

Charlie Wills Team
Real Estate Partners

Buyer Guide

Everything you need to know to buy a home.



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WHAT YOU SHOULD KNOW

- Team of professionals: Personal transaction concierge services throughout the entire process.
- 20+ years of market and negotiation knowledge in Madison and Dane County.
- Relevant analysis of homes and market value to provide you with data for success.
- Saved searches for properties on and off the market that match your interests and budget.
- Secure electronic contract management via DocuSign.
- Frequent updates from full time staff supporting your transaction.
- Electronic funds transfer for earnest money.
- Preferred lender, insurance and title companies to take care of your needs.
- Platinum partners and contractors available anytime during or after closing.
- Our goal: To create raving fans by building lifelong relationships!

WHY WORK WITH US?

Our Mission

People Before Property!

Our Vision

Create significance and impact in real estate through developing life long relationships.

Our Advantage

Your home is a significant investment, and safeguarding it is important. At the Charlie Wills Team, our full-service team is dedicated to providing exceptional service and guiding you through every stage of the process. Our comprehensive services are designed to maximize your long-term financial gains.

Core Values

- Great attitude
- Grateful hearts
- Extreme leadership
- Be Fearless
- Loyal
- Competitive nature
- High character

The average real estate agent in Dane County closes
\$3,500,000 per year...

We average \$2,100,000 in closings each month!

MEET THE TEAM

That's right, you get a whole team.



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Marketing | Events
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Check out our reviews:



