



THE JOURNEY TO YOUR
Dream home




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Why Work With Me

Buying Process Explained

Terms and Budget

Meet Lender & Wishlist

Starting Your Home Search

Inspection Period & Appraisal

Final Walk thru

Closing Day & Buyer Promises

What Clients have to Say



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FROM START TO SOLD THESE
ARE ALL THE DETAILS YOU
NEED TO SUCCESSFULLY
BUY YOUR NEW HOME!!



I believe in HOME.

Home is more than just a physical space. it's where you will create countless memories with loved ones and where you feel most comfortable.

When it comes time to buy a new home and begin a new chapter, the process can often times feel overwhelming. Buying a home can be an emotional journey and it's understandable to feel apprehensive.

My goal is to make this whole process go as smooth and easy as possible all while making sure you are comfortable and having fun! From setting a budget, to finding your perfect neighborhood and negotiating the best terms.. We'll outline the process and create a plan TOGETHER so you don't have to do any heavy lifting.

Buying your home doesn't have to be Stressful...especially if you have the right people in place to help!

I became a real estate agent because I had a not so great experience when I bought my first home and decided that, I was going to be different to keep my experience from becoming your experience.

Real estate is my **PASSION!**

I love having fun and making this an experience you will never forget...be prepared to SMILE!

Welcome to the *Sweeter* side of Real Estate!



Jamie Danner



WHY WORK WITH ME?

Imagine having a team of passionate agents by your side, ready to turn your vision into reality! A team of agents who don't just answer your calls but eagerly anticipate them! In the busy world of real estate, having a trusted brokerage on your side that feels like an extension of your own vision makes all the difference. Finding your dream home shouldn't be a daunting task—it should be a fun journey!

At my brokerage, we specialize in the buyer's experience. From the moment we meet you're not just a client; you're a valued partner and friend in your home-buying adventure. We're not here to simply show you houses; we're here to understand your unique needs and preferences, guiding you towards the perfect place to call home!

Our commitment to you goes beyond just availability. We're dedicated to leveraging our expertise and extensive networks to secure the best possible outcome for your home purchase. With agents fluent in Vietnamese and Spanish, we ensure that every client is served with the utmost respect and understanding.

Navigating the complexities of real estate isn't just a job for us; it's our passion! It's not just about finding a house; it's about finding YOUR sanctuary, YOUR place, YOUR HOME. We're here to make the process as smooth as possible, from our personalized approach to property tours to our streamlined paperwork procedures.

the home buying **PROCESS**

the path to owning your dream home

Preparing for Closing

We will be reviewing loan documents, negotiating the findings of the inspection, and discussing the results of the appraisal. I will be right there guiding you through the entire process.



Closing

The transfer of funds and ownership. A title company acts as neutral 3rd party to facilitate the closing paperwork.

start here



My Buyer's Advantage

Having someone experienced in your corner to navigate you through the home buying process is a must!

Meet with a Real Estate Agent

To discuss the type of home you're looking for including size, price, location and your timeline for buying.

Get Pre-Approved

Talk with a lender & submit documentation. Once you have your pre-approval letter, you are ready to make an offer when you find the right home!

Final Details

We will go over the inspection and request repairs (if needed), order an appraisal and review the financing terms with your lender.

Go Under Contract

You and the Seller have agreed to the price and terms. now is your time to inspect the home and finalize your funding.

Negotiation and Contract

It may take a few tries of going back and forth to get your offer accepted, but hang in there. If it's the right home it'll all work out!

Make an Offer

We will discuss the home's pro's and con's as well as value and then I prepare the offer you want and submit it to the seller's agent and homesowner.

Start the Home Search

The fun part! I will set you up to receive daily lists of available homes and then schedule tours when you find ones you like.

The Power of a Good Agent

Not all real estate websites are the same, I have an extensive network of available homes that gets updated daily to ensure you see every available home that meets your needs.

The Contract

The contract provides you with a timeline to adhere to. Your agent will advise you of all of your rights and responsibilities related to the contract and keep track of the deadlines so things run smoothly.


Congratulations!

YOU ARE NOW A
HOMEOWNER!

the buying process **EXPLAINED**

GETTING PRE-APPROVED

Getting pre-approved is a vital first step before home tours, as it clarifies your budget and financial standing. It prevents the disappointment of finding a home you love but can't afford. I'll help simplify this by connecting you with trusted lenders and guiding you through the pre-approval process, ensuring you're informed and confident.

