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**HOME BUYERS GUIDE**

Everything you need to know to make that big purchase easier

# Index

Our team	1
Testimonials	2
Buying Your First Home	3
The Home Buying Process	4
The Home Buying Process Detailed	5
Make Your Plans And Set Your Priorities	6
Prepare Your Finances	7
Know The Value	8
Mortgage Financing	9
Pre- Approved Vs Pre- Qualified	10
Pre- Approved	11
Make Home Buying Fun And Easy	12
Making An Offer	13
Successful Negotiation	14
Order An Inspection	15
Title And Appraisal Process	16
Preparing To Close	17
The Closing Process	18
Costs Associated With Buying A Home	19
Guide To Closing Costs	20



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# Our team



## OUR MISSION

Our mission is to facilitate the process of buying and selling real estate by providing best-in-class service through quality communication, expert marketing, and a clear understanding of the current real estate market. Our success comes from our dedication to maintaining the highest standards of integrity and trust with our clients and colleagues. Our ultimate goal is to serve the communities we live in and be a valuable resource to our clients as we work to fulfill their real estate needs.

## OUR VALUES

We cultivate a spirit of collaboration, innovation, and integrity by offering a complete suite of today's best marketing and real estate services. We deliver a successful and proven way to professionally transact business with the highest transparency. Creativity, locality, quality, and passion are fundamental to our success and growth.

## OUR SERVICE

We're passionate about giving communities new and enthusiastic homeowners. We live where we work and we want you to love it as much as we do. We'll help you find those secret gem properties with the greatest bang for your buck. We make the buying and selling process fun, and assure you're fully supported every step of the way.

## PROFESSIONALISM & INTEGRITY

We pay attention to our client's needs and we know every listing and neighborhood inside and out. Our clients know we do our homework. We work hard to get our clients the best possible outcome. We skillfully guide you through every step of your real estate transaction.





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# testimonials



## Haven Real Estate Group at eXp Realty, LLC, Realtor Kyle Powers

225 Southwind Pl Ste 1a, Manhattan, KS, United States

4.9 ★★★★★ 74 reviews



**Sarah Heikkila**

★★★★★

Kyle has been amazing! He is not trying to sell a house, he is trying to sell YOU the RIGHT house. We never felt any pressure in the buying or selling process and he always goes the extra mile. He is quick to respond and very receptive to all of our wants and needs. He walked us through many houses, both in person and virtually. We trust him to point out the issues he sees and his referrals are all high quality tradesmen.

H

**Hannah Beaubien**

1 review

★★★★★ 5 months ago

Kyle was absolutely phenomenal during our first home buying experience. My husband was on an extended business trip, so the majority of the time we were under contract. He always made sure he was available to reach even after normal business hours to answer all of our questions. We will always recommend Kyle Powers as the realtor to use while purchasing a home!



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# BUYING YOUR FIRST *home*



## WHAT YOU SHOULD KNOW

Buying your first home is considered one of the biggest milestones in life as well as finances. It's a big commitment, and there's a good chance this will be the largest purchase you've made to date.

Whether it's your first foray into the exciting home-buying process or you've been through it before and have forgotten the details, this guide will provide the first-time homebuyer tips to prepare you for what's ahead.

Before you begin home-hunting, ask yourself what sort of residence best suits your needs and wants, how much home you can actually afford, how much financing you can get, and who will help you in your search.

You don't have to become a real estate expert to get the right deal on your future home. But the more you learn ahead of time, the better off you'll be.

Understanding the basics of what a real estate agent does, and how a mortgage works, will help you know what questions to ask prospective agents and lenders. It's also important to complete each step in order. For example, if you don't get a preapproval before starting your house hunt you could waste time looking at homes out of your price range, or be too far behind to make a serious offer when you do find the right house.

# THE *home* BUYING PROCESS

We make the buying and selling process fun, and skillfully guide you through every step of your real estate transaction.



# THE *home* BUYING PROCESS

We make the buying and selling process fun, and skillfully guide you through every step of your real estate transaction.

Step  
1

## MAKE PLANS & SET PRIORITIES

Having written priorities is a helpful way to guide you through the process without forgetting some of the features that are important to you and your family.

