

Let's Get Started...
BUYER'S GUIDE



It's *Just Us.* helping *Just You.*

It all started at a family dinner. You know the ones where everyone sits around, reminisces, and talks about what their dreams are. Kristina mentioned opening a realty company with her father, Henry, and the dream took off from there.

The McMichael Team is always in the top 3 best selling teams out of ALL the Jefferson City Realtors. As a privately owned real estate company we are passionate about going above and beyond for our clients and strive to give them the best experience our reputation is built upon. Our personality and flavor is all our own and we know exactly what it takes to help you sell your home. We have had the honor of being VOTED #1 two years as BEST REALTOR in City's Best Magazine as well as receiving the News Tribune READER'S CHOICE AWARD the last 9 years for best Real Estate Company and 5 years for Best Agent. We have been awarded BEST OF ZILLOW numerous times.

If you are selling or buying a home, we are the AWARD WINNING TEAM to TRUST. We sure work hard.

We know how to perform in every aspect of the real estate industry and we thrive on rolling up our sleeves and getting to work. We know what to expect, what to predict, and we'll always be a step ahead. We have passion, expression, and perfectionism behind the work we do, and enjoy it. Our team works closely with our clients, knowing that good relationships garner good results.

Kristina & Scott Schwant





KRISTINA & SCOTT'S
McMICHAEL 
Team

We are here for you!

Kristina
Schwant
Broker/Owner

Scott
Schwant
Owner





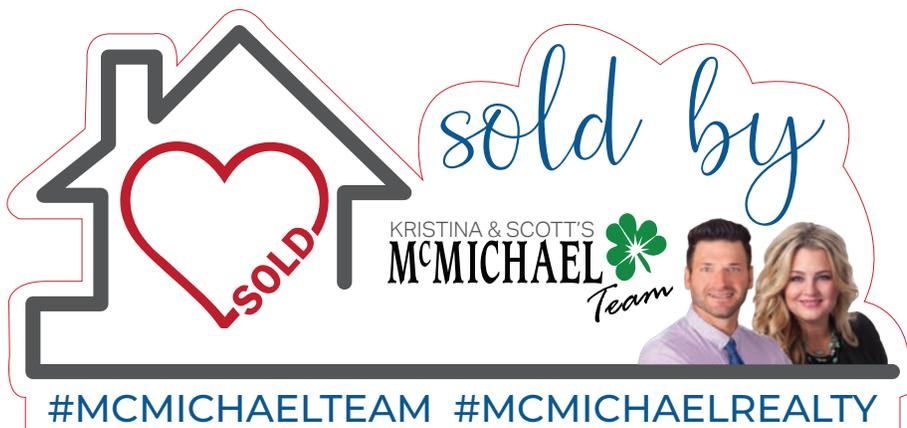
Outstanding Customer Service

We close homes a lot!

Whether it's by helping you buy the home of your dreams, or to sell your current home, McMichael Realty strives to provide you with outstanding customer service. We are working around the clock on ways to increase the exposure of your home, as well as decreasing the time it stays on the market (we get your home sold FAST!). From the moment you list with us until we are at the closing table, we will be at your side to ensure the entire listing process is to your complete and utter satisfaction.

Kristina & Scott's
**MCMICHAEL
TEAM**

We are at closing table every
1.5 days





a house
is made of
walls & beams
a home
is built with
love & dreams

What to Expect

You can count on us!

When you're ready to buy a home you want to know that all of the "i's" are dotted and "t's" are crossed at the end of the day. To make sure everything goes smoothly, you should hire a service and remember, these agents know all of the in's and out's of the industry. But a Buyer's Agent does so much more than just find you a new home. Your Buyer's Agent looks out for your wants and needs to help you purchase your DREAM home in the perfect community for you.

You can expect your Realtor to negotiate on your behalf to get you the best price, they will recommend other professionals for home inspections and appraisals, and they help you to overcome setbacks. When you have questions or concerns, your Buyer's Agent will always be happy to guide you through the process and help you understand it along the way. You should never feel alone when making the biggest purchase of your life.

Throughout the entire home buying process, your Buyer's Agent will be your adviser and advocate. They will make sure you understand the home's selling points, what may need updating, proximity to schools, and comparable priced homes in the area. Your Buyer's Agent is not only finding your perfect home, they're helping you find your dream neighborhood.

And at the end of the day, your Buyer's Agent is going to be the one sitting next to you as you close on your new home and celebrating with you as they pass you the keys. Enjoy the ride.



PROVEN TRUSTED AWARD-WINNING





Buyer's Exclusive Agency Contract

This document has legal consequences. If you do not understand it, consult your attorney.

1 _____ (whether one or more "Buyer"),

2 hereby appoints (*Insert Brokerage Co. name*) _____
3 ("REALTOR®") to act as the sole and exclusive agent for Buyer to advertise for, show and procure the following
4 types of real estate (*check one [1] or more of the following*): commercial residential rental farm or
5 other (_____) for acquisition by
6 Buyer, for the period beginning with the Effective Date of this Agency Contract and ending at 11:59 p.m. on the
7 _____ day of _____, 20____ (together with any written extension thereof, the "Agency Period"). As
8 used in this Agency Contract, the terms "acquire" or "acquisition" shall include any purchase, option, exchange or
9 lease of property or an agreement to do so. Buyer acknowledges that the efforts and endeavors of REALTOR® to
10 procure such real estate, by expenditure of time and money, through advertising, co-brokers or otherwise, shall
11 constitute good and sufficient consideration for this Agency Contract. Buyer will refer all inquiries and prospects
12 Buyer may receive during the Agency Period, from any source, to REALTOR® to avoid the possibility of confusion
13 over agency relationship and misunderstandings about liability for compensation.

14 **DISCLOSURE AUTHORIZATIONS.** Buyer (*check one*)
15 Motivating Factors. DOES DOES NOT permit REALTOR® to disclose the following motivating factors for
16 Buyer in purchasing or leasing property: _____

17 **CURRENT EXCLUSIVE REPRESENTATION AGREEMENT.** Buyer (*check one*) IS _____ IS NOT _____
18 a party to an exclusive buyer's representation agreement. If Buyer is a party to an exclusive buyer's representation
19 agreement, such agreement ends (*date*) _____.

20 **BROKER COMPENSATION, COOPERATION AND SHARED COMPENSATION.** *Note: The amount or rate of*
21 *broker compensation (including shared compensation) is not set by law. Broker compensation includes*
22 *real estate commissions and all other fees paid to a broker. They are set by each broker individually and*
23 *may be negotiable.*

24 (1) **Flat Fee:** Buyer shall pay REALTOR® as partial compensation for services rendered hereunder an amount
25 equal to (*insert dollar amount, or "N/A" if not applicable*) \$_____ (the "Flat Fee"). This Flat Fee, together
26 with any Additional Compensation due REALTOR® under this Agency Contract as set forth below, are collectively
27 referred to herein as "Compensation". The Flat Fee is non-refundable and shall be due and payable to REALTOR®
28 (*check whichever applies*):

- 29 on the Effective Date of this Agency Contract, regardless of whether or not a property is acquired by Buyer;
- 30 only if and on the same date that any Additional Compensation provided for below is payable; or
- 31 not applicable.

