Ann Marie Gale
Your Adopt A Pet Realtor

810-877-4115
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ANN MARIE GALE
YOUR ADOPT A PET REALTOR

ABOUT ME

810-877-4115
ANNMARIE@2BEEXCLUSIVE.COM

HI, I'M ANN MARIE GALE YOUR ADOPT-A-PET REALTOR®

BUYING A HOME IS ONE OF THE BIGGEST DECISIONS YOU'LL EVER MAKE,
MY GOAL IS TO HELP YOU NAVIGATE THE PROCESS WITH CONFIDENCE, CLARITY,
AND SUPPORT EVERY STEP OF THE WAY.

I'M A FULL-TIME REALTOR® PROUDLY SERVING BUYERS AND SELLERS ACROSS MICHIGAN. I BELIEVE REAL ESTATE SHOULD FEEL EXCITING — NOT OVERWHELMING — AND I WORK HARD TO MAKE SURE MY CLIENTS FEEL INFORMED, PROTECTED, AND CARED FOR THROUGHOUT THE ENTIRE JOURNEY.

WHETHER YOU'RE BUYING YOUR VERY FIRST HOME, MOVING UP, DOWNSIZING, OR SIMPLY EXPLORING YOUR OPTIONS, I'M HERE TO GUIDE YOU, ANSWER YOUR QUESTIONS, AND ADVOCATE FOR YOUR BEST INTERESTS.

WHAT MAKES ME DIFFERENT

I'M KNOWN AS YOUR ADOPT-A-PET REALTOR®, BECAUSE HELPING PEOPLE AND HELPING ANIMALS ARE TWO OF MY GREATEST PASSIONS.

WITH EVERY HOME I SELL, I SPONSOR A LOCAL SHELTER DOG/OR A RESCUE BY HELPING COVER ADOPTION FEES AND VACCINATIONS AND THEIR CARE. IT'S MY WAY OF GIVING BACK AND HELPING ANIMALS FIND THEIR SECOND CHANCE — BECAUSE EVERY SALE SAVES A TAIL. 🐾

A LITTLE ABOUT ME

WHEN I'M NOT HELPING CLIENTS BUY OR SELL HOMES, YOU'LL USUALLY FIND ME:

- TRAVELING AND FISHING WITH MY HUSBAND
- SPENDING TIME WITH OUR GROWN KIDS
- ENJOYING THE OUTDOORS
- SPOILING OUR DOGS

I TRULY LOVE WHAT I DO, AND I FEEL INCREDIBLY GRATEFUL TO BE PART OF SUCH MEANINGFUL MOMENTS IN MY CLIENTS' LIVES.

MY PROMISE TO YOU

WHEN YOU WORK WITH ME, YOU CAN EXPECT:

✓ CLEAR COMMUNICATION
✓ HONEST GUIDANCE
✓ STRONG NEGOTIATION
✓ ATTENTION TO EVERY DETAIL
✓ A CALM AND SUPPORTIVE EXPERIENCE

MY JOB IS NOT JUST TO HELP YOU BUY A HOME — IT'S TO MAKE SURE YOU FEEL CONFIDENT AND PROTECTED THROUGHOUT THE ENTIRE PROCESS.

I'M HERE

To help you

Ann Marie Gale

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Every Sale Saves a Tail™

HAND MAP REAL ESTATE

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WHAT TO KNOW BEFORE TOURING HOMES

RECENT UPDATES IN THE REAL ESTATE INDUSTRY NOW REQUIRE BUYERS TO HAVE A SIGNED AGREEMENT
WITH A REAL ESTATE AGENT BEFORE VIEWING HOMES.

THIS SIMPLY MEANS YOU'LL CHOOSE AN AGENT TO REPRESENT YOU AND GUIDE YOU THROUGH THE HOME BUYING PROCESS.

THINK OF IT LIKE HIRING A PROFESSIONAL TO HELP YOU WITH ONE OF THE BIGGEST FINANCIAL DECISIONS YOU'LL EVER

WHY THIS EXISTS

- BUYERS RECEIVE PROFESSIONAL REPRESENTATION
- THE PROCESS AND EXPECTATIONS ARE CLEARLY UNDERSTOOD
- SOMEONE IS ADVOCATING FOR YOUR BEST INTERESTS

JUST LIKE WORKING WITH AN ATTORNEY OR FINANCIAL ADVISOR, YOUR REAL ESTATE AGENT IS THERE TO GUIDE AND PROTECT YOU THROUGHOUT THE PROCESS.

