

BUYER'S GUIDE

PREPARED BY JEN SCHELLHASE



HOMES BY JEN
— JEN SCHELLHASE —





ABOUT ME

Jen is your trusted Kansas City Real Estate partner and Johnson County specialist with extensive experience in sales, marketing, customer relations, and negotiations, Jen brings a wealth of expertise to the world of real estate. Her journey has been fueled by a genuine passion for real estate, and her mission is clear – to make the buying and selling process stress-free for every client. Jen’s roots run deep in Kansas City, where she grew up and developed an intimate understanding of the city’s unique offerings. Her local knowledge allows her to guide clients seamlessly to the areas that perfectly align with their needs and preferences. Whether you’re relocating to the KC area, a first-time homebuyer, an experienced investor, or looking to sell your property, Jennifer’s commitment is unwavering. Jen’s dedication goes beyond the ordinary – she goes the extra mile for each and every client.

JEN SCHELLHASE

913-526-4144

jen@fraser4sale.com
www.homesbyjenkc.com

Office: 913-345-0700



OUR TEAM

Rob began in real estate in 1995, with an early success that earned several awards such as: Rookie of the Year, Rising star and #1 Sales units closed, and member of the Million Dollar Club. He realized due to the rapid growth, he needed to form a team that would help him serve his client’s needs. We reached a new level of service in 2025 with over \$1 BILLION in sales and helped 2,463 buyers and sellers find their dream homes! The team is one of the fastest-growing real estate teams because our team leader, Rob Ellerman, never stops looking for new and innovative ways to serve our clients, builders, and his own real estate team of agents.

MEET OUR AGENTS



THE FRASER TEAM
Making KC Home

THE ROBERT ELLERMAN
ReeceNichols *Team*
REAL ESTATE

Elevate Your Experience

The Fraser Team excels with assisting those who are buying, selling, investing, or referring. We pride ourselves on our extraordinary level of integrity based customer service. From top notch communications, marketing and unique plans tailored specifically for our clients to connections with amazing vendors who can assist with every need, The Fraser Team works efficiently and effectively to make your experience as seamless as possible.



Mark & Anne Fraser
M: 913-475-8197
A: 913-220-9071



Izabell
Mendes
913-286-2838



Madeleine
Baldeh
816-447-7247



Jen
Schellhase
913-526-4144



Joseph
Fees
913-314-3511



Jon
Orenstein
(913) 777-6590

Your Expert Real Estate Team for the 10 D's



Diapers

More "Stuff" Space



Diploma

Parents - Less Space
Graduate - 1st Home



Diamonds

New Space Together



Divorce

Sell Together
Buy Independently



Dementia

Elder Care



Death

Family Member's Home



Debt

Equity = Pay Off Debt



Difference

New Home | New Location



Distance

Relocaion

FRASER4SALE.COM

HOMES BY JEN KC

THE BUYING PROCESS

Timeline & Agent Value

1. FINANCES

- Gain pre-qualification from a mortgage lender
- Evaluate monthly budget
- Plan for a down payment and closing costs

2. MORTGAGE

- I'll guide you to the right lender and program to fit your needs
- Submit paperwork to lender
- Gain pre-approval from lender

3. WISH LIST

- We'll identify your wants & needs list

4. HOME SEARCH

- I'll send you home options that fit your wish list
- The average number of houses a buyer will preview before they choose one is 10 - 15.



5. THE OFFER

- I'll research and report on the home's history
- I'll craft terms with your wish list as my top priority
- I'll partner with the seller's agent and coach them through our offer presentation
- I'll submit the offer and negotiate on your behalf

6. OFFER ACCEPTED & UNDER CONTRACT

- I'll inform the lender and secure a mortgage
- I'll connect you with a Title Company
- I'll guide, explain, and set all other parties and dates into motion
- I'll schedule an inspection
- I'll navigate you through the appraisal and inspection results
- Based on findings, I'll negotiate on your behalf, guide you through the sales contract

7. CLOSING PREP

- We'll review the contract-to-closing checklist
- I'll arrange the final walk-through
- I'll guide you through closing day preparation
- Closing day
- You'll switch utilities

8. HOME SWEET HOME

- Consider me your go-to resource for future homeownership needs and neighborhood recommendations!

