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EPIQUE REALTY



WISCONSIN HOMEBUYER'S *Roadmap*

EVERYTHING YOU NEED TO KNOW BEFORE PURCHASING YOUR FIRST HOME

- STEP-BY-STEP BUYING PROCESS
- FINANCING OPTIONS EXPLAINED
- WISCONSIN GRANTS & PROGRAMS
- EXPERT TIPS & CHECKLISTS
- BUILD WEALTH THROUGH REAL ESTATE

BUY | OWN | BUILD WEALTH | LEAVE A LEGACY

STEPHANIE STUART
WISCONSIN REALTOR®

(414) 335-9721

I'm Here For You!



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WELCOME TO YOUR HOMEOWNERSHIP JOURNEY

Congratulations on taking the first step toward homeownership.

Whether you're purchasing your first home, upgrading to a larger home, investing in real estate, or simply exploring your options, you've come to the right place.

Buying a home is one of the biggest financial decisions most people will make in their lifetime. It can feel exciting, overwhelming, and sometimes confusing. My goal is to simplify the process and provide you with the education and resources needed to make confident decisions.

As a Wisconsin Realtor and founder of Educate 2 Own, I believe that education creates opportunities. Through this guide, you'll gain a better understanding of:

- The homebuying process
- Financing options
- Wisconsin grants
- Credit requirements
- Common mistakes to avoid
- Wealth-building strategies through real estate

My mission is to help individuals and families close the wealth gap through education, homeownership, and real estate investment opportunities.

Thank you for allowing me to be part of your journey.

I look forward to helping you achieve your real estate goals.

Stephanie Stuart

Wisconsin Realtor®
Educate 2 Own
(414) 335-9721

WHY I CREATED EDUCATE 2 OWN



THE STORY BEHIND EDUCATE 2 OWN

Homeownership changed the lives of millions of Americans by creating opportunities to build wealth, stability, and financial independence.

Unfortunately, many families never receive the education or resources necessary to confidently navigate the homebuying process.

Educate 2 Own was created to help bridge that gap.

The goal is simple:
Provide education first.

Whether someone is ready to purchase today, next year, or five years from now, they deserve access to information that helps them make informed decisions.

WHAT WE BELIEVE

- Education Creates Confidence
- Knowledge Reduces Fear
- Homeownership Builds Wealth
- Real Estate Creates Opportunity
- Communities Grow Stronger When Families Own Assets



OUR PROMISE

- You will never be pressured.
- You will always be educated.
- You will receive honest guidance.
- You will have access to resources and professional partners who can help you move forward at your own pace.

Because buying a home isn't just about finding a property.

It's about creating a future.

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> *"Real estate is more than property. It's a pathway to opportunity."*
> — *Stephanie Stuart*

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WHY HOMEOWNERSHIP MATTERS

BUILDING WEALTH, STABILITY, AND OPPORTUNITY THROUGH REAL ESTATE



THE POWER OF HOMEOWNERSHIP

Homeownership is one of the most effective ways families build long-term wealth in America.

Unlike renting, every mortgage payment helps create ownership in an asset that may increase in value over time.

A home can provide:

- Financial stability
- Protection from rising rents
- Tax advantages
- Long-term appreciation
- Generational wealth opportunities
- Greater control over your living environment

Homeownership is not simply a purchase.

It's an investment in your future.

5 REASONS HOMEOWNERSHIP MATTERS

1. BUILD EQUITY

Every mortgage payment helps increase your ownership in your property.

Unlike rent payments, equity becomes an asset that belongs to you.

2. LONG-TERM WEALTH

Historically, real estate has been one of the most common paths to building wealth.

Many homeowners use equity later to purchase investment properties or fund major life goals.

3. STABILITY

Owning a home often provides greater housing stability compared to renting.

Fixed-rate mortgages can create predictable monthly housing costs.

4. TAX BENEFITS

Homeownership may provide certain tax advantages depending on your financial situation.

Consult a tax professional for specific guidance.

5. GENERATIONAL IMPACT

Real estate can become an asset passed down to future generations.

Owning property creates opportunities for long-term family wealth.

RENTING VS HOMEOWNERSHIP

	RENTING	HOMEOWNERSHIP
	Monthly payment benefits landlord	Monthly payment builds equity
	Rent may increase	Fixed mortgage may remain stable
	No ownership	Ownership asset
	Limited control	Full control of property
	No appreciation benefit	Potential appreciation benefit

STEPHANIE'S TIP

Many first-time buyers believe they need a large down payment or perfect credit to purchase a home.

In reality, there are several financing and grant programs designed specifically to help first-time buyers become homeowners.

The key is understanding your options.

> *"Every mortgage payment is an investment in your future."*
>
> — Stephanie Stuart

READY TO LEARN WHAT OPTIONS ARE AVAILABLE FOR YOU?

Schedule a free homebuyer consultation.

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THE HOMEBUYER ROADMAP

YOUR JOURNEY FROM START TO FINISH

START

YOUR JOURNEY BEGINS HERE

1 GET PREPARED

- Check your credit
- Determine your budget
- Save for down payment
- Gather financial documents

2 GET PRE-APPROVED

- Choose a lender
- Submit your application
- Receive pre-approval
- Know your buying power

3 FIND YOUR HOME

- Work with your Realtor®
- Tour homes
- Compare options
- Find "the one"

4 MAKE AN OFFER

- Discuss strategy with your Realtor®
- Submit offer
- Negotiate terms
- Offer accepted

5 HOME INSPECTION

- Schedule inspection
- Review inspection report
- Negotiate any repairs
- Move forward

6 APPRAISAL

- Lender orders appraisal
- Home is appraised
- Value confirmed
- Continue to next step

7 FINAL LOAN STEPS

- Complete loan requirements
- Provide any additional docs
- Clear to close
- Loan is finalized

8 SCHEDULE CLOSING

- Review Closing Disclosure
- Schedule closing date
- Confirm funds for closing
- Prepare for closing day

9 CLOSING DAY!

- Sign closing documents
- Pay closing costs
- Get the keys
- You're officially a homeowner!

YOU'RE HOME!

AFTER CLOSING: WHAT TO EXPECT

WATER BILL TRANSFER

Contact the local water utility to put the account in your name. You will be responsible for water service starting from your closing date.

UTILITIES SETUP

Transfer or set up electric, gas, internet, and any other utilities you need.

MAIL UPDATE

Update your address with the post office, banks, employers, insurance, and any subscriptions.

HOMEOWNERS INSURANCE

Your homeowners insurance policy is now active. Keep a copy of your policy and payment information.

