



**VALOR**  
COLLECTIVE

POWERED BY

real

# BUYER GUIDE

A PROVEN PLAN TO PURCHASE YOUR NEXT HOME WITH CONFIDENCE.

YOUR MOVE IS OUR MISSION.

# MEET YOUR TEAM

**Buying a home is one of the biggest financial decisions of your life. Our commitment is to partner with you, deliver a high level of service, and handle that responsibility seriously.**



*"Charlie is simply amazing! By far the hardest working and most knowledgeable Realtor I have worked with. **He goes above and beyond for his clients and doesn't miss a beat.** I highly recommend him and his team."*

You are always our top priority. We work hard to make your real estate experience clear, stress-free, and well managed, while also keeping it positive, rewarding, and memorable. Our goal is to build lasting relationships based on trust, genuine care, and real results.

We measure our success by the satisfaction of our clients and the referrals they choose to share. Let our team guide you through the process so you can move forward with confidence and peace of mind.

**"YOUR MOVE IS OUR MISSION."**

# WHAT DRIVES YOUR BUYING POWER

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Buying a home is one of the biggest moves you'll ever make, and our goal is to ensure you do it with total confidence. **We don't just find houses; we analyze the specific forces.** Here is how we evaluate the market to protect your investment and spot your best opportunities.

## LOCATION & SCHOOLS

Where a home sits is its most permanent feature. Proximity to top-tier schools, parks, and easy commutes protects your investment and ensures the home holds its value, even if the market shifts.

## MARKET DEMAND

Real estate is a competition. When more buyers chase fewer homes, prices climb. Recognizing the current "heat" of the market helps you decide when to move aggressively and when to negotiate.

## INTEREST RATES

Rates dictate your monthly budget. While lower rates increase your total buying power, higher rates often reduce competition and potentially opening doors to homes that were previously out of reach.

## HOME CONDITION

A turn-key home demands a premium. Conversely, a home needing minor repairs or "curb appeal" updates can be a goldmine for buyers willing to put in a little work for instant equity.

## LIST PRICE VS. SALE PRICE

The "Asking Price" is just a starting suggestion. The true value is what comparable homes have sold for recently. Look at the data, not just the sticker price, to ensure you aren't overpaying.

# THE BUYING PROCESS

STEP BY STEP

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## 1

### **CHOOSING A REALTOR® YOU CAN TRUST**

When you carefully select your REALTOR®, you are choosing a partner who will be by your side throughout the journey to homeownership.

As a buyer, you have the same rights as sellers to hire professionals who will advocate for your interests. This is done by signing a Buyer Representation Agreement with a real estate agent of your choice.

By signing this agreement, you ensure that you have a REALTOR® legally committed to representing you. This contract guarantees that your REALTOR® will prioritize your needs during the home-buying process.

## 2

### **UNDERSTANDING YOUR FINANCING OPTIONS**

It's important to understand your budget before starting your search. Securing a pre-approval is essential. If you already have a pre-approval, seeking a second opinion might be beneficial. We can suggest several preferred lenders, which could save you both time and money. Once you are pre-approved, it's time to start shopping!

# 3

## IT'S TIME TO GO SHOPPING!

### Set a Budget

Determine how much you can afford on a home, including additional expenses, and adhere to it.

### Explore the Location

If you're unfamiliar with an area, take a drive around to better understand the neighborhood.

### Keep an Open Mind

We will help assist you in evaluating the investment value beyond aesthetics.

### Take Your Time

Please don't hesitate to ask any questions or express any concerns you may have.

# 4

## MAKE AN OFFER

### Price

We establish what a fair market value will be based on comparable properties that have sold. From there, we'll work together to establish what you're willing to pay. We will allow room to negotiate if we believe the home is priced above market value.

### Earnest Money Deposit

An EMD is the deposit you make to demonstrate your commitment to the transaction, which will be credited toward the purchase price at closing.

**Here's an example of an EMD check:**



# 5

## CONTINGENCIES AND CLOSING DATE

### Contingencies

A contingency is a clause of something you'd like to see happen, such as financing, home inspection extension, provision, etc.

### Closing Date

This is the date when the property ownership officially changes hands. We will assist in selecting a date that works for everyone. Once we find your home, a 30-day closing is standard.