ZILLOW PREMIER AGENT
INFO



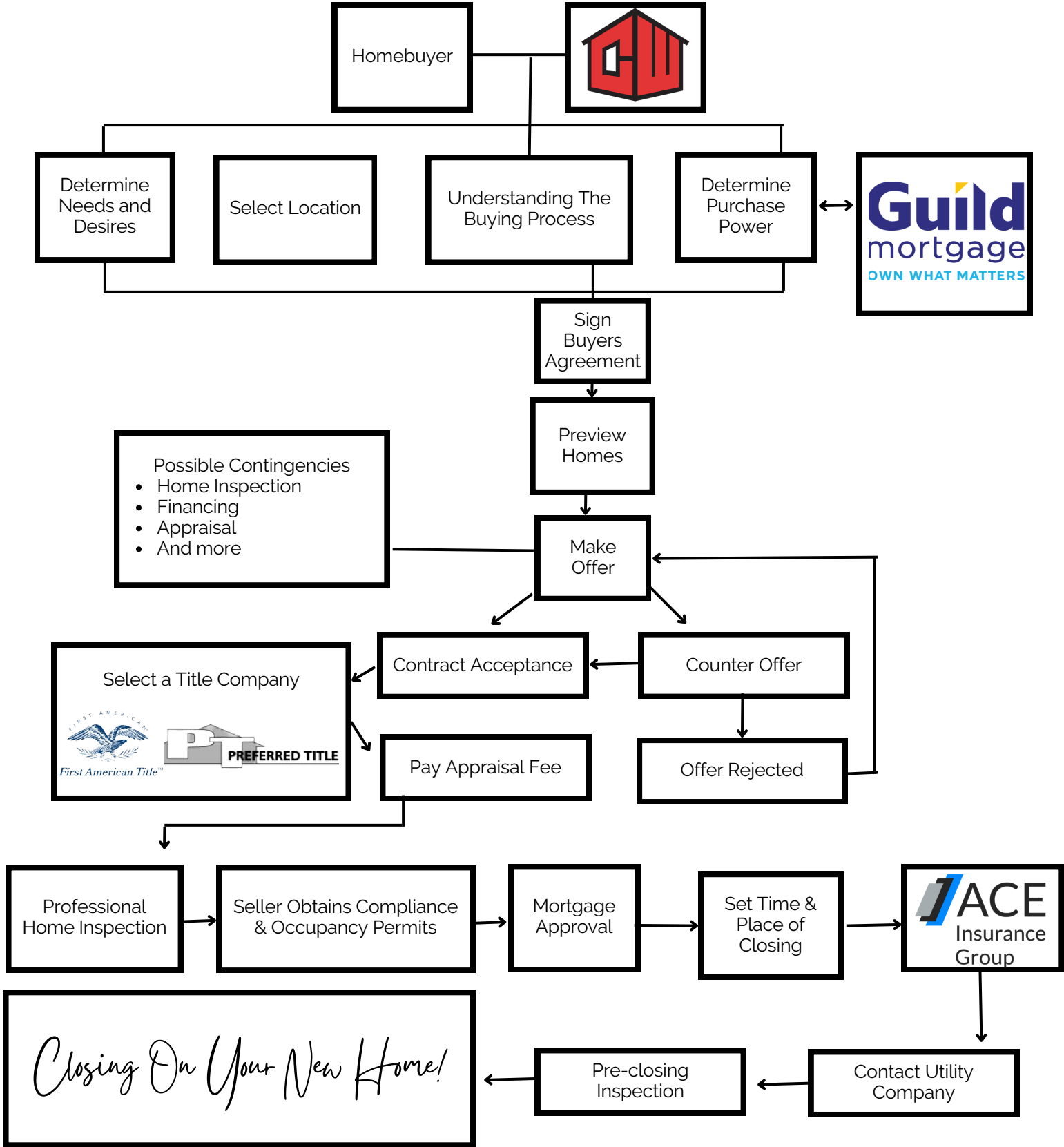
GOOGLE REVIEWS



FIRST WEBER



A SMOOTH Homebuying Process



THE BUYER PROCESS

Our guide to help you feel more knowledgeable and confident about buying a home with our team.

Initial Meeting

- Book a time with us!
- We will review the buying process and go over all your needs, wants, and budget to set the criteria for your home search.

What is Agency?

Wisconsin Agency Law provides for different types of relationships between buyers and the realtor.

- **The Traditional Buying Process**

- An agent working without a Buyers Agency Contract is prohibited by law from giving the buyer critical advice such as professional opinion of a price or in suggested negotiation strategies.
- An agent working with a buyer without a Buyer Agency Contract is, by law, working as an agent of the seller.

- **Buyer Representation**

- Buyer Agency was created in response to buyers' desires to have agents work in their best interests as opposed to the sellers' best interest.
- First Weber was one of the first brokerages to embrace buyer agency.

- **Designated Agency**

- With designated agency, a buyer under Buyer Agency with a broker continues to receive full client services even when purchasing a property listed with another agent in the same brokerage.
- As a full service broker to both buyers and sellers, we offer Designated Agency to better serve both buyers and sellers.

The Benefits of Buyer Representation:

- Express a professional opinion of the sellers asking price
- Recommend and assist you with negotiation strategies for best price
- Negotiate exclusively on your behalf
- Critique sellers property beyond disclosing defects
- Advise on, write the offer and draft provisions in your best interest
- Protect your confidentiality
- Respond honest and accurately to questions concerning the property
- Provide current market conditions
- Accompany you to the closing and assist you throughout the process

Let's Talk Budget

- Housing cost should not exceed 25-35% of your gross monthly income. Housing costs include:
 - Monthly mortgage payment
 - Property taxes
 - Homeowners insurance
 - Condo fees (if applicable)
- Your monthly debt load should not exceed 45-50% of your gross monthly income. Your monthly debt load includes:
 - Housing costs
 - Car loans or leases
 - Student loans
 - Credit card payments
 - Line of credit payments
- Financial institutions base their lending decision on your:
 - Credit history
 - Job stability
 - Down payment amount
 - Current interest rates

Our lending partner:



Customary Buyer Costs

Earnest Money negotiated on offer
Home Inspection ~\$600 - \$800
Radon Testing ~ \$125
Appraisal F ~\$550
Down Payment due at closing

Buyer's Mortgage Checklist

To expedite your mortgage application, you may be asked to provide the following items at time of application:

