

A modern, minimalist bathroom with a large window, a freestanding bathtub, and a wooden vanity. The room is bright and airy, with light-colored walls and floors. A large window with white curtains allows natural light to fill the space. A freestanding white bathtub is positioned on the left, and a wooden vanity with a white countertop is on the right. A small wooden stool sits in the center of the room. The overall aesthetic is clean and contemporary.

KENDRA'S GUIDE FOR BUYERS

ALL THE DETAILS YOU NEED TO
SUCCESSFULLY BUY A HOME

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HI, I'M KENDRA



WELCOME

Home is more than just a physical space. It's where you've created countless memories, shared moments with loved ones, and where you feel most comfortable.

When it comes time to buy a new home and begin a new chapter, the process can oftentimes feel overwhelming. Buying a home can be an emotional journey, and it's understandable to feel apprehensive.

Rest assured that together, I can help you navigate the process with ease. I'll outline the process and create a plan together, so you don't have to do any of the heavy lifting.

From setting a budget, to finding the right neighborhood, negotiating the best terms for you & creating a smooth close, this booklet will be your guide.

Kendra Madewell





Let's Meet!

Kendra, a proud native of Northwest Arkansas, is a graduate of both Springdale High School and the University of Arkansas. Over the years, she has called San Antonio, Tulsa, and various cities across NWA home. Kendra is married to her high school sweetheart, and together they have two beautiful boys. After spending 10 years in the Walmart Corporate & Vendor world, Kendra decided to pursue her true passion: helping others achieve their dreams through buying and selling homes. She takes great joy in guiding her clients through the process, building meaningful relationships, and often becoming like family. Listing your home with Kendra is a decision you won't regret—there's no one who works harder, communicates more effectively, or respects the process like she does.



FOCUS ON YOUR FUTURE

I'll handle
the rest

A monochromatic, sepia-toned photograph of a modern bathroom. On the left, a large multi-paned window looks out onto bare trees. In the center, a white freestanding bathtub is partially visible. To the right, a wooden stool holds a stack of white towels and some small containers. A towel hangs on the wall above the tub. In the foreground, a textured rug is partially visible. The overall mood is calm and minimalist.

“

Kendra made this the
absolute best and easy
process. She went
above and beyond
with communication
and incredible service.

WHY HIRE ME?

When it comes to buying or selling a property, having a real estate rockstar on your side is a game-changer. Not only will they always be available to take calls and show properties, but they'll also bring a wealth of experience and expertise to the table.

Buying a home is one of the biggest financial decisions you'll make, and having a team of experts on your side ensures a smoother, stress-free experience.

Our broad network of agent relationships gives you insider access to off-market and upcoming listings before they hit the market. Plus, when it comes to inspections, appraisals, and negotiations, our team works together to ensure you get the best deal while avoiding costly surprises. More experts, better results—that's the power of a team.





Best. Realtor. Ever!! I cannot say enough about Kendra. She always goes far above and beyond any realtor I have ever worked with. My family is in the process of moving to Arkansas from another state, which can be a very daunting experience. Kendra has made finding our new home not only easy, but enjoyable.



TAKE THE STRESS OUT OF

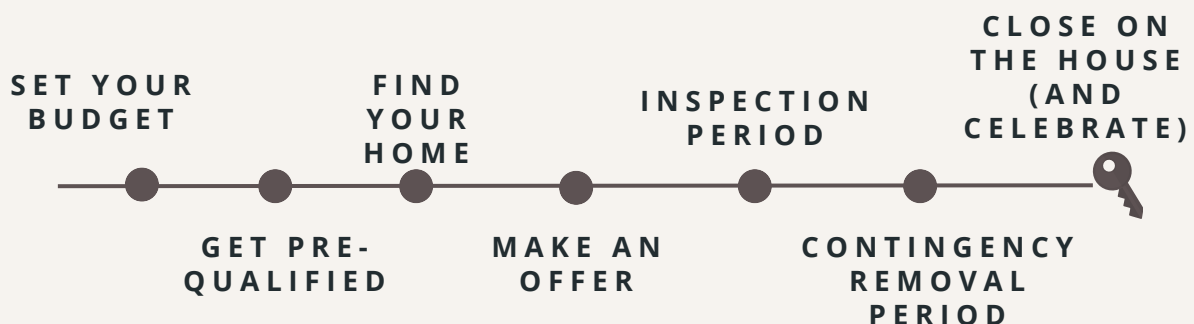
buying

SUCCESSFUL BUYING PROCESS

I know that buying a new home can be stressful...

