THE ULTIMATE ROADMAP TO BUYING YOUR HOME

PARSONS TEAM OF REALTORS

real

BUYERS



REAL BROKER., LLC
7300 W 110TH STE 700 OVERLAND PARK, KS 66210

FAQS

HOW LONG DOES THE PROCESS USUALLY TAKE?

On average buying a home can take 30 days. We will work to make it happen in your timeframe.

WHAT IS A BUYER VS SELLER MARKET?

A seller's market happens when there's a shortage in housing. A buyer's market occurs when there are more homes for sale than buyers.

HOW DO WE KNOW WHAT WE CAN AFFORD?

We'll walk you through the process of figuring out how much you can afford. The first step is making an appointment with a mortgage broker. We suggest starting with www.mollydeanteam.com



CONTENTS

THE TEAM | 4 - 6

THE NUMBERS | 7

CHOOSING A NEIGHBORHOOD | 8 - 9

THE STEPS | 10

OFFER PROCESS | 11

AFTER ACCEPTED OFFER | 12

CLOSING PROCESS | 13

HOME BUYER'S CHECKLIST | 14

HOME TO SELL? | 15

THE FEEDBACK | 16 - 17

THE COMPANY | 18

KS BROKER RELATIONSHIPS | 19

MO BROKER RELATIONSHIPS | 20 - 21

THE TEAM

We believe in an approach to helping
you buy your dream home
that's as unique as you are.



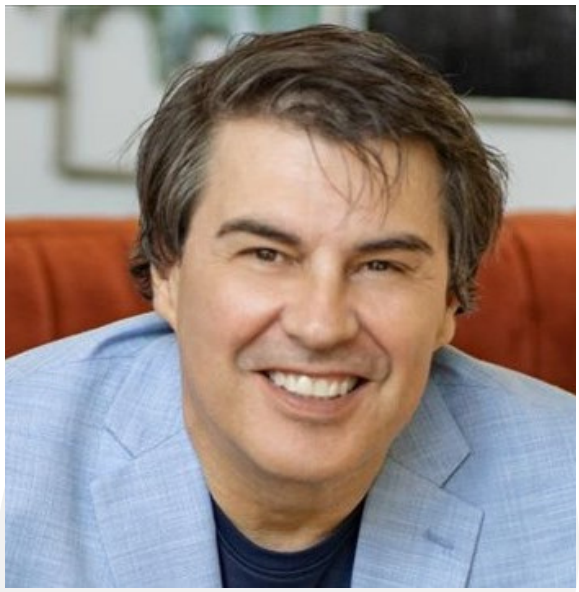
Karie Parsons

Broker Associate KS / MO
Team Lead

I have extensive experience in helping Buyers come to a successful closing. Our team is in place to assist to make the transaction smooth.

Accredited Buyer's Rep, Top Agent in KC 2023,
Top Agent on Zillow,
New Home Sales, Short Sale & Foreclosure Realtor, REO Certified, Veterans Assoc. of RE Prof., & At Home with Diversity,

913.568.3253
KarieRealKC@gmail.com



Jon Parsons

Broker Associate KS / MO
Team Lead

We make sure our buyers grow in knowledge about the process and our clients are excellently represented during their home buying or experience.

Top Agent in KC 2023,
Top Agent on Zillow,
Certified Residential Specialist,
Real Estate Investing Certification, Property Manager, Commerical R.E., Licensed Home Contractor.

913.907.6148
JonRealKC@gmail.com

THE TEAM



Kaelynn Bryant

Broker Associate KS

Kaelynn specializes in High-End homes, New Construction, and Maintenance Provided Villas. She is a force for her buyers. Her stamina to represent her clients is amazing. Her charming personality & charisma makes Kaelynn a wise choice for buying a home in Johnson County.

Top Agent in KC 2023, Top Agent on Zillow,

913.991.1221
KaelynnRealKC@gmail.com



Connie Gramke

Realtor KS / MO

I love representing my real estate clients, it is a joy and privilege. I empathize with their needs, tailor my approach, and advocate for their best interests. Guiding them on their real estate journey brings immense satisfaction. It's not just a job; it's my passion to create trusting relationships and help them archive their goals.

