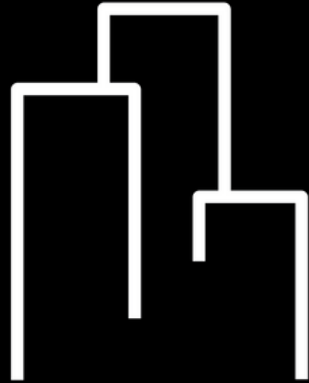


LARGE AND SMALL,
WE SELL THEM ALL



BRILLTEAM

REALTORS

BUYING A HOME

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ROAD MAP TO HOMEOWNERSHIP

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Welcome!

We understand purchasing a home is the biggest financial decision that most people make. That's why our approach to assisting buyers is focused on active listening. We take the time to discover your needs, wants, and in addition your ideal home amenities and composition. Through this discovery process we turn our clients dream lifestyles into real estate reality.



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Where Would You Like to Move?

The Brill Team Difference

Our experience is unmatched with over 40 years in the industry. This has allowed us to become Greater Milwaukee's most trusted real estate advisors. How do we do this you might ask? By putting you in the driver's seat. When servicing our client's we listen, educate and embolden them to make the best decision for their families. We are committed to being your Full-Time, Full-Service, Realtors.

Values

Whether you're a home buyer, seller, or another party involved in a real estate transaction it is The Brill Team promise to be accessible, communicative, responsive, and diligent.

Proven Results

Relationship-focused real estate is the heart of our business. That's why most of our clients come through referrals. We've helped thousands of families with their real estate needs. Welcome to the Brill Team Family.

Our Team

We're not your typical Realtors. We're accessible 24/7 and always return your call. We go above and beyond devoting endless hours working with our buyer's helping them achieve their goals. Our passion, knowledge, creativity, and problem-solving skills position our clients to win.

Local Leaders

We are actively involved in the communities that we live, work, and play. This has designated The Brill Team as a leader throughout the Greater Milwaukee Area, making us more valuable to our clients.

On Your Side

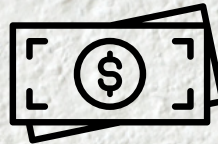
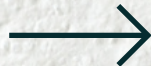
For most buying and selling real estate is the biggest transaction that you will be a part of. That is why we believe in designated agency. This means we don't blur the lines of who is representing buyers and sellers. Like one of our listings? We have the procedures in place to ensure your interest is serviced without conflict.



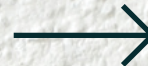
ROADMAP TO HOMEOWNERSHIP



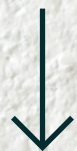
Find a real
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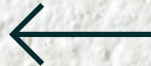
Get Pre-
Approved



Find the Right
Home



Get An Inspection &
Home Appraisal



Negotiating
Offer



Make An
Offer



Final Loan Approval
and Walkthrough



CLOSING!

Home Buying Process

Buying a home is one of the biggest, most important investments you'll make in your life. It could also be stressful, especially if you're a first-time home buyer or if you don't quite understand the process. Before you start shopping for properties, make sure you're ready and that you have at least the basic understanding to make the process as smooth as possible.

Get Your Finances in Order

The first step is to fully understand your finances. It is important and necessary to help you determine your budget or how much home you can afford.

Get a Pre-Approval Letter From Your Lender.

A pre-approval letter will prove that you are a serious buyer with the means of purchasing property.

Commit To Your Real Estate Agent

As your agents, the Brill Team will dedicate our time and experience to finding and helping you get into your new home.

Start Your Home Search

Preview homes that meet your search criteria.

Make An Offer

Put an offer in, negotiate the offer and get the home under contract.

Schedule A Home Inspection

Get a home inspection done on the property.

Get A Home Appraisal

Have your lender order an appraisal on the home.

Do A Final Walk-Through

Walk through the home a final time before closing to ensure any repairs are completed and the home is in order.

Close On Your Loan!



Review Your Finances

REVIEW YOUR CREDIT REPORT AND KNOW YOUR SCORE

Start with your credit report. Do not skip this step. You should know exactly where you stand as most lenders and loan programs have minimum requirements that must be met. You may also see errors on your credit report that need to be addressed and/or disputed which may take time to correct. Be sure that when you apply for your mortgage loan, you will not have any surprises pertaining to your credit.

CREATE A REALISTIC BUDGET

Next, create a budget - a financial plan that helps track and control your spending and allows you to save money. A budget shows you exactly how much money you make and how you spend your money. If you manage your budget, you'll spend less than you make, allowing you to save for your home purchase.

SAVE FOR DOWN PAYMENT AND CLOSING COSTS

For down payment, most loan programs allow a minimum of 3-5% down and some require none, such as government-backed programs offered by the VA and USDA. However, there are benefits to putting a larger down payment so consider putting down more towards your home.