COMMON LOANS

JUMBO

- Down Payment: 5%-20%
- Loan Amount: \$726,200+

CONVENTIONAL

- Down Payment: 3%-20%
- Loan Amount: Up to \$726,200
- No PMI if there's at least a 20% down payment

CONSTRUCTION LOANS

- Custom Home Build
- Construction - To - Permanent
- Remodel
- Costs covered: Land, Building Materials, Contractor Labor, Permits
- Typically require a minimum of 20% down

VA - VETERAN ADMIN

- VA Fee (Possible VA Fee Waiver)
- VA Fee can be financed into the loan
- Strict Appraisal guidelines

FHA - FEDERAL HOUSING

- Down Payment: 3.5% (can be gifted)
- Monthly MIP is required
- Upfront MIP may be an option
- Strict Appraisal guidelines
- Loan amount up to \$472,030

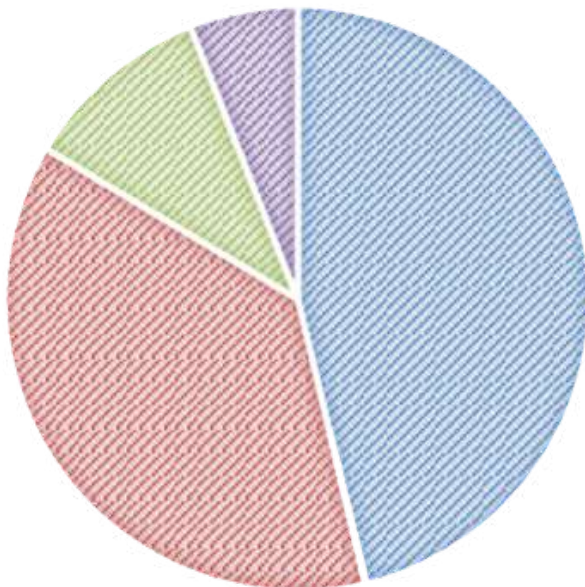
ARM

- Down Payment: 3.5% minimum
- Loan Amount: Depends on Loan
- No down payment for VA

USDA

- 0% down with strict income and location requirements

MONTHLY MORTGAGE PAYMENT



PRINCIPLE

The part of the mortgage that remains unpaid (your balance owed)

INTEREST

The fee charged by the lender

TAXES

Property taxes

INSURANCE

Homeowners Insurance

*Mortgage Insurance Premium (MIP) on Freddie Mac and Fannie Mae loans

*Premium Mortgage Insurance (PMI) on lender loans with less than 20% down payment.

FINDING THE RIGHT LENDER

Choosing the right home is just one piece of the puzzle—finding the right lender is equally important. As your real estate agent, I have a wide network of trusted lenders, and I can connect you with those who offer programs tailored to your unique financial situation.

By handpicking one or two lenders I trust, I help ensure you're getting the best financing options available. These lenders provide more than just a loan; they offer transparency, guidance, and a commitment to finding terms that fit your needs. This not only saves you money but also makes the entire home-buying process smoother and more secure.

DO'S



DON'TS

- ✓ Get preapproved early
- ✓ Ask questions and stay informed
- ✓ Submit all necessary documentation in a timely fashion

- ✗ Quit or change jobs
- ✗ Open new loan or credit card
- ✗ Deposit or withdraw large amounts of cash
- ✗ Spend over your budget



FINANCIAL CONSIDERATIONS

There are many things that factor into what you can afford: Income, credit rating, current monthly expenses, down payment, and interest rates to name a few. ReeceNichols and I offer many ways to help you determine what price range will fit comfortably into your budget. It is wise to pull your credit report during this process.

MONTHLY MORTGAGE PAYMENTS

Typically less than 28% of guaranteed income

A common rule-of-thumb is to plan for your monthly mortgage payments to be less an 28% of your monthly income.

EARNEST DEPOSIT

1% of the purchase price

Paid at time of contract. Sometimes non-refundable in cases like new construction or multiple offers.

DOWN PAYMENT

Typically 3% - 20%

The amount will vary based on your specific loan and terms. VA or down payment assistance programs are exceptions to the rule. Your earnest deposit is part of your down payment.

