



**Home is where
your story begins.**

Let me take you there.

Kurt M. Boyd/ Buyer Agent Info

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Getting to Know Me

196 Homes

Helping you since 1999

23 Years

Agent Experience

116 Local

Transactions since 2010

As a Scottsdale/Phoenix resident for over 20 years, I have so much value to offer every family looking to make a move in and around the Valley of the Sun.

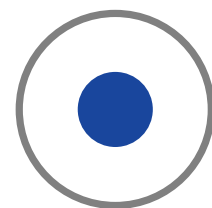
- Authentic and Reliable
- Creative and Collaborative
- Ethical and Credible
- Client Orientated and Success Minded
- 2nd Generation Realtor

My History as a Realtor

Passion, hardwork and drive to help others since 1999.

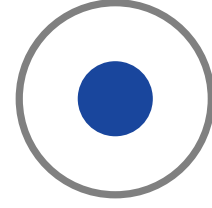
LICENSED IN WI

Began selling new construction homes and condos in SE Wisconsin



1999

2003

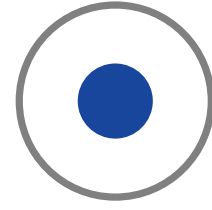


EXISTING HOMES

Began selling existing homes and condos in WI

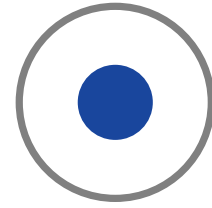
LICENSED IN AZ

Began shadowing Toll Brothers agents and selling in AZ



2010

2020

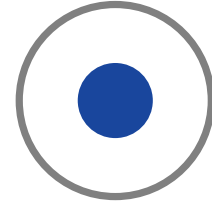


OPPORTUNITY

Recruited by eXp Realty, LLC Mega Icon Team

CURRENT

Honored to have helped over 196 family's transact



2022





Are You Ready to Buy?

Buying your first home is an exciting milestone, and it's likely the biggest purchase you'll ever make. Chat with a Loan Officer about the indicators below, then we can begin the journey to your new home!



STEADY INCOME



TWO YEARS WITH SAME COMPANY OR IN SAME INDUSTRY



CASH FOR DOWN PAYMENT/CLOSING



LOW TO MEDIUM DEBT



TWO MONTHS OF PAY STUBS AND BANK STATEMENTS

Getting Pre-Approved

Preapproval is as close as you can get to confirming your creditworthiness without having a purchase contract in place.

Choosing a Lender

Locating a Loan Officer is a matter of personal choice. You are welcome to Google or I can offer 3 local L.O. Ask me for their direct contact info.

Filling Out a Loan Application

Consult with your Loan Officer about these action steps.

