

BUYER'S GUIDE

Essential Guide for Finding Your Dream Home

THE MURREY GROUP

YOUR HOME, OUR TEAM, ONE GOAL



QEPIQUE
REALTY

Table of CONTENTS

- 🔍 MEET YOUR AGENT
- 🔍 HOME BUYING PROCESS
- 🔍 FINANCES
- 🔍 PRE-APPROVAL
- 🔍 LENDERS
- 🔍 HOME SEARCH
- 🔍 MAKE AN OFFER HOME
- 🔍 INSPECTION RECOMMENDED
- 🔍 INSPECTORS
- 🔍 FINAL STEPS
- 🔍 CLOSING DAY
- 🔍 MOVE IN & BEYOND



MEET YOUR AGENT

Shonna Murrey #B64826000



As the Team Leader of The Murrey Group and newly appointed Area Leader for Epique Realty, I bring a multifaceted expertise in real estate, remodeling, building, and a distinctive flair for coaching and public speaking on a national level. My mission is to forge lifelong relationships with my clients by delivering unparalleled customer service, maintaining consistent communication, focusing intently on details, and ensuring a positive experience for all parties involved—whether they are sellers, buyers, or cooperating agents. For those relocating, my extensive exploration of the Des Moines Metro communities, especially Ankeny—our chosen home—provides valuable guidance in selecting the perfect neighborhood to fit your lifestyle and needs.

LET'S CONNECT



515-612-8939



Shonna@TMGMOVE.com



315 SW 3rd Street,
Ankeny, IA 50023



TheMurreyGroup.com

SCAN ME



CUSTOMER SERVICE

I pride myself on delivering exceptional customer service by listening to your needs, communicating clearly, and ensuring a smooth real estate journey.



MARKET KNOWLEDGE

With a deep understanding of the local market, I provide accurate insights to help you make confident decisions.



SMART NEGOTIATION

I am your advocate at the negotiation table, working diligently to get you the best possible deal.



Need to Sell Before You Buy?

EXCLUSIVE PROGRAMS TO HELP YOU GET YOUR DREAM HOME

ECHO – SELL WITH SPEED, CERTAINTY & MAXIMUM EQUITY

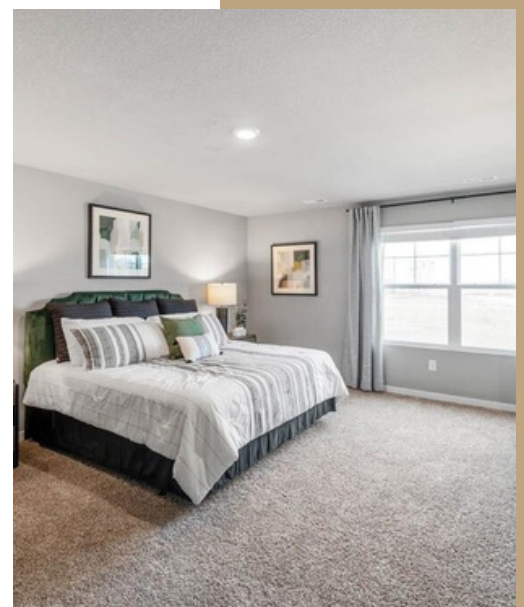
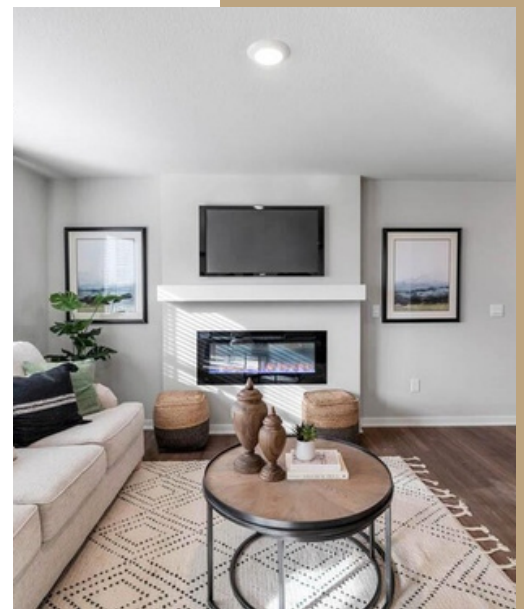
We offer the advantage of offering CASH to access equity upfront, then once you sell at full market value, you get to keep any extra earnings—speed, simplicity, and a risk-free alternative.

