

**Your Guide to Buying with
LEGACY HOME COLLECTIVE**

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Welcome to Legacy Home Collective

Hi, I'm Lauren Miller, and I'm so excited to introduce you to Legacy Home Collective – Kearney's top real estate team for the past several years.

Finding your perfect home is a big deal. It's full of dreams, tough choices, and anticipation, and my goal is to make that journey feel focused, exciting, and ultimately, successful. When you work with us, you're not just getting a realtor – you're getting a dedicated team that knows this market inside and out and is committed to being your unwavering advocate.

This guide is here to walk you through what it's like to buy a home with us – from securing your financing all the way to getting the keys on closing day. My team and I are with you every step of the way, making sure you always feel informed, confident, and taken care of in your search.

BUILT ON LEGACY. DRIVEN BY RESULTS.

VISION

To make every home purchase a strategic, confident investment – ensuring our clients find the property that doesn't just meet today's needs but sets up their financial success for tomorrow.

PURPOSE

To serve as your dedicated advocate, educator, and negotiator. We provide clarity, act with integrity, and use our market expertise to secure the right home for you at the best possible terms.

MISSION

To build lasting relationships by securing the perfect home, providing exceptional communication, and delivering a smooth buying experience. We make the process simple, personalized, and successful.



Meet Lauren Miller—Your Trusted Local Realtor

As a lifelong resident of Kearney, Lauren’s heart is deeply rooted in this community. With years of experience in real estate and a passion for helping families achieve their goals, she brings unmatched local expertise and a commitment to service that goes above and beyond.

EXPERIENCE + EDUCATION

- Licensed Realtor® since 2017
- Licensed in Missouri, Kansas, and Florida
- Master’s Degree in Business
- Consistently ranked among top-producing agents in the Kansas City area

COMMUNITY INVOLVEMENT

Lauren proudly supports local organizations and events such as the Kearney Enrichment Council, Kearney Chamber of Commerce, Kearney Family Foundation, Kearney School District Education Foundation, and various school district initiatives. Giving back is part of what makes Legacy, well, a legacy.





Your Legacy Home Collective Team

Behind every successful sale is a strong team – and that’s exactly how we operate at Legacy Home Collective. We take a team-based approach to make sure you’re supported from the very first conversation all the way to the closing table. When you work with us, you’re not just hiring one agent – you’re gaining a full team dedicated to making your selling experience smooth, strategic, and stress-free.

Led by Lauren Miller, your dedicated buyer’s specialist, and supported by Baylee Wales, our Director of Operations, every detail is handled with care. Lauren guides you through the search, tours, strategy, and negotiation process, while Baylee ensures everything behind the scenes runs seamlessly – from paperwork and timelines to closing day. Our collaborative approach means you stay informed, your questions are answered quickly, and every part of the process feels organized, confident, and stress-free.



BAYLEE WALES Director of Operations

Baylee is the organizational powerhouse behind Legacy Home Collective. She keeps every detail on track so your home-buying experience feels effortless. From managing paperwork and timelines to coordinating communication and keeping your transaction moving forward, Baylee ensures each step of the process runs smoothly.



Client Success Stories: Trust Built on Results

Our commitment is simple: provide five-star service and deliver exceptional results. Don't just take our word for it – listen to the homeowners we've helped move on to their next chapter.

OUTSTANDING SERVICE + CONSTANT COMMUNICATION

"We couldn't be happier with the service we received. Questions were answered before they were even asked, communication was constant, and the level of service was outstanding. Lauren and Baylee followed through with every request and provided quick responses." – Debi, Kearney Resident

GUIDANCE THAT MAKES DREAMS A REALITY

"I HIGHLY recommend Lauren and her team! Lauren is very knowledgeable about the market and always readily available for any questions I've had throughout the process of looking for a home. She went above and beyond keeping me informed about any new homes specifically in the area and price range that worked best for me and my family. It was easy to work with her and in only a few weeks I got to move into my DREAM HOME!" – Danielle, Satisfied Buyer

ABOVE AND BEYOND THE TRANSACTION

"Lauren always made sure to get us speedy responses to our millions of questions and truly went the extra mile to make sure everything was perfect for us. You can tell how much they care about their clients and finding the perfect home for them. So grateful for these two and everything they did to help us. Highly, highly recommend them if you are thinking about buying or selling." – Allison, Buyer and Seller



Why Hire Legacy Home Collective

PROVEN RESULTS. PERSONALIZED SERVICE. REAL SUCCESS.

