



THE STEPS TO HOME BUYING



WELCOME

Thank you for downloading our “steps to home buying!” We’ll reach out to connect, and if needed, get you access to our **FULL buyer guide inclusive of our trade and true buyer strategies to win in this market**, and our preferred vendors & contacts to help you through the process!

At Velić Group, we believe every buyer deserves an above-and-beyond approach—no matter their budget! From our first conversation to the moment you get your keys, our process is built around thoughtful communication, strategic guidance, and a commitment to finding THE home.

Featured in the following publications:

MIDWEST
HOME
Minnesota
Monthly

**Mpls
St Paul**

Delano Living
**TWIN CITIES
BUSINESS**

MEET THEA



When I began my career in real estate in 2018, I knew I wanted to bring something different to the table. My background in graphic design gave me an eye for marketing and presentation, while my years in customer service taught me the value of truly listening and putting people first. Real estate became the perfect way to combine those passions, helping people through one of the biggest milestones of their lives while showcasing homes in their very best light.

Over the years, I've had the privilege of guiding hundreds of families, couples, and individuals through their buying and selling journeys. Some of my most meaningful moments have been helping friends purchase their very first homes, then years later, celebrating with them again as they moved into the next chapter, their dream homes. Being invited back into those life-changing milestones is something I don't take lightly. Every client's story is unique, and it's an honor to be trusted as part of it.

Whether you're buying your first home, selling a long-time residence, or dreaming about your next move, my goal is to provide guidance, expertise, and a level of service that feels above and beyond the typical real estate experience.

400+

FAMILIES HELPED

\$160M+

VOLUME SOLD

8 YEARS

REAL ESTATE EXPERIENCE

160+

FIVE-STAR REVIEWS



THE STEPS

TALK TO A REALTOR

It's important to work with an agent who understands the market you are purchasing in, and has strategies to set you up for success during your buying process.

BUYER CONSULTATION

This initial conversation will help you understand the home buying process, connect with good lenders, and answer any questions you may have. During this time, we discuss what your expectations are of us, and ours of you. We'll talk about your criteria (wants/needs), and get you set up on an MLS search to start looking for homes. Every home buyer's process is different... this consultation is when we set up what our next steps are.

GET PRE-APPROVED

Your lender is arguably one of the most important people during this process. We recommend working with local lenders who work outside of typical banking hours, are readily available to help you at all times, and have good reputations in our industry to help your offer stand out. We are happy to share our preferred lenders with you! You will need pay stubs, W2's, and bank statements to get started.

THE SEARCH

While you are getting your pre-approval squared away, we'll get you set up on a home search on the MLS. Here we will start to narrow down your search criteria. While every buyer is different, our average home buyer will likely look at about 5 homes in person. The more we can narrow down online - the more curated your physical home shopping experience will be! We will schedule showings and help guide you with what to look for when looking at these homes.

WRITE THE OFFER

Once you've fallen in love with a home in person, it's time to write that offer! During this time we will help you prepare an offer based on the price and terms you choose. We will walk you through the ins and outs of writing the offer as well as help you negotiate with the seller to get under contract.



OFFER IS ACCEPTED

If your offer is accepted, you are officially under contract. Within 48 hours of your offer getting accepted you will pay your earnest money deposit and schedule your home inspection. The title company will promptly reach out to schedule your closing and request any documents they might need from you.

INSPECTION PERIOD

This is a time to get to know your new home. While some might choose to forgo an inspection, we don't recommend it. The inspector is paid to go through your new home with a fine tooth comb. We are focused on and looking for any big safety/structural concerns with the home. If any are found we might renegotiate our terms with the seller, ask for repairs, or cancel the contract.

APPRAISAL

Once you are through your inspection your lender will order an appraisal (might be some additional negotiation depending on how your offer was written).