EQTY – BUY FIRST, SELL LATER

Buy your dream home before selling. With EQTY, you get the equity you need to make non-contingent offers, while we secure your next move with confidence—no more waiting, no more contingencies.

BRIDGE – 100% FINANCING TO BUY BEFORE YOU SELL

100% financing to purchase your new home without any contingencies, then sell your current home later. Skip the double move hassle and ensure stronger, stress-free offers!



THE HOME BUYING PROCESS

Steps to Finding Your Dream Home



WHERE TO START

- » DETERMINE HOW MUCH YOU CAN SPEND
- » SAVE FOR A DOWN PAYMENT
- » CHECK YOUR CREDIT
- » GET PRE-APPROVED FOR A HOME LOAN





PRE-QUALIFIED VS PRE-APPROVED

Pre-Qualified

In order to be pre-qualified, a lender may or may not check your credit score and won't require documentation, only going off what you tell them. This will give you an idea of what you could qualify for, but when you're serious about buying, you'll need to get pre-approved.

VS

Pre-Approved

To be pre-approved, the lender will pull your credit and ask you for documentation to verify your finances. Before making an offer on a house, it is best to get pre-approved to show sellers your offer is serious and that a lender has already approved you for enough money to purchase the home.



RECOMMENDED LENDERS

LENDERS OUR TEAM HAS SUCCESSFULLY WORKED WITH



WINTRUST MORTGAGE

Contact: Kyle Lehman, NMLS #880212

Phone: 515-473-0546

Email: klehman@wintrustmortgage.com

Address: 6750 Westown Pkwy #100a, West Des Moines, IA 50266



NEW AMERICAN FUNDING (NAF)

Contact: Jenn Oliver, NMLS #640565

Phone: 515.508.9581

Email: Jenn.Oliver@NAFinc.com

Address: 1360 SW Park Square Dr. Ste 104/106/108, Office #2 Ankeny



GERSHMAN MORTGAGE

Contact: Bannen Davis, NMLS# 940469

Phone: (319)-850-7685

Email: bdavis@gershman.com

Address: 2646 100th St, Urbandale, IA 50322



LOAN APPLICATION CHECKLIST

Documents Typically Required by Lenders

To determine loan eligibility, lenders typically require the following types of documents from each applicant:

INCOME DOCUMENTS

- Federal tax returns: last 2 years
- W-2s: last 2 years
- Pay stubs: last 2 months
- Any additional income documentation: pension, retirement, child support, Social Security/disability income award letters, etc

ASSET DOCUMENTS

- Bank statements: 2 most recent checking and savings account statements
- 401(k) or retirement account statement and summary
- Other assets: statements and summaries of IRAs, stocks, bonds, etc.

OTHER DOCUMENTS

- Copy of driver's license or ID and Social Security card
- Addresses for the past 2-5 years and landlord's contact info if applicable
- Student loan statements: showing current and future payment amounts
- Documents relating to any of the following if applicable: divorce, bankruptcy, collections, judgements or pending lawsuits



HOUSE WANTS & NEEDS LIST

Important Features You're Looking for in a Home

Determine the features you are looking for in your ideal home and prioritize which items are most important to you. No house is perfect, but this will help us find the best match for you.

TYPE OF HOME

- Single Family Home Townhouse Condo Other _____

CONDITION OF HOME

- Move-In Ready Some Work Needed is OK Fixer Upper

DESIRED FEATURES

___ Bedrooms ___ Bathrooms ___ Car Garage (Circle)
Small or Large Yard

Ideal Square Footage: _____

Desired Location/Neighborhood/School District: _____

Must Have

Would Like to Have



MAKE AN OFFER

Presenting a strong offer

Your real estate agent can help you make an offer on a home. Here are some things to consider for the final price:

- How long the home has been listed
- Comparable homes in the area
- Necessary repairs and renovations
- Make sure you can live comfortably with the monthly mortgage payment
- Market consideration: compare the most recent sales in the area



NEGOTIATION

As your realtor, I'm here to negotiate on your behalf and ensure you get the best possible deal when buying a home. I use my market knowledge to assess a property's value and identify areas where we can negotiate, such as price, repairs, closing costs, or contingencies. By understanding the seller's motivations and the current market conditions, I craft a strategic offer that aligns with your goals while staying competitive. With strong communication and problem-solving skills, I'll work hard to secure the best terms for you and keep the transaction moving smoothly. My goal is to make the process as stress-free and rewarding as possible!