913.370.0071
ConnieRealKC@gmail.com

THE TEAM



Kristy LeCoque

Realtor MO

Kristy treats her buyers like family. She cares that buyers find a perfect home that meets all their needs and desires. You will not find a more compassionate and caring Realtor than you will find with Kristy LeCoque.

816.916.5471
KristyRealKC@gmail.com



TYSON SINGH

Realtor KS

Tyson centers in investment properties, property management, and luxury homes.



Raj Kapoor

Realtor KS

Raj focus in dealing with investment properties, commercial spaces, and high-end homes.

THE TEAM NUMBERS

A little informative snapshot of our success.



TOP 500 KC Real Producers,

600+ Total Home Sales by the Parsons Family Team

KARIE, KAELYNN & JON are BROKER ASSOCATES in KS & MO

Gross Sales Exceeding $128 Million

CHOOSING A NEIGHBORHOOD



1

WHAT TYPE OF HOME DO YOU WANT?

Are you interested in single-family, condo, half-duplex or townhome? What floor plan best meets your needs? Our markket has many types of floor plans!

2

CONSIDER YOUR COMMUTE!

Do a test run or calculate the driving distance from home to work before committing to a certain area of the city.





3

OLD OR NEW HOUSES?

Older homes are great for their charm and character; sometimes they require more immediate upkeep.
Newer homes have modern finishes and most the time less repairs needed.
This decision will also be made by location and your buying power. Would you have time to wait on new construction?

4

COMMUNITY

What would you like to see in your new community? Coffee shops? Events? Lake life? Schools? Shopping? Walking & biking trails? Library? Restaurants? Noise level?





WALKSCORE

5

How important is it to you to be walking distance to places like schools, shopping, groceries, post office, work?

6

MUST NOT HAVE

Everyone has wants but have you considered the things you don't want?



Do not make any new purchases or loan payoffs without consulting your lender.

THE STEPS

Let's take a closer look at the steps to buying a home.

GET PRE-APPROVED

1

You need to make sure to get this process started asap, as getting pre-approved for financing is essential. An offer on a home cannot be made without also presenting your pre-approval letter from a lender.

CHOOSE AN AGENT

2

Choose an agent whose personality meshes with your own and whose experience can work in your favor! Recent MLS rules dictate that a BA agreement must be in place before showing a home to a potential buyer.

HOUSE HUNTING BEGINS

3

Taking note of features you want in a home, we set in place a personalized search engine! When you find a home you want to see in person, we will go view the home and discuss attributes and detriments of the home. We represent you not the seller.

MAKE AN OFFER

4

We will advise you on a price to offer, and other terms that can make your offer attractive.
See Page 11. Consider inspection costs (up to $800).
Eanest deposit (1% of contract price & closing cost.

MAKE A DEAL

5

We might receive a counteroffer, we'll review it with you and decide on next steps. ***See 'The Offer Process' page 11.***

Closing Process

6

Schedule the inspections, close, get the keys and move into your new home!
See 'The Closing Process' page 12.

THE OFFER PROCESS

What to expect.

WRITING THE OFFER

We will draft an offer that protects you, including any clauses that are needed. Keep in mind that this offer is just an offer, until it is accepted & signed by the Seller.



ACCEPT

↓

Seller may Accept the offer - CONGRATULATIONS!

↓

Next are home inspections (possible renegotiations), getting all docs your lender requires, appraisal (possible renegotiations), final walk-through, closing day, and finally possession!



COUNTER

↓

Seller may counter offer.

↓

In this case, we will review the terms with you and continue to negotiate until we have reached a mutual agreed upon contract. If no agreement can be reached then we seek other homes.



REJECT

↓

Seller may reject offer.

↓

We will ask questions to discover why and if there is anything we can do to make the offer more appealing. If not, we move on and find the home meant for you!

After Accepted Offer

- Deposit Earnest $ within 3 days of executed contract. (Online or in-person)
- Buyer schedules inspections (10 day window).
- If buyer request repairs or remedies after inspections, seller has 5 days to respond, cancel, re-negotiate and/or agree to move forward.
- Appraisal is ordered. If appraisal returns less than contract price, this creates an opportunity to re-negotiate with the seller.
- Seller completes agreed upon repairs.
- Buyer completes lender requirements.
- 3 days before closing, TILA-RESPA integrated disclosures (TRID) requires that the buyer and seller get their final closing disclosure / numbers.
- Average Closing takes 30 days.
- Final Walk through.
- Go to Closing.
- Once funded to the seller, buyer takes possession of their new home!