32 (2) **Additional Compensation:** Buyer shall pay REALTOR®, as "Additional Compensation" due
33 REALTOR® for services rendered hereunder, an amount equal to: (*Complete one*): _____
34 Dollars (\$_____), or _____ percent (____%) of the sale price, if, during the term of this Agency
35 Contract, Buyer enters into a contract to acquire any type of real estate described above, whether through the
36 services of REALTOR® or otherwise. Buyer understands that REALTOR® will endeavor to collect part or all of this
37 Additional Compensation due REALTOR® from Buyer under this Agency Contract from the seller or listing broker
38 (*i.e.*, shared compensation), and Buyer hereby consents thereto. If REALTOR® is able to do so, any such shared
39 compensation paid to REALTOR® by the seller or listing broker shall be credited against the Additional
40 Compensation due REALTOR® under this Agency Contract and REALTOR® will make full disclosure to Buyer.
41 Failure by REALTOR® to collect part or all of any Additional Compensation due REALTOR® from a seller or listing
42 broker shall not relieve Buyer of Buyer's obligation to pay REALTOR® any Compensation provided for herein. This
43 Agency Contract shall also apply to any property presented or described to Buyer by anyone during the Agency
44 Period if a contract is entered into by Buyer within _____ days after expiration of the Agency Period (the
45 "Protection Period"); provided Buyer has received notice in writing, including the name of the prospective sellers
46 or property address, before or upon expiration of the Agency Period; provided further however, that Buyer shall not
47 be obligated to pay any Additional Compensation to REALTOR® (or the Flat Fee if such amount is not payable
48 unless a property is acquired by Buyer) if a new valid exclusive buyer agency contract is entered into during the
49 Protection Period with another licensed real estate broker, a subject property is acquired during the Protection
50 Period and the new broker representing Buyer is paid a commission on the closing of that acquisition. It is
51 understood and agreed that REALTOR®'s presentation of a listing during the Agency Period shall constitute notice
52 hereunder with respect to the property identified thereon. Any obligation to pay REALTOR® Compensation under
53 this Agency Contract shall survive the termination hereof. Buyer authorizes REALTOR® or its representatives to

54 cooperate with and offer compensation to other brokers acting pursuant to any brokerage relationship defined by
55 Sections 339.710 to 339.860, RSMo., including but not limited to seller's agents and transaction brokers.

56 **(3) Nonperformance or Termination:** If a contract is not closed by reason of nonperformance by the seller
57 or is terminated because of failure of a contingency or defect in an owner's title, REALTOR® shall retain the amount
58 of any Flat Fee that is due and payable as of the Effective Date, but shall not receive any contingent Flat Fee or
59 Additional Compensation agreed upon. Buyer agrees that Buyer's failure to close the contract for reasons other
60 than set forth in this paragraph will not impair REALTOR®'s right to any Compensation.

61 **CONSENT TO BROKERAGE RELATIONSHIPS:**

62 **A. Buyer's Limited Agency as Starting Point; Effect of In-House Sales.** Pursuant to this Agency
63 Contract, REALTOR® will initially be acting in the capacity of Buyer's limited agent, with the duties and obligations
64 of a buyer's limited agent under Missouri law as set forth following the parties' signatures below. However, Buyer
65 acknowledges that from time to time, a prospective seller may engage REALTOR® to act in one of several possible
66 capacities with respect to that seller, depending on what brokerage relationships are permitted by REALTOR®'s
67 company policy. The following subsections describe circumstances where Missouri law may permit or require a
68 conversion of REALTOR®'s brokerage relationship with Buyer to a different brokerage relationship. Complete each
69 subsection. Disclosure of any conversion to a different brokerage relationship shall be made upon its occurrence
70 as may be required by rule or regulation.

71 **B. Conversion to Dual Agency Where REALTOR® Is Engaged by Seller to Act as Seller's Agent.** If
72 a prospective seller has engaged REALTOR® to act in the capacity of seller's agent, Missouri law permits
73 REALTOR® to show the Property and otherwise represent the seller, as a dual agent representing both Buyer and
74 the seller, with the written consent of all parties. In such case, REALTOR® may act as a dual agent with the duties
75 and obligations of a dual agent under Missouri law as set forth following the parties' signatures below.

76 Does Buyer consent to REALTOR® representing both a seller and Buyer as a dual agent? *(Check one of the*
77 *following):* Yes No Not applicable because dual agency is not offered by REALTOR®'s company policy.

78 **C. Designated Agents for Seller and Buyer; Possible Conversion to Dual Agency or Transaction**
79 **Brokerage.** Missouri law permits REALTOR® to appoint one or more licensees affiliated with REALTOR® as
80 designated agent(s), to represent Buyer as limited agent(s), to the exclusion of all other affiliated licensees.

81 Does Buyer consent to REALTOR®'s appointment of designated agent(s)? *(Check one of the following):*

82 Yes No Not applicable because designated agency is not offered by REALTOR®'s company policy.

83 An individual broker, designated broker or office manager/supervising broker affiliated with REALTOR® shall not
84 be considered to be a dual agent or transaction broker solely because such broker has appointed one or more
85 affiliated licensee(s) to represent Buyer to the exclusion of all other affiliated licensees of REALTOR®; however,
86 any licensee who personally represents both Buyer and the seller in the same transaction shall be a dual agent or
87 a transaction broker. Further, if such broker supervises the licensees for both sides of a transaction, that broker
88 will be a dual agent or a transaction broker upon learning confidential information about either party to a transaction
89 or upon being consulted by any licensee involved in the transaction. Also, when the broker supervises the licensee
90 representing or assisting one (1) side of the transaction and personally represents or assists the other side, that
91 broker will be a dual agent or a transaction broker. Any such broker or licensee shall be required to comply with
92 the provisions regarding dual agent or transaction brokers under Missouri law as set forth following the parties'
93 signatures below.

94 **D. Conversion to Transaction Brokerage Where REALTOR® Is Engaged by Seller to Act as Seller's**
95 **Agent or Transaction Broker.** If a prospective seller has engaged REALTOR® to act in the capacity of seller's
96 agent or transaction broker, Missouri law permits REALTOR® to show the Property and otherwise assist the seller,
97 as a transaction broker assisting both Buyer and the seller without an agency relationship to either of them, with the
98 written consent of all parties. In such case, REALTOR® may act as a transaction broker with the duties and
99 obligations of a transaction broker under Missouri law as set forth following the parties' signatures below. **Note:** If
100 REALTOR® wishes to convert to transaction brokerage but Buyer does not consent to such conversion, then
101 REALTOR® may without liability withdraw from representing Buyer. Such withdrawal shall not prejudice the ability
102 of REALTOR® to continue to represent the other client in the transaction or limit REALTOR® from representing
103 Buyer in another transaction not involving transaction brokerage.

104 Does Buyer consent to REALTOR® assisting both Buyer and a seller as a transaction broker? *(Check one of the*
105 *following):* Yes No Not applicable because transaction brokerage is not offered by REALTOR®'s company
106 policy.

107 **E. Designated Transaction Broker for Seller and Buyer.** Missouri law permits REALTOR® to appoint one
108 or more licensees affiliated with REALTOR® as designated transaction broker(s), to assist Buyer without an agency
109 relationship, to the exclusion of all other affiliated licensees.

110 Does Buyer consent to REALTOR®'s appointment of designated transaction broker(s)? *(Check one of the*
111 *following):* Yes No Not applicable because designated transaction brokerage is not offered by
112 REALTOR®'s company policy.

113 **BUYER'S OBLIGATIONS TO REALTOR®:**

114 Buyer agrees that Buyer shall:

115 **(1) Exclusive Dealings:** Work exclusively with REALTOR® during the Agency Period. Buyer will not
116 communicate directly or indirectly with any seller of any real estate or seller's representative to whom REALTOR®
117 has introduced Buyer or negotiated with for the purchase, option, exchange or lease of real estate on behalf of
118 Buyer.

119 **(2) Supply Information:** Comply with the reasonable requests of REALTOR® to supply any financial or
120 personal data needed to fulfill the terms of this Agency Contract.

121 **(3) Availability:** Be available during REALTOR®'s regular working hours to view properties.

122 **(4) Consultation:** Consult with REALTOR® before visiting any new or existing homes for sale, or contacting
123 any other broker representing sellers, to avoid the possibility of confusion over the agency relationship and
124 misunderstandings about liability for Compensation.