**#1 Team in Kearney
6 Years Running**

**\$82M+
Sales Volume**

**250+
Properties Sold**

Choosing the right real estate team is one of the most important decisions you'll make when buying a home. At Legacy Home Collective, we've built our reputation on trust, communication, results, and exceptional client care – and our buyers can feel the difference from day one.

For the past six years, we've proudly held the title of #1 real estate team in the Kearney market, consistently leading in both volume and units sold. Our team approach, local expertise, and deep market knowledge give you a competitive advantage in today's fast-moving buying environment.

We don't just help you find a home – we guide you through the entire journey, from understanding the market to crafting smart offers and negotiating with confidence. Every buyer we serve receives the same level of strategy, attentiveness, and expertise that's earned us top recognition, including the Kansas City Real Producers 2025 Top Agent Class.

In today's market, knowledge is everything – and that's where we shine. Our team stays plugged into local opportunities, off-market possibilities, and neighborhood trends so you never miss the right home or the right moment to make your move.



Why Hire Legacy Home Collective

EXPERIENCE THAT MATTERS

With years of hands-on experience in real estate, market analysis, and negotiation, we know how to guide you through today's ever-changing buyer landscape and help you secure the right home at the right price.

CLEAR COMMUNICATION

We believe in transparency and keeping you informed from the first showing to closing day. You'll always know what's happening, what to expect next, and why it matters.

AVAILABILITY + SUPPORT

Our team approach ensures you're never left waiting for answers. Whether it's scheduling showings, reviewing offers, or navigating inspections, someone is always available to guide and support you.

EXPERT NEGOTIATION

We're skilled at protecting your best interests, negotiating strong terms, and helping you win in competitive situations – so you move forward with confidence.

SATISFACTION GUARANTEED

We hold ourselves to the highest standards of service and integrity. Your satisfaction isn't just a goal – it's a promise.



Our Partnership: Finding the Right Home Together

A PARTNERSHIP BUILT ON TRUST + COMMUNICATION

When you choose to work with Legacy Home Collective, you're not just hiring a real estate team – you're entering into a partnership built on trust, respect, and shared goals. We're committed to giving you our very best, and in return, we ask for the same level of openness and communication.

Your cooperation helps us serve you efficiently, stay ahead of new opportunities, and secure the best possible results for your home purchase. Together, we can make the buying process smooth, successful, and even enjoyable.

WHAT WE ASK FROM YOU

- **Be Honest and Transparent:** Share your must-haves, deal-breakers, budget, and any concerns so we can tailor the search to fit your goals perfectly.
- **Stay in Communication:** Keep us updated on any changes in your plans, timing, financing, or preferences that might impact your home search or offer strategy.
- **Be Ready to Tour Homes:** Make every effort to be available for showings – especially in a fast-moving market – so you don't miss out on great opportunities.
- **Act in Good Faith:** Enter all offers, negotiations, and agreements sincerely, and make every effort to honor timelines, lender requirements, and contract commitments.
- **Direct All Inquiries to Us:** If other agents or sellers reach out to you directly, let them know you're represented by our team – we'll handle all communication and negotiation on your behalf.

Our partnership works best when both sides are committed to the same goal: finding the right home for you – smoothly, confidently, and at the best possible terms.



Buyer Agency Relationship

UNDERSTANDING HOW WE REPRESENT YOU

When you hire Legacy Home Collective, you're entering into a *buyer agency relationship* – which simply means we represent you, the buyer, and your best interests throughout the entire home-buying process.

You're partnering with a team that's fully committed to advocating for you from the first showing to the closing table. Our role is to guide you through every step of the buying journey, keep you informed, and ensure you feel confident in each decision you make. We handle the scheduling, research, communication, and negotiations so you can stay focused on finding the right home and planning your next chapter.





