

A man and a woman are embracing in a living room. The man is wearing a grey sweater and brown pants, and the woman is wearing a blue top and light blue jeans. They are surrounded by several cardboard boxes, suggesting they are moving. The room has a light-colored sofa and a window in the background.

**THE ROAD
TO**
home

HOME BUYER'S GUIDE

Julie Winter-Paez 715.891.1236

Alicia Dal Ponte 715.200.4163

Becky Prigge 715.614.5600

Kirsten Erickson 920.363.6309

BuySellLoveUpNorthWI.com



JULIE WINTER-PAEZ
JWP GROUP

RE/MAX
PROPERTY PROS
LLC

ABOUT JULIE



**“I FEEL SO
BLESSED
EVERY
MORNING
WHEN I
WAKE UP,
BECAUSE I
AM DOING
SOMETHING
I AM
PASSIONATE
ABOUT.”**

First and foremost I am the wife of a wonderful husband, Andres, and the mom of three awesome kids; my son Christopher; fresh out of the US Air Force and currently a student in Eau Claire, my daughter Jenna; a new graduate of UW Whitewater and a new real estate professional in Madison; and our baby Addison now in eighth grade. I feel so blessed every morning when I wake up, because I am doing something I feel passionate about; helping people find a home. Whether it is your first, your last, or your vacation home, this is something I feel incredibly blessed to be able to do. I am so grateful to my husband and my three children for openly and happily letting me follow my dream; even if it takes up some of their Saturdays and even if they know more about home values in Northern Wisconsin than they care to!



ABOUT THE JWP GROUP

Our Personal Commitment to You

Our goal is to help you achieve yours! Our team, our systems, and our tools separate us from the pack.

Our love for what we do coupled with our belief that our clients should come first makes the entire process seamless and worry free for you; just like it should be.

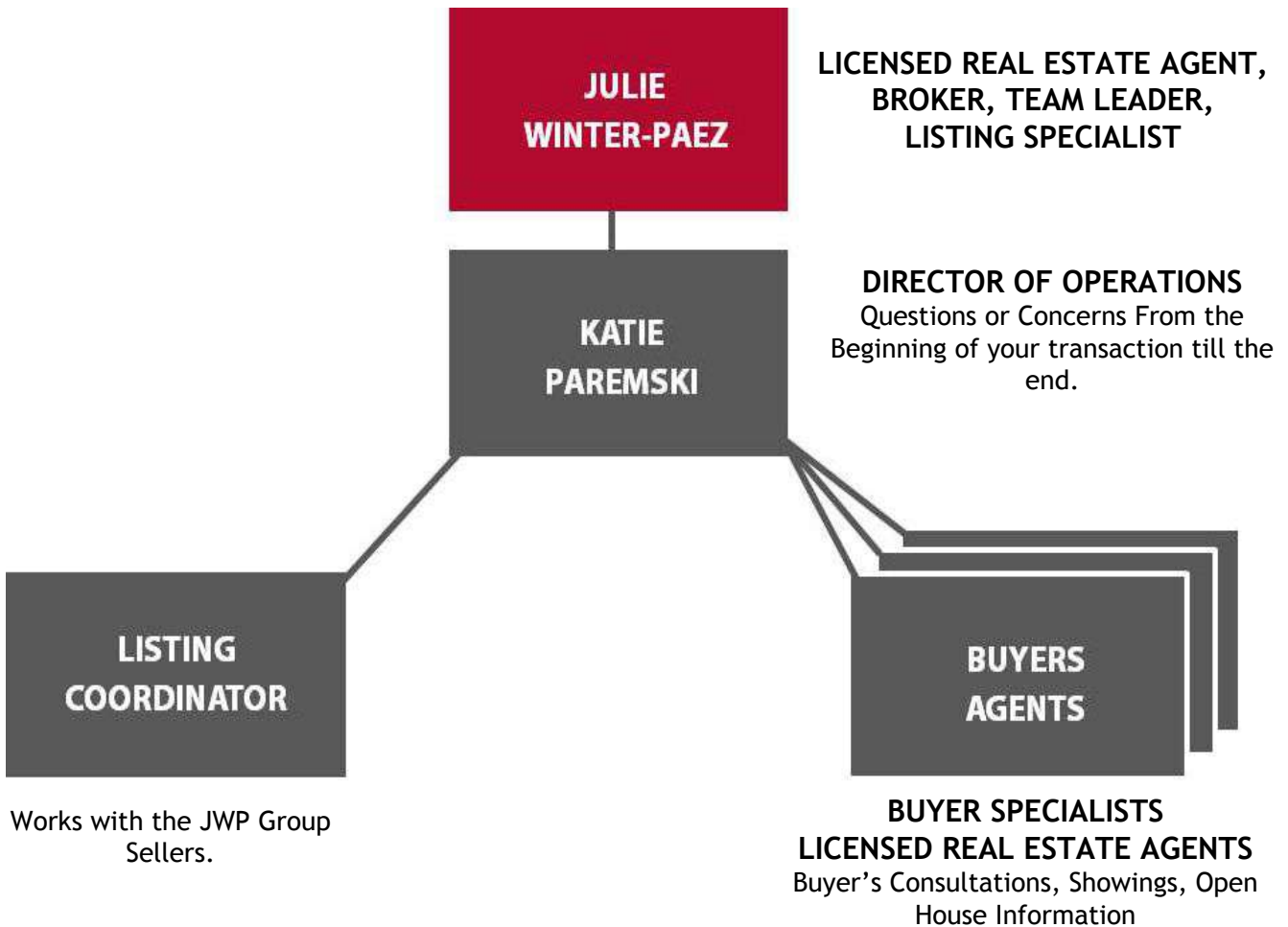
Selling and/or buying a home should be handled with professionalism and care and that is what we strive for each and every day.