Approval Documents

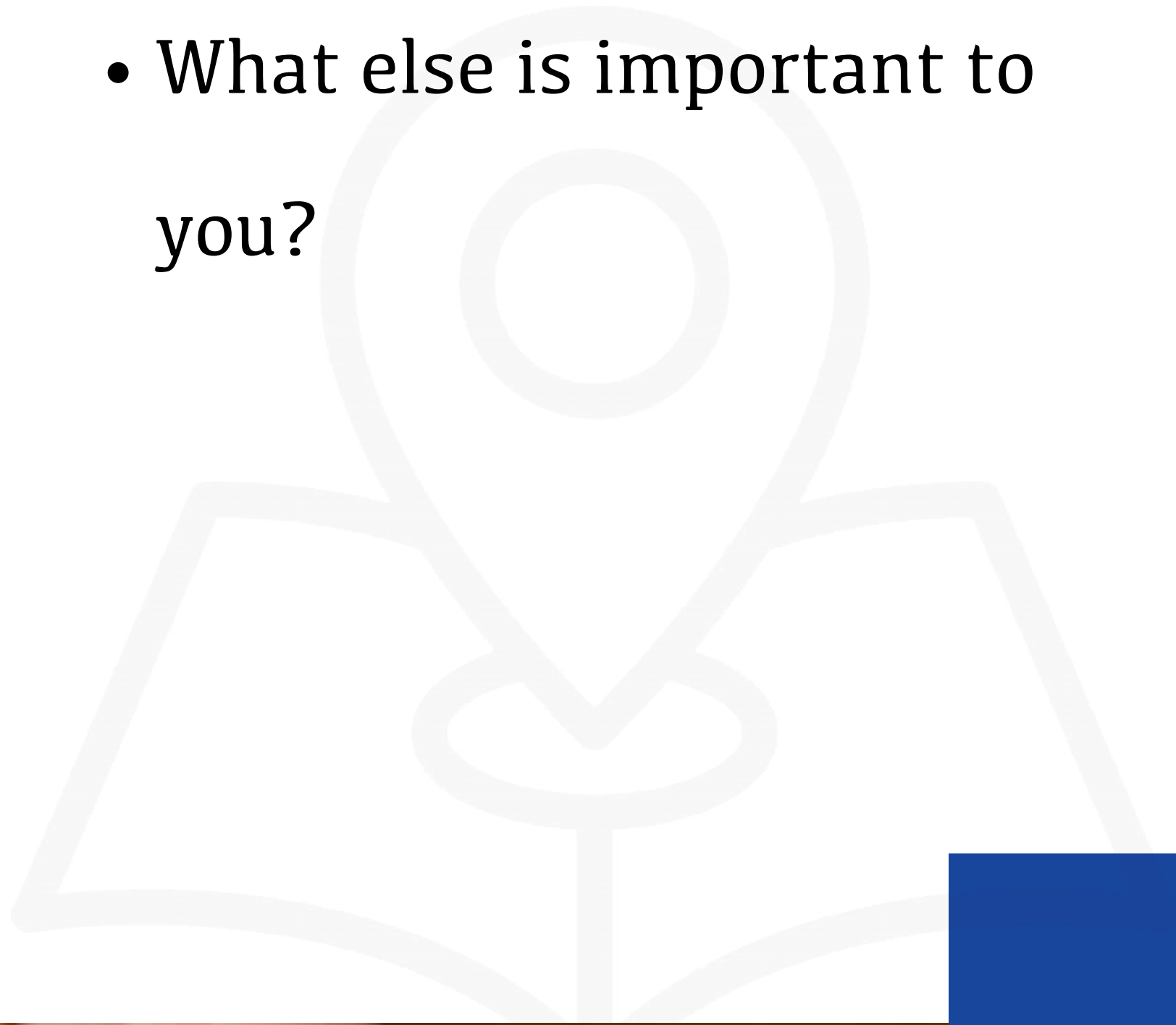
- Pay stubs
- Bank statements
- Tax returns
- Proof of employment
- 580+ credit score



Your Home Search

Understanding what you're looking for is a top priority of mine. Let's talk about the features of your future home.

- Location
- Price
- Square footage
- Bedrooms
- Baths
- Style
- Features
- School district
- What else is important to you?



Search Tools

Here are the ways we will find you the perfect home:

- MLS search
- Automated Home Search
- My Website
- Open Houses
- Model Homes
- Referrals
- Coming Soon Homes
- Team Pocket Roster
- Off Market Options
- Social Media Network



Making an Offer

- Falling in love with a home
- Seller wants
- Earnest money
- Down payment/financed amount
- Important dates
- Inclusions in home
- Offer will be accepted, counter offered, or declined



