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GAVIN BROS

AUCTIONEERS | REAL ESTATE

for
FEARING
REALTY

BUYER'S GUIDE



Your step-by-step path to finding home — with honesty,
heart, and a little Midwest grit.

About Jaime



Hi, I'm Jaime Fearing, REALTOR® with Fearing Realty. I help buyers across Reedsburg, Wisconsin Dells, Baraboo, and beyond find homes they love — and actually enjoy the process along the way.

Real estate can be complicated, but it doesn't have to feel that way. I keep things real, stay in constant communication, and bring a calm, caring presence to what can sometimes feel like chaos.

When you work with me, you'll always know what's happening — and you'll always know I've got your back.





The Buyer's Roadmap

Here's what our journey together looks like:

- **Find Your Agent**

You don't have to do this alone.

- **Get Pre-Approved**

We'll connect you with trusted lenders and set a smart budget.

- **House Hunt**

Tour homes, make notes, and find "the one."

- **Make an Offer**

I'll guide you through the paperwork and strategy.

- **Inspection & Negotiation**

We make sure the home's in good shape and negotiate repairs if needed.

- **Appraisal & Loan Approval**

The bank confirms value; we stay on track for closing.

- **Plan Your Move**

I'll share checklists and vendor connections to make it easy.

- **Closing Day**

Sign, celebrate, and get the keys to your new chapter.

Real Estate Terms

Pre-Approval

Your lender reviews your finances to see what you can afford.

Offer

The formal “we want this home” paperwork.

Contingency

A condition that must be met before closing (like inspection).

Earnest Money

A good-faith deposit showing you’re serious.

Inspection

A professional check-up on the home’s condition.

Appraisal

Confirms the home’s market value.

Closing Costs

Fees and taxes that come with purchasing.

Closing

The finish line — where keys and smiles are exchanged.



Why work with an Agent



Buying a home is a big deal — and you deserve more than someone who just opens doors. When you work with me, you get:

- Market insight you can't Google.
- Skilled negotiating that protects your money.
- Streamlined communication and clear next steps.
- Continued support even after closing (yes, really).

Financial Game Plan



Before you start house-hunting, we'll make sure your budget feels right — not tight.

Most buyers stay within 3-5x annual income for total purchase price, but everyone's situation is unique.

I'll help connect you with local lenders who can tailor your options so you're set up for success, not stress.

Credit & Pre-Approval

A strong credit score can save you thousands in the long run.

Getting pre-approved is like getting your "golden ticket" to shop with confidence — sellers take you seriously, and you'll know exactly what fits your budget.

Pro Tip: Hold off on new credit cards or big purchases until after closing — it can mess with your loan approval.

Marketing that Moves

Your home deserves more than a “For Sale” sign.
My marketing plan includes:

- Professional photos & video tours
- Social media exposure across multiple platforms
- MLS & real estate site syndication for max reach
- Targeted digital ads to reach serious buyers

Every home I list gets custom marketing designed to create buzz and bring results.



Showings that Shine

I'll guide you on how to prep for showings – from lighting and music to where to hide the dog bed. Every detail matters, and I'll help you make it easy.

Quick Tips:

If you've only got 15 minutes – tidy up counters, make the beds, and turn on lights.
If you've got more time – vacuum, wipe down glass, and add a little sparkle.

Touring Homes

Let's separate the must-haves from the nice-to-haves. Don't get hung up on paint colors — focus on layout, light, and location.

I'll help you stay organized, track details, and see the potential in every home.



Inspection ► Appraisal ► Approval

- **Inspection:** A home check-up that ensures everything's safe and sound.
- **Appraisal:** Confirms the home is worth the price.
- **Loan Approval:** Your lender gives the green light.
- **Insurance:** We'll get your homeowner's policy squared away before closing.

Offers and Negotiations



This is where my experience and advocacy come in. I'll handle the back-and-forth, explain every option clearly, and help you make confident choices. Whether we get one strong offer or multiple, I've got you covered from start to finish.



Closing & What's Next

Before we close, we'll do a final walk-through to make sure the home is in great shape and ready for you.

On closing day, bring your ID, a cashier's check, and a smile — I'll handle the rest.

Once the keys are yours, I'll be here for anything you need: contractor recommendations, market updates, community events — or just to celebrate your new chapter.

Because my job doesn't end at the closing table — it continues as your lifelong real estate resource.

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Buying or selling, my goal is the same – to help you feel seen, supported, and confident every step of the way.

*Faith. Integrity. Connection.
That's the Fearing Realty way.*

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