

Get Started: Home Buyer's Rough Draft

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Hi, I'm James McGrew Jr.

My Purpose:

The bulk of my adult working career involved customer service in some way. Over time, I realized I wanted to move beyond the name-tag-behind-the-counter type of role. When I finally stepped out, I aspired to be a Real Estate Investor and Landlord. In my interactions with numerous real estate agents during that time, I'd walked away feeling that changes needed to be made to enhance the overall service that was given to the customer. I then became a real estate agent (Jan 2019) to focus my efforts on improving the service side of this industry.



How I Help You

I understand that buying a home can be overwhelming, especially with the fear of the unknown. Every buyer's situation is unique, and my goal is to address your concerns directly, providing you with the tools and information to make informed decisions.

I Address Your Concerns

Everyone's needs are different, and I take the time to understand yours. When I got started as a home buyer, I felt unheard and pressured. I don't want you to experience that. My mission is to ensure you feel heard, supported, and confident throughout the process.

I Provide Knowledge and Support

I'm committed to give you all the information upfront to help you feel prepared and less overwhelmed. Buying a home is often the largest purchase made, and I take this responsibility seriously.

I Build Trust and Earn Your Business

While earning your trust and the opportunity to assist you in this important journey, I aim to make your home-buying experience smooth and enjoyable. I ensure you will feel confident and informed every step of the way.

Thank you for considering me as your partner in this significant decision. I look forward to helping you find a home you will love! In the following pages, let's review common mistakes together.

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Compensation Disclosure

When you sign an agreement with your real estate agent, it will include details about how they get paid. Here's what you need to know:

Clear Compensation Information:

The agreement must show exactly how much your agent will be paid or explain how that amount will be decided. For example, it might say your agent will get a flat fee, a certain percentage of the home's price, or an hourly rate.

Specific and Clear:

The payment information must be specific and clear. It can't be vague or open-ended. For instance, it can't just say "the agent will get whatever the seller offers." It needs to be a clear number or rate.

No Extra Payments:

Your agent can't get more money from any other source than what you both agreed on in the contract. This means if the agreement says they will get 2% of the home's price, they can't take any extra money from anyone else.

Negotiable Fees:

The agreement must include a statement that says broker fees and commissions are fully negotiable. This means you and your agent can discuss and agree on how much they will be paid. The law doesn't set these fees, so you have the freedom to negotiate.

This part of the agreement helps you understand exactly how your agent is paid and ensures there are no hidden fees. Always read this section carefully and feel free to ask your agent any questions you might have.



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Understanding Your Motivation

Why Do You Want to Buy a Home?

Buying a home is a big decision. Understanding your motivation can help you focus on your goals. Here are some common reasons:

More Space

Need more room for a growing family or extra activities.

Investment

Real estate can appreciate over time, building equity.

Stability

A home provides a stable living environment, free from the uncertainties of renting.

Location

Do you need to be near a job, school or particular amenity?

Find out your Why

Take the time to find out your why. This will be a vitally helpful for both you and your real estate agent

Fresh Start?

Moving closer to Family?

Perhaps a new job?

School for you or the kid's?

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Time Frame

Determining Your Ideal Time Frame

You should have a rough idea what this time frame looks like.

This is also important information that will be helpful for all involved. Do you need to be in your next home before school starts? Perhaps relocating for a new job?

Immediate (0-3 months)
Short Term (3-6 months)
Long Term (6+ months)

Factors Affecting Your Timeline

- Do you currently own or Rent?
- If own will you need to sell current home to purchase the next?
- If rent are you under a lease?
- When does your current lease end?
- Are there any school year considerations?
- Are there job changes or relocation to consider?

Checklist:

Current lease end date: _____
School year considerations: _____
Job changes/relocation: _____

Budgeting for Your New Home

Understanding Your Financial Situation

- How much have you saved for a down payment?
- What is your monthly income?
- What are your current debts?

Determining Your Budget

- Do you plan on getting a loan or paying cash for this home?
- If getting a loan, how much can you afford for a down payment?
- What monthly payment fits your budget?