But it doesn't have to be. Instead it can be the glorious start to a new chapter. The anticipation of creating new memories in a home that better serves your needs. We're here to help you determine your budget, find the perfect neighborhood & hear ***"offer accepted!"***

Moving to a new home is exciting and we can't wait to help you every step of the way.





Why Hire an Agent?

Unrepresented consumers account for 70% of all real estate lawsuits.

Are you required to have a real estate agent to purchase a home? No. But you're also not required to have a professional cut your hair, so why do you pay someone to do that? Because you don't want to walk around with your hair a mess, right?

Buying a home is often one of the biggest financial investments you'll make in your lifetime. A lot can go wrong and unfortunately, it can go REALLY wrong if you don't know what you're doing.

Agent Compensation

Inside real estate transactions there are typically two agents involved. One agent represents the seller, the other agent represents the buyer. Each agent works to create circumstances that are agreeable to their clients.

Typically, seller's offer 3% of the purchase price to their agent and 3% to the buyer's agent.

New NAR regulations require home buyers to sign an exclusive buyers agency agreement prior to viewing a home in order to ensure full transparency among all parties.



Why sellers offer the 3%

- **It makes their listing more appealing.** Buyers face a lot of upfront costs when purchasing a home, seller's covering this cost allows buyers to afford more.
- **It creates a smoother transaction.** A represented buyer is a buyer that is educated with an agent working to make sure we get everyone to the closing table.

-Kendra



BUILD YOUR TIMELINE

Are you renting? Do you need to sell your current home? Closings typically take 30-45 days, so line up your dates to be sure they work for you.

If you need to sell your current home in order to buy your new home, it's important to have it cleaned, staged and photographed PRIOR to looking at homes. This allows for me to best negotiate a Buyer Contingency, meaning that your new home purchase is contingent on your current home selling. As an agent, I need to be able to show the sellers we're ready to go to market 'overnight' so we don't delay the closing process.

If you're renting, know that your first mortgage payment isn't usually due for 60 days AFTER close, which helps you not double up on rent and mortgage payments.

SETTING YOUR BUDGET

I know... the dreaded B word. But having a clear budget will make this process SO MUCH EASIER. Start by meeting with a lender to finalize numbers, but first, consider what monthly payment feels comfortable for your family.