INSPECTIONS

\$400-\$700

Paid at time of inspection, typically in the first week of the escrow period. Cost will vary based on the type of inspections ordered.

APPRAISAL

\$400-\$600

Depending on the lender, this is either paid prior to the appraisal being ordered or is paid at closing in the closing costs.

CLOSING COSTS

\$4,000+

Aside from inspections and appraisal costs, you will also have title fees, credit report, ReeceNichols broker commission, prepaid insurance and taxes.

UNDERSTANDING THE MARKET

SELLER'S MARKET

When there is less than 6 months of inventory available for a particular area, you are in a Seller's Market. The low inventory means there are fewer houses for buyers to choose from and more competition for the active listings. In a competitive seller's market, you may see homes sell for over asking price, with fewer contingencies (inspection, appraisal, financing), and in a shorter time period.



BALANCED MARKET

When there is 5- 6 months of inventory available for a particular area, you are in a Balanced Market. In a balanced market, neither Buyers nor Sellers have the upper hand. Seller's and Buyer's are typically both willing to negotiate and this is the greatest opportunity for a "win-win" deal.



BUYER'S MARKET

When there is more than 6 months of inventory available for a particular area, you are in a Buyer's Market. This means more homes are available for buyers to choose from, which may give buyers the advantage to negotiate better terms.



CRAFTING THE OFFER

MUTIPLE OFFER SITUATIONS

There are many elements you need to know about the process of crafting a great offer and how I, as your real estate agent, will help you navigate it.

CRAFTING A COMPETITIVE OFFER

To stand out, your offer might need to include terms that are attractive to the seller. I will help you analyze recent comparable sales, market trends, and any insights about the seller's priorities to craft an offer that is both competitive and within your budget.

STRATEGIC ELEMENTS OF YOUR OFFER

There are several components to an offer, and I'll guide you on how to strengthen each one:

- Price
- Home History
- City Ordinances
- Days on Market
- Contingencies
- Closing Date
- HOA Fees
- Micro-Market
- Trends
- Comparable Sales
- HOA Fees
- Personal Touches

MICRO-MARKETS

Each region, city, neighborhood, and even street has unique nuances that influence pricing. As your agent, I analyze these micro-markets and keep your goals as top priority. Throughout the home search, I'll ensure you're well-informed to make the best possible offer on the individual home in its unique micro-market.



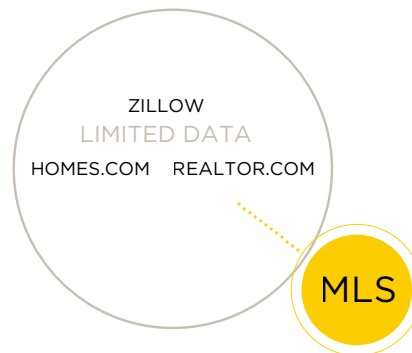


UNLOCKING THE FULL POTENTIAL OF YOUR HOME SEARCH

You've likely browsed homes on sites like Zillow, but did you know they only show part of the available data? As a licensed real estate agent, I have full MLS access, offering advanced search features and exclusive listings not publicly advertised. Let's work together to find your perfect home, using my insider knowledge to make your journey smooth and successful.