EXCLUSIVE BUYER AGENCY AGREEMENT

THIS AGREEMENT ALLOWS ONE AGENT TO REPRESENT YOU THROUGHOUT YOUR ENTIRE HOME SEARCH FOR A SET PERIOD OF TIME.
THIS PROVIDES CONSISTENT GUIDANCE, NEGOTIATION SUPPORT, AND PROFESSIONAL REPRESENTATION FROM START TO FINISH.

NON-EXCLUSIVE BUYER AGREEMENT

THIS AGREEMENT ALLOWS AN AGENT TO REPRESENT YOU FOR HOMES THEY SHOW YOU. IF YOU PURCHASE A HOME INTRODUCED TO YOU BY THAT AGENT, THEY WOULD REPRESENT YOU IN THAT TRANSACTION. YOU MAY WORK WITH OTHER AGENTS FOR OTHER PROPERTIES IF A SEPARATE AGREEMENT IS SIGNED.

BUYER AGENT COMPENSATION

THE BUYER REPRESENTATION AGREEMENT EXPLAINS HOW YOUR AGENT IS COMPENSATED.
OFTEN, THE SELLER OFFERS COMPENSATION TO THE BUYER'S BROKER. IF SO, THAT AMOUNT IS APPLIED TOWARD THE AGREED COMPENSATION.
"BEFORE SUBMITTING ANY OFFER, WE WILL REVIEW HOW COMPENSATION IS STRUCTURED SO YOU FULLY UNDERSTAND YOUR OPTIONS AND THERE ARE NO SURPRISES."

MY APPROACH

BEFORE SIGNING ANYTHING, I WILL ALWAYS WALK YOU THROUGH YOUR OPTIONS AND ANSWER ANY QUESTIONS YOU HAVE.
THERE IS NEVER PRESSURE — ONLY TRANSPARENCY AND GUIDANCE SO YOU FEEL CONFIDENT MOVING FORWARD.

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HOME...
IS WHERE
YOUR STORY
BEGINS.

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Your adopt a pet Realtor

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BUYING A HOME IS ONE OF THE BIGGEST INVESTMENTS MOST PEOPLE WILL EVER MAKE.
THIS GUIDE IS DESIGNED TO HELP YOU UNDERSTAND THE PROCESS, ANSWER COMMON QUESTIONS, AND GIVE YOU CLARITY AND CONFIDENCE AS YOU MOVE FORWARD.
MY GOAL IS SIMPLE — TO MAKE THIS JOURNEY SMOOTH, INFORMED, AND SUCCESSFUL FOR YOU.
WHEN YOU WORK WITH ME, YOU'RE NOT JUST GETTING SOMEONE TO UNLOCK DOORS — YOU'RE GETTING FULL PROFESSIONAL REPRESENTATION FROM START TO FINISH.

🏡 **PERSONALIZED HOME SEARCH**
I HELP YOU NARROW DOWN OPTIONS BASED ON YOUR LIFESTYLE, GOALS, AND BUDGET — NOT JUST WHAT'S TRENDING ONLINE.

📊 **MARKET ANALYSIS & PRICING STRATEGY**
BEFORE YOU SUBMIT AN OFFER, I REVIEW COMPARABLE SALES AND MARKET TRENDS SO YOU UNDERSTAND A HOME'S TRUE VALUE.

✍️ **OFFER WRITING & STRATEGY**
I STRUCTURE STRONG, COMPETITIVE OFFERS WHILE PROTECTING YOUR BEST INTERESTS THROUGH SMART CONTINGENCIES AND TERMS.

🛡️ **CONTRACT & DEADLINE MANAGEMENT**
TRACK TIMELINES, CONTINGENCIES, AND PAPERWORK SO NOTHING IS MISSED AND YOUR RIGHTS ARE PROTECTED.

📅 **SCHEDULING & PRIVATE TOURS**
I COORDINATE SHOWINGS, PROVIDE HONEST FEEDBACK, AND HELP YOU EVALUATE HOMES WITH BOTH YOUR HEART AND YOUR HEAD.