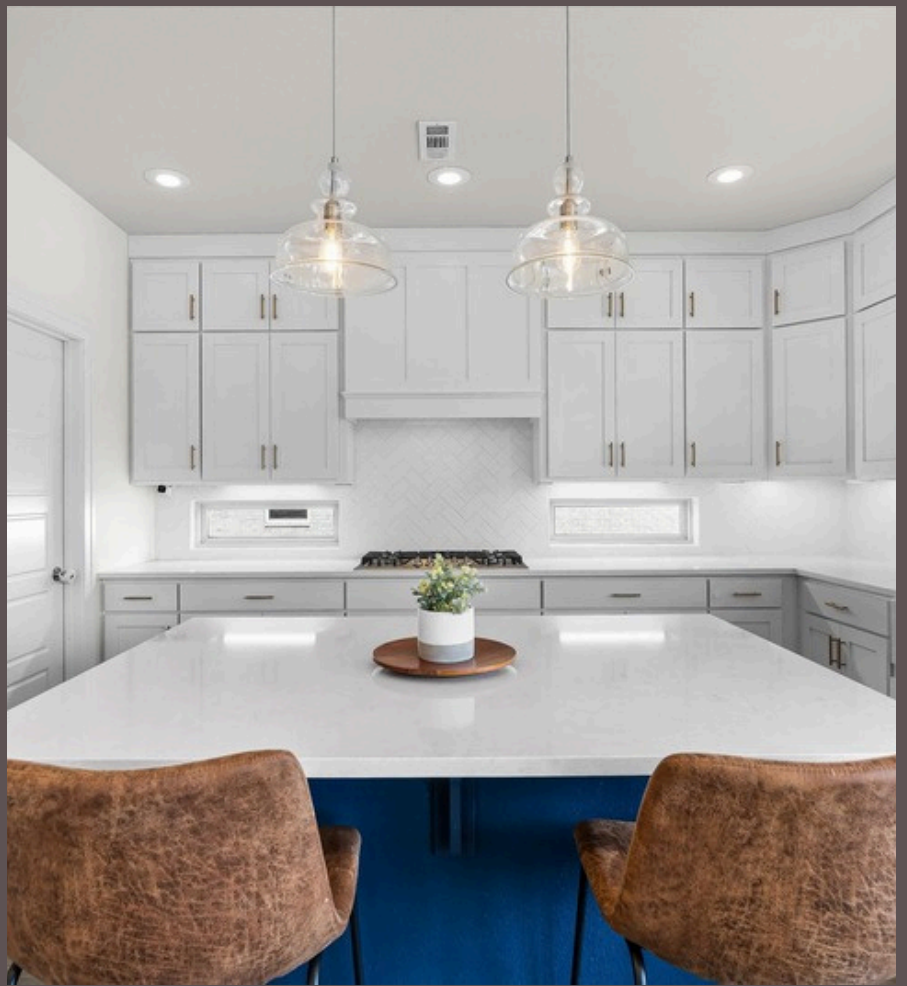
Trusted Lenders

BENCHMARK MORTGAGE

Angie Molina
479.531.1712
angie@mtgnerdgroup.com
www.homeloansbyangie.com

GUILD MORTGAGE

Lesha Fogerty
501.951.5460
lfogerty@guildmortgage.net
www.guildmortgage.com



MEET WITH YOUR LENDER

Now that you have a clear idea on what you want and the numbers you'd like to hit, it's time to talk to a lender. Every buyer must have a pre-approval before seeing any homes. Depending on your price point (usually luxury listings), Listing Agents will require proof of funds prior to showings. This ensures sellers aren't prepping their home for showings for buyers that aren't in a position to buy.

Your pre-approval will be submitted with any offer so the sellers know you can secure a loan for their property. Once you have your pre-approval, revisit your 'must have' list to be sure those items can realistically be secured at your price point.

DOWN PAYMENT

Determine what your down payment is. While some put 20% down on their home, you can often qualify with as little as 3.5% down. It's important to be clear on this number as it will impact your monthly payment. Working closely with your lender to determine these numbers is important. It's another reason why choosing a trusted lender is crucial in your home buying journey.





WISH LIST

Buying a new home is so much fun, and this is the part where you daydream about all the possibilities. I like to remove all constraints of budget and location and write down ALL the things I'd love to have inside my home. Not gonna lie, my list is fairly epic, but it makes me happy to think about all the possibilities.

After I've filled my mind with all the possibilities, I start sorting them and ranking them in order of importance, narrowing it down to 3-5 must-haves. It's important to do this BEFORE you start looking at houses so you don't get distracted by something that might seem like what you want, but really isn't.

We'll refer to this list when we're out looking at homes. If a pool is on your MUST-HAVE list, then we're only going to walk homes that have pools OR are priced in a way that allows you to immediately put one in. This ends up saving everyone so much time AND ensures you get what you really want.

NEW HOME WISH LIST

KITCHEN

FAMILY ROOM

BEDROOMS

BATHROOMS

BACKYARD

FRONT ENTRY

MISCELLANEOUS

SET UP YOUR HOME SEARCH

Now it's time to start shopping for your new home! I'll automate this by setting up a custom home search for you with all of the criteria you listed above. This means anytime a new home hits the market that meets your criteria, you'll get an email notification. If you like what you see, reach out and I'll set an appointment to walk the home.