Do not make any new purchases or loan, payoffs credit card without consulting your lender.

CLOSING PROCESS



BEFORE CLOSING

- ORDER INSURANCE.
- SCHEDULE UTILITIES.
- SCHEDULE MOVERS.

ON CLOSING

- ALL BUYERS MUST BE PRESENT WITH VALID IDENTIFICATION.
- CASHIER'S CHECK or DIRECT DEPOSIT FOR A TOTAL OF CLOSING COSTS AND DOWN PAYMENT.

AFTER CLOSING

- GET KEYS.
- MOVE IN ON “POSSESSION” DATE AND TIME.
- ENJOY YOUR NEW HOME.
- LET US KNOW HOW YOU ARE DOING!

HOME BUYERS CHECKLIST

From beginning to end, we have created a list of things you might not have considered.

ONE MONTH BEFOREBUYING

- [ ] Gather packing supplies.
- [ ] Start packing and donating old and unwanted items.
- [ ] Compare moving costs and companies.
- [ ] Choose a lender.
- [ ] Stop unnecessary purchases.

TWO WEEKS BEFORE CLOSING

- [ ] Change your address, Send moving notifications to friends & family.
- [ ] Find local healthcare providers and shop for necessities.
- [ ] Consult your lender before making any large purchase.
- [ ] Contact all utilities.
- [ ] Finalize moving arrangements.

2-3 DAYS BEFORE

- [ ] Plan payments and expenses for moving.
- [ ] Get your Cashier's check for closing or plan for Direct Deposit with title company.
- [ ] Clean as you continue to pack.
- [ ] Pack items you will need right away separately.
- [ ] Do a final walk-through at new home.

CLOSING/MOVING DAY

- [ ] Attend Closing at the Title Company. Get keys at closing table.
- [ ] Take possession of your new home.
- [ ] Plan on key changes.
- [ ] Unpack room by room Enjoy your New Home!
- [ ] Bring ID

Do you have a home to sell before you buy?

What's best? We break it down for you right here.

Do you have a home to sell before you buy? Every situation is unique, so we like to examine a few factors before advising which is best for you. For example: What are the current market conditions? Are you financially capable of carrying two properties without feeling stressed? If we are in a Buyer's market you might want to find a new home first, but if we're in a Seller's market it's probably best to sell your property first. Let's take a look at the advantages of both.

SELL first

Best option when:

- **Multiple offers and property prices are rising.**
- **You are confident there will be a high level of demand for your existing property.**
- **You can negotiate or make a purchase contract conditional on selling your own home.**
- **You are prepared to look into creative finance options (bridge loan). Check with your lender. So that you can buy before selling your current home.**

BUY first

Best option when:

- **Property prices are flat or declining.**
- **If you are able to hold both mortgages for a short time.**
- **If you're moving locations and buying in a different and slower market.**
- **If you can negotiate a long closing date or a contingent offer contract. In this situation, you sell your current home after getting under contract.**
- **Have you considered renting your current home? We do property management.**

THE FEEDBACK!

What our clients had to say about our home buying processes.

Karie is very knowledgeable on "short sell" properties. She helped me along the long process. Very nice....

-Kay Kansas City

Karie was an unbelievable resource and an even better advocate for us during the purchase of our home.

-Alex B. Olathe



Jon did a fantastic job! Always very informative and available to handle every issue with easy. He has excellent knowledge of the whole process. You Rock!

-Jau T. LaCompton

We cannot say enough great things about Karie and the home buying process we experienced because of her.

-Eliabeth Olathe



I was very impressed with Karie's performance. She lead us through the entire sales of our property and purchase of our new home. She was honest, forthcoming, and gave helpful insight on what needed to be done to sell our home.

-Chris B. Basehor, KS

Karie Parsons is the best because she helped me and my wife to buy our first home in Olathe Kansas. I would definitely recommend a friend to use her..

-Angel S.

Kaelynn Parsons provided the perfect combination of industry professionalism and genuine personal focus. I am eternally grateful for her ability to direct me to the perfect home. I will always recommend Kaelynn to anyone interested in buying or selling. I owe Kaelynn so much thanks for her patience and insight as well.