Home INSPECTION

You should choose the home inspector and pay for the home inspection. If it uncovers problems that weren't included in the seller's disclosures, you may be able to negotiate with the seller.

A home inspection costs around \$400 to \$1000, depending on factors like the home's location, condition, and age. Parts of the home that are commonly included in a home inspection:

- Floors, walls, ceilings, stairs, roof
- Siding, attached decks, porches
- Plumbing, insulation
- Heating and air conditioning
- Major appliances
- Electrical system
- Fireplaces and wood stoves
- Windows and doors



APPRAISAL

Your lender will choose the appraiser, but you'll pay for the appraisal. Appraisals determine the value of the property. If you're using a mortgage to buy your new home, your lender will order an appraisal to make sure the home is worth the money that it's loaning you.





EPIQUE
R E A L T Y

Home Inspector List

JD Nelson - Imperial Home Inspection
515-218-5674

Corey Loewe - Dream Home Inspections
515-314-1855

The Genuine Inspector - Liz Diaz
515-478-4178

WHAT NOT TO DO

During the Home Buying Process

It's extremely important not to do any of the following until after the home buying process is complete:



Any of these types of changes could jeopardize your loan approval. It's standard procedure for lenders to also do a final credit check before closing.





BOXES & MOVING COMPANIES

Here are some resources to find moving boxes:

- Check Facebook Marketplace, grocery stores, Walmart, Target, and Hy-Vee for free boxes.
- Still need to purchase boxes? They are for sale at both U-Haul and Home Depot. www.uhaul.com and www.homedepot.com

A few moving companies we recommend are:

- **The Approved Movers** (515) 339-0139 <https://theapprovedmovers.com/> Multiple Agents have recommended The Approved Movers as they have clients that love them.
- **Adamantine Spine Moving** (515) 207-2727 <https://spinemoving.com> They are known for their great customer service and great pricing!
- **2 Men and a Truck** (515) 216-3654 <https://twomenandatruck.com> Multiple clients have used 2 Men and have great things to say about them!
- **Finnemore Harris Moving Co** (515) 276-2126 (website under construction) Come highly recommended by clients – look at google reviews
- **Kirby's Moving Company** (515) 300-5171 <http://www.kirbysmovingco.com/>
- **You First Moving** (515) 218-2324 <https://www.youfirstmoving.com/>
- **Iowa Moving 1** – movers only you supply the truck (515) 975-2840 <https://www.desmoinesmovers.com/>
- **U-Haul** - <https://www.uhaul.com/> Boxes and truck rental



final steps BEFORE CLOSING

INSURANCE REQUIREMENT

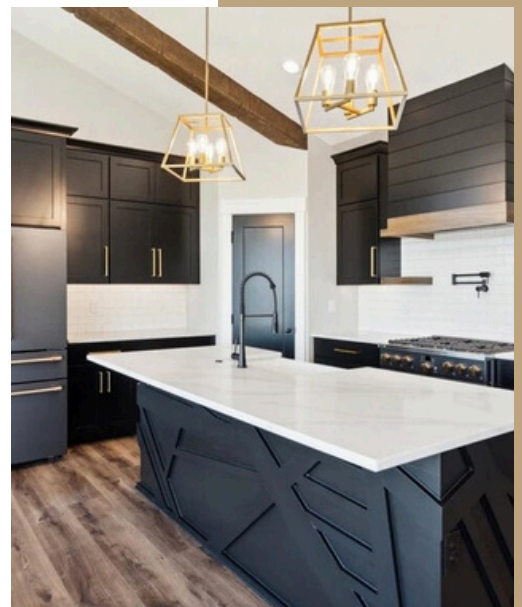
Most lenders require buyers to have homeowners insurance. An insurance agent can help you learn more about the minimum amount of insurance you need for the value of the home you're buying and to meet the lender's requirements. You may also need to purchase flood or fire insurance for your new home, depending on the location.