🔍 **INSPECTION GUIDANCE**
I HELP YOU UNDERSTAND INSPECTION RESULTS AND DETERMINE WHAT'S REASONABLE, NEGOTIABLE, OR SIMPLY PART OF HOMEOWNERSHIP.

🔑 **SUPPORT THROUGH CLOSING**
FROM ACCEPTED OFFER TO FINAL WALK-THROUGH, I'M BY YOUR SIDE MAKING SURE EVERYTHING IS HANDLED PROPERLY SO YOU CAN CLOSE WITH CONFIDENCE.

📞 **COMMUNICATION & COORDINATION**
I STAY IN CLOSE CONTACT WITH YOUR LENDER, TITLE COMPANY, INSPECTORS, AND THE LISTING AGENT TO KEEP EVERYTHING MOVING SMOOTHLY.

🤝 **SKILLED NEGOTIATION**
PRICE IS ONLY ONE PIECE OF THE PUZZLE. I NEGOTIATE REPAIRS, TIMELINES, CONCESSIONS, AND DETAILS THAT MATTER MOST TO YOU.

MY COMMITMENT TO YOU

✓ HONEST ADVICE
✓ CLEAR COMMUNICATION
✓ STRONG ADVOCACY
✓ ATTENTION TO DETAIL
✓ A CALM AND SUPPORTIVE EXPERIENCE

YOU DESERVE A REAL ESTATE PROFESSIONAL WHO WORKS FOR YOU — AND WITH YOU — EVERY STEP OF THE WAY.

BECAUSE BUYING A HOME ISN'T JUST A TRANSACTION — IT'S THE START OF YOUR NEXT CHAPTER.

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HomeBuyer's

ROADMAP

1

FIND AGENT

Match with an agent that you feel comfortable with, call me

2

FINANCIALS

Get your finances in order, get a credit check, and get pre-approved for a mortgage

3

SEARCH

Begin your search! Look online and in classifieds

4

OFFER

Make your offer for the home and prepare to negotiate

5

INSPECTION

Arrange for a professional home inspector to vist the home

6

APPRAISAL

Arrange for a professional appraiser to visit the home and determine a value

7

SCHEDULE MOVE

Schedule your move date and arrange for movers

8

CLOSING

Get your keys and celebrate your new home!

Note: This is only a high-level overview of a buy-side process. For more detailed steps, please refer to me, your real estate agent.

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Real Estate Terms

APPRAISAL An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.	**CONTINGENCY** A SELLER HAS ACCEPTED AN OFFER, BUT THE SALE IS DEPENDENT UPON SPECIFIC CONDITIONS (CONTINGENCIES) BEING MET, SUCH AS INSPECTIONS, FINANCING, OR APPRAISAL	**HOME INSPECTION** A PROFESSIONAL EVALUATION OF A HOME'S MAJOR SYSTEMS AND STRUCTURE TO IDENTIFY SIGNIFICANT SAFETY OR STRUCTURAL CONCERNS BEFORE COMPLETING THE PURCHASE.	**SELLER CONCESSIONS** Costs the seller agrees to cover on the buyer's behalf, often used to reduce out-of-pocket expenses or help buy down the interest rate.
APPRAISAL GAP The difference between the appraised value and the offer price. Buyers may choose to cover this difference if agreed upon in the contract.	**CONTINGENCY PERIOD** A specific timeframe written into the contract that allows the buyer to complete inspections, secure financing, or meet other conditions before fully committing to the purchase.	**OFFER** An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.	**TITLE INSURANCE** INSURANCE THAT PROTECTS THE BUYER AND LENDER AGAINST POTENTIAL OWNERSHIP DISPUTES, LIENS, OR ERRORS IN THE PROPERTY'S TITLE HISTORY.
CLEAR TO CLOSE Final approval from your lender that all conditions have been met and you are ready to sign closing documents.	**DISCLOSURES** The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.	**PMI** Private Mortgage Insurance (PMI): Insurance required on some loans when the down payment is less than 20%. It protects the lender, not the buyer, also on FHA loans.	**TITLE SEARCH** A title search will confirm that the property that is being sold in fact belongs to the seller.
CLOSING The closing part of the real estate sale is when the money and keys are exchanged. Best part!	**EMD** A deposit submitted with your offer to show you are serious about purchasing the home. It is held in escrow and applied toward your down payment or closing costs at closing.	**PRE-APPROVAL** A LENDER'S REVIEW OF YOUR INCOME, CREDIT, AND DEBT TO DETERMINE HOW MUCH YOU MAY QUALIFY TO BORROW. A PRE-APPROVAL IS REQUIRED BEFORE MAKING AN OFFER ON A HOME.	**UNDERWRITING** The lender's final review of your financial information before issuing a "Clear to Close."
CLOSING COST the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.	**ESCALATION CLAUSE** A CLAUSE SOMETIMES INCLUDED IN AN OFFER THAT ALLOWS A BUYER TO AUTOMATICALLY INCREASE THEIR OFFER PRICE IF COMPETING OFFERS ARE RECEIVED, UP TO A PREDETERMINED LIMIT.	**RATE BUYDOWN** : A strategy where funds are used (sometimes paid by the seller) to temporarily or permanently lower your mortgage interest rate.	