GENERAL CONDITIONS

125 Buyer and REALTOR® agree:

126 **(1) Equal Opportunity:** Properties shall be shown and made available to Buyer without regard to race, color,
127 religion, sex, disability/handicap, familial status, national origin, sexual orientation, or gender identity, and in
128 accordance with all local, state, and federal fair housing laws.

129 **(2) Notice of Intended Sale:** If a property has had construction work performed, the lien rights of persons
130 who performed work or supplied materials are affected by the requirements of §429 RSMo. Failure by the property
131 owner to post and record a timely "notice of intended sale" may affect lien rights and Buyer's ability to get mechanic's
132 lien coverage in Buyer's title insurance policy.

133 **(3) Legal and Professional Advice:** REALTOR® suggests Buyer seek legal, tax and other professional
134 advice relative to any real estate transaction. REALTOR® makes no representation or warranty respecting the
135 advisability of any transaction, and is not an expert in matters relating to law, tax, financing, surveying, structural or
136 mechanical conditions, hazardous materials, engineering or other specialized topics. Buyer is encouraged to seek
137 expert help in all such areas. REALTOR® will cooperate with experts selected and engaged by Buyer, but
138 REALTOR® shall have no liability pertaining to such matters, including but not limited to inspections or
139 measurements.

140 **(4) Default/Remedies.** If Buyer shall breach this Agency Contract or it becomes necessary for REALTOR®
141 to retain an attorney to enforce any of the terms hereof, then without limiting any other right or remedy hereunder
142 or otherwise available at law or in equity, REALTOR® shall be entitled to recover all costs and expenses of litigation
143 incurred, including but not limited to court costs and reasonable attorney fees. The provisions of this Section shall
144 survive the expiration or any earlier termination of this Agency Contract.

145 **(5) Other Provisions:**

146
147
148 This Agency Contract shall be binding upon the parties hereto, their heirs and personal representatives.

149 Buyer understands that exposure to disease-causing organisms and objects (e.g., the flu or COVID-19), and
150 personal contact with others, including but not limited to real estate agents, inspectors, appraisers, contractors,
151 owners, occupants and others associated with the sale, lease or purchase of property, involves a certain degree of
152 risk that could result in illness, permanent disability or death. Buyer also acknowledges that it is impossible to
153 screen and/or monitor all such individuals. Accordingly, Buyer assumes the risk of, and hereby releases and agrees
154 to hold REALTOR®, its agents and employees harmless from and against, all claims and liability resulting from
155 exposure to disease-causing organisms and objects (e.g., the flu or COVID-19) associated in any way with Buyer
156 viewing, inspecting or otherwise accessing any property pursuant to this Agency Contract.

157 **(6) Minimum Brokerage Services (§339.780.7 RSMo.):** Buyer acknowledges having read the applicable
158 "Duties and Obligations" on the following pages of this form, and that pursuant to Missouri law, REALTOR®, through
159 its designated broker and/or through one or more affiliated licensees, shall provide, at a minimum, the following
160 services:

- 161 1. Accept delivery of and present to Buyer or customers offers and counteroffers to buy, sell, or lease
162 property that Buyer seeks to purchase or lease;
- 163 2. Assist Buyer or customers in developing, communicating, negotiating, and presenting offers,
164 counteroffers, and notices that relate to the offers and the counteroffers until a lease or purchase
165 agreement is signed and all contingencies are satisfied or waived; and
- 166 3. Answer Buyer or customer questions relating to the offers, counteroffers, notices, and contingencies.

167 **(7) Signatures:** This Agency Contract may be executed in multiple counterparts, each of which shall be
168 deemed an original, but all of which shall constitute one and the same instrument. For purposes of executing this
169 Agency Contract, a document signed and/or transmitted by any electronic form deemed valid in accordance with

170 the Missouri Uniform Electronic Transactions Act, including but not limited to by facsimile machine, digital signature
171 or a scanned image, such as a pdf via e-mail, is to be treated as an original signature and document. At the request
172 of any party, the others will confirm facsimile or scanned image signatures by signing an original instrument. Buyer
173 and REALTOR® expressly acknowledge and agree that changes to this Agency Contract may be made via the e-
174 mail addresses set forth below (mark the e-mail address lines "N/A" or "Not Authorized" if not so authorized).

175 **(8) Recordings at/of the Property:** Buyer understands that a property which is being shown or made available
176 to Buyer for viewing, inspection or otherwise pursuant to this Agency Contract may be under surveillance and
177 security systems which record, remotely monitor and/or transmit audio and/or video of any activity at the property.
178 Said monitors and systems may include recordings of Buyer and Buyer's representatives. Buyer hereby releases
179 and indemnifies REALTOR®, its agents and employees, from any liability which may result from the presence or
180 use of any such surveillance or monitoring systems and activities at any property which is shown or made available
181 to Buyer pursuant to this Agency Contract.

182 With respect to any photographs or other recordings of any kind that Buyer (any other person on Buyer's behalf)
183 may desire to make of any property that is being shown to Buyer pursuant to this Agency Contract, Buyer is advised
184 that in addition to the general need to comply with all applicable laws in this regard, a property owner may impose
185 additional specific limitations and restrictions with respect to such matters. Any unpermitted recording of a property
186 (or its transmission or distribution) by or on behalf of Buyer may result in a violation of the same or any applicable
187 State, Local and/or Federal laws. Buyer hereby releases and indemnifies REALTOR®, its agents and employees,
188 from any liability which may result from any such photography or recording, or the transmission or distribution of the
189 same (including but not limited to any audio, images or video taken) by or on behalf of Buyer at any property which
190 is being shown to Buyer pursuant to this Agency Contract.

191 **(9) Franchise Disclosure:** (REALTOR® to check box only if applicable).

192 REALTOR® is a member of a franchise and pursuant to the terms of its franchise agreement, the franchisor has
193 no legal liability for the actions of REALTOR®, despite its use of franchisor's trade name or insignia.

194 **(10) Effective Date.** The "Effective Date" shall be the date of final acceptance hereof, as indicated by the date
195 adjacent to the signature of the last party to sign this Agency Contract or (specify if otherwise) _____.

196 **Buyer confirms receipt of a Missouri Real Estate Commission Broker Disclosure Form on or before signing this Agency**
197 **Contact, or upon REALTOR®'s obtaining any personal or financial information from Buyer, whichever occurred first.**

198 _____ 206 **EXCLUSIVE BUYER'S AGENCY ACCEPTED**

199 **REALTOR®'s Firm Name** 207 **By signing below, Buyer ACCEPTS this Agency**
208 **Contract and acknowledges receipt of a copy hereof.**

200 **By** _____ 209 **Buyer:** _____

201 **Print Name:** _____ 210 **Print Name:** _____

202 **Email:** _____ 211 **Email:** _____

203 **Address:** _____ 212 **Date:** _____

204 **Title:** _____ 213 **Buyer:** _____

205 **Date:** _____ 214 **Print Name:** _____

206 _____ 215 **Email:** _____

207 _____ 216 **Date:** _____

208 _____ 217 **Buyer's Address:**

209 _____ 218 _____

210 _____ 219 _____

220 **The following is to be completed only if designated agency is permitted and authorized as set forth above.**
221 REALTOR® hereby appoints the following affiliated licensee(s) as designated agent(s) to represent Buyer to the
222 exclusion of all other affiliated licensees.

223 _____

224 _____

225 By: _____ Date: _____

226 Designated Broker (or office manager/supervising broker)



Flat Branch Home Loans

Our Zillow partners!