FINANCING + UNDERWRITING

After the inspection and appraisal are complete, we are in a little bit of a quiet time while the lender and title are getting everything in order for a successful closing. While your home is pending, your lender may require additional documents during this time. Make sure to get any items needed to them in a timely manner to ensure an on-time closing. After underwriting has reviewed everything and given final approval, you are now clear to close!

CLOSING + POSSESSION

Within 24 hours of closing, we typically will do a final walk-through of the home to ensure it is in the same condition as we first saw it in, and that any (if applicable) inspection items have been completed. Your closing will be scheduled with your title company... this is the transfer of funds and ownership. You will be given the keys to your new home at the closing table... CONGRATS!



WORKING WITH
VELIC GROUP

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FINDING THE HOME

Every agent you talk to is going to have a unique way of working. It truly is the beauty of this industry, and I find it important to work with someone who you feel has a system that supports your needs!

PRELIMINARY SEARCH PROCESS

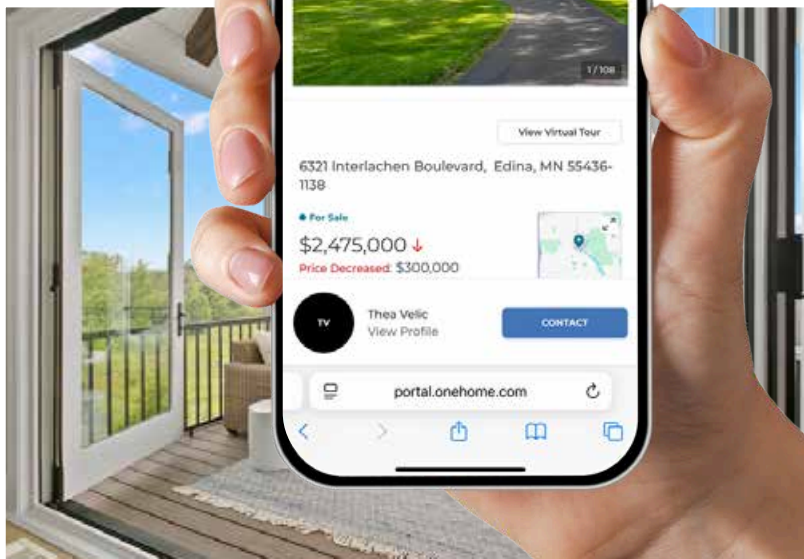
Before we start touring, I'll set you up on a personalized MLS search based on your budget, areas of interest, and must-have features. As you "favorite," "save," or "trash" homes in the portal, I can see your activity, which helps me quickly understand your priorities, style, and deal-breakers. This step helps narrow the search, identify patterns, and start recommending properties you may have missed.

BOOTS ON THE GROUND SHOWINGS

Showings are grouped by area to keep the process efficient, and we limit tours to a manageable number (3-5 at a time) so you can compare homes without feeling rushed. We walk you through basic showing expectations and help you focus on key factors like layout, natural light, structure, and long-term value. Our goal is to make each tour straightforward, efficient, and easy to evaluate.

HIDDEN OPPORTUNITIES

Beyond looking at active listings we explore expired, withdrawn, and off-market properties to see if we can dig up anything not publicly advertised. Our network of agents gives access to pre-market properties that *may* match your criteria.



why choose us?

EXPERIENCE

With years of experience in real estate, we've guided clients through all types of markets and situations. You can count on us to handle every step with professionalism.

LOCAL KNOWLEDGE

We know the neighborhoods, school districts, market trends, and what makes each area unique. This local insight helps you make confident, well-informed decisions.

REPUTATION

We truly value our reputation in this industry. Not only with the clients we serve, but with the agents we work with. Our goal is to be the agent the other side *wants* to work with. We know our reputation helps in getting our offers accepted.

THOUGHTFUL ADVICE

From advising on which contingencies strengthen or weaken your position to coordinating timelines and renegotiations, we help you structure terms that keep you competitive while still safeguarding your best interests.