Buyer Agency Relationship

WHAT THAT MEANS FOR YOU

Here's what you can expect when you hire Legacy Home Collective to represent you:

- **Clear Communication:** We keep in touch regularly so you always know what's happening – whether it's new listings, updates on offers, or next steps in the process.
- **Market Expertise:** We'll walk you through current market conditions, pricing trends, neighborhood insights, and what it takes to compete successfully in today's market.
- **Full-Service Home Search:** From setting up tailored home alerts to scheduling showings and providing property research, we make your search streamlined and stress-free.
- **Professional Guidance:** We'll explain local real estate practices and procedures so you understand every step, from touring homes to closing day.
- **Offer Strategy Support:** We'll help you determine a smart offer that aligns with the market, the property, and your goals – so you're positioned to win without overpaying.
- **Showings + Scheduling:** We coordinate all showings, inspections, lender communication, and moving parts behind the scenes to keep the process smooth and organized.
- **Strong Negotiation:** When it's time to negotiate, we advocate fiercely for your best interests – whether it's price, repairs, appraisal gaps, or terms that protect you.
- **Confidentiality You Can Trust:** Any personal or financial information you share with us stays protected – always.
- **Post-Purchase Support:** Even after closing, we're here to help with contractor recommendations, homeownership questions, and anything you need as you settle in.



Your Buying Journey: Step-by-Step

WHAT TO EXPECT WHEN BUYING WITH LHC

Buying a home is a big decision – and our job is to make the process feel seamless from the moment we meet to the moment you get the keys. Here's what the journey looks like when you partner with us:



INITIAL CONSULTATION

We'll meet to talk about your goals, budget, preferred locations, and timeline. This is where we get to know what matters most to you in a home.

FINANCING + PRE-APPROVAL SUPPORT

If needed, we'll connect you with trusted local lenders and help you understand your financing options so you can shop confidently with a strong pre-approval in hand.



HOME SEARCH STRATEGY

Using local market data, current inventory, and your criteria, we'll create a personalized search plan designed to help you find the right home – without wasting time.

TOURING HOMES

We'll schedule and coordinate showings, walk through homes with you, and provide expert insight on condition, value, resale potential, and anything else that helps you make informed decisions.





NEW LISTING ALERTS

You'll receive instant notifications for homes that match your search criteria – including off-market opportunities when available – so you're always one step ahead.

WRITING + SUBMITTING OFFERS

When you're ready to make an offer, we'll walk you through every detail, craft a strong and competitive offer, and explain the strategy behind each recommendation.



NEGOTIATIONS

We negotiate on your behalf to secure the best possible price and terms. You'll always understand your options – and feel confident in every decision.

UNDER CONTRACT

Once your offer is accepted, we'll guide you through inspections, appraisal, and any contingencies. We handle communication with all parties to keep everything on track.



CLOSING PREPARATION

As closing approaches, we'll make sure all documents, deadlines, and details are handled properly. You'll know exactly what to expect so there are no surprises.

CLOSING DAY!

It's time to celebrate! Once everything is signed and complete, you'll receive the keys to your new home – and we'll be right there congratulating you on this huge milestone.



Buying a home doesn't have to feel overwhelming when you have the right team in your corner. With Legacy Home Collective, you'll always know what's happening, what's next, and who's handling it because we keep communication clear and consistent, so you're never left wondering about the process or where things stand. From the first consultation to closing day, our team is behind the scenes managing every detail, anticipating your needs, and keeping everything on track – so you can stay focused on the excitement of finding your new home and what comes next.





Ready to Buy?

LET'S FIND OUT

Ask yourself these four questions. If you can confidently say YES to all of them... you're officially home-buying ready.

Do you have steady, reliable income?

Basically, have you been working regularly for the last couple of years and expect that to continue? Lenders love stability – it's exactly what they want to see.

Do you have money set aside for a down payment and closing costs?

Good news: You don't need 20% down (seriously!). There are loan programs today that allow as little as 10%, 5%, even 3.5% down. So don't count yourself out if you're not rocking a huge savings account yet.

Do you have a qualifying credit score?

If you've been making on-time payments, you're probably in good shape. And if your credit isn't perfect? Don't stress – we can still explore options to get you on track.

Can you comfortably afford a monthly mortgage?

And not just the mortgage – also things like taxes, insurance, utilities, and routine home maintenance? If the answer is yes, you're golden.





Pre-Approval Power: Why Financing Comes First

BEFORE YOU FALL IN LOVE WITH A HOME, GET PRE-APPROVED.

It's the essential first step that defines your budget and strengthens your offer.