For closing costs, expect to pay between 3-5% of the purchase price. These costs are incurred to facilitate the purchase transaction and include lender fees, title fees, recording fees, etc.

01

Get a Pre-Approval

A pre-approval is not a commitment to lend. Simply it is how much money your lender is willing to lend to you - pending forthcoming details such as the value of the home, and the specifics of your loan. It allows you to look for a home with more confidence and shows the seller that you're a serious buyer.

Pre-approval letters have an expiration date so be sure to ask your lender how long yours will remain valid. Most are good for 90-days.

Getting pre-approved is an easy process! Your lender will request you to fill out a loan application and provide them with important information regarding your financial history. These items include your credit, debt, work history, and down payment amount. This information helps to evaluate your "4 C's" to determine how much you may be qualified to borrow.

The "4 C's" refer to the four lending criteria lenders use to evaluate the strength of a loan.

- **Capacity:** Your current and future ability to make your payments. (Income)
- **Capital:** The money, savings and investments you have that can be sold quickly for cash. (Down Payment & Closing Costs)
- **Collateral:** The home you would like to purchase and use as security for the loan.
- **Credit:** Your history of paying debts on time.

If your lender determines you're qualified for a loan, you'll receive a pre-approval in writing that outlines the maximum amount you can borrow.

Commit to Your Agent

Who you work with **MATTERS!** The Brill Team has been empowering friends and families to move to the Greater Milwaukee Area for over 40 years. The Brill Team is your trusted real estate partner.

We bring decades of experience, exceptional market knowledge, and a commitment to unprecedented customer service to every home buying or selling journey. Let us guide you through the process with ease and confidence. Contact us today!

The Brill Team has been awarded the following recognitions:

- Realty Executives Executive Club Award Winner.
- Realty Executives Chairman Club Award Winner.
- Realty Executives Diamond Award Winner.

We've sold over 1,500 homes in the Greater Milwaukee Area. Come join our family. Let Adrian and Zachery show you how easy real estate can be.



02

03

Start The Search

Discuss with your agent the first rule of real estate

-
Location,
Location,
Location!

It's a key factor on what you can afford, how long your daily commute will be and your designated school district. Ask yourself:
Where do I want to live?

Know before you go.

WHAT do I want in a home?

WHERE do I want to live?

WHEN am I available to look?



House Hunting

Tips and Tricks



Always ask questions.



Know where you want to live, scope out the neighborhood and evaluate the school district.



Bring a camera and take pictures.



Keep an open mind.



Focus on the things you can't change such as the size of the home or number of bedrooms. (Don't focus on the things you can change such as the paint color).

Where do you want to live?



Urban or suburban:

Do you want the convenience and walkability of city life? Or do you want a larger home with a yard, away from the hustle and bustle of urban living?

Proximity to your job:

Are you willing to make an hour-long drive to work or do you want a short commute? Consider your current job and future opportunities.

Access to public transportation:

Do you need access to public transportation to get to and from from, school, or your primary health care provider?

Determine your "must-haves" and your deal breakers. Think about your household now and how your needs may change in the future. It is easy to get overwhelmed with so many possibilities so consider creating a homebuying wish list to narrow down your choices.

Your Home *Wishlist*

04

Make an Offer

Now that you've found the home you want, we will sit down and write a purchase offer. As your agent, I will help you design a strong offer and handle all contract negotiations with the seller's agent.

Determine the price

Now that you are pre-approved, I will provide you with a report of comparable homes in the area and what they have sold for. This data will help us determine a fair offer price supported by the following home, market, and budget considerations:

- Recent sales prices of similar homes in the same neighborhood
- The condition of the home
- The competition (seller's vs. buyer's market)
- What you are willing to pay and can comfortably afford

Decide on contingencies

Contingencies are clauses in the sales contract that would allow buyers to walk away with their earnest money if certain specific conditions are not met. Common contingencies include financing, title, home inspection, appraisal and sale of prior home contingency.



Contract to Close Expenses

There are several expenses to be aware of beginning the day your purchase offer is accepted.

Earnest Deposit

Money that goes in escrow to show seller how serious buyer is about following through with purchase. This is typically 1% of agreed-upon sales price. Title Company deposits in non-interest-bearing account. Credited toward buyer's down payment and closing costs.

Inspection

Home inspection costs vary depending on the size of the house. The larger the home, the more expensive. On average figure estimated costs to be around \$500.

Appraisal

Your lender will require an appraisal to ensure property is worth the amount they are lending.



Submit The Offer

Next, your agent will draw up the purchase agreement to submit to the seller's agent. The offer will include the purchase price and terms and conditions of the purchase, including:

- Target closing date
- Provisions for certain fees
- A deadline for the sellers to accept or counter your offer
- Any contingencies (e.g. appraisal contingency)

Negotiate The Offer

Oftentimes, the seller will counter the offer, typically asking for a higher purchase price or to adjust the closing date. In these cases, the seller's agent will submit a counteroffer to your agent, detailing the desired changes.