TRANSFER OF OWNERSHIP

Your deed has been recorded with the county. You are now the legal owner of the property! Welcome home!

IMPORTANT TIP

Keep all closing documents in a safe place. These include your deed, closing disclosure, loan documents, and warranties.

"A home is more than a place to live— it's the foundation of your future."

— Stephanie Stuart

How Much Home Can I Afford?

PLAN SMART. BUY CONFIDENTLY. BUILD YOUR FUTURE.

Understanding your budget is the first step toward homeownership.
Use this worksheet and calculator to get a clear picture of what you can afford.

BUDGET WORKSHEET

Fill in the blanks below to understand your monthly financial picture.

MONTHLY INCOME

1. Gross Monthly Income (Before Taxes) $_____
2. Other Monthly Income $_____

TOTAL MONTHLY INCOME $_____

MONTHLY DEBT & EXPENSES

(Do not include housing)

1. Credit Cards $_____
2. Student Loans $_____
3. Auto Loan(s) $_____
4. Personal Loans $_____
5. Child Support / Alimony $_____
6. Other Debt $_____
7. Groceries $_____
8. Utilities (Electric, Gas, Water, Trash) $_____
9. Phone / Internet $_____
10. Insurance (Auto, Health, etc.) $_____
11. Transportation (Gas, Maintenance) $_____
12. Entertainment / Dining $_____
13. Clothing $_____
14. Medical / Prescriptions $_____
15. Miscellaneous $_____

TOTAL MONTHLY DEBT & EXPENSES $_____

MONTHLY SUMMARY

Total Monthly Income $_____
Minus: Total Monthly Debt & Expenses - $_____

MONEY AVAILABLE FOR HOUSING $_____

Recommended: Spend no more than 28-30% of your gross monthly income on total housing costs.

AFFORDABILITY CALCULATOR

Estimate the home price range you may be able to afford.

STEP 1: INPUT YOUR INFORMATION

Gross Monthly Income (Before Taxes) $_____
Monthly Debt & Expenses (From Left) $_____
Estimated Monthly Down Payment Savings $_____
Current Interest Rate (Estimate) _____ %
Loan Term (Years) _____ Years

STEP 2: ESTIMATED MONTHLY HOUSING BUDGET

Recommended: No more than 30% of gross monthly income $_____

STEP 3: ESTIMATED HOME PRICE YOU CAN AFFORD

Based on your monthly housing budget and estimated interest rate $_____

(Estimated Home Price Range)

THIS ESTIMATE INCLUDES:

- Principal & Interest
- Property Taxes (Estimated 1.8% of Home Price)
- Homeowners Insurance (Estimated $100/month)
- Private Mortgage Insurance (If down payment is less than 20%)
- HOA Fees (If applicable)

KEEP IN MIND

This is an estimate only.
Your actual mortgage payment may vary based on loan program, credit score, down payment amount, and other factors.

Let's connect to create a personalized plan that works for you!

> *"The right home isn't just about what you can afford today, it's about building the future you deserve."*
> — Stephanie Stuart

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READY TO TAKE THE NEXT STEP?

Let's review your numbers and create a plan to help you become a homeowner.

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UNDERSTAND CREDIT

STRONG CREDIT. MORE OPPORTUNITIES. BETTER FUTURE.



WHY CREDIT MATTERS

Your credit score is a key factor in the homebuying process.

A higher credit score can help you:

- Qualify for more loan options
- Receive lower interest rates
- Reduce monthly payments
- Access down payment assistance and grant programs
- Save thousands over the life of your loan



Better credit.
Better options.
Better future.

CREDIT SCORE GUIDE

300 – 579	580 – 669	670 – 739	740 – 799	800+
POOR	**FAIR**	**GOOD**	**VERY GOOD**	**EXCELLENT**
Limited loan options. Higher interest rates. Focus on improving your score.	Some loan options available. Interest rates may be higher.	More loan options become available. Better interest rates and terms.	Low interest rates and strong loan options. Greater buying power.	Best interest rates and terms. Maximum buying power and savings.

TIPS TO IMPROVE YOUR CREDIT

- Pay bills on time. Payment history is the most important factor.
- Keep credit card balances low. Use less than 30% of your limit.
- Avoid opening new credit accounts unless necessary.
- Check your credit report regularly for errors.
- Build a mix of credit responsibly (credit cards, auto loans, student loans).

MORE OPPORTUNITIES AWAIT

With better credit, you may qualify for:

- DOWN PAYMENT ASSISTANCE PROGRAMS
- WISCONSIN GRANTS
- LOWER INTEREST RATES
- MORE LOAN OPTIONS

Good credit today leads to more opportunities tomorrow. Start where you are, use what you have, and take the next step toward homeownership!

DOWN PAYMENTS & LOAN OPTIONS

YOU HAVE MORE OPTIONS THAN YOU THINK.

DOWN PAYMENTS: WHAT YOU NEED TO KNOW



- You don't always need 20% down to buy a home.
- Many loan programs allow for low down payments or even 0% down.
- Down payment assistance and grants may be available to help cover some or all of your costs.
- A smaller down payment may mean higher monthly payments or mortgage insurance.
- The right loan program depends on your financial situation and goals.

KEEP IN MIND

The best loan is the one that helps you achieve homeownership while keeping your finances strong.

COMMON DOWN PAYMENT RANGES

DOWN PAYMENT	WHAT IT MEANS
0%	Some loan programs allow 0% down with approved credit and income. (Great for first-time buyers!)
0.5% – 3%	Low down payment options with great loan programs and assistance opportunities.
3% – 5%	More loan choices become available and mortgage insurance may be required.
10% – 19%	Lower monthly payments and more favorable loan terms.
20%+	Avoid mortgage insurance and build equity faster.

DID YOU KNOW?

Wisconsin offers several down payment assistance and grant programs that can help you buy a home sooner. Let's find the ones you may qualify for!

COMMON LOAN OPTIONS

CONVENTIONAL LOANS

- Typically require 3% - 20% down
- Good credit usually required
- Competitive interest rates
- Great option for many buyers

FHA LOANS

- As low as 3.5% down
- More flexible credit requirements
- Mortgage insurance required
- Popular with first-time buyers

VA LOANS

- 0% down for eligible veterans and active military
- No mortgage insurance
- Competitive rates
- Great benefit—thank you for your service!

USDA LOANS

- 0% down in eligible rural areas
- Income limits apply
- No mortgage insurance
- Great for qualifying homebuyers

WISCONSIN SPECIAL PROGRAMS

- WHEDA and other state programs
- Down payment assistance available
- Grant programs for qualified buyers
- Ask me what you may qualify for!

LET'S FIND THE RIGHT FIT FOR YOU!

