



# Home Buyer Guide

*"Your dream home is just a step away. Let us guide you there!"*



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# MY RESUME

## “2025 MLS Production Highlights”

**Rank 17th**  
Total MLS

**Rank 7th**  
Total Residential MLS

**Rank 2nd**  
Buyer Residential

**Rank 38th**  
Seller Residential

**37** \$11,957,738.55  
Buyers Volume

**25** \$7,858,190.00  
Sellers Volume

**62** Total Transactions  
**\$19,815,928.55**  
Total Volume

Listing or Selling Members  
Status: Sold  
Search Parameters: Property type Residential;  
As of Tuesday, May 19, 2026 11:34:29 AM  
Date Range: 1/1/2025 to 12/31/2025  
Number and Volume Calculated By Sides

Rank	Name	Sides	Volume	Average
1	Non Member (12non45) of Non	835.00	266,520,046	319,186
2	Kelly Hixson (31461) of Berkshir	33.50	29,612,329	883,950
3	Jim Griffin (2346) of LPT Realty	83.00	26,931,936	324,481
4	Amanda Westbrook (32557) of \	63.00	26,617,172	422,495
5	Devin Sturgill (33049) of D.R. H	76.00	25,447,334	334,833
6	Petra Becker (30558) of REMA	52.00	25,230,702	485,206
7	Alexis P Greene (33443) of Fou	58.00	24,593,015	424,018
8	Rachel Moody-Livingston (3072	58.00	22,998,228	396,521
9	Heather Price (10252) of KW Ki	71.00	22,420,450	315,781
10	Garrett Addington (32184) of Th	53.50	21,141,980	395,177
11	Emily Dillow (32634) of D.R. Ho	62.50	20,190,551	323,049
12	Ryan & Sarah McKinney (McKin	46.00	20,012,373	435,052
13	Colin Johnson (30089) of KW Jc	45.50	20,004,250	439,654
14	Dale Slivka (33626) of KW John	60.50	19,746,928	326,396
15	Meghan Masters (32765) of Pro	37.50	19,543,203	521,152
16	Sydnee Birkner (34084) of D.R.	55.50	19,250,362	346,853
17	Matt Fleenor (32219) of Greater	50.50	18,547,679	367,281
18	Michael McNeese (2240) of CEI	56.50	18,463,679	326,791
19	Meredith Berry (32830) of Berks	25.00	18,461,873	738,475
20	Cory Parsons (31995) of eXp R	75.00	18,029,950	240,399
21	Dana Berry (30929) of Lifestyle	17.00	17,992,250	1,058,368
22	Ella Scissom (10148) of The Ad	57.50	17,981,925	312,729
23	Andrea Pendleton (10276) of Th	51.00	17,654,249	346,162
24	Chrystal Crispin (32414) of D.R.	55.00	16,982,182	308,767
25	Amy Shrader (32000) of REMA	45.00	16,631,100	369,580



# SPG CORE VALUES

## **Patient**

- in the entire process with the focus on being relationship growth.

## **Knowledgeable**

- the application of wisdom through past transaction experience.

## **Transparency**

- in all things throughout the entire time of our relationship.



# Meet Our Team

*“Strength in numbers but also improved focus with leverage”*



**D.J. Slivka**

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SLIVKA PROPERTY GROUP



# MOTIVATION & TIMELINE

## Your “Why”

Every successful move starts with a reason. Understanding your motivation helps us create the best strategy and keep your goals front and center throughout the process.

## What is driving this purchase?

First home, More space, Better location, Building wealth through homeownership, Growing family, Desire for stability or investment

