



# KANSAS CITY HOME BUYER'S GUIDE

Helping you understand each step so you  
can move forward with confidence

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# WELCOME HOME

Buying a home is an exciting step—and one that comes with a lot of questions, decisions, and moving pieces along the way. Whether this is your first purchase or your fifth, my goal is to make the process feel clear, manageable, and even enjoyable. This guide was created to give you a straightforward understanding of what to expect as you move through your home buying journey. Inside, you'll find an overview of each step—from getting pre-approved and starting your search, to making an offer, navigating inspections, and closing on your new home. It's designed to answer common questions, help you feel confident in your decisions, and serve as a resource you can come back to at any point. Most importantly, this guide is here to support you—but you won't be doing this alone. I'll be here every step of the way to provide guidance, answer questions, and advocate for you throughout the entire process.



## WHO I AM & HOW I WORK

Real estate, for me, has always been about more than just transactions—it's about helping people find the right place to call home and guiding them through one of the most important decisions they'll make. As someone who lives and works in Kansas City—especially in and around the urban core—I've developed a deep appreciation for the character, history, and individuality that make each neighborhood unique. From the tree-lined streets of Hyde Park to the energy of Midtown and the charm of historic districts like Volker and Roanoke, I don't just work in these areas—I genuinely enjoy being part of them. That local insight allows me to help you not only find the right home, but the right neighborhood to match your lifestyle.

Before real estate, I spent years working hands-on with homes through painting and repair work. That experience gives me a practical understanding of construction, materials, and how homes age over time—helping you look beyond the surface and make informed, confident decisions.

My approach is simple: clear communication, honest guidance, and strong advocacy. You'll always know what's happening, what your options are, and what to expect next. I'll walk you through each step, explain the details in a way that makes sense, and make sure you feel confident from start to finish.

I also take a strategic approach to every purchase—whether that's navigating a competitive market, identifying long-term value, or helping you find a home that truly fits your goals. No two clients are the same, and I tailor my approach to what matters most to you.

At the end of the day, my goal is simple: to make the process feel smooth, informed, and even enjoyable—while helping you make a smart, confident investment in a place you're proud to call home.



## Step 1: Getting Financially

Ready Before we start touring homes, the most important first step is making sure you're financially prepared. This sets the foundation for everything that follows and ensures we're focusing on homes that truly fit your goals and comfort level. The process begins with getting pre-approved through a trusted lender. This gives you a clear understanding of your purchasing power, estimated monthly payment, and loan options—while also showing sellers you're serious when it's time to make an offer. Just as important as your approval is understanding how much cash you'll need on hand. There are two key categories to plan for: upfront costs and cash to close.

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### Upfront Costs (Due Early in the Process)

- Earnest Money Deposit: ~\$3,000–\$9,000 (1%–3% of purchase price)
- Inspections: ~\$400–\$800+ (depending on size and additional inspections like sewer or radon)
- Appraisal: ~\$500–\$700

Estimated upfront total: \$4,000–\$10,500

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### Cash to Close (Due at Closing)

- Down Payment:
  - o 3% = \$9,000
  - o 5% = \$15,000
  - o 10% = \$30,000
- Closing Costs: ~\$6,000–\$12,000 (2%–4%)

Estimated cash to close:

- Low down payment scenario (3%): ~\$15,000–\$21,000
  - Moderate down payment (5%): ~\$21,000–\$27,000
  - Higher down payment (10%): ~\$36,000–\$42,000
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## How Much Should You Have Saved?

For a \$300,000 home, a comfortable target is:

- Minimum (low down payment): ~\$20,000–\$25,000 total available
- More comfortable range: ~\$25,000–\$40,000+

This includes both your upfront costs and cash to close. It's also smart to keep additional reserves after closing for moving expenses, furnishings, and maintenance—especially with Kansas City's historic housing stock.

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Once you're pre-approved and have a clear understanding of these numbers, we'll be in a strong position to move quickly and confidently when the right home comes along.

## Understanding Closing Costs

Closing costs are the fees and expenses associated with finalizing your home purchase. While they can vary depending on the loan, property, and situation, most buyers can expect to pay approximately 2%–4% of the purchase price.

For a \$300,000 home, that typically means \$6,000–\$12,000 in closing costs.

These costs are made up of several components, and understanding them ahead of time helps you feel more prepared and confident at the closing table.

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## What Makes Up Closing Costs?

Here's a breakdown of the most common items:

- **Lender Fees**  
These include loan origination fees, underwriting, and processing. This is essentially the cost of securing your mortgage.
- **Title & Escrow Fees**  
Covers title searches, title insurance, and the closing process itself—ensuring the property is legally transferred to you without issues.
- **Prepaid Costs**  
These are upfront payments for things like:
  - o Homeowners insurance (typically 1 year paid in advance)

- o Property taxes (a few months collected upfront)
  - o Interest on your loan (from closing date to your first payment)
  - Appraisal & Credit Report Fees  
Some of these may be paid earlier, but they are often included in your total closing cost calculation.
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#### A Real Example (Based on \$300,000 Purchase)

While numbers can vary, a typical breakdown might look like:

- Lender Fees: \$1,500–\$3,000
- Title & Escrow: \$1,500–\$3,000
- Prepays (Taxes & Insurance): \$2,000–\$5,000

Total Estimated Closing Costs: \$6,000–\$12,000

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#### Can Closing Costs Be Reduced?