With so many loan options and assistance programs available, you don't have to figure it out alone. I'm here to help you explore your options and find the path that gets you home.

KEY TAKEAWAYS

- You may need less down payment than you think.
- Assistance programs can help reduce upfront costs.
- Different loans have different benefits.
- The right loan can save you money now and in the long run.

LET'S MAKE HOMEOWNERSHIP HAPPEN!

Schedule a free consultation today and let's find the best loan option for you.

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WISCONSIN GRANTS & DOWN PAYMENT ASSISTANCE

MORE HELP. LESS OUT OF POCKET. YOUR FUTURE STARTS HERE.



YOU COULD QUALIFY FOR THOUSANDS IN ASSISTANCE!

Wisconsin offers a variety of grants and down payment assistance programs to help buyers and investors achieve their real estate goals.

Let's make it happen!

DOWN PAYMENT ASSISTANCE & GRANT PROGRAMS

WHEDA EASY CLOSE DPA*

Up to $10,000 for down payment and closing costs. Available to qualified homebuyers.

wheda.com

WHEDA CAPITAL ACCESS*

Down payment assistance for buyers with limited funds. Flexible options.

wheda.com

WHEDA ADVANTAGE*

Low down payment options with competitive rates for eligible buyers.

wheda.com

LOCAL DPA PROGRAMS*

Many cities and counties offer down payment assistance for local buyers.

Check with your local housing authority

EMPLOYER ASSISTANCE

Some employers offer homebuyer assistance and relocation programs.

Ask your HR department

** Wisconsin-specific programs*

OTHER WISCONSIN GRANT OPPORTUNITIES*

USDA RURAL DEVELOPMENT
0% down payment loans and grants for eligible rural areas.
rd.usda.gov

VETERANS ASSISTANCE GRANTS
Additional grants and loans for eligible veterans and service members.
wisvets.com

HOMEBUYER EDUCATION GRANTS
Grants available for completing approved homebuyer education courses.
wheda.com

HOME REPAIR & REHAB GRANTS
Programs available to help with repairs and improving your home.
dnr.wi.gov

CITY & COUNTY PROGRAMS*

CITY OF MILWAUKEE
Homebuyer programs and DPA opportunities.
city.milwaukee.gov

MILWAUKEE COUNTY
Down payment assistance programs for residents.
county.milwaukee.gov

CITY OF MADISON
Homeownership assistance and resources.
cityofmadison.com

COMMUNITY ACTION AGENCIES
Local programs and support for eligible buyers.
dhs.wi.gov/communityaction

WHO CAN BENEFIT?

- First-Time Homebuyers
- Repeat Buyers
- Veterans & Active Duty
- Teachers & Educators
- Healthcare Professionals
- Public Service Employees
- Investors & Landlords

If you serve, you may save.

DID YOU KNOW?

Many grants are forgiven after you live in the home for a set number of years. That means it's FREE money to help you build wealth!

INVESTOR OPPORTUNITIES

Looking to invest? Wisconsin offers grants and incentives for property rehab, affordable housing, and neighborhood revitalization projects.

commerce.wi.gov

THOUSANDS IN ASSISTANCE COULD BE WAITING FOR YOU!

Let's find the programs you qualify for and create a plan to reach your real estate goals.

LET'S MAKE YOUR REAL ESTATE DREAMS A REALITY!

I'll help you find the right programs, navigate the process, and get you into your new home or next investment.

Stephanie Stuart
Wisconsin Realtor®
(414) 335-9721



*Program availability, funding, and qualification requirements may change. Contact the program provider directly for current details.

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Investor Financing & Portfolio Growth

BUILD WEALTH USING LEVERAGE, LENDING, AND STRATEGIC FINANCING



REAL ESTATE INVESTORS DON'T ALWAYS USE THEIR OWN MONEY

Many successful investors leverage financing, partnerships, and existing equity to acquire additional properties.

The key is understanding your options.

FUNDING OPTIONS FOR INVESTORS

HELOC (Home Equity Line of Credit)

Use equity from your current home as funding for future investments.

Common Uses:
- ✓ Down Payments
- ✓ Renovations
- ✓ Property Acquisitions

FIX & FLIP LOANS

Short-term financing for properties being renovated and resold.

Ideal for:
- ✓ Purchase
- ✓ Rehab
- ✓ Resale

HARD MONEY LOANS

Asset-based loans with fast approvals and flexible terms.

Best for:
- ✓ Quick Closings
- ✓ Renovations
- ✓ Investment Deals

DSCR LOANS (Debt Service Coverage Ratio)

Qualify based on the property's income, not personal income.

Great for:
- ✓ Rental Properties
- ✓ Portfolio Growth

PRIVATE MONEY & PARTNERSHIPS

Raise capital from private lenders or form partnerships to fund deals.

Benefits:
- ✓ Flexible Terms
- ✓ Shared Risk
- ✓ More Buying Power

PORTFOLIO LOANS

Finance multiple properties with one loan.

Benefits:
- ✓ Simplified Financing
- ✓ Cash Flow Focused
- ✓ Scale Faster

COMMERCIAL LENDING OPTIONS

COMMERCIAL PROPERTY LOANS

Finance office buildings, retail spaces, warehouses, and multi-family properties (5+ units).

SBA LOANS

Backed by the Small Business Administration. Great for mixed-use and owner-occupied commercial properties.

BRIDGE LOANS

Short-term financing to bridge the gap between properties or before long-term financing is in place.

GROW YOUR PORTFOLIO USING OTHER PEOPLE'S MONEY

LEVERAGE YOUR EQUITY — Use existing equity to purchase more investment properties.

» **BUILD STRATEGIC PARTNERSHIPS** — Team up with investors to pool resources and share profits.

» **CREATE CASH FLOW** — Positive cash flow helps you qualify for more financing.

» **REINVEST & SCALE** — Reinvest profits to acquire more assets and build long-term wealth.

The rich buy assets. The wealthy build systems.
The free build legacy.

KEY TIPS FOR INVESTORS



- Understand your numbers and know your cash flow.
- Build strong relationships with lenders and investors.
- Keep credit strong and leverage responsibly.
- Diversify your investments across markets and property types.
- Always have an exit strategy.

LET'S BUILD YOUR REAL ESTATE EMPIRE!

I can help you navigate financing options, connect with trusted lenders, and create a strategy to scale your portfolio.

Stephanie Stuart
Wisconsin Realtor®
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REAL ESTATE REWARDS THE PREPARED.
THE TIME TO INVEST IS NOW.

Set Goals — Define your investment strategy.

Take Action — Use the right financing to make moves.

