



The ultimate

HOME BUYER'S GUIDE

A comprehensive guide to help you understand the home buying process.



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My story



MY EXPERIENCE

I have chosen to live and work in Madison for almost 30 years. I received my bachelor's and master's degrees from UW-Madison. I love all that the city and the surrounding areas have to offer. I have lived in and owned homes in Sun Prairie, the West and Near East sides. I currently call Downtown Madison home where I reside with my husband Dean and assistant Rufus.

My professional career has included over a decade working as a paralegal, and later almost a decade working as licensed clinical social worker in the psychiatric and medical fields.

Real estate can be a complex and sometimes stressful and emotional process. My diverse work history allows me to bring many years of experience assisting and guiding people through stressful situations and the skills to better understand your needs.

I have been a full-time Realtor since 2014 and have helped numerous buyers and sellers with transactions throughout Dane and neighboring counties.

MY MISSION

My mission is to provide excellent client service through honest advice, great communication, expert negotiating, and a clear understanding of the current real estate market.

I understand that buying a home is a significant milestone in your life, and I am here to provide you with the knowledge and support necessary to make informed decisions. I will do whatever it takes to get you into the home or condo of your dreams.

PROFESSIONALISM & INTEGRITY

What sets me apart is my diverse experience, attention to detail, patience, enthusiasm, and dedication to your home buying experience. I strive to make sure nothing is missed and every client feels like my only client.

THE HOME BUYING PROCESS



CONSULTATION

What you need and want matters. I take the time to meet before looking for homes so I can ensure that I fully understand your goals and what you are looking for in a property, and to answer any questions you may have for me. I will also provide information about our local market so we can make a plan that is best for you.

PRE-APPROVAL

Getting pre-approved will help you understand what you can afford and will strengthen any offer you submit. I recommend a pre-approval from a reputable lender. This way you will have the best information about the right price range for your pocket book.

REASONS TO GET PRE-APPROVED

- With pre-qualification, you can determine which loan program best fits your needs and which programs you qualify for.
- You will know exactly how much you are qualified for. It's no fun to find your ideal home and then find out you can't afford it.
- Your monthly payment will be set. This will allow you to budget your money before making this large investment.
- It shows you what the down payment and closing costs will be.
- If you are a first-time buyer, you may qualify for a special first-time buyer program which may allow you to afford more home for your money.

6 THINGS YOU SHOULD NOT DO DURING THE BUYING PROCESS

- ✗ Apply for new loans or credit cards
- ✗ Quit or change jobs
- ✗ Make large deposits that you are not able to document
- ✗ Not pay your credit card
- ✗ Make a large purchase such as a new car
- ✗ Fall behind on your rent or mortgage

WHAT'S NEEDED FOR LOAN APPLICATION

Generally speaking, the items below represent the basic items that are needed when applying for a loan. While there may be other items needed, having these items readily available will greatly speed up loan processing. Your Loan Officer will be in contact with you for any additional items needed that are specific to your own situation or type of loan you are applying for.

- Social Security/Pension/Retirement awards letter and 1099's
- Two most recent months of bank statements
- Prior two years of Federal tax returns and W2's
- 30 days of pay stubs
- Investment/Retirement asset statements
- Down payment source documentation
- Documentation for any and all gift funds used
- Profit/loss statement if self-employed

BUYER AGENCY

BUYER AGENCY AGREEMENT

A written contract that creates a working relationship between you, the potential home buyer, and the agent you would like to work with. You and the agent decide how long the Buyer Agency Agreement is in place.

AGENT FEES

The Buyer Agency Agreement will outline the Buyer Agent's fee. There is no market commission rate, and fees and services may vary depending on the agent you hire. The Buyer Agent's commission is the responsibility of the homebuyer; however, the seller may agree to offer compensation to your agent.

WHY BUYER AGENCY

A Buyer's Agent is your guide through the home buying journey and can legally provide you with unrestricted advice on everything from price opinions to offer strategies to inspection negotiations and more because they have a legal duty to represent your best interests. They will also ask the questions that you might not know or think to ask. Having a Buyer's Agent puts you, the home buyer, on a level footing with the Seller who has a listing agent looking out for them.

CAN'T ANY AGENT GIVE THIS ADVICE?

No, without a Buyer Agency Agreement, an agent cannot give you advice or information that is contrary to the Seller's interests.

BENEFITS OF WORKING WITH ME

MARKET EXPERTISE: I will provide you with up-to-date information on market trends and property values, ensuring that you are making informed choices.

