



LET'S FIND YOU A

Home

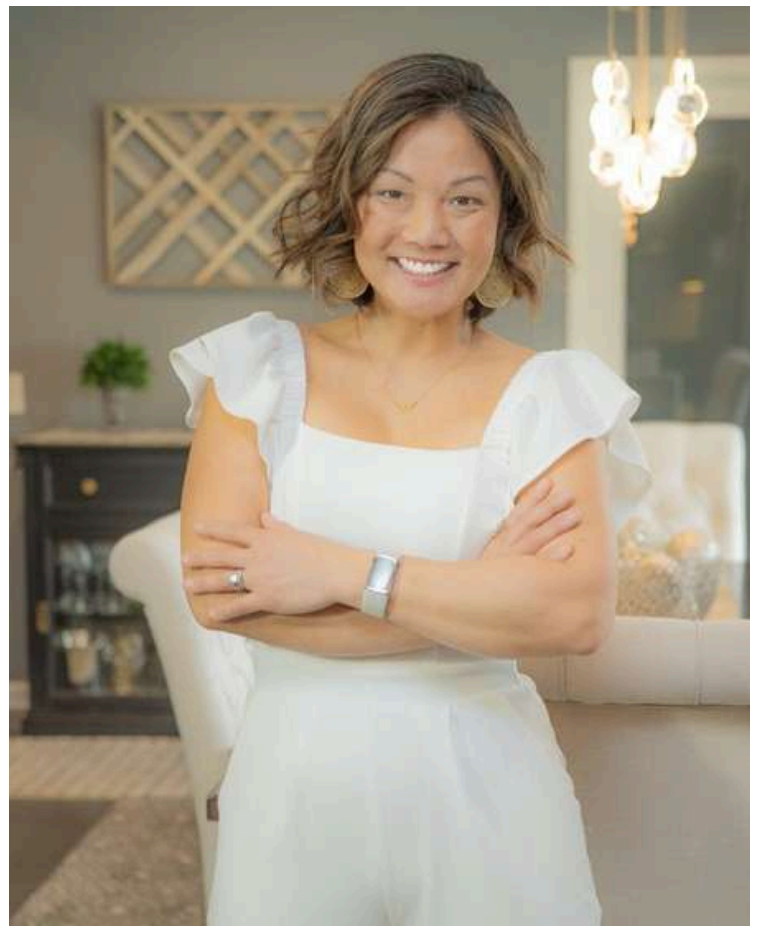
YOUR HOME BUYER GUIDE

TEAM LAHTI PARTNER OF Y REALTY

YOUR HOME MATTERS

I believe in going above and beyond to provide top tier service & an exceptional client experience.

Clients and colleagues look to me for advice on the market, and I enjoy continually learning, so I know what I tell you is correct and current. As a Realtor, I take great pride in being considered a trusted agent, friend, coworker, and teacher. I apply the knowledge learned from previous years to the now "resets" my process for my clients each season. You'll always get the best I can deliver with a proven process that has evolved.



Laura Lahti
REALTOR®



608.239.3469 cell



laura@teamlahiti.com



teamlahiti.com



CLIENT TESTIMONIALS

Meet Some Happy Clients

"Laura was an incredible realtor and support system in helping us navigate the home-buying process as first-time home buyers."

She was attentive, communicative, and patient. Laura was also a fantastic advocate for our needs during the home inspection process. We felt supported and listened to during our whole experience. We would absolutely recommend Laura to anyone looking for a realtor who will meet their needs and help them find their perfect home!

GABBY AND SARAH



"Laura was very helpful and patient with my wife and I during our move to Madison."

As a buyers agent, in a difficult market, she was candid with us regarding expectations and showed us every house we wanted to see. Eventually, we found the right solution that worked for our family and we are happy with the outcome. Laura pays close attention to details and will advocate on your behalf.

NICK AND ELAYNE



HOMEBUYERS: HERE'S WHAT THE NAR SETTLEMENT MEANS FOR YOU

Home buying is one of the most significant financial transactions people will ever undertake. Agents who are REALTORS® are a trusted source of advice and stand ready to help you navigate your home-buying journey and make the choices that work best for you. 2024 NAR's settlement has led to several changes that benefit homebuyers, and we wanted to clearly lay them out for you.