Build Wealth — Create income, equity, and financial freedom.

THE HIDDEN COSTS OF BUYING REAL ESTATE

KNOW WHAT TO EXPECT. PLAN WITH CONFIDENCE. PROTECT YOUR INVESTMENT.

BEYOND THE PURCHASE PRICE

Buying a home is more than just saving for a down payment. There are costs before, during, and after closing that many buyers overlook.

Awareness today prevents surprisss tomorrow.



COSTS TO PLAN FOR BEFORE CLOSING

PAY OFF EXISTING DEBTS

Credit cards, personal loans, and collections may need to be paid down or off to qualify.

Why it matters:
High balances can impact your debt-to-income ratio.

CREDIT REPAIR COSTS

Paying off debts, disputing items, or working with a credit specialist.

Budget for:
$500 – $2,000+

EARNEST MONEY DEPOSIT

Typically 1–3% of the purchase price.

This is due when you make an offer.

INSPECTIONS & APPRAISALS

Home inspection, radon, sewer, termite, and appraisal fees.

Budget for:
$500 – $1,000+

HOMEOWNER'S INSURANCE

You may need to pay the first year upfront at closing.

Budget for:
$800 – $2,000+

MOVING EXPENSES

Moving truck, labor, packing supplies, storage, and more.

Budget for:
$500 – $2,500+

COSTS AT OR AFTER CLOSING

CLOSING COSTS

Includes lender fees, title insurance, recording fees, attorney fees, and more.

Budget for:
2% – 5% of loan amount

FURNITURE & APPLIANCES

Outfitting your home can be a big expense many forget to plan for.

Budget for:
$2,000 – $10,000+

IMMEDIATE HOME REPAIRS

Fixing issues discovered during inspection or updating after move-in.

Budget for:
$1,000 – $5,000+

DECOR & PERSONAL TOUCHES

Paint, window treatments, lighting, décor, and landscaping.

Budget for:
$1,000 – $5,000+

PROPERTY TAXES (PRORATED)

May be collected at closing or shortly after.

Budget for:
Varies by location

HOME WARRANTY

Optional, but can save thousands on future repairs.

Budget for:
$400 – $800+

OTHER COSTS BUYERS OFTEN FORGET

HOMEOWNER ASSOCIATION (HOA) FEES

Monthly or annual fees may apply.

UTILITIES SETUP FEES & DEPOSITS

Electric, gas, water, sewer, trash, internet, cable, security, etc.

YARD CARE & MAINTENANCE EQUIPMENT

Tools, lawnmower, snow removal equipment.

PARKING & STORAGE

Permits, garages, or storage units if needed.

GIFT FUNDS TAX DOCUMENTATION

If using gift money, there may be documentation requirements.

TIME OFF WORK OR TRAVEL

Time off for closing, inspections, or moving.

BE PREPARED = STAY EMPOWERED

Planning for these hidden costs helps you close with confidence and start your homeownership journey on solid financial ground.

QUICK TIPS:

- Create a full budget beyond the down payment
- Talk to your lender early about potential costs
- Keep cash reserves for unexpected expenses
- Don't make large purchases before closing



YOU DON'T HAVE TO FIGURE IT OUT ALONE!

I'm here to help you navigate the process, avoid costly mistakes, and reach your real estate goals.

Stephanie Stuart
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HOUSE HUNTING WORKSHEET



STAY ORGANIZED AND FOCUSED ON WHAT MATTERS MOST

Use this worksheet during your home search to compare properties, identify priorities, and avoid emotional decision-making.

1 MY HOMEBUYING GOALS

What type of property am I looking for?

_____

_____

Desired Move-In Date

_____

Areas I Want to Live In

_____

_____

Top Reason For Buying

- ☐ Build Wealth
- ☐ More Space
- ☐ Relocation
- ☐ Investment
- ☐ Downsizing
- ☐ Other _____

2 MUST-HAVE FEATURES

- ☐ Minimum Bedrooms _____
- ☐ Minimum Bathrooms _____
- ☐ Garage
- ☐ Basement
- ☐ Fence
- ☐ Home Office
- ☐ First Floor Laundry
- ☐ Walk-In Closet
- ☐ Outdoor Space/Patio
- ☐ Updated Kitchen
- ☐ Natural Light
- ☐ Energy Efficient
- ☐ Storage Space
- ☐ Open Floor Plan
- ☐ Close to Schools
- ☐ Close to Work
- ☐ Public Transportation
- ☐ Other _____

3 WISH LIST (NICE TO HAVE)

_____ _____

_____ _____

_____ _____

_____ _____

_____ _____

4 DEAL BREAKERS

What would make you walk away from a property?

_____

_____

_____

_____

5 PROPERTY COMPARISON

FEATURES	PROPERTY #1	PROPERTY #2	PROPERTY #3
Address			
Price			
Monthly Payment (Est.)			
Bedrooms / Bathrooms			
Square Footage			
Year Built			
Lot Size			
Condition (1-5)	☆ ☆ ☆ ☆ ☆	☆ ☆ ☆ ☆ ☆	☆ ☆ ☆ ☆ ☆
Pros			
Cons			
Overall Impression (1-5)	☆ ☆ ☆ ☆ ☆	☆ ☆ ☆ ☆ ☆	☆ ☆ ☆ ☆ ☆

6 COSTS TO CONSIDER (BEYOND THE PRICE)

Property Taxes (Est.)	$_____
Homeowners Insurance (Est.)	$_____
HOA Fees (If applicable)	$_____
Utilities (Est. Monthly)	$_____
Maintenance & Repairs (Est.)	$_____
Other _____	$_____
TOTAL ESTIMATED MONTHLY COST	$_____

7 NOTES & REMINDERS

_____

_____

_____

_____

_____

_____

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UNDERSTANDING OFFERS

Know Your Power. Protect Your Future.



As a buyer in Wisconsin, you have rights, options, and negotiation power. Understanding the offer process helps you make confident, informed decisions.

YOU HAVE RIGHTS AS A BUYER IN WISCONSIN

- ✓ The right to a written purchase agreement
- ✓ The right to inspections and disclosures
- ✓ The right to fair housing and equal treatment
- ✓ The right to back out if contingencies aren't met
- ✓ The right to negotiate terms that protect your interests

Knowledge is power. Use it.

WHAT MAKES UP AN OFFER?

OFFER PRICE
What you're willing to pay.

EARNEST MONEY
Shows you're serious. Typically 1–3% of the purchase price.

CLOSING DATE
The date you want to close on the home.

CONTINGENCIES
Conditions that must be met for the sale to move forward (inspection, financing, appraisal, etc.).