CLOSING DISCLOSURE

You should receive the Closing Disclosure from your lender at least 3 days before closing. Pay attention to items such as the loan terms and costs, and make sure they match what you agreed to in the loan estimate. The Closing Disclosure will also outline buyer and seller costs; make sure this matches your purchase offer. If you have any questions, talk to your lender as soon as possible before closing day.

FINAL WALKTHROUGH

Work with your Realtor to schedule a final walk-through of the home to ensure everything is as you expect. If you find problems — such as repairs not completed, or items missing that should have been included. Find out how the seller plans to correct the problems or if they will give you a closing cost credit to make up for the problems.



CLOSING DAY

Congratulations! You make it to closing!



WHAT TO BRING TO CLOSING?

- Cashier's check (or wire transfer)
- Proof of homeowners insurance
- Government-issued ID such as a driver's license, state-issued ID or passport
- Any documentation requested by the bank
- The closing disclosure

WHAT TO EXPECT

On the closing date, you'll meet at the title company to sign a settlement statement listing all costs related to the home sale. This is when you pay your down payment and closing costs. You'll also sign the mortgage note, which states that you promise to repay the loan. Finally, you'll sign the mortgage or deed of trust to secure the mortgage note. Once all the legal documents are signed and payments are made, you'll receive the keys to your new property.





MOVE IN TO YOUR NEW HOME!

As your Personal Realtor, we know our role doesn't end just because we've handed you the keys.

You can call us anytime, whether its:

- Recommendations on contractors or other professional services to hire
- Any issues with your home after moving in
- Questions for the listing agent or previous owner
- Evaluation of your home value over time
- Questions about the local real estate market
- Advice on purchasing an investment property
- Referrals to friends and family
- When you are thinking about selling
- Or any other real estate related matter you need

As always, our advice is fast, free, and confidential.

We're here for you, through your move in date and beyond.

1,000+

Tik Tok, Instagram &
Facebook followers

10+

years of experience
in the industry

95%

clients are satisfied
with our services





Shonna Murrey

Realtor®

Luxury Real Estate Specialist

Area Leader Epique Realty

Team Leader - The Murrey Group

515-612-8939

Shonna@TMGMOVE.com

TheMurreyGroup.com

Hi, I'm Shonna Murrey, Area Leader for Epique Realty and Team Leader for The Murrey Group.

Helping people find their perfect home isn't just my job—it's my passion. With a background in real estate, remodeling, and building, I bring a unique perspective to the home-buying journey, seeing the possibilities in every property and guiding my clients with confidence and care.

Here's how I can help you as your buyer's agent:

- ✦ **A Personalized Home Search:** I take the time to get to know you—your lifestyle, your goals, and your must-haves—so we can focus on homes that truly fit your vision.
- ✦ **Seeing Potential:** With my experience in remodeling and design, I can help you see beyond the surface of a home and envision its possibilities, whether it's a simple refresh or a full transformation.
- ✦ **Local Expertise:** As someone who lives and works in the Des Moines Metro area (especially Ankeny), I know the neighborhoods, schools, and amenities that will fit your needs perfectly.
- ✦ **Strong Negotiation Skills:** I'll advocate for you every step of the way, ensuring you get the best possible terms on your new home.
- ✦ **A Seamless Process:** From helping you navigate financing to coordinating inspections and closing, I'll handle the details so you can focus on the excitement of your new chapter.

On a personal note, I'm a mom, a devoted Ohio State Buckeyes fan, and an outdoor enthusiast who loves boating, camping, and spending time with my family and our lively Boxer puppy, Bentlee. Having moved several times myself, I understand the emotional and logistical challenges of finding the perfect home, and I'm here to make the process as smooth and enjoyable as possible for you.

Let's connect and talk about what you're looking for in a home! I'd love to help you find a place that not only meets your needs but exceeds your expectations.

When you work with me, you're not just working with a realtor—you're working with someone who truly cares about helping you find the home where your next chapter begins. Let's find your dream home together!

EPIQUE
REALTY



Shonna