Yes—and this is where strategy comes in.

- Seller Concessions: In some situations, we can negotiate for the seller to cover a portion of your closing costs
  - Lender Credits: You may be able to reduce upfront costs in exchange for a slightly higher interest rate
  - Loan Programs: Some programs offer assistance or reduced fees
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#### What to Expect

Before closing, your lender will provide a Closing Disclosure, which outlines your exact costs in detail. We'll review this together so there are no surprises and everything makes sense.

## Step 2: The Home Search

Now that you're pre-approved and have a clear understanding of your budget, the fun part begins—finding the right home.

This stage is about more than just browsing listings. It's about identifying what truly fits your lifestyle, priorities, and long-term goals. We'll work together to narrow down your search based on location, style, condition, and must-have features—so we're focused on the right opportunities from the start.

In a market like Kansas City—especially in areas with historic homes and unique properties—no two homes are exactly alike. That's why it's important to stay flexible while keeping your core priorities in mind.

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### Defining Your Criteria

We'll start by identifying what matters most to you:

- Location & Neighborhood: Proximity to work, lifestyle preferences, and the feel of the area
  - Home Style & Character: Historic vs. updated, architectural style, layout
  - Condition: Move-in ready vs. willing to take on updates or projects
  - Must-Haves vs. Nice-to-Haves: What you truly need vs. what would be a bonus
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### Touring Homes

As we begin touring homes, I'll help you look beyond the surface. We'll evaluate:

- Layout and functionality
- Quality of updates and renovations
- Potential maintenance or future costs
- Overall value compared to the market

My goal is to help you not just find a home you like—but one that makes sense financially and long-term.

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## Staying Competitive

In many cases, well-priced homes can move quickly. When the right home comes along, we want to be ready to act with confidence.

That's why this stage is about preparation as much as it is exploration—so when you find the right fit, you'll recognize it and be ready to move forward.

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## What to Expect

It's completely normal to see multiple homes before finding the right one. Some buyers find it quickly, while others take more time—and both are perfectly okay.

I'll be there to guide you through each showing, answer questions, and help you weigh your options so you can make the best decision for your situation.

## Step 3: Making an Offer

Once you've found the right home, the next step is putting together a strong, well-informed offer. This is where strategy matters—especially in a competitive market.

An offer is more than just a price. It's a combination of terms, timing, and positioning that work together to make your offer appealing to the seller while still protecting your best interests.

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### What Goes Into an Offer

We'll carefully structure your offer based on the home, the market, and your goals. Key components include:

- **Purchase Price**  
This is based on comparable sales, the home's condition, and current market demand. My job is to help you determine a price that is both competitive and supported by data.
- **Earnest Money Deposit**  
Typically 1%–3% of the purchase price. This shows the seller you're serious and financially committed. It is held by the title company and later applied toward your total cost at closing.
- **Financing Terms**  
This outlines your loan type (conventional, FHA, etc.) and includes your pre-approval. Strong financing can make a big difference in how your offer is perceived.
- **Contingencies (Your Protections)**  
These are built-in safeguards that allow you to move forward with confidence:
  - o **Inspection Contingency:** Gives you the ability to inspect the home and negotiate or walk away if major issues arise
  - o **Appraisal Contingency:** Protects you if the home appraises below the purchase price
  - o **Financing Contingency:** Ensures you're able to secure your loan
- **Closing Timeline**  
A typical closing timeline is around 30 days, though this can vary:

- o Faster timelines (2–3 weeks) may strengthen an offer if the seller prefers speed
  - o Longer timelines (35–45 days) may be needed depending on financing or seller needs
  - Possession & Additional Terms  
This includes when you take possession of the home and any additional items included (appliances, fixtures, etc.)
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### Building a Competitive Offer

Every situation is unique, and the strategy depends on the specific home and seller. A strong offer isn't always the highest price—it's the one that best fits the seller's priorities.

This may include:

- Competitive and well-supported pricing
- Clean, easy-to-understand terms
- Flexible timelines or possession dates
- Strong earnest money to show commitment

I'll walk you through each option so you understand the impact of every decision.

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### Negotiation Process

After submitting your offer, the seller typically has three options:

- Accept the offer as written
- Reject the offer
- Counter the offer with changes to price, terms, or timeline

Negotiation is a normal and expected part of the process. It may involve:

- Adjusting price
- Requesting or negotiating repairs
- Modifying closing timelines or contingencies

- Negotiating closing costs or concessions

My role is to guide you through these conversations, present your position clearly, and help you make smart, strategic decisions without unnecessary risk.

