



GUIDE TO HOMEOWNERSHIP

So happy to be
walking you home



Laura A. Weber



LAURA WEBER
REALTOR®

📞 314.677.6122
✉️ lweber@kw.com
📍 1717 Hidden Creek Ct St. Louis,
MO 63131

kw SAINT LOUIS
KELLERWILLIAMS.COM

kw SAINT LOUIS
KELLERWILLIAMS.

**Being rooted
requires
great
connections.**

Let's meet.

**We'll find a
place where
you feel
grounded.**



Compliments of

Laura A. Weber

Environmental Solutions, LLC
www.environmentalsolutions.com

LAW.EnvSoul@gmail.com
L.Weber@KW.com

C: 402-650-5213
O: 314-677-6122



kw SAINT LOUIS
KELLER WILLIAMS.

1717 Hidden Creek Court
St. Louis, MO 63131
314-677-6000

A Sound Decision

Investing in a home is one of our most significant life decisions, and how we navigate that transition can be the difference between surviving and thriving. So much more than a roof over our head, our home is where we feel rooted and grounded, connected to a larger community for support and care, and where our family keeps co-creating its evolving identity and purpose. It matters where home is, and you get to dream your life's trajectory into being, all while cultivating a financial net for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you choose as your professional guide. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.



Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life.

Visualize your dream scenario for buying your home.

WHAT'S THE ONE THING THAT HAS TO HAPPEN TO MAKE THAT DREAM SCENARIO A REALITY?

How can I make that happen for you?

Why is that important to you?

IF WE COULD ADD JUST ONE MORE THING TO MAKE THIS PROCESS EVEN BETTER, WHAT WOULD IT BE?

Why is that important to you?



**Your
Needs
Come**

First



Build Your Preference Profile

The Basics

Have you considered who my main contact will be?

What timeline would you like to strive for?

Have you looked into getting pre-approved for a home loan?

Have you thought about the price range you'd be comfortable with?

If I found a home today that checked all of your boxes, could you see yourself making a move sooner rather than later?

The what, the when, the how – let's talk about the best way to get in touch.

WHAT IS YOUR FAVORITE WAY TO RECEIVE INFORMATION OR UPDATES?

Select all that apply

Email

Call

Text

WHAT IS THE BEST TIME TO REACH YOU?

Select all that apply

Morning

Noon

Afternoon

Evening

Anytime

AS UPDATES ARISE, HOW OFTEN DO YOU PREFER TO BE NOTIFIED?

ASAP

In a few hours

That day

Every few days

Your Home Wish List

TO BEGIN

Who will be living in this home?
Let's list adults, children, and pets
that will inhabit the space.

What are the non-negotiables for
your home?

If you had to name your top five
non-negotiables, what would they
be?

Beyond your top five needs, what is
something you really want?

Do you have a preference for the
year the house was built?

Do you want a house in move-in
condition or are you willing to do
some work on it?

When people visit your home, what
do you want it to say about you?

Are there any specific features that
would make your next house feel
instantly like home?

Will you require accessibility
options?



Your Home Wish List

EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what square footage would adequately cover your living space?

How many stories do you prefer?

What lot size are you looking for?

What architectural styles are you drawn to?

What type of exterior siding appeals to you?

Do you want a porch, deck, or both?

What are you looking for in terms of a garage [e.g., attached, carport, etc.]?

What type of driveway or vehicle entrance/exit will you require?



Do you want a swimming pool or a hot tub?

Are you looking for any structures such as a greenhouse or shed?

Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]

What other exterior features are important to you?

Your Home Wish List

INTERIOR

What style do you envision for the interior of your home? (e.g., formal, casual, cozy, traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g., open vs. walls or divided living spaces)?

In general, what are your preferences for the interior?

BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the owner's suite?

KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?

What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?



Map Your Move

When is the best time to buy?

There's only one right answer:
When you find a home that you love.