Step  
2

## FIND THE RIGHT AGENT

Hire a Realtor® to consult you on the many important factors involved in buying a home, as well as negotiate on your behalf and deal with any issues that may arise along the way.

Step  
3

## PREPARE FINANCES

Buying a house may be the biggest financial decision you'll ever make, so you want to be sure your finances are solid. Determine your budget by taking into account your income, debts, and down payment amount. You'll be able to see how your monthly mortgage payments might add up and how your finances could look as a homeowner.

Step  
4

## GET PRE-APPROVED

A preapproval letter shows sellers and real estate agents that you're a serious buyer who can get financing, which can give you a crucial edge over competing home shoppers. Working with a lender to get preapproved for a mortgage is an important step in accurately determining your budget.

Step  
5

## START HOME SHOPPING

It's time to take scrolling through online real estate listings to the next level and actually see some homes in person. Make the most of your walk-through, since you might only see a home once in person before you make an offer — especially in a hot market.

Step  
6

## MAKE AN OFFER

Found a home that's right for you? Now's the time to make an offer. Your real estate agent can be a tremendous resource here, providing you with comparable sales information and any intel about the sellers they might have gleaned from the selling agent.

Step  
7

## ORDER INSPECTION & APPRAISAL

A basic home inspection can raise issues you might face down the road and point out any necessary repairs. This visual assessment covers all aspects of the house and its systems, from the foundation to the roof.

An appraisal looks closely at the home you're buying and at comparable recently sold homes to determine the market value of the property.

Step  
8

## CLOSING DAY

On closing day, you'll sign contracts to finalize the mortgage, pay the seller, and pay closing costs. The property title will be transferred to you, and you can move into your new home!





## MAKE YOUR PLANS & SET YOUR PRIORITIES

After answering the following questions, you will be in a great position to research your housing and mortgage options as well as create an action plan and timeline.

- 1 What do you want from a home?
- 2 What does your family want?
- 3 Do you want a turnkey home or would you prefer to renovate?
- 4 Choose the top five "must-haves"
- 5 Choose the top five "would-likes"
- 6 Are you pre-approved for a mortgage?
- 7 What can you afford each month?
- 8 When is the ideal time to move?



# PREPARE YOUR FINANCES

Don't overextend yourself - you should aim to be as realistic as possible about your budget before falling in love with a home you can't afford. A good rule of thumb is to keep your housing costs (mortgage, insurance, etc.) to 30% of your income. However, most professionals will even suggest aiming for 25%. A mortgage lender will help you determine exactly what you can afford and, therefore, which houses you should be considering.

## HOW MUCH CAN YOU AFFORD?



### DEVELOP A BUDGET

Use receipts and your banking transactions to create a budget that reflects your actual habits over the last several months. This approach will better factor in unexpected expenses alongside more predictable costs such as utility bills & groceries. You'll probably spot new ways to save!



### REDUCE DEBT

Lenders typically look for a debt load of no more than 36% of income. This figure includes your mortgage, which ranges between 25-28% of your net household income. So you need to get monthly payments on the rest of your installment debt (car loans, student loans & credit card debt) down to 8-10% of net monthly income.



### INCREASE YOUR INCOME

Now's the time to ask for a raise! If that's not an option, you may want to consider taking on a second job or side hustle to get your income at a level high enough to qualify for the home you want.



### SAVE FOR A DOWN PAYMENT

Designate a certain amount of money to put away in your savings account each month. Although it's possible to get a mortgage with less than 5% down, you can usually get a better rate if you put down more. Aim for 20% of the purchase price.



### KEEP YOUR JOB

While you don't need to hold the same job forever to qualify for a loan, having a job for less than 2 years may result in a higher interest rate.



### ESTABLISH A GOOD CREDIT HISTORY

Get a credit card, make payments on time, and pay off entire balances as quickly as possible. Get a copy of your credit report, which includes a history of your credit, bad debts, and late payments. Ensure that it's accurate and correct any errors immediately.