Here is what the settlement means for home buyers:

You will sign a written Buyers Agency agreement with your agent before touring a home. Before signing this agreement, you should ensure it reflects the terms you have negotiated with your agent and that you understand exactly what services and value will be provided and for how much.

- The buyer agreement must include four components concerning compensation:
 - a. A specific and conspicuous disclosure of the amount or rate of compensation the real estate agent will receive or how this amount will be determined.
 - b. Compensation that is objective (e.g., \$0, X flat fee, X percent, X hourly rate)—and not open-ended (e.g., cannot be “buyer broker compensation shall be whatever the amount the seller is offering to the buyer”).
 - c. A term that prohibits the agent from receiving compensation for brokerage services from any source that exceeds the amount or rate agreed to in the agreement with the buyer; and,
 - d. A conspicuous statement that broker fees and commissions are fully negotiable and not set by law.
- Written agreements apply to both in-person and live virtual home tours.
- You do not need a written agreement if you are just speaking to an agent at an open house or asking them about their services.
- The seller may agree to offer compensation to your agent. This practice is permitted but the offer cannot be shared on a Multiple Listing Service (MLS)—MLSs are local marketplaces used by both buyer brokers and listing brokers to share information about properties for sale.

Property Purchase Time Line

YOU — REALTOR®



**VIRTUAL (OR IN-PERSON) CONSULTATION:
ASK QUESTIONS**

- FIGURE OUT CRITERIA: NEEDS, WANTS & DESIRES
- LOCATION, LOCATION, LOCATION
- UNDERSTANDING PURCHASE PROCESS /CURRENT MARKET CONDITIONS
- UPFRONT COSTS
- AGENCY TYPE/ REPRESENTATION
- 2024 NEW NAR SETTLEMENT RULES

**GET PRE APPROVED BY A LOCAL
MORTGAGE LENDER**

DETERMINE YOUR
PURCHASE POWER

MORTGAGE LOAN
APPLICATION & RUN
CREDIT

UNDERSTANDING
DIFFERENT LOAN
OPTIONS

YOU'RE PREAPPROVED!

- REVIEW HOMES ONLINE THAT MEET YOUR CRITERIA
- DRIVE BY THE PROPERTY TO SEE IF YOU LIKE THE LOCATION
- SET UP TIME WITH YOUR TEAM LAHTI AGENT FOR A PRIVATE TOUR
- SIGN BUYER AGENCY AGREEMENT BEFORE TOURING PROPERTIES

COUNTER OFFER

MAKE AN OFFER
ADD IN CONTINGENCIES TO PROTECT
YOU (PENDING MARKET CONDITIONS)

HOME INSPECTION BUFFERS
APPRAISAL GAPS
FINANCING
SUCCESSFUL WALK THROUGH OF
PROPERTY
POST-OCCUPANCY

OFFER REJECTED

THE OFFER IS ACCEPTED!
- CONGRATS EMAIL IS SENT TO YOU OUTLINING ALL
YOUR CONTINGENCY DEADLINES
\$\$ MAIL OUT YOUR EARNEST MONEY!!!

THE SIGNED CONTRACT IS SENT TO YOUR LENDER
WHO WILL START PROCESSING YOUR LOAN!

TALK WITH YOUR LENDER TO
(LOCK IN YOUR RATE AND
ORDER APPRAISAL)

SCHEDULE YOUR HOME
INSPECTIONS/TESTING

CLOSING AT TITLE COMPANY
YOU AND SELLER SIGN DOCS & OBTAIN
KEYS TO YOUR NEW PROPERTY!!!

PRE-CLOSING WALK-THRU AT
YOUR NEW HOME
- SOLD PICTURE IS TAKEN AT THAT TIME!



2-WEEK LETTER IS SENT OUT
EXPLAINING WHAT TO EXPECT
CONTACT UTILITY COMPANIES

SET TIME AND PLACE
FOR CLOSING

MORTGAGE APPROVED AND
COMMITMENT LETTER RECEIVED

TITLE WORK IS COMPLETED
FOR THE PURCHASE

SECURE HOMEOWNERS
INSURANCE

NEGOTIATIONS

(BASED ON MARKET CONDITIONS)
TEAM LAHTI AGENT PREPARES
AMENDMENT BASED ON
APPLICABLE TEST RESULTS
AND EVALUATIONS
CONDUCTED BY THIRD-PARTY
PROFESSIONALS



FINANCES

Finding Your Perfect Home

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

✓ What is the best type of loan for me?

