

YOUR ROAD

HOME

BUYER'S GUIDE



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NICE TO MEET YOU



CHRISTOPHER JAMES

THE PROPERTY MAGICIAN

When you're buying in Branson, you deserve more than a REALTOR® — you deserve someone who **lives** the Branson experience.

Christopher is a licensed REALTOR®, Branson entertainer, and nightly-rental owner who's been part of this community since 2005. He knows the area, the people, and the market — and uses that insider knowledge to get you results.

You'll benefit from:

- Proven negotiation and marketing skills
- A massive database of ready buyers
- Two decades of Branson connections
- Modern video and social-media marketing that gets attention

LET'S CONNECT



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BransonHomesAndCondos.com



facebook.com/ChristopherJamesRealEstate



instagram.com/allthingsbranson



twitter.com/417home



YT: ChristopherJamesThePropertyMagician

WHY DO I NEED YOU?

A lot of people ask, "Why do I need a buyer's agent? Can't I just use Google or Zillow?" Here's the truth — you don't pay me to find your home (except in rare situations). The seller pays both agents.

So what do I do?

I protect you from overpaying, handle all the paperwork, help you avoid legal headaches, and manage the details that turn chaos into calm. All at no cost to you.

10 THINGS REAL ESTATE AGENTS DO FOR BUYERS

Your agent has a lengthy list of things that they do from the start of a real estate transaction to closing of escrow. Here are just a handful of things that your buyer real estate agent will do for you.

- 1 HELP YOU GET A MORTGAGE**
Your agent will assist you in finding the right lender to work with and will counsel you on working effectively with them.
- 2 NARROW DOWN YOUR SEARCH ON THE RIGHT LOCATION AND PROPERTIES**
Your real estate agent will work with the needs and wants you've listed and will focus on properties that meet your criteria, including your price range.
- 3 DRAFT UP A SOLID OFFER**
Your agent will ensure that your offer is a sound one that protects you and impresses the seller.
- 4 NEGOTIATE A GOOD PRICE**
Experienced realtors know the value of what they are helping their clients buy. As such, they'll negotiate on your behalf to make sure you never pay more than you have to.
- 5 ATTEND THE INSPECTION**
Every buyer agent should be present at the home inspection and ask the right questions about the condition of the home.
- 6 NEGOTIATE HOME INSPECTION REPAIR REQUESTS**
The negotiations don't stop at the initial offer. If there are any issues discovered during the home inspection, your agent will help you negotiate with the seller to either get them to make the repairs or cover their cost.
- 7 RECOMMEND PROFESSIONALS**
Home inspectors, contractors, lenders, and other professionals are often part of the real estate equation, and your agent will be able to recommend those that are highly reputable.
- 8 COMMUNICATE WITH SELLER'S AGENT**
You and the seller will remain on the same page throughout the entire closing process thanks to your agent's role in communicating all pertinent information between each party.
- 9 MONITOR YOUR MORTGAGE COMMITMENT**
Your agent should keep tabs on the status of your mortgage and guide you about what to do - and not do - before your home loan has been finalized.
- 10 HELP YOU NAVIGATE THE ESCROW AND CLOSING PROCESS**
There's a lot that happens during escrow before a deal closes, and your agent will help you through this process in a streamlined manner.



Scan this code to watch my video explaining why you should have a buyer's agent.



OPEN YOUR CAMERA



AIM AT THE CODE ABOVE



TAP THE BANNER THAT APPEARS

Welcome

SO, YOU WANT TO BUY A HOME

Buying a home can feel complicated — but it doesn't have to be. Here's the short version:

There are two sides — a **buyer's agent** and a **seller's agent**. Christopher represents you and communicates only with the seller's agent.

The first step is a Buyer's Agreement. It simply gives him permission to represent you. The seller typically pays the commission.

From that moment on, he's your advocate — *not the seller's, not the bank's*. His job is to protect your interests and get you the best deal possible.

Occasionally, he'll pass along information from the seller's side — remember, he's just the messenger.