Inventory and the economy will wax and wane, but when you find a house you can see yourself in, the timing is just right. We will take a comparative look at neighborhoods with inventory that fits your preferences and find a place where you can feel grounded.



How Buying a Home Works

1 PARTNER WITH AN AGENT

- Absorb their local insight
- Get to know neighborhood inventory levels
- See what's about to hit the market
- Gain access to off-market properties
- Review market averages
- Complete needs assessment

2 GET PRE-APPROVED FOR A LOAN

- Understand what you can afford
- Determine your monthly mortgage payment
- Understand your debt ratio
- Prepare for escrow
- Obtain a pre-approval letter

3 FIND YOUR NEW HOME

- Compare home and neighborhood averages, then narrow down the neighborhoods you want to live in
- Favorite homes and save them to collections
- Nix homes that don't meet the mark
- Schedule home tours and plan an itinerary with your agent
- Decide on your dream home

4 MAKE YOUR OFFER AND NEGOTIATE THE TERMS

- Review contract terms and time limit for offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment, earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check
- Stay in close contact with your agent



How Buying a Home Works

5 UNDER CONTRACT

- Secure a home loan ***more details to follow**
- Acquire home insurance and send proof to your lender. Keller Covered streamlines finding the best insurance to fit your needs
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Order an appraisal
- Acquire a property disclosure from the seller
- Neutralize any contingencies. **[input any contingencies that may be specific to your area]**
- Conduct a title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective date and allowable move-in dates
- Certify funds for closing
- Stay in close contact with your agent, lender, and title company

6 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company and set a moving date
- Change your address through USPS, your bank, and other instances

- Set up your utilities to be activated or transferred
- Confirm that all contingencies are resolved
- Schedule the final property walk-through
- Designate a safe, dedicated space to save your final paperwork
- Stay in close contact with your agent, lender, and title company

7 CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment.
- Bring a printed confirmation of your wire transfer
- Government-issued photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

8 CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Save your paperwork in your pre-designated spot
- Get your keys - congrats, it's all yours!

Stay in touch with your agent for current or future recommendations regarding your new home. Use the Guide feature in my app to find step-by-step, on-demand information throughout your purchase.

Financing Your Future Home

HOME LOANS AT A GLANCE

- Get pre-approved for your loan
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!

CONGRATS! YOU'RE APPROVED FOR A LOAN!

Follow these tips to protect your loan.

DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

HAVE-ON-HAND

- A month's worth of your most recent pay stubs
- Copies of your federal tax returns and W-2's from the last two years
- The names and addresses of your employers over the last two years, compiled into one list
- Last three months of bank statements
- A copy of your real estate agreement
- The names and addresses of your landlords over the past two years
- Divorce/separation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers

Real Value Real Experience



Laura A. Weber, Ph.D.
Founder & Creative Curator,
Environmental Solutions,
LLC

CREDENTIALS

Ph.D.
Marquette University

Certified Executive
Coach Specializing in
Adaptive Change

B.A. & Certification
St. Louis University

kw SAINT LOUIS

KELLERWILLIAMS.

1717 Hidden Creek Ct.
St. Louis, MO 63131



When you choose to work with me, you're working with someone who understands change management and has walked with clients through major life and professional change for over 35 years.

You're partnering with a trained Realtor who has the backing of the world's largest real estate company, consisting of 180,000+ associates around the globe. That puts your search in the hands of the largest, most resourceful real estate network in the world.

By choosing to collaborate with me and the Keller Williams family, you gain access to a suite of technology that keeps you informed and engaged with what's happening in the neighborhoods you're eyeing. You're also working with a seasoned change management specialist, so I will help you navigate this significant transition in a way that promotes your overall health, growth, and the integrity of your own life path.