INCLUSIONS & EXCLUSIONS
What stays with the home and what doesn't.

FINANCING TERMS
Loan type, down payment, and financing details.

POSSESSION DATE
When you want to move in or take possession.

SPECIAL TERMS
Any additional terms or requests you want to include.

YOU CAN NEGOTIATE!

Everything in an offer (except the seller's bottom line) is up for discussion.

Common things buyers negotiate:

- ✓ Price
- ✓ Closing costs
- ✓ Repairs or credits
- ✓ Appliances or items to stay
- ✓ Closing date
- ✓ Earnest money amount

A strong, clean offer with the right terms can be more powerful than just offering more money.

TYPES OF OFFERS

CONVENTIONAL OFFER
Standard offer with typical contingencies.

COMPETITIVE OFFER
Strong terms, fewer contingencies, to stand out.

ESCALATION CLAUSE
Automatically increases your offer up to a certain amount if outbid.

CONTINGENT OFFER
Offer dependent on the sale of your current home or other conditions.

BE STRATEGIC, NOT EMOTIONAL

Emotion can be expensive. Work with a trusted real estate professional who will help you create a winning strategy that aligns with your goals and protects your investment.

YOUR OFFER CHECKLIST

- ☐ I've reviewed recent comparable sales.
- ☐ I understand the home's condition and value.
- ☐ My financing is pre-approved.
- ☐ I've decided on my maximum offer.
- ☐ I understand the terms and contingencies.
- ☐ I'm working with a professional who has my best interest in mind.

DON'T FORGET YOUR CONTINGENCIES

Contingencies protect you if something unexpected comes up. Never waive what you can't afford to lose.

- ✓ Home Inspection
- ✓ Title Review
- ✓ Financing
- ✓ Appraisal
- ✓ Sale of Current Home (if needed)

THE RIGHT OFFER ISN'T JUST ABOUT WINNING THE HOME—IT'S ABOUT WINNING IN THE LONG RUN.

Protect your money. Protect your future. Make smart moves today for a better tomorrow.

YOU'RE IN CONTROL OF YOUR FUTURE.

Ask questions. Understand your options. Negotiate with confidence.

You've got this!

EPIQUE

INSPECTIONS: YOUR SUPERPOWER

Don't Skip It. Inspect It!

A home may look perfect... until it isn't.
A professional inspection can uncover hidden issues, protect your investment, and give you serious negotiation power.

**KNOW BEFORE YOU BUY.
SLEEP BETTER AFTER.**



WHY INSPECTIONS MATTER

- Uncover hidden defects and safety issues
- Helps you plan for future maintenance
- Strengthens your negotiating position
- May save you from costly surprises
- Gives you peace of mind

Knowledge today. Savings tomorrow.

WHAT A HOME INSPECTION COVERS

STRUCTURE	SYSTEMS	INTERIOR	EXTERIOR	SAFETY
Foundation, walls, roof, attic, windows, doors	Plumbing, electrical, HVAC	Floors, walls, ceilings, stairs, kitchen, baths	Siding, gutters, driveways, grading	Smoke detectors, GFCI outlets, railings & more

★ *Different inspectione give you the full picture!*

NOT ALL HEROES WEAR CAPES... SOME CARRY CLIPBOARDS!



Common issues inspectors find:

- ✓ Roof leaks
- ✓ Electrical hazards
- ✓ Plumbing leaks
- ✓ Poor drainage
- ✓ Foundation cracks
- ✓ Mold or moisture
- ✓ Outdated systems

...and more!

A GOOD INSPECTION TODAY CAN PREVENT A MONEY PIT TOMORROW.

TYPES OF INSPECTIONS YOU MAY CONSIDER

GENERAL HOME INSPECTION	The must-have. Covers the major systems and structure.
PEST / TERMITE INSPECTION	Tiny pests can cause big damage.
RADON TESTING	Radon is odorless, colorless, and common in Wisconsin.
MOLD INSPECTION	Important for homes with moisture issues.
CHIMNEY / FIREPLACE INSPECTION	Make sure it's safe and sound.
WELL & WATER TESTING	Ensure your water is safe and clean.
SEWER / SEPTIC INSPECTION	Avoid surprise (and expensive) sewer problems.

YOU HAVE OPTIONS!

After the inspection, you can:

- Accept the home as-is
- Request repairs
- Ask for a credit at closing
- Renegotiate the price
- Walk away if needed

It's your right. Use it!

Information is power. Use your inspection to make the best decision for YOU!

PRO TIP:

Attend the inspection if you can!

You'll learn a lot about your future home and how to maintain it like a pro.



THE BOTTOM LINE

A HOME IS PROBABLY THE BIGGEST INVESTMENT YOU WILL EVER MAKE.

Don't buy a problem. Buy with confidence.

INSPECT. INFORM. INVEST WISELY.

EDUCATE 2 OWN
EDUCATE. EMPOWER. ELEVATE.

EPIQUE REALTY

APPRAISALS: THE HOME'S REPORT CARD

What Is the Home Worth and Why Does It Matter?



An appraisal is an unbiased professional opinion of a home's market value. It protects buyers, sellers, and lenders by ensuring the price makes sense in today's market.

1 WHAT DOES AN APPRAISER DO?

INSPECT PROPERTY
Reviews condition, size, features, and upgrades.

ANALYZE COMPARABLE SALES
Looks at recently sold homes nearby.

EVALUATE LOCATION
Schools, neighborhoods, amenities, and market demand.

DETERMINE MARKET VALUE
Provides an unbiased opinion of value.

2 WHY APPRAISALS MATTER

FOR BUYERS
- Helps prevent overpaying
- Provides negotiating power
- Confirms value for lenders
- Offers peace of mind

FOR SELLERS
- Supports pricing strategy
- Helps justify asking price
- Reduces surprises during escrow
- Can strengthen negotiations

3 APPRAISALS & LOAN APPROVAL

OFFER ACCEPTED → LENDER ORDERS APPRAISAL → APPRAISER REVIEWS PROPERTY → VALUE DETERMINED → LOAN CONTINUES TOWARD CLOSING

4 WHAT HAPPENS IF THE APPRAISAL COMES IN LOW?

LOW APPRAISAL DOES NOT ALWAYS KILL THE DEAL.

POSSIBLE SOLUTIONS:
- Renegotiate Purchase Price
- Buyer Pays Difference
- Seller Lowers Price
- Challenge Appraisal
- Cancel Under Appraisal Contingency

5 CASH BUYERS: SHOULD YOU GET AN APPRAISAL?

YES... OFTEN YOU SHOULD!