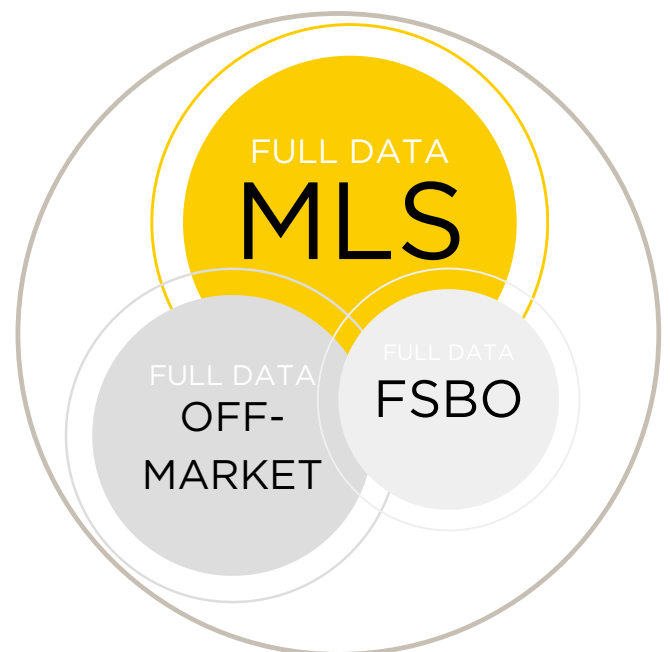
PUBLIC ACCESS

TO VIEW AVAILABLE HOMES



MY ACCESS

TO VIEW AVAILABLE HOMES





YOUR PERSONAL PREFERENCES

IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

What are the best days to schedule showings?

Any specifics not mentioned above:

YOUR PERSONAL PREFERENCES

MUST HAVE CHECKLIST

KITCHEN

- Island
- Updated countertops
- Walk-in Pantry
- Updated cabinets
- Breakfast nook
- Newer appliances

BATHROOMS

- Double Vanities
- Bathtub
- Updated bathroom
- Walk-in shower
- Guest bathroom

MAIN LIVING AREA

- Walk-in closet
- Open floorplan
- Fireplace in living room
- Primary bedroom on main floor

ADDITIONAL FEATURES

- Hardwood floors
- Attached Garage
- Office
- Formal dining room
- Separate laundry area
- Unfinished basement storage
- In-ground pool
- Mature landscaping

Place a check mark next to any amenity that you consider a must have on your next home.

BENEFIT SNAPSHOT

Let me be Your COMPLETE Real Estate Resource!

I am more than a sales agent for you!

TOUR GUIDE

Areas. Homes. Food.
(definitely ask me about food!)

STRATEGIST

Market. Price. Demand

ADVOCATE

Listen. Advise. Negotiate.

RESOURCE

Team. Connections. Partners



HOMES BY JEN
— JEN SCHELLHASE —

THE VALUE OF AN AGENT

A designated buyers agent is there to provide the time, knowledge, resources and expertise to advocate in your best interest!

THERE ARE A LOT OF PEOPLE, EXPECTATIONS AND TIMELINESS TO MANAGE

- Seller
- Seller's Agent
- Lenders
- Inspectors
- Appraisers
- Title Companies & Escrow Closers (For Buyer and Seller)

THERE'S MORE TO NEGOTIATING AN INITIAL OFFER THAN PRICE

- Financing Terms
- Home Warranty
- Inclusions & Exclusions of the Sale
- Closing and Possession Dates
- Inspection Terms & Repairs

NEGOTIATING THE TERMS OF THE INITIAL OFFER IS JUST THE START

- Counter Offers & Contract Terms
- Inspection Resolution Process
- Appraisal Process
- Closing and Possession Dates

It's reassuring to have a partner and advocate watching out for your best interest in one of life's biggest investments!

Frequently Asked Questions

HOW WILL YOU TELL ME ABOUT THE NEWEST HOMES AVAILABLE?

I will set up a search that provides up to date information for every home on the market. You can also tell me at what intervals you'd like to be notified about new listings (instant, daily, weekly, etc.). I also network with numerous other agents, always on the lookout to find the perfect home for my clients. Your search results will include listings from ALL real estate companies and is not limited to ReeceNichols listings.

WHAT DO THE DIFFERENT MLS STATUSES MEAN?

- "A" - Active listing on the market
- "B" - Show for Backups which means the home is currently under a binding contract with a buyer, but the seller is allowing the home to be shown for a "backup" contract. The most common reasons for a home to be in this status are: (1) the inspections haven't been completed or (2) the house is a short sale and is waiting upon bank approval.
- "C" Contingent indicates the home is currently under contract with a buyer, but the purchase is contingent upon the sale of the buyer's current home. There will be a "kick-out" clause in the contract, which is typically 48-72 hours. If another bona fide contract comes in from another buyer, the original buyer will be allowed the agreed upon kick-out time to provide proof that they are in a financial position to move forward and thus remove the contingency. If they are unable to do so, their contract will be void and the new buyer would then be under contract to purchase the new home.
- "P" Pending means the home is under contract and the seller is not allowing any more showings.

CAN YOU HELP IF I'M LOOKING FOR NEW CONSTRUCTION?