✓ Do I qualify for any special discounts or loan programs?

✓ What interest rate can you offer?

✓ When can you lock in my rate?

✓ What fees can I expect from you?

✓ What are my estimated closing costs?

TALKING TO YOUR LENDER

PART 2: FINANCES

Finding Your Perfect Home



There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- List of Monthly Debt

FINDING YOUR HOME

RECOMMENDED LENDERS

Scan the QR code to schedule a time to talk to one of these lenders that I know and trust.

Austin Quartullo, Novus Home Mortgage



(262) 210-1937 Mobile
NMLS #1997438

aquartullo@novushomemortgage.com
1818 Parmenter St, Ste 220, Middleton, WI 53562



Jesse Hernandez - Boehm, Summit Credit Union



(608) 347-1255 Mobile
NMLS# 1420692

Jesse.Boehm@summitcreditunion.com
1900 Commerce Dr, Mount Horeb, Wisconsin



Todd Helmick, Cornerstone First Mortgage



(847)961-0376 Mobile
NMLS #228184

thelmick@cfmtg.com



THE MORTGAGE ADVISOR DIFFERENCE

Did you Know?

- The average homeowner is *43 times wealthier* than renters in the U.S.
- Only *31% of homeowners* gave their lender's communication an "excellent" or "perfect" rating
- Only *32% of homeowners* rated their overall communication as highly satisfactory
- Only *46% recalled receiving helpful alerts* when it came to helping manage their mortgage (save money)
- Approximately *one-third (33%) of borrowers* reported being able to access their lender on weekends or outside of normal business hours
- Only *25% to 40% of borrowers* reported that they received customized or strategic loan advice

Financial Advantages

When you choose to partner with *Team Lahti* and *The Quartullo Group* for your home financing, you'll receive a \$500 credit at closing to help offset your upfront costs. Homebuyers may qualify for additional benefits including:

- Several *No Money Down* and *Grant* options
- *Introductory Rate Program*: Reduce your Interest Rate by 1%, 2% or even 3% for up to 2 years at no additional cost to you
- *Custom Solutions* catered to *your individualized* financial success
- Capture the lowest payment in the market through our preferred product(s) (*Income limits may apply*)
- Rates dropped? No problem - Explore our *Novus Rate Protection Program* to ensure you've got the best mortgage in town with no repeat lender fees for years to come*
- *Upgrade Smarter*: Our *Buy Before You Sell* program lets you qualify for your next home without factoring in your current mortgage. That means stronger offers, no rush to sell your current home at a discount, and more time & money saved.

Special Offerings

- *Free In-depth Mortgage Consultation* and *Custom Mortgage Strategy*
- *Complimentary Debt, Asset and Credit analysis*
- *Lender Credit for Heroes* through *The Quartullo Group*: Veterans, teachers, healthcare workers, and police officers will receive an additional \$500 closing credit as a thank you for your service to our community
- *Bridge Loans, Renovation Loans, VA Loans, USDA Loans, FHA Loans, Down Payment Assistance, Doctor Loans, Jumbo Loans, ITIN Loans, Investor Loans, Lot Loans* and many more... All under one roof!

Apply with Novus Home Mortgage

Contact Austin below or quick scan the QR Code to get pre-approved and secure your \$500 closing credit with Novus's streamlined mortgage process.



Austin Quartullo - Senior Loan Officer

Mobile: (262) 210-1937

NMLS #1997438

Email: aquartullo@novshomemortgage.com

Office: 1818 Parmenter St, Ste 220, Middleton, WI 53562



Scan here to schedule a meeting with me!

FINDING YOUR HOME

HOME SEARCH

Status Tips to Help You Navigate Real Estate Listings

➤ Active

This means that a property is currently on the market and available for sale. It may have received offers, but none have yet been accepted, which means that the opportunity is wide open for you to make a proposal.