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# KNOW THE *value*



## WHAT AFFECTS PRICE?



### LOCATION

Homes in more desirable neighborhoods, homes closer to shopping and entertainment, or homes that come with additional community amenities, command higher prices.



### CONDITION

Homes in the best condition with the most up to date amenities bring a higher price than a dated home or one with standard amenities.



### MARKET

The performance of the market has an impact on pricing - such as current home inventory and interest rates.



### NEIGHBORHOOD COMPS

One of the best indicators of a home's value are the recent sale prices of similar homes in your neighborhood. These comparable homes are often referred to as "comps".

## WHEN PRICE IS NEGOTIABLE

### MOTIVATED SELLER

These property owners are eager to close the deal on a piece of property quickly.

### HOME HAS BEEN ON MARKET FOR A WHILE

The longer a house has been listed, the better your chances of striking a deal. Some buyers will only look at older listings, to give them more negotiating power.

### NEEDS RENOVATIONS

One way to score a deal in this market is to shop around for fixer-uppers



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# MORTGAGE FINANCING



You know the property you want to buy and how much you'll have to pay for it. Now you'll choose a lender to get a mortgage. You can go with the lender that preapproved you, or start fresh with a different one.

## DO NOT OPEN NEW CREDIT

If you're applying for a mortgage, having too much available credit can actually lower your score. You'll want to speak to a professional, but it's best to avoid opening new credit cards when applying for a mortgage.

## AVOID ANY BIG PURCHASES

Although you might be tempted to order new furniture, appliances and decor for your future home, you'll want to avoid making any big purchases until you close on the property.

## PAY THE MAXIMUM CREDIT CARD BALANCE

In order to secure a loan, you'll need to stay on top of credit card payments. Pay off as much of your balance as you can each month, as well as paying your bills on time.

## SUBMIT CREDIT APPLICATIONS AT ONE TIME

Having too many credit applications can lower your credit score. On the other hand, multiple credit score inquiries from the same type of lender are counted as one if they are submitted over a short period of time.



# PRE-APPROVED **VS** PRE-QUALIFIED



## WHAT IS THE DIFFERENCE?

Getting pre-qualified and getting pre-approved both give buyers a price range they can focus on in their house hunt. This will keep buyers from looking at homes they can't afford. If all a buyer wants is a general idea of what they can buy and there's not a lot of urgency, getting pre-qualified is sufficient. If, however, a buyer comes across a particular home that they simply must have, being pre-approved gives them the ability to make an offer on the spot. This readiness to buy without waiting for approval or other contingencies makes them far more appealing to sellers who are ready to sell.

### PRE-APPROVED



Offers a specific loan amount for which you've been approved.



Provide important details such as financial and employment history.



Has a better reputation, and let's realtors & sellers know you're serious.



Pre-approval is often required before a contract can be signed.



The process can be done either online or over the phone.

### PRE-QUALIFIED



Offers a general estimate of the loan amount you can qualify for.



Provide basic information to the mortgage lender, but not financial history.



Makes realtors and sellers suspect that you're just a window shopper.



Pre-qualification isn't strong enough to support a contract or offer.



The process can be done either online or over the phone.



## WHY MORTGAGE PRE-APPROVAL IS BETTER

Obtaining mortgage pre-approval is the best way to prove to sellers that you are serious about buying a home. It demonstrates that you have gone through the steps necessary to determine how much you can afford in a home and you have the necessary paperwork to show for it.

### 5 THINGS YOU WILL NEED FOR PRE-APPROVAL



Proof of income



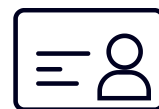
Proof of assets



Good credit



Employment verification



Documentation

### PRE-APPROVAL LETTER

A pre-approval letter is the real deal, a statement from a lender that you qualify for a specific mortgage amount based on an underwriter's review of all of your financial information: credit report, pay stubs, bank statement, salary, assets, and obligations.

Pre-approval should mean your loan is contingent only on the appraisal of the home you choose, provided that nothing changes in your financial picture before closing. This makes you as close to a cash buyer as you can be and gives you a huge advantage in a competitive market.

