



HOME BUYING GUIDE

In the purchase of a home, it's really about your story. That's why helping clients move from the life they have to the life they want is a point of pride for all Stark agents. Navigating current market dynamics and knowing how to enjoy all that Dane County has to offer is what I do best.

My job is to educate and guide you through today's real estate market so you can be an informed and confident buyer. I handle all the purchase details and deadlines so you can focus on transitioning to your new life.

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THE HOME BUYING PROCESS

1. CONSULTATION

What you need and want matters. I will listen to what's important to you and provide context around our local market so we can make a plan that is best for you.

PRE-APPROVAL

Getting pre-approved will help you understand what you can afford and will strengthen any offer you submit. I recommend a preapproval from a reputable lender.



REASONS TO GET PRE-APPROVED

- With preapproval, you can determine which loan program best fits your needs and which programs you qualify for.
- You will know exactly how much you are qualified for. It's no fun to find your ideal home and then find out you can't afford it.
- A preapproval provides insight on your monthly payment. This will allow you to budget your money before making this large investment.
- It shows you what the down payment and closing costs will be.
- If you are a first-time buyer, you may qualify for a special first-time buyer program which may allow you to afford more home for your money.
- If you feel like you can afford a higher mortgage payment but are not able to meet qualifications, co-mortgage financing may be made available.

WHAT'S NEEDED FOR LOAN APPLICATION

Generally speaking, the items below represent the basic items that are needed when applying for a loan. While there may be other items needed, having these items readily available will speed up loan processing.

Your Loan Officer will be in contact with you for any additional items needed that are specific to your own situation or the type of loan you are applying for.

- Prior 2 years of W2s and Federal Tax returns
- 30 days of pay stubs
- 2 months most recent bank statements (full statement, all pages)
- Social Security/Pension/Retirement income statement
- Documentation for any gift funds for transaction
- Homeowners insurance agent contact information
- Most recent investment/retirement statement

2. HOME SEARCH

I use the most up-to-date tools and my network of Realtors® to focus your search on available and upcoming homes that meet your needs. We can set alerts, track neighborhoods and more!

STARK MOBILE APP

Use the Stark mobile app to create custom searches and view up-to-date listing statuses. You can favorite properties to share with friends and family.

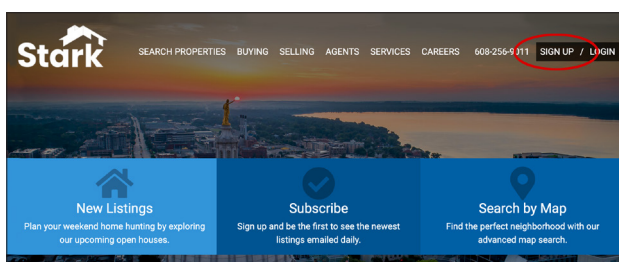


REAL ESTATE IN REALTIME

Join MyStarkHomes for real-time updates on the neighborhoods and properties that matter to you.

STARKHOMES.COM

CREATE YOUR FREE MYSTARKHOMES PROFILE:



- Go to **StarkHomes.com** and click Sign Up on the far right hand side of the menu bar.

- Enter your contact information and create a password.
- You can enter your Stark agent's name so your agent can stay involved.

WHY CREATE AN ACCOUNT?

If you're searching for your next home, or just curious about the market, there is no better tool to help you quickly find homes that meet your criteria.

FAVORITES

Save, compare, manage and share your favorite properties.

SAVED SEARCHES

Set parameters for home search results so you can be notified of any new listings that fit your criteria.

MESSAGES

View direct messages and emails sent to you by your agent.

MY MARKET ANALYSES

View your recently submitted market analyses.

YOUR SELLING STATS

See a detailed performance summary for any of your listings that are currently on the market.

VIEWED PROPERTIES

Review or return to properties that you have previously showed interest in while logged into your account.

AGENTS YOU'VE WORKED WITH

View or contact any of the agents that you have previously worked with.

ACCOUNT DETAILS

Manage your account settings, including contact information.