Kristina & Scott's McMichael Team



Amy Luebbering
Pemberton
NMLS 525940

Partnered with Flat Branch

Start your Homebuying Journey

LOAN PROCESS



1. PRE-QUALIFICATION

Determine how much home you can afford



2. CONTRACT

An agreement on the price and terms of the purchase/sale of the home between the buyer and seller



3. PROCESSING

The preparation of a loan application and supporting documents for consideration by a lender



4. UNDERWRITING

Fact-checking your documents and verifying that you qualify for the mortgage you're applying for



5. APPROVAL

The formal authorization to get your home loan



6. CLOSING

The last step where you and the parties in the buying and selling process sign the necessary documents

TYPES OF LOANS

CONVENTIONAL

- Your standard traditional mortgage
- Not insured or guaranteed by the government like FHA, VA, & USDA loans
- All occupancy types accepted
- Stricter credit standards in general.
- No mortgage insurance is required with a 20% or more down payment.
- Interest rates may vary, depending largely on credit score and down payment

FHA

- Minimum property standards
- Requires you to get mortgage insurance, which protects the lender from a loss
- Low down payment requirement (as low as 3.5%)
- Requires a minimum credit score of 580
- Two mortgage premiums required (1.75% up front and 0.55% annually)
- Much easier to qualify for than Conventional loans

USDA

- Primary residence that must be located in a USDA eligible (rural) area
- No down payment
- 2 mortgage premiums required (1% upfront and .35% monthly)
- Allowable expenses may be deducted from your annual income to keep you under the limit
- Closing costs can be rolled into the loan
- Annual household income limits apply
- Requires a minimum credit score of 580

VA

- Similar property standards as FHA and USDA
- No down payment
- Private mortgage insurance (PMI) NOT required
- Available to active or retired military or un-married surviving spouse of a veteran
- Charges a VA funding fee which can be financed into the loan (waived for disabled veterans)
- Can be used to buy or build a home, refinance a loan, or improve an existing home
- Requires a minimum credit score of 580

COMMUNITY CHAMPIONS

- Serving Those Who Serve Us
- A Flat Branch exclusive program for EMTs, fire department staff, police department staff, 911 staff, school staff, or active-duty military that credits up to \$900 of closing costs as well as free appraisal (up to \$500) for eligible loans



Amy Luebbering

Senior Mortgage Banker

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For licensing information, go to www.nmlsconsumeraccess.org/ 525940



MORTGAGE PREP *checklist*

Before applying for a home loan, it can be helpful to collect documentation and information that make your loan application easier. The documents listed here are general and may not be all encompassing, but your lender can inform you of any additional information needed.

INCOME

- 3 months of most recent paystubs
- 2 years of W2s or 1099s
- 2 years of personal returns (1040s); all schedules
- Other necessary forms: social security, commission, car allowances, child support, pension, alimony, interest and dividend income

Self-Employed

- Most recent 1040 (all pages)
- Most recent Sch C (if applicable)
- Most recent 1120s and 1065s (if applicable)
- Most recent K-1 (if applicable)

CREDIT

- Letter of explanation for any significant credit derogatories within past 2 years
- Copy of most recent mortgage statements for any properties owned
- Copy of annual homeowner's insurance policy & current tax bill if not escrowed on all properties owned
- Copy of front and back of resident alien (green) card or visa picture ID

ASSETS

- Savings and checking account
- IRAs, thrift saving plans, 401K, and keogh accounts
- Stocks and bonds
- Savings bonds
- Gift funds
- Sale of personal property
- Down payment assistance programs
- Collateralized loans
- Disaster relief grants and loans
- Employer assistance

EMPLOYMENT

- Employment history of at least 2 years
- Name, address, phone number, and fax number of a person of contact at current employer
- 2 year timeline of name, address, and phone numbers of past employers
- Education history



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LOAN PROCESS TIMELINE

START



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HOMEBUYER LOAN GUIDE

	MINIMUM DOWN PAYMENT	GIFTS ALLOWED <small>*Not allowed on investment properties</small>	MAXIMUM LOAN AMOUNT <small>(applies to most areas)</small>	MINIMUM CREDIT SCORE	MAXIMUM SELLER CREDIT <small>*Limited to 2% for investment properties</small>	MAXIMUM DTI RATIO <small>(debt-to-income)</small>	BENEFIT TO BORROWER	MONTHLY PMI
FHA	3.5%	YES	\$498,257	580	6%	Per AUS	<ul style="list-style-type: none"> No income limits Low down payment Higher debt-to-income Allows non-occupying co-signer 	.50% - .55% annually for 30yr + 1.75% upfront MIP
CONV. 97%	3%	YES	\$766,550	620	3%	50%*	<ul style="list-style-type: none"> Low down payment 	Ask Loan Officer
CONV. 95%	5%	YES	\$766,550	620	3%	50%*	<ul style="list-style-type: none"> Low down payment 	Ask Loan Officer
CONV. 80%	20%	YES	\$766,550	620	6%	50%*	No PMI	N/A
HUD 184	1.25-2.25%	YES	\$472,030	600	6%	41-43%	<ul style="list-style-type: none"> Low down payment 	For 30yr + 1% upfront fee
VA	0%	YES	No Loan Limit* <small>*With entitlement, per VA.gov as of 1/1/24</small>	580	4% <small>ONLY INCLUDES: *Initial escrow deposit *payoff of buyer's debt *payment of VA Funding Fee *Sum of value left in the home</small>	Per AUS	<ul style="list-style-type: none"> Requires \$0 down No monthly PMI No income limits 	\$0 Monthly PMI + 1.25% - 3.3% VA Funding Fee
USDA	0%	YES	No Loan Limit	600	6%	32/44%*	Income Limit in Missouri 1-4 persons: \$110,650* 5-8 persons: \$146,050* <small>*Limits may be higher in certain areas</small>	.35% Monthly Fees + 1.00% Guarantee Fee* <small>*USDA has no PMI but does have these fees</small>
JUMBO	10.01%	YES	\$2,000,000	680	6%	43%	<ul style="list-style-type: none"> Finance home above conforming loan limits 	Ask Loan Officer



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Kristina & Scott's McMichael Team

(573) 690-7268
(573) 690-2075
mcmichaelrealty.net/
369 S Summit Dr
Holts Summit, MO 65043



KRISTINA & SCOTT'S
McMICHAEL
Team



A division of Flat Branch Mortgage Inc | Equal Housing Lender | Company NMLS 224149
For licensing information, go to www.nmlsconsumeraccess.org 525940

Down Payment Assistance



Are you worried about the cost of a down payment on a new home? **You're not alone!** There are many down payment assistance programs you could be eligible for. We're here to help find the best program for you!

Programs may include:

- ✓ 0% down payment
- ✓ No income limits
- ✓ Forgivable loans
- ✓ State & federal grants



Amy Luebbering
Senior Mortgage Banker
(573) 619-6034
(573) 355-5571
aluebbering@fbhl.com
fbhl.com/aluebbering
630 Bolivar St. Suite 102
Jefferson City, MO 65101

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COMMUNITY CHAMPIONS

We developed the Community Champions program to show our appreciation for those who serve the communities we live in. When used with eligible programs, our community champions can have part of their lending fees waived.

Eligibility

In order to qualify, you must work full-time in one of the following professions:

EMT

Requires registration with EMT National Registry and Licensure by state EMS Authority

Police Department Staff

Including police officer, detective, sergeant, captain, commander, deputy chief, chief of police or station master, and all support staff

K-12 School Staff

Including teacher, nurse, principal, assistant principal, teacher's assistant, office manager, and all support staff

Fire Department Staff

Including firefighter, driver (also known as engineer, chauffeur, or fire equipment operator), lieutenant, captain, battalion chief, district chief, deputy or assistant chief, and all support staff

911 Staff

Including operator, dispatcher, or telecommunicator

Full-Time Military Personnel

Including active duty, reserve, and National Guard

Eligible Programs

VA | USDA | FHA | Conventional

Benefits

Loan amounts of \$30,000 - \$149,999	Lender credit of \$500
Loan amounts of \$150,000+	Lender credit of \$900



McMICHAEL 
Realty



DO

1 Work With A Buyers Agent

Find an agent as soon as you can. An agent knows the market and will advocate on your behalf throughout the process.