FINDING THE RIGHT HOME

Before exploring homes, we'll define your must-haves and lifestyle needs, like location and amenities, setting the stage for a tailored home search. With innovative tools and market insight, I'll focus our search on homes that match your criteria and exceed expectations, aiming to find a space that truly feels like yours.

WRITING AN OFFER

Crafting an offer is a key step in buying your home. We'll set a fair price and cover contingencies to protect you. I'll work to make your offer strong and ensure a smooth process, aiming for a successful bid on your dream home, so we can proceed with confidence.

OFFER ACCEPTED!

Once your offer is accepted, we'll proceed to secure your future home. First, you'll place earnest money, showing commitment. Then, we'll begin a 10-day inspection period to assess the home thoroughly. Meanwhile, your lender will appraise the home for its value. Throughout, I'm here to support you, ensuring a smooth process

CLOSING DAY

Closing day is the exciting finale of your home buying journey. We'll sign crucial documents at the title agency, marking the start of your new chapter. I'll guide you through, ensuring clarity and confidence. As we celebrate this milestone together, know that my support and best wishes are with you as you step into your new home.

Expense Payout TIMELINE

EARNEST MONEY

\$500 - 1% OF PURCHASE PRICE

Due within 24-72 hours after an executed contract. Should be in the form of a cashiers check or wire transfer made out to the party who is holding the funds.

INSPECTIONS

\$200-\$1500

1-15 DAYS AFTER EXECUTED
CONTRACT

Inspections are optional but highly recommended. They vary in price depending on which inspections you want completed and the size of the home.

They are typically paid for at the time of inspection in order to receive the report.

Sometimes it's possible to pay for the inspection at closing for an additional fee.

BANK APPRAISAL

\$500-\$800

2-3 WEEKS AFTER EXECUTED
CONTRACT

This is factored into the estimated closing costs but is paid before the service is complete. Your lender will send you a payment link for this. Appraisal determines the value of the home and what the bank can lend you

CLOSING COSTS & DOWN PAYMENT

3.5%-4% OF PURCHASE PRICE
25-45 DAYS AFTER EXECUTED
CONTRACT

These fees are estimated prior to writing an offer and updated thru out the process. They are all due at the time of closing made payable by cashiers check or wire transfer.

real estate contract TERMS



AS-IS

Buyers will accept property in As-Is condition. Buyer reserves the right to request repairs on defective mechanical systems or structural items.

ESCALATION CLAUSE

Buyer agrees to increase their offer by "x amount" over the next highest offer not to exceed a max purchase price of "\$\$". Buyer requires proof of the other offers as reason for the escalation.

APPRAISAL GAP ADDENDUM

If this home doesn't appraise for the purchase price agreed upon, buyers agree to pay \$\$\$ over appraised value not to exceed \$\$\$.

CONTINGENCY

A condition outlined in a real estate contract that must be met for the transaction to proceed.

SELLER LEASEBACK

This is when a seller of property leases it back from the buyer after the sale. In other words, the original owner becomes a tenant, paying rent to the new owner, often allowing the seller to continue using the property for a specific amount of time.

SELLERS DISCLOSURES OR DISCLAIMER

A form or set of forms the seller will complete to give any potential buyer the knowledge they have about the specific property.

SET YOUR BUDGET

I know...the dreaded B word, but if you're crystal clear on what your budget is, this process will be SO MUCH EASIER. You'll want to meet with a lender to determine final numbers, but take some time to determine what monthly payment feels comfortable for you and your family at this time. As a rule of thumb it is recommended that your mortgage not exceed more than 1/3 of your take home pay. Before you lock yourself into that, I will tell you that there are exceptions depending on your season of life. A few things to consider:

Are you at the front end of your earning potential? If so, you might want to push on your budget a bit. This would be for young professionals like attorneys that just graduated law school. Their entry level pay has a lot of room to increase over the coming years, so it might make sense to over extend just a bit, knowing you can grow into the monthly payment.

Are you at the end of your earning potential? If so, you might not want to push on your monthly budget. This would be for anyone on the back end of their career OR with a fairly fixed income.





MEET WITH YOUR LENDER

Now that you have a clear idea on what you want and the numbers you'd like to hit, it's time to talk to a lender. Every buyer must have a pre-approval before seeing any homes. Listing Agents will require that or proof of funds prior to showings. This ensures sellers aren't prepping their home for showings for buyers that aren't in a position to buy. Your pre-approval will be submitted with any offer so the sellers know you can secure a loan for their property. Once you have your pre-approval, revisit your 'must have' list to be sure those items can realistically be secured at your price point.