JWP Group Core Values

Honesty
Positive Attitude
Clear Communication
Enthusiasm
Passion
Innovation
Trustworthiness

MEET THE TEAM

The JWP Group is a team of professionals who are incredibly passionate about their work.



At the JWP Group we are not satisfied with just pleasing our clients, our goal is to blow you away with our experience when you are buying a home!



MEET THE BRAND

#1 in Global Home Sales
#1 in Brand Name Awareness
Over 100 Countries & Territories
7987 Offices Worldwide
123082 Agents Worldwide
15.2 Average Years in Real Estate

Wisconsin RE/MAX Agents help
55 families a day find a home.

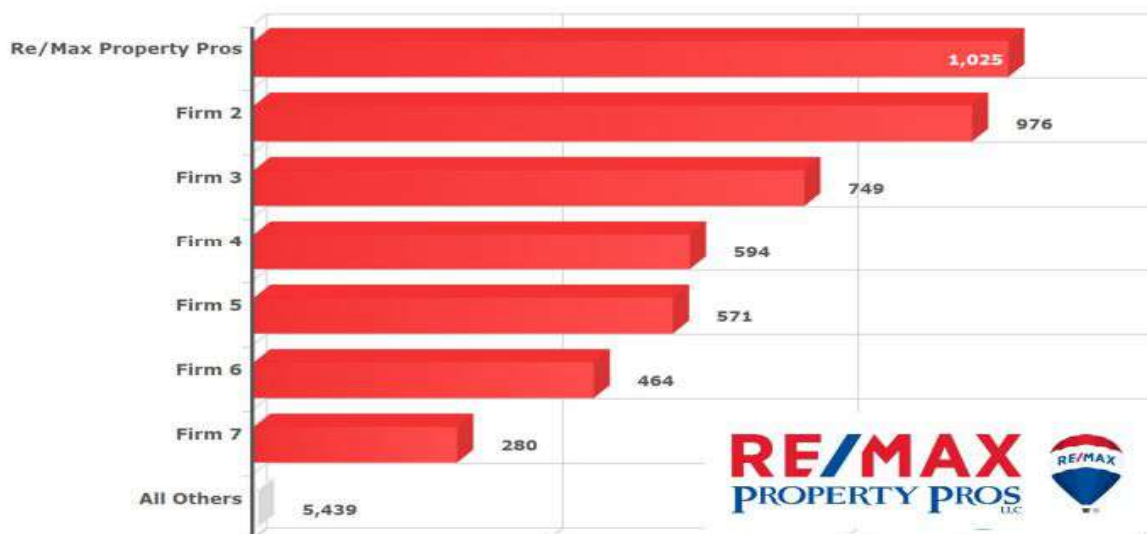
Every 30 seconds, a RE/MAX agent helps
Someone find their perfect place.