NEGOTIATION SKILLS: When it comes to offers, counteroffers, and negotiations, I will leverage my experience to secure the best possible terms for you.

CLEAR COMMUNICATION: I am committed to keeping you informed at every step of the process, answering any questions or concerns you may have promptly.

PERSONALIZED SERVICE: Your real estate journey is unique, and I will tailor my approach to meet your specific needs and objectives.



Janea was amazing to have as an agent when buying our first home. She was able to hone in on the home features that were important to us within budget, and had great advice in the offer writing process. I would recommend Janea to anyone looking to buy in the future!"

SUN PRAIRIE HOME BUYERS



THE HOME SEARCH

HELPING YOU FIND YOUR HOME

Housing can move fast. Information moves faster. I use the most up-to-date tools and my network of Realtors to focus your search on available and upcoming homes that meet your needs. We can set alerts, track neighborhoods and more!

OFF MARKET HOMES

I network with other agents and utilize my personal contacts to gain insider knowledge of homes that have not been listed yet, and find ways to create opportunities with potential sellers.

IN HOUSE LISTINGS

Stark has over 150 agents throughout WI. We have a list of homes that we only share in house, with other Stark agents. These homes are not listed publicly on the market at the request of the sellers. Information about these homes is only available to clients who have signed a Buyer Agency Agreement.

COMING SOON

Sellers will often list homes "Coming Soon" before they are ready for showings. Though we may not be able to view a home while they are putting the finishing touches on it to get it ready for showings, we can schedule a showing in advance to ensure you get to see the home as soon as it hits the market.





Middleton

\$698K

MIDDLETON AVERAGE
ASKING PRICE

55

MIDDLETON AVERAGE
DAYS ON MARKET

97

MIDDLETON LISTED
PROPERTIES FOR SALE

10+

RECENTLY SOLD
PROPERTIES

SOLD PROPERTIES



[2843 Century Harbor Road Unit 3, Middleton](#)

Closed: 12/15/23
Sold Price: \$405,000
2 BEDS / 2 BATHS
1250 SQFT / 1972 BUILT



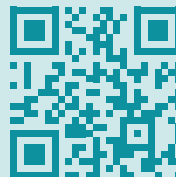
[8886 Sunstone Lane, Middleton](#)

Closed: 12/15/23
Sold Price: \$530,000
3 BEDS / 3/1 BATHS
- SQFT / 2008 BUILT

MARKET WATCH

Stay current with the market. Customize your report to include a specific zip code, school district, subdivision or radius. You'll receive a custom report on the average asking price for your community, the number of properties for sale and more. The report helps you find out the final sale price for homes in your area (not just the list price) and you decide how often you receive the email.

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- Receive a custom report on the average asking price for your community, the number of properties for sale and more
- Find out the final sale price for homes in your area (not just the list price)
- Decide how often you receive the email



Scan the QR code to sign up for a no-obligation custom neighborhood market watch email.



Janea did such an amazing job. We really felt listened to and since this was our first home purchase, we had lots of questions and Janea was very patient and thorough in providing us information.”

WEST MADISON HOME BUYER



Janea went above and beyond for us. She knew what we were looking for and took us to homes she knew fit our criteria even if not in the neighborhoods we thought we wanted to be in. If she hadn't, we would not have found the home we bought and be even closer to family than we thought we could be.”

EAST MADISON HOME BUYERS



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FINDING THE PERFECT HOME

Looking at homes will include private showings that I set up for you, or checking out an open house. It's always good to see a few houses to get a sense for what works for you and what doesn't, but there is no magic number you need to see before making an offer. For some it may be the first house, and for others it's much higher.

If you attend an Open House without me, make sure to bring along my contact information so you can let the host know who you are working with. That way they will be able to follow up with any further details.

OFFER & NEGOTIATIONS

I will help you write the right offer on the right house by advising you on the best price and contingencies to include for your protection and success.

How do I do that? I use data we gather at Stark every month on accepted offer trends to give you the insight and edge needed to write a winning offer. It's real time data that you cannot find online.

There are many terms and deadlines that go into an offer. As your agent, it's my job to make sure you understand them fully and I want you to feel comfortable asking questions along the way. Here are some of the main ones to consider when writing an offer:

- **Purchase Price**
- **Closing Date**
- **Earnest Money**
- **Down Payment**
- **Contingencies (ie. Inspections, Appraisal, Financing)**

Earnest Money is a good faith deposit to show that you are serious about purchasing the seller's home. It is typically 1-2% of the purchase price, is held in a trust account until closing, and credited back to you at closing toward your down payment.

