

# BRITTANY UTTER

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## BEFORE YOU BUY

What you need to know before buying a home.

BRIT-UTTER.KW.COM



T H A N K   Y O U   F O R  
T A K I N G   T H E  
T I M E   T O   R E V I E W  
T H I S   P A C K A G E .

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I have sent you these materials in advance of our meeting so that you will know a little more about me, my team, our services, and how they will benefit you. At this point, I don't know all of your particular needs and objectives, nor do I know your financial and family situation entirely. I do know that buying a home can be an extremely emotionally trying time or a very exciting one. My job is to provide you with enough solid information so you can make an honest, informed decision based upon facts, not hype.

As you look through this package, use the forms at the back to note any questions that you have for me so that we will not forget to address them at our meeting.

I look forward to meeting with you.

B R I T T A N Y   U T T E R

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# M E E T   T H E   T E A M



## BRITTANY UTTER

### R E A L T O R ®

Born and raised in Grand Island, I know Grand Island and its surrounding areas very well! I love working with my clients and making sure they are well taken care of from start to finish!

## ANDREA ROBLES

### DIRECTOR OF OPPORATIONS

Started working with Brittanny since March of 2023. I have been in the Real Estate industry since 2021, started as a concierge member. I assist her with every step of the process such as with the needed documents and makes sure that everything goes smoothly as scheduled.



# BUYERS CHECKLIST

## 01 PARTNER WITH AN AGENT

- Get local insight
- Get to know neighborhood inventory
- See what's about to hit the market
- Complete needs assessment
- Review market averages

## 03 FIND YOUR NEW HOME

- Favorite homes
- Nix homes that don't meet the mark
- Schedule home tours and play an itinerary with your agent
- Decide on your dream home
- Compare home and neighborhood averages, narrow down neighborhoods you want

## 05 UNDER CONTRACT

- Secure a home loan
- Acquire home insurance and send proof to your lender
- Request list of what conveys with the property
- Schedule home inspection/negotiate repairs
- Order an appraisal
- Choose your title company
- Schedule your closing
- Certify funds for closing
- Stay in close contact with your agent, lender and title company

## 07 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
- Your copy of the contract
- Your checkbook
- Social security numbers

## 02 GET PRE-APPROVED

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

## 04 MAKE OFFER & NEGOTIATE

- Review contract terms and time limit for offer
- Choose a title company
- Shop home insurance options
- Choose a target closing date
- Deliver escrow check

## 06 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve a moving company set a moving date
- Change your address through USPS, your bank, and other instances
- Setup your utilities to be activated or transferred
- Confirm that all contingencies are resolved

## 08 CLOSING DAY

- Sign closing disclosure, promissory note and all other documentation
- Save your paper work in your pre-designated spot
- Get your keys, congrats, it's all yours!



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# HOME BUYING

# Road Map



*Brittany Utter*  
Real Estate Agent



**Brittany Utter - Keller  
Williams Heartland**



**(308) 227-0005**



**brit.utter@kw.com**



**brit-utter.kw.com**

**kw HEARTLAND**  
KELLERWILLIAMS REALTY

## Pre-Approval



- Meet with a lender
- Determine the right mortgage
- Get a pre-approval letter



## Home Search

- Discuss your criteria with buyer's agent
- Begin your home search
- View the homes you are interested in

## Offer & Negotiation



- Submit a strong offer
- Negotiate the terms of the contract
- Research comps with an agent



## Inspection

- Negotiate repairs & begin title exam
- Schedule home inspections
- Finish loan process

## Pre-Closing



- Confirm the repairs are made
- Carry out a pre-closing walkthrough
- Send funds to title company



## Closing

- Review closing statement
- Sign the closing documents
- Receive your keys

# Lender Recommendations



**Amy Otto**

**Charter West Mortgage**

aotto@charterwest.com  
www.charterwest.com/profile/amy-otto/

**(308) 398 - 3601**

714 N Diers Ave,  
Grand Island, NE 68803



**Diane  
Greenough**

**Peoples Mortgage**

dgreenough@peoplesmortgage.com  
www.dgreenough.loans.peoplesmortgage.com

**(308) 379 - 4032**

819 N Diers Avenue Suite 2,  
Grand Island, NE 68803



**Paula  
Mayfield**

**Pinnacle Bank**

paula.mayfield@pinnbank.com  
www.pinnbank.com/pmayfield

**(308) 380 - 5584**

106 E 3rd St Grand  
Island, NE 68801



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**kw** HEARTLAND  
KELLERWILLIAMS REALTY



