



A GUIDE FOR BUYERS

EVERYTHING YOU NEED TO KNOW
TO BUY WITH CONFIDENCE

TAYLOR WINSTEAD

REAL ESTATE
PROFESSIONAL

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Hi! I'm Taylor

As a realtor in Oakland County and surrounding areas, I am committed to helping buyers and sellers make confident, informed decisions. With local market expertise and personalized support, I guide you through every step to make your home journey smooth and successful.

Top Producer Award	President's Club
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Years of Experience	1 Year
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Number of Homes Sold	20+ Homes
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Repeat Business & Referrals	100%
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Average Rating	5 Star
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List to Close Ratio	100%
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List to Sale Price Ratio	101%
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Average Days on Market	15 Days
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WELCOME

Buying a home should be one of the most exciting milestones in your life. My goal is to make the experience seamless, enjoyable, and tailored to you from beginning to end. Through personalized guidance, exceptional service, and clear communication, I ensure you feel informed, confident, and supported throughout every step of the journey.

With a background in real estate and the legal field, I bring a unique combination of market expertise, attention to detail, and strong negotiation skills to every transaction. I am passionate about helping buyers find not just a house, but a place to truly call home. From our first conversation to the day you receive your keys and long after closing, I am committed to providing a level of service that exceeds expectations.

Whether you are purchasing your first home, upgrading to your dream property, or making your next investment, you can count on honest advice, dedicated advocacy, and a personalized experience designed around your goals.

When you are ready to take the next step, I would be honored to guide you through the process and help make your home buying experience truly exceptional.

-Taylor





YOUR PERFECT
PLACE IS OUT
THERE

waiting to welcome you home





WHO YOU PARTNER WITH MATTERS



Buying a home is more than a transaction—it's a major life moment, and having the right person by your side truly matters. **My goal is to guide you through the process with clarity, confidence, and support so you always feel informed and never overwhelmed.**

I help you make smart, confident decisions from the very beginning. I handle the details. From scheduling tours to writing offers, coordinating inspections, and managing paperwork. My goal is to make your home-buying journey feel seamless from search to closing.



You will have access to trusted lenders, inspectors, contractors, and legal professionals whenever you need them. And because I represent you (not the seller), **my priority is protecting your best interests, offering honest advice, and advocating for the strongest possible terms on your behalf.** This includes exclusive access to upcoming or off-market properties and skilled negotiation at every step.

I am here to make the process smooth and enjoyable and I can't wait to help you find the home that feels right for you.



"Taylor was absolutely fantastic to work with."

Jordan Fowler

Homeowner

She was incredibly responsive, always professional, and truly went to bat for us throughout the entire process. She took the time to answer every question we had and made sure we felt confident every step of the way. We couldn't have asked for a better realtor highly recommend! "



DID YOU KNOW?

**90% OF BUYERS WHO WORK WITH AN
AGENT FIND THEIR HOME FASTER AND
WITH LESS STRESS.**

Having an agent on your side means someone is looking out for your best interest every single step of the way.

Buyers agents help find the right home, negotiate the best deal, manage deadlines, streamline communication, and coordinate the transaction.

A background image of a modern living room. It features exposed wooden beams on the ceiling, a large potted plant, a wicker ottoman, and a wooden armchair with white cushions. A large window in the background shows a view of a garden.

BUYER AGENT COMPENSATION

When you buy a home, there are typically two real estate agents involved: the listing agent and the buyer's agent.

Traditionally, the **seller has paid the commission for both agents**. This fee is usually a percentage of the purchase price and has been included as part of the seller's closing costs.

Because of recent changes from the **National Association of REALTORS® (NAR)**, the buyer's agent compensation is no longer displayed in the MLS. Even so, many sellers still offer buyer-agent compensation because it helps ensure strong buyer activity and a smoother transaction.

What This Means for You as a Buyer

Here are the key points to understand:

- Sellers are not required to pay the buyer's agent. Compensation is negotiable.
- Most buyers still do not pay their agent out of pocket. In many transactions, the seller continues to cover this cost as part of their overall listing strategy.



