

REAL ESTATE SERVICES PRESENTED BY



JULIA EPPS

juliaepps.murney.com

jepps@murney.com

417.350.4453

Meet Julia, your seasoned real estate agent serving the Ozarks with over 20 years of experience in marketing and customer service. Born into an entrepreneurial family, Julia's been cultivating relationships since childhood, recognizing their pivotal role in success. Her expertise and personalized approach benefit both buyers and sellers, backed by her extensive knowledge of the local market. Julia's background includes developing a subdivision in Springfield, Missouri, alongside her husband, and she holds a degree in interior design, infusing every transaction with her eye for aesthetics. As a member of professional associations like the Greater Springfield Board of REALTORS®, Julia is dedicated to ensuring a positive real estate experience for her clients. Let Julia guide you through your real estate journey with expertise and care.

1625 E Primrose Street | Springfield, MO



Client Reviews

“ Julia went above and beyond. Being a first time buyer she went step by step with me to help me feel more secure. She also worked with my crazy schedule as I work nights.....she would even hand deliver paperwork to my house on my time. I could not have asked for a better agent!”

~**Shantell S.**

“ Thank you Julia, You’ve been fantastic!”

~ **Camelia I.**

“ Thanks once again for everything! It was an awesome experience and we learned a lot!”

~**Chris I.**

“ Julia was wonderful to work with! She made the daunting process of buying a house so simple and easy to understand. I could tell she loves her job and truly cares about her clients. She made sure we were taken care of in every way, and gave us some great guidance along the way. She really made us feel like no question was ever too small, and no issue was ever too big. She was knowledgeable, reliable and a true joy to be around.”

~**Anna D.**



OBJECTIVES + PROMISE

Buying a home is a big step. While the home buying process is filled with potential challenges, we believe that with our expertise and support by your side—guiding you through every step of the process—you can not only find the perfect home to fit your needs, but you have an amazing home-buying experience. This is our plan to make that happen.

MY OBJECTIVE

- Find the right home.
- Advocate for the best possible terms and price.
- Coordinate each step of the transaction to closing.
- Provide you with a great experience.

MY PROMISE

- **ADVOCATE** I will advocate for your best interests.
- **COMMUNICATE** I will regularly communicate to keep you informed.
- **INTEGRITY** I will do what I say I will do.
- **EXCELLENCE** I will provide the best possible service.
- **PROMPT** I will be prompt in responding to your needs and concerns.





THE STEPS OF BUYING

CLIENT CONSULTATION

Get clear about your priorities in purchasing a home.

GET PRE-QUALIFIED

Position yourself as a great buyer by getting pre-qualified.

DECIDE WHAT YOU WANT

Decide what you want in your home.

SEARCH FOR A PROPERTY

Search high and low to find the perfect property.

HOME VALUATION

Determine market value of properties that interest you.

CONTRACT NEGOTIATION

Negotiate offer(s), considering five key areas of the contract.

HOME INSPECTIONS

Inspect the property and negotiate for needed repairs.

TITLE WORK

Review title work and get title insurance policies.

HOME APPRAISAL

Get an appraisal to determine fair market value.

PREPARE FOR CLOSING

Check every box on the pre-closing checklist.

FINAL WALK-THROUGH

Walk through the property before taking ownership.

CLOSING DAY

Sign documents and provide funds to take ownership of your new home!



CLIENT CONSULTATION

What is most important to you in buying a home?

Does anything need to happen before you purchase a home?
(Sell current home, save for down payment, etc.)

What is your desired closing date? (The day you take ownership)

Do you have a lender you are working with?

What type of loan will you be getting and what is your down payment?

Have you found any homes that you like?

What times are best for you to view property?



GET PRE-QUALIFIED

Getting your finances lined up is the first step in the home buying process. Meet with a lender so that you can determine the amount you are qualified for, how much down payment and closing costs you will pay, and what your monthly payment will be. It's always a good idea to meet with more than one lender to compare costs. Your lender will provide you with a loan pre-qualification letter, which we will submit with any offers.

WHAT YOU'LL NEED

- ☐ Last 30 days paycheck stubs
- ☐ Last two years W-2
- ☐ Last two years of tax returns if self-employed
- ☐ Last two months bank statements
- ☐ Investment/savings account statements

WHAT LENDERS EVALUATE

- **Assets:** The sum of your savings accounts and other liquid assets.
- **Debt-to-Income Ratio:** Your monthly debt payments divided by your monthly income.
- **Credit Score:** A number between 300–850 that helps lenders predict how likely you are to pay back their loan.