The Process

Find a home you love. Decide your offer and terms. Christopher writes and submits the offer to the seller's agent. The seller can accept, reject, or counter. Once both sides sign, it becomes a binding contract with firm deadlines.

Quick responses are crucial — deals can be lost if paperwork isn't signed on time.

The Goal

Christopher's goal is simple: make the process smooth, honest, and stress-free — so you end up not just with a great home, but with a lifelong REALTOR® who always has your back.

Because when you work with Christopher James, you don't just buy a home — you gain a partner who wants you to win.



VIDEO HELP

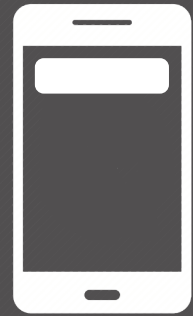
I believe VIDEO is the best way to inform. I have put together training and information videos for you to guide you through the home buying process. Scan the QR code below to see the entire playlist.



**OPEN
YOUR
CAMERA**



**AIM
AT THE
CODE ABOVE**



**TAP
THE BANNER
THAT APPEARS**

Steps

WHEN BUYING A HOME

- 01 PREPARE FINANCES
- 02 GET PRE-APPROVED
- 03 FIND YOUR AGENT
- 04 START YOUR SEARCH
- 05 MAKE AN OFFER
- 06 GO UNDER CONTRACT
- 07 ORDER HOME INSPECTION
- 08 NEGOTIATE ANY REPAIRS
- 09 SCHEDULE YOUR MOVE
- 10 CLOSING DAY

01 PREPARE YOUR FINANCES

Check Your Credit

Before you start hunting, **check your credit**. A strong score means better rates — and more buying power.

Grab your reports from Equifax, Experian, and TransUnion.

- Fix any errors.
- Pay down debt.

If your score needs a boost, start improving it now.

Your credit sets the stage — make sure it's ready for the spotlight.

Compile Your Documents

Lenders love paperwork — so be ready.

Gather your pay stubs, bank statements, and tax returns.

Having everything organized now means fewer delays later.

02 GET PRE-APPROVED

How Much House Can You Afford

Before you fall in love with a home, know your number.

Most lenders suggest buying within 3 to 5 times your yearly household income.

Unless you're paying cash, you'll need a mortgage pre-approval — not just a pre-qualification. Pre-approval means a lender has already checked your finances and confirmed exactly how much you can borrow.

In other words, you're not guessing — you're ready to buy.

Down Payment & Other Expenses

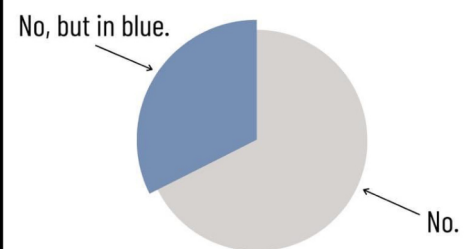
Your down payment is your skin in the game — your first investment in your home. The lender covers the rest.

Most down payments range from 3.5% to 20% of the purchase price.

But don't forget the extras:

Closing costs (around 2%–5%), insurance, inspections, appraisals, and possibly HOA dues.

SHOULD I BEGIN LOOKING FOR A HOME BEFORE I GET PRE-APPROVED?



03 FIND YOUR AGENT

Buying a home is a big deal — but it doesn't have to be complicated.

The seller's agent works for them.

I work for you.

My job? Protect your interests, spot red flags, and guide you through every step — from offer to keys in hand.

I'll help you find the right home, negotiate the right price, and make the whole process smooth, smart, and stress-free.



04 START YOUR SEARCH

Start your search where it counts — in neighborhoods that fit your approved price range.

It's easy to fall for homes out of budget, but that only leads to frustration.

- Be realistic, but stay true to your must-haves.
- Don't overlook deal-breakers.
- If you'll need another bedroom soon, or that "fixer-upper" already maxes your budget — keep looking.

Because the right home isn't just a dream house — it's the smart one.

05 MAKE AN OFFER

You found the one. Now it's go time.

Work with your agent to move fast — speed matters in a hot market. Your offer includes your pre-approval letter, earnest money, down payment, closing date, and offer price.