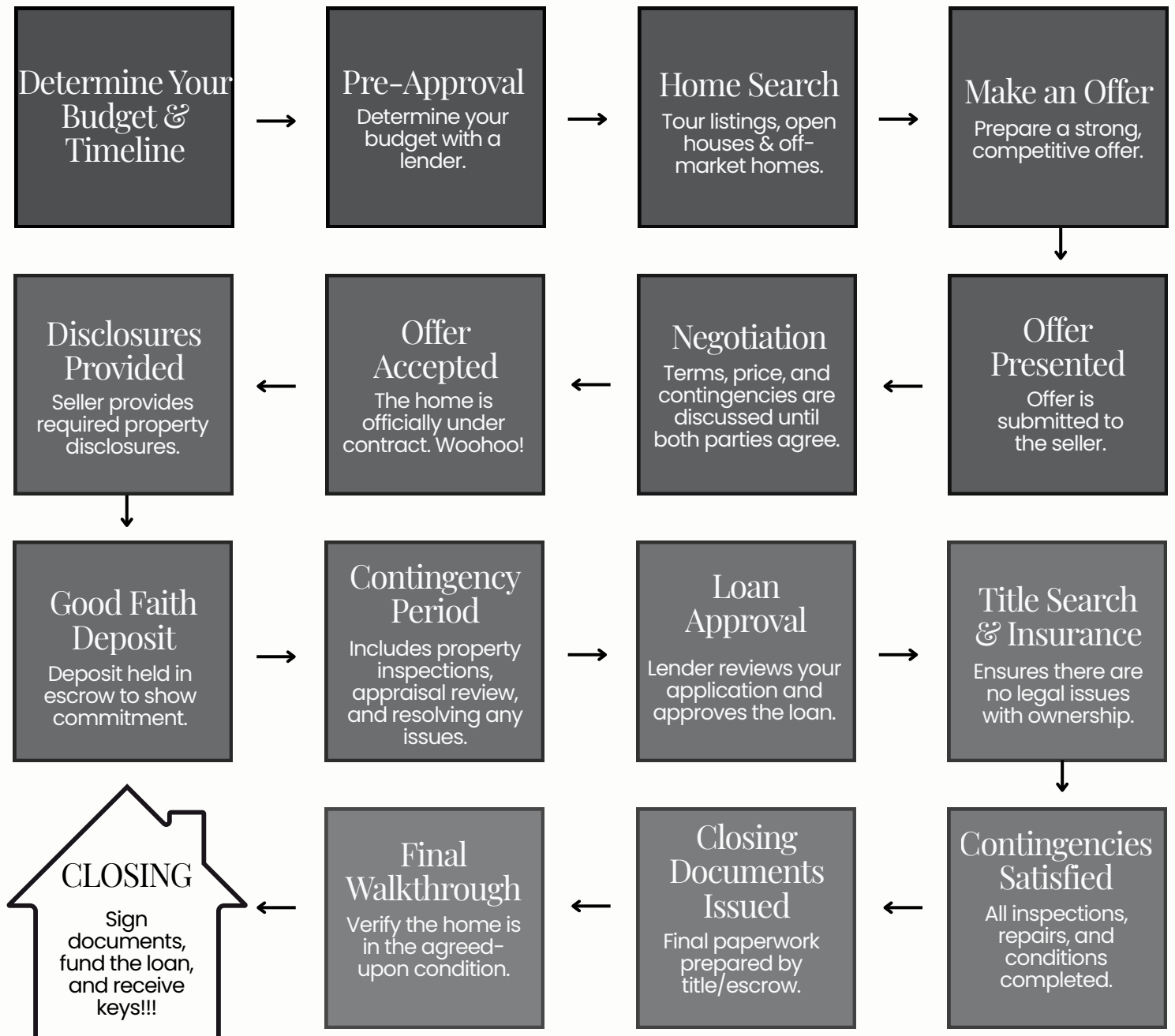
FOCUS ON THE FUTURE

I'LL HANDLE THE DETAILS

THE HOME BUYING JOURNEY

I AM HERE EVERY STEP OF THE WAY!

I will handle the details so you can **focus on finding a home you love and enjoying the journey.**





“

Taylor was amazing!

