

TAWNI  
Whisler  
Berkshire Hathaway  
Home Services Ambassador  
Real Estate



WWW.TAWNIVHISLER.BHHSAMB.COM

@TAWNIVHISLER.REALTOR

# BUYER'S GUIDE

# ABOUT ME



I AM TAWNI WHISLER



HELLO

HI!! Welcome and thank you for trusting me to help you purchase your home. Whether it is your first or fourth home, I am so excited to help with that. I have been in real estate since 2014 & I was an assistant to a major team in NE and found out I loved the industry and wanted to no longer be an admin, but a full time real estate agent and I have never looked back!

[tawni.whisler@bhhsamb.com](mailto:tawni.whisler@bhhsamb.com)



# HOME BUYER'S ROADMAP

1

## FIND AGENT

Match with an agent that you feel comfortable with

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

6

## OFFER

Make your offer for the home and prepare to negotiate.

5

## ACCEPTED OFFER

Submit earnest money. CONGRATS!

4

## INSPECTIONS

Schedule home inspection, termite inspection, order appraisal

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 your real estate agent.*

**TAWNI**  
real estate agent  
**WHISLER**

402-670-3463  
tawni.whisler@bhhsamb.com

# REAL ESTATE TERMS

## PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The banker will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.

## OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

## CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller.

## CLOSING COST

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

## EARNEST DEPOSIT

Good faith money is the balance of funds that are set aside into a trust or an escrow account to show the buyer is serious about the purchase.

## TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

## 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.

## HOME INSPECTION

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there is any work needed to be done to the property to bring it to normal working order.

## DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.

## CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

TAWNI  
real estate agent  
WHISLER

# PREPARING TO BUY



# FINDING A GREAT AGENT

# 01

## INDUSTRY KNOWLEDGE

I have access to the MLS, Broker Exclusives and a wide variety of insight in the market from the brokerage. I have had the pleasure of being at BHHS for almost 10 years.

## SMART NEGOTIATING

I have the knowledge and expertise to negotiate the best price for your home!

## PROFESSIONAL EXPERIENCE

I attend BHHS masterminds, weekly company meetings, continue my CE classes to stay up to date on market data and current market trends.

## CUSTOMER SERVICE

I pride myself on customer service and the whole experience. Since being admin before becoming a full time realtor, I love being with you every step of the way!

Finding a real estate agent that you trust and feel comfortable with is as hard as finding the right house to call a home. A purchase of this magnitude is a huge life decision and you want to make sure that your real estate agent is as invested in this sale as you are.

I would love to meet you for coffee so we can decide if we would vibe! :)



# FINANCIAL

# 02

## DETERMINE YOUR BUDGET

It is recommended that you stay within a budget of 3-5 times your annual income when purchasing a new home.

When determining your mortgage, don't forget other factors like: downpayment, legal fees, taxes, home inspection costs, appraiser costs, and renovation costs.



## HOW MUCH SHOULD YOUR DOWNPAYMENT BE?

A 20% downpayment is the most common, however, it is not your only option!

Have a discussion with your banker to determine what works best for your scenario.

# FINANCIAL

# 02

## CREDIT SCORE CHECK

Your banker will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range will be 620 or above.

The better your score, the lower the interest rate you will be charged on your mortgage.



## PRE-APPROVAL

Obtaining a pre-approval on your mortgage 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.

Although you are pre-approved for a loan, 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.



TAWNI  
real estate agent  
WHISLER

# FIND A HOME

# TOUR HOMES

## HOME SEARCHING TIPS

# 03



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.

- Take photos as you go through the open houses so you remember the layout and the feel of each house you visit.
- 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.

# MAKE AN OFFER

04

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

I can help run comparable sales in the neighborhood to determine what the best offer terms would be for that particular house.



# NEGOTIATE AN OFFER

Be prepared to receive a counter-offer, and don't be afraid to bargain for your purchase.

Be sure to know what you are buying and ensure that you feel the price is fair at the end of the day.

# INSPECTION

# 05

Feel free to ask your inspector to take pictures and be descriptive in their report.

You can also ask for a meeting with the inspector to better understand their findings.