🏡 COMMON FIRST-TIME BUYER CONCERNS: BUYING WITH CONFIDENCE

BUYING YOUR FIRST HOME IS EXCITING — BUT IT'S COMPLETELY NORMAL TO HAVE QUESTIONS AND CONCERNS.HERE ARE SOME OF THE MOST COMMON WORRIES BUYERS SHARE… AND WHAT YOU SHOULD KNOW.

❓ **"WHAT IF I LOSE MY EARNEST MONEY?"** :YOUR (EMD) IS PROTECTED BY THE CONTINGENCIES WRITTEN INTO YOUR CONTRACT.IF WE ARE WITHIN YOUR INSPECTION PERIOD, FINANCING CONTINGENCY, OR OTHER AGREED TERMS, YOU ARE TYPICALLY PROTECTED. MY ROLE IS TO MAKE SURE YOUR CONTRACT PROTECTS YOU BEFORE YOU EVER SIGN IT.

❓ **"WHAT IF SOMETHING MAJOR SHOWS UP DURING INSPECTION?"**THAT'S EXACTLY WHY WE HAVE AN INSPECTION PERIOD.IF SIGNIFICANT SAFETY OR STRUCTURAL CONCERNS ARE DISCOVERED, WE CAN:

- REQUEST REPAIRS
- NEGOTIATE A CREDIT
- ADJUST TERMS
- OR WALK AWAY IF NECESSARY

AN INSPECTION GIVES YOU INFORMATION — NOT PRESSURE.

❓ **"WHAT IF THE APPRAISAL COMES IN LOW?"** IF THE APPRAISAL IS LOWER THAN THE PURCHASE PRICE, WE REVIEW YOUR OPTIONS CALMLY AND STRATEGICALLY:

- RENEGOTIATE THE PRICE
- ADJUST CONTRACT TERMS
- COVER THE DIFFERENCE (IF AGREED)
- OR EXIT THE CONTRACT IF PROTECTED

AN APPRAISAL IS A SAFEGUARD — NOT A SETBACK.

❓ **"WHAT IF INTEREST RATES CHANGE?"**YOUR RATE IS TYPICALLY LOCKED ONCE YOU ARE UNDER CONTRACT AND WORKING WITH YOUR LENDER. WE ALSO DISCUSS STRATEGY BEFORE WRITING AN OFFER SO YOU FEEL COMFORTABLE WITH YOUR PAYMENT — NOT JUST THE PRICE.

❓ "**WHAT IF I FEEL UNSURE AT ANY POINT?"** YOU ARE NEVER ALONE IN THIS PROCESS.IF SOMETHING DOESN'T MAKE SENSE, FEELS OVERWHELMING, OR NEEDS CLARIFICATION — WE SLOW DOWN AND TALK IT THROUGH. NO PRESSURE. NO RUSHING.
NO CONFUSION.

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FINDING a Great agent

Choosing the right real estate agent is one of the most important decisions you'll make in your home buying journey. Before you choose a home, choose the professional who will guide and protect you through contracts, deadlines, negotiations, and financial decisions. The right agent doesn't just unlock doors — they bring clarity to the details, calm to the stressful moments, and confidence to every step. You deserve an advocate who listens, explains, protects, and ensures you feel informed and supported from the very beginning.