➤ Offer-Show, Contingent, Under Contract

Statuses mean the seller has accepted an offer, and the home is under contract. But the sale is subject to, or conditioned upon, certain criteria being met by the buyer and/or seller before the deal can close. Examples of contingencies are home inspections, the buyer's financing, appraisal, and title search, among other reasons.

➤ Offer-No Show, Pending

Statuses mean the seller has an accepted offer and an executed contract, and all the contingencies have been met, so the home is pending sale. This is the escrow period, when both buyer and seller are working toward a closing. The status will show as pending or offer-no show until the closing.





YOUR PERSONAL PREFERENCES

IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

What are the best days to schedule showings?

Any specifics not mentioned above:

YOUR PERSONAL PREFERENCES

MUST HAVE CHECKLIST

What's Important To You?

Kitchen

- Island
- Updated countertops
- Walk in Pantry
- Updated cabinets
- Breakfast nook
- Updated appliances

Bathrooms

- Double Vanities
- Bathtub
- Updated bathroom
- Walk in shower
- Guest bathroom

Main Living Area

- Walk-in closet
- Split floor plan
- Storage space
- Master on main floor
- Open Floor Plan

Additional Features

- Hardwood floors
- Fireplace
- Office
- Formal dining room
- Open floor plan
- Front porch
- Lot Size
- Attached Garage

Place a check mark next to any amenity that you consider a must have on your next home.

OFFERS & NEGOTIATIONS

Presenting a Strong offer

Information Needed

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- ✔ Pre-approval letter
- ✔ Offer Price
- ✔ Financing Amount
- ✔ Earnest Money Amount
- ✔ Closing Date
- ✔ Inspection Period
- ✔ Post-Occupancy Date



OFFERS & NEGOTIATIONS

Presenting a Strong offer

Multiple Offer Situations

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your an address specific Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer, if possible, or more money down
- Offer more than the asking price
- Be flexible with your closing date
- Offer a higher amount for the Escrow (Earnest money) deposit so the seller knows you are serious.
- Keep your offer clean regarding contingencies, and don't ask for any that are not a deal-breaker.
- Consider removing or placing buffers on the contingencies.

Escrow

Congrats! We are almost there. You will turn in your Escrow (Earnest Money) Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.



Congratulations on your Accepted Offer!

Congratulations on the accepted offer (New Home Address), WI! The contingencies in your offer have specific time frames that are based on the date the contract was signed by both parties, on **X/X/2026**. Here are a few things to keep in mind:

Earnest Money:

Your earnest money of \$X,000 can be made by mailing a check or cashier's check within 5 days, **X/X/2026**. Please make the check payable to (Brokerage Name) Trust Account sent electronically (unless otherwise instructed by your agent). Please reference the property address in the memo line.

Home Inspection & Radon Testing:

You have until **X/X/2026** to have the home inspection/ radon testing completed. Please call and set up appointments with the company of your choice. The same home inspector can do both the inspection and radon testing. If needed, your agent will be happy to provide recommendations. Most home inspections will last 2-4 hours, and if possible, you will want to attend. Once the home inspection is completed, the inspector will send the report with their findings. Your agent will review the report with you and discuss any concerns you may have.

Well, Water, and Septic Inspection:

You have until **X/X/2026** to have the well, water, and septic inspection completed. Please call and set up the appointments with the company of your choice. If needed, Laura can recommend someone to you.

Financing:

Laura will inform your lender of your accepted offer ASAP and forward the accepted offer paperwork to them. Your lender will want to connect with you to order the appraisal and go over their paperwork with you. The offer states you have until **X/X/2026** to waive financing. We will need to provide the seller with a letter from your lender confirming that they will provide financing for your new home before that deadline. When we get closer to the estimated close date

Final Walk-Thru:

Your agent will coordinate a final walk-through of the property to ensure there has been no significant change in the condition of the property. This is typically done the day prior to closing or the morning of closing. For your convenience, I am providing you with a summary of the contingencies.