John U Shawnee

Jon Parsons was quick to get all our question answered. This is the second house I
personally used his services for and I also had him sell my son a home. So obviously I recommend him.

Gary B. McLouth, KS

Karie worked hard to help us with the sell of our home. From the first time we meet her through the day of closing, she was there to assist us in every way and to answer our questions. She has an excellent knowledge of homes in the Johnson county area.

jIM l.j.

REAL BROKER, LLC
REAL ESTATE

Real Broker, LLC
7300 W 110th Suite 700
Overland Park, KS 66210



REAL ESTATE BROKERAGE RELATIONSHIPS BROCHURE

Kansas law requires real estate licensees to provide the following information about brokerage relationships to prospective sellers and buyers at the first practical opportunity. This brochure is provided for informational purposes and does not create an obligation to use the broker's services.

Types of Brokerage Relationships: A real estate licensee may work with a buyer or seller as a seller's agent, buyer's agent or transaction broker. The disclosure of the brokerage relationship between all licensees involved and the seller and buyer must be included in any contract for sale and in any lot reservation agreement.

Seller's Agent: The seller's agent represents the seller only, so the buyer may be either unrepresented or represented by another agent. In order to function as a seller's agent, the broker must enter into a written agreement to represent the seller. Under a seller agency agreement, all licensees at the brokerage are seller's agents unless a designated agent is named in the agreement. If a designated agent is named, only the designated agent has the duties of a seller's agent and the supervising broker of the designated agent functions as a transaction broker.

Buyer's Agent: The buyer's agent represents the buyer only, so the seller may be either unrepresented or represented by another agent. In order to function as a buyer's agent, the broker must enter into a written agreement to represent the buyer. Under a buyer agency agreement, all licensees at the brokerage are buyer's agents unless a designated agent is named in the agreement. If a designated agent is named, only the designated agent has the duties of a buyer's agent and the supervising broker of the designated agent functions as a transaction broker.

A Transaction Broker is not an agent for either party and does not advocate the interests of either party. A transaction brokerage agreement can be written or verbal.

Duties and Obligations: Agents and transaction brokers have duties and obligations under K.S.A. 58-30,106, 58-30,107, and 58-30,113, and amendments thereto. A summary of those duties are:

An Agent, either seller's agent or buyer's agent, is responsible for performing the following duties:

- promoting the interests of the client with the utmost
- accounting for all money and property received
- good faith, loyalty, and fidelity
- disclosing to the client all adverse material facts actually
- protecting the client's confidences, unless disclosure is known by the agent
- required
- disclosing to the other party all adverse material facts
- presenting all offers in a timely manner actually known by the agent
- advising the client to obtain expert advice

The transaction broker is responsible for performing the following duties:

- protecting the confidences of both parties
- accounting for all money and property received
- exercising reasonable skill and care
- keeping the parties fully informed
- presenting all offers in a timely manner
- assisting the parties in closing the transaction
- advising the parties regarding the transaction
- disclosing to the parties all adverse material facts actually
- suggesting that the parties obtain expert advice known by the transaction broker

Agents and Transaction Brokers have no duty to:

- conduct an independent inspection of the property for the benefit of any party
- conduct an independent investigation of the buyer's financial condition
- independently verify the accuracy or completeness of statements made by the seller, buyer, or any qualified third party.

General Information: Each real estate office has a supervising broker or branch broker who is responsible for the office and the affiliated licensees assigned to the office. Below are the names of the licensee providing this brochure, the supervising/branch broker, and the real estate company.

_____ _____

Licensee Real estate company name approved by the commission

_____ _____

Supervising/branch broker Buyer/Seller Acknowledgement (not required) _____

Approved by the Kansas Real Estate Commission on October 10, 2017

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Kansas Association of REALTORS®

Other Agency Relationships

Missouri law does not prohibit written agency agreements which provide for duties exceeding that of a limited agent described in this pamphlet.