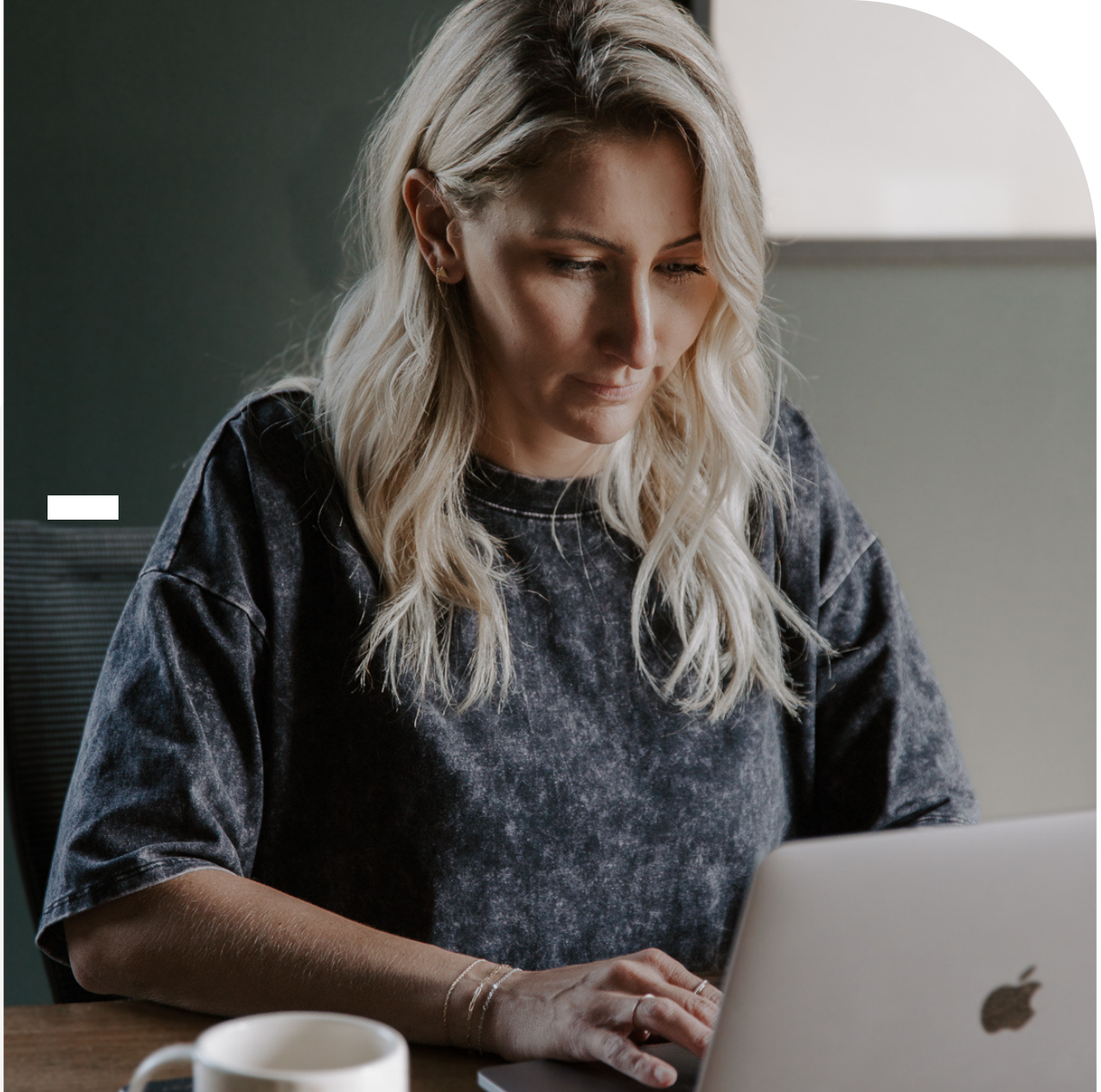
Once the inspection is complete, you can discuss and negotiate with the seller any final points.



Make sure that you allow for an inspection to be completed prior to the closing of the sale.

It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you have an option to back out of the agreement, or gives you more negotiating power.



# FINAL STEPS

---

# APPRAISAL

# 06



Other checks you should run prior to finalizing the purchase of your new home: 1. Appraisal  
2. Property title search

Your banker will also want a formal appraisal of the home prior to issuing your loan.

Be sure to purchase home insurance for your new property!

## & LOAN APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit check
- Employment status

# CLOSING and MOVING



# SCHEDULE YOUR MOVE

# 07

Some things you will want to keep in mind closer to your move date:

- Movers
- Renovators/ contractors
- Utilities
- Cleaners
- Move out details



# CLOSING

# 08

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

**Congratulations on your new home!**



# CUSTOMER TESTIMONIALS

- ”
- I cannot rave about Tawni enough! She has been there for us 100% of the way! She never gets frustrated with questions we had, or the houses we sent to go look at. This was our first time buying a house and she has been so helpful, and great at explaining next steps in the process and how things work! I am not sure if we would have continued searching for a house if it weren't for Tawni, I am so glad she has got to be part of our story! I will recommend her to anyone!

CHRISTINA DALEY

- ”
- Tawni did an outstanding job helping me sell my home, she diligently worked to get potential buyers through my house and did a great job during the negotiations. She made my selling process easy and enjoyable.

SARAH MARSHALL

- ”
- Tawni was so kind, attentive, and easy to work with! She never once made me feel like I was asking too many questions and always instantly replied to anything. I wish we could have worked together longer! Tawni made the whole process fun and explained everything so well, it was the absolute best first time home buying experience!