A few ground rules to make this process as enjoyable as possible:

Do not walk homes that are not in your budget. I can promise you this never ends well and oftentimes makes you disappointed in what you CAN afford.

Remember when walking homes, someone else is often living there. This means we want to be respectful of their space, especially if little kids are in tow.

And finally, there are almost always cameras, so save any talk of pricing for after the showing.

TIMELINE

BUDGET

- Determine what you want your monthly payment to be
- Determine how much you want to put down

MEET WITH A LENDER

- Interview lenders
- Crunch the numbers to determine how much home you can afford

SET UP YOUR HOME SEARCH

- Determine what your 'must have items are
- Define the location you want to live in
- I will set up your home search

SHOWINGS

- Walk any homes that meet all of the qualifications you've set until you find the right one & submit an offer

OFFER ACCEPTED!

- 10-day inspection period
- Appraisal

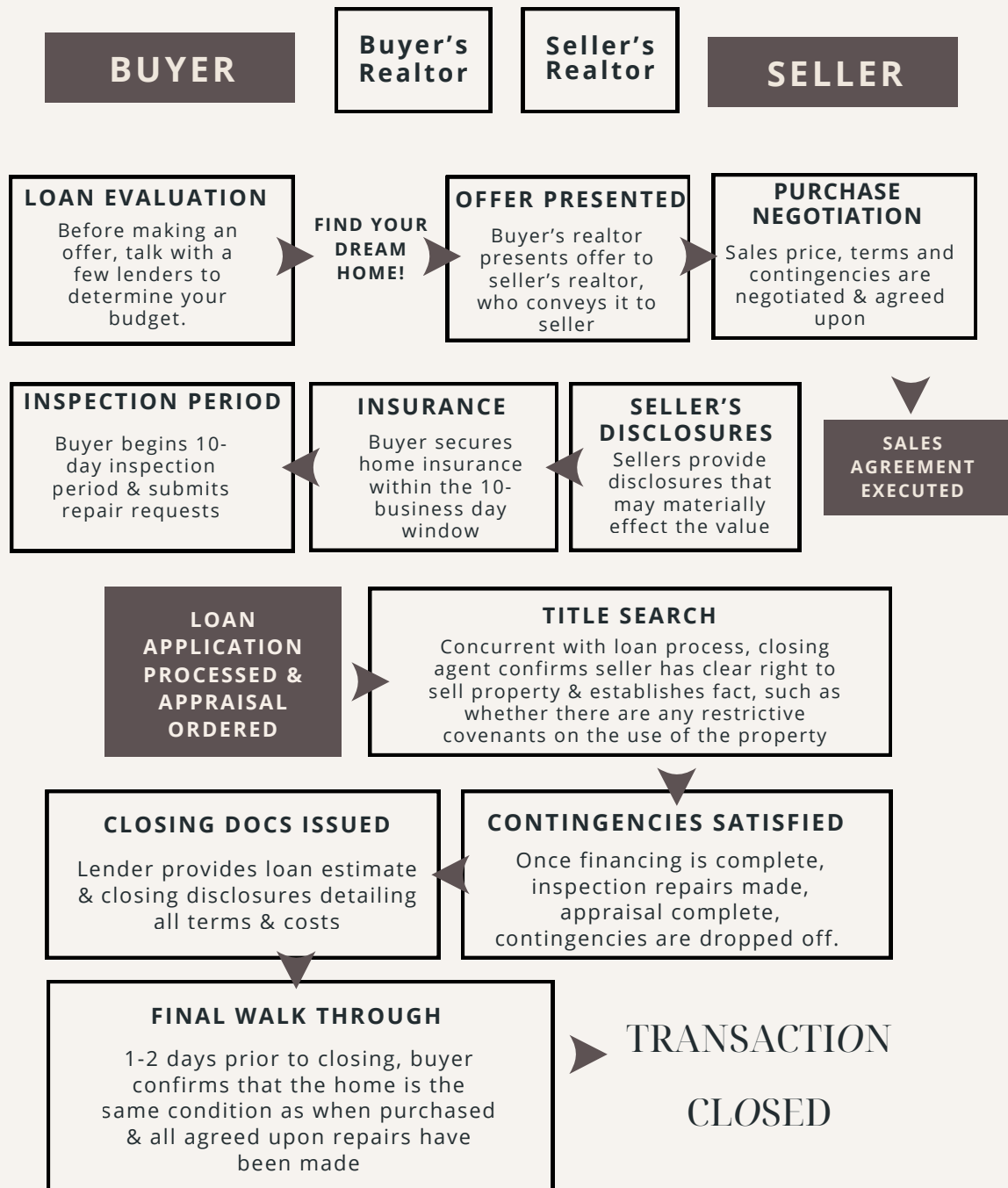
CLOSING DAY

- Sign all lender documents
- Sign all title documents
- Sent to record + fund

MOVING DAY

- Schedule your movers
- Turn on all utilities in your name
- Welcome Home!

HOW DOES A REAL ESTATE TRANSACTION WORK?



YOU'RE UNDER CONTRACT...

Now What?

Once we have an accepted contract, we send it to the Title Company who will facilitate the closing documents. The Title Company works with all parties involved (buyer, seller, both agents and lender) to compile all the documents necessary to close.

01

INSPECTION

02

INSURANCE

03

APPRAISAL

THE DETAILS...

01

INSPECTION PERIOD: This is your time to do all of your due diligence on the property. It is HIGHLY recommended that you hire a professional inspector to do a full inspection of the home.

02

INSURANCE NEEDED: You have 10 business days to obtain home insurance for the home. Feel free to get multiple quotes before locking in, you'd be surprised how different they all are!

03

APPRAISAL: Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal prior to funding.



“

PROFESSIONAL, PATIENT, EXPERT