Most real estate agents and lenders highly recommend that you, as a home buyer, get pre-approved with a lender *before* selecting a home to purchase. This is more than just a formality; it's the most crucial way to secure the best information about the right price range for your pocketbook. A pre-approval confirms your financial standing, giving you and your agent the clarity needed to customize your home search and focus only on properties you can truly afford.

THE THREE CORE ADVANTAGES OF PRE-APPROVAL

MARKET CONFIDENCE + EFFICIENCY

Pre-approval brings immediate clarity to your entire home search process, ensuring you are focused and prepared from day one.

- **Defines Your Search:** You won't waste time looking at homes you cannot afford, allowing us to customize your search to meet your specific financial program requirements.
- **Budget Clarity:** You gain a clear understanding of your overall costs, including the amount needed for the down payment and closing costs, and which loan program best fits your needs.
- **Peace of Mind:** Knowing your finances are secured removes stress and allows you to enjoy the process of finding your perfect home.



Pre-Approval Power: Why Financing Comes First

COMPETITIVE EDGE + NEGOTIATION POWER

In a fast-moving market, a pre-approval letter is your most powerful tool.

- **Instant Readiness:** You are ready to write and present a credible offer the moment you find the right property, which is critical when timing is everything.
- **Stronger Offer:** Your buyer specialist can give the seller a formal pre-approval letter. This financial verification puts you in a much better negotiating position, as sellers favor buyers whose financing is already confirmed.

COMPREHENSIVE FINANCIAL STRATEGY

The pre-approval process is the best time to explore all your options and create a custom lending plan.

- **Loan Program Customization:** You learn about all available financing options, including potential low or no down payment programs, ensuring you secure the loan that best suits your goals.
- **Flexible Planning:** You can review various mortgage scenarios and explore different payment options with your lender before you feel the pressure of a looming closing deadline.



WHAT WILL THIS COST ME AND WHEN?

One of the biggest anxieties for buyers is understanding the initial cash outlay before the down payment. This page outlines the major expenses you will encounter during the home buying process, when they are due, and what they cover.

Earnest Money Deposit (EMD)

\$1,000 - 5% of Sale Price

Due upon the fully executed contract. This money is held by the title company or builder and is part of your down payment, not an extra fee. Be prepared for these funds to leave your account immediately.

Home Inspections

\$500 - \$900

Due at the time of inspections (usually within the first week of the accepted contract). This fee is paid directly to the licensed inspector(s) who assess the physical condition of the property.

Appraisal Fee

\$500 - \$700

Due when ordering the appraisal (usually 5-15 days after the fully executed contract). This fee is paid to the lender, who hires an independent appraiser to confirm the home's value matches the sales price.

Closing Costs

\$4,500 - \$7,000

Due at closing. These costs cover various lender fees, title insurance, taxes, and escrow fees. Always ask your lender for a *Loan Estimate* during the pre-approval stage for a closer estimated amount.

Down Payment

0% - 20% of Sale Price

Due at closing. The percentage depends heavily on your loan type and financial institution. The amount you already paid for the Earnest Money Deposit will be *subtracted* from this final amount.

THE LEGACY DIFFERENCE

We don't believe in a one-size-fits-all marketing plan. Every home deserves its own spotlight – and we tailor our approach to highlight what makes yours truly special. When you list with us, you're not just getting exposure – you're getting results.

Choosing A Lender

EXPERT GUIDANCE FOR A SEAMLESS HOME PURCHASE

While you are working with the #1 real estate team in the area, you deserve to be backed by the #1 mortgage team to ensure a stress-free path to your new home.



Roller Mortgage Team
a division of **LeaderOne**
Financial Corporation
SINCE 1997

THE ADVANTAGE OF EXCELLENCE

Just as choosing the right real estate professional matters, having a knowledgeable and responsive lending team can make all the difference in your home search. Many of our clients have had great success working with Baylee Wales and the Roller Mortgage Team at LeaderOne. Known throughout the region for their local expertise, clear communication, and client-first approach, their team has helped countless buyers navigate the financing process with confidence and ease.

BAYLEE WALES

Loan Officer
NMLS# 2664348

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BayleeWales@Leader1.com

WHY WE RECOMMEND THEM

Choosing a local powerhouse like the Roller Mortgage Team gives you a distinct advantage. Because they are integrated with our workflow, the communication between your agent and lender is instant. From creative loan programs to providing a pre-approval letter that carries real weight with sellers, Baylee ensures your financing is the strongest part of your offer.