WHAT YOU'LL GET

- **Pre-approval Letter:** This letter will tell you how much you are pre-approved to purchase. You'll submit a copy of this letter with any offer you submit.
- **Payment Amount:** The lender will give you an estimate of your monthly payment, including taxes and insurance.

KEY TERM: CLOSING COSTS/PREPAIDS

Closing costs are fees you pay for the services to process the purchase of your home. Services may include the title company, lender, appraiser, inspector, surveyor, and attorney fee.

Prepays are usually made up of property taxes, insurance, and mortgage interest. Your bank requires you to pre-pay these accounts in order to protect their investment.



DECIDE WHAT YOU WANT

Create a wants and needs list that outlines what you desire in your first home.

PRICE RANGE:

AGE: Brand New Newer <20 Years <50 Years Doesn't Matter

TYPE: Ranch Basement Two-Story Split-Level Condo

ARCHITECTURE:

Traditional Modern Farmhouse Craftsman
Cottage French Country Colonial Mid-Century Modern

BEDROOMS: 2 3 4 5+ **BATHS:** 1 2 3+

SQUARE FOOTAGE:

1,000 1,000–1,500 1,500–2,000 2,000–2,500
2,500–3,000 3,000–4,000 4,000–5,000 5,000 +

GARAGES: None Carport 1–2 3 4+

YARDS (ACRES): <0.5 0.5–1 1–3 3–10 10+ Doesn't Matter

INTERIOR FEATURES:

Fireplace Hardwood Floors Granite Counters Office
Pantry Two Living Areas Split Floor plan Formal Dining

EXTERIOR FEATURES:

Deck Patio Covered Patio/Deck Screened-In Porch
Pool Shed Fenced-In Yard Sprinklers

CONDITION: Sparkling Move-In Ready Needs TLC Needs Lots of Work

LOCATION: Cities: _____
Schools/Neighborhoods: _____

OTHER

Must Haves:

Like to Haves:



SEARCH FOR A PROPERTY

Searching for a home is the fun part, but it's not as simple as searching on the MLS—not if you're going to find “the one”. My search plan includes 7 steps:

1. The MLS
2. Authorization to Show
3. Syndication Sites
4. For Sale by Owner
5. Expired / Canceled Listings
6. Unlisted Property
7. My Network

HOW TO VIEW A PROPERTY

Whether you find a property online or by driving by, we will research and preview everything together.

KEY TERM: THE MULTIPLE LISTING SERVICE (MLS)

A database of listed properties established by the local board of REALTORS where cooperating brokers can share data on properties they have for sale.