Down payment will vary depending on the type of financing that is best for you, as well as your qualifications. With a conventional loan, it can be as low as 3% down, but more typically is between 5-20%. Minimum down for an FHA loan is 3.5% and VA loans can be as low as 0%.



CONTINGENCIES

Diligence is the key to contingency deadlines. I handle all the details to keep you focused, protected, and on time.

INSPECTION

A home inspector will provide a comprehensive look at your soon-to-be-home to disclose any defects.

A defect is a condition that would have a significant adverse effect on the value; would significantly impair the health or safety of future occupants; or that if not repaired or replaced, would significantly shorten or adversely affect the expected normal life of the property.

We will discuss any issues that arise to make sure you feel confident about your purchase. Estimate between \$400-650 for the inspection depending on the size of the home or condo. If you are looking at rural properties, you may also want to consider a well and septic inspection.

APPRAISAL & FINANCING

The bank needs to ensure the home is worth the purchase price. The lender schedules an appraisal as one of the steps toward approving your loan. Once approved, your lender will issue a loan commitment.

FINAL WALK-THROUGH

We will take one more tour of your new home before it is officially yours to verify its condition.

CLOSING

The day you've been waiting for and when you'll be handed the keys to your new home!

What you'll need to bring: driver's license or photo ID; and a cashier's check for closing funds.

During the entire process I'll be in close communication with you, your lender, title company, and vendors to make sure this day is yours to enjoy and goes smoothly.

MOVING

As you make your move, I am always here to help and be a resource – whether it's finding reputable contractors or local restaurant recommendations - our relationship doesn't end here.

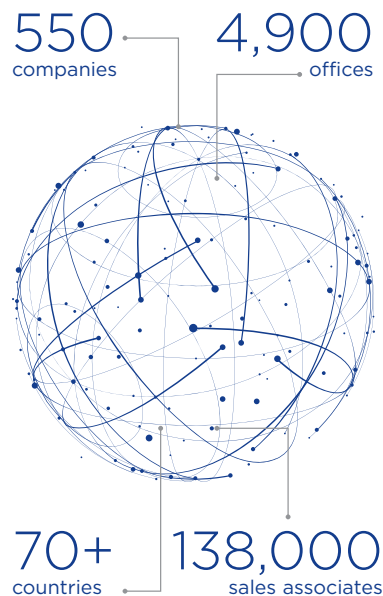


Leading
REAL ESTATE
COMPANIES
OF THE WORLD

WE CAN ASSIST YOU ANYWHERE IN THE WORLD.

As an affiliate of Leading Real Estate Companies of the World,[®] we have access to the highest caliber of real estate professionals in 70 countries and across six continents. When buying or selling property outside of our local market, our world-class connections can help with real estate needs throughout our continent and to points around the globe.

Let us introduce you to a carefully selected sales associate that will provide you with extraordinary service—anywhere your real estate needs take you. Our global network is comprised of the very best real estate companies and the most talented professionals in the world. These associates ensure personal service with access to quality real estate connections. This level of service and quality is the reason why a meaningful introduction is made through our network every 15 minutes.



I'M LOCAL I'M GLOBAL

INDUSTRY-LEADING SALES • WORLD-CLASS SERVICE
1.1 MILLION GLOBAL TRANSACTIONS
550 COMPANIES • 4,600 OFFICES
135,000 SALES ASSOCIATES • 70 COUNTRIES



Janea was amazing to work with! From the very beginning she made us feel comfortable with purchasing our home long distance by doing site visits via FaceTime. Her kind and approachable demeanor and expert negotiation skills made us feel confident with the offer we were making. She partnered with us every step of the way and was a calm resource for us during a busy transition.”

WEST MADISON HOME BUYERS



Very knowledgeable of the area, very available, great communication. Thanks for everything!”

DOWNTOWN MADISON CONDO BUYERS



<p>#1 IN DANE CO SALES</p>		<p>2,300+ CLIENTS SERVED</p>
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STARK SUCCESS IN SOUTHERN WISCONSIN

Stark is consistently ranked as the number one brokerage in Dane County. Each of our expert agents has extensive training on navigating the Dane County and surrounding area markets. We have been leaders in Southern Wisconsin real estate for over 100 years, but our legacy isn't what drives us, we work each day to help you build yours.

Jannea
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[downtownlivingmadison](#)

[downtownmadlifestyle](#)