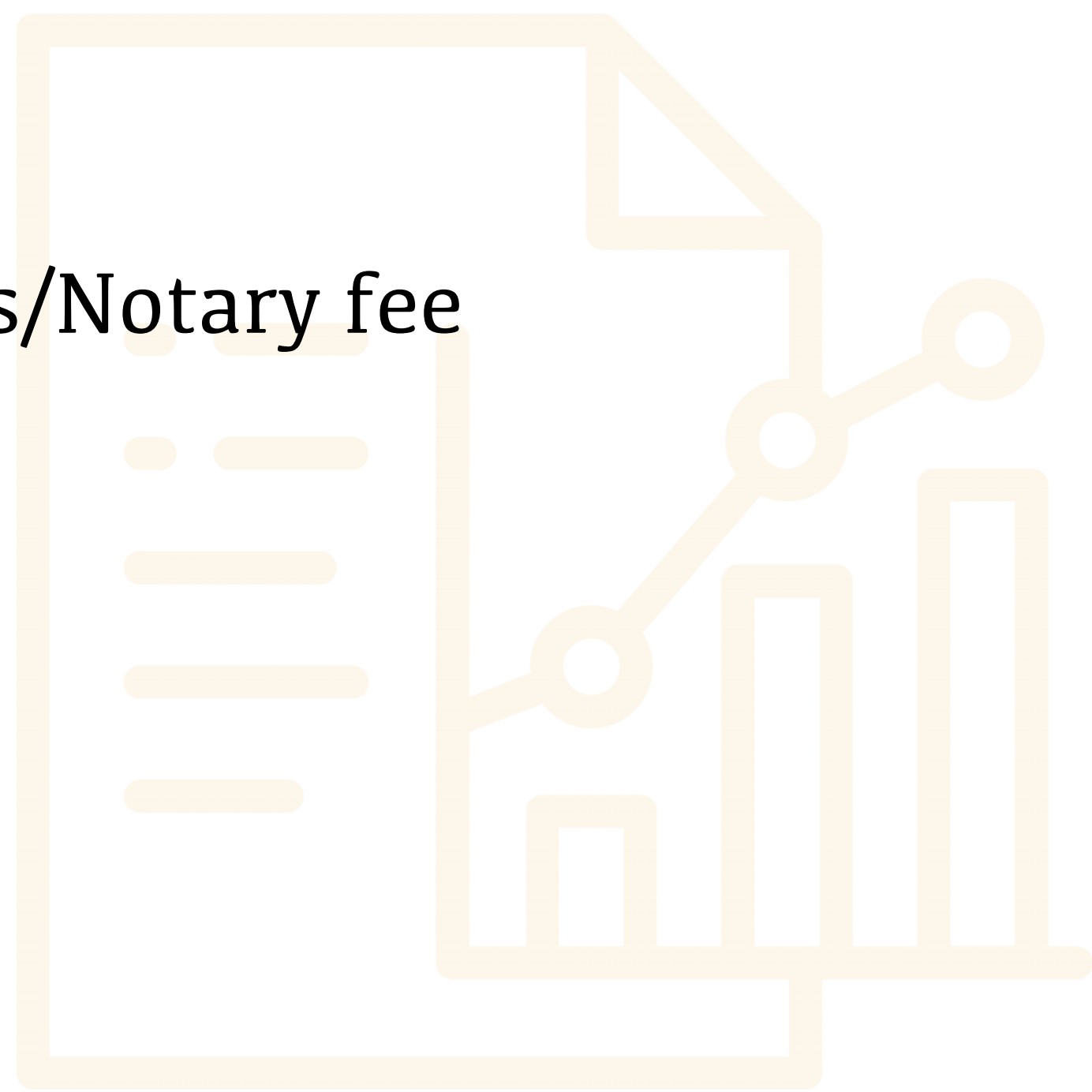


When Your Offer is Accepted

- Get earnest money to title company ASAP
 - Set up inspection and repairs
 - L.O. orders Appraisal
 - Secure HomeInsurance
 - Finalize mortgage details
 - Final walk-through pre-closing

Closing Cost Breakdown

- Property appraisal
- Home inspection
 - Processing fee
- Underwriting fee
 - Lender fee
- Loan discount fee
 - Recording fee
- Settlement officer fee
 - Title insurance
- Document preparation fees
- Escrow taxes and insurance
- Transfer taxes/Notary fee



Closing Day

- This is the big day! Your closing agent will answer any questions, and verify the closing paperwork matches your purchase contract.
- Bring your identification.
- Everyone who is purchasing the property must be present. If this is not possible, let me know in well in advance.
- You will need to bring a certified check or wire your down payment/closing costs.





Thank You!

I appreciate you. Please introduce me to your friends, co-workers and family.

I'll arrange for your closing gift delivery!

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