COMMUNICATION

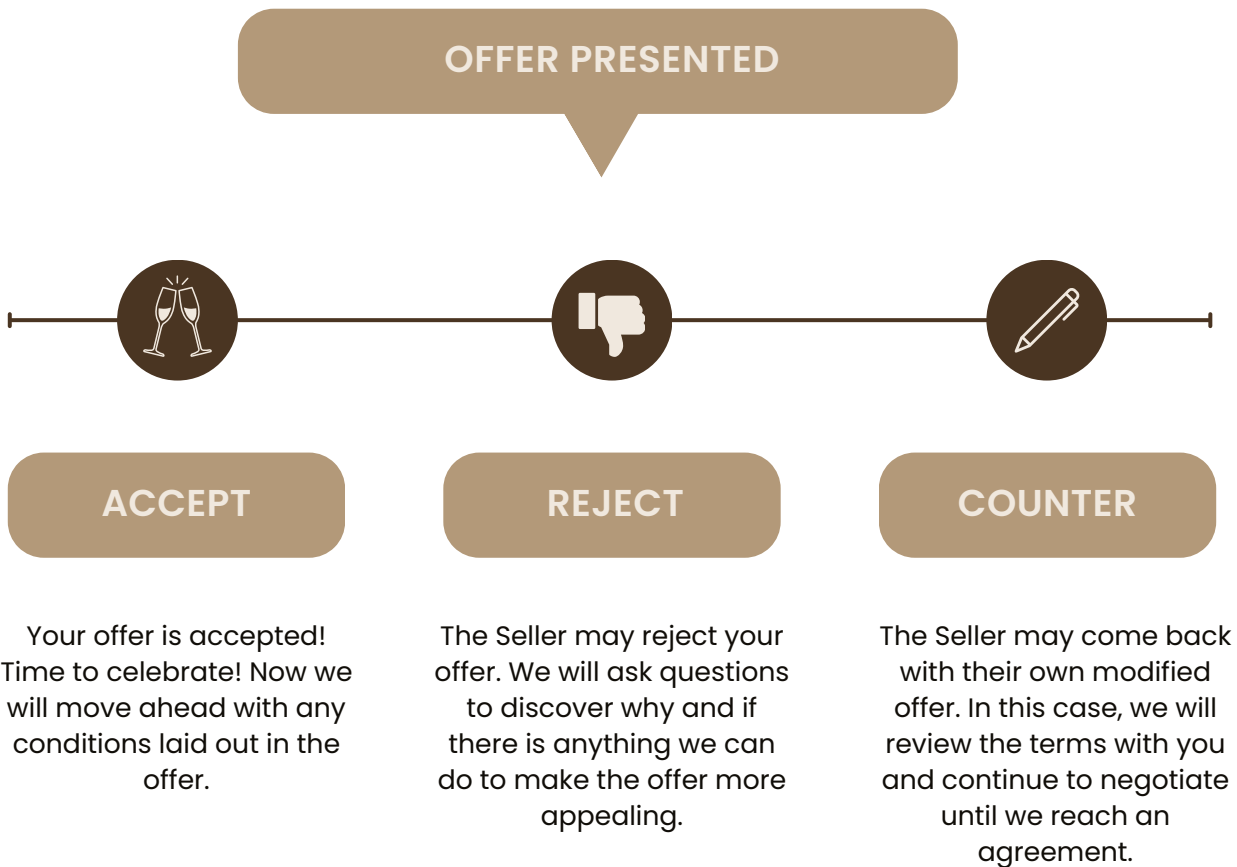
With multiple 5-Star Google Reviews that mention our communication skills, we keep clients informed and confident while also building strong rapport with other agents — which can directly impact how smoothly negotiations go and how competitively your offers are received.



UNDERSTANDING OFFERS



Once we draft and present the offer, a few things can happen. Here's a breakdown of the offer process and what you can expect.