RE/MAX Property Pros Knows!

We are #1 Firm for Residential Units Sold in 2021

Market Share - Gtr. Northwoods, WI

Combined Ends Market Share by Units

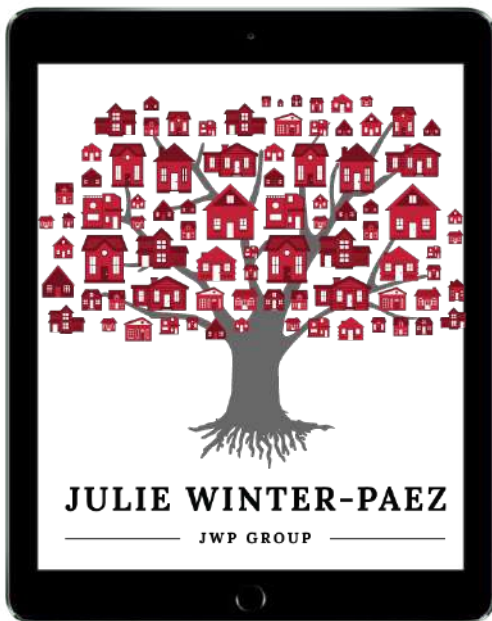


THE RIGHT HOME FOR YOU

Let's begin your search!

Once you've identified the features you desire in your future home, we can enter your criteria into our system that will alert you as new properties come onto the market. When there are properties you would like to see — give us a call and we will schedule the showings. This is the fun part!

Keep in mind that no home may have 100% of what you are looking for. It's important to prioritize your needs, wants, and wishes so that when the time comes the decision will be easier. Don't worry, when you find the right house, you will "just know".



There are multiple websites and online resources when it comes to your home search. These include:

remax.com
Zillow.com
realtor.com
trulia.com

A great place to start is our own site,
BuySellLoveUpNorthWI.com

Here you can access up-to-date market snapshots, research area communities, view our listing videos, access buyer resources, search for properties and sign up for listing alerts.

Start your home search at
BUYSELLLOVEUPNORTHWI.COM

HOME BUYER'S WISH LIST

Your Needs, Wants, & Must-Haves

LET'S TALK ABOUT THE BASICS.

Number of bedrooms? _____

Number of bathrooms? _____

Architectural style or floor plan? _____

Is a master bedroom a requirement? _____

Lot size or acreage? _____

Ideal price range? _____

IF YOU'RE LOOKING AT WATERFRONT...

Type of frontage? _____

Type of approach? Level, moderate, or Canadian view? _____

Size of lake? Recreational or serene? _____

Do you want to be on a Chain of Lakes? _____

TELL US ABOUT OTHER FEATURES THAT ARE IMPORTANT TO YOU.

What are some other things on your Wish List? _____

Describe your ideal day in your new property. _____

THINGS TO LOOK FOR

See Beyond the Staging!

✓ FUEL

Is there a propane tank or natural gas? If propane, is the tank owned or leased? Do you want propane included in the purchase price?

✓ UTILITIES & INTERNET

As a buyer you can contact local companies for averages.

✓ ADDITIONS & UPDATES

Any improvements or renovations made since the home was last purchased?

✓ WINDOWS

Be certain to look at the windows. Are they original?

✓ CONSTRUCTION

Do you know what type of construction it is? This can be important for financing.

✓ MECHANICALS

Heating, cooling, ventilation, plumbing, etc. Do we know the age of any of the components?