ADDITIONAL LENDING PARTNERS

We always encourage you to interview multiple lenders to find the best fit for your financial goals. Here are two other trusted local lenders our clients have worked with:



LACEY GLENNON

VP of Mortgage Lending
NMLS# 1811645

816.588.5887
Lacey.Glennon@Rate.com



JASON HOYT

Vice President / Loan Officer
NMLS# 804569

816.628.6666
Jason@KearneyTrust.com



Offer Process

THE HUNT IS OVER: LET'S GET YOUR OFFER ACCEPTED

Finding *the* home is an exciting milestone – it means all the searching and touring have paid off! Now comes the crucial step of crafting a successful offer. This is where an experienced team makes all the difference. At Legacy Home Collective, we're here to make the process smooth, transparent, and strategic from preparing the very first offer to holding the keys.

HERE'S HOW IT WORKS:

ANALYZE THE PROPERTY'S VALUE + CONDITION

We begin by thoroughly reviewing the Seller's Disclosure to understand the home's condition and then provide a detailed market analysis to determine its true value and ensure your offer is competitive.

DETERMINE YOUR OFFER STRATEGY

We will discuss all the crucial terms you wish to offer, including the offer price, desired closing date, seller-paid closing costs, and whether to request a home warranty.

PREPARE YOUR EARNEST MONEY DEPOSIT (EMD)

Your EMD – typically \$1,000 to 1% for resale or a 3-5% nonrefundable amount for new construction – must be available immediately. This money is not an extra fee; it is credited toward your final closing costs.

NEGOTIATION: ACCEPTANCE, DECLINE, OR COUNTER

Once submitted, the seller has three options: accept your offer, decline it, or counter with their own terms. If they counter, we will discuss your options to respond until a mutual agreement is reached.

SECURE THE AGREEMENT + SAFEGUARD YOUR LOAN

Once both parties agree, the deal is legally binding and must be in writing. Crucially, refrain from making any large purchases (like cars or furniture) during this time, as it could negatively impact your loan qualification.

OUR PROMISE

We'll keep communication open, handle every document with care, and make sure you always understand what's happening next. Buying a home is a major milestone – and we'll be right beside you through every conversation, decision, and celebration.



Navigating Multiple Offers

MAKING YOUR OFFER IRRESISTIBLE IN A BIDDING WAR

When we face a multiple offer situation, our goal is to submit an offer that is both financially strong and creates the least hassle for the seller.

Here are the key ways we can make your offer stand out:

- **Be the First Mover:** We need to move quickly, sometimes even submitting an offer *before* a showing, to get ahead of the competition.
- **Streamline Inspections:** We recommend the "In Its Present Condition Addendum." This allows you to inspect the home, but we agree not to ask for repairs – it limits risk for the seller and speeds up the process.
- **Bridge the Appraisal Gap:** Offering to pay cash above the appraised value (up to the offer price) is a powerful way to eliminate the seller's worry about low appraisals. We will need Proof of Funds for this strategy.
- **Secure Financing Upfront:** Work with your lender to get your loan fully underwritten and approved before we submit the offer. This proves to the seller that your financing is solid.
- **Offer a Strong EMD:** Demonstrate your commitment with a significant Earnest Money Deposit. This can be a higher refundable deposit (1-2%) or a smaller, non-refundable deposit that goes directly to the seller.



The Home Inspection Process

HELLO, HOME INSPECTION!

Buying a home is exciting, and the inspection phase is where we get a clear picture of your potential new place. Think of the inspector as a friendly expert giving the home a thorough check-up!

HOW MUCH TIME DO WE HAVE?

This part moves quickly! The contract gives us a limited time to get all inspections done, review the detailed reports, and decide how to move forward. Typically, you have about 10 calendar days to complete everything. This is why having an amazing agent (like us!) is so important – we are here to keep everything on track and on time.

After we get the reports, we'll sit down and discuss your options. You'll need to decide if you want to:

- Accept the home as is (if you love it and the reports are great!).
- Request repairs for necessary items.
- Renegotiate the price or terms based on the findings.
- Even cancel the contract (if something major is uncovered).