OUR TRUSTED CONTACTS

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POWERHOUSE PARTNERS

Your “team” during this transaction stems much further than just your agent. Who you choose as your lender, inspector, title company, etc. all matters so much. When partnering with me, you will get my full list of preferred contacts throughout the process, & access to our extensive contractor list for any post-closing needs.

getting pre-approved:

Our tried & true reputable lenders are below. Depending on your scenario I may recommend one vs. the other as they specialize in different areas of lending.

picking your loan officer:

Questions I usually recommend you ask to help you find the best lender:

- Why should we work with you / your company? What sets (x company) apart from other lenders we might be interviewing?
- What is your availability if we have questions, concerns, or need an updated pre approval? Are you available nights & weekends?
- Will you be available to call the listing agent on our behalf when we have written an offer?
- Can you show me the closing cost breakdown, and what my cash to close would be?



navigating inspections:

Inspections are an essential part of buying a home. Once your offer has been accepted and we are under contract you will order an inspection. A professional inspector checks the property for issues like structural damage, plumbing, or electrical problems. This helps you understand the property's condition and negotiate any necessary repairs or price changes with the seller, ensuring you make an informed decision before buying.

Working with us will get you access to our list of trusted inspectors to help you through the inspection contingency.

types of inspections

- General Home Inspection
- Pest Inspection
- Radon Inspection
- Mold Inspection
- Sewer and Septic Inspection
- Chimney Inspection
- Lead-Based Paint Inspection
- Asbestos Inspection
- HVAC Inspection
- Roof Inspection



POST-CLOSING CONTACTS

We have a network of trusted local professionals we're happy to connect you with — from movers and cleaners to contractors and handymen. Each has been carefully vetted through years of experience to help make your move and new home projects as smooth as possible.

As our client, you'll have access to our curated network of contacts.

PAINTERS

Interior painters, exterior, trim, enameling, drywall, ceiling repair, etc.

CONTRACTORS

Can handle any home repairs, improvements, or projects that you are looking to tackle.

CLEANING SERVICES

Home cleaning, carpet cleaning, window cleaning, power-washing, etc.

JUNK REMOVAL

Quick & seamless removal of unwanted items that you may not want to take with you in your move.

MOVING COMPANIES

Our favorite contacts that ensure a smooth transition to your new home.

HANDYMEN

Help with the small items or repairs that you may want to complete before moving in, or that come up as you start living in your new home.

We don't share this list publicly — it's a benefit reserved exclusively for our clients! For specific needs or contacts, please reach out!



COSTS TO
CONSIDER

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COSTS TO CONSIDER

EARNEST MONEY DEPOSIT

The exact amount of this is determined by the offer you decided to submit. However, this amount is typically 1-3% of the home value. While it goes towards your down payment and closing costs you will need these funds accessible as they are due within 48 hours of the purchase agreement getting accepted.

HOME INSPECTION

These are also funds you will need up-front as you will pay the home inspector directly at the time of your home inspection. This can vary anywhere from \$350-\$1200 depending on how much of the home you are getting inspected. A general inspection will typically be \$400-600 depending on the size of the home. We also recommend a radon test. Depending on the home you may want to consider a sewer scope, a level two fireplace inspection, roof inspection, etc.

APPRAISAL

Part of financing your home purchase includes getting the lender-required appraisal, which comes with a cost. The amount varies based on your loan type. Confirm with your specific lender this amount, and when it is paid. These typically are anywhere from \$400-600 paid once the appraisal is ordered, OR sometimes it is wrapped into your closing costs and paid at closing.





HOME WARRANTY

A home warranty is completely optional and negotiated as part of your purchase agreement. However, you could choose to purchase your own. These will vary from \$500-1000 if you do decide to get one. These can be ordered to cover all major appliances and home systems in case they need repair or replacement.