35+

YEARS IN
CHANGE MANAGEMENT

1,000+

TOTAL CLIENTS
SERVED

250+

REPEAT CLIENTS
& COLLABORATORS

CONNECTED IN THE
LOCAL
&
GLOBAL
COMMUNITY

Environmental Solutions, LLC

Navigating significant life change, like buying or selling a home, can be both exciting and daunting. Environmental Solutions, LLC is designed to assist individuals and organizations navigate major transitions with confidence, balance, resilience, and poise. We do this through biomimicry, or imitating nature, to apply practical solutions for times of transition.

Your Trusted Partner

From the day you partner with me, and even past the day you step foot in your new home, consider me your dedicated real estate adviser. Whatever you need, I have the resources and expertise to guide your decisions. Throughout your transaction, you can come to me for both the little things and the important steps, like comprehensive home insurance and competitive financing - I have the inside edge on both.

After your purchase, ask me to recommend fully vetted service specialists or about how you can care for your home. Further down the road, should you ever want to sell, I'll be your trusted point person. You'll always have my number, and I'll always be ready to spring into action; just say the word!



"Laura gave us the confidence we needed when relocating - new place, new community, new life goals. Her careful way of listening to our hopes and dreams, and her down-to-earth practical wisdom and guidance made us feel heard and understood. Plus, she helped us with our beautiful garden! We would definitely recommend her to anyone looking to make a change."

Matt & Sam - 1st Time Homebuyers

"Laura made the transition to my new home a time of real joy. I was fearful of making a move because I had always lived in one place. Laura walked with me every step of the way, providing research and guidance, answered all my questions, and connected me with professionals who made the entire process streamlined and centered on my particular needs. She even helped me with the move. Thank you for getting me as a person."

Kathy - Happily Transplanted since 2022

"Laura Weber came into my life as a transplant. I was blessed to develop a friendship with her during our search for the perfect home (which would have been a tree house, if only we had something of this nature...). Since the day I met Laura, I felt a deep connection with her. She is brilliant, she has a servant's heart, she is empathetic, caring, and so very driven. A go-getter especially in her passion to leave Mother Earth, and the collective 'Soul' of our world, a better place."

Doris - Treasured Collaborator since 2013

A Promise to YOU



To serve you and this community - the wider "We" - as a trusted realtor, change management specialist, and as a professional collaborator, neighbor, and citizen

To always do the right thing, even if it isn't what is easiest

To take care of your needs at the highest level through unparalleled professionalism and attention to detail. No request is too small.

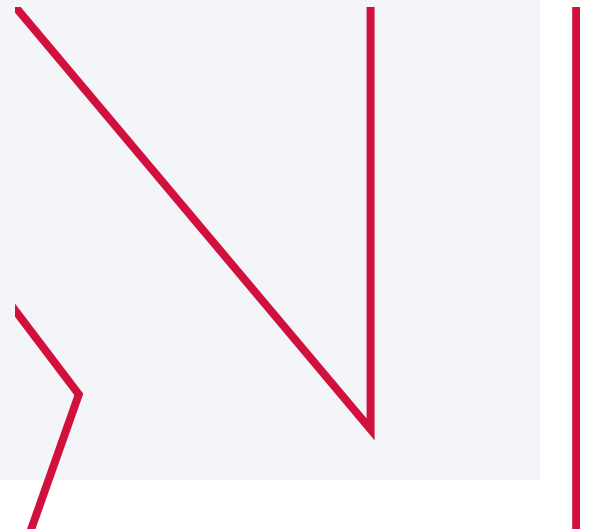
To serve as a trusted local expert and companion by your side

To consistently and clearly communicate with you in the manner and frequency that you prefer

To treat you and your family with straightforwardness, integrity, and respect at all times

To answer your questions, ease your concerns, reduce your stress, and handle the entire real estate transaction with utmost care and due diligence

To hold myself accountable to finding the perfect home for you - After all, that is why I'm a realtor!



Real estate is complicated.

That's where I come in.

At the closing table, my goal is for you to feel that the purchase of your home exceeded all of your expectations, so throughout our interactions - from search to close - I'll work hard to achieve that goal.