WHAT TO LOOK FOR IN AN AGENT

- **Experience & Market Knowledge** An agent who understands pricing, contracts, and current market conditions.
- **Clear Communication** Someone who explains things simply an responds quickly.
- **Strong Negotiation Skills** Protecting your interests — not just the purchase price, but terms and details.
- **Local Insight** Knowledge of neighborhoods, taxes, resale value and long-term potential.
- **Advocacy** An agent who works for you and puts your best interests first.

FINDING THE RIGHT REAL ESTATE AGENT
BUYING A HOME IS ONE OF THE BIGGEST DECISIONS YOU'LL EVER MAKE.
CHOOSING THE RIGHT REAL ESTATE AGENT IS JUST AS IMPORTANT AS CHOOSING THE RIGHT HOME.
A GREAT AGENT DOESN'T JUST OPEN DOORS — THEY PROTECT YOUR INTERESTS, GUIDE YOUR DECISIONS, AND HELP YOU AVOID COSTLY MISTAKES.

WHY THIS MATTERS

A home purchase involves contracts, deadlines, financial details, and negotiations.
Having the right professional by your side can make the difference between a stressful experience and a confident one.
You deserve someone who listens, explains, protects, and guides — every step of the way.

MY APPROACH

I believe in:

✓Honest advice
✓ Clear communication
✓ Strong representation
✓ Calm guidance
✓ Protecting your best interests

The right agent adds clarity — not pressure.

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Financials

UNDERSTANDING YOUR BUDGET

Before touring homes, it’s important to understand what monthly payment feels comfortable — not just what you’re approved for.“Buying a home involves a few key financial components including your down payment, closing costs, and monthly mortgage payment. Understanding these ahead of time helps you prepare with confidence.” This section explains what to expect so you can prepare with confidence.

WHAT MAKES UP YOUR PAYMENT?

🏠 **Home Price- The cost of the property.**

📉 **Interest Rate**
Impacts your monthly payment significantly.

🏛️ **Property Taxes**
Based on location and included in payment.

🛡️ **Home Insurance- Required by your lender.**

📄 **PMI (If Applicable)**
May apply if your down payment is under 20%.

DOWN PAYMENT & CLOSING COSTS

Down Payment
Varies by loan type. Many first-time buyers put down less than 20%.

Closing Costs
Typically 2%–5% of purchase price and may include lender, title, appraisal, and prepaid costs.
Seller concessions can sometimes help reduce upfront expenses.

FIRST-TIME BUYER TIP
The monthly payment matters more than the list price.
With the right strategy, we can structure a payment that fits your budget

CREDIT SCORE CHECK

Your lender will review your credit as part of the mortgage approval process. Your credit score helps determine your interest rate and loan options.

In general, the stronger your credit profile, the more favorable your rate may be. However, you do not need perfect credit to qualify for a home loan.

Your lender will evaluate your full financial picture — not just one number — and can guide you on steps to improve your position if needed.

PRE-APPROVAL

Obtaining a mortgage pre-approval will help you in many ways. First, it will help you determine your budget, and help you stay within your means. Second, it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase. Most sellers require this to look at homes. We will also need this to make an offer on a home.

Although you are pre-approved for a loan, it does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases or alter your credit score in any way during this time.

Find a Home

TOUR Homes

HOME SEARCHING TIPS

- Take photos during showings so you remember the layout and feel of each home.”
- Pay attention to features of the property that are fixed such as the neighborhood, the lot size, and the orientation of the home. Don't pay too much attention to the colors of the walls or the furniture.
- Be sure to check out the small details like the light switches, water features, and appliances to make sure everything works.

Be sure to make a list of your must haves, wants, and don't cares. As you go through the viewings, make sure you check off all your must haves.

Once you find a house you love, you can make an official offer to the seller.

MAKE an Offer

The purchase agreement is your offer. It will be sent electronically for your signature. This is a secure process and is safe.

Once an offer is accepted, your EMD will be due within 48 hours. The money is held in an escrow account until closing. Only the title company has access to these funds.

NEGOTIATE an Offer

I will be with you through the entire buying process. Please, don't hesitate to ask any questions. I am here to help with anything and everything!

MAKE
an Offer

MAKING AN OFFER

When you find the right home, we'll prepare a strong, well-structured offer. A strong offer isn't always the highest price — it's the right combination of price, terms, and strategy.

WHAT AN OFFER INCLUDES

- Purchase price
- Earnest money deposit (EMD)
- Financing terms
- Inspection period
- Closing timeline
- Possible seller concessions

Every detail matters.