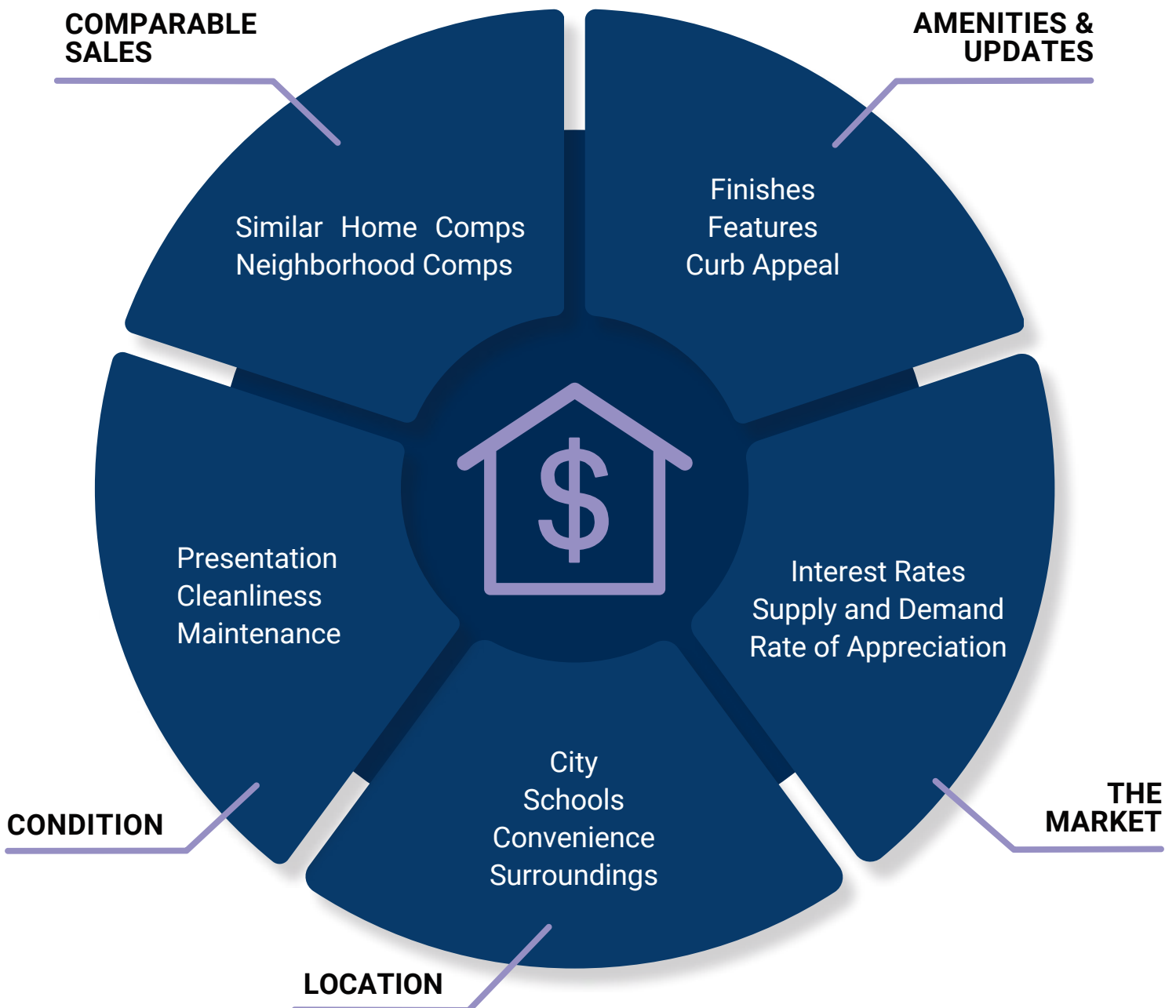




HOME VALUATION

A seller's asking price may or may not be in line with today's market values. For any property you are interested in, I will do a market analysis to determine fair market value, and we will discuss the other factors that impact the property's value so that you can make your offer with confidence.

FIVE FACTORS THAT DETERMINE MARKET VALUE



**A note about Zillow. Missouri is a non-disclosure state, meaning Zestimates are based upon statistics that do not include all sales data.*



CONTRACT NEGOTIATION

Buying a home often requires negotiation. The first negotiation occurs when we submit an offer to purchase the property. The seller can accept, reject, or counter the offer. Once an offer is agreed upon by all parties, the second point of negotiations are for inspection repairs. Our goal in all negotiations is to help you achieve the best possible results acceptable to the buyer and seller in order to proceed to closing.

KEY CONTRACT TERMS TO BE NEGOTIATED

1. Sales Price
2. Concessions
3. Closing Date
4. Contingencies
5. Inclusions / Exclusions

KEY TERMS: CONTRACT TERMS

EARNEST MONEY

Earnest Money is an amount of money pledged by the buyer to the seller, usually held by a title company, that shows the buyer's good faith in the transaction.

CONCESSIONS

Concessions are closing costs and lender fees that the seller may pay on behalf of the buyer. It is a way for the buyer to finance closing costs.

CONTINGENCIES

Contingencies are terms that have to be met in order for the purchase to proceed or be finalized. The most common contingencies are for loans, inspections, and appraisals.

SHOULD YOU BUY A HOME WARRANTY?

A home warranty provides coverage for repairs and replacements of systems and appliances on the property. This may include electrical, heating, plumbing, air, and home appliances. Warranties are usually for one or two years and can be paid for by the buyer or seller. Review a Home Warranty to learn more.