While being pre-approved is not necessary to close a deal, most sellers expect buyers to have a pre-approval letter. Having one can make the process quicker and give you more bargaining power when negotiating. It signals to the seller that you have strong financial backing. It also offers you a rate lock, which means that you are more likely to secure a favorable interest rate.



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# MAKE HOME BUYING

*Fun & Easy*

## START THE HOME SHOPPING PROCESS!

Yes, this step merits an exclamation point. House hunting is exciting for repeat and new homeowners alike. It's also a new adventure for many, and your time, budget and home expectations can add pressure to the experience.

A house wish list is a valuable tool to organize your expectations, communicate with your home buying team and roadmap how you browse and tour homes. When you know what you want and don't want in a house, you can better buy with confidence that the house you choose is right for you.

## GETTING STARTED

We will get you set up on a search through the local MLS that will send you houses via email meeting the criteria that you gave them. You can browse through the listing photos and read through the descriptions for each property and then decide if you'd like to go check it out or not.

## TAKE DETAILED NOTES

Take photos with your phone to help jog your memory when you're deciding whether to make an offer. It might be easy to recall that charming breakfast nook or the extra bedroom that would make a perfect home office, but the aging appliances or decking that needs replacement could be out of sight, out of mind. Potential issues can affect the amount you offer or be things to bring up with a home inspector.







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# MAKING AN *offer*



## YOU'VE FOUND A HOUSE YOU LOVE

Once you've found a home we will work with you to craft an offer. Remember, the listing price is only a starting point. The price you offer depends on several factors, such as the home's condition, time on the market, current market trends, etc. We'll help you make a competitive initial price offer as well as what your target price would be for this specific home based on the price of recent homes sold in the area, local market information and whether there are other competitive offers.

If the seller rejects your offer, you might make a counteroffer or walk away — it depends on why they turned you down. If the seller counters, we can talk it out to decide whether to accept or make your own counteroffer. It's during these negotiations that a buyer's agent really earns their keep.

Offer accepted? Congrats! Now you've got just a few more steps to go. You'll also likely write your first check at this point. Earnest money is a deposit you'll make toward the purchase of the house. It usually goes into an escrow account, and when the sale goes through, most buyers use it as part of their cash to close.

## WHAT IS EARNEST MONEY?

Earnest money is, in short, earnest. It's a sign to the seller that you want this house. Your real estate agent should be able to guide you on the benefits of an earnest money deposit, which is sometimes required by the seller and other times offered in good faith.

Earnest money typically ranges from 1% - 3% of the home's price. And no, it doesn't go directly into the seller's pocket, regardless of outcome. If the deal ultimately falls through, in most scenarios the deposit will return to you. Earnest money is held in a trust account until the day of closing & is put toward the closing costs of the home purchase.



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# SUCCESSFUL

# negotiation



After submitting an offer, be prepared to negotiate on various factors including initial price, deposit, inclusions, dates for completion and possession, etc. Know what your budget is before submitting your offer so you don't commit to additional costs in the heat of the process.

## MULTIPLE OFFERS

In high-demand, low-inventory areas, you may find yourself bidding against other buyers. Ensure the offer you submit is strategic, competitive and reflective of what you are willing to pay for the property. Get pre-approved for your mortgage prior to your home search. Sellers are more likely to reject those without pre-approval in a multiple offer situation. Once both parties have come to an agreement, both parties will have a set period of time to complete the legal conditions agreed to in your contract, such as completing a home inspection or securing financing.

## POTENTIAL RESPONSES

### ACCEPTED

The deal is complete and once signed by the seller, the offer becomes a binding legal contract.

### COUNTEROFFER

The seller makes changes to your offer. You may accept the counteroffer and close the deal by signing the document. Or, you may make another counteroffer back to the seller.

### REJECTION

The seller may choose to reject the offer and the sale will not go through.



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# ORDER AN *inspection*



## COMPLETE THE HOME INSPECTION

Even if the home you plan to purchase appears to be flawless, there's no substitute for having a trained professional inspect your potential new home for the quality, safety, and overall condition. If the home inspection reveals serious defects that the seller did not disclose, you'll generally be able to rescind your offer and get your deposit back. Negotiating to have the seller make the repairs or discount the selling price are other options if you find yourself in this situation.