3. OFFER & NEGOTIATIONS

By advising you on the best price and contingencies to include for your protection and success, I will help you write the right offer on the right house to build the life you want.

4. CONTINGENCIES

Diligence is the key to contingency deadlines. I handle all the details and documents to keep you focused, protected and on time.

INSPECTION

A home inspector will provide a comprehensive look at your soon-to-be-home. We will discuss any issues that arise to make sure you feel confident about your purchase.

APPRAISAL & FINANCING

The bank needs to ensure the home is worth the purchase price. The lender schedules an appraisal as one of the steps to approving your loan.

5.

FINAL WALK-THROUGH

We will take one more tour of your new home before it is officially yours to verify its condition.

CLOSING

The final step before your next chapter! During the entire process I am in close communications with your lender, title company, inspector and vendors to make sure this day is yours to enjoy and goes smoothly.

MOVING

As you make your move, I am always here to help. I can provide tools to transfer your bills, help you sign up for utilities, find reputable contractors and more.



BUYER'S AGENCY AGREEMENT

Feeling confident about the purchase of your new home starts by understanding the benefits of a Buyer's Agency Agreement. As your Buyer's Agent, I can legally provide you with trusted and experienced advice based on your best interests.

Your rights, your interests come first—I have a legal duty to represent you as my client. Without a Buyer's Agency Agreement, you will not receive client representation by a real estate agent in the transaction.

I can provide you with unrestricted advice and consultation on everything from home searches to inspections to closing activities and more. Without an agreement, I can only fulfill your requests versus offering alternatives.



Leading
REAL ESTATE COMPANIES
OF THE WORLD

I'M LOCAL
I'M GLOBAL®

Stark

MOVE TO THE LIFE YOU WANT

GLOBAL REACH

HUMAN TOUCH

We are proud to belong to the global network whose name says it all — Leading Real Estate Companies of the World®. Only the best of the best are part of this collection. Wherever you go, the Leading Real Estate Companies of the World® logo is a symbol of the finest local real estate professionals.

AS AN AFFILIATE OF LEADING REAL ESTATE
COMPANIES OF THE WORLD®,
WE HAVE ACCESS TO 135,000 REAL ESTATE
PROFESSIONALS IN OVER 70 COUNTRIES.

Andorra	Colombia	Italy	Sint Maarten
Anguilla	Costa Rica	Japan	Slovakia
Antigua and Barbuda	Croatia	Lebanon	South Africa
Argentina	Cyprus	Luxembourg	South Korea
Aruba	Czechia	Malaysia	Spain
Australia	Dominican Republic	Mauritius	Sri Lanka
Austria	El Salvador	Mexico	Sweden
Bahamas	Finland	Montenegro	Switzerland
Barbados	France	New Zealand	Thailand
Belgium	French West Indies	Nigeria	United Arab Emirates
Belize	Germany	Panama	United Kingdom
Bermuda	Ghana	Peru	United States of America
Brazil	Greece	Philippines	Uruguay
Bulgaria	Guam	Portugal	Vietnam
Canada	Hong Kong	Puerto Rico	Virgin Islands, British
Cayman Islands	Indonesia	Saint Barthélemy	Virgin Islands, U.S.
Chile	Ireland	Saint Martin	Zambia
China	Israel	Singapore	Zimbabwe

550
companies

4,800
offices

135,000
sales associates

70+
countries



#1
IN DANE CO SALES



2,300+
CLIENTS SERVED

January-December 2024

STARK SUCCESS IN SOUTHERN WISCONSIN

Stark is consistently ranked as the number one brokerage in Dane County. Each of our expert agents has extensive training on navigating the Dane County and surrounding area markets. We have been leaders in Southern Wisconsin real estate for over 100 years, but our legacy isn't what drives us, we work each day to help you build yours.



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AS A REAL ESTATE AGENT, I enjoy providing guidance on real estate issues or questions wherever and whenever they arise. I serve not only as a Realtor® but as an adviser, helping clients strategize based on their individualized circumstances and making the most of any market. I encourage a data-driven approach to decision making and consideration of short, medium, and long-term perspectives.