Date of Contract: **X/X/2026**

Date of Accepted Contract: **X/X/2026**

Purchase Price: **\$XXX,000**

Contingency	Timeframe	Due Date	Responsible Party	Date Completed
Earnest Money	3 Days	X/X/2026	You as the Buyer	
Pre-Approval Letter	Completed	N/A	You as the Buyer	
Home Inspection	14 Days	X/X/2026	You as the Buyer	
Radon Testing	14 Days	X/X/2026	You as the Buyer	
Well/ Water Testing	17 Days	X/X/2026	You as the Buyer	
Septic System Testing	17 Days	X/X/2026	You as the Buyer	
Appraisal	21 Days	X/X/2026	You as the Buyer	
Loan Commitment	21 Days	X/X/2026	Your Lender	
Owner's Title Policy	21 Days	X/X/2026	Title Company	
Estimated Close Date				

Team Lahti Partner of Y Realty takes great pride in ensuring our clients are happy with their experience! Please feel free to contact your agent or us with any questions or concerns you may have. And be sure to visit our Facebook page: <https://www.facebook.com/teamlahtirealestate>

FINDING YOUR HOME

INSPECTION PERIOD

Types of Potential Inspections

Home Inspections are to ensure that the property you purchase is structurally sound. Your home inspector will inspect the property and give you a general overview in a detailed report of your inspection. Do NOT be alarmed when you see pages of items flagged. This is VERY common to see in existing homes. It doesn't mean the property is falling apart, as new housing codes always emerge. Suppose we find something concerning (highlighted in red as a major defect). In that case, we will need to bring a professional tradesperson to evaluate, as a home inspector can only give us a general idea of defective items costing \$500 or more to correct. As a Buyer, you will be responsible for paying for the costs of inspections.

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection - VA Requirement
- Well and Septic Inspection and Water Testing

Inspection Time Period

The typical inspection period is between 10-15 days.

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.



FINDING YOUR HOME

RECOMMENDED HOME INSPECTORS

Preparing To Choose An Inspector

You can use any home inspector, as long as they're a third-party and licensed. Home Inspections can be scheduled as soon as the offer has been accepted. Home Inspectors have SUPRA access to the property and will schedule the inspection online with the Seller.

AmeriSpec Inspection Services



(608) 886-3540 Cell
(608) 276-8060 Office

info@AmeriSpecMadison.com
www.amerispecmadison.com

Kyle Jensen, HomeStart Inspections



(608) 609-0369 Cell

kyle@homestart.pro
<https://www.homestart.pro>

Marc Schrader, Capital City Home Inspections



(608) 443-8353 Cell

madisoninspections@gmail.com
www.capitalcityinspections.com

FINDING YOUR HOME

RECOMMENDED INSURANCE AGENTS

Obtaining Home Owners Insurance

Please feel free to contact and collect quotes from these Insurance Agents I know and trust. Rates may vary per company or bundle.

Vincent Cha, Cha & Associates, American Family Insurance



(608) 231-2453 Office

(877) 571- 4616 Fax

Scha@amfam.com

3821 Nakoma Rd, Madison, WI 53711

Toan “Tone” Ly, Rectify Services LLC



Rectify Services LLC
Independent Insurance Agency

(414) 235-4033 Office

(414) 800-1614 Fax

Tone@rectifyserv.com

12336 W Layton Ave, Ste 2, Greenfield WI 53228

Mitch Deprey, Rural Mutual Insurance Company



(608) 698-4233 Cell

(608) 318-5801 Office

Mdeprey@ruralins.com

425 W. Main St, Suite 104, Sun Prairie, WI 53590



OUR STRATEGY

PREPARING FOR CLOSING

Buying Your Home

01.

Loan Application & Appraisal

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

02.

Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, refer to my list of recommendations.

03.

Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

04.

Clear To Close

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved you loan documents and we can confirm your closing date with the title company or attorney.

Get your keys and celebrate buying your home





"Real Estate is not simply a job for me, it is my passion. I am dedicated to helping each and every one of my clients achieve their real estate goals and have an exceptional home buying experience."

Laura Lahti



Your Home Matters

Thank you for choosing me to help you in the task of purchasing your home. I look forward to working with you to help you achieve all of your real estate goals.



Laura Lahti
REALTOR®



(608) 239-3469



laura@teamlahiti.com



Teamlahiti.com

EST. 2010

TEAM LAHTI
PARTNER OF Y REALTY
MADISON, WISCONSIN