2 Get Pre-Approved

It is important to be pre-approved by a reputable mortgage lender so you will know your price range of the home you are looking for.

3 Know What You Can Afford

Being pre-approved tells you how much you can borrow, but knowing what you can afford is different. You may need to borrow less than what you are pre-approved for to stay in your budget.

4 Be Realistic In Your Search

Don't get too caught up in some unnecessary wants to sacrifice your needs.

5 Be Willing To Compromise

Sometimes, sacrificing a few wants to satisfy your needs is worth it.

6 Have A Vision

Think about any renovations you might want to do in the future to help with your home purchase.

7 Have The House Inspected

Having a home inspection by a professional could save you lots of time and money down the road. This is very important!

DON'T

1 Believe What You See On TV

What you see on T.V. is sometimes scripted and not reality. Don't believe what you see on HGTV and other scripted reality TV shows.

2 Quit Your Job

Your income is extremely important!

3 Buy Large Ticketed Items

Expensive items can possibly hinder a deal (i.e. expensive cars, household items, cruises, or large TV's).

4 Make David Copperfield Deposits

ALL of your funds need to be traceable.

5 Make Large Withdrawals

Large withdrawals can make a difference.

6 Talk To The Sellers

Talking to sellers directly can effect the sale.

7 Post On Social Media

Don't post our real estate thoughts on social media.

As a home buyer, you will simultaneously experience excitement while being scared to death. While every home buyer's experience will be uniquely their own, there are a few mistakes that are commonly shared.



Scott Schwant

BROKER/OWNER

GRI, SRS, ABR, e-PRO

Just
Ready to help

Scott is someone you'll be glad to know. He was raised in Seneca, KS and growing up, he loved to work, which included mowing yards and working for Woolsoncrofts. He earned a Bachelor of Science in Agriculture at Kansas State University. Scott was employed as a District Conservationist with the Natural Resources Conservation Services for 9 years, until he decided to become a Kansas Highway Patrol Trooper. It was during this time that Scott and Kristina met. When they decided to move back to the Jefferson City area - where Kristina was raised - another career change was in store for Scott. He and Kristina opened a real estate office in Holts Summit in 2002.

Scott and Kristina have been married for over 20 years and have two children, Gavin and Payten. They are devoted parents and enjoy spending time with their family. When starting out in real estate, being so busy, they were told a wonderful life lesson about raising children by a person they look up to. They were discussing how they tried to spend quality time with Gavin when this person told them its not the quality of time you spend with them, its the quantity. Scott and Kristina really took that to heart and spend a lot of time with their kids, knowing that they are raising two amazing people.

Scott works hard. It isn't unusual for him to work into the early morning hours in the office, fueled by coffee. But he'd rather be out on his skid steer working. He is a farmboy at heart, and that shines through in his personality and values. He is someone you can take at face value. Scott is genuinely kind, very laid back and easygoing while also dedicated and driven. He values honesty and integrity. These qualities make him an ideal realtor to help you through the homebuying process. He is always just a phone call away.



Angel Stansbury

OFFICE COORDINATOR

Angel is the Office Coordinator for McMichael Realty. In this role, she wears many hats, including communication with clients, clerical support, photography, advertising, and maintaining social media presence. She is very creative and loves to take on many tasks. She brings new ideas to the team to keep everything organized and moving forward.

Angel is from mid-Missouri and studied creative writing and business at Columbia College. She has experience with office administration and with client care. Angel believes in setting an example by working hard and being respectful and honest. Joining the McMichael team felt like a perfect fit. She loves the environment and the many roles she takes on here.

Us _____

just you!

Kristina Schwant

BROKER/OWNER

GRI, SRS, ABR, e-PRO



Kristina is as smart, vibrant and energetic as you'll ever meet in a person – and that's what makes her a fantastic realtor! She goes, and goes and goes! She can have a hundred things going on at once, and yet she'll stop the minute a client calls or a friend needs her help and put the focus on their needs. She is one of the big reasons that McMichael Realty has received so many awards.

Kristina grew up in the Holts Summit area, and after attending college and meeting Scott, she and Scott decided to return to Holts Summit and make it their home. The McMichael family has always been involved in real estate and the Holts Summit community, so after Kris returned to the area, it was decided that Henry, Kristina, and Scott would put their talents together and start McMichael Realty.

If Kris weren't in the real estate market, she would be a top interior designer. She knows the home staging business, having decorated many homes, particularly homes for new builds. It's these personal touches that make her unique in how she can help you to sell your home for top dollar. If you haven't come by and visited our new office, you need to stop in (or view our video on our website) as it's a testament to how well Kris can design and decorate!

Kristina has been involved in all aspects of the real estate market in the Central Missouri area and has made friends with many realtors and building contractors so that it's easy to put deals together where others may not have thought of. She can think outside the box and is always looking for ways to make McMichael Realty's clients' real estate experience the best it can be!

Donna and Denisa both work as the Transaction Coordinator for the McMichael team. The sisters transplanted to Missouri a few years ago and were looking for a part time job around town. When the position at McMichael Realty came up, they both thought it was the perfect fit. But since there was only one opening, they decided to be hired for the same job. They work in tandem using their unique professional skills to get the tasks at hand accomplished.

It's said that two heads are better than one. And that's certainly true with this sister duo. They love helping the staff keep up with all the little details so Kristina, Scott and Doreen can focus on YOU.