Yes! Our team is very experienced in new construction. We can help you make informed decisions and avoid many potential costly mistakes unrepresented new home buyers make. From the longterm rate lock shopping to the offer, selection process, energy efficiency decisions, potential site costs, resale considerations, warranty, inspections, all walk-throughs, contract details and many other things that are part of the new home process, I'll be with you as your buyer's agent and advocate for you every step of the way.

Frequently Asked Questions

HOW DOES A FOR SALE BY OWNER (FSBO) WORK?

Homeowners trying to sell their home without agent representation are usually doing so in hopes of saving a commission. If you see a home that is FSBO, let me know and I will contact the owner to see if they're willing to allow a buyer's agent to show the home. In most cases, they are accommodating since the agent is introducing a potential buyer to their property and they know I'll handle all of the details.

SHOULD I HIRE PROFESSIONAL INSPECTORS?

We always encourage you to hire thorough professional inspectors and to attend the inspection. You'll get to see the inspection results first and ask any questions in person at that time. In our market, most buyers will have a "whole house", radon and termite inspection completed. If they have concerns about the structural integrity of the home, they'll hire a licensed Structural Engineer. Inspections are paid for by the buyer at the time of service and usually completed within 10 days of the contract acceptance date. Once inspections are complete, we'll help you negotiate a settlement for repairs called a "Resolution of Unacceptable Conditions." We can also provide a list of reputable inspectors to choose from that we've found to be the best in the business if you need one.

CAN I GO BACK THROUGH THE HOUSE ONCE OUR OFFER IS ACCEPTED, BUT PRIOR TO CLOSING?

Yes. You'll have two opportunities to go back through the home prior to closing. During inspections, we encourage you to come back and get a closer look at the details of the home. It's also a great time to take any measurements you may need for furniture, wall or window treatments, flooring or any other improvements you may be planning to make. Your second chance will be during the "final walk through." At that time, we'll make sure all inspection repairs that were agreed to were completed properly. We'll also check to make sure the home is in the same condition as it was when you went under contract.

Frequently Asked Questions

WHAT VENDOR RESOURCES DO YOU HAVE?

I'm here to support you every step of the way—before, during, and long after you've purchased your home. Whether you need vendor referrals for remodels, plumbing, inspectors, or any other service, I'm always happy to help make your homeownership journey as smooth as possible. Your needs are my priority, and my commitment doesn't end at closing!

PREFERRED VENDORS

Scan the QR code to view our team preferred vendors! Don't see what you're looking for? Call or text me and I'm happy to refer you!



COURTESY MOVING TRUCK



Another added benefit of working with our team is the opportunity to utilize one of our three 16-ft box trucks, free to you on the day of your move!

CLIENT TESTIMONIALS

JEN IS AMAZING AT WHAT SHE DOES AND WILL BE ME AND MY FAMILY'S GO TO REAL ESTATE AGENT IN THE FUTURE! SHE IS TIMELY WITH COMMUNICATION AND WAS GREAT TO HAVE IN OUR CORNER AS NEW HOME BUYER'S. I NEVER FELT PRESSURE AND WE COULD ALWAYS COUNT ON JEN TO BE FAIR AND HONEST WITH US. THE HOME BUYING PROCESS WAS AN EASY ONE THANKS TO JEN!

-DANIELLE C.

JENNIFER WAS VERY PATIENT WITH MY SON WHILE HE SHOPPED FOR A HOME. SHE HELPED HIM EXPLORE MANY OPTIONS. THE END RESULT WAS FINDING THE PERFECT HOME AND LOCATION FOR HIM THAT FIT HIS BUDGET AND ALL OF HIS NEEDS.

-MAURA R.

JENNIFER'S COMMITMENT DOESN'T END WITH THE CLOSING OF THE DEAL. SHE CONTINUES TO FOLLOW UP, ENSURING THAT HER CLIENTS ARE SETTling INTO THEIR NEW HOMES COMFORTABLY. THIS LEVEL OF CARE AND DEDICATION IS RARE AND TRULY SETS HER APART IN THE REAL ESTATE INDUSTRY.

-LETTIANN S.