CLOSING COSTS

Closing costs are a separate cost from your down payment. They include a handful of things such as prepaid property taxes and insurance, lending fees, title fees, HOA fees, etc. These costs are typically determined by your lender and about 2-3% of the purchase price. Closing costs are also negotiable so it's possible you can have some or all of these costs covered by the seller depending on the market you are purchasing in.

DOWN PAYMENT

Down payments vary from person to person. You could put as little as 0% down depending on your situation. Typical first time buyers will put 3-5% down. Some choose to put 10-20% down. Your lender will be able to go into more detail about the down payment requirements for your specific loan type and situation.

AGENT COMPENSATION

As stated in the Buyer Broker Agreement, the home buyer is responsible for paying their agent. HOWEVER, it also states that the broker/your agent is authorized to negotiate and receive compensation from the seller of the home. What is negotiated and received reduces any responsibility from you, the buyer.

1. Sellers offer compensation up front to pay the buyer's agent. This used to be the industry norm, and is still a very common practice. However, they are no longer allowed to advertise this compensation on the MLS, and instead it needs to be written into the purchase agreement.
2. Sellers offer some compensation, but not all. In this scenario you would be responsible for the remainder of the commission to be paid at closing. We can also negotiate this, and ask the seller to pay the full amount when writing the purchase agreement.
3. Sellers are not offering any compensation to the buyers agent. In this scenario, you can opt to pay your buyer's agent at closing (to be included in your closing costs), OR negotiate this on the purchase agreement, and ask the seller to pay the full amount at closing.

The compensation is typically written into the purchase agreement, and if there are any issues we of course will let you know.





TESTIMONIALS

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DANI C.



"I've worked with Thea on three property purchases and one property sale; each experience has been incredible. As a first-time homebuyer, her knowledge and patience was invaluable. Not only did she walk me through everything beforehand, so I knew exactly what to expect from start to finish, but she also took the extra time to really educate me on the buying process (which she still happily continues to do each time we work together). As a first-time seller, I appreciated her straight-forward assessment of the housing market and her realistic approach to selling my home. She guided me through this new process effortlessly and helped me sell my home in days and for above asking!!! Thea is a leading real estate agent for so many reasons, but her wholistic and detailed strategy in selling homes has to be one of the top. Whether you are buying or selling, you can't go wrong in choosing to work with Thea."



SAWYER M.



"Thea and her team are excellent to work with, they work seamlessly together to provide excellent service and guidance throughout the entire home buying process. Thea patiently explained the home buying process to us, as first-time home buyers, and offered strategic recommendations every step of the way. The awards Thea and her staff have won in recent years are true reflection of the professionalism and dedication to their field of work."



BRE P.



"We recently had the pleasure of working with Thea and her team during a cross-country move and house purchase, nearly all managed remotely. From start to finish, Thea was exceptional. Her prompt communication and thorough guidance made the entire process smooth and as stress-free as possible. She provided valuable insights into properties and neighborhoods, which was crucial given that we were not physically present. Thea's professionalism and dedication were evident in every interaction, and her team was always ready to assist with any questions or concerns. We highly recommend Thea for anyone looking to buy a home, especially if you're navigating the complexities of an out of state purchase. Thank you, Thea, for making our transition so much easier!"

SARAH C.



"Thea helped us navigate the sale of our home (in multiple offers!) while helping us build our dream home. She answered the million questions we had and continue to have while making sure our best interests have been taken into account at every stage. We trust her and are so very thankful to have her on our side! :) highly recommend!"



ASHLEE J.