# Summer HOME MAINTENANCE CHECKLIST



- ☐ Switch your ceiling fan blade direction to counterclockwise.
- ☐ Clean refrigerator coils.
- ☐ Wash windows and check screens.
- ☐ Check for air leaks around windows and doors.
- ☐ Service your air conditioner.
- ☐ Hose down your exterior air conditioner unit.
- ☐ Wash windows.
- ☐ Wash siding.
- ☐ Look for signs of critters and bugs.
- ☐ Pressure washing.
- ☐ Tidy up your landscaping.
- ☐ Trim trees.
- ☐ Check gutters and downspouts.
- ☐ Inspect the roof.
- ☐ Clean exterior dryer vent.
- ☐ Inspect driveways and walkways for damage.
- ☐ Garage maintenance.



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# Spring HOME MAINTENANCE CHECKLIST



- ☐ Remove leaves and debris from gutters and downspouts
- ☐ Fertilize your lawn.
- ☐ Remove the insulation from outdoor faucets and check sprinkler heads.
- ☐ Clean window and door screens.
- ☐ Change air-conditioner filter
- ☐ Have a professional inspect and pump the septic tank.
- ☐ Power-wash windows and siding
- ☐ Polish wood furniture, and dust light fixtures
- ☐ Inspect chimney for damage
- ☐ Inspect roofing for missing, loose, or damaged shingles and leaks.
- ☐ Vacuum lint from dryer vent.
- ☐ Refinish the deck.
- ☐ Replace the batteries in smoke and carbon monoxide detectors.
- ☐ Change the air-conditioner filter
- ☐ Drain or flush the water heater.



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# Fall HOME MAINTENANCE CHECKLIST



- ☐ Seal cracks and gaps in windows and doors with caulk or weather stripping; replace if necessary.
- ☐ Rake leaves and aerate the lawn.
- ☐ Inspect roofing for missing, loose, or damaged shingles and leaks.
- ☐ Clean the carpets.
- ☐ Clean window and door screens
- ☐ Wrap insulation around outdoor faucets & pipes in unheated garages.
- ☐ Vacuum lint from the dryer vent.
- ☐ Check for frayed cords and wires.
- ☐ Power-wash windows and siding.
- ☐ Drain and store hoses, and drain in - ground sprinkler systems.
- ☐ Repair or replace siding.
- ☐ Mend cracks and gaps in the driveway and walkway..
- ☐ Inspect exterior door hardware; fix squeaky handles and loose locks.
- ☐ Have forced-air heating system inspected by a professional.
- ☐ Remove leaves and debris from gutters and downspouts.



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# Winter HOME MAINTENANCE CHECKLIST



- ☐ Prepare for a winter storm; stock up on essentials.
- ☐ Cover your air-conditioning unit.
- ☐ Clean drains in sinks, tubs, showers and dishwashers.
- ☐ Vacuum bathroom exhaust fan grill.
- ☐ Ensure your heating system is ready.
- ☐ Change the oil in your snowblower.
- ☐ Inspect outdoor lighting.
- ☐ Check the fireplace and chimney.
- ☐ Check for air leaks.
- ☐ Flush, insulate hot water tank.
- ☐ Inspect the roof, downspouts, and gutters for damage after storms.
- ☐ Protect patio furniture & pots.
- ☐ Prep the humidifier.
- ☐ Vacuum refrigerator and freezer coils and empty and clean drip trays.
- ☐ Stock up on salt, ice melt or sand.
- ☐ Check the basement for leaks during thaws.



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# TRUSTED *Vendors*

## Cleaning Services

*Chimney cleaning/repair*

Lee – (308) 850-8816

*House cleaning*

Anna – (308) 383-8506

## Drywall/Ceilings

*Dr Drywall*

(402) 570-3369

## Electrical

*Uri's Electric*

(308) 383-5759

## Exterminator/Pest control

*Dave Murphy*

(308) 520-5963

## Foundation/Engineer

*Mike Spilinek*

(308) 216-0447

## Handyman/flooring

*Trevor Hemmingsen*

(308) 390-0987

## HVAC

*Total Comfort*

(308) 380-3930

*Island Indoor Climate*

(402) 512-9941

## Home Inspections

*Five & Two Inspections LLC*

–(402) 765-8500

home, termite, radon, well,  
septic, sewer scopes

KYH – (308) 440-4157

home, termite, radon

C & E – (402) 981-8315

home, radon

## Insurance

*Pathway Insurance*

(308) 382-3150

*German Farmers*

(308) 390-6629

## Landscaping

*Elite Dreamscapes*

(308)-380-7731

*Vicek Landscape*

(308)-986-2559

## Mitigation Systems

*Five & Two Inspections LLC*

(402) 765-8500

## Painting

*Sundy Painting*

(308) 380-5339



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## Plumbing

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*Sewer Rooter & Plumbing Inc.*