LINDSAY EPSTEIN

# HOME TOURING CHECKLIST

ADDRESS OF PROPERTY: \_\_\_\_\_

DATE VISITED: \_\_\_\_\_ PRICE: \_\_\_\_\_

BEDROOMS: \_\_\_\_\_ BATHROOMS: \_\_\_\_\_ SQUARE FOOT: \_\_\_\_\_

LOT SIZE: \_\_\_\_\_ YEAR BUILT: \_\_\_\_\_

SCHOOL DISTRICT: \_\_\_\_\_

## CURB APPEAL

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

## INTERIOR

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

## EXTERIOR

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

## PRICE

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

## LOCATION

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

## NEIGHBORHOOD

1

DISLIKE

2

NEUTRAL

3

4

5

LOVE

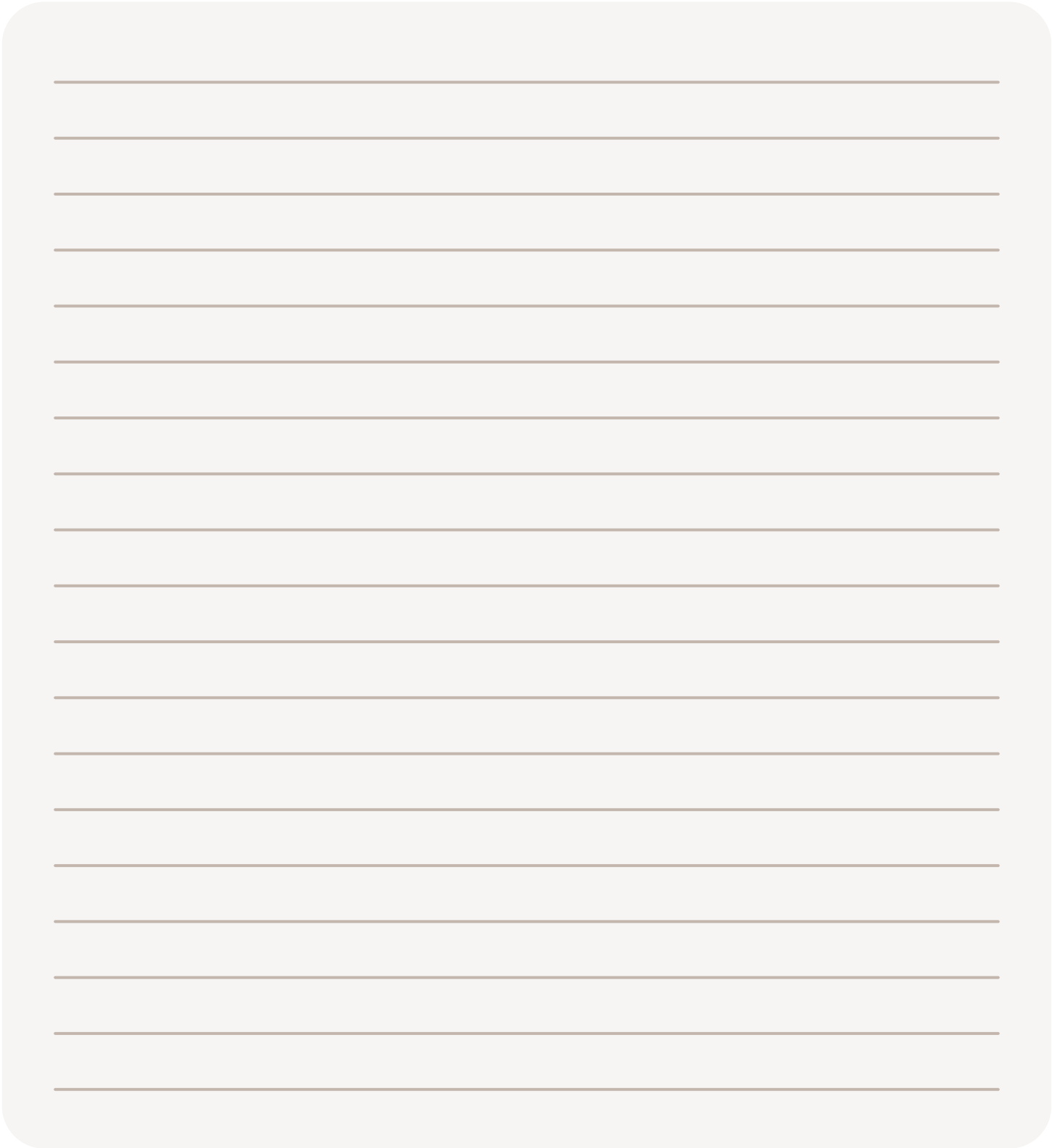
ADDITIONAL COMMENTS: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# Notes



A large, light gray rounded rectangle containing 20 horizontal lines for writing notes. The lines are evenly spaced and extend across the width of the rectangle.

BERKSHIRE HATHAWAY HOME SERVICES AMBASSADOR REAL ESTATE

# TAWNI WHISLER