She guided us through the ups and downs of the closing process with professionalism, patience, and expertise, making what could have been a stressful experience feel manageable. We are beyond grateful for her dedication and highly recommend Kendra to anyone looking to buy or sell a home!!



10-DAY Inspection Period

This is your time to do all of your due diligence on the property. It is **HIGHLY** recommended that you hire a professional inspector to do a full inspection of the home. You can google some options or I'm happy to share a few companies I've worked with in the past, but who you use as your inspector is your decision. The inspector will climb into the attic, check the a/c, run all the faucets, check all the electrical and look for anything that is out of order. They'll then provide you with a full report that is often dozens of pages long — you want them to be thorough! They'll point out everything that is in working order and everything that is not. Once the inspection is done, you'll have an opportunity to ask the seller to repair or replace anything that isn't working properly. Let it be noted, you cannot ask for things that are working properly to be repaired or replaced. If buyer and seller cannot come to an agreement during this due-diligence period, buyer has the opportunity to cancel the contract.

A dark wood bookshelf filled with books, with a dried branch on the left and a chair on the right.

**I USE A VARIETY OF
STRATEGIES AND TOOLS TO
HELP YOU FIND YOUR
PERFECT HOME, MAKING
SURE YOU HAVE ACCESS TO
THE BEST OPTIONS ON THE
MARKET.**

Trusted Companies

Insurance Companies

GOOSEHEAD INSURANCE

Luke Collins
479.802.0681
Luke.collins@goosehead.com
goosehead.com

G & G INSURANCE

John Rogers
479.439-5462
john.rogers@gg-insurance.com
www.gg-insurance.com

Inspection Companies

ARKANSAS HOME TECH

Matt Grig
479-981-6550
mattgrig@arkansashometech.com
arkansashometech.com

MARATHON PROPERTY INSPECTORS

Michael Thompson
479.900.1974
michael@marathonpropertyinspectors.com
marathonpropertyinspectors.com

A modern bedroom with a large window, a bed, and a chair. The text is overlaid on the image.