HOME INSPECTIONS

Depending upon the terms of the contract, you have the right to inspect the property, within the contract defined time frames, to look for problems and defects. Inspections are paid for by the buyer and may include:

- **GENERAL HOME INSPECTION**

A general home inspection evaluates the condition of the roof, mechanical, structural, plumbing, windows and doors, insulation, appliances, fireplaces, exterior surfaces, yard grading and the crawl space or basement.

- **TERMITE INSPECTION**

A termite inspection looks for past or present termite activity and any damage that may have been caused.

- **WELL / WATER**

Water tests may be conducted to determine the presence of E. coli (often in wells or private water systems). Wells may also be tested to determine functionality of the well and pressure tanks.

- **SEPTIC / SEWER**

Sewer and septic inspections may be conducted to ensure that sewage lines are clear and septic tanks and lateral fields (when present) are operating properly.

- **RADON**

A radon test may be conducted (typically in basement homes) to determine the level of radon in the air. EPA suggests radon levels be below 4.0 pCi/L.

- **MOLD**

Mold tests may be conducted by an environmental specialist to determine the level of mold on surfaces or in the air of the home.

- **OTHER SPECIALISTS**

Other specialists may be hired by the buyer to conduct more detailed inspections on the property.

REINSPECT REPAIRS

The best way to ensure that repairs have been properly completed is to get proof (receipts and photos) and/or hire your home inspector to reinspect the repairs. A reinspection can cost anywhere from \$50-\$100 and is the buyer's responsibility.



TITLE WORK

Sellers are required to do a title search in order to provide proof of a clear and marketable title to the property. A clear and marketable title means that there are no outstanding liens, claims or interests on the property claimed by someone other than the seller. As a buyer, your lender will require you to purchase a title insurance loan policy and a title insurance owner's policy to insure against any title defects that might arise in the future regarding ownership rights.

WHAT DOES A TITLE SEARCH LOOK FOR?

- Chain of Title
- Outstanding Mortgages
- Other Loans / Liens
- HOA Dues
- Unpaid Judgments
- Unpaid Property Taxes
- Property Restrictions
- Property Easements

WHO PAYS FOR CLOSING COMPANY FEES?

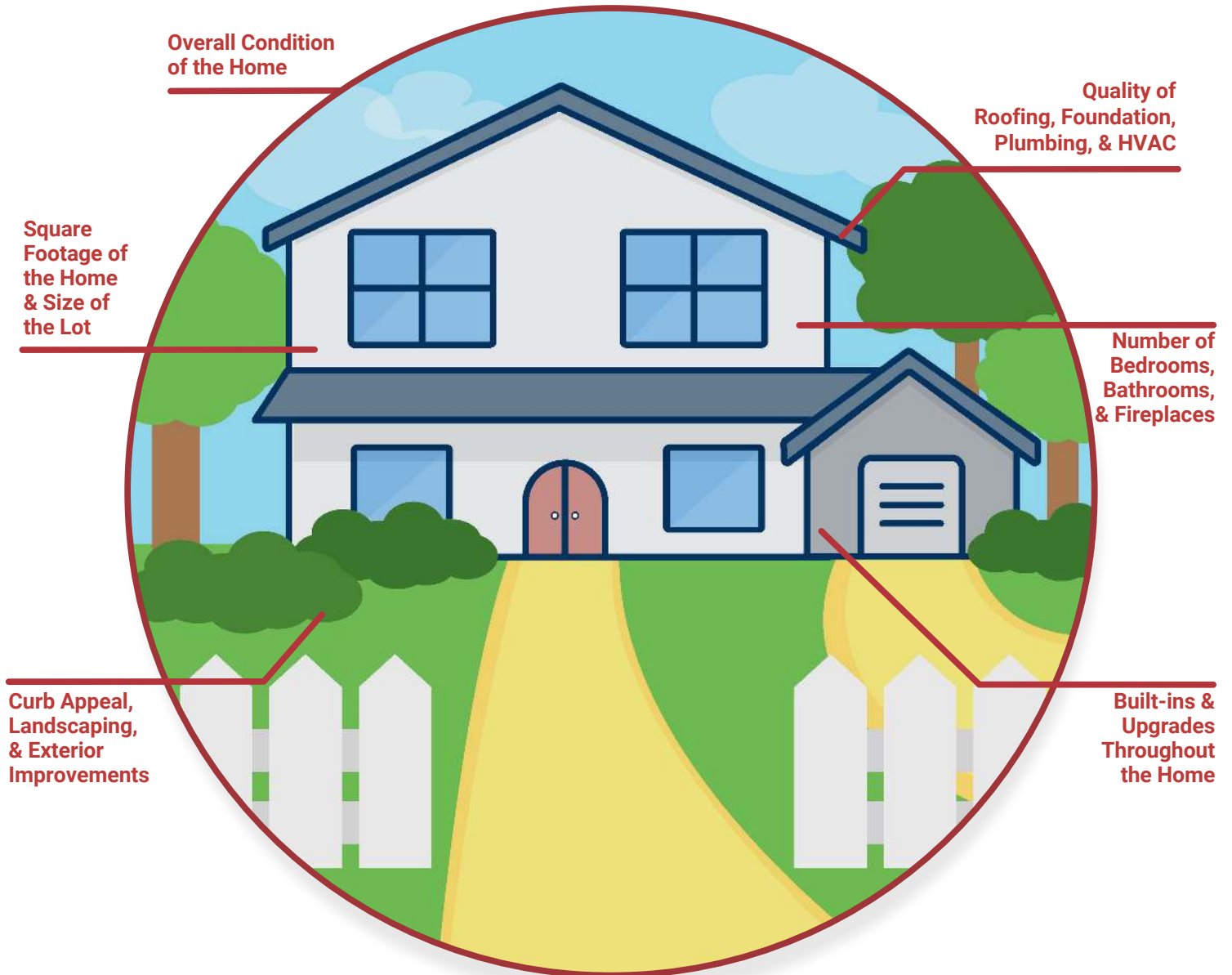
Depending upon the terms of the contract, the buyer or seller may pay for the title company and / or policy, including a lender policy if applicable.