## Your Ideal Timeline - In a perfect world, when would you like to:

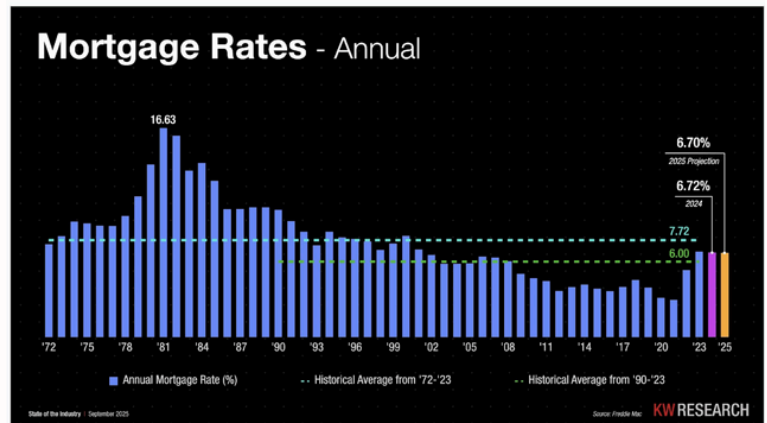
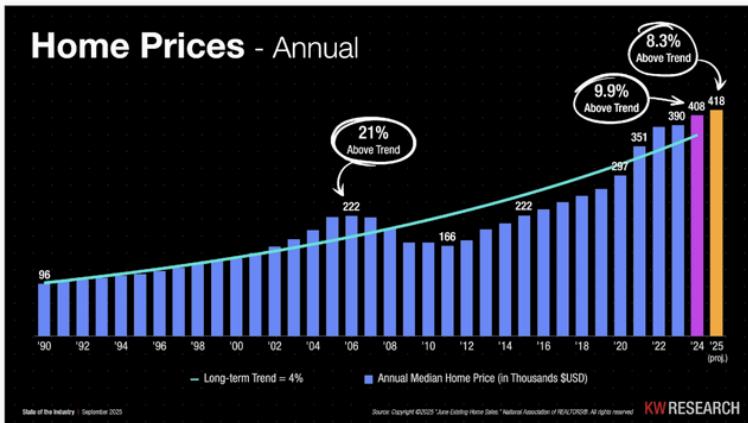
- Start touring homes?
- Be under contract?
- Move into your new home?

Having a target timeline helps us align expectations, market strategy, financing, and negotiations.

## Do We Have a Plan B?

Real estate can be unpredictable, so it’s important to discuss backup plans ahead of time. Having a Plan B creates confidence and reduces stress if the market shifts or timelines change.

## Home Prices & Mortgage Rates





# DECISION MAKERS & PRIORITIES

## Who Are the Main Decision Makers?

Buying or selling a home is a major life decision, and we want to make sure the right people are included throughout the process.

## Who will be involved in decisions?

- Spouse or partner
- Family members
- Parents or relatives
- Financial advisors
- Friends or trusted mentors

## Who would you like included in communication?

We want everyone to feel informed and comfortable throughout the transaction.

Examples:

- Group texts
- Email updates
- Phone calls
- Scheduled check-ins

## Reviewing Your Goals

Let's review your timeline, budget, preferred locations, property expectations, lifestyle needs, and financing goals to ensure we stay aligned throughout the process.

## Your Non-Negotiables

Understanding your must-haves helps us focus on the right opportunities.

Examples may include:

- School district
- Bedroom/bathroom count
- Garage or yard
- Commute time
- Budget
- Move-in ready condition
- Preferred neighborhood or amenities



# WHY I MAY BE DIFFERENT FROM OTHERS

## My Communication Style

**I believe clear and consistent communication is key to a smooth buying experience.**

Here's how you can best reach me and what you can expect throughout the process:

- **Phone Calls** – Best for urgent matters or detailed conversations.
- **Texts** – Great for quick updates, questions, and scheduling.
- **Emails** – Perfect for documents, important information, and detailed communication.
- **My Team** – At times, members of my team may assist with scheduling, updates, or transaction support to help ensure everything stays on track.
- **Family Time: 5:00 PM – 9:00 PM** – I value being present with my family during these hours. If you reach out during this time, I will respond as soon as possible afterward.

## Showings & Team Support

There may be times when a showing is scheduled with a trusted member of my team instead of me personally.

## Why?

Because having support allows us to:

- Get you into homes faster
- Provide better availability
- Never miss an opportunity
- Maintain strong communication and service

*I have help so I can be there for my family AND be there for you.*





# UNDERSTANDING THE OFFER PROCESS

## **What to Offer**

We'll review market value, competition, seller motivation, and your budget to create a strong and strategic offer.

## **When to Offer**

Timing matters. We'll discuss market activity, deadlines, and when it makes sense to move quickly.

## **Counter Offers**

Negotiations may involve price, timelines, repairs, contingencies, or included items. We'll guide you through every step.

## **What Items Convey?**

We'll clarify what stays with the home, such as appliances, fixtures, window treatments, or other included items, to avoid surprises later.





# EARNEST MONEY DEPOSIT

Your earnest money deposit secures your contract and shows your commitment to the purchase.

**If your title company is Reliable Title, here are your options:**

## **Option 1: Check**

- Cashier's Check (required for amounts over \$1,000)
- Personal Check (accepted if under \$1,000)

Can be:

- Dropped off in person
- Mailed or sent via overnight courier

## **Option 2: Wire Transfer (ClosingLock)**

1. You'll receive a secure link via email through the Qualia portal
2. Powered by ClosingLock (insured up to \$500,000)

## **Requires:**

- Full Name
- EMD Amount
- Property Address
- Email Address
- Phone Number
- Fee: \$25 wire transfer fee

**!** If you don't receive the link, contact Reliable Title directly at (423) 282-1300.

If your title company is not Reliable Title, they may have a different process.



