



BUYER'S GUIDE



**STEVE
VOLKERS
GROUP**

REAL ESTATE

STEVEVOLKERSGROUP.COM



OUR BROKERAGE

Always ready to help...and have fun while doing it!

At Steve Volkers Group, our family of experts guide and support real estate buying, selling, and development with a personal, customized approach for each client. We bring compassionate support, knowledge and joy to the process, creating lasting relationships through our business.

Steve Volkers Group is the trusted leader in real estate. Known for their creativity, Steve Volkers Group is highly sought after, productive and growth-minded.

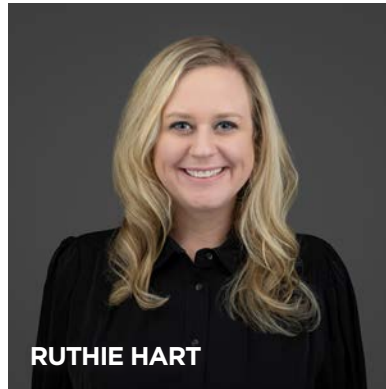
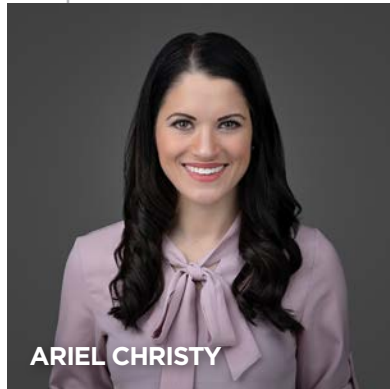
STEVE VOLKERS GROUP

625 First Street NW, Suite B
Grand Rapids, MI 49504

616.284.1528 - stevevolkersgroup.com



OUR REALTORS®



We know buying a home is one of life's biggest and most stressful investments. Our team includes some of the industry's best real estate agents, administrative professionals, and marketing specialists to help make the process easy.

We know the listing process can be overwhelming, but we will make sure that any questions you have are answered and that communication throughout the process is clear and consistent.

We are all working toward one common goal: to maximize your return and to power you forward in the direction of your dreams...Oh and we'll have a good time while we do it.

Go confidently in the direction of your dreams.

**GO WITH
STEVE VOLKERS GROUP**

A top-down view of several people's hands stacked together in a circle on a dark wooden table. The hands are of various skin tones and are wearing different colored sleeves: a brown jacket, a purple sweater, a dark brown sweater, a light grey sweater, and a brown jacket with four white buttons. In the background, there are several papers with charts and graphs, including a bar chart and a pie chart, suggesting a business meeting or collaborative work environment.

TEAMWORK

Our top-notch support staff is here to help make your transaction go as smoothly as possible.

OUR SUPPORT STAFF



KEVIN SWANSON

MARKETING, DESIGN & IT

Kevin is our director of marketing and design. While he doesn't play as visible of a role on the buy-side you will see his work in our weekly newsletter, websites and social media posts.



KIRSTIN SIEGEL

OFFICE MANAGER

Kirstin is the one who makes sure our office is running smoothly and supports our agents to help keep them focused on the big picture...selling your home.



TRISH BOROS

TRANSACTION COORDINATOR

Trish is the person who makes sure all the I's are dotted and T's are crossed when it comes to your transaction. She keeps things organized and moving smoothly towards your closing. Her many years of experience means she has the tools to deal with challenges when they arise.

OUR APPROACH

What makes us different is that we sit down with our clients and really get to know them. Our team will talk with you to figure out your particular criteria for a home and then create a search for properties that best fit those specifications. We'll do the basics like scheduling appointments for showings and monitoring the market as new listings become available. And we'll keep you in the loop along the way.

We know this city and we are confident in each move we make. Whether you're looking for a simple starter home, moving to the neighborhood of your dreams, or ready for city life in a downtown condo; Steve Volk's Group is expertly equipped to get you there.





USING A REALTOR®

“Do-It-Yourself” is a term that we are constantly bombarded with these days. Whether you’re watching HGTV, scrolling through Pinterest, or binging on YouTube videos, you’re sure to come across some kind of DIY tutorial. Buying a home is not something we’d recommend doing yourself. Let the experts help!



THE BUYING PROCESS

Define goals, research options, and make plans!

Buying a home is a big step and it's important for you to be prepared. We're here to support you through the process and provide you with the tools you need to succeed.

STEP BY STEP

WE'LL BE THERE TO HELP GUIDE THROUGH THE PROCESS!

