

YOUR GUIDE TO

HOMIE

a collective | home | experience

kw | HOME HUB

KG

THE KLAWE GROUP

CLAUDIA KLAWE & ADAM KLAWE



CLAUDIA KLAWE
Realtor | Associate Broker

30+ years industry experience
1000+ Properties sold
\$750+ Million in total sales volume
20+ years as Principal Broker



ADAM KLAWE
Realtor | Associate Broker

Licensed since 2013
175+ Properties sold
\$75+ Million in total sales volume
Salt Lake Board of Realtors Top 500
Realtors 2020 and 2021



801-541-7670



801-554-6471



CK@CKREALESTATE.COM



ADAM@ADAMKLAWE.COM



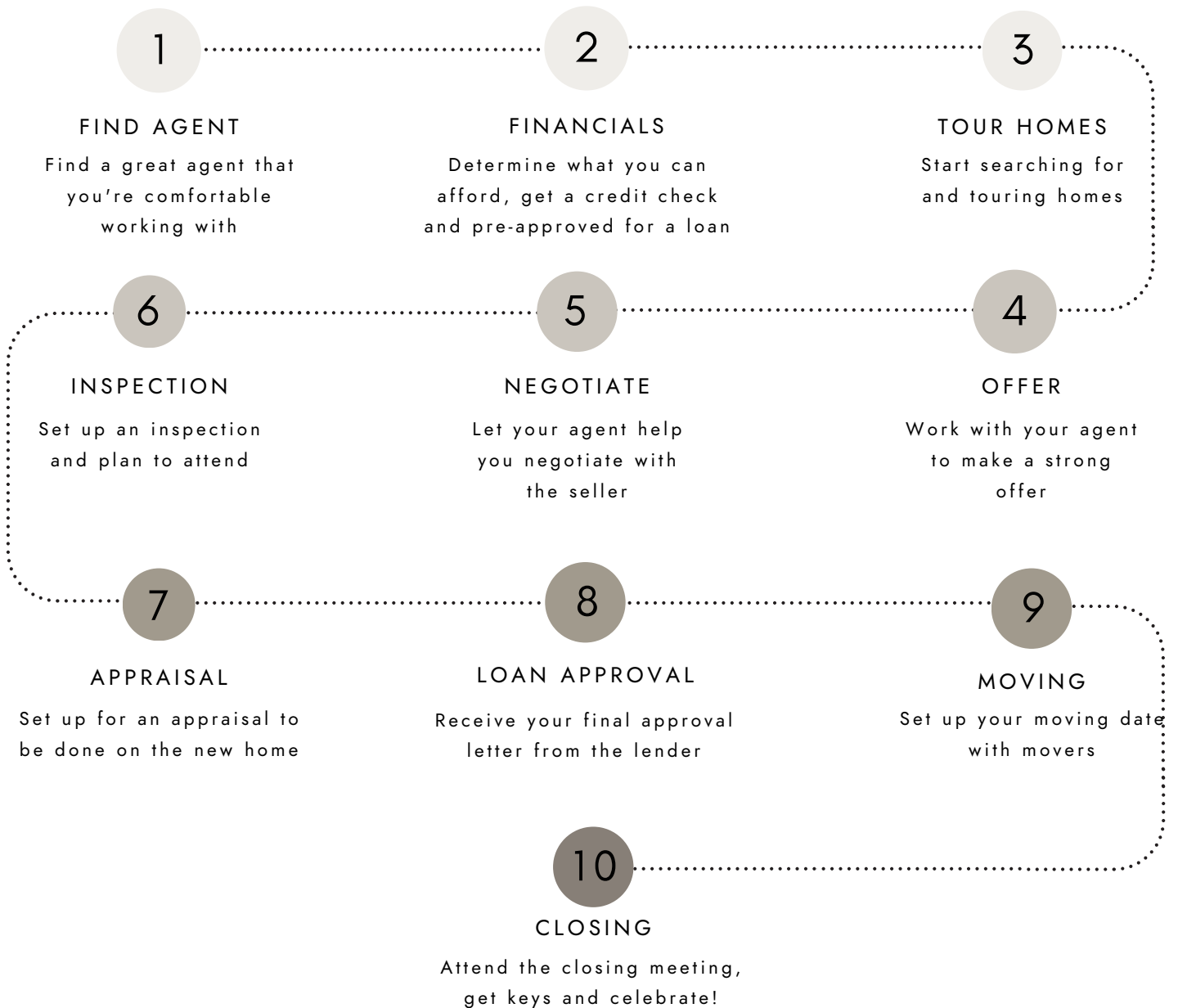
THEKLAWEGROUP.COM



1265 E FORT UNION BLVD. SUITE 300
COTTONWOOD HEIGHTS, UT 84047

HOME BUYER'S *Roadmap*

Use this roadmap as a quick overview of the buying process. If you have any questions, please reach out to your realtor!