HOME APPRAISAL

Depending upon the terms of the contract, the purchase may be contingent upon an appraisal. An appraisal is an unbiased professional opinion of the value of the home, typically required by the lender, to determine the market value of the property.



APPRAISAL REQUIRED REPAIRS

If the bank requires an appraisal, an appraiser may also require that certain conditions be met or repairs be completed in order for the bank to make a loan on the property prior to closing.



PREPARE FOR CLOSING

We're almost there! To prepare for closing day there are several steps you'll need to take in order for everything to go smoothly.

PRE-CLOSING CHECKLIST

- **SCHEDULE CLOSING DATE** We will work with the seller and their agent to determine a closing time that works for all parties.
- **GET HOMEOWNERS INSURANCE** Prior to closing you need to have a homeowner's insurance policy in place on the home.
- **REVIEW CLOSING DISCLOSURE** The Closing Disclosure shows the cost of your purchase and the amount of money you will bring to closing.
- **SET UP PROPERTY UTILITIES** Call utility companies to have utilities transferred into your name.
- **SCHEDULE ADDRESS CHANGE** Go to www.usps.com/manage/forward.htm to have your mail forwarded to your new address.
- **PREPARE FUNDS FOR CLOSING** Bring a certified check for funds you bring to closing. The lender will bring a check or wire their portion of the funds.
- **DO THE FINAL WALK-THROUGH** Walk through the property to ensure the condition of the property is acceptable to you before taking ownership.





FINAL WALK-THROUGH

The final walk-through is your last opportunity to see the property prior to taking ownership. The walk-through is done to ensure the seller has removed all items from the property and that the condition of the home is unchanged. This is also your last opportunity to ensure all repairs on the home have been completed.

WHAT TO LOOK FOR AT THE FINAL WALK-THROUGH

1. That the property is in the same general condition as the contract date.
2. That all agreed upon inspection repairs have been completed.
3. That all belongings have been removed from the property.





CLOSING DAY

Closing day is the agreed upon date, written in your contract, when all closing documents are signed by both parties and all funds exchange hands. As the buyer, you'll bring any required funds (closing costs and prepaids) to the closing, and your lender will bring or wire the remaining balance (your loan amount). This is also when the seller will hand over all keys and remotes to the property. Once documents are signed and money is transferred, you are a homeowner! Congratulations!

WHAT TO BRING

1. All persons listed on the contract should be present to sign.
2. Photo identification, such as a driver's license or passport.
3. Certified cashiers check for any funds you are required to bring.
4. Proof of an active home insurance policy.