As first-time homebuyers, we had a lot of questions throughout the process, and she was always incredibly helpful, responsive, and supportive. During the inspection, several unexpected issues arose that led to renegotiations and significant repairs before closing. Despite the challenges and multiple extensions to our closing date, Taylor remained professional, calm, and proactive every step of the way.

As newcomers to the home-buying process, we occasionally felt overwhelmed, but her confidence, expertise, and clear communication consistently put us at ease. Her attention to detail and commitment to covering every base gave us complete confidence that we were in good hands. We are incredibly grateful for her guidance and would highly recommend her to anyone looking to buy a home.

Josephine & John Rybik

New Homeowners



EVERY SUCCESSFUL PURCHASE STARTS WITH A SOLID SET OF FUNDAMENTALS

1

KNOW YOUR BUDGET

Start by looking at your income, savings, and debts to figure out a realistic monthly mortgage payment. A helpful guideline is to **keep your mortgage at about one-third of your monthly income**, so your home feels comfortable without stretching your finances.

Knowing your budget helps you focus your search on homes that fit your lifestyle, making the process simpler and you, more confident.

2

DETERMINE YOUR TIMELINE

Think about when you want to move and how flexible your schedule is. Are you renting? Do you have a home to sell? Do you need to sell first before buying? Knowing your timeline and any steps that depend on it, helps guide your home search, plan your offer strategy, and make the process smoother.

3

GET PRE-APPROVED

A pre-approval is an essential first step that determines your maximum loan amount and gives you a competitive edge when submitting an offer, narrowing your search for homes that fit your budget and increasing your readiness to proceed confidently. **Need a great loan officer recommendation?** I got you covered!

4

CUSTOMIZED HOME SEARCH

A customized home search makes finding your dream home easier and more enjoyable. By setting you up in my **home search system**, you will have instant access to the latest listings, tools, and resources. I will help you stay ahead and make confident decisions every step of the way. **You will get notified the moment homes that match your criteria hit the market, see price changes, and stay up-to-date on new opportunities as they arise.** This keeps your search focused, so you can act quickly when the right home comes along.



KNOW YOUR BUDGET

Before you begin touring homes, it is important to understand what you can comfortably afford. Your budget is about much more than the purchase price. It should account for property taxes, homeowners insurance, utilities, maintenance, and your everyday living expenses.

While a lender may approve you for a certain amount, that does not necessarily mean it is the right amount for your lifestyle.

Your home should bring excitement and comfort, not financial stress. Consider what monthly payment feels manageable both today and in the years ahead.

A good guideline is to keep your total housing payment around one-third of your monthly income whenever possible. This allows room for savings, future goals, unexpected expenses, and the activities that matter most to you.

Take time to review your income, current expenses, and long-term priorities. Ask yourself, **"What monthly payment would allow me to enjoy my home while still living comfortably?"**

Understanding your budget is the foundation of a successful home search. It helps narrow your options, creates confidence in your decisions, and ensures the home you choose truly complements your lifestyle.

A modern kitchen interior featuring a large white marble island with a thick countertop. To the left is a stainless steel gas range with a large metal backsplash. The background shows white cabinetry and a window. Two pendant lights with glass shades hang over the island. Two modern bar stools are tucked under the island. The text is overlaid in the center in a white serif font.

YOUR JOURNEY
TO FINDING THE
PERFECT HOME
DESERVES A
TRUSTED
PARTNER BY
YOUR SIDE
EVERY STEP OF
THE WAY



GETTING PRE- APPROVED

Now that you have determined your budget and timeline, it is time to talk to a lender and get a pre-approval.

Every buyer needs a pre-approval before starting their home search journey.

It will give you a clear picture of what a lender is willing to offer and shows sellers you are serious.

Why it matters:

A pre-approval helps you shop with confidence. Instead of guessing, you will know exactly what price range fits your financing. It also makes your offer stronger in a competitive market because sellers prefer buyers who already have their finances lined up.

What it involves:

A lender will review your income, credit, debts, and financial history to determine how much they are comfortable lending you. This process is usually quick, and you will walk away with a letter showing your approved amount.