- 1** Email the pre-approval letter to your agent.
- 2** Review and sign the Agency Disclosure & Buyer's Agreement.
- 3** Determine your criteria such as location, budget, size and must-haves. (fenced-in backyard, garage, etc.)
- 4** Schedule showings, attend open houses and talk about each home with your agent.
- 5** Make an offer. This usually includes the purchase agreement, pre-approval letter and earnest money deposit, or EMD.
- 6** Negotiate with the expertise of your agent.
- 7** Once the offer has been accepted, send a notice to the lender and schedule the inspection and appraisal. (within 10 days)
- 8** Discuss any potential post-inspection negotiations with your agent.
- 9** Closing, which usually happens 34-45 days after the accepted offer.
- 10** Get your keys and move in!

THERE ARE SEVERAL BENEFITS TO USING A PROFESSIONAL REAL ESTATE AGENT

THESE ARE JUST A FEW...

GUIDANCE

A real estate agent should be more than a person who just unlocks doors for you. A great real estate agent provides guidance by explaining possible scenarios, interpreting the market and suggesting strategies for negotiating a contract. Their words of wisdom might not always be exactly what you hope to hear but a little honesty goes a long way.

PEACE OF MIND

Your agent has been around the block and has plenty of experience with this fast-paced market. By working with an agent who is familiar with multiple offer situations, you are already at an advantage when you decide to move forward in presenting an offer. Negotiations can be tricky so let your agent's confidence ease your mind.

LEGAL SOUNDBOARD

A great agent, or brokerage, will have a solid relationship with a local real estate attorney. We always hope that you experience a smooth transaction and never have to worry about the advantages of having a legal professional on your side. However, you should set yourself up for success early by committing to a dependable real estate agent who will be available with free legal guidance if a transaction ever goes sour.

FRIENDSHIP

We're not going to lie, the real estate process can get stressful. But, having an agent that you can trust and bond with is sure to give you some additional confidence and reassurance when you need it the most. A great professional friendship will not only help to create a more enjoyable transaction but, also, a higher level of commitment on both sides.



“ We used Steve Volk's group when we purchased our home in 2012. We were so impressed with his team that when it came time to list our home in 2018 we wouldn't have trusted anyone else to handle the sale. Steve and his team made the process of selling easy. Steve's advice, insight, and his marketing approach helped us sell the home quickly and for over asking price. Thank you Steve Volk's Group for helping our family! ”

- Lindsay Cummings

FAQ



YOU'VE GOT QUESTIONS...WE'VE GOT ANSWERS

WHERE DO I START?

We know getting started can be just as overwhelming as it is exciting. It's our job to be your support and we truly love our job. Give us a call or fill out a buyer's form online for a more detailed consultation.

WHERE CAN I FIND THE BEST INFORMATION ABOUT NEIGHBORHOODS WHEN LOOKING FOR MY NEW HOME?

Honestly the best insights will come from your buyer's agent. We're well-educated on the nuances of various neighborhoods but we also know of any homes that might be available before they show up online. We'll keep you up to date on the latest and best information.

WHEN WORKING TOGETHER, DO I HAVE TO PAY YOU TO FIND MY HOME?

No. Our paycheck comes from the seller of the property you decide to purchase.

HOW DO I FIND A LENDER?

We can't stress enough how important it is to work with a reputable lender. It can make your break your transaction and experience. We work with the best lenders in the area and will happily facilitate an introduction.

DO I HAVE TO HAVE A DOWN PAYMENT TO BUY A HOME?

This is actually a financing question that you will go over with your lender during the pre-approval process. It all depends on the type of loan and your qualifications.

DO YOU WORK FOR THE SELLER WHEN NEGOTIATING THE PRICE?

No. As soon as you sign the buyer's agreement and start working with us, we have only YOUR best interests at heart.

WHAT DO I DO ABOUT UTILITIES?

You will want to transfer everything over a few days before closing. We will send you a list so that you can check them off as you go. And don't forget to change your address with USPS.

IS THERE ANYTHING ELSE TO KEEP IN MIND BEFORE MOVING IN?

Everyone has a different level of cleanliness - what feels clean to you may be different for the seller.

We recommend planning on a few days to clean and prepare your home before moving in.



YOUR OFFER HAS BEEN ACCEPTED!

You found your home and your offer was accepted.

Congratulations, you're under contract! Now comes the waiting period...which can be difficult and lots of questions can arise during that time. We are always available for those inquiries but, in the meantime, we have put together a quick list of what NOT to do.

DON'T DO THESE THINGS ONCE YOU'RE UNDER CONTRACT

Once your offer is accepted and you are officially under contract, the ball is pretty much in your lender's court. They're going to start processing and underwriting and will ask for lots of documentation along the way. Your pre-approval is based off of your debt-to-income ratio (DTI) among other things. However, they will check your credit and DTI again a few days before closing. So, there are a few things you should steer clear of during this time period.