Even without a lender, an appraisal can:
- Confirm Value
- Prevent Overpaying
- Strengthen Negotiations
- Support Investment Decisions
- Protect Your Capital

Knowledge is leverage. Use it.

6 PROS VS CONS

PROS	CONS
Ensures a fair market value	Costs money ($300–$600 typical)
Protects buyers from overpaying	Can delay closing
Helps lenders manage risk	May come in lower than expected
Strengthens negotiation position	Does not guarantee future value or condition
Provides peace of mind	
Supports smart investment decisions	

VS

APPRAISAL TIPS FOR SUCCESS

- Keep the home clean and clutter-free for the inspection.
- Provide a list of upgrades and recent improvements.
- Know your neighborhood and comps.
- Be present and cooperative during the inspection.
- Understand the appraisal is about value, not perfection.

THE BOTTOM LINE:
An appraisal is not an obstacle—it's a tool that works for **YOU.** Use it to make confident, informed decisions and **build long-term wealth.**



E20

YOU'RE BUILDING MORE THAN A HOME—
YOU'RE BUILDING A LEGACY!
Stay informed. Stay empowered. Stay in control.

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CLOSING DAY
YOU DID IT!

What to Expect, What to Bring, and What Happens After You Get the Keys



> *Homeownership isn't just a purchase. It's the beginning of building equity, stability, and generational wealth.*
>
> — *Stephanie Stuart*

1 WHAT TO BRING TO CLOSING

VALID GOVERNMENT ID
Driver's License or Passport

CERTIFIED FUNDS
Cashier's Check or Wire Transfer
(Confirm instructions directly with your title company)

PROOF OF INSURANCE
Homeowners Insurance Binder

FINAL DOCUMENTS
Any requested lender paperwork

PATIENCE & EXCITEMENT
Most closings take 30–90 minutes

2 WHAT HAPPENS ON CLOSING DAY?

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6
Review Final Documents	Sign Closing Paperwork	Transfer Funds	Deed Recorded	Receive Keys	Welcome Home!

3 THE POWER OF OWNERSHIP

Why Homeownership Matters

- Build Equity Instead of Paying Rent
- Potential Tax Benefits
- Greater Stability
- Appreciation Over Time
- Ability to Leave an Asset to Future Generations
- Control Over Your Living Space

YOU'RE NOT JUST BUYING A HOUSE, YOU'RE BUILDING YOUR FUTURE.

WHAT IS ESCROW?

Escrow = A Savings Account Managed By Your Mortgage Company

Money collected monthly for:

- PROPERTY TAXES
- HOMEOWNERS INSURANCE
- SOMETIMES WATER/SEWER BILLS

The lender pays these bills when they become due.

4 SHOULD YOU ESCROW TAXES & INSURANCE?

OPTION A
ESCROW INCLUDED

PROS
- One Monthly Payment
- Less Risk of Missing Bills
- Easier Budgeting
- Taxes Paid Automatically
- Insurance Paid Automatically

CONS
- Higher Monthly Payment
- Escrow Shortages Can Increase Payments
- Less Control Over Funds

OPTION B
PAY YOUR OWN TAXES & INSURANCE

PROS
- Lower Monthly Mortgage Payment
- Greater Financial Control
- Potential Interest Earnings If Saved Separately
- More Flexibility

CONS
- Must Budget Carefully
- Large Bills Due At Once
- Risk of Missing Deadlines
- Requires Financial Discipline

5 WHAT HAPPENS AFTER CLOSING?

GET THE KEYS & CELEBRATE!
Enjoy this milestone—you earned it!

UPDATE YOUR INFORMATION
Change your address, update accounts, and notify important contacts.

PLAN FOR MAINTENANCE
A little upkeep today prevents big expenses tomorrow.

KEEP BUILDING WEALTH
Homeownership is a long-term game. Think equity, appreciation, and legacy!



A Note From Stephanie

Closing day is more than signing papers—it's securing freedom, creating memories, and stepping into a future YOU own.

I'M HERE TO HELP YOU EVERY STEP OF THE WAY, EVEN AFTER YOU GET THE KEYS!

You've Got This!



REAL ESTATE IS ONE OF THE STRONGEST WAYS TO BUILD WEALTH.
Today is just the beginning of your legacy.

EDUCATE 2 OWN
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MOVING DAY SUCCESS CHECKLIST

Your Step-by-Step Guide to a Smooth Move



Don't wait until the last minute. Use this timeline to stay organized before, during, and after your move.

1 30 DAYS BEFORE CLOSING

PLAN & PREPARE

- [ ] Create a moving budget
- [ ] Gather quotes from movers
- [ ] Begin decluttering
- [ ] Donate unwanted items
- [ ] Schedule time off work
- [ ] Start collecting boxes
- [ ] Transfer school records if needed
- [ ] Measure furniture for the new home
- [ ] Create a moving binder
- [ ] Confirm closing timeline

2 14 DAYS BEFORE CLOSING

PACKING MODE

- [ ] Pack non-essential items
- [ ] Label all boxes clearly
- [ ] Schedule utility transfers
- [ ] Update mailing address
- [ ] Notify banks and credit cards
- [ ] Update subscriptions
- [ ] Schedule internet installation
- [ ] Arrange child or pet care if needed
- [ ] Confirm mover reservation

3 7 DAYS BEFORE CLOSING

FINAL PREPARATIONS

- [ ] Pack daily-use items separately
- [ ] Confirm wire transfer instructions
- [ ] Confirm closing location and time
- [ ] Deep clean current residence
- [ ] Arrange final walkthrough
- [ ] Verify homeowner insurance activation
- [ ] Charge electronics
- [ ] Prepare moving day snacks and water
- [ ] Set aside important documents

4 MOVING DAY

IT'S MOVING DAY!

- [ ] Bring ID and closing documents
- [ ] Verify utilities are active
- [ ] Take photos of meter readings
- [ ] Check smoke detectors
- [ ] Change locks if desired
- [ ] Locate water shutoff valve
- [ ] Locate breaker panel
- [ ] Locate furnace filter
- [ ] Verify garage door openers work

Celebrate!