What to know:

A pre-approval is not a commitment to a house. It is simply a financial green light that helps you focus your search and move faster when you find the one.





YOUR WISH LIST

**ONE OF THE MOST EXCITING PARTS OF
BUYING A HOME IS DREAMING ABOUT
WHAT YOU REALLY WANT AND
FIGURING OUT WHAT YOU NEED. THIS
IS YOUR CHANCE TO THINK BIG, GET
CREATIVE, AND PICTURE YOUR FUTURE
LIFE IN YOUR NEW SPACE!**

IT ALL STARTS WITH A CUSTOMIZED HOME SEARCH



I WILL PROVIDE YOU ACCESS
TO MY ONLINE HOME SEARCH
PLATFORM. THIS WILL HELP
YOU:

STAY INFORMED | You will receive listings that match your criteria as soon as they hit the market.

STAY ORGANIZED | You will be able to focus on the listings that meet your criteria.

ENJOY SHOPPING | All information that is important to you is right at your fingertips.

A rustic bedroom interior featuring a stone floor, wooden beams, and a wicker chair. The room has a warm, natural aesthetic with a large bed, a wicker chair, and a wicker ottoman. The ceiling is made of thick wooden beams, and a wicker pendant light hangs from the center. The floor is made of large, irregular stone tiles. A large window with white curtains is on the right side. A wooden wardrobe is in the background. A wicker chair is on the right side of the room. A wicker ottoman is in the foreground. A large bed is on the left side of the room. The overall style is rustic and natural.

YOU BRING THE VISION I BRING THE EXPERTISE

I will help you navigate the market with confidence, explore your options, and stay informed every step of the way, ensuring you find a home that complements your lifestyle, supports your goals, and feels like the perfect fit for years to come.

HOUSE HUNTING

This is the fun part: touring homes, exploring neighborhoods, and picturing your life in each space.

How it works:

I will send you new listings the moment they hit the market (and sometimes before!). You will see homes that match your criteria, price range, and lifestyle. No endless scrolling required.

What to expect:

We will schedule showings, walk through the pros and cons of each property, and talk honestly about what feels right and what does not. My job is to help you stay focused on the big picture while still paying attention to the details that matter.

You are not doing this alone:

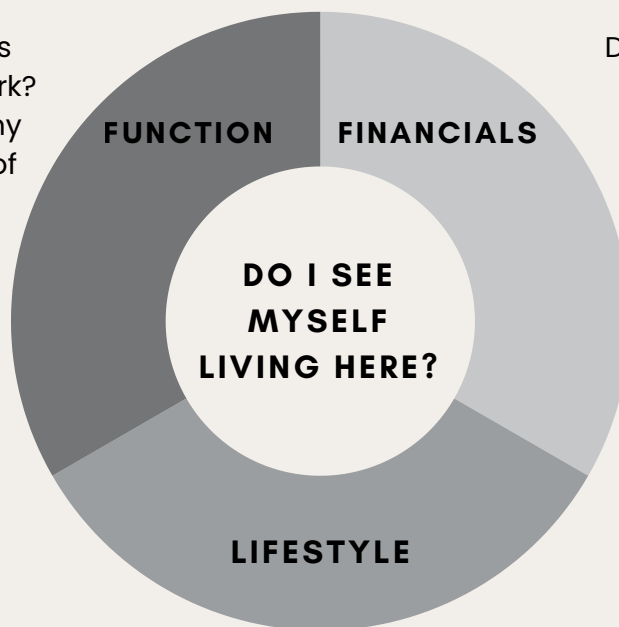
Whether it is spotting red flags, reading between the lines on a listing, or helping you think through your options, I am here to make home shopping exciting and informed.



FINDING THE RIGHT HOME IS ABOUT MORE THAN LOCATION AND DESIGN

IT IS ALSO ABOUT HOW THE SPACE
MAKES YOU FEEL AND THE
LIFESTYLE IT WILL SUPPORT

Does the layout's
functionality work?
Does it match my
needs in terms of
space and
comfort?
Do I want to
renovate or
simply move in?