“

Real estate is an imperishable asset, ever increasing in value. It is the most solid security that human ingenuity has devised. It is the basis of all security and about the only indestructible security.



”

RUSSEL SAGE

A modern living room with a brown leather sofa, a wooden coffee table, and large windows with curtains. The room is well-lit and features a patterned rug and a decorative plant on the coffee table. The text "PREPARING TO BUY" is overlaid in large, white, serif font.

PREPARING TO BUY



TEN STEPS TO *buying a home*

- 01 FIND A GREAT AGENT
- 02 FINANCIALS
- 03 TOUR HOMES
- 04 MAKE AN OFFER
- 05 NEGOTIATE OFFER
- 06 INSPECTION
- 07 APPRAISAL
- 08 FINAL LOAN APPROVAL
- 09 SCHEDULE YOUR MOVE
- 10 CLOSING

A close-up photograph of two hands shaking in a firm grip. The hand on the left is lighter-skinned, and the hand on the right is darker-skinned. They are wearing dark suits. The background is blurred, showing what appears to be a modern office or meeting room with glass panels and lights.

WHO YOU

WORK

WITH

MATTERS

1

FINDING A GREAT AGENT

A great real estate agent will guide you through the home search with an unbiased eye, helping you meet your buying objectives while staying within your budget. Agents are also a great source when you have questions about local amenities, utilities, zoning rules, contractors, and more. Give you expanded search power.



Connect

Agents often have access to information about homes going on the market before the public. They can expose your home to the largest potential audience.

Get You More Money

Agents will be able to help you negotiate top dollar for your home.

Attention To Detail

The process of selling a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

Professional Negotiator

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the buyer on your behalf.

Expert Guide

Realtors are there to help you with any questions you have along the way. They offer an objective opinion and can give you a much needed online presence.

MY COMPETITIVE ADVANTAGE

INDUSTRY INSIDER

Facilitator, negotiator, teacher, cheerleader, confidant-a good agent wears all the hats. As a real estate professional, honing these skills has helped me develop relationships of value.

LOCAL EXPERT

I've become an area expert. Aside from knowing this market inside and out, being involved in the community has shown me what makes it unique. The personalities and the places, the new and the established, all feed my local knowledge and will help you when decision time comes!

TECH-ENABLED

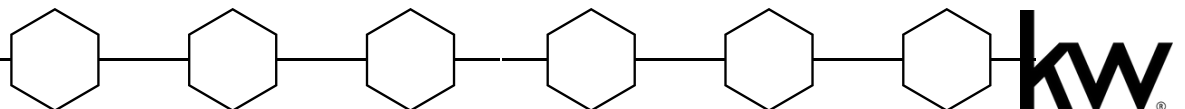
Based on customer and agent feedback gathered from all over the world, we developed a suite of leading edge, customer-centric tools that work in your favor, complementing your experience for faster, best-in-class results. With a massive amount of data at my fingertips, I'm able to foresee even the smallest micro trend coming down the pike, giving you the full story before you proceed.

the proof is in
the numbers

Over a billion
dollars in closed
real estate in 2021

#1 in market
share for state
of Utah

Best of State
4X Winner in
the state of Utah



OUR GUIDING BELIEFS

WIN WIN
OR NO DEAL

INTEGRITY
DO THE RIGHT THING

CUSTOMERS
ALWAYS COME FIRST

COMMITMENT
IN ALL THINGS

COMMUNICATION
SEEK FIRST TO UNDERSTAND

CREATIVITY
IDEAS BEFORE RESULTS

TEAMWORK
TOGETHER EVERYONE ACHIEVES
MORE

TRUST
STARTS WITH HONESTY

EQUITY
OPPORTUNITIES FOR ALL

SUCCESS
RESULTS THROUGH PEOPLE

WHY CHOOSE US?

We specialize to serve you. By connecting you with an agent who solely handles one side of the transaction, whether you are buying or selling, you are in the hands of an expert. This team has more experience or success than most in our industry. thank you for trusting us!