JEN WAS VERY HELPFUL DURING THE WHOLE PROCESS ON BOTH SIDES HELPING US AS UNREPRESENTED BUYERS AND SELLERS. SHE WAS ALWAYS SO RESPONSIVE AT ALL HOURS OF THE DAY, WHICH WAS EXTREMELY VALUABLE GIVEN OUR BUSY SCHEDULES. WE HAD A QUICK AND SUCCESSFUL CLOSE ON BOTH HOMES. WHILE WE HOPE TO NOT MOVE AGAIN ANYTIME SOON, WE WOULD DEFINITELY RECOMMEND WORKING WITH HER!

-CARLEY A.

JENNIFER WENT ABOVE AND BEYOND IN THE SALE OF OUR HOME. I WAS A SALE NECESSITATED BY THE DEATH OF MY SISTER AND THE PROPERTY HAD REMAINED VACANT FOR SEVERAL MONTHS. I WAS NOT ABLE TO COMMIT THE TIME AND ATTENTION ONE WOULD NORMALLY EXPECT WHEN SELLING THEIR OWN HOME. JENNIFER GRACEFULLY STEPPED IN TO FILL THE VOID. SHE ARRANGED CONTRACTORS TO CLEAN AND STAGE THE HOUSE AS WELL AS COORDINATING WITH A PLUMBER TO FIX SOME OUTSTANDING ISSUES.

-ALAN S





PUT THE FINISHING TOUCH ON YOUR DREAM HOME!

Exclusive Partnership with Our Brokerage

Nebraska
Furniture Mart

Our partnership with Nebraska Furniture Mart lets you save:

- 5% Off Countertops
- 12% Off Furniture
- 12% Off Flooring
- 12% Off Window Treatments
- \$50 Off Appliance Installation
- \$50 Off Electronics Installation

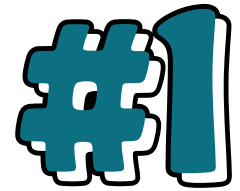
Plus, **COMPLIMENTARY** concierge service!



HOMES BY JEN
Jen Schellhase

POWERED BY

EXPERIENCE THE TEAM DIFFERENCE



TOP 3 REASONS TO CHOOSE HOMES BY JEN KC



YOUR VERY OWN PERSONAL ADVOCATE

Today, homes are moving faster than ever. You need an agent who can be both responsive to your needs and proactive with ideas to help you find and acquire the home of your dreams. What can you expect? Timely access to homes, the best counsel to get your offer selected, and availability of needed resources to see you through to a successful closing and possession of your new home. With 100+ experienced agents on our team and a full support staff, we'll always have you covered!



BECAUSE YOU DESERVE THE BEST

The Rob Ellerman Team closes more transactions than any other team in the Kansas City Metro. In 2024, we sold 1,920 homes totaling over \$780 million in volume. And over the course of our history, we've sold over \$5.8 billion in career sales. That's the experience you can rely on!



GET THE EXTRA PERKS!

Our world is about making your world easier. With 4 moving trucks available for our clients to use (First come, first served - 1 truck per client - 1 day only), we'll help to make your home buying process easier from start to finish! Additionally, ReeceNichols' partnership with Nebraska Furniture Mart provides you access to a year-long discount on multiple items/services after closing.

OUR COMMITMENT TO YOU

As you can see, there are many factors to be considered when successfully purchasing a home. That is why, as your Buyer's Agent, our job is much more than just to help you find the right home and purchase it at the best possible price and terms. We'll educate you about market values, home construction, equity potential and more, so you can make the most informed decision possible. In addition, you will have the benefit of our extensive professional network - everyone from electricians, plumbers, and contractors to estate planners, insurance agents, bankers, carpet cleaners tax accountants/bookkeepers and many more! In short, we'll provide you with an extensive, high quality buyer's service, from assisting with the home search, to placing an offer, to ensuring all documents are signed, sealed and delivered on closing day. We are your realtors for life! This is our commitment and we, as HOMES BY JEN KC, look forward to being of service to you now and in the future.

NOTES



THE FRASER TEAM
Making KC Home

THE
ROB ELLERMAN
& ReeceNichols *Team*
REAL ESTATE



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— JEN SCHELLHASE —



GET IN CONTACT

JEN SCHELLHASE

LICENSED IN KS & MO

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