Does it work for me
financially?
Is it in line with my
financial goals?
Is it a sound
investment?

Does the home and location match my lifestyle?
Is it in proximity to things that are important to me?
What services are nearby?



Working with Taylor was an outstanding experience from start to finish.

Her knowledge of the market, attention to detail, and dedication to our family's needs made the entire process smooth and stress-free.

She was always available to answer questions, provide honest advice, and guide us through every step with patience and professionalism. We never felt pressured and always felt confident that she had our best interests in mind.

What truly sets Taylor apart is her commitment to going above and beyond. Whether it was coordinating inspections, negotiating on our behalf, or helping us navigate unexpected challenges, she consistently exceeded our expectations.

We are incredibly grateful for her expertise and support and would highly recommend her to anyone buying or selling a home.

Jessica Fowler
New Homeowner

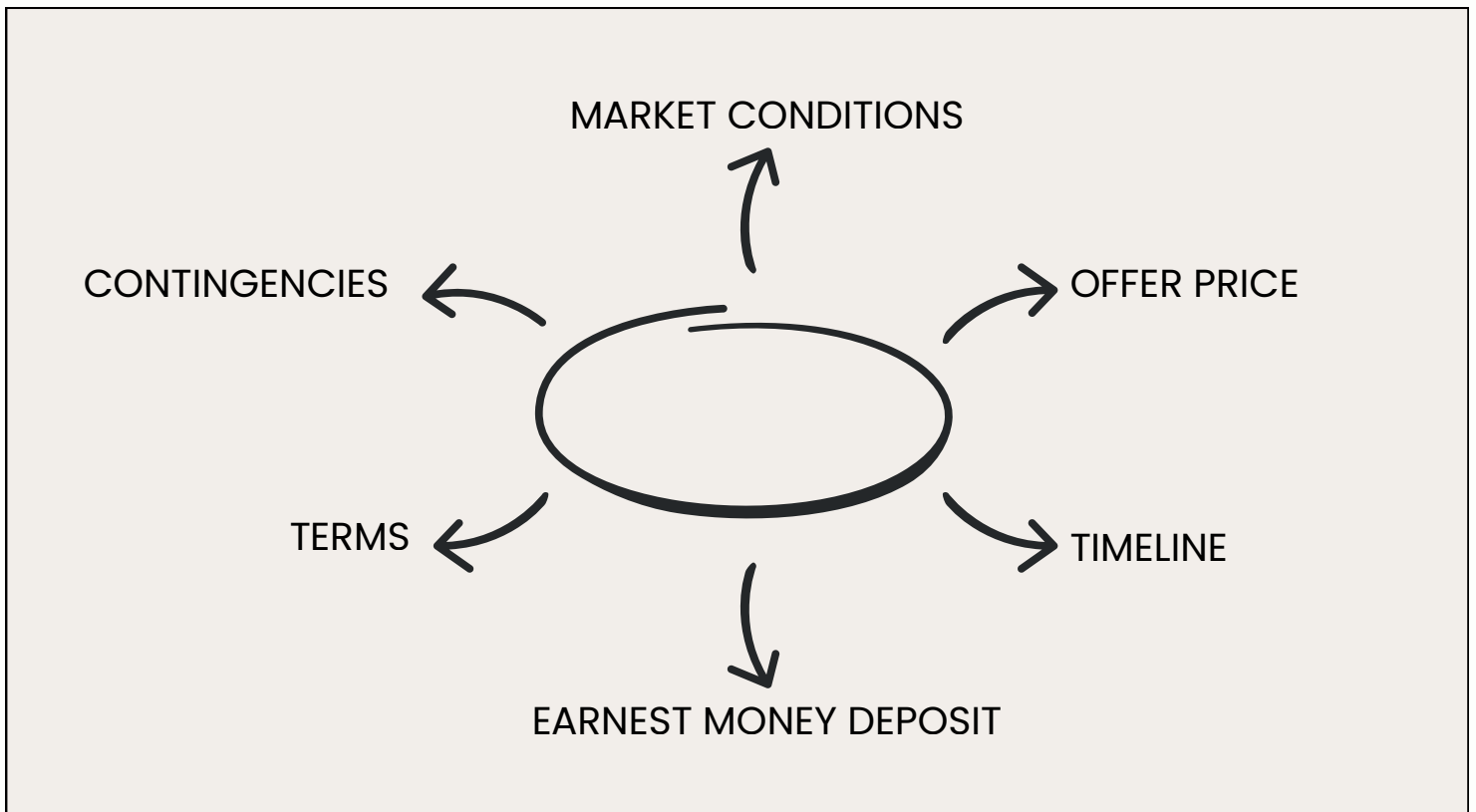


YOU FOUND 'THE ONE' WHAT'S NEXT?

By the time we reach the offer stage, you'll be fully prepared to **move forward confidently**.

We'll review the **key factors** together: market conditions, the home's location and condition, and recent comparable sales.

This is so you understand how they influence pricing and competitiveness. With this groundwork, we can craft a **winning offer** that is strategic, attractive to the seller, and aligned with your goals.



Once the offer is submitted, the seller has 3 main options:

Seller Accepts the offer & the home goes under contract	Seller counters -negotiations continue until both parties agree or one party walks away	Seller rejects the offer & the offer becomes null and void
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UNDER CONTRACT NOW WHAT?

- ✓ Once an accepted offer is reached, we will send you a copy of the contract along with a summary of the next steps.
- ✓ A copy of the contract will also be sent to your lender so they can begin securing your financing, and to the escrow/title company so they can start processing the closing.

Earnest Funds Deposit

Your earnest money deposit (usually about 1% of the purchase price or \$1,000, whichever is greater) shows the seller you are serious about buying. During contingencies like inspections or financing, it can be refunded if issues arise. Once all contingencies are met, the deposit becomes non-refundable and is applied toward your down payment.

Contingencies

This is your chance to do your due diligence. Contingencies give you time to confirm financing, review required documents, and ensure the property meets your expectations. They also provide a way to move forward with confidence or cancel the contract without penalty if certain conditions are not met.