HOME APPRAISALS ENSURE ACCURATE VALUE, GUIDING FAIR AND INFORMED REAL ESTATE DECISIONS

Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal and if the home doesn't appraise for the purchase price buyers and sellers have a few options. The buyer can exercise their right to cancel the contract or buyer and seller can renegotiate on the price or buyer can bring the difference between the appraisal amount and loan amount in cash to the closing table to bridge the gap.



“

A WOMAN OF INTEGRITY

I wanted to take a minute to share how great Kendra Madewell was to work with during the serendipitous sale of our home. Kendra is a great communicator, professional, a woman of integrity and highly personable. She has great connections for thorough inspectors, property appraisers, home cleaners and even flooring companies, as well. We highly recommend her!



OTHER CONTINGENCIES

If you're selling your current home in order to buy your new home, you'll have this contingency as well that needs to be fulfilled. We'll go over all of these dates so you know exactly what is expected of you and the sell of your home.

FINANCING

During this time, it's imperative that you stay in close contact with your lender. They'll need specific paperwork and information only you can provide them. **It is also of the utmost importance that you refrain from any other major purchases that could impact your financing.** This would be buying a new car or boat or swiping your credit card for furniture for the new house. These purchases can negatively impact your debt to income ratio and implode your deal before it's done. Hang tight until we close on your dream home and then you have full reign to get that home furnished or buy that new car.



Final Walk Through

This occurs 1-2 days prior to close and is your chance to walk the home one last time to ensure that all of the repair requests have been completed and that the house is in the same condition as when you bought it. It's normal to see boxes stacked in the garage because sellers are moving too! If everything looks good, you'll sign paperwork accepting the home's condition and we'll be on our way to a smooth close.



“

A TRUE EXPERT IN THE REAL ESTATE WORLD

From day one, Kendra's communication and professionalism impressed us. Her understanding of the local market and keen negotiation skills ensured we got the best deal possible. We're so grateful for all her hard work!



CLOSING DAY

This is it, the big day!

On closing day you will want to ensure you bring your drivers license and cashiers check made out to the title company.

Your property is officially closed once the title has been recorded and funding has cleared. Depending on which day of the week and the time of day, sometimes funding doesn't happen until the next day. Banks often work on Eastern Time so if you've recorded late in the day on a Friday, you can expect it to fund on Monday.

Good news? Once it's funded we can release the keys to your new home to you!



What You **CAN EXPECT**

I know this is about more than selling high and buying low and I can promise you that while there will be some bumps in the process, I'll be doing my best to help you avoid any delays or roadblocks. You can expect weekly phone calls with my trademark *tell it like it is* honesty & creative problem solving to get you where you want to go.

Kendra

REVIEWS:



TIFFANY W.



I truly cannot speak highly enough of Kendra and the exceptional service she provided in helping me sell my home. Faced with a tight timeline and what felt like an overwhelming challenge, Kendra stepped in and made the impossible possible. Her professionalism, flexibility, and consistently upbeat attitude were a breath of fresh air throughout the entire process.

From unexpected hurdles to last minute surprises, Kendra handled everything with grace and determination. She kept me informed with regular updates and worked tirelessly, often late into the night, going far beyond what anyone would reasonably expect from a realtor.

Thanks to her dedication and expertise, my home sold and closed in an incredible three weeks. I genuinely could not have done it without her. If you are looking for a realtor in NWA, I wholeheartedly recommend Kendra!



KAYLA V.



Kendra is by far the best agent I have worked with. This was our third house and moving to a new state. Kendra made this the absolute best and easy process. She went above and beyond with communication and incredible service. I would highly recommend Kendra to everyone and she is now our family realtor. In addition, the lender she recommended was incredible. I couldn't have made my dream come true of moving to a new state without Kendra.

NOTES

This image shows a blank sheet of white paper with horizontal ruling lines. The lines are evenly spaced and extend across the width of the page. There are no margins, text, or other markings on the paper.

READY TO BUY?

Kendra Madewell

Realtor

📞 479-841-5413

📷 CloseWithKendra

✉️ CloseWithKendranwa@gmail.com