# HOME INSPECTIONS

## WHAT TO KNOW

The inspection is a key step that can influence timing, repairs, and negotiations. These points outline what is included, typical time frames, and the possible outcomes after the report.

- **Roof and components**
- **Gutters and downspouts**
- **Exterior**
- **Grading and site drainage**
- **Basement**
- **Foundation**
- **Crawl space**
- **Heating and cooling**
- **Water heater**
- **Plumbing**
- **Electrical**
- **Attic and insulation**
- **Doors**
- **Windows and lighting**
- **Interior walls, ceilings, and floors**
- **Fireplace and chimney**
- **Decks and porches**
- **Driveways and walkways**
- **Appliances**
- **Attached garages**
- **Garage doors**
- **Stairs**
- **Etc...**

### TIME FRAME

Typically scheduled within 7 to 10 days after signing the contract. Negotiations on the findings usually happen within 5 days.

### COSTS

The buyer will choose and purchase the inspection. Cost may vary on square footage.

### COMMON ISSUES

Inspections and potential repairs are usually some of the top reasons a sale does not close.

Common problems could be foundation, electrical, plumbing, pests, structural, or mold.

### UPON COMPLETION

- Buyer can accept the home as is
- Buyer can offer to renegotiate
- Buyer can cancel the contract

# CLOSING COSTS

## DOWN PAYMENT VS. CLOSING COST

Your down payment is the upfront amount you contribute toward the total price of the home.

Your closing costs include the fees and expenses required to finalize your home loan and complete the purchase.

### HOME INSPECTION

A home inspection is a visual examination of the home by a qualified professional.

### APPRAISAL FEE

Many banks require an appraisal of the property. The purchaser must cover the cost of this fee.

### ADMINISTRATION FEE

Real Broker, LLC charges a \$595 Brokerage fee on every transaction.

### PROPERTY INSURANCE

To qualify for a mortgage, lenders require that your home is covered by insurance.

### SETTLEMENT EXPENSES

Title insurance protects buyers from any errors in title that may arise during the time they own the property.

**\$325-500**

**\$600**

**\$595**

**VARIES**

**VARIES**

*Estimated costs shown above may vary by property and provider.*

# DOCUMENTS & FORMS

Throughout the buying process, several important forms and agreements will need to be completed and signed. These documents help protect both you and your agent while ensuring a smooth and transparent transaction.

## MORTGAGE PRE-APPROVAL

Confirms your eligibility and price range with a lender before you begin your home search.

## BUYER BROKER AGREEMENT

Outlines the working relationship between you and your agent, ensuring your interests are represented throughout the transaction.

## PURCHASE AGREEMENT

The legal contract between buyer and seller that details the terms, price, and conditions of the home sale.

## THE MOST COMMON DOCUMENTS NEEDED

**Your lender will require several financial documents to verify your income, assets, and overall financial stability.**

**Having these ready early can help speed up your loan approval and closing process.**

- W-2s from the past 2 years
- 3 months of recent pay stubs
- Bank statements (past 3 months)
- Previous 2 years of tax returns
- List of debts and assets
- Divorce decree (if applicable)
- Additional income documentation (bonuses, child support, rental income, etc.)

# UTILITIES

Transferring or setting up utilities can be one of the most tedious parts of moving. **We've done the heavy lifting for you!**

We provide our clients with a full, curated list of local utility providers and contact details to ensure a seamless transition and prevent any service interruptions. Our goal is to make sure your services are set up in your name for the day of closing.

**Scan the QR code below to access our full list of local utility providers and contact details.**



## IMPORTANT NOTE

You will need to make sure your utilities are set up in your name for the day of closing.