This brokerage authorizes the following relationships:

- [x] Seller's Limited Agent
- [x] Landlord's Limited Agent
- [x] Buyer's Limited Agent
- [x] Tenant's Limited Agent
- [ ] Sub-Agent
- [x] Disclosed Dual Agent
- [x] Designated Agent
- [x] Transaction Broker
- [ ] Other Agency Relationship

Broker or Entity Name and Address

Real Broker, LLC
7300 W 110th St
Ste. 700
Overland Park, Ks 66210

MISSOURI BROKER DISCLOSURE FORM

This disclosure is to enable you, a prospective buyer, seller, tenant or landlord of real estate, to make an informed choice BEFORE working with a real estate licensee.

Missouri law allows licensees to work for the interest of one or both of the parties to the transaction. The law also allows the licensee to work in a neutral position. How the licensee works depends on the type of brokerage service agreements involved. Since the sale or lease of real estate can involve several licensees, it is important that you understand what options are available to you regarding representation and to understand the relationships among the parties to any transaction in which you are involved.

Missouri laws require that if you want representation, you must enter into a written agreement. This may or may not require you to pay a commission. You do not need to enter into a written agreement with a transaction broker unless you intend to compensate this licensee. These agreements vary and you may also want to consider an exclusive or nonexclusive type of relationship.

If you choose not to be represented by an agent, the licensee working with you may be working for the other party to the transaction.

Prescribed by the Missouri Real Estate Commission as of January, 2005

CHOICES AVAILABLE TO YOU IN MISSOURI

Seller's or Landlord's Limited Agent

Duty to perform the terms of the written agreement made with the seller or landlord, ***to exercise reasonable skill and care for the seller or landlord, and to promote the interests of the seller or landlord*** with the utmost good faith, loyalty and fidelity in the sale, lease, or management of property.

Information given by the buyer/tenant to a licensee acting as a Seller's or Landlord's Limited Agent will be disclosed to the seller/landlord.

Buyer's or Tenant's Limited Agent

Duty to perform the terms of the written agreement made with the buyer or tenant, ***to exercise reasonable skill and care for the buyer or tenant and to promote the interests of the buyer or tenant*** with the utmost good faith, loyalty and fidelity in the purchase or lease of property.

Information given by the seller/landlord to a licensee acting as a Buyer's or Tenant's Limited Agent will be disclosed to the buyer/tenant.

Sub-Agent (Agent of the Agent)

Owes the same obligations and responsibilites as the Seller's or Landlord's Limited Agent, or Buyer's or Tenant's Limited Agent.

Disclosed Dual Agent

With the written consent of all parties, represents both the seller and the buyer or the landlord and the tenant.

A Disclosed Dual Agent may disclose any information to either party that the licensee gains that is material to the transaction.

A dual agent may not disclose information that is considered confidential, such as:

- Buyer/Tenant will pay more than the purchase price or lease rate
- Seller/Landlord will accept less than the asking price or lease rate
- Either party will agree to financing terms other than those offered
- Motivating factors for any person buying, selling or leasing the property
- Terms of any prior offers or counter offers made by any party.

Designated Agent

Acts as your specific agent, whether you are a buyer or tenant, or seller or landlord. When the broker makes this appointment, the other real estate licensees in the company do not represent you.

There are two exceptions with both resulting in dual agency:

1. The agent representing you as a buyer or tenant is also the agent who listed the property you may want to buy or lease.
2. The supervising broker of two designated agents becomes involved in the transaction.

Transaction Broker

Does not represent either party, therefore, does not advocate the interest of either party.

A transaction broker is responsible for performing the following:

- Protect the confidences of both parties
- Exercise reasonable skill and care
- Present all written offers in a timely manner
- Keep the parties fully informed
- Account for all money and property received
- Assist the parties in complying with the terms and conditions of the contract
- Disclose to each party of the transaction any adverse material facts known by the licensee
- Suggest that the parties obtain expert advice.

A transaction broker shall not disclose:

- Buyer/Tenant will pay more than the purchase or lease price
- Seller/Landlord will accept less than the asking or lease price
- Motivating factors of the parties
- Seller/Buyer will accept financing terms other than those offered.

A transaction broker has no duty to:

- conduct an independent inspection of, or discover any defects in, the property for the benefit of either party
- conduct an independent investigation of the buyer's financial condition.

READY TO GET STARTED?

real

PARSONS TEAM

913.568.3253

913.907.6148

O:785.329.9077

EQUAL HOUSING OPPORTUNITY