



Dacia & Anne

BUYERS'S GUIDE

With 39 years of combined experience in real estate we're here to help you move forward with confidence and clarity.




Meet Dacia



I live in the country with my husband, Andrew, where life is a little quieter and a lot more meaningful. I'm a proud mom to two boys and one very loved dog, and most of my free time is spent soaking up family moments and time with close friends.

I've always had a deep passion for horses and truly love teaching others how to ride — there's something special about helping someone build confidence and trust, whether it's in the saddle or in life.

Real estate has been part of my story for as long as I can remember. I grew up watching my mom work with heart, integrity, and a genuine love for helping people through big life transitions. That passion stuck with me, and today, I'm grateful to carry it forward while serving clients in the same thoughtful, relationship-first way.

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Meet Anne



I've been happily married for 44 years (and counting), and family has always been at the center of everything I do. I'm incredibly proud of our three wonderful children and absolutely love being a grandma to eight grandchildren — time spent with them is my greatest joy.

Helping people comes naturally to me, whether it's through real estate or simply showing up where I'm needed. I have a deep passion for raising quality horses and have spent many years learning, teaching, and caring for them along the way.

With 30 years in the real estate industry, I've seen just about every kind of market — and what never changes is the importance of honesty, patience, and putting people first. Outside of real estate, I currently serve on the Winneshiek County Board of Review and am serving as the President of the Identity Mission Board in Honduras, a cause close to my heart.

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Your Home Buyer ROADMAP

- **Find Your Agent**
You don't have to figure this out on your own — I'm here from start to finish.
- **Get Pre-Approved**
Know your budget, and shop with clarity.
- **House Hunt**
We will tour homes, refine your must-haves, and find the one.
- **Make an Offer**
We will write a strong offer and negotiate terms.
- **Inspection and Negotiation**
Make sure the home is in the condition you expect, and negotiate a price that reflects that.
- **Appraisal + Loan Approval**
Your lender confirms value and finalizes financing.
- **Plan Your Move**
Think utilities, movers, logistics — We will map it all out.
- **Closing Day**
Sign, get the keys, and celebrate!



Simplified Real Estate Terms

Pre-Approval

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

Title Search

Ensures the seller legally owns the property and can sell it.

Offer

Your official “I want this house” agreement to the seller.

Appraisal

A professional opinion of the home’s value.

Contingency

A condition that must be met (inspection, appraisal, financing).

Home Inspection

A full assessment of the home’s condition and potential repairs.

Closing Costs

Additional fees like taxes, lender fees, and insurance.

Closing

The finish line — money and keys exchange hands.

Earnest Money

Your “I’m serious” deposit held in escrow until closing.

Disclosures

Everything the seller must tell you about the property.



Why work with An Agent



- Local market knowledge you won't find online
- Skilled negotiation to protect your investment
- Every detail handled with accuracy
- Consistent support from first tour to long after closing

Our job is to simplify the process and advocate for you every step of the way.



Financial Plan

How Much Should Your Down Payment Be?

Most people hear “20% down,” but that’s not a rule — it’s just common.

Your ideal down payment depends on your goals and finances.

We’ll connect with lenders who break down your options clearly and confidently.



General guidelines:

- Aim for home prices around 3–5x your annual income
- Budget for taxes, insurance, inspections, and moving
- 20% down is helpful, but not required





Credit and Pre-Approval

Before you start touring homes, the most important first step is getting pre-approved with a lender. A 620+ credit score is typically the minimum to qualify, but the higher your score, the better your loan options and interest rate. Pre-approval does two big things:

- **It strengthens your offer when you find the right home**
- **It keeps your search realistic and stress-free**

Once you're pre-approved, your lender has verified your income, credit, and assets — which means your buying power is based on real numbers, not guesses.



What NOT to Do During Pre-Approval:

1. Changes to Marital Status

How you hold title to a home is impacted by your marital status. If anything changes, let us and your lender know right away so it can be handled properly.

2. Changing Jobs

Even a positive job change can cause issues. Switching jobs may require your lender to re-verify income and, in some cases, could impact loan approval.

3. Switching Banks or Moving Money

Once your lender has verified your funds, leave them where they are. Moving money between accounts can trigger extra documentation and delays.

4. Paying Off or Closing Accounts

It may seem smart, but don't pay down or close accounts unless your lender specifically tells you to. Changes like this can affect your credit profile or debt-to-income ratio.

5. Making Large Purchases

Avoid buying cars, furniture, appliances — or anything that requires a credit pull or large withdrawal. Even small purchases can impact your loan terms or approval.



Touring Homes

- Separate must-haves from nice-to-haves
- Focus on the big picture (layout, neighborhood, lot)
- Don't stress about cosmetic things — those are easy changes
- Use the touring checklist to stay organized



Inspection ▶ Appraisal ▶ Approval

Inspection

A licensed inspector reviews the home for repairs and concerns.

Appraisal

Your lender confirms the value matches the price.

Loan Approval

Final step before closing — lender officially clears you to close.

Insurance

Homeowner's insurance must be in place before closing.



Closing and Next Steps

Before closing, we'll complete a final walk-through together to make sure everything looks just as it should.

On closing day, you'll want to bring your photo ID, certified funds, and a little patience — there will be paperwork, but we'll guide you through every step so nothing feels overwhelming.

Once you have the keys in hand, it's time to make the home yours. We recommend updating the locks, checking garage codes, and getting settled in at your own pace.

And just so you know — closing isn't the end of our relationship. We're always here for trusted recommendations, questions that come up, or whenever you're ready for your next move.



Home Touring Checklist



ADDRESS: _____

DATE VISITED: _____ LISTED PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

TOTAL LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

NOTES

CURB APPEAL

1 2 3 4 5
DISLIKE NEUTRAL LOVE

OUTSIDE

1 2 3 4 5
DISLIKE NEUTRAL LOVE

LOCATION

1 2 3 4 5
DISLIKE NEUTRAL LOVE

INSIDE

1 2 3 4 5
DISLIKE NEUTRAL LOVE

PRICE/COST

1 2 3 4 5
DISLIKE NEUTRAL LOVE

NEIGHBORHOOD

1 2 3 4 5
DISLIKE NEUTRAL LOVE

Kind Words



"She (Dacia) was very enthusiastic and helpful throughout our first buying experience..."

"We were thrilled with her (Anne) & grateful for her expertise! This has certainly been the perfect place for us! Her smile will make your day... as she helps you find your perfect home also!"

"Dacia was very knowledgeable in regards to our home buying process. I would recommend Dacia to anyone looking for a home in the northeast Iowa area."

I've known Anne about 14 years now, first as a customer at my quilt shop, and then as my realtor in several home sales. I can't recommend Anne enough! All in all, friendly, open, trustworthy, knowledgeable, and honest. OH yeah, she works hard as well.






Buying a home isn't just a transaction — it's a new chapter, a fresh start, and the place where your life unfolds.


Our role is to help you move forward with confidence, clarity, and a sense of calm at every step.

When you're ready, we're right here.


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