✓ CEILING & FIXTURES

Remember to look up!

✓ FIREPLACE

If there is a fireplace, has it been used recently?

✓ ACCESS ROAD

Is there a shared drive or easement road? Ask about a maintenance agreement and how costs are shared. This can be important for financing.

✓ WATERFRONT

Is it on water? Is it located in a flood plain? How deep is it at the end of the pier? What kind of Shoreline does it have?

✓ BASEMENT

Be certain to look and smell for moisture in the basement.

✓ SEPTIC

How old is the septic? What type and size is it? Is it in the County Maintenance Program?

✓ LOT LINES

Survey, corners, zoning, etc. Is there a recent survey on file?

✓ WELL

Is it a drilled or point driven well? If applicable, this is very important for financing.

✓ TREATMENTS

Are all the fixtures and window treatments remaining?

✓ ROOF

Make sure to look at the roof.

✓ PLUMBING

Be certain to look at the plumbing.

✓ STORAGE

Kitchen-storage and space for "stuff". Are the storage units fixed or movable?

BUYER'S AGENCY VS. SELLING AGENCY

In Wisconsin, a real estate buyer can choose to work with either a selling agent (sometimes also referred to as a sub-agent or a co-broker agent) or a buyer's agent. Either way, your agent is a trained professional, licensed by the state of Wisconsin, who is obligated by law to treat all parties to a real estate transaction fairly.

To understand how a buyer's agent is different from selling agent, you must first understand how they are alike. All real estate agents owe the following duties to both buyers and sellers:

Fair & Honest Treatment
Disclosure of Material Adverse Facts
Confidentiality
Provision of Accurate Market
Condition Information
Reasonable Skill & Care
Accounting
Objective Presentation of Offers

HOW ARE SELLING AGENTS DIFFERENT?

Wisconsin law requires selling agents to treat all parties fairly, agents are not allowed to be adversarial for or against the seller or the buyer.

If you work with a selling agent, there is no contract between you and the agent, and you are not the agent's principal. You will receive a Disclosure of Real Estate Agency form that lists the fair treatment duties owed by all agents to all parties, that will indicate that the agent is working as a selling agent. The agent will show you properties, provide information on properties, and draft the purchase contract as you direct.

The selling agent must provide you with information about any known or potential defects and help identify any situations where you should consult with a professional, such as a home inspector, contractor, attorney or accountant.

BUYER'S AGENCY VS. SELLING AGENCY

HOW ARE BUYER'S AGENTS DIFFERENT?

If you work with a buyer's agent, you and the buyer's agent sign a WB-36 Exclusive Buyer Agency Agreement that includes a Disclosure of Real Estate Agency. This disclosure lists the fair treatment duties owed by all agents to all as well as the duties owed to you as a principal client.

The buyer's agent receives a fee when he or she successfully helps you find a property and will negotiate a purchase contract in accordance with your buyer agency agreement.

The buyer's agent works for the interests of the buyer but also must know how to work with the listing agent so that the seller sells and the buyer buys. A buyer's agent is not able to "force a seller into submission". Acting in an adversarial way is not the most effective way to represent a buyer.

A buyer's agent owes you the fair treatment duties owed to all parties plus the higher level of agent-client fiduciary duties including:

Loyalty
Disclosure
Obedience

ADVANTAGES OF BUYER'S AGENCY

ONLY A BUYER'S AGENT CAN:

- Give a negative opinion or critique of a seller's property beyond disclosing defects.
 - Recommend or suggest an offering price or give you an opinion about whether a particular property is priced too low or too high.
 - Structure the offer and draft offer provisions with the buyer's best interest in mind.
 - Recommend and assist the buyer with negotiation strategies for the best price and terms.
 - Disclose all information and research about a property's history and liens so the buyer can make an informed decision. The level of additional investigation and research that a buyer's agent may do for a buyer may vary from agent to agent.
 - Give advice within the scope of the agent's expertise as a licensed real estate agent.
-

The decision to have either buyer or seller representation and how the representative is compensated should be something you discuss with your agent, and something that your agent is open and honest with you about.