When you choose me as your partner, you are not just getting a trusted, respected agent - you are getting a local expert who is passionate about serving our community and those who call it home.

Let's get started.

The Bottom Line



Commonly Used Terms

ANNUAL HOUSEHOLD INCOME

Collective income from everyone in your household before taxes or other deductions are taken, investment income or dividends, Social Security benefits, alimony, and retirement fund withdrawals.

APR

APR refers to the annual percentage rate, which is the interest rate you'll pay expressed as a yearly rate averaged over the full term of the loan. APR includes lender fees in the rate, so it's usually higher than your mortgage interest rate.

APPRAISAL

A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

APPRAISED VALUE

An opinion of a property's fair market value, based on an appraiser's knowledge, experience, and analysis of the property. Since an appraisal is based primarily on comparable sales, and the most recent sale is the one on the property in question, the appraisal usually comes out at the purchase price.

CLOSING COSTS

Generally 2 to 5 percent of the purchase price include lender fees, recording fees, transfer taxes, third-party fees such as title insurance, and prepaids and escrows such as homeowner's insurance, property taxes, and HOA fees.

CLOSING DISCLOSURE

A document that provides an itemized listing of the funds that were paid or disbursed at closing.

DEED

The legal document conveying title to a property.

DOWN PAYMENT

A cash payment of a percentage of the sales price of the home that buyers pay at closing. Different lenders and loan programs require various down payment amounts such as 3 percent, 5 percent, or 20 percent of the purchase price.

EARNEST MONEY DEPOSIT

Also known as an escrow deposit, earnest money is a dollar amount buyers put into an escrow account after a seller accepts their offer. Buyers do this to show the seller that they're entering a real estate transaction in good faith.

ENCUMBRANCE

Anything that affects or limits the fee simple title to a property, such as mortgages, leases, easements, or restrictions.

EQUITY

A homeowner's financial interest in a property. Equity is the difference between the fair market value of the property and the amount still owed on its mortgage and other liens.

ESCROW

Putting something of value, like a deed or money, in the custody of a neutral third party until certain conditions are met.

HOMEOWNERS ASSOCIATION FEE (HOA)

A fee required when you buy a home located within a community with an HOA that typically pays for maintenance and improvements of common areas and may include the use of amenities.

HOMEOWNER'S INSURANCE

Insurance that provides you with property and liability protection for your property and family from damages from a natural disaster or accident. Lenders usually require borrowers to buy homeowner's insurance.

HOME WARRANTY

A contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing, and electrical systems.

LENDER FEES

Part of the closing costs of a home purchase and may include an application fee, attorney fees, and recording fees. The lender's underwriting or origination fee is usually 1 percent of the loan amount.

LOAN TYPES

Mortgages have different terms ranging from 10 to 30 years and are available with fixed or adjustable interest rates. Your lender can discuss down payment, insurance, credit requirements, and other specifics of various loan types.

MONTHLY DEBT

The minimum payment on credit card debt; auto, student, and personal loan payments; and alimony or child support. Rent or mortgage for a property that you will pay after your home purchase must also be included.

MORTGAGE

A loan from a bank, credit union, or other financial institution that relies on real estate for collateral. The bank provides money to buy the property, and the borrower agrees to monthly payments until the loan is fully repaid.

MORTGAGE INSURANCE

Insurance that protects the lender and repays part of the loan if the borrower defaults and the loan can't be fully repaid by a foreclosure sale. Usually required on loans with less than a 20 percent down payment.

PROPERTY TAXES

Typically imposed by local governments on real property including residential real estate. The tax rate can change annually, and the assessed value of your property is usually recalculated annually.

PREPAIDS

Prepays are expenses paid at the closing for bills that are not technically due yet, such as property taxes, homeowner's insurance, mortgage insurance, and HOA fees.

THIRD-PARTY FEES

Any closing costs charged by someone other than your lender, typically including fees for an appraisal, a property survey, a title search, owner's and lender's title insurance, and sometimes an attorney.