5 FIRST WEEK IN YOUR NEW HOME

- [ ] Change driver's license address
- [ ] Register to vote
- [ ] Meet neighbors
- [ ] Set up maintenance calendar
- [ ] Review property tax records
- [ ] Create emergency fund for repairs
- [ ] Start building equity
- [ ] Keep copies of closing documents

WISCONSIN MOVING COMPANIES *Trusted Moving Resources*

TWO MEN AND A TRUCK®
- Local & long-distance moving
- Packing services available

(414) 444-6683
twomenandatruck.com

COLLEGE H.U.N.K.S. HAULING JUNK & MOVING
- Moving & junk removal
- Labor-only services

(262) 799-5865
collegehunkshaulingjunk.com

EAGLE MOVING & STORAGE
- Household & office moving
- Storage solutions

(262) 790-1771
eaglemoving.com

COAKLEY BROTHERS
- Local moving experts
- Warehousing & storage

(414) 276-1200
coakleybrothers.com

ABOVE AVERAGE MOVING
- Affordable & reliable moving
- Residential & commercial

(414) 299-6683
aboveaveragemoving.com

PRO TIP: Get at least 3 written estimates before hiring any moving company.



> *"A successful move begins long before moving day. Preparation reduces stress."*
>
> — *Stephanie Stuart*

NEED HELP BEFORE OR AFTER CLOSING?

Homeownership Resources | Vendor Recommendations | Real Estate Guidance

Stephanie Stuart
(414) 335-9721

I'm here to help make your transition smooth and stress-free!



BUILDING WEALTH THROUGH REAL ESTATE

More Than a Home—It's a Legacy

Real estate is one of the most powerful tools you can use to build wealth, create freedom, and leave a lasting legacy for your family.



> *"Real estate doesn't just change your address, it changes your NET WORTH."*
> — Stephanie Stuart

WHY REAL ESTATE BUILDS WEALTH

APPRECIATION
Property values tend to increase over time.

EQUITY BUILDING
As you pay your mortgage, your ownership stake grows.

TAX ADVANTAGES
Deductions on mortgage interest, property taxes, and more.

INFLATION HEDGE
Real estate often rises in value with inflation.

LEVERAGE
Use today's dollars to control a valuable asset.

THE WEALTH CYCLE

Real estate creates a cycle of financial growth.



WAYS TO BUILD WEALTH WITH REAL ESTATE

BUY & LIVE
Build equity in your primary residence.

BUY & HOLD
Rent it out and let it appreciate.

HOUSE HACK
Live in one unit, rent the others.

MULTIFAMILY INVESTING
Scale your portfolio faster.

FIX & FLIP
Add value, sell, and profit.

PASSIVE INCOME
Create cash flow for financial freedom.

REAL ESTATE VS. RENTING

The Wealth Gap Is Real!

BUYING A HOME	vs.	RENTING
Builds Equity		Builds Your Landlord's Wealth
Property Appreciation		No Appreciation
Tax Benefits		No Tax Benefits
Leverage (Use of Financing)		No Leverage
Creates Long-Term Wealth		Creates No Ownership
A Legacy for Your Family		No Legacy

**EVERY MORTGAGE PAYMENT IS A STEP TOWARD YOUR FUTURE.
EVERY RENT PAYMENT IS MONEY GONE FOREVER.**

DID YOU KNOW?

Homeowners' net worth is 40X greater than renters' net worth.



Source: The Federal Reserve (Survey of Consumer Finances)

EQUITY = OPPORTUNITY

Your equity can help you:

- ✓ Buy your next property
- ✓ Pay for education
- ✓ Start a business
- ✓ Renovate your home
- ✓ Prepare for retirement
- ✓ Leave a legacy



**EQUITY ISN'T JUST NUMBERS—
IT'S FREEDOM.**

COMPOUND WEALTH IN ACTION

Just $200,000 invested in real estate could grow significantly over time.

10 YEARS	20 YEARS	30 YEARS
$320,000+	$510,000+	$815,000+
Potential Value	Potential Value	Potential Value

*Assumes 4% annual appreciation. Does not include mortgage paydown or cash flow.



LEAVE A LEGACY

Real estate isn't just for you—it's for your family's future.

- ✓ Create generational wealth
- ✓ Provide financial security
- ✓ Build opportunities
- ✓ Leave something lasting
- ✓ Change your family tree



THE BEST TIME TO PLANT A TREE WAS 20 YEARS AGO.
THE SECOND BEST TIME IS TODAY.
The best time to build wealth through real estate is NOW!

READY TO BUILD YOUR WEALTH?
Let's create a plan that helps you build wealth, create freedom, and leave a legacy.

Stephanie Stuart



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TOP FAQS
ABOUT BUYING REAL ESTATE *in Wisconsin*



Your Questions. Answered.
Real Answers for Real Buyers.

1 HOW MUCH MONEY DO I NEED TO BUY A HOME IN WISCONSIN?

It depends on the price of the home and the type of loan. Many buyers put down 3%–5% with conventional loans, or as little as 3.5% with FHA loans. You'll also need money for closing costs, inspections, and moving expenses.

2 WHAT CREDIT SCORE DO I NEED?

Most conventional loans require a minimum score of 620. FHA loans may approve scores as low as 580 (with a higher down payment) and VA loans may approve scores as low as 620. The higher your score, the better your rate and terms.

3 CAN I BUY A HOME WITH LITTLE OR NO MONEY DOWN?

Yes! Options like FHA (3.5% down), VA (0% down for eligible veterans), and USDA loans (0% down in eligible rural areas) can help you buy with little to no money down.

4 WHAT IS A HOME INSPECTION AND IS IT REQUIRED?

A home inspection is a professional review of the home's condition. It's not required, but it's highly recommended so you know what you're buying before closing.

5 WHAT ARE CLOSING COSTS?

Closing costs are fees to finalize your loan and purchase. In Wisconsin, they typically range from 2%–5% of the purchase price and may include lender fees, title fees, taxes, and prepaid items.

6 HOW LONG DOES THE HOME BUYING PROCESS TAKE?

On average, 30–45 days from offer acceptance to closing. It can be shorter or longer depending on financing, inspections, and other factors.

7 WHAT IS THE DIFFERENCE BETWEEN PRE-QUALIFIED AND PRE-APPROVED?

Pre-qualification is an estimate of how much you might be able to borrow. Pre-approval is a lender's written commitment based on verified financial information—it's stronger and more attractive to sellers.

8 DO I NEED A REAL ESTATE AGENT?

While it's not required, a knowledgeable agent helps you find the right home, negotiate the best deal, and guide you through the paperwork—at no cost to you as the buyer in most cases.

9 ARE THERE FIRST-TIME HOMEBUYER PROGRAMS IN WISCONSIN?

Yes! Programs like WHEDA, along with grants and down payment assistance options, can help make homeownership more affordable. Ask your lender about current programs.

10 WHAT HAPPENS IF THE APPRAISAL COMES IN LOW?

If the home appraises for less than the offer price, you can renegotiate, bring additional funds, or in some cases, walk away if the contract allows.

BONUS FAQ

Q: IS NOW A GOOD TIME TO BUY?