IMPORTANT

You are never pressured to offer more than you're comfortable with. My role is to explain your options clearly and help you make confident decisions.

Strategy matters more than emotion.

HOW I HELP YOU COMPETE

✓ Review comparable sales to determine value
✓ Structure terms that protect you
✓ Negotiate price and conditions
✓ Communicate professionally with the listing agent
✓ Guide you through multiple-offer situations

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Inspection

INSPECTION PERIOD
After your offer is accepted, you'll have a set period of time to complete a home inspection. An inspection gives you a clearer understanding of the home's condition before moving forward.

WHAT AN INSPECTION COVERS
- Roof & exterior
- Plumbing & electrical
- HVAC systems
- Foundation & structure
- Major appliances

Inspectors look for safety concerns, major defects, and items that may need repair.

AFTER THE INSPECTION
We will review the report together and decide whether to:
- Request repairs
- Negotiate a credit
- Move forward as-is
- Walk away if necessary

You are protected during this period.
Your inspection is about information — not fear
"We're looking for significant safety or structural concerns."

IMPORTANT TO KNOW
No home is perfect — even new construction.
The goal of an inspection is not to "pass" or "fail" the home.
It's to identify significant issues and make informed decisions.

Inspections are designed to identify significant safety or structural concerns. No home is perfect, and minor maintenance items are common.

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FINAL Steps

APPRAISAL

IF THE APPRAISAL IS LOWER THAN THE OFFER

We review your options together:

- **Renegotiate the price**
- **Adjust contract terms**
- **Cover the difference (if agreed)**
- **Walk away if necessary**

An appraisal is not a pass-or-fail test — it's a protection measure.

After your inspection period, your lender will order an appraisal.

An appraisal is an independent evaluation of the home's value based on recent comparable sales, condition, and market trends.

WHY IT MATTERS

The lender uses the appraisal to confirm the home is worth the agreed purchase price.

This step protects both you and the lender.

LOAN APPROVAL

During underwriting, your lender completes a final review of your financial documents.

To avoid delays:

- Do not open new credit accounts
- Avoid large purchases
- Keep employment stable

Once all conditions are satisfied, you will receive a Clear to Close.

You're in the final stretch.

IN SOME SITUATIONS, LENDERS MAY REQUIRE CERTAIN SAFETY-RELATED REPAIRS BEFORE ISSUING FINAL APPROVAL.

At this stage, most of the heavy lifting is complete. My role is to monitor deadlines, coordinate communication, and make sure nothing delays your closing.

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CLOSING and Moving

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Important:

IMPORTANT REMINDERS

IF AT ANY TIME YOU FEEL UNSURE OR THE PROCESS BECOMES CONFUSING, PLEASE REACH OUT.

I AM HERE TO GUIDE AND PROTECT YOU. I WORK EXCLUSIVELY FOR YOU, AND YOUR TRUST AND WELL-BEING ARE MY TOP PRIORITIES. MY JOB IS TO ADVOCATE FOR YOUR BEST INTERESTS AND HELP YOU MOVE CONFIDENTLY TO THE CLOSING TABLE.

A FEW KEY POINTS

- Earnest Money Deposit (EMD)

Your EMD shows the seller you are serious about purchasing the home. It is held in escrow and typically applied toward your down payment or closing costs.

- Appraisal

The appraisal is an important protection step. If the home appraises lower than the agreed price, we will review your options and renegotiate if necessary.

- Buyer Representation Agreement

This agreement is required before viewing homes and ensures you have professional representation. It protects both of us and establishes clear expectations throughout the process.

YOU ARE NEVER NAVIGATING THIS ALONE.

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Closing

CLOSING DAY

Closing is the final step in becoming the legal owner of your new home.

This is when documents are signed, funds are transferred, and ownership officially changes hands.

BEFORE CLOSING

- Complete your final walk-through
- Confirm agreed repairs are finished
- Review closing figures with your lender
- Bring required identification and funds

Your lender and title company will provide detailed instructions ahead of time.

AT CLOSING

You will sign the final paperwork, and once documents are recorded, the home is officially yours.

Then — you receive your keys.Welcome home.

Closing

Congratulations on your new home!

You're a homeowner.

WHAT HAPPENS NEXT?