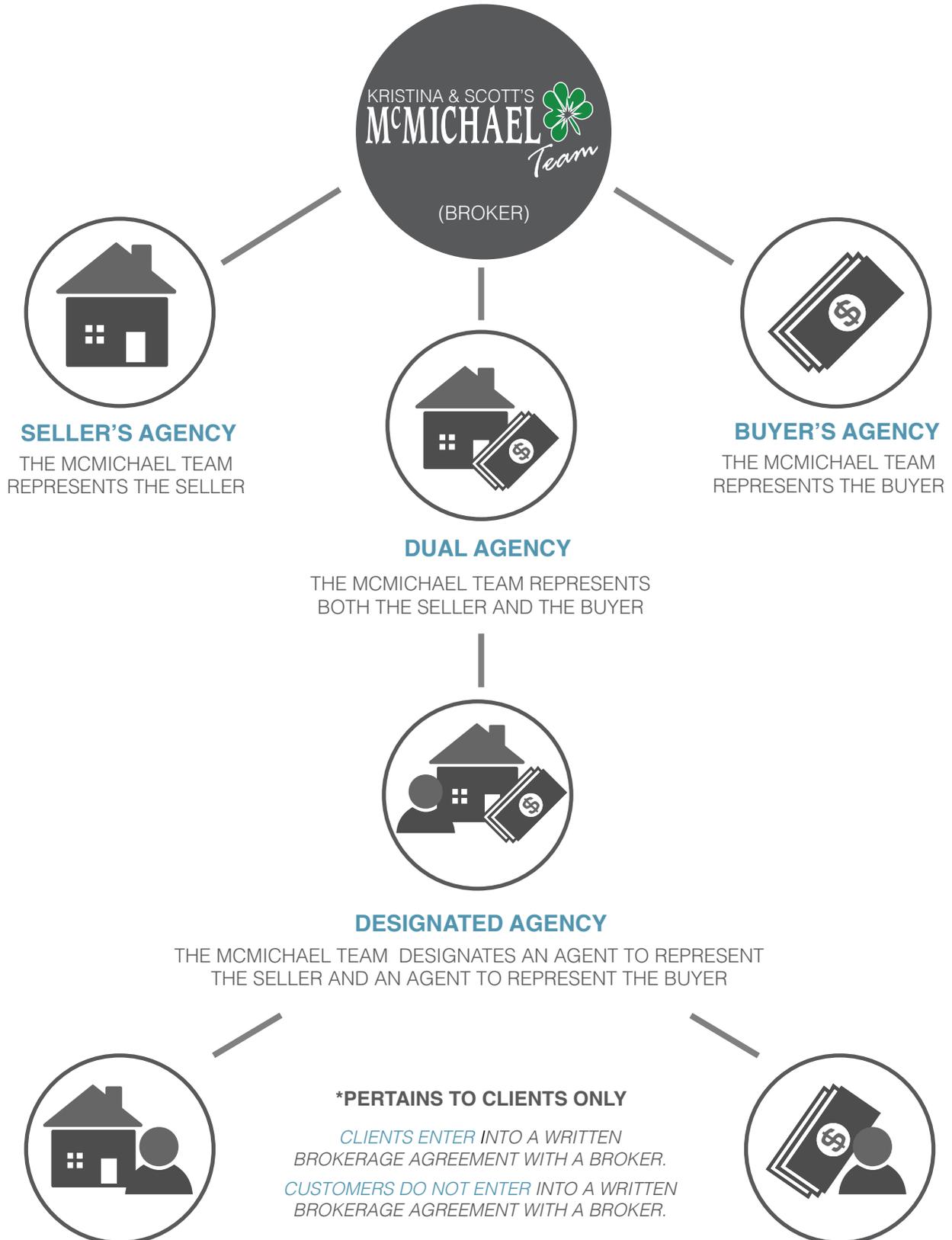
Donna & Denisa Klein

TRANSACTION COORDINATOR



Agency Relationship

What's ours?



MISSOURI BROKER DISCLOSURE FORM



This disclosure is to enable you, a prospective buyer, seller, tenant or landlord of real estate, to make an informed choice BEFORE working with a real estate licensee.

Missouri law allows licensees to work for the interest of one or both of the parties to the transaction. The law also allows the licensee to work in a neutral position. How the licensee works depends on the type of brokerage service agreements involved. Since the sale or lease of real estate can involve several licensees it is important that you understand what options are available to you regarding representation and to understand the relationships among the parties to any transaction in which you are involved.

Missouri laws require that if you want representation, you must enter into a written agreement. This may or may not require you to pay a commission. You do not need to enter into a written agreement with a transaction broker unless you intend to compensate this licensee. These agreements vary and you may also want to consider an exclusive or nonexclusive type of relationship.

If you choose not to be represented by an agent, the licensee working with you may be working for the other party to the transaction.

CHOICES AVAILABLE TO YOU IN MISSOURI

Seller's or Landlord's Limited Agent

Duty to perform the terms of the written agreement made with the seller or landlord, ***to exercise reasonable skill and care for the seller or landlord, and to promote the interests of the seller or landlord*** with the utmost good faith, loyalty and fidelity in the sale, lease, or management of property.

Information given by the buyer/tenant to a licensee acting as a Seller's or Landlord's Limited Agent will be disclosed to the seller/landlord.

Buyer's or Tenant's Limited Agent

Duty to perform the terms of the written agreement made with the buyer or tenant, ***to exercise reasonable skill and care for the buyer or tenant and to promote the interests of the buyer or tenant*** with the utmost good faith, loyalty and fidelity in the purchase or lease of property.

Information given by the seller/landlord to a licensee acting as a Buyer's or Tenant's Limited Agent will be disclosed to the buyer/tenant.

Sub-Agent (Agent of the Agent)

Owes the same obligations and responsibilities as the Seller's or Landlord's Limited Agent, or Buyer's or Tenant's Limited Agent.

Disclosed Dual Agent

With the written consent of all parties, represents both the seller and the buyer or the landlord and the tenant.

A Disclosed Dual Agent may disclose any information to either party that the licensee gains that is material to the transaction.

A dual agent may not disclose information that is considered confidential, such as:

- Buyer/Tenant will pay more than the purchase price or lease rate
- Seller/Landlord will accept less than the asking price or lease rate

- Either party will agree to financing terms other than those offered
- Motivating factors for any person buying, selling or leasing the property
- Terms of any prior offers or counter offers made by any party.

Designated Agent

Acts as your specific agent, whether you are a buyer or tenant, or seller or landlord. When the broker makes this appointment, the other real estate licensees in the company do not represent you.

There are two exceptions with both resulting in dual agency or transaction brokerage:

1. The agent representing you as a buyer or tenant is also the agent who listed the property you may want to buy or lease.
2. The supervising broker of two designated agents becomes involved in the transaction.

Transaction Broker

Does not represent either party, therefore, does not advocate the interest of either party.

A transaction broker is responsible for performing the following:

- Protect the confidences of both parties
- Exercise reasonable skill and care
- Present all written offers in a timely manner
- Keep the parties fully informed
- Account for all money and property received
- Assist the parties in complying with the terms and conditions of the contract
- Disclose to each party of the transaction any adverse material facts known by the licensee
- Suggest that the parties obtain expert advice.

A transaction broker shall not disclose:

- Buyer/Tenant will pay more than the purchase or lease price
- Seller/Landlord will accept less than the asking or lease price
- Motivating factors of the parties
- Seller/Buyer will accept financing terms other than those offered.

A transaction broker has no duty to:

- Conduct an independent inspection of, or discover any defects in, the property for the benefit of either party
- Conduct an independent investigation of the buyer's financial condition.

Other Agency Relationships

Missouri law does not prohibit written agency agreements which provide for duties exceeding that of a limited agent described in this pamphlet.

This brokerage authorizes the following relationships:

- Seller's Limited Agent
- Landlord's Limited Agent
- Buyer's Limited Agent
- Tenant's Limited Agent
- Sub-Agent
- Disclosed Dual Agent
- Designated Agent
- Transaction Broker
- Other Agency Relationship

Broker or Entity Name and Address

McMichael Realty, Inc.
369 S Summit Dr
Holts Summit, MO 65043

20 years ago it was going to be...

"Just a Few Houses a Year"

Have you ever looked back and wondered if one question, thought or idea didn't happen at just that exact time... "Would it all have worked out anyway?" When I look back to the very first thought of McMichael Realty - now 20 years ago - I can't help but think about that question and have to just wonder,

"HMM...WOULD IT ALL HAVE HAPPENED?"

As I have taken time to look back over the last 20 years, I am realizing it's a lot to take in: The people we met, the properties we sold - and yes, the mistakes we made along the way - but, there's one constant we somehow got very right. This quietly became the foundation for which everything was built on, and since the beginning, it always has been... "It's Just Us. Helping Just YOU."

Most people don't know McMichael Realty started at my older brother's house one Sunday night over supper. On this particular night, my brother had the idea to go around the table and ask each person what they would like to do if they could do anything or if they could pick a second career. Scott and I had recently moved from Scott's home state of Kansas, where I was a 1st grade teacher and he was a Kansas State Trooper. I remember thinking about the question and when it was my turn, I knew exactly what my answer was - a Realtor. I remember my brother turning to me quietly and saying, "Well, why don't you? You could even do that part-time."

Have you ever slept on something and kinda hoped it was gone by morning, but knew once it had been said, it was now out there... somewhere... just waiting. I woke up the next day thinking about what my brother, Steve, had said. I remember calling my Dad to ask him if he wanted to open a real estate company. When I was a kid,

my Dad had always sold some real estate, on the side from his full time job, by selling his own subdivision lots; therefore, he held a broker's license. I don't even know what answer I was looking for, but obviously, you know the answer I received. We agreed and discussed how in our spare time we could just sell a few houses a year.

We opened our doors in the Spring of that same year, 2003, and in the same location we are at now. Dad had this building rented to a company making and selling handmade fishing lures. He told the gentlemen we only needed the front room, because we were only expecting to sell a small volume. Once we got everything set up, we started by driving around and approaching homes for sale by owner. We would take turns going to the door trying to get our first listing... any listing.

I remember the two of us sitting in the car saying to each other, "This will be the worst it ever gets!" as we took turns knocking on doors. There was a lot of knocking before we finally got our first listing. I think, the owner gave us this house to sell because we had stopped and spoke to him so many times. One listing became two and two listings became three. We thought, if we could ever get to the monumental number of 10 listings, then we had really arrived.

