



BUSHA TEAM
— real estate —

BUYER'S *Guide*

LANDRO
REALTY 

Hello!

We're the Busha Team

Our mantra "Every Move Matters" means that we use the utmost care and latest market information to insure that every aspect of your purchase is as stressless and successful as possible.



GREG BUSHA
TEAM LEADER,
CRS, GRI,
REALTOR

Leader of The Busha Team, Greg is widely known in the Fox Valley for integrity, reliability and market expertise in the industry. Cutting-edge marketing strategies and consistent communication join a passion for an exceptional client experience as the hallmarks of Greg's service. He is well-respected for his professional track record, ethical standard, and for being committed to assuring his clients' and team agents' goals are achieved.



MARCO
FLORES
REALTOR

Marco prides himself on hard work, exceeding expectations, and most importantly doing the right thing; all of which aligns well with the core values shared by the Busha Team. As a high school football coach, he understands the importance of working together and maintaining open communication while doing so. Marco's experience and passion provides tremendous benefits to his clients.



SHELLY
DE BRUIN, ABR
REALTOR

Shelly De Bruin has a strong LOVE for the Fox Cities. As an area native she has an appreciation for each communities' unique qualities. She brings a warm, friendly and honest approach and makes her clients' happiness and success her #1 priority. She also recognizes and values the trust clients place in her and strives to exceed their expectations.



MATT
SCHMITZ
REALTOR

Matt's goal with every client is to gain their trust and make their experience world class through dedication and a strong work ethic. Matt was born and raised in the Fox Valley where he currently resides with his family. He is excited to give back to the community he's loved for so many years. His experience includes 19 years of customer service through various industries and would love to assist you with the next steps toward your dreams.



JENNY
DIEDRICK
REALTOR

As a member of The Busha Team at Landro Fox Cities Realty, Jenny continues to bring together a dedicated team with extensive experience in the real estate industry. Her focus is understanding her clients' needs and identifying the most efficient path to achieve their goals. She is fully committed and available to her clients, working tirelessly to ensure their satisfaction. Since 2004, she has remained rooted in the Fox Valley and has a deep understanding of the local market.



SARAH RIETH
LISTING &
MARKETING
COORDINATOR

Sarah is the enterprising Real Estate Transaction & Marketing Coordinator for the Busha Team. She brings her love for the industry, passion for serving clients, and commitment to innovation to everything she does. Sarah's unique professional background in real estate, customer service, and management makes her a key player in the Busha Team lineup.

Home Buyer's

ROADMAP



DISCLAIMER: Use this roadmap as a quick overview of the buying process. If you have any questions, please reach out to your realtor!

Real Estate TERMS

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to make an offer on.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

CONTINGENCY

When an offer is accepted by the seller, but there are certain conditions that must be met before the sale is final.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance and lender expenses.

EARNEST MONEY

Also known as "good faith" money, this is money paid by the buyer just before or after an offer is accepted, and is held in a trust or escrow account. This action shows the buyer is serious about purchasing the home.

TITLE SEARCH

A title search proves that the property is, in fact, owned solely by the seller, and that any liens and easements are disclosed so they can be addressed prior to you taking ownership

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. Your agent can recommend a qualified home inspector for you.

DISCLOSURES

A report completed by the seller which details their knowledge of the condition of the property.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. This process typically takes an hour.



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FINDING *a Great agent* 01

A real estate agent is a huge asset to you as you purchase your new home. This is a major decision and you need a skilled professional guiding you through the stages of your home-buying journey.

Your Busha Team Agent will be working with your best interests in mind and will help you navigate every step of the way.



CONNECT YOU WITH THE PERFECT HOME

Busha Team Agents often have access to information about homes going on the market before the public does. They will also search for properties that fit your needs, and arrange tours of the ones that you're interested in.

NEIGHBORHOOD KNOWLEDGE

Agents will be able to offer insightful details about the neighborhoods you are considering.

ATTENTION TO DETAIL

The process of buying a home requires a good deal of paperwork. Your Busha Team agent will help you fill out all documents and get them submitted properly.

PROFESSIONAL NEGOTIATOR

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the seller on your behalf.

EXPERT GUIDE

REALTORS are there to help you with any questions you have along the way. They offer an objective opinion when you're analyzing the features you're looking for.

Financials

02



HOW MUCH HOME CAN YOU AFFORD?

Lenders recommend that you spend no more than 3-5 times your annual income on a new home.

You can find many mortgage calculators online, which provide a great starting point. When calculating, don't forget to include extra expenses like attorney fees, home inspection and appraisal costs as well as money for any desired improvements.

DO YOU NEED A DOWNPAYMENT?

While it's ideal if you're able to make a 20% down-payment on your new home, it certainly isn't necessary.

There are many types of loans that require less of a down-payment. Your Busha Team agent can point you in the right direction and connect you with a great mortgage lender when you're ready.





CREDIT CHECK

Your chosen lender will take care of this as part of the pre-approval process, and your Busha Team Agent can provide you with recommendations for trusted local lenders who offer competitive rates and programs. Just ask!

Most loans require a credit score of at least 620 or above. In general, the higher the score the lower the interest rate.

PRE-QUALIFIED & PRE-APPROVED

Many times these terms can be used interchangeably in different areas. You'll want to ask your Busha Team agent which is more credible in your market and then apply.

Either way, being pre-qualified or pre-approved shows the seller that you're serious and that you most likely have the funds to purchase the home should you choose to place an offer. Pre-approval can also help you budget as you will know exactly what you can afford.