Checklist:

Savings for down payment: \$_____

Monthly income: \$_____

Current debts: \$_____

Do you have a lender in mind?_____

Are you open to suggestions?_____

Defining Your Dream Home

What exactly are you needing in this home?

Type of Home

Single-family

Condo

Townhouse

Other

Size and Layout

Number of bedrooms: _____

Number of bathrooms: _____

Square footage: _____



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Location Preferences

Preferred neighborhoods: _____

Proximity to work: _____

Proximity to schools: _____

Proximity to amenities: _____

Other _____

Specific Features

Yard size: _____

Garage: Yes/No

Kitchen features: _____

Accessibility needs: _____

Other _____



Current Living Situation

Homeowners

Do you currently own your home? Yes/No

Do you need to sell your current home first? Yes/No

Preparing your home for sale? Yes/No

Renters

Are you currently renting? Yes/No

When does your lease end? -----

Lease break considerations

Communicate with your landlord

Check your rental agreement to see how breaking a lease is handled. **PLEASE read the fine print before breaking a lease.**



ROUGH DRAFT WORKSHEET

Before the Buyer's Consultation, get a HUGE head start on your home buying journey by being ready to answer these questions:

What's the purpose for buying a home?

Where is the home located?

What is the right time frame?

How will this fit into the budget?

What are some specific needs in a home?

I encourage all my clients to prepare before we sit down to review the next steps!

Scan the QR code below to access the Rough Draft worksheet – Be sure to share it with me before we meet so we can make the most of our time together.



For your consideration

Paid at closing items

Your **down payment** and **closing costs** are due at closing. Also know as your **funds to close**. Typically its with a Cashiers Check, Certified check, or by wire.

After going under contract, the following items will need to be paid:

Earnest money–This is your skin in the game. The earnest money will go towards your funds to close.