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### Going Under Contract

Once both parties agree, the home is officially under contract. At this point:

- Your earnest money is submitted
  - Key deadlines begin (inspections, financing, appraisal)
  - We move into the due diligence phase
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### What to Expect

This step can move quickly and feel competitive at times—but that’s completely normal. With the right preparation and strategy, you’ll be in a strong position to act confidently when the right home comes along.

My goal is to keep everything clear, organized, and strategic—so you always know what’s happening and what comes next.

## Step 4: Under Contract – What Happens

Next Once your offer is accepted, the home officially goes under contract. This begins a structured process with specific timelines, deadlines, and key steps that move us toward closing. A typical contract period is about 30 days, and during that time we'll complete inspections, finalize your loan, and prepare for closing.

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### Key Timeline Overview (Typical 30-Day Contract)

- Days 1–3: Earnest money deposit + schedule inspections
  - Days 5–10: Inspections completed
  - Days 7–12: Negotiations/resolution period
  - Days 10–25: Loan processing, appraisal, underwriting
  - Days 25–30: Final loan approval + closing preparation
  - Day 30: Closing day
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### When Money Is Due

There are a few key moments where funds are required:

- Earnest Money (Days 1–3)  
Submitted shortly after going under contract
  - o Typically 1%–3% of purchase price
  - o Held by the title company
  - o Applied toward your total at closing
- Inspections (During First 7–10 Days)  
Paid at the time of service
  - o General inspection: ~\$400–\$800
  - o Additional inspections (radon, sewer, termite, etc.) may apply
- Appraisal (Early in Loan Process)

- o Typically ~\$500–\$700
    - o Sometimes paid upfront or rolled into closing costs
  - Cash to Close (At Closing)
    - o Down payment + closing costs
    - o Final amount provided before closing via Closing Disclosure
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### Inspection Period (Your Due Diligence Phase)

This is one of the most important parts of the process.

During the first 7–10 days, you'll have the opportunity to:

- Fully inspect the property
  - Identify repairs or concerns
  - Evaluate the home's condition in detail
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### Renegotiation / Resolution Period

After inspections, we enter a negotiation phase where we can:

- Request repairs
- Ask for credits toward closing costs
- Renegotiate terms if needed

The seller can agree, negotiate, or decline. My role is to guide you through this strategically—protecting you while keeping the deal together when it makes sense.

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### Loan Process & Appraisal

While inspections are happening, your lender is working in the background:

- Appraisal Ordered: Confirms the home's value
- Underwriting: Reviews your financials and loan details
- Final Approval: Clears you to close

This process typically takes 2–3 weeks and is one of the main drivers of the overall timeline.

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### Final Steps Before Closing

As we approach closing:

- You'll receive your Closing Disclosure (final numbers)
  - We'll schedule your final walkthrough of the home
  - Your lender will confirm your final cash to close
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### Closing Day

On closing day:

- You'll sign final documents
- Funds are transferred
- Ownership is officially recorded

And just like that—you're a homeowner.

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### What to Expect

This phase has the most moving parts, but you won't be navigating it alone. I'll keep everything organized, on schedule, and clearly communicated—so you always know what's happening and what comes next.

## Step 5: After the Closing – What Comes Next

Congratulations—you're officially a homeowner. While closing is a major milestone, there are still a few important steps to take as you settle into your new home. This phase is about getting everything set up properly, staying organized, and making the transition as smooth as possible.

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### Your Responsibilities as a New Homeowner

After closing, there are a few key things to take care of:

- **Transfer Utilities**  
Make sure all utilities (electric, gas, water, internet, trash) are transferred into your name starting on your possession date
- **Set Up Your Home Systems**  
Locate and familiarize yourself with:
  - o Electrical panel
  - o Water shut-off
  - o HVAC system and filters
  - o Any special features of the home
- **Secure and Update the Home**
  - o Change locks or rekey
  - o Update garage codes and security systems
- **Review Your Documents**  
Keep all closing documents, warranties, and receipts organized for future reference
- **Plan for Maintenance**  
Every home requires upkeep. Setting a plan early—especially for older Kansas City homes—can save time and money down the road

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### My Role After Closing

My job doesn't end when you get the keys.

I'm here as a long-term resource for you, including:

- Ongoing Support & Questions  
Whether it's about your home, the market, or future plans—I'm always available
- Contractor & Vendor Recommendations  
Need a painter, plumber, electrician, or inspector? I have trusted local contacts I'm happy to share
- Market Updates & Home Value  
I can provide updates on your home's value and neighborhood trends anytime
- Future Planning  
Whether you're thinking about refinancing, investing, or eventually selling, I'll help you plan your next steps

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### Staying Connected

Real estate is a long-term relationship, not a one-time transaction. My goal is to be your go-to resource for anything home-related—now and in the future.

Body  
Your

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### What to Expect

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The first few weeks in a new home can feel ~~grap~~ but also exciting. Take your time getting settled, make it your own, and enjoy the process.

And if anything comes up—questions, recommendations, or just wanting a second opinion—I'm just a call or message away.

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