(308) 384-3726

*Winfrey Plumbing*

(308) 379-9665

## Roof/Siding/Gutters

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*Jared Loudy (White Castle)*

(308) 370-0776

## Surveyors

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*N Line Surveying*

(308) 946-3601

## Spray foam insulation

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*Midwest Spray Foam*

(402) 694-8571

## Sprinklers

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*R & L*

(308) 382-7390

*Tillies*

(308) 382-1282

## Title Companies

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*Grand Island Abstract*

(308) 382-4651

*Nebraska Title*

(308) 675-2788

## Well Repair/Install

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*Shane Hanson*

(308) 379-3318

## Septic repair/install

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*Five & Two Inspections LLC*

(402) 765-8500

## Foundation Repair And Waterproofing

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*Epp Foundation Repair*

(308) 303-3918

## Organizer

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*Cynthia Medina*

(308) 390-3979



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# UTILITY Providers

## Your Quick Guide to Utility Transfer

Congratulation on your new home! Below are some utility providers specific to your area. Give them call, get everything set up and let the new memories begin

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### ELECTRIC

City of Grand Island  
(308) 385-5480 | [www.giud.com](http://www.giud.com)



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### SEWER

City of Grand Island  
(308) 385-5480 | [www.giud.com](http://www.giud.com)



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### WATER

City of Grand Island  
(308) 385-5480 | [www.giud.com](http://www.giud.com)



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### CABLE & INTERNET

Spectrum  
(888) 406-7063 | [www.websiteaddress.com](http://www.websiteaddress.com)



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### GAS

Northwestern Energy  
(800) 245-6977 | [www.northwesternenergy.com](http://www.northwesternenergy.com)



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### TRASH PICK-UP

Mid Nebraska Disposal  
(308) 382-7053 | [www.midnebraskadisposal.com](http://www.midnebraskadisposal.com)



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# House Hunting Tips



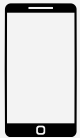
**INVESTIGATE THE AREA**



**ASK AROUND**



**KEEP AN OPEN MIND**



**TAKE PICTURES AND NOTES**



**FIND OUT HOW MUCH OTHER HOUSES HAVE SOLD FOR**



**CHECK OUT THE NEIGHBORHOOD BEFORE MAKING AN OFFER**



**BE READY TO MAKE AN OFFER**



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# BUYER *Questionnaire*

## BUYER CONTACT

Buyer: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Address: \_\_\_\_\_  
Relationship to Co-Buyer: \_\_\_\_\_  
Birthday: \_\_\_\_\_

Co- Buyer: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Email: \_\_\_\_\_  
Address: \_\_\_\_\_  
Relationship to Buyer: \_\_\_\_\_  
Birthday: \_\_\_\_\_

### PREFERRED CONTACT TIME:

☐ Morning ☐ Afternoon ☐ Evening

### PREFERRED CONTACT TYPE:

☒ Phone ☐ Email ☐ Text

### PREFERRED CONTACT TIME:

☐ Morning ☐ Afternoon ☐ Evening

### PREFERRED CONTACT TYPE:

☐ Phone ☐ Email ☐ Text

## FINANCIAL INFORMATION

WE ARE LOOKING TO BUY BECAUSE: .....  
.....

### WHAT PRICE RANGE ARE YOU CONSIDERING:

\_\_\_\_\_ — \_\_\_\_\_

### YOUR IDEAL MOVE-IN DATE:

\_\_\_\_\_

### PAYMENT METHOD?

☐ Cash ☒ Finance

### ARE YOU A FIRST-TIME BUYER?

☒ Yes ☐ No

### DO YOU NEED FINANCING?

☒ Yes ☐ No

### ARE YOU CURRENTLY SELLING YOUR HOME?

☒ Yes ☐ No

### HAVE YOU BEEN PRE-APPROVED?

☒ Yes ☐ No

## HOME DETAILS

### BEDROOMS:

\_\_\_\_\_

### CAR GARAGE :

\_\_\_\_\_

### BATHROOMS:

\_\_\_\_\_

### SQFT:

\_\_\_\_\_

### BASEMENT:

\_\_\_\_\_

### STORAGE:

\_\_\_\_\_

EXTERIOR FEATURES : .....  
.....

### STYLE OF HOME

\_\_\_\_\_

### NEIGHBOURHOOD:

\_\_\_\_\_

### SCHOOL DISTRICT:

\_\_\_\_\_

FEATURES WANTED : .....  
.....



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