Home Inspection

Appraisal & Financing

HOA Documents

Other Contingencies



TAYLOR WAS THE BEST AGENT WE HAVE EVER WORKED WITH BY FAR.

She's beyond knowledgeable in her field and was truly meant to do this job. Taylor doesn't just want to make a sale, she truly cares about your happiness as her client. I cannot say enough about how great she has been to work with.

Shannon & Jacob Groover
Homeowners





PROPERTY INSPECTION

The inspection period is your opportunity to gain a deeper understanding of the home's condition and ensure it is the right fit for your needs. I strongly recommend hiring a licensed home inspector to conduct a comprehensive evaluation of the property. You are welcome to select an inspector of your choice, or I would be happy to connect you with a trusted home inspector that I confidently recommend.

During the inspection, the home inspector will thoroughly assess the property and provide a detailed report outlining their findings. This report will highlight the home's strengths, identify any areas of concern, and recommend repairs, maintenance, or further evaluation when necessary. You will also have the opportunity to ask questions and gain valuable insight into the property's overall condition.

After reviewing the inspection report, you generally have several options:

- Accept the property as presented
- Request repairs, replacements, or a seller credit
- Negotiate further based on the inspection findings
- Terminate the contract if significant concerns arise and an agreement cannot be reached, provided you are within the inspection contingency period

The inspection process is designed to protect your investment and provide peace of mind. By understanding the condition of the home before closing, you can move forward with confidence, knowing exactly what to expect from your new property.

A HOME APPRAISAL IS A PROFESSIONAL CHECK OF A HOME'S VALUE

It helps make sure the price is fair and gives you confidence in your decision to buy

The next step is the appraisal. If you're financing your purchase, **most lenders will order an appraisal to confirm the home's value.** An appraisal helps ensure the property is worth the amount you're paying and protects you (and your lender) from overpaying.

A licensed appraiser will visit the home, review recent comparable sales, and provide a professional opinion of value. From there:

- If the value comes in at or above the purchase price, you can move forward confidently.
- If the value comes in low, we will work together on next steps. This may include renegotiating the price, requesting concessions, or, if needed, using your appraisal contingency to cancel and receive your earnest money back.