This pre-approval does not guarantee a loan will be offered so you still want to be careful with your spending during this time. Consult your lender before you make any large purchases, change jobs or apply for new credit cards while you're shopping for or in the process of purchasing a home.

HOME SEARCHING TIPS

- Take photos with your phone while visiting each house. Take a photo of the outside of the house and house number first, to help you remember which photos go with which property.
- Focus on the things you can't change like the neighborhood, lot or size of bedrooms.
- Look at not only the style of the home, but at the condition as well as any needed repairs. Your Busha Team Agent can help you with this important part of the process.



Make a list of all the things you need and want in a new home. Think about how many bedrooms and bathrooms you need.

Do you want a big kitchen or is a fenced-in yard more important to you?

We'll tour homes together and weigh all of the positive and negative aspects of each one.

When you find "The" house, our next step is to make an offer and go through negotiations.



MAKE *an Offer*

04



When you've found the home you want, we'll write an offer detailing price, contingencies, financing if needed, and any other concerns you want to address prior to closing.

NEGOTIATE *an Offer*

Sometimes after an offer is presented the owner will accept it in its original form, or come back with a counter-offer.

Everything is negotiable, so you may find yourself not only working on price, but also contingency details, deadlines, closing dates, repairs, etc. There's a lot more than just price that brings a deal together, and Busha Team Agents are skilled and creative negotiators. This helps you to get the home you want, and avoid deals that just don't make sense.

EARNEST MONEY

& application

Earnest money is paid by a buyer just before or after an offer is accepted. It shows that you're serious about purchasing.

When a buyer and seller enter into a purchase agreement, the seller essentially takes the home off the market while the transaction moves through the entire process to closing.

Earnest money protects the seller if the buyer backs out. It's typically around 1 – 3% of the sale price and is held in an escrow account until the deal is complete. The exact amount is negotiable. If all goes smoothly and the deal closes, the earnest money is applied to the buyer's down payment and/or closing costs.



At this time, you will also need to formally apply for your loan with your lender. Your loan officer will work with you to collect and verify documents to prepare the loan file for underwriting.

APPRAISAL & inspections

06

Your lender will likely require an appraisal of the home before finalizing the loan.

The home appraiser will take into account the neighborhood, housing market, age and condition of the home, and other important factors.

A property title search will ensure that the sellers are truly the owners of the property and that any liens or judgments are disclosed.



It's normally a good idea to include a home inspection contingency with your offer which states that you have a certain amount of time to have the property inspected. This gives you the right to back out of the agreement if the Seller refuses to repair defects.

Plan to attend the inspection with your agent and be prepared to ask any questions you have.

You will receive a report of findings, but it's sometimes easier to see the issue and hear the information directly from the inspector.

After the inspection is complete, decide if there are any pressing issues you want to negotiate with the seller.

Be careful to not be too picky, but also not let major concerns go unaddressed.

KEEP IN *touch*

07

It's important to respond quickly to any requests for information or signatures from your lender or from your Busha Team agent in order to ensure that you're meeting deadlines agreed upon in the offer to purchase.



Your financing contingency is only fully satisfied after your lender formally approves the loan. You'll receive a final approval letter after they review your income, credit report and employment status once more.

Home owners insurance is also required before your mortgage company will finalize the loan.

FINAL WALK 08

Through



The final walkthrough is your chance to make sure everything is in order and that your new home is ready for you. It's an opportunity to take one more look at the house before the official closing.

This is your opportunity to make sure everything is in the same condition as when you first viewed it. At this time, you'll also verify that the seller hasn't taken anything from the home that was to be included with your offer.

Your Busha Team Agent will be there with you and help you through the process, giving you guidance as to what you should look for. In the event that something is wrong with the home, your agent will help you with taking next steps.

Closing

09



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

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

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

At this point, it'll be time to Congratulate you on your new home!

CUSTOMER *Testimonials* 10

Greg and his team were amazing to work with! Greg brings his extensive knowledge and experience to the table. He really helped me feel comfortable and confident in the decisions I made throughout the home buying process. I would hands down recommend working with him on your next purchase he is the best Realtor I have worked with.

KAITLIN SUEHRING

We chose the Busha Team for the purchase of our first home based off many recommendations. The experience we had with Shelly De Bruin far exceeded any expectations. Our journey began with showings that Shelly would make happen within hours of being on the market. Not only did our journey end with owning the starter home of our dreams, it also ended with a friendship. We are beyond grateful for the relationship Shelly created with not only us, but our 3 year old son who Shelly had the pleasure of seeing trying to "find his new room" at every showing. Connection is rare these days but it came so naturally with Shelly. So did flexibility, tenacity, positivity, and an impeccable work-ethic. We recommend Shelly and the Busha Team 11/10. Thanks to them, we are sitting with our children in a backyard that is ours while writing this. Cheers!

CECILIA BENOIT

When I was ready to start the search for my first home I reached out to the Busha Team after a glowing recommendation from my sister. Brandon replied the same day and we got started on the home search right away. I always knew I could rely on a quick response from Brandon, which is essential in this market. He always offered his professional opinion during showings when asked, which I very much appreciated. In this tough market Brandon kept my spirits up and offered a positive attitude. He reassured me countless times everything would work out (and it did!). My advice for any buyer (or seller) is to trust the process and, of course, go with the Busha Team!

ERIKA PAYNE

Marco is a dedicated professional who works with a sense of urgency in order to achieve positive results for his clients.

ERIK O

Wonderful experience. Marco Flores was attentive, engaging and a joy to work with.

MARCY FANELLO



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