DON'T buy furniture, household goods or other large purchases on a credit card

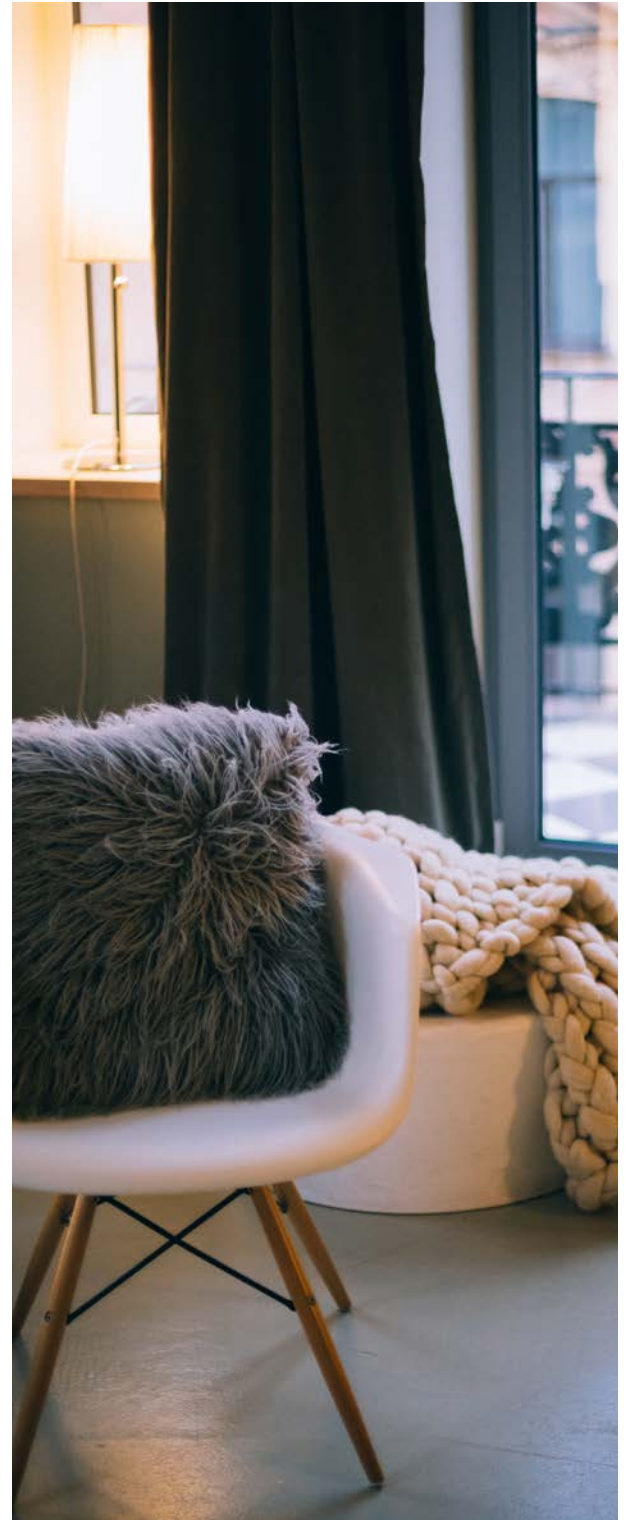
DON'T buy a new car or open any new lines of credit

DON'T co-sign any loans for anyone

DON'T miss any loan payments

DON'T Change jobs

DON'T Shift finances around - keep things as close as possible to what they were when you were pre-approved





CLOSING COSTS

As you approach the end of your home purchase journey, the finish line is the official closing. A lot of moving pieces have to line up before owning the home. Things like loan funding, inspections, appraisals, title clearance, recording the change of ownership with the county, insurance coverage and the list goes on. Once we get an offer approved, we will work with your lender and title company to create a total estimated closing cost and plan.

LENDER WORKSHEET

ESTIMATED LOAN COSTS

Appraisal Fee POC/B _____

Credit Report Fee _____

Flood Certification _____

Processing Fee _____

Property Tax Status
Research Fee _____

Title - Lenders Coverage
Premium _____

Title - Owners Title
(Optional) _____

Title - Recording
Processing Fee _____

Underwriting Fee _____

ESTIMATED PREPAID ITEMS

Homeowners
Insurance Premium _____

City Property Tax _____

Hazard Insurance (3
mos.) _____

Mortgage Insurance
(0 mos.) _____

City Property Tax (5
mos.) _____



STEVE VOLKERS GROUP

625 First Street NW · Suite B · Grand Rapids · MI · 49504

stevevolkersgroup.com · 616.284.1528