Wisconsin has agency laws, and all agents represent the seller unless you ask for specific buyer representation. Your agent should discuss this freely with you so you understand how we get paid.

Most people work with us because of our reputation for fair and ethical client practices to all parties and for our willingness to be open and honest about all aspects of the real estate transaction.

Please ask any of our team members about the agency relationship. We will address your questions and provide you timely and accurate information.

BECOMING A STRONG BUYER

Strive to write the best offer possible.

As you are searching for your next home, there are some steps to take that will help you write the strongest offer possible when the time comes.

If you are planning on financing your home, finding a local lender is the best first step. You will want to know how much you will be able to borrow, and have a letter of Pre-Approval indicating that amount.

Partnering with a local lender avoids many issues that we have seen arise with “out of town” lenders. Our local bankers understand septic systems, wells, easement roads, shared driveways, and other factors that are unique to the Northwoods.

If you are planning on writing a cash offer, you will be required to provide proof of funds. If you would like to write a cash offer in order to appear stronger to the seller, but still need to obtain financing, we can discuss the process with your lender prior to writing an offer.

LOCAL LENDERS TO CALL

Dee Cayo,
Inlanta Mortgage
715-358-9700

John Hletko,
Great North Bank
715-528-4844

Tori Dunlap,
People’s State Bank
715-337-2614

LeAnn Hayden
Incredible Bank
715-358-3516

"The closing process on our lake home was full of obstacles, few of which we could control. One thing we did control was our choice of lender. Due to a successful existing relationship, we initially chose to work with our bank.

It quickly became clear that this was a mistake, and had we not switched in midstream to a Northwoods lender, we would not have made it to the Finish line. We wish we would have saved ourselves the hassle by working with Dee Cayo from the beginning."

-Brad Timmerman

OFFERS AND NEGOTIATIONS

Besides finding a home and deciding on your budget, there are many other things to consider as we sit down to write an offer. Take some time to consider how you will want to approach these issues. We'll be discussing them throughout the process.

OFFER NAME — In what name do you want to make the offer? Just your name (full legal name, trust, corp.) or are you buying with someone else? For ease of the transaction, we can write in one of your names with and/or assigns so we only need one signature on all documents.

PURCHASE PRICE — What do you want to offer and what items would you like included in that price?

MONEY DOWN — How much earnest money would you be comfortable putting down within 10 days of acceptance?

CLOSING — When you would like to ideally close the transaction. What is your best situation?

BUYER'S OR SELLING AGENT — Are you more comfortable working with us as a Selling Agent or as a Buyer's Agent? if Julie is the listing agent are you comfortable with that?

CONTINGENCIES — Are there contingencies that you would want to be written in your initial offer, such as inspections (well, water, septic, home), financing, appraisal, or a survey?

CONTACT — What is the best way for you to receive and sign documents? Are you able to receive faxes? Can you do electronic delivery? What is most convenient and feasible for you?

FINANCING — How much do you have down and what type of financing are you looking for? If purchasing a condo/seasonal/vacant land or investment property, we may need to talk with your banker regarding terms prior to drafting the offer.

PROPERTY USE — Is this for personal use or will it be used as an income generating property? This can make a difference in how we draft your offer.

ITEMS INCLUDED — Other than appliances - is there anything else you will eventually like to try and purchase from the seller? Remember to ask us about a Bill of Sale.

OTHER ITEMS — In general, are there any other questions or issues surrounding the process that haven't been covered here you are concerned about? (Such as early occupancy... etc.)

REAL ESTATE 101

The world of real estate is constantly changing. It's our job to stay on top of it all, but below are some things to keep in mind throughout your transaction:

FINANCING

There are so many different types of programs available now and each has different requirements. Be prepared for sudden or last minute changes involving requirements for lenders due to underwriting.

APPRAISALS

Although appraisals run hand-in-hand with financing, please note that at certain times, especially during our busy season, appraisals may take longer than usual.