CREATING YOUR WISH LIST

Buying a new home is so much fun and this is the part where you day dream about all the possibilities. I like to remove all constraints of budget and location and write down ALL the things I'd love to have inside my home. Not gonna lie, my list is fairly epic, but it makes me happy to think about all the possibilities. After I've filled my mind with all the possibilities, I start sorting them and ranking them in order of importance, narrowing it down to 3-5 must haves. It's important to do this BEFORE you start looking at houses so you don't get distracted by something that might seem like what you want, but really isn't. We'll refer to this list when we're out looking at homes. If a pool is on your MUST HAVE list, then we're only going to walk homes that have pools OR are priced in a way that allow you to immediately put one in. This ends up saving everyone so much time AND ensures you get what you really want.

DOWN PAYMENT

Determine what your down payment is. While some put 20% down on their home, you can often qualify with as little as 0% down. It's important to be clear on this number as it will impact your monthly payment. You'll also need to have your Earnest Money on hand as well. Typically buyers put 1% of the purchase price down as earnest money. I'll break down your earnest money in just a bit, but know that you're earnest money will be added to your down payment on closing day.



New Home WISH LIST

BATHROOMS

KITCHEN

BACKYARD

FAMILY ROOM

FRONT ENTRY

BEDROOMS

MISCELLANEOUS

BUILD YOUR TIMELINE

Are you renting? Do you need to sell your current home? Closings typically take 30 days, so line up your dates to be sure they work for you. If you need to sell your current home in order to buy your new home, it's important to have it cleaned, staged and photographed PRIOR to looking at homes.

This allows for me to best negotiate a Buyer Contingency, meaning that your new home purchase is contingent on your current home selling. As an agent, I need to be able to show the sellers we're ready to go to market 'overnight' so we don't delay the closing process.

If you're renting, know that your first mortgage payment isn't usually due for 45-60 days AFTER close of escrow, which helps you not double up on rent and mortgage payments.



STARTING YOUR HOME SEARCH



Now it's time to start shopping for your new home! We'll automate this by setting up a custom home search for you with all of the criteria you listed above. This means anytime a new home hits the market that meets your criteria, you'll get an email notification. If you like what you see, reach out and I'll set an appointment to walk the home.

A few ground rules to make this process as enjoyable as possible:

Do not walk homes that are not in your budget. I can promise you this never ends well and oftentimes makes you disappointed in what you CAN afford.

Remember when walking homes, someone else is often living there. This means we want to be respectful of their space, especially if little kids are in tow.

And finally, there are almost always cameras, so save any talk of pricing for after the showing.

YOU'RE UNDER CONTRACT...

Now what?

Once we have an accepted contract, we send it to the Title Company who will facilitate the closing documents. The Title Company works with all parties involved (buyer, seller, both agents and lender) to compile all the documents necessary to close.

01

EARNEST
DEPOSIT

02

INSPECTION

03

APPRAISAL

THE DETAILS...

01

EARNEST DEPOSIT: Your earnest deposit is typically 1% of the purchase price. Once all contingencies are met, your earnest money will be non-refundable and will be applied towards your down payment.

02

INSPECTION PERIOD: This is your time to do all of your due diligence on the property. It is HIGHLY recommended that you hire a professional inspector to do a full inspection of the home.

03

APPRAISAL: Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal prior to funding.

10-DAY INSPECTION PERIOD



This is your time to do all of your due diligence on the property. It is **HIGHLY** recommended that you hire a professional inspector to do a full inspection of the home. You can google some options or I'm happy to share a few companies I've worked with in the past, but who you use as your inspector is your decision. The inspector will climb into the attic, check the a/c, run all the faucets, check all the electrical and look for anything that is out of order. They'll then provide you with a full report that is often dozens of pages long — you want them to be thorough!

They'll point out everything that is in working order and everything that is not. Once the inspection is done, you'll have an opportunity to ask the seller to repair or replace anything that isn't working properly. Let it be noted, you cannot ask for things that are working properly to be repaired or replaced. If buyer and seller cannot come to an agreement during this due-diligence period, buyer has the opportunity to cancel the contract and receive a full refund of their earnest money.