Following the counter offer, you have the option to accept, reject, or counter again. Your agent will play a large role during this part of the process, communicating all changes with the seller's agent.

Finalize The Contract

The contract is considered final when both parties sign the written offer.



In your written offer, it is highly recommended that you adhere to the terms, dates, and any contingencies. Once your offer is accepted

Time is of the essence.

Buyer Tip

05

Schedule an Inspection

Once your offer is accepted, the next step is to get the home inspected. The inspection is not a requirement but is highly advised as it protects you from underlying issues with the home that you can't detect.

Home inspections give you the opportunity to have the home thoroughly examined by a professional before you spend your hard-earned money buying it. It can be well worth it for both peace of mind and the potential cost of trouble avoided. You can choose your own inspector and your real estate agent should be able to recommend several well-qualified home inspectors if you need assistance.

What can you expect from the inspection?

Your home inspector will climb atop the roof and crawl deep into the attic. Their job is to protect your investment and find any issues with the home, including:

- The roof
- Plumbing
- Electrical components
- Appliances
- Heating and air conditioning systems
- Ventilation
- Windows
- The fireplace and chimney
- The foundation

After inspection, your home inspector will provide you with a detailed report on the overall condition of the house, including outlining any issues and necessary or recommended repairs.

Having a home inspection contingency in your purchase contract is important because if any major issues are noted in the inspection report, you can renegotiate the sales price, require the seller to make repairs, or back out of the offer altogether.



06

Get an Appraisal

What is an Appraisal?

An appraisal is the process through which a real estate appraiser determines the fair market value of a home.

Once you have an accepted offer on a home and your formal loan application submitted, your lender will order the appraisal. This will help you and your lender make sure that the price you paid for the home is fair.

Appraised Value?

If the appraisal matches your offer price: You should be clear to close.

If the appraisal comes in above your offer price: EVEN BETTER! This means not only are you clear to close, but you're purchasing the home for below market value, giving you instant equity.

If the appraisal comes in low: Your lender won't approve the full loan amount, as in their eyes, you're overpaying for the property. You'll need to either make up the difference between the appraised value and purchase price in cash at closing or try to re-negotiate the offer price with the seller.



07 Final Walk-Through

You should do a final walkthrough in your new home before you close, even if you're 100% committed to the property. This time allows you to ensure that the seller has made any agreed upon repairs and has cleared out the property. You should also double-check the home's systems one last time to ensure they are in working order. If everything looks good, it's time for you to confidently move toward closing.



08 Close on Your Loan

Three days before closing, your lender is required to give you the Closing Disclosure (CD), which tells you what you need to pay at closing and summarizes your loan details. Once you've reviewed the CD, it's time to attend your closing. Bring a valid ID, a copy of your CD and proof of funds. You'll sign a settlement statement, which lists all costs related to the home sale, the mortgage note, and the mortgage deed of trust to secure the mortgage note. This is when you will also pay your down payment and closing costs.

After the closing finishes, you're officially a homeowner. *Congratulations!*

Buyer Tips

Now that you understand the steps to buying your home from beginning to end, you're well on your way to homeownership. Let's add to this by also understanding best practices during the process. Learning from other people's experiences will help you make wise decisions and will ensure you're doing everything in your power to see it through to closing.

Do's

- ✓ Do check your credit report
- ✓ Do set a realistic budget
- ✓ Do get pre-approved for a home loan
- ✓ Do maintain your credit
- ✓ Do neighborhood research
- ✓ Do expect a final credit check before closing

Don'ts

- ✗ Don't make big purchases on credit
- ✗ Don't buy or lease a car
- ✗ Don't co-sign for someone's debt
- ✗ Don't quit or change jobs
- ✗ Don't make unusually large deposits



Testimonials

Dusti Cameron



I cannot even begin to describe how wonderful the Brill Team was to work with. Zach Buege and Adrian Brill helped me complete the finishing touches on my home to make it a show stopper for this heated market and got me an amazing over asking offer within hours of listing my home. This was my 3rd experience working with Zach for 2 sales and 1 buy and there is no one else I would want on my side for either. You are in good hands with the Brill Team, their experience, compassion, and professionalism is unmatched. Thank you Brill Team, can't wait to work with you again.

Kara Fintel



I had a great experience working with The Brill Team. They were very professional, knowledgeable, and always willing to explain every step of the process. Which was so helpful being a first time home buyer. Also, super accommodating and responsive in regard to setting up times and dates that worked for me and my crazy schedule. They made the home buying experience very smooth- I would recommend them to anyone!