The goal of the home inspection is to make sure that all major systems & structures in your prospective home are in working order. A home inspector evaluates things like plumbing, electrical, HVAC, roofing, exterior walls, fireplaces, pools and basement. Testing is also usually done for harmful effects like mold, radon, and asbestos. The inspector will follow a checklist and make notes of anything that may need early repairs or isn't functioning correctly.

You'll want to be present during the inspection, so make every effort to coordinate schedules with the inspector and be there to ask questions as you walk through the home together. Don't let anyone convince you into thinking "you don't need to get an inspection." A home is the biggest of big-ticket items, and due diligence is essential. You can expect a home inspection to run you \$500 to \$600—possibly more if the home tops 2,000 square feet.





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# TITLE AND APPRAISAL *process*



The appraisal is a detailed assessment of the home's market value, and it usually takes only one day or so. The title search is a search for any liens or claims of ownership that could complicate the deal, and it can take anywhere from one day to a few weeks .

## ESTIMATE THE HOME'S WORTH

During an appraisal, a licensed appraiser evaluates the home you want to buy in person and gives you an estimate on it's worth. Typically, the appraiser is chosen by the lender but paid for by the buyer as part of the closing costs. Appraisals cost around \$500 (but can vary depending on home size and location) and the appointment usually takes an hour.

The appraiser will deliver a physical report on the fair market value of the home, including photos and descriptions of comparable sales. In most cases it's just the lender and the buyer who will receive copies of the report. The seller may request a copy of the appraisal report, but in most cases you are not required to share it. Ideally, the appraisal will return higher than the agreed upon sales price. That indicates that you're paying less than the fair market value and your lender will approve the loan.

## TITLE SEARCH

When you're buying a home from a seller, you'd likely assume that the seller is entitled to sell the home in question. However, that assumption can lead to heartbreaking consequences if someone else with a claim or lien on the property shows up on the doorstep.

A property title search examines public records on the property to confirm the property's rightful legal owner. The title search should also reveal if there are any claims or liens on the property that could affect your purchase.



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# PREPARING TO *close*

## PREPARING TO CLOSE

The last steps before closing typically involve a survey, appraisal, home inspections, and title search. If you're not paying cash, you will now be waiting on your financing to get finalized. The mortgage financing approval period takes on average 4-6 weeks to complete. During the process, be prepared to prove your finances, maybe multiple times! At a minimum, you will need the last two years of tax returns, two months of bank statements, and your most recent two pay stubs.

The lender may call your employer to check your current employment status right before closing. Once the underwriting of your loan is complete, and the lender approves the loan, they will give a Clear to Close. Each title company closes a little different, so they will provide your realtor instructions on what is needed to close. You will need to prove your identity, and in most cases, have funds wired to the title company in advance.

About 24-48 hours before your formal closing date, you'll do a final walk-through with your real estate agent.

You'll probably be buzzing with excitement, but make sure to check that everything's as agreed upon (for example, that all the appliances that are supposed to be included in the sale are still there).





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# THE CLOSING

## Process



## FINALLY, THE CLOSING DAY IS HERE!

You'll need about 2 hours to review and sign all of the necessary documents. Do not sign anything that you don't understand or have not read. Always ask for clarification.

In most cases, you'll get the keys to your new home at the closing once everything is finalized.

It's been a whirlwind of emotion and seemingly endless paperwork, not to mention that you may have just written the biggest check of your life — but now you're getting the keys to your new home. Congratulations, you did it!

## CLOSING DAY NOTES

Usually, the day before closing, you will wire any funds that you will need to close to the title company. On closing day, you'll sign contracts to finalize the mortgage, pay the seller, and pay closing costs. The property title will be transferred to you, and you can move into your new home!

## WHAT TO BRING TO CLOSING

-  Government issued photo ID
-  Copy of sales contract
-  Homeowner's insurance
-  Proof of funds to cover costs
-  Any outstanding documents



# COSTS ASSOCIATED WITH BUYING A HOME

## WHO PAYS WHAT?

Closing costs are various fees charged by the lender, the title company, real estate agents, and other service providers in order to complete a real estate transaction and are paid through closing. Which party pays for specific closing costs can be negotiable between the buyer and seller.