By summer, Dad was passing the office with his clients in his green truck, going around the block and heading back up to McDonald's for a coffee, because my clients and I had gotten to the only desk first. We didn't even have access to a bathroom in our one-room office.

By the fall of that first year, we were both committed full-time - now we needed more space. We took over more of the building and, thank God, the bathroom! Oh, and the green trucks... happened only by accident... when

Dad and I realized we were both driving green vehicles, so we lettered them up!

Scott was working full-time at the Department of Natural Resources, but he was helping as he could by running signs around at all hours of the night. That next year, Scott decided to get his real estate license because we were so busy and he planned to help us after work since he carried our health insurance. Once he took a week off of work to take the real estate course, he gave his 2 week notice and that was the point of no return. My dad was worried that we had given up the only job between the two of us with full benefits and he was especially worried we would not be able to make a consistent income.

When Scott passed the Missouri licensing test to become a Realtor, Dad and I took Scott on his first listing. The house belonged to an older, widowed lady with a bit of a language barrier. I can still remember Scott packing most of his desk to put in his new briefcase, right down to the stapler. Dad and I usually traveled light and only took an interview folder of information and forms for a new listing. Scott was eager and seemed over prepared, so we let him explain the listing contract to this new client. He was taking care of the client and explaining his new found knowledge when I realized he was only on the first page after about 15 minutes - there were six pages to that particular contract in those days.

Dad and I both wanted to help Scott as we could tell he was getting more and more nervous, so we looked at each other and excused ourselves from the kitchen table and walked a few steps out onto the back deck. Quite frankly, it was not going so well, and we could not watch anymore and keep our composure at the table - we needed some relief.

Dad and I could hear this sweet lady saying, "We go to court?" over and over in broken English. The clearer Scott tried explaining the contract to her, and all the possible outcomes, the worse it got. She now started repeating, "I no go to court. I just want to sell my house!" Out on the deck, Dad and I were laughing so hard at this point, I was in tears and we were trying to keep it down so they did not hear us through the sliding screen door. Scott had finally explained to her that she was

not going to court, but signing a listing contract.

On the truck ride back to the office, Dad and I couldn't quit laughing, and we tried to quit for Scott's sake. To this very day, all one of us has to say is, "We go to court?" and it brings us right back to that day with uncontrollable laughing. It was an appropriate welcome to McMichael Realty and the briefcase was short-lived.

We worked late at the office frequently and people would often see the light on and come in to conduct real estate or just visit. Reid Millard, would stop in when he saw our lights on and chat often with words of encouragement. We were just up at the office trying to catch up and felt we couldn't hire anyone because that would slow us down. There were many a transactions negotiated well past 10pm, because we were just going to outwork everyone else. Looking back, we did what we had to do or better said, we did what we loved to do, but it did take a toll.

Working hard, along with laughing a lot, became a part of everyday work. About 3 years into our business, we had our first child, Gavin. Combining a new baby with the amount of hours we were putting in... I still don't know how we did it. Gavin came to work with us a lot his first year and we still pulled all nighters. I remember letting a client know one night around 10pm that we would be dropping off posters outside their home sometime in the night and we didn't want them to be alarmed. I don't know why I remember this particular instance, but Gavin was in his backward facing car seat at 5am as we drove down Hwy. 94 to deliver those posters.

Now, I have to tell you about the time Scott went out of town to Colorado. Dad and I had taken for granted that Scott now measured the outside of all the houses for the square footage total. We were at a new listing, on this massive front porch, when we got our tape measurer stuck in between the boards of this porch. Dad and I pulled and negotiated that tape, but the more we moved it, the more it became on its side, sliding down between the boards even more. Having a 20 foot tape, with not much of it visible, is a problem. So there we were, in the heat of summer, on our hands and knees, sweating through our clothes - STUCK!

Finally, inch by inch, we wedged it out with Dad's pocket knife. Once it was out, we couldn't even extend the tape back into its holder! We just wadded it into a big ball as fast as we could - like we just needed to get it out of our hands - and threw it in the bed of the truck. I think we both wanted to wrap that tape around each other's necks before we finally got it released. Quite frankly, we looked like complete idiots more than once, but hopefully you all didn't notice too often! When the owners commented on how long we were outside measuring, we just smiled and acted like all was perfect.

I will tell you this, we worked as hard as we could, we laughed a lot, but it never got better than when it was just the 3 of us starting out.

I think that's part of why sharing our 20 years causes such emotions for me. When I think of those past years - each and every time - the same emotions, on cue, in the same order, come over me. First, I get a huge grin. (I say grin very purposefully, because it's not a smile but a grin with a bit of foreboding like something more is to come. It's more complicated than a smile that can put a sweet closure to a conversation) Secondly, I feel a deep breath that lets out with a...Whew! (We really have seen it, been there, done it, and we just sold the heck out of it!) Lastly, I feel my heart warming, with a small lump in my throat where I have to catch my breath. That one, that one, takes me back to thinking about each and every one of YOU.

You all just amaze me. I have to stop, smile, shake my head and laugh just thinking of all of YOU!

THE - PLACES - YOU - HAVE - TAKEN - US!

From generational farms to junk yards; from bomb shelters to crawl spaces lined with canned food; from blufftops to springs; from Sunday

Open Houses 2-4 to wearing masks to enter; from final walk-throughs to closings, from being chased by a peacock to getting bit by a dog, from weddings to widowers, from children to bigger houses, from lists of wants to not even knowing what you want; from walking away to driving down long lanes; from tough negotiations to easy ones; from thinking you would never get it to owning it; to wide open spaces to downsizing; from starting a new life to driving away from one.

We have done it all... Right with all of YOU.

All of YOU are the ones we grew with, learned lessons from and shared a part of our lives with and considered our closest friends while we shared that time together. I've cherished and enjoyed every last one of YOU, and yes, even the tough ones.

Looking back at all the people we have met and all the different personalities - I am so amazed and I've probably learned the most from the ones of you that were tough on us. Sometimes, we may have deserved it and sometimes, we didn't. I know people say, "You can't make everyone happy." - but we sure tried. So, when writing this article, I also wanted to thank the people that - for one reason or another - were just tough. The tougher you were, the more I tried. Scott has pointed this out to me, over the years, and helped me realize how working harder can just aggravate a delicate situation even more. He has taught me the skill of just sitting back and letting things breathe. Dad taught me there are many ways to look at any given situation and just as right as I may think I am... the other person thinks they are equally as right. The experience I have gained over the past 20 years is something you have to live through one sale at a time. Our Team has done over 2,200 transactions with all of YOU and because of that, I have gained a quiet confidence. We have done a lot more right than we have done wrong over 20 years and that is why we are still in business, but I will admit that sometimes we just couldn't see through certain situations.

A story that comes to mind is a client we had wanting to discontinue listing their house with us. I can't really remember what went wrong,

but we asked the seller to abide by the listing contract and keep it listed. I think he was tired of us, and we were tired of him. Well, that was not the smartest choice for us to make. As per the contract, the Seller can decline showings, which he did from then on. You're going to see how I learned - You can be right, but still be wrong.

When the listing was over, he returned our sign and lockbox to the front porch of our office that very same day. Weeks later, when we were opening that lockbox to use on another property, all this Monopoly Money came flying out at us. I don't know how he fit that much toy money into the door of that lockbox, but he did. I didn't laugh on that day, but looking back now... I actually laugh about it.

One of my all time favorite movies is Roadhouse with Patrick Swayze. There is a part in the movie when he is explaining to a group of bouncers for a Texas Roadhouse bar that his number one rule is to be nice... be nice until you can't be nice anymore. Over the years, I have learned to keep my emotions out of transactions as much as possible, because I need to be the "calm." It's kind of like a Pitch Game when you have a hand, with enough good cards plus junk cards, that is referred to as a "deep hand." Having a deep hand and knowing what to do with it takes experience and that's what we all gained these past 20 years. (Okay, I just realized, I mentioned a bar scene and a card game all in one paragraph, but if you have watched that movie or played Pitch, I think the analogy is quite accurate.)