APPRAISAL

Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal and if the home doesn't appraise for the purchase price buyers and sellers have a few options. The buyer can exercise their right to cancel the contract and receive a full refund of their earnest money, or buyer and seller can renegotiate on the price or buyer can bring the difference between the appraisal amount and loan amount in cash to the closing table to bridge the gap.

Once the appraisal contingency has been met, the buyer's earnest money is typically what we call, 'hard.' This means that should you decide to cancel the contract, you will not receive a refund of your earnest money deposit.



OTHER CONTINGENCIES

If you're selling your current home in order to buy your new home, you'll have this contingency as well that needs to be fulfilled before your earnest money goes hard. We'll go over all of these dates so you know exactly what is expected of you and the sell of your home.

FINANCING

During this time, it's imperative that you stay in close contact with your lender. They'll need specific paperwork and information only you can provide them. It is also of the upmost importance that you refrain from any other major purchases that could impact your financing. This would be buying a new car or boat or swiping your credit card for furniture for the new house. These purchases can negatively impact your debt to income ratio and implode your deal before it's done. Hang tight until we close on your dream home and then you have full reign to get that home furnished or buy that new car.





FINAL WALK THROUGH

This occurs 0-4 days prior to close and is your chance to walk the home one last time to ensure that all of the repair requests have been completed and that the house is in the same condition as when you bought it. It's normal to see boxes stacked in the garage because sellers are moving too! If everything looks good, you'll sign paperwork accepting the home's condition and we'll be on our way to a smooth close.



CLOSING DAY

Closing day is usually a collection of a few days. The Title Company will receive loan documents 3-5 days prior to close and you'll have two options: you can make an appointment to sign at the Title Company OR they'll send the documents to you with a notary to sign in the comfort of your own home. Either way is just fine, but you'll need to be sure if you're signing at home that there is time for documents to get back to the Title Company in a timely manner (this only comes into play if you're signing out-of-state). Both buyers and sellers usually sign all the documents a few days prior to close, so that on closing day, all that is left to do is send the title to record at the County Recorder's Office.

Your property is officially closed once the title has been recorded, then funding will follow. Depending on which day of the week and the time of day, sometimes funding doesn't happen until the next day. Banks often work on Eastern Time so if you've recorded late in the day on a Friday, you can expect it to fund on Monday.

Good news? Once it's funded we can release the keys to your new home to you!

OUR BUYER PROMISES

If your not completely in love with your new home within 1 year of buying it,
We Will Sell It For FREE!

We Promise to Consult with You

This means we will always give you all the information we have available, so you are positive you're making a great and wise decision every step of the process.

We Promise to Negotiate for You

This means we will be treating your money like it's our own.

We Promise to Handle All of the Details for You

This means that we will ensure that all of the steps in the real estate process are handled properly for you.

Jamie Danner
Realtor

405-762-6214

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what my clients HAVE TO SAY



JENNY P

Absolutely Oklahoma's Finest! Jamie and her team were so easy to work with, they were genuinely excited to help us reach our goals! Thier positive attitude and professionalism made it a no brainer to work with them!



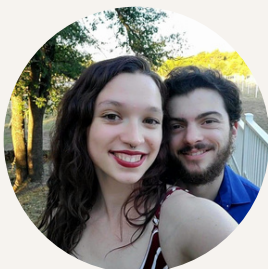
DANA C.

Jamie is fantastic at finding homes that fit what you are looking for. She always looks out for her people. Highly recommend! If you are looking for someone to help you find your forever home, check out this babe!



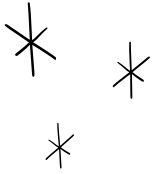
AOLANI & KEITH C

Jamie really went above and beyond to help us buy our first home! She was so knowledgeable, patient, and thorough. She never told us no when we dragged her all over to what felt like, hundreds of different houses. She made us feel like her top priority and I highly recommend her to everyone



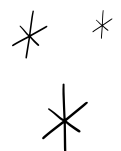
MELODY & BRAYDEN N

Jamie is absolutely amazing. She is patient, kind, funny, caring and all around an amazing person. As a realtor she dealt with my crazy schedule and my pickiness like a champ! I have recommended her to multiple people and will continue to do so



NOTES

A series of horizontal dotted lines spanning the width of the page, intended for writing notes.





Jamie Danner

BROKER / OWNER
REALTOR

405-762-6214



Welcome to the *Sweeter* side of Real Estate!