- **Application Fee**
 - This fee, paid to your lender, will cover the cost of appraisal, credit report, and processing fee.
- **Employment**
 - SSN, names, addresses of employers for the past two years, one month of paystubs, last two years of tax returns and W-2 forms.
- **Self-employment**
 - Two years individual tax returns
 - Two years corporate or partnership returns
 - Year to date profit and loss balance sheet
- **Secondary Income**
 - Retirement, social security and income reward letter
- **Rental Income**
 - Two years individual tax returns
- **Bank Accounts**
 - Most recent two months of statements for all checking, savings, CD's, money markets, stocks and bonds, mutual funds and any other asset accounts.
- **Landlord**
 - If renting: name, address, phone number
- **Contracts**
 - Accepted offer to purchase, counter offers, amendments, earnest money receipts, name of listing agent and number, name of selling agent and number.
- **Identification**
 - Driver's license, Social Security Card or passport
- **Veterans**
 - Certificate of Eligibility or DD214
- **Divorce Decree**
 - Decree and all amendments if making child support or alimony payments and proof there is no arrearage.
 - If receiving payments, provide statements from County Clerk of Courts showing regular receipt of payments. There will be a small fee charged for these services.

Homeownership Costs

Transaction Costs

- **Earnest Money**
 - Earnest money will vary depending upon the amount negotiated. This money will be transmitted and held by the listing company.
- **Down Payment**
 - Down payment will be due at the time of closing.
- **Home Inspection**
 - A home inspection is strongly recommended and will usually be a condition of your offer. Cost depends on the size of the property.
- **Well, Water, and Septic Inspection**
 - Where applicable, these tests are recommended.
- **Appraisal Fees**
 - When you apply for a mortgage, the lender will want to see an appraisal on the property to ensure that the price you are paying falls within the accepted range of value for the property type and location.
- **Land Survey**
 - The purpose is to show the boundaries as well as footprint of the building on the site. Typically the seller will provide the survey.
- **Title Insurance**
 - Provides insurance against the future costs of remedying problems with the title on your property.
 - Ask your agent to explain the benefits and cost of this service.
- **Home Warranty**
 - Buyers may request seller to provide a home warranty in the offer.

Homeownership Costs

Home Operating Costs

- **Property Taxes**

- Property owners have the option of paying their property taxes in installments over the year, or all at once. Your mortgage company may require that you pay the property tax with your monthly mortgage payment.

- **Homeowners Insurance**

- Insurance is essential for all homeowners and is required by your mortgage company before closing.

- **Heating/ Cooling**

- Usually this is provided by natural gas, oil, propane, or electricity.
- Cost will depend on type, usage and size of property.

- **Electricity**

- Costs vary depending on usage, how many people are in your home, and energy efficient cost measures one has taken.

- **Water**

- Rural homes are usually serviced by wells with accompanying electricity costs.
- Urban properties are usually serviced by municipal water systems.

Searches and Showings

- We will provide app access and set an appropriate search so that you can see homes right when they hit the market.
- Save your favorites in the app to keep track of them.
- Send us a text, email, or call with the home(s) you wish to see. We will promptly schedule showings.

Download the My First Weber App:



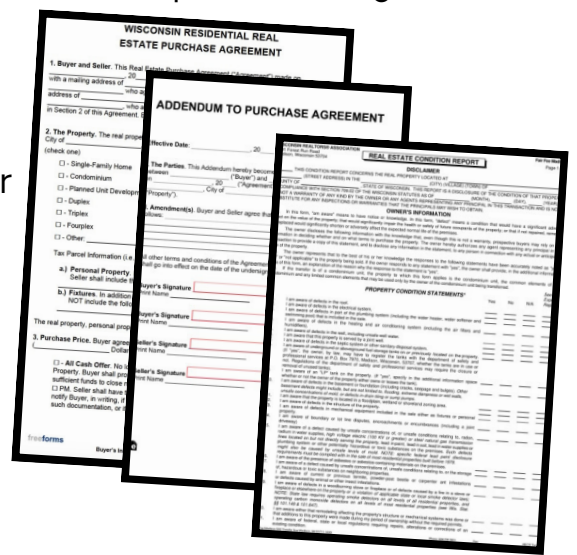
What do all of the statuses mean?