KELLER WILLIAMS OUTPERFORMS

THE VIEW FROM THE TOP

Forbes

2022 WORLDS BEST
EMPLOYERS

2022 BEST OF LIST

America's Best Large Employers

2021 BEST OF LIST

America's Best Large Employers
America's Best Companies for Diversity
America's Best Employers for Women

2021 THE WORLDS
TOP FEMALE-FRIENDLY
COMPANY

LinkedIn

2022 TOP COMPANIES
The 50 Best Workplaces to grow your career in
the U.S.



BEST of STATE

Real Estate Services in Utah
2018 | 2019 | 2020 | 2022



12% of TOP 500

More than DOUBLE the runner-up

RT REALTRENDS

BILLIONAIRES CLUB

Salt Lake County #98

Newsweek

2022 Americas Best Customer Service

FranchiseBusinessREVIEW

Sharing the franchise experience

2021 The Best Franchise for Veterans

glassdoor

2022 Best Places to Work

Source: headquarters.kw.com

OUR NUMBERS



**\$470 MILLION
LISTING VOLUME IN 2021**

**\$1 BILLION
VOLUME SOLD IN 2021**

**9.6% MARKET SHARE
MORE THAN ANY OTHER
BRAND IN UTAH**

TOP 25 KW OFFICES
T H E
REALTRENDS
F I V E H U N D R E D
2021



**BEST OF STATE-
UTAH
KELLER WILLIAMS**

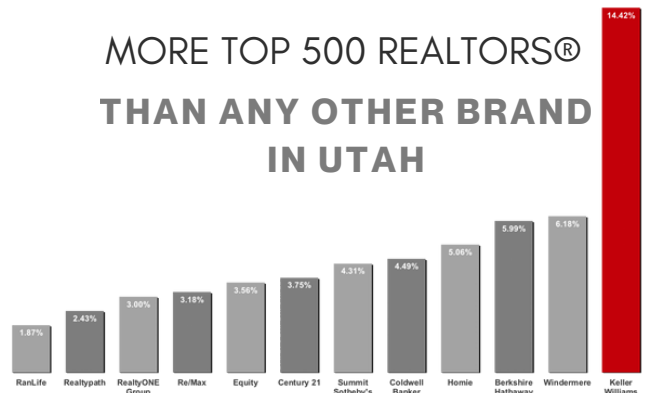
2018 | 2019 | 2020 | 2022

**KW COMPARED TO
ENTIRE LOCAL MARKET**

**AVERAGE DAYS ON
MARKET IS 2 DAYS LESS**

**AVERAGE SOLD PRICE IS
26K HIGHER**

**MORE TOP 500 REALTORS®
THAN ANY OTHER BRAND
IN UTAH**



2

FINANCIALS

Lenders recommend that you spend no more than 3-5 times your annual income on a new home. You can find many mortgage calculators online, which provide a great starting point.

When calculating, don't forget to include extra expenses like attorney fees, home inspection and appraisal costs and money for any home improvements.

While it's ideal if you can put a 20% down-payment on your new home, it certainly isn't necessary. There are many ways to put down much less and with certain types of loans you may need as little as 3.5%.





CREDIT CHECK

It is important to have a credit check done as this will be a factor in determining your mortgage approval and interest rates.

While sometimes a score in the 500's can get you a loan, ideally you want to aim for 620 or above. The higher the score the lower the interest rate.

PRE-QUALIFIED & PRE-APPROVED

Many times these terms can be used interchangeably in different areas. You will want to ask your real estate agent which is more credible in your market and then apply.

Either way, being pre-qualified or pre-approved shows the seller that you're serious and that you most likely have the funds to purchase the home should you choose to place an offer. Pre-approval can also help you budget as you will know exactly what you can afford.

This pre-approval does not guarantee a loan will be offered so you still want to be careful with your spending during this time. Don't make any large purchases, change jobs or apply for new credit cards during this time.



FINDING
A
HOME

3

TOUR HOMES

Make a list of all the things you need and want in a new home. Think about how many bedrooms and bathrooms you need.

Do you want a big kitchen or is a fenced-in yard more important to you?



We will start touring homes and weigh all the positive and negative aspects of each one.

When you find THE house, your next step will be to make an offer and go through any negotiations.

home searching tips.....

- Take photos with your phone while visiting each house. Organize the photos at home with the address of the property so you can remember details later.
- Focus on the things you can't change like the neighborhood, lot or size of bedrooms.
- Test things as you walk through the home. Open and close windows, turn faucets on and flush toilets to make sure everything is in working order.



4

MAKE AN OFFER

Once you've found the home you want, the next step is to make an offer. We will look at comparable properties in the area and decide on a strong first offer.

Many owners price a little high expecting to negotiate so we will take that into consideration as well.

5

NEGOTIATE OFFER

Many times after the initial offer is presented the owner will come back with a counter-offer.

As a buyer, don't be afraid to bargain for what you want. Whether that be cost, a new roof or the whole house painted. You don't know what they're willing to do unless you ask.



6

INSPECTION

It's always a good idea to add a contingency clause into your offer stating that you have a certain amount of time to have the property inspected. This gives you the right to back out of the agreement if you and the seller can't agree on repairs.



Plan to attend the inspection and be prepared to ask any questions you have.

You will receive a report of findings, but it's sometimes easier to see the issue and hear the information directly from the inspector.