"Thea is the very best. From start to finish, she made our experience as first time home buyers so easy! We found her through Instagram and were drawn in by her explanations and videos that made everything easy to understand. During our first meeting, she took time to thoroughly answer our questions and prep us for next steps. Along the way from our first meeting and on, she was incredibly responsive in her email + texts. As we began going to house showings, with many of them going into multiple offers, Thea was informed and calm throughout it all and helped educate us during it all. When we prepared to put our first offer in on our home during a multiple offer situation, she pulled in other realtors from her team to get us to see the house another time at the last minute. She walked us through writing up the offer and provided her knowledge + expertise that equipped us to write a strong offer and win (on our first offer). Thea is excellent at what she does - she is passionate, incredibly intelligent, well versed in the market, understanding, relatable, amazing communicator, and has strong connections through the metro in the industry. Every recommendation she provided us, from loan officer to contractors - we have had such positive experiences! Thea and the entire team at Kelly Brown Homes are amazing to work with. The easiest decision you could make is choosing Thea to be your realtor, I would choose her again without a doubt."

LAURA F.



"It was so enjoyable to work with Thea when purchasing our first home. She was very attentive, provided a lot of education, and due to her expertise the process went so smoothly. Thea was honest about the pros and cons of houses we viewed and it truly felt like she had our best interest at heart. I was also very impressed with her responsiveness to our questions and how quickly she was able to turn around important documentation."



JACK B.



"I recently purchased my first home and Thea made the entire process seamless and rewarding! Thea and her team went above and beyond to answer my questions, get me into properties before open houses and get offers submitted quickly to ensure I ended up in a home I love! From crafting the initial search criteria to closing day, Thea made sure my first homebuying experience was a complete success. I couldn't recommend her more!"



DEAN B.



"Thea was so easy to work with! We had lived in our house for 37 years and knew relatively nothing of the real estate market and moving. Thea guided us rookies through the entire process, from our initial meeting, to staging, to photographs, to closing, she was there for us every step of the way. We were very satisfied with the market insight, advice, and comfort she gave us selling our long time home. Way to go Thea, thanks again for making this life changing event seem so manageable."

MEGAN T.



"Thea was incredible to work with! As a first time home buyer I was more than nervous but Thea and her team made it so transparent and communicated everything to me in a timely way. She was able to answer questions and set up showings so quickly! She walked me through how the entire process worked and help me understand terminology. Thea puts in maximum effort and attention to everything. When I did find a home I wanted to put an offer in for, Thea was traveling and helped me with my offer from her conference and then from her plane! That is how dedicated she is to her clients. She is a kind, hardworking go-getter who I cannot recommend enough. Thank you Thea and the entire Exp team for helping me get my very first home!!"



KATHRYN J.



"Thea is a treasure! My husband and I met Thea at an open house and right away, we knew we wanted to work with her. Along our journey to buying our first home (new build), she took the time to learn exactly what we were looking for, to educate us on the ins and outs of home-buying, to advocate for us, and to answer all of our questions (big and small). She made extra trips out to our home to be with us when we checked in on construction progress and was always quick to respond to any communication. Thea is professional, organized, knowledgeable, honest, and truly cares for her clients. We felt safe and supported through the whole process and cannot recommend her enough!"



SARAH B.



"My husband and I worked with Thea to find our first home and she made it such an easy process. She clearly explained all that goes into buying a home (which for first-time homebuyers can feel overwhelming, but she made it feel very manageable), she had connections for everyone we would need to work with along the way, and she even has recommendations for everything you could ever need before and after you move into the home. Highly recommend working with Thea."

WOULD LOVE TO WORK WITH YOU!

Our mission is to make purchasing your next home a clear, strategic, and confident experience. From understanding your goals and setting up your search, to touring properties, crafting a competitive offer, and navigating every step through closing.

We would love the opportunity to represent you and bring our above-and-beyond approach to your home search. Whenever you're ready, we'll move at the pace that feels right for you. Whether you plan to buy quickly or want time to explore your options, we'll align with your goals, support you at each stage, and make the process as seamless as possible.

To schedule a consult with us fill out our [buyer intake form](#), and we'll make sure you get access to our FULL buyer guide!



VELIĆ GROUP

Marketing that moves homes & service that moves people.

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