- **Active:** The home is available to show.
- **Offer Show:** The seller has accepted an offer but is willing to allow additional showings.
- **Offer No Show/Pending:** The seller has an accepted offer and they are not willing to show the house.
- **Offer Bump:** The seller has an accepted offer but the offer is contingent on the buyer selling their property. If you don't have to sell a home before buying, you may be able to "bump" the other offer out of first position.
- **Sold:** The property is closed and now transferred to the new owner.

Submit An Offer

When you make an offer, here is the process and terms we will walk you through:

- **Fixtures**
 - Possible included items:
 - Blinds
 - Appliances
 - Water Softener
- **Earnest Money**
 - Earnest money will vary depending upon the amount negotiated
 - Wisconsin requires earnest money be transmitted to the listing company
- **Financing**
 - Obtain financial approval and submit with the offer
- **Home Inspection Contingency**
 - Have the property inspected by a qualified inspector
 - Looking for any major defects in the building
- **Acceptance**
 - For an offer to be valid it must contain specific dates and times
 - Typical timing is 24-48 hours after which the offer is deemed to be void of not accepted
- **Closing Date**
 - The date set for the transfer of ownership of the property
- **Negotiating The Offer**
 - After signing the offer we will bring it to the listing broker, the seller then has a number of options available:
 - Accept the offer with no changes
 - Reject the offer
 - Counter offer back to you with changes such as price, closing, or other terms
 - Then you are able to:
 - Accept the offer with no changes
 - Making your own changes and counter



Accepted Offer

- Our transaction coordinator will email you closing deadlines and contingencies outlining the next steps.
- Your agent will walk you through the process week by week.

Closing Time

- **Recording the mortgage**
 - The title company will record the mortgage provided and required by your lender.
- **Homeowners Insurance**
 - You are required by your lender and for your protection, to place insurance on the property.
 - The coverage should be at least for the amount of the mortgage.
 - The insurance must be effective on the closing date.
- **Wisconsin Transfer Tax**
 - Payable by the seller at closing.
 - Based on purchase price.
- **Closing Statement**
 - Itemizes credits and debits to be added or subtracted from the balance to be paid by the buyer or charged to the seller.
- **Legal fees**
 - The buyers legal fees are the responsibility of the buyer.

ADDITIONAL SERVICES OFFERED



Inquire for more details.

Estimated Moving Checklist

4 weeks

- Sort and purge- donate and throw unwanted items
- Choose your mover and confirm the arrangements
- Notify your children school and register them at a new school
- Order boxes and moving supplies
- Start using items you don't want to move like frozen or perishable food
- Begin packing and clearly label items

3 weeks

- Fill out official change of address form with the US post office
- Notify important Parties- Driver's License, health cards, insurance, magazines, memberships, employer, doctor, dentist, vet, Bank Accounts and Credits
- Return internet and cable equipment to your cable

1-2 weeks

- Keep plugging away at packing
- Reconfirm arrangements with moving company and change of address.
- Fill in prescriptions and make sure everyone has the medications they need in their suitcase
- Withdraw cash to tip movers etc.
- Hire a cleaning company to clean if necessary
- Arrange for major appliances to be moved if necessary
- Arrange to disconnect utilities and reconnect at new home
- Schedule to be off work on moving day

2-3 days

- Empty and defrost refrigerator
- Pack all personal belongings except immediate items you need
- Collect all keys and keep in a safe place
- Pack first night items such as sheets, toiletries, phone charger, change of clothes

Moving Day

- Verify and take inventory
- Be available to assist movers with any questions

Moving Tips

Not sure where to start? Here are a few suggestions to help your move go fast and hassle free.