Don't worry, we'll guide you through every choice and make sure those deadlines are met!

WHAT WILL THE INSPECTION COST?

You, the buyer, are responsible for the cost, and payment is generally due when the inspection is completed. While costs can vary based on the home's size and age, most buyers spend between \$550-\$750 to cover all the bases.

Here's a quick loook at the typical costs:

- Whole Home | \$400-500
- Termite | \$100
- Radon | \$100-200
- Sewer Scope or Septic System | \$200
- Structural Engineer to Evaluate the Foundation | \$200-300

WHAT EXACTLY GETS INSPECTED?

The inspector gives the home a top-to-bottom examination! Here are just a few of the important areas they cover:

- **THE HOME'S EXTERIOR:** Checking out the walls, windows, doors, porches, decks, and even the garage structure.
- **THE ROOF:** What type it is, what material it's made of, and its overall condition.
- **PLUMBING SYSTEM:** Making sure the hot/cold water, waste system, pressure, and hot water equipment are all working well.
- **ELECTRICAL SYSTEM:** Checking the service type, circuits, protection, and outlet grounding.
- **ATTIC:** Looking at the structure, trusses, insulation, and ventilation.
- **CENTRAL AIR:** Checking the energy source, equipment, and distribution.
- **THE INTERIOR:** A walk-through of the walls, floors, ceilings, built-in cabinets, and countertops.
- **APPLIANCES:** Checking any built-in appliances listed in your Purchase Agreement.
- **LANDSCAPING/LOT:** Ensuring the ground slopes correctly away from the foundation and checking the condition of walkways and the driveway.

NEED INSPECTOR RECOMMENDATIONS?

You are always welcome to hire any licensed professional you choose! However, we work with some truly excellent, licensed inspectors and are happy to share their names with you. They are professionals who provide timely, detailed reports and we trust them to take great care of you!



Closing Process

BRINGING IT ALL HOME

Congratulations on reaching this major milestone! The closing process, also known as settlement, is where your home purchase is finalized, and you officially take ownership of your new home and receive the deed. Our team will be with you every step of the way to ensure a smooth, worry-free closing!

WHAT HAPPENS NEXT

TITLE WORK + LENDER COORDINATION

Your lender and the title company will process the necessary documents and verify all details for a smooth closing. We'll stay in constant communication with all parties to ensure all deadlines are met and there are no last-minute surprises. The closing agent will review your contract, identify payments due, and ensure costs like taxes and title searches are handled.

PREPARING FOR CLOSING DAY

As we get closer to the final day, we will confirm all the important details. This includes confirming the final funds needed (the "cash to close") and reminding you of what to bring to the closing table. Please bring to closing a picture ID and a cashier's check/wire transfer for your down payment and closing costs.

SIGNING THE FINAL DOCUMENTS

On closing day, you will sit down with the closing agent to sign all the final paperwork. This is when the official transfer of ownership occurs, and the title company handles the secure transfer of funds, including:

- Down payment
- Loan origination fees (if applicable)
- Prepaid property taxes and homeowners insurance
- Any applicable closing costs

CELEBRATE!

Once the documents are signed and the sale is officially recorded, you get the keys! Congratulations – you are a homeowner!

OUR PROMISE

We'll keep communication open, handle every document with care, and make sure you always understand what's happening next. Buying a home is a major milestone – and we'll be right beside you through every conversation, decision, and celebration.



Connect with Legacy Home Collective

The process of finding your perfect home starts long before you sign the contract and continues even after you've moved in. Follow us on social media to see our latest successes, get real-time market insights, and see how we can help you find your dream home!

WHY FOLLOW US?

- **See Your Future Home in Action:** We showcase our current listings – including professional photos and videos – to thousands of local buyers. As soon as a home hits the market that matches your criteria, you'll see it featured directly through our channels.
- **Stay Local:** Get updates on Kearney-area market trends, neighborhood spotlights, and local events to help you choose the perfect community.
- **Proof of Performance:** See our client closing announcements and read the latest positive reviews from buyers and sellers alike.

FOLLOW OUR JOURNEY + SHARE YOURS

We look forward to connecting! Scan the QR codes (or search for the handles below) to join our growing community.



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Legacy Home Collective -
Real Broker, LLC

Instagram
@LegacyHomeCollective



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