I am always watching, listening and just striving to do better, and so I watch all kinds of professionals in various industries. There are some great ones here in the Jefferson City area, but there are two people for which every time I encounter them, I am simply in awe of their people skills and how they have mastered their fields.

The first is Rusty Drawing of Rusty Drawing Automotive which I met long before he came to do business in Jefferson City. I met him late one night, coming out of the Columbia dealership right after he and a small group were locking the doors for the night. He flagged me down - I was really not in the mood for a car salesman - and after I told him I was just there to look at the

outside of a vehicle I saw online, he asked me to pull over. (I'm picky about black paint and swirls.) That day, my engine had locked-up and Scott was out of town for a week with our son at Boy Scout Camp. That put a massive amount of work on me and I was looking in a vehicle my mother loaned to me - oh, and it was getting close to 9pm. All he knew was that some lady was driving through his lot at 9pm with my 3-year old daughter, Payten, sleeping in the back car seat, all of which looked like a shipwreck. He unlocked the business, which I begged him not to do and in 15 minutes told me to leave my car, go ahead and take the other vehicle home and we would talk in the morning. I didn't know who he was and he didn't know anything about me but my name or my circumstances, until I briefly told him about my terrible day. (He did tell me later he had Googled me at some point.)

Payten and I had not eaten anything, so we stopped into a restaurant to eat before returning home. Crawling into bed well after 11pm, I looked down and my phone and Rusty Drawing had texted me earlier that night a very nice message hoping Payten and I made it home safely and said to keep the vehicle for the week - we could discuss it once my husband got back into town. We bought that vehicle and have purchased 3 in total from his dealership since and I tell this story often.

The second is Tom Riley of Riley, Stingley and Brazas Attorney of Law. Every business needs a legal consultant and real estate companies need to consult a lawyer when transactions need legal advice. Tom reminds me how everyone needs someone on their side that can shoulder what they cannot. He is the epitome of control and has a true need to find right with a quiet tone and ease until, like in Roadhouse, you just can't be nice anymore. He is factual, truthful and has a way of making sure the truth gets out there in a carefully designed order to tell the real story. He's top of his game, and he likes fighting with facts and truth.

Here is what I had these two have in common and it's really three simple words:

"I've got this."

When I am needing service in any industry, it doesn't have to be as serious as needing legal advice, I just need someone to take over and let me know "They've got this." Experience in any industry just trumps all else and it can only be gained through time and volume - there's no shortcut. Once you have it, I believe - just like with Drewing and Riley, your clients can feel it too. They know you have got this because you have been there many times before. As the McMichael Team and I have grown, we have gained a quiet confidence and with our team's experience behind us, I feel the, "I've got this."

Running a business is not all rainbows and sunshine. We were only up and running a few years, when the recession of 2008 hit, and we had just had our first child, Gavin. Those years were just scary to see everything change and the whole industry weaken to the point of disintegrating complete companies. We just kept our head down, pulled frequent all-nighters and made one listing look like three. We have never had a business plan or any idea where this all was headed. Maybe our ability to change and adapt was more important than a precise plan.

Ken Adamson, with then Central Bank and now Jefferson Bank, would have appreciated more of a cushion during those times, I'm sure. Any business would be flat lucky to have someone like Ken quietly in the background. We are more than lucky, and I do mean pure luck, that we have had a person dedicated to caring not just about our business, but also dedicated to caring about us. Ken has given us pep talks when we needed a boost, celebrated the good times with us and knew when to slow us down to rethink something. He has always been exactly right, but he has the skills to gently and graciously let us figure it out for ourselves and never said, "I told you so." He has been like a partner in our business and we value him like no other.

In Matthew McConaughey's recent book, *Greenlights*, he talks about how he didn't always know who he WAS, but he knew who he WAS NOT, and from there he could find who he was going to become. That speaks to me on all levels of my life. I have learned not everyone will always be happy for your success, but when you know

who you ARE NOT, then you can keep on track with who you are becoming.

I have never felt we ever arrived or made it in business - there is something in me that gets up every morning and wonders if this will be the day I don't work hard enough. I know that sounds strange, because we have been successful and spent a decade among the top 3. If you would say to me, "You've been very successful." I would, seriously, never answer with a simple, "Thank you" - but shrug it off with some off-handed comment and then think I need to work harder. I can tell you our stats and be proud of them, but they never have made me feel like they reserved a spot for me somewhere.

Many of you have heard me say many times how I don't want my kids working at McMichael Realty, because I wanted them to go find their passion, not mine. About a month ago, Payten, who is 9, was in the office with me on a Saturday and walked up handing her business card to clients I was seeing off and handing my business card to. These business cards were made for her a few years ago as a joke around our office, I had forgotten about them. She kept standing beside me and would not go on, when I kept nudging her to move - that it was not the time. She was not moving and they left with a business card from an unlicensed, 9-year old, Realtor.

And then there is Gavin, my 16-year old, who I have always thought would be an engineer, or - in the back of my mind - maybe a lawyer, because he's so good at arguing. He recently mentioned if he becomes an engineer, he doesn't think that could lead to also being an entrepreneur. I have never even used the word, entrepreneur.

Who knows what the future for the next 20 years will bring. It might be a fiery, young blonde running our office with us sitting back watching, laughing and living through all the mistakes we made all over again. Maybe the entrepreneur in our son will start something entirely new. Either way, it will continue to be -

It's Just Us. Helping Just You.

Over the past 20 years, so many people supported our business; from builders to developers - which we have life-long bonds with - to our colleagues in the real estate industry, but especially the people who have worked with us in our office. Every single person gave us something that has helped us get to this milestone. I have been extremely lucky to work with my husband and my dad everyday for most of those 20 years.

Scott, you have become my right hand and I yours. I am the more outgoing one, which can lead to more glory or criticism, but you are the steady one keeping me going and standing me up again telling me to "Go get it" ..You are my biggest fan. I get asked all the time how Scott and I can work so closely together in our business and still go home together happy, and to answer that question is very simple - we just get along. Sure, we have been through growing pains, but they always lead us back home. You are my home. We've learned to keep people around us that appreciate our hard work and contribute to our lives. We ride through life with determination and equal work ethic and it has been the extreme pleasure of my life to just be with you each day learning from your strength, grace and kindness.

Dad, you agreed to journey with me on this wild ride and just said, "Yes" 20 years ago. Since you were in a different phase in your life when we began, you were able to teach us how to only worry about us and not our competition. You taught us that competition is good, because it means properties are moving and there's plenty for everyone that is willing to work hard. You also taught us to always be humble enough to drink out of another man's thermos, even if you don't know who that man is. (I'll write about that one in the next magazine issue but Dad and Scott are laughing.)

Some of the things I learned from working with you: "One bird in the hand is better than 2 birds in the bush" ...Ponder that one for a while, because it was said before presenting many offers, and after 20 years, he may be right. Via my Grandmother McMichael, and passed down

through my father, "Every dog shall have their day." ...Everyone gets to have their time in the limelight.

Most of all, thank you for letting me make mistakes in business that I could grow into who I needed to be. The note you left on my desk on my birthday after our 1st year in business goes ditto for me. It read, "Kris, there is no one I would rather be in business with. Love Dad"

The three of us will always be the McMichael Team - even as we transition into the next 20 years. Together we're a bit of all the best: Wisdom that could only come with age and experience. Quiet confidence that could only come with self-knowledge and self-worth. A driving force that could only come with a fear of never being the best you could be. All of those wrapped into one...well...



Together we can do this!
We're going to be with you every step of the way.



*On the spot and without hesitation we will
give you the name and numbers of our last 3 clients!*