WHY HAVE A BUYER'S AGENT

Buying a home is a big step with high stakes! An experienced buyer's agent will guide you through the entire home-buying process so that you can find the home you want at a price that fits your budget, without all the stress.

BENEFITS OF HAVING AN EXPERIENCED AGENT

- **GUIDE**
Your agent has a plan to guide you through each step of the buying process.
- **ADVOCATE**
Your agent will advocate for your best interests throughout the transaction.
- **EXPERT**
Your agent knows the market and every part of the home-buying process.
- **SEARCH**
Your agent has access to more properties so that you can find what you want.
- **ORGANIZE**
Your agent will save you time by researching and organizing showings.
- **NEGOTIATE**
Your agent will help you negotiate the best possible terms on your property.
- **PROBLEM-SOLVER**
Your agent will help you prevent and overcome problems along the way.

WHAT A BUYER'S AGENT DOES NOT DO

- **TELL YOU WHAT TO BUY**
We'll show you the best properties that fit your criteria, but we'll never tell you what to buy.
- **TELL YOU WHAT TO OFFER**
We'll research the market value of the property but we won't tell you what to offer.
- **TELL YOU WHAT TO DO**
We're here to guide you through the process, but you're in charge.
- **GIVE LEGAL ADVICE**
We are not attorneys, and therefore do not (and cannot) give legal advice.

WHO PAYS THE BUYER'S AGENT FEE?

As a buyer, commissions are typically paid for by the seller, but per the contract, either the buyer or seller may pay the commissions.



WHY MURNEY?

Murney Associates, REALTORS® opened their doors in 1997 with seven determined agents and one common goal, “to exceed our client’s expectations”. Now with locations, over 600 agents, and annual sales volume surpassing 1.6 billion dollars, our mission remains the same: to exceed your expectations.

KNOWLEDGE

Murney agents are the best trained agents in the business. Agents are required to complete a rigorous training regimen on all matters of the real estate transaction including: contracts, inspections, pricing strategy, negotiations, marketing, client services, and technology.

EXPERIENCE

Since we opened our doors in 1997, Murney agents have helped more families buy and sell real estate than any other company in Southwest Missouri. Many of our brokers and staff members have been with our company since day one and have the experience needed to help your agent give you the best possible outcome with your property.

ETHICS

At Murney, we put people first and do what we say we will do. You deserve nothing less.

REPUTATION

Murney Associates has become the household name for real estate in the Ozarks. Locally owned and locally grown, no one loves the Ozarks more. We invest in our community and have created strategic partnerships throughout our community because we know that we don’t just sell homes, we sell the Ozarks!

RESULTS

The numbers speak for themselves. In 2021, Murney agents helped over 6,000 families buy and sell real estate—from residential, to farm, investment, and commercial properties—we closed over 1.6 billion dollars in real estate.



THE RESULTS SPEAK FOR THEMSELVES

REALTRENDS
2022

TOP 50

INDEPENDENT
REAL ESTATE
BROKERAGES
IN THE
UNITED STATES



BILLIONAIRE'S
CLUB

RT REALTRENDS

POWERBROKER
2022

TOP 0.001%

OF ALL
REAL ESTATE
BROKERAGES IN
THE
UNITED STATES

WITH
5,274
TRANSACTIONS

RISMEDIA™



TOTAL UNITS SOLD



485

471

TOTAL VOLUME SOLD

\$1,300,000,000



\$1,100,000,000

\$900,000,000

\$700,000,000

\$500,000,000

\$300,000,000

\$100,000,000

2022



Re/Max



The statistics above are a combination of Murney Associates, Realtors® sales figures and information from the SOMO MLS for residential properties in Greene, Christian, and Webster counties for the time period of January 1, 2022 through December 31, 2022. Report data generated on April 27, 2023



OUR AGENT NETWORK

With over 600 agents, we have the largest network of agents working together to give our clients the best possible outcome. We also work with other agents in the MLS to give your house the greatest amount of exposure.





MURNEY.COM

THE MOST POWERFUL REAL ESTATE SITE IN SOUTHWEST MISSOURI



3,500,000 PAGE VIEWS
EVERY YEAR



MY MURNEY
THE PLACE PEOPLE GO
TO SEARCH FOR THEIR
NEXT HOME

Reports based on web traffic to murney.com for the period of January 1, 2022 to December 31, 2022.

NOTES

[illegible]