



Brockman Team

BUYER'S GUIDE

Weichert | First Tier
REALTORS



HOW TO BUY A HOME:

Columbia, Missouri

1

Find a Realtor

Look for an agent who is knowledgeable about the neighborhood and is a specialized buyer representative who you can trust, who will make sure all your needs are met and will represent you through the entire process of buying a new home.

2

Get Pre-Approved

Before beginning your search, the first step is to get pre-approved for a mortgage loan. Your buyer's agent can connect you to a mortgage broker. Based on your income and credit history, the mortgage broker will determine how much the bank will lend you, and explain some of the financing options available. This will help you determine the price range for your search.

3

Consulting Session

You and your agent will discuss the features you desire in a home as well as to pinpoint the areas you wish to live in.

4

Visit Properties

You've established the type of home you're searching for, it's time to start looking. Set appointments to visit homes with your agent to help you find your dream home.



5

Make An Offer

When you find the right home you should present a competitive offer immediately. Your buyer representative has extensive experience in contract negotiations; they will ensure you get the home you want for a fair price and the transaction is in your best interest.

6

Offer Accepted

When the seller accepts your offer, the contract will go to the title company and you will provide an earnest money check to make the contract official.

7

Inspections

During this time, you will have inspections on the property, go over any repairs that need to be made and negotiate with the seller to ensure you are purchasing a property in good condition.



8

Complete Loan Documents

The lender will be asking for multiple documents to finalize all the details of your loan. This is a very detailed process so be patient as you work through all the details with your lender.

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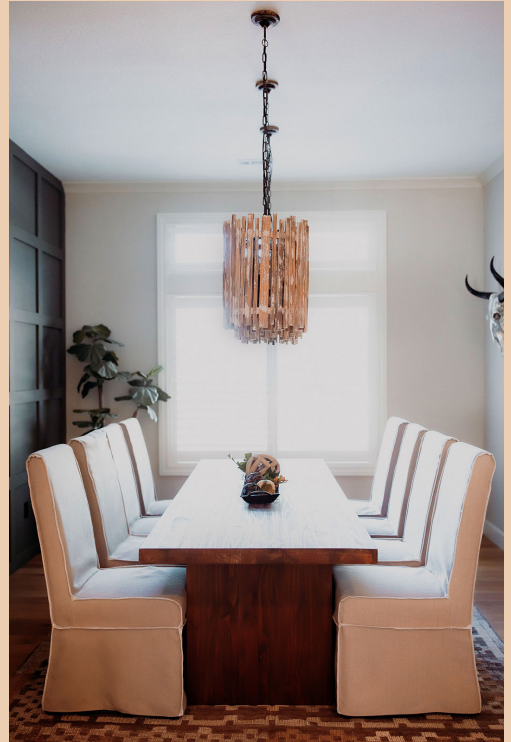
Appraisal

The house must appraise for the full sales price in order for you to get the loan on your home. Talk to your buyer representative about the process and your lender will let you know when the appraisal has been received.

10

Accepting the Closing Disclosure

Your Closing Disclosure will give you the final numbers and break down of all your costs for closing. This must be given to you 3 business days prior to your closing. Be on the look out for this in your email and ask your lender to make sure you open and time stamp the receipt of your closing disclosure.



11

Final Walk Through

Before signing all of the closing documents, you can walk through the home again. This gives you the opportunity to check that any agreed upon repairs were completed and the house is in good condition.

12

Closing

This will take about an hour if you are signing loan documents. After signing, it will take a few hours for the funds to be transferred. Once that has been completed, it will be official and you will be a new home owner!

13

MOVING DAY!

GET TO KNOW

The Brockman Team



Kelsey was born in Columbia, MO and raised in the real estate world! She is a third generation realtor, built with the mentality of "always helping others". She earned her bachelor's in Hospitality Management from the University of Missouri, where she was a 4 year dance member of the Golden Girls. In 2014 she moved to Dallas, TX and began her real estate career. By 2019, she was ready to move home and join forces with Lori.

Regardless of the price range, Lori and Kelsey want to make sure everyone gets the highest level of service. They take the time to get to know their clients and find what they really want. Not only where they want to live, but how they live, and how they will use the home. Their goal is to walk their clients through what could be a very stressful and difficult process and make it an enjoyable experience!

Collectively, this mother-daughter duo has been in the real estate business for more than 25+ years. With experience coming from two generations, Lori and Kelsey each have skill sets that would be hard to come by in one person. Wisdom, cutting-edge marketing skills, knowledge of the latest technologies, all while holding a true passion for real estate. Lori and Kelsey pride themselves on being skilled communicators and providing a consistent, quick response time.

Lori started her career in real estate by building homes for her family and purchasing rental property. After several years of managing rental property, her renter clients started turning into buyer clients. Her daughter, Kelsey, was with her every step of the way, one day falling into the role as her real estate business partner.

Customer Testimonials



Kelsey and Lori were fantastic during our home buying and selling process! They were incredibly responsive, quick to show us any properties we were interested in, and willing to go the extra mile to sell our property. They were always positive, while setting realistic expectations to keep us sane. My husband and I couldn't recommend this duo more!

-Erinn C.



I've used Kelsey and Lori a couple of times over the years to sell our homes and they never disappoint. Great communications, marketing and negotiation advice that really made all the difference. I would recommend the Brockman Team to anyone thinking about buying or selling a home.

-Mike G.



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