent found their property. However, most buyer agreements lock you into long-term commitments with no other options and heavy cancellation fees. In other words, it's an agreement your agent can get out of, but you can't.

I'm offering you a way to work with us that is low-risk.

For you, success in real estate is the ability to locate homes faster than the competition. I'm confident that I can do this for you because our team has already helped over 500 families just like you.

My pledge is to provide you with the highest level of service in the real estate industry, and my commitment to this pledge is 100%.

Your right is to evaluate whether I live up to this standard, and to cancel your agreement with me at any point prior to entering into a purchase agreement, with little to no risk, if I fail to deliver the service I promised.

Realtor: _____

Client: _____

Client: _____



MILITARY BUYER'S GUIDE



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