### THE BUYER CUSTOMARILY PAYS:

- Title insurance premiums
- Land transfer tax
- Document preparation (if applicable)  
Notary fees
- Recording charges for all documents in buyers' names
- Tax proration (from date of acquisition) All new loan charges (except those required by lender for seller to pay)
- Appraisal fee
- Interest on new loan from date of finding to 30 days prior to first payment date
- Assumption/change of record fees for takeover of existing loan
- Beneficiary statement fee for assumption of existing loan
- Prorated HOA dues, if applicable  
Inspection fees (roof, pool, property inspection, pest, geological, etc.)
- Home warranty (according to contract)  
City transfer tax (according to contract)
- Fire insurance premium for first year

### THE SELLER CUSTOMARILY PAYS:

- Real estate commission
- Document preparation for deed
- Documentary transfer tax
- Payoff of all loans against property  
Interest accrued on loans being paid off, reconveyance fees, and repayment penalties
- Home warranty (if specified in contract)  
Any judgment or tax liens against seller  
Property tax proration
- Prorated HOA dues, if applicable
- HOA fee for providing all updated homeowner's documents, if applicable
- Bonds or assessments
- Delinquent taxes
- Notary and recording fees
- Third party Natural Hazard Disclosure Statement and California Tax Disclosure Report
- Pre-sale inspection fees
- Negotiated credits to buyer, if any
- Negotiated repairs, if any

# GUIDE TO CLOSING COSTS

## TERMS YOU SHOULD KNOW

**Closing Cost:** Fees paid at the end of the property transaction either by the seller, buyer or both parties. They include the taxes, insurance and any other lender expenses which will be discussed prior to closing.

### APPRAISAL FEE

The fee that is charged by a property appraiser to make a fair market value estimate of a property. \*This fee is required by the lender.

### DEPOSIT

Funds towards the purchase that are liquidated at offer acceptance and held by a trust account till closing date.

### MORTGAGE DEFAULT INSURANCE

If you purchase a house with less than a 20% down payment, you will be required to buy mortgage default insurance, commonly referred to as CMHC insurance

### DISCOUNT POINTS

Paid to lender at closing to reduce the interest rate over life of mortgage. \*This will generally be around 1% of the total loan amount.

### ORIGINATION FEE

A fee paid to the lender to evaluate credit & underwrite and process loans. \*This is usually calculated in the form of points.

### LAND TRANSFER TAX

Calculated as a percentage of the purchase price of your home, all provinces except for Alberta and Saskatchewan have a Land Transfer Tax (LTT) payable on closing

### FLOOD CERTIFICATION FEE

A check of public records to confirm that the seller owns the property and is free from unsettled items, liens or claims.

### PREPAID INTEREST

A required prepaid deposit that covers the interest due on your mortgage between the date of closing and the first mortgage payments.

### TITLE INSURANCE

An insurance policy that is required by most lenders & protects against any errors or claims that may arise about ownership.

### HOMEOWNERS INSURANCE

This is an insurance policy that provides coverage for home damage, as well as claims of negligence that result in someone's injury.

### MORTGAGE INSURANCE (PMI)

Private mortgage insurance that protects the lender in the event that the borrower defaults. Required if down payment less than 20%.

### TITLE SEARCH

A check of public records to confirm that the seller owns the property and is free from unsettled items, claims or liens.

### HOMEOWNERS ASSOCIATION

A maintenance fee applied to planned developments & condominium owners to maintain the common area. \*Charged to each owner.

### PRORATED PROPERTY TAX

The property taxes that are transferred from seller to buyer on the final closing date, until a new buyer purchases the property.

### TRANSFER TAX

Transaction fee imposed on the transfer of property title. \*Usually paid by the buyer and is based on the amount of the home mortgage.



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*Manhattan, Kansas  
& surrounding areas*



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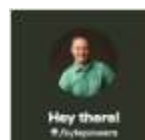
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HAVE A GREAT  
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