# ← Send Payments in Closinglock

## With so much on the line, Closinglock has your back.

Closinglock is dedicated to protecting life's largest investment by providing a modern, secure, and efficient payment process for home buyers. No more having to find your check book, make trips to the bank, or worry about sending an irreversible wire transfer to the wrong account number.

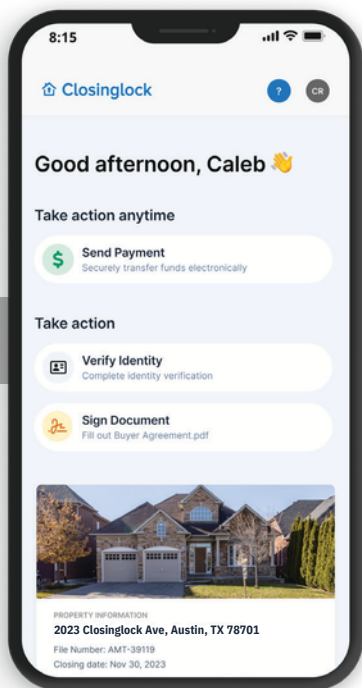
## Adding convenience and security to the payment process.

Making payments through Closinglock is a big time saver, but it's the added security that really takes the stress out of parting ways with your hard-earned cash.

Linked directly to the financial institution receiving your funds, **Closinglock eliminates the risk of human error.** Account and routing information is pulled from the source, so your money arrives right where it's intended.

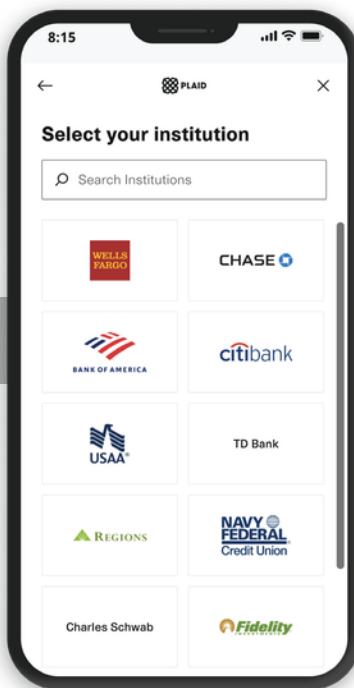
Don't hesitate to get started! Here's how:

1



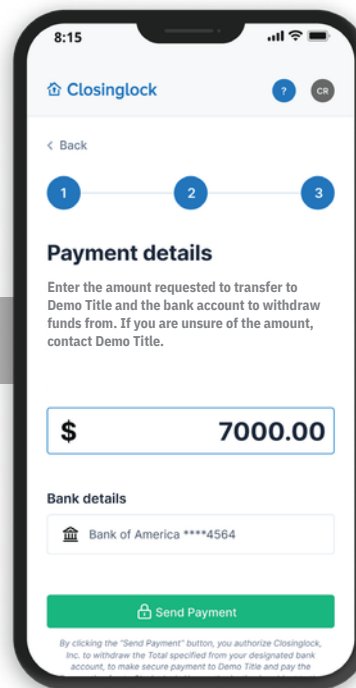
Click the Send Payment tab

2



Link and add your bank account

3



Verify payment details and send!



## INSPECTION PERIOD

The inspection period can vary by contract, but is usually 10 days. Please refer to the contract for the exact number of days. We will also send you a calendar reminder of the inspection period deadline.

Common Inspections:

- Home Inspection
- Termite Inspection
- Septic Inspection (if applicable)
- Radon Inspection

During this time, you'll have the opportunity to fully evaluate the property.

Important: We will schedule a call with DJ before the inspection period ends to:

- Review inspection results
- Discuss any concerns
- Decide how to move forward
- Negotiate repairs if needed

## LENDER PROCESS

Your lender will guide you through the financing process, including:

- Loan application and approval
- Appraisal
- Final underwriting

📌 DJ will assist you with this portion to ensure everything stays on track.





# PREPARING FOR CLOSING DAY

As closing approaches, here's what to expect:

## From the Title Company:

- Final Closing Disclosure / Settlement Statement
- Instructions for final funds (if needed)

## What You'll Need:

- Valid Photo ID
- Funds for closing (via wire or cashier's check)
- Proof of homeowner's insurance

## CLOSING DAY

This is the final step—ownership is officially transferred!

You'll:

- Sign all necessary documents
- Finalize your loan
- Receive the keys to your new home 🏠

## We're Here to Help

If you have any questions at any point in the process, don't hesitate to reach out. We're here to guide you every step of the way!