The best time to buy is when you're financially ready and find the right home for you. Real estate is a long-term investment in your future.

Your future is built one decision at a time.

LET'S MAKE YOURS A GREAT ONE.

WISCONSIN REAL ESTATE QUICK FACTS

- Steady home value growth in many Wisconsin markets
- Strong communities and quality of life
- Diverse job market and economic opportunities
- Beautiful lakes, parks, and outdoor lifestyle

Still Have Questions?

I'M HERE TO HELP EVERY STEP OF THE WAY!

♥ Let's turn your questions into keys! ♥

Stephanie Stuart
REALTOR® | EDUCATE 2 OWN
(414) 335-9721
EDUCATE2OWN@GMAIL.COM



YOU'RE NOT JUST BUYING A HOUSE—YOU'RE BUILDING YOUR FUTURE.
We're here to help you every step of the way!

YOUR HOMEOWNER RESOURCE DIRECTORY

Build Your Team Before You Need Them



The right professionals can save you thousands of dollars, protect your investment, and make homeownership easier.

EDUCATE 2 OWN RECOMMENDED PROFESSIONALS

Important: Always interview multiple vendors and choose the professionals that best fit your needs.

1 LENDERS & MORTGAGE PROFESSIONALS

Why You Need One

- ✓ Loan Pre-Approval
- ✓ Down Payment Assistance
- ✓ Grant Programs
- ✓ Investment Property Financing

NATIONAL & WISCONSIN OPTIONS

COMPANY	SPECIALTY
Guild mortgage	First-Time Buyers
FAIRWAY	Wisconsin Programs
summit CREDIT UNION	Local Lending
AssociatedBank	Homebuyer Programs
Waterstone MORTGAGE	Wisconsin Based
Local Community Banks	Portfolio Loans

MY LENDER

Name: _____
Phone: _____
Email: _____

2 HOME INSPECTORS

Why You Need One

- ✓ Identify Issues
- ✓ Negotiate Repairs
- ✓ Avoid Expensive Surprises

WISCONSIN EXAMPLES

COMPANY	SPECIALTY
HouseMaster Home Inspections. Done Right.	Residential Inspections
PILLARTOPOST HOME INSPECTORS	Comprehensive Reports
Local Independent Inspectors	Area Expertise

INSPECTOR SELECTED

Name: _____
Phone: _____
Email: _____

3 HOMEOWNERS INSURANCE

Why You Need It

- ✓ Required By Most Lenders
- ✓ Protects Property
- ✓ Protects Liability

COMMON OPTIONS

COMPANY	WEBSITE
State Farm	statefarm.com
AMERICAN FAMILY INSURANCE	amfam.com
Erie Insurance	erieinsurance.com
WEST BEND A MUTUAL INSURANCE COMPANY	thesilverlining.com
Independent Insurance Brokers	Compare Multiple Carriers

MY INSURANCE AGENT

Name: _____
Phone: _____
Email: _____

4 REAL ESTATE ATTORNEYS

When They Help

- ✓ Contract Reviews
- ✓ Probate Sales
- ✓ Estate Planning
- ✓ LLC Formation
- ✓ Investment Properties

WISCONSIN RESOURCES

- Real Estate Attorneys
- Estate Planning Attorneys
- Landlord-Tenant Attorneys
- Business Formation Attorneys

MY ATTORNEY

Name: _____
Phone: _____
Email: _____

5 CONTRACTORS & REPAIR PROFESSIONALS

Recommended Categories

- General Contractor _____
- Electrician _____
- Plumber _____
- Roofer _____
- HVAC _____
- Window Specialist _____
- Foundation Specialist _____
- Painter _____
- Landscaping _____

CONTRACTOR NOTES

6 REPAIR & SERVICE COMPANIES

Everyday Support for Your Home

- Handyman Services _____
- Appliance Repair _____
- Garage Door Repair _____
- Water Damage Restoration _____
- Pest Control _____
- Lawn Care / Landscaping _____
- Snow Removal _____

NOTES

TIPS FOR WORKING WITH VENDORS

- Get at least 3 quotes or consultations.
- Check reviews and ask for references.
- Verify licenses and insurance.
- Get everything in writing.
- Build a team you trust for the long term.

> *Surround yourself with great professionals and your homeownership journey will be smoother, smarter, and more successful.*
>
> — *Stephanie Stuart*

NEED A RECOMMENDATION?

I'M HERE TO HELP!

- Trusted Vendors
- Local Connections
- Experienced Guidance
- Results You Can Count On



Let's build your team and your legacy!

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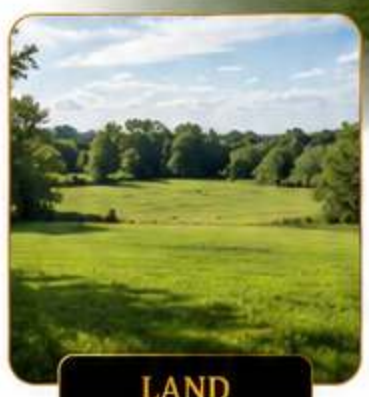
THANK YOU
for trusting me ♡



I'M HONORED TO BE A PART OF YOUR REAL ESTATE JOURNEY!

Whether you're buying your first home, building your investment portfolio, purchasing land, or growing your business, I'm here for you every step of the way and beyond.

I'M YOUR GO-TO AGENT FOR EVERYTHING REAL ESTATE.







LET'S STAY CONNECTED!

I'M HERE TO HELP YOU EVERY STEP OF THE WAY, BEFORE, DURING, AND AFTER YOU BUY, SELL, OR INVEST.

WEBSITE
educate2own.com

EMAIL
educate2own@gmail.com

PHONE
414-335-9721

SERVICE AREA
Milwaukee, Waukesha, Racine, Kenosha, and Surrounding Areas

Let's Connect!

SCAN THE QR CODE TO:

- Download Helpful Resources
- Get Homeownership Tips
- See New Listings
- Book a Consultation

FOLLOW FOR MORE TIPS, MOTIVATION, AND RESOURCES TO HELP YOU BUILD WEALTH THROUGH REAL ESTATE!

ONE AGENT. EVERY TYPE OF REAL ESTATE.











> Real estate is more than property—it's purpose, growth, and legacy.
> With the right guidance, your goals are always within reach.
> *Educate. Plan. Invest. Own Your Future.* ♡

YOU'RE NOT JUST BUYING A PROPERTY— YOU'RE BUILDING YOUR FUTURE.

EDUCATING FAMILIES. | BUILDING WEALTH. | CREATING OPPORTUNITIES. | SUPPORTING YOU EVERY STEP.

It's more than real estate. It's your legacy. ♡