After the inspection is complete, decide if there are any pressing issues you want to negotiate with the seller.

Be careful to not be too picky, but also not let major concerns go unaddressed.



FINAL STEPS

7

APPRAISAL



Your lender will require an appraisal of the home before finalizing the loan.

The home appraiser will take into account the neighborhood, housing market, age and condition of the home, etc.

A property title search will ensure that the sellers are truly the owners of the property and any liens or judgments are disclosed.

8

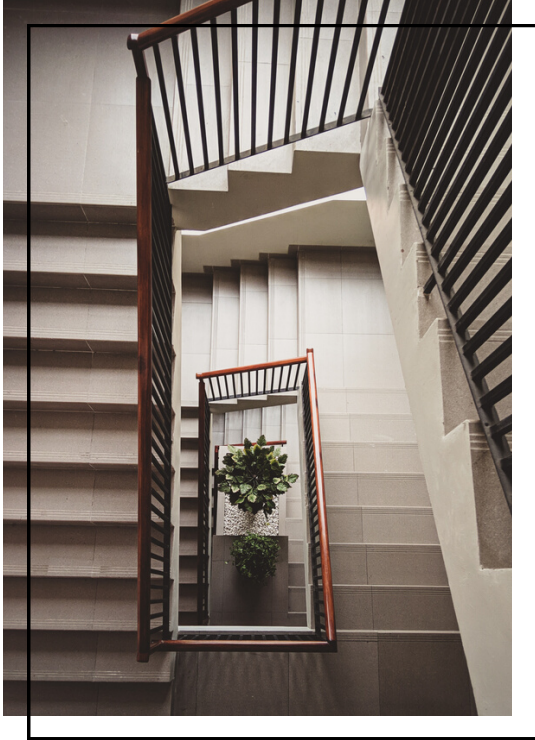
LOAN APPROVAL

The loan is only fully complete after the lender approves the loan. You will receive a final approval letter after they review your income, credit report and employment status once more.

Home owners insurance is also required before the mortgage company will finalize the loan.

9

SCHEDULE YOUR MOVE



You will want to get movers scheduled as soon as possible. Make sure to avoid scheduling the move and closing on the same day if possible. If you will be doing renovations, start getting quotes from contractors.

Make sure you set up the transfer of utilities for closing day.

10

CLOSING

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!

CUSTOMER *testimonials*



I have been using Claudia for over 15 years for all of my real estate transactions, buying and selling. I personally have been in the investment banking business for 25 years and have had to deal with thousands of agents across the country throughout my career and still to this day Claudia has been the best.

Claudia is honest, hard working and most importantly extremely knowledgeable in the real estate and title industry in both residential, commercial and project managing. She is diligent and detailed in all aspects of her job and she follows all deals through to closing.

Chris W.



Claudia and Adam have both gone well above and beyond to donate their time and fiercely protect the precious charitable resources entrusted in us. In addition to their amazing professionalism and attention to detail through our property expansion, they have volunteered their own time to prepare and serve meals at our Ronald McDonald House and support our annual Spirit of Children gala. We are truly grateful for their wonderful support of our mission.

Carre R.



I couldn't have asked for a better experience than the one I had with Adam. Being a first time home-buyer, I was very inexperienced in the details of the contracts and addendums; however, Adam made everything very clear with superb communication skills. He also demonstrated extreme patience with the difficult market we went through. Adam helped us approach each home and each offer with a rationality that kept us from making emotional, over-priced bids. We ended-up in the absolute best contract we could have hoped for and are very happy in our new home. Adam's young age does not represent his immense level of market and contract knowledge. He is an impressive young man that will be very dedicated to your needs and desires. I will be in contact with him for all future home buying and selling as will my friends and family.

Sam N.

HOME TOURING

checklist

ADDRESS OF PROPERTY: _____

DATE VISITED: _____ PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT: _____

CURB APPEAL

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

INTERIOR

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

EXTERIOR

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

PRICE

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

LOCATION

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

NEIGHBORHOOD

1

DISLIKE

2

3

NEUTRAL

4

5

LOVE

ADDITIONAL COMMENTS: _____

REAL ESTATE *terms*

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to put an offer on.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

CONTINGENCY

When an offer is accepted by the seller, but there are certain conditions that must be met before the sale is final.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance and lender expenses.

EARNEST MONEY

Also known as "good faith" money, this is money put up by the buyer into a trust or escrow account. This action shows the buyer is serious about purchasing the home.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make that no issues that arise later.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

HOME INSPECTION

An inspection is a professional examination of the property's condition. Your agent can recommend a qualified home inspector for you.

DISCLOSURES

All seller's are required to fill out a property disclosure stating what they know about the property - good or bad.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. This process typically takes an hour.

kw | HOME HUB