SAFE WATER TESTING

Different loan programs require different results. Even though your numbers may be in "safe levels", some programs require a certain number that may be lower than the "safe" level.

NEW GUIDELINES

Closing documents must now be final for 72 hours prior to closing. This means that if any last minute changes need to be made to the closing documents, it will be another 72 hours before closing may occur.

ADDITIONAL REQUIREMENTS

It's possible that the closing date may move due to new financing laws, or to meet bank/appraisal requirements. Our job is to prepare you for any bumps that could occur in your road to a smooth transaction.

REGION SPECIFIC ISSUES

In our unique market, banks often do not understand wells, septic systems, easement roads, shared driveways and other region-specific issues. Government loan programs have different standards than local zoning requirements so oftentimes a variance is needed which can take over six weeks to obtain.

None of this is meant to alarm you. It is simply meant to educate and prepare you for some of the obstacles we may or may not cross when purchasing your home. Our team will do everything we can to have a smooth and successful closing!



THE ULTIMATE HOME-BUYING PROCESS



I WANT TO BUY A HOUSE

The time has come! You've made the decision to purchase a home & are excited, prepared, & committed to the process.



PHONE CALL WITH EXPERT BUYER'S SPECIALIST

Interview & locate the right agent for the job. Our Buyer's Agent will listen to your needs & get you started.



PRE-APPROVAL WITH TRUSTED LENDER

Get your pre-approval letter so you are the STRONGEST buyer possible.



BUYER CONSULTATION

We'll discuss your "must haves" along with your ideal location & price range.



HIRE EXPERT BUYER'S SPECIALIST

A Buyer's Agent will work FOR you, looking out for your best interests throughout the entire transaction.



DISCUSS & REFINE CRITERIA

We'll take a look at current properties on the market & set you up to be notified as new homes are listed - adjusting your criteria as needed.



TOUR, DRIVE-BY, & FEEDBACK

We'll tour homes and see what you find that works for you!



FALL IN LOVE

This is it! You've found the perfect home (or two). Put on your "poker face" and we'll work together to make one yours.



GAME PLAN OFFER

Before writing an offer we'll talk over market stats & decide on the best approach to ensure your offer is accepted.



MAKE & ACCEPT INFORMED OFFER

We will sit down with you to write the strongest offer & negotiate the best terms that we can for you.



BEGIN FORMAL LOAN PROCESS

Meet with your lender again to begin the loan process. We'll help you make sure to meet the deadlines negotiated in the contract.



COMPLETE INSPECTION & NEGOTIATE REPAIRS

We'll help you hire an experienced home inspector and negotiate any needed repairs with the seller.



APPRAISAL & LOAN COMMITMENT

An appraiser will confirm the value of your new home & the next step will be a loan commitment from your lender.



SCHEDULE CLOSING

We'll schedule the closing time & location with the title company & the seller.



UTILITIES & WALK-THROUGH

It's time to transfer the property's utilities in to your name, & we'll walk through the home one more time prior to closing.



GET KEYS!

We'll be with you at the closing table & hand you your new keys! Congratulations on your new home!

Ultimate Offer Acceptance Strategy



CHECKLIST

<input type="checkbox"/>	<p>Get your financials in order BEFORE looking at homes:</p> <ul style="list-style-type: none">• If you plan on paying in cash we will need proof of funds.• If you are going to finance we will see if your lender can do a pre-loan commitment versus a pre-approval.
<input type="checkbox"/>	<p>We want to know exactly what you're looking for:</p> <ul style="list-style-type: none">• We are going to narrow in on your parameters and rate the homes you see after we go through them.• We will listen to what you like and don't like so we stay respectful of your time.
<input type="checkbox"/>	<p>Actually finding the home:</p> <ul style="list-style-type: none">• We will set you up on real-time searches so you can see what's coming on the market.• We will look at shadow inventory; homes that are under an active listing contract but not available.• We will call the neighborhood/lake areas that you're interested in.• You are going to have to be flexible with your schedule; In the new world of COVID double bookings are rare.
<input type="checkbox"/>	<p>We will walk you through the contract:</p> <ul style="list-style-type: none">• I will give you a copy of ALL the contracts to review; so you will know exactly what you are signing BEFORE we find the property that you love.• We will review potential contingencies so you will know what options you have when the right one comes along.• We will evaluate options should you choose NOT to do inspections - do you have a contractor/friend who can accompany showings with you?• We will review how to execute the documents electronically or in person so all is smooth as silk when you are ready to pull this trigger.
<input type="checkbox"/>	<p>We will CALL the listing agent to see what is most important to the Seller:</p> <ul style="list-style-type: none">• As a Buyer in this market, it is best to be as accommodating as possible because the settlement date and terms are often just as valuable as the price.
<input type="checkbox"/>	<p>We will put you in the STRONGEST position possible to make certain that your real estate goals are met and that you understand everything along the way!</p>