Javier Hernandez



The Brill Team did a great job with our house. We came out state and they made sure all appointments were set and were at our disposal knowing we had limited time to find a house. They were on top of every stage of the transaction, their negotiation skills were excellent, and they advised us in the offer and how to move forward. I would recommend Zach and Adrian team, they both work together very well, you won't regret it.

Cathy Schaefer

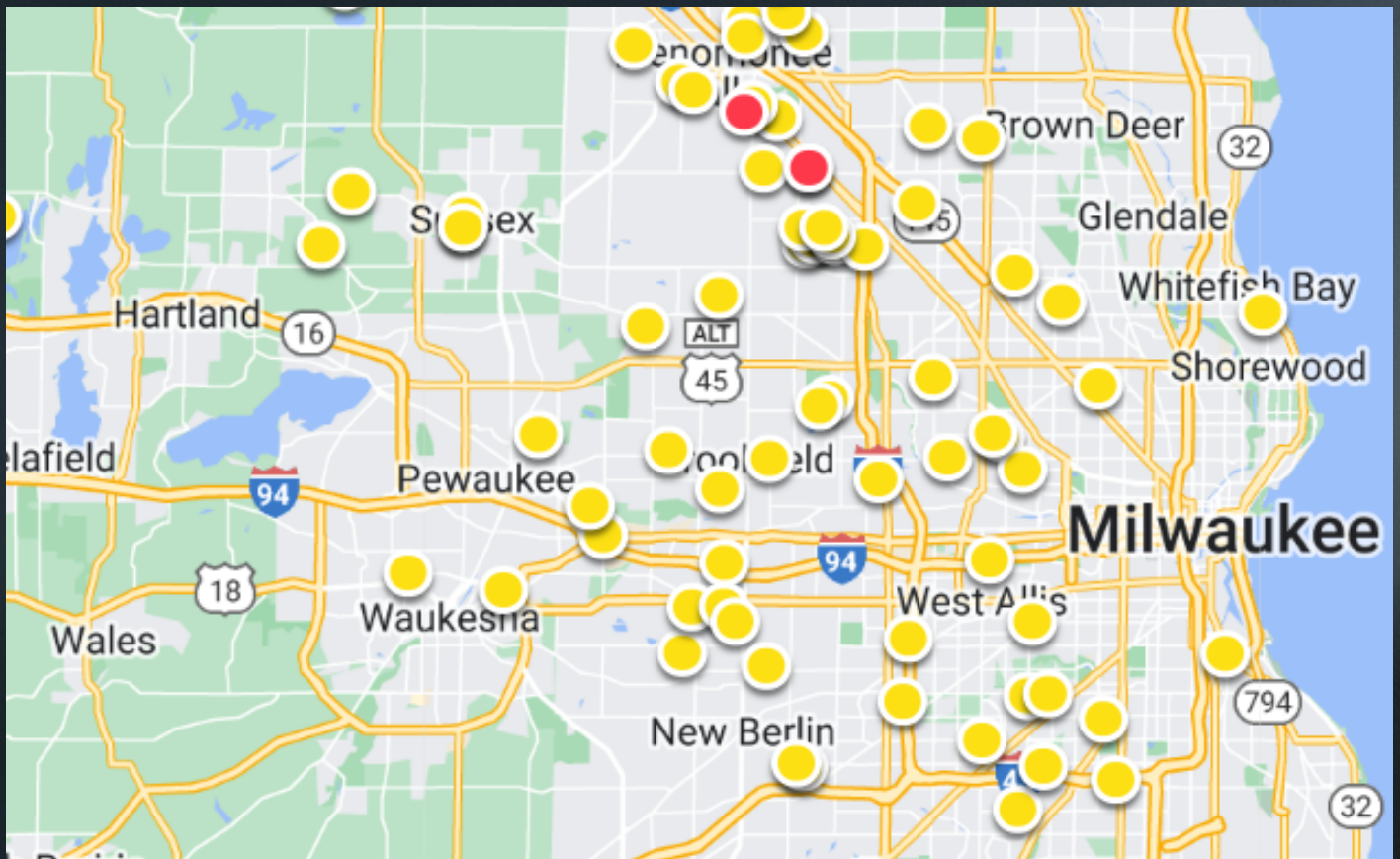


We were on quite a journey. We looked at several old farmhouses with outbuildings and finally found one we were interested in. Much of this was new to us so every time we met, I left with me having a lot of questions and them having to find all the answers. They always followed through in record time. Because of circumstances far beyond our control, things did not go as scheduled, but the Brill Team was always positive, encouraging and informative. They always went the extra mile to make everything happen. I am now the happy owner a beautiful hobby farm. Thank You!

Notes:

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

Brill Team Happy Client List



@thebrillteam

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Zachery Buege | 262-402-8871 | www.thebrillteam.com