Now that you understand the process, here's how we move forward:

Schedule a Buyer Consultation

We'll discuss your goals, timeline, and what matters most to you.

Connect With a Lender

If you don't already have one, I can connect you with a trusted professional.

Get Pre-Approved

Know your numbers and feel confident before touring homes.

Begin Touring Homes

We'll focus on properties that fit your lifestyle and budget.

Make a Strategic Offer

When the right home appears, we move confidently.

No pressure. Just a clear plan.

MY PROMISE TO YOU

I promise to:

✓ Communicate clearly and consistently

✓ Protect your best interests at every step

✓ Explain contracts and numbers in plain language

✓ Guide you calmly through stressful moments

✓ Never pressure you into a decision

✓ Advocate for you fully from offer to keys

Buying a home is a big milestone.

You deserve guidance that feels steady, honest, and supportive.

I'm honored to be part of your journey — and I'm here when you're ready.

Fun Facts:

🏡 TODAY'S HOMEOWNERS ARE MOVING MORE FREQUENTLY THAN IN THE PAST — MANY STAY CLOSER TO 5–8 YEARS BEFORE MAKING THEIR NEXT MOVE.
📈 HOME EQUITY HAS GROWN SIGNIFICANTLY IN RECENT YEARS, WHICH HAS HELPED MANY HOMEOWNERS MOVE UP SOONER THAN EXPECTED.
🔑 MOST BUYERS KNOW WITHIN MINUTES WHETHER A HOME "FEELS RIGHT."
🛠️ EVEN NEW CONSTRUCTION HOMES OFTEN HAVE INSPECTION ITEMS — PERFECTION ISN'T THE GOAL, PROTECTION IS.
💰 MONTHLY PAYMENT STRATEGY MATTERS MORE THAN PURCHASE PRICE WHEN DETERMINING LONG-TERM AFFORDABILITY.
📄 THE AVERAGE CLOSING INVOLVES DOZENS OF SIGNATURES — BUT YOU'LL BE GUIDED THROUGH EXACTLY WHAT MATTERS.
🐾 EVERY HOME I HELP PURCHASE ALSO HELPS A SHELTER PET GET ONE STEP CLOSER TO THEIR FOREVER HOME.

What I Do Behind the Scenes

Buying a home involves many moving parts. While you focus on finding the right home, I work behind the scenes to make sure everything stays on track and your interests are protected throughout the process.

Here are just a few things I handle for you:

• Monitoring important contract deadlines
• Communicating with lenders, title companies, and other agents
• Coordinating inspections and appraisal timelines
• Reviewing reports and helping you understand the results
• Negotiating terms, repairs, and contingencies when needed
• Tracking loan and underwriting progress
• Ensuring all documents and paperwork are completed correctly
• Keeping the transaction organized and moving smoothly toward closing

My goal is to guide you through the process with clarity, strong communication, and steady support from start to finish.

You are never navigating the home buying process alone. I'm here to guide you every step of the way.

THE STORY BEHIND

Your Adopt-a-Pet Realtor®

Real estate has always been about more than transactions to me.
It's about families, new beginnings, and second chances.
At the same time, I've always had a deep love for animals — especially shelter dogs waiting for their forever homes.
Over time, I realized something powerful:
If I'm helping people find their homes...
why not help animals find theirs too?

HOW IT STARTED

I've always believed in doing more.
Giving back has been part of who I am long before real estate — I've always had a philanthropic heart and a desire to make a difference where I can.
Dogs have a special place in my life. They love unconditionally. They are loyal. They don't judge. They simply show up every day with trust and devotion.
At some point, it just clicked — if I'm helping people find homes, why not help dogs find theirs too?
If I could, I would save them all.
(My husband's only request was that I don't bring them all home.)
So I found a way to combine my career with my heart.
With every home I help buy or sell, I sponsor a local shelter pet by helping cover adoption fees and vaccinations.
Because everyone deserves a place to belong.

WHY IT MATTERS

Every closing represents a new chapter for my clients. And every sale helps create a second chance for a dog in need. Because home isn't just a place — it's belonging.

WHAT IT MEANS FOR YOU

When you work with me, you're not only receiving professional guidance and strong representation —
You're also helping make a difference.
Every Sale Saves a Tail. 🐾

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HAND MAP REAL ESTATE

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