- **Pre-Packing Checklist**

- Take inventory of your home.
- Make a list or video taped catalog of your possessions.
- Set aside valuables like jewelry and documents.
- Dispose of items you no longer want.
- Gather boxes, packing paper, markers, tape and other packing materials.
- Don't underestimate what you own. Start packing several weeks before.
- Pack belongings you don't often use first.
- As you pack, label the box where it belongs in your new home.
- Keep a master list of boxes, so you will know if boxes are missing.
- Use professional packing tape as masking tape is not sturdy enough.
- Cushion top and bottom of boxes with generous amounts of paper.
- Print "fragile" on boxes with breakable items.
- Label boxes of essential items like toiletries and cooking items.
- Pack boxes tightly. If the box rattles, the contents could be damaged in transit.
- Use blankets and other soft goods to fill the extra space in not-quite-full boxes.
- Never pack flammable items such as fuel or aerosols.

- **Beds**

- Take apart beds frames and bundle rails together with tape. Cover mattresses and box springs with mattress bags or blankets to keep clean.

- **Bikes & Baby Carriages**

- Lower handle bars and turn them to save space. Clean wheels, chains and pedals to avoid soiling other items.

- **Books**

- Use small boxes and place books flat in cartons alternating spine and open sides. You may choose to place layers of paper between valuable books.

- **Bottles**

- Tape bottles shut and wrap in paper to avoid breakage.

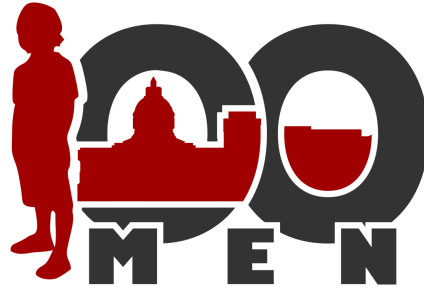
- **Bureaus and Dressers**

- If leaving items inside, make sure they are padded well and cant rattle around. Secure drawers by wrapping the furniture with a blanket and tie with rope.

Moving Tips

- **Chairs**
 - Wrap arms and legs with padding to prevent scratching. Tie armless chairs together in pairs, seat-to-seat.
- **China**
 - Wrap in clean packing paper and place in a carton sectioned off with specially designed dish packs.
- **Clothes**
 - Leave clothes on hangers and transfer them to wardrobe cartons.
- **Electronics**
 - Use original boxes and foam packing for electronics such as TVs.
 - Pad bottom of the box well, wrap the item in layers of paper, then pad on top to prevent damage.
 - Label box “Fragile Top Load”.
- **Heavy Items**
 - Individually wrap heavy items such as tools before placing in boxes.
- **Mirrors and Glass**
 - Crisscross tape across mirrors and frames with glass to help absorb vibrations.
 - Wrap generously in paper before placing in a flat box on its edge. Never lay them flat.
- **Rugs**
 - Vacuum, then roll and tie with rope.
- **Tables**
 - Remove legs and tie together. Stow hardware in a sealed envelope or plastic bag and tape to the underside of table.
 - Pad tabletops and legs that cant be removed.
- **Loading Tips**
 - If you have a lot to move or heavier items, consider renting a dolly.
 - Remember to lift with your legs, not your back.
- **Building your load**
 - Layer your transit to maximize space efficiency and minimize shifting during transit.
 - Keep the following in mind when building your tiers:
 - Heavy items belong on the bottom
 - Load furniture in the beginning of the loading process.
 - Be generous when padding fragile items and furniture.

How We Give Back



The 100 Men of Dane County Foundation is driven by a single goal; making the world a better place for the children of Dane County

Over \$2.1 million

in Charitable Contributions to organizations in Dane County that help the youth overcome adversity and reach their full potential.