# OUR TRUSTED VENDORS

## REMODELING



### DreamMaker Bath & Kitchen

South Lyon & Ann Arbor  
734.669.4000  
info@dm-remodel.com  
dm-remodel.com

## PLUMBING



### Midwest Plumbing LLC

10500 Citation Drive  
Suite 200 Brighton, MI 48116  
810.229.3226  
midwestplumbingmi.com

## ELECTRIC



### Michigan Quality Electric

4104 Pioneer Drive  
Commerce, MI 48390  
248.449.4200  
michiganqualityelectric.com

## TREE CUTTING



### Clean Cut Tree Experts

30660 W 8 Mile Road  
Farmington Hills, MI 48336  
248.888.6990  
cleancuttreeexperts.com

## CONSTRUCTION



### Pushman Construction

13935 Hibner Road  
Hartland, MI 48353  
517.294.7554  
pushmanconstruction.com

## CARPET CLEANING



### Minute Dry Carpet & Upholstery

Mike Fournier  
810.355.2727  
minutedrycarpetcleaning.com

## HOME WARRANTY



### America's Preferred

5775 Ann Arbor Road  
Jackson, MI 49201  
800.648.5006  
aphw.com

## SENIOR HOME REMODELING



### Senior Home Solutions

42416 Mound Road  
Sterling Heights, MI 48314  
Matthew Welch - 586.980.0049  
seniorhomesolutions@gmail.com

# OUR PREFERRED LENDER AND TITLE COMPANY

WHEN IT MATTERS MOST, CHOOSE A PARTNER YOU CAN TRUST.



**NEBO  
LENDING**  
NMLS 2343969

## **Mike Pietila**

*CEO | Mortgage Originator | NMLS ID 847850*  
**Nebo Lending | NMLS ID 2343969**  
**586.703.7226 | 734.519.5199**



Mike Pietila is the CEO of Nebo Lending and is 1 of 5 people who get excited about mortgages. Nebo Lending's mission is to properly guide future and current homeowners through the home owning experience. The financial aspect is a huge piece to someone's overall well-being (even mental). When is the best time to purchase or refinance? How can you qualify better? Does this even make sense? Mike and his team look at your short-term and long-term situations and try to establish the best path for you. Nebo Lending's goal is to make you excited about mortgages too!

Buying or selling a home is one of the biggest financial decisions you'll ever make. Liberty Title is here to protect that investment and make the closing process smooth, secure, and stress-free.

Our experienced, local team provides efficient communication, innovative solutions, and reliable expertise to safeguard your ownership and ensure there are no surprises at the closing table. From contract to keys, we handle every detail with precision, transparency, and care.

At Liberty Title, you're not just another transaction. As a family-owned title company, we have helped close and insure more than 200,000 real estate transactions since 1974. We work closely with real estate agents and lenders to keep your closing on time and on track. With a footprint that covers Southeast Michigan, we are always just around the corner to assist you with your real estate transaction.



# WHAT OUR CLIENTS ARE SAYING

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"Anyone can show you a home, but Charlie knows how to evaluate the market, navigate traffic, and help you submit strong offers that stand out to sellers."

JAMES R.



"My father and I couldn't have asked for a better realtor. **Charlie's knowledge and dedication to his clients is a 10 out of 5.** We moved my dad from MI to SD, so when something came up, he didn't hesitate to handle it since we weren't physically able to."

STACY F.



"After selling my Michigan home while I was in California, the rest was a breeze. Charlie gave personal attention with a smile and took care of everything. **He always goes the extra mile and makes you feel like family.** I highly recommend him when buying or selling a home."

JOE Z.



"**We couldn't have asked for a better realtor in our home search.** Charlie's deep knowledge of the Michigan and Florida markets gave us the edge we needed to secure our dream home in a competitive environment."

SARAH & MIKE T.

# OUR COMMITMENT TO SERVICE

Buying a home is one of life's most meaningful transitions. **At Valor Collective, we believe that process should feel clear, supported, and personal, especially for those who have spent their careers serving others.**

## FROM THE BADGE TO THE BEACH

Through ***From the Badge to the Beach***, we provide service-first guidance to first responders, frontline workers, military members, veterans, and their families who are navigating relocation or lifestyle transitions. Whether you are exploring coastal living, warmer climates, or a new pace of life, our role is to help you make informed decisions at a pace that feels right for you.



## LINES OF HEROES

Our commitment extends beyond the transaction. Through ***Lines of Heroes***, a portion of each completed real estate transaction is donated to support initiatives that give back to service families and communities. This reflects our belief that homeownership is not just about where you live, it's about stability, purpose, and impact.



When you work with Valor Collective, you're partnering with a team that values education over pressure, relationships over volume, and service over sales.



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[REALVALORCOLLECTIVE.COM](http://REALVALORCOLLECTIVE.COM)