The goal of the appraisal is simple: to **confirm you're making a solid investment.**

FINANCING

During this stage, it's essential to **stay in close communication with your lender**. They may request additional documents, pay stubs, bank statements, or financial information that only you can provide. Responding quickly keeps your loan moving forward and prevents delays.

It's also very important to **avoid making any major purchases**, opening new credit accounts, or taking on new debt. Even small changes to your credit score or debt-to-income ratio can affect your loan approval. Hold off on buying furniture, appliances, cars, or anything that requires financing until after closing.

Your lender will guide you through each step, and together we'll make sure everything stays on track so your financing is fully secured before closing day.





OTHER CONTINGENCIES

In some cases, **buyers include additional contingencies based on their unique situation.** One common example is a home sale contingency, which means you need to sell your current home in order to move forward with purchasing the new one. This protects you by ensuring you're not obligated to buy before you're financially ready.

Other contingencies may relate to things like reviewing HOA documents, securing specific types of insurance, or verifying property conditions that fall outside the inspection.

During this phase, it is important to review each contingency carefully and meet all required deadlines. Staying on track ensures your purchase continues smoothly and protects your ability to cancel without penalty if something does not align with your needs or expectations.

CLOSING

THE FINAL STRETCH

Review
Closing
Costs

Final
Walk-
Through

Closing

Woohoo!
Keys &
Possession

THE FINAL WALK-THROUGH

The **final walk-through typically happens within 24 to 48 hours of closing** and gives you one last chance to ensure the home is in the condition you expect.

This is not another inspection, but rather a quick check to make sure everything is as promised before you sign the final paperwork. **I will be there with you to make sure everything looks good and to address any last-minute questions or concerns.**

1

CLOSING DISCLOSURE

At least 3 days before closing, you'll get a detailed statement of your final costs, loan terms, and what you will pay at the closing table. Review it carefully and ask questions if anything is unclear.

2

FINAL WALK-THROUGH

Usually scheduled a day before closing. This is your last chance to make sure the home is in the agreed-upon condition and that any repairs are complete before signing.

3

SIGN DOCUMENTS

At closing, you will sign your mortgage, deed, and other necessary paperwork. The closing officer will explain everything as you go.

4

PAY COSTS & DOWN PAYMENT

Bring your ID and any required funds (usually via wire transfer or certified check).