JWP GROUP VIP BUYER SERVICES



Experience:

We have sold more homes than any other team/company in our area.



Access to LISTINGS:

We list more homes than any other company giving you the BEST odds at a sneak peek!



Matchmaker Program:

Our website matches Buyer clients directly with new listings that we have coming on the market



Head Start:

We do video tours of our listings and company listings for our Buyers while they are in the process of "going live"



Networking:

We reach out to the top producing agents BOTH within our company and within our MLS to ask about upcoming listings

Circle Prospecting:

If you know where you want to live; we can and WILL call the neighbors to see if they are thinking of selling



For Sale By Owners:

We scour the FSBO sites as well as ZILLOW and REALTOR.COM for listings not in our Multiple Listing Service



Never Give Up:

We keep in touch with the agents of the deals you just missed in case they fall apart! If they do, we are right there to try and put YOU in the winning position.



All Points Bulletin:

We use social media, mailings, videography and any tool we can come up to make our buyer's dreams come true



JWP GROUP VIP BUYER SERVICES



We helped over 113 Families have a 5 STAR experience while BUYING a home in 2021

We would LOVE to have you as one of our VIP clients so we can be your PERSONAL SHOPPER

We conducted over 100 video showings

We showed over 900 properties

We drove over 100,000 miles as a team



COMMITTED TO COMMUNITY

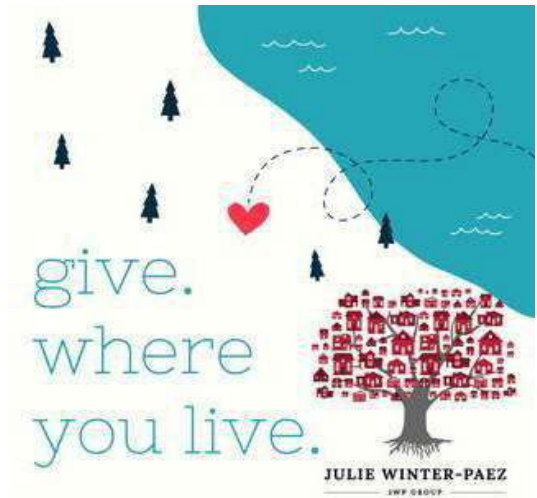
Give Where You Live!

There are two things that we are extremely grateful for. One is you - our amazing clients, and the other is this beautiful community that we are blessed to call “home”.

We make every effort to ensure that the Northwoods continues to thrive for generations to come. As a result, we’ve created our “Give Where You Live” program that gives back to important causes throughout our community.

With every successful closing, Julie will make a donation to a local charity on the sellers’ behalf.

With your help, we look forward to continuing to give back to our community, where we work, play and love!”



COMMITTED TO YOU

Join the JWP Group Family

Once your transaction has closed, we don't just disappear. We will continue to keep you informed of the Northwood's real estate market through our quarterly email newsletter. These publications will also keep you up to date with everything that is happening with the JWP Group.

We look forward to seeing you at our client appreciation events that we host throughout the year. If there is anything you need as you settle into your new home, please do not hesitate to contact any member of the JWP Group.

After all, we're family!