The First Weber Foundation supports our local Wisconsin communities

Over \$4.1 million

in Charitable Contributions since inception benefiting over 1000 eligible non-profit organizations including:

- Easter Seals of WI
- Second Harvest Food Bank
- American Cancer Society
- Keep Wisconsin Warm
- Big Brothers & Big Sisters
- Milwaukee Rescue Mission
- ALS Association
- Northwoods Veterans Homestead
- Ronald McDonald Houses
- Juvenile Diabetes Research
- Habitat for Humanity
- Boys & Girls Clubs
- Clean Lakes Alliance
- National Multiple Sclerosis

Charlie Wills Team

Real Estate Partners

OUR PLATINUM PARTNERS

Appliance and Service

Grand Appliances -Rick Simler
rick.simler@grandappliance.com
(608) 729-8063

Appliance Service Unlimited
cody.b@applianceserviceunltd.com
(608) 251-9190

Carpet/Rug Cleaning

R & R Carpet Cleaning
info@rrcarpetcleaning.com
(608) 215-8820

Premier Rug Washing
premierrugwashing@gmail.com
(608) 467-8001

Concrete

Capital R Concrete and Coating
Nick Brecht
(608) 225-0174

Olsen Concrete
(608) 501-7805

Wells Asphalt Paving
louie@wellsasphaltpaving.com
(800) 773-2324

Design/ Staging

Elle Maven Homes Stephanie Kujak
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(608) 434-0074

Amy Radspinner Design
amy@amyradspinner.com
(608) 217-9698

Drywall

Drywall On Call William Goll
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(608) 333-1513

Electric/Smart Home

J&K Security
(608) 255-5799

Madison Area Smart Home Kort Frank
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(608) 212-7265

Exteriors/Windows/Siding/ Roofing

Performance Exteriors & Contracting
Pchad@performanceext.com
(608) 320-7007

Avondale Roofing Experts
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(608) 416-1805

Flooring

Nelson Hardwood Flooring
Robert Nelson
Nelsonflooring@gmail.com
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Financing/ Lenders

Guild Mortgage Dave Grauwels
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Gutters

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Handyman

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Pleasant Springs Services Ed Larsen
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Inspection/Appraisal

Steel Appraisal Services
Brady & Christina Steel
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Lighthouse Inspections

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608-571-7395

Insulation Services

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TNT Insulation

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Insurance

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Landscaping

Pinnacle Landscaping Inc
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sz.pinnland@gmail.com
(608) 850-5445

Kittleson Landscaping

(608) 437-8845

Movers

United Van Lines Shane Prichard
wiscomoving@gmail.com
(608) 800-2626

Organizing & Downsizing

Renewal by Kate Katie Wagner
klhauch@gmail.com
(608) 556-8918

Painting Interior/Exterior

360 Painting
d(920) 282-9889

Royal Painting , LLC Jose Sibaja
royalpainting.madison@gmail.com
(608) 575-8532

Plumbing/HVAC

Dave Jones, Inc Dave Jones
(608) 222-8490

Professional Cleaning

Leticia Tamayo
(608) 695-6576

Professional Photography/Videography

Whirligig HD Pat Laemmrich
virtualwi@gmail.com
(608) 279-8702

Radon

Zander Solutions Joe Maier
jmaier@zandersolutions.com

Title Company

Preferred Title Kim Rupar
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(608) 271-2020

First American Title Ben Smaglick
bsmaglick@firstam.com
(608) 345-3902

Well/Septic

Eckmayer Inc.
eckmayer@frontier.com
(608) 837-5297

thank
you!

Thank you!

Thank You

We know that you have many options to choose from. Thank you for taking the time to consider The Charlie Wills Team for your real estate needs.

Thank you!



Thank
you!

thank
you!

CHARLIE WILLS TEAM REAL ESTATE PARTNERS

WWW.CHARLIEWILLSTEAM.FIRSTWEBER.COM

CALL, TEXT, OR EMAIL US ANY TIME.

CHARLIE@CHARIEWILLS.TEAM

608-220-3282

BOOK A TIME HERE:



BUSINESS HOURS

MONDAY-FRIDAY: 8:30AM-6:00PM

SATURDAY: BY APPOINTMENT

SUNDAY: MEET US AT AN OPEN HOUSE!

5609 MEICAL CIR, SUITE 202
MADISON, WI 53719



Charlie Wills Team
Real Estate Partners



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REALTORS®

CHARLIE WILLS TEAM REAL ESTATE PARTNERS

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