5

LOAN FUNDING & TITLE

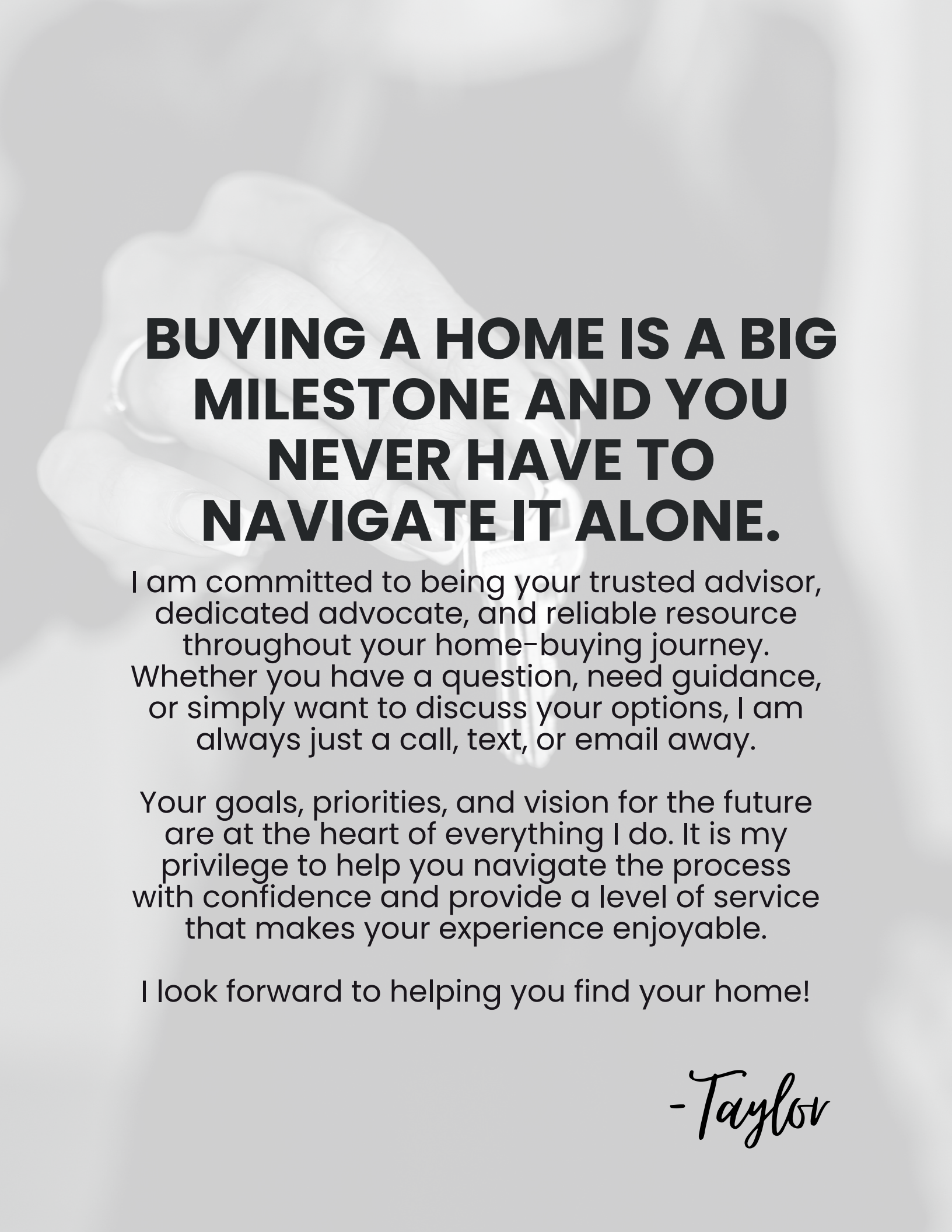
Your lender funds the loan, and the title company records the deed with the county, officially transferring ownership to you.

6

GET THE KEYS!

The seller hands over keys, garage openers, and manuals. Congratulations!! You are officially a homeowner!!!



A grayscale background image of a hand holding a house key. The hand is positioned on the left side, with the thumb and index finger gripping the key. The key is a standard house key with a notched head. The background is a soft, out-of-focus gray.

BUYING A HOME IS A BIG MILESTONE AND YOU NEVER HAVE TO NAVIGATE IT ALONE.

I am committed to being your trusted advisor, dedicated advocate, and reliable resource throughout your home-buying journey. Whether you have a question, need guidance, or simply want to discuss your options, I am always just a call, text, or email away.

Your goals, priorities, and vision for the future are at the heart of everything I do. It is my privilege to help you navigate the process with confidence and provide a level of service that makes your experience enjoyable.

I look forward to helping you find your home!

-Taylor

My success is earned one client at a time. Providing the best service is always my first priority.



"Taylor has been amazing for us. She was referred to us by our good friends and has gone above and beyond every step of the way for my wife and I. She never stopped working for us, even on vacation. She got our house sold in 1 day and found us our new home, which wasn't an easy task but she was so patient and understood our unique needs and schedules. She is a rockstar."



"Taylor was great from initial meeting all the way through to the end. She was bright, friendly, knowledgeable, and timely. She was always early to showings (and even the closing!). We appreciated her service and happy demeanor. We will forever be grateful to her and we would recommend her to anyone looking to buy or sell."



"Taylor is an exceptional realtor! She is prompt, organized, and truly goes above and beyond. She made the entire home-buying process smooth and stress-free. 10/10 would recommend. :)"



TAYLOR WINSTEAD

REAL ESTATE AGENT

BERKSHIRE HATHAWAY

FENTON, MI

PHONE 248.875.7278

EMAIL TAYLORWINSTEAD@BHHSMI.COM



**BERKSHIRE
HATHAWAY**
HOMESERVICES

MICHIGAN
REAL ESTATE