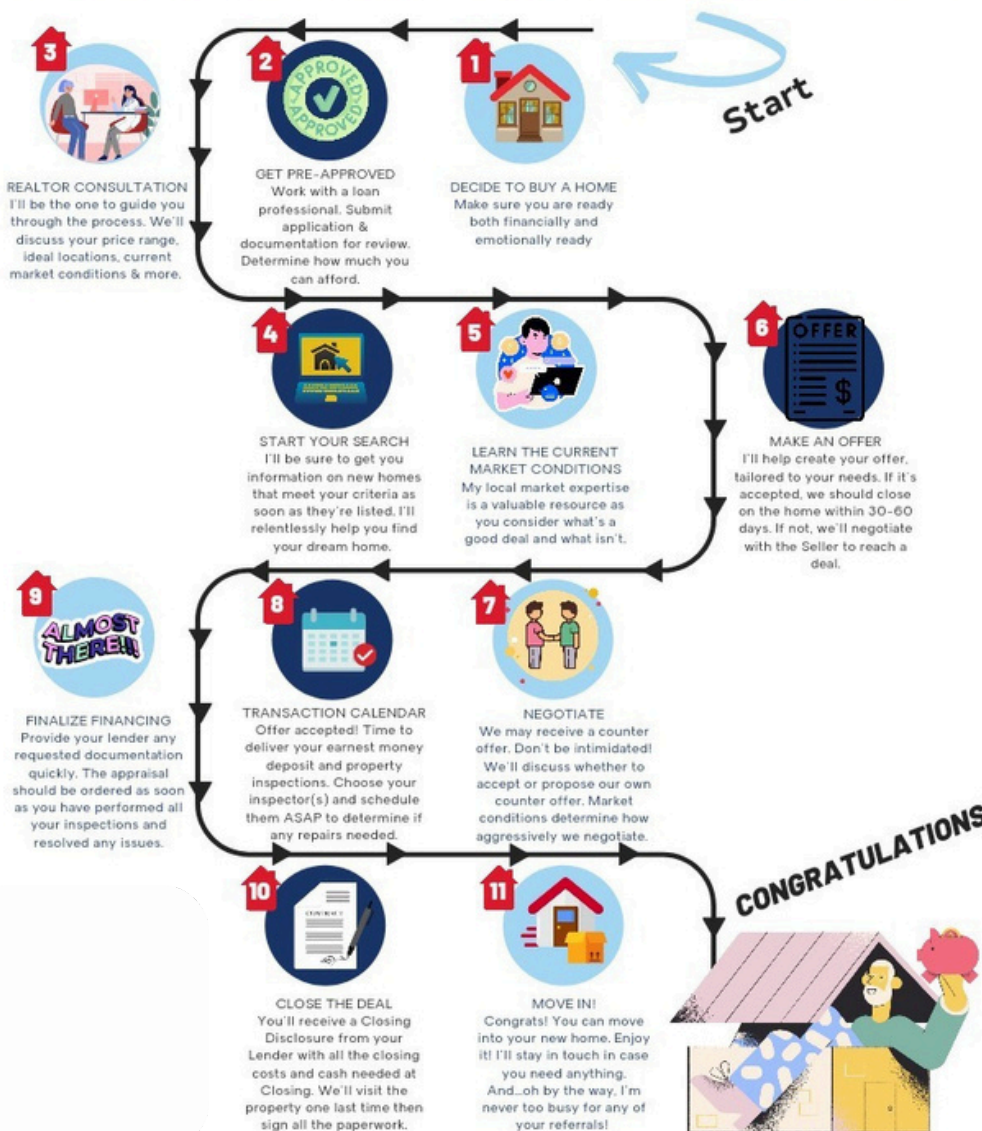
Potential Home inspection/s

- Cost will vary depending on age, size of home and what inspections you want to do.
- General home inspection
- Termite inspections
- Radon testing
- Mold testing
- Sewer Scope
- Sprinkler testing
- Septic/lagoon inspections

Appraisal–The Lender will reach out to set this up, and the appraiser will go out to assess home value. This occurs so the lending bank ensures you aren't paying more than the home is worth.

Home Buying Process

General Overview of Steps Involved When Buying Your Home



Wichita Home Buyer's Blueprint

**Confidence.
Clarity.
And a game plan.**

Buying a home shouldn't feel confusing or overwhelming. **The Wichita Home Buyer's Blueprint** gives you the tools, guidance, and support to move forward with confidence.

✔ What's Inside:

- Access to local and National websites so you have the tools to do your homework.
- Downloadable checklists, calculators, and guides to stay organized and informed.
- Access to live Q&A Coffee Hour sessions for personal insight and strategy.
- Courses that take you from humble beginnings to beyond the closing table so you feel ready for what's next.

🎯 Goal: Turn uncertainty into a clear, customized plan for your home buying journey.

Scan the QR code below to join Blueprint and get started today!



The VIP Client Program

Local & National perks because home-ownership should come with benefits.



The VIP Client Program is a complimentary perk for all current and future clients, bringing you exclusive savings, trusted local connections, and national rewards.

What you will benefit from:

- Access to my network of vetted local vendors like cleaners, plumbers, HVAC services, fencing and more!
- National discounts on hotel stays, car rentals, entertainment deals and more all included as part of your client experience.
- A growing network of local vendors and national savings designed with your needs in mind – more to come!

Scan the QR code below so we can find your home and have you treated like a VIP in the process – Sign up today and start saving!



NEXT STEPS:

- Connect with me as your Real Estate Agent
- Conduct a Buyer's consultation with me
- Get a pre-approval letter from a lender (or Proof of Funds if doing a cash sale)
- Sign a Touring Form prior to showings
- Let's find your home!
- Sign up for VIP Client program to get continued benefits and savings!

Dear Future Client,

Once you're ready to follow the steps to become a home owner, I look forward to earning your business, and help you throughout the entire process!
Take the 1st step to contact me today and/or refer your friends and family - it is an honor, so thank you in advance!

Your Real Estate Agent,
James McGrew Jr

Book your
appointment
here

James McGrew Jr
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