Then, the seller gets to choose:

ACCEPT THE OFFER

MAKE A COUNTER-OFFER

DECLINE THE OFFER

Every offer is a negotiation dance — that's where having the right agent makes all the difference.

06 GO UNDER CONTRACT

Your offer's accepted — time to celebrate (just a little)!

Now you're officially in escrow — the in-between stage where everything gets double-checked before the keys are yours. Escrow keeps things fair: no money or property changes hands until all the boxes are ticked. It usually lasts about 30–40 days, and here's what happens: You drop your earnest money deposit — it's refundable and held by the title company.

1. Your lender gets to work finalizing your loan (they may ask for extra docs).
2. You'll review and sign the transaction disclosures.
3. You'll do your due diligence — inspect, verify, and remove contingencies on time.
4. Inspections happen to make sure the home's in good shape.
5. The appraisal is ordered (you'll usually cover that cost).
6. Once everything's approved, you sign loan and title papers.
7. Closing day! You get the keys and the happy dance begins.

Escrow might sound technical, but with the right agent guiding you, it's smooth sailing all the way to **“WELCOME HOME.”**



You have a contract to buy a home!

Congratulations, you are about to become a new home owner. The process can be a confusing time and I'm here to help.

If you are financing a home, the bank will take care of scheduling an appraisal and will be in contact you if they need any information. If you are purchasing a condominium, you will be contacted about a condo resale certificate, which is information from the condo owners association. In the mean time, here are a few things that YOU can do.

HOME INSPECTION

I can not stress how important it is that you schedule an inspection, if you choose to have one. This is an expense that you, as the buyer, are responsible for. Home inspections are voluntary and it is your choice whether to have one or not. It is common for inspectors to schedule a week or more in advance and you only have a limited time to have a home inspection and request any repairs.

DO NOT WAIT, SCHEDULE TODAY!

In no particular order, these are a few of the home inspectors in the area.

Our Family Home Inspection Services -
Jason Bruck - 660-492-7690

H&T Home Inspections -
Joe Hensley - 479-287-9035

White River Home Inspection Services -
John Rulon - 417-337-3285

INSURANCE

Contact your insurance agent to add your new home to your policy. If you are financing your home through a bank, the bank will choose your insurance if you do not. This is not recommended, find your own insurance!

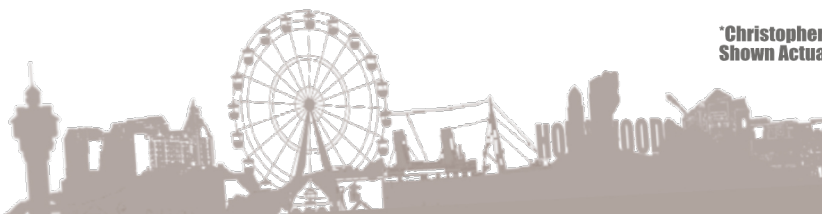
UTILITIES

Plan ahead to have utilities put in your name. Call the utility offices. You will need your closing date and the address of your new home.

WHAT TO EXPECT

It is very important that you respond to any messages from me, your lending institution, and the title office. More information may be needed from you, because there are strict deadlines in purchasing home, it is very important to stay on schedule

*Christopher Not
Shown Actual Size



07 ORDER HOME INSPECTION

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of findings. You can take the home as-is or request the seller to address some or all of the findings. We will be cognizant of not being too nit-picky on small items while being very careful of potentially significant issues.



08 NEGOTIATE ANY REPAIRS

Issues typically arise after the home inspection and those issues tend to result in another round of negotiations for credit or repairs. We walk you through this process and have tough conversations on your behalf with the seller's agent. You may:

- Ask the seller to make repairs.
- Ask for a credit for the work that needs to be done.
- Don't sweat the "small stuff".
- Or a combination of any or all of the above.

09 SCHEDULE YOUR MOVE

4 WEEKS BEFORE YOUR MOVE

- Contract with a reputable moving company.
- Give 30 days notice if you are currently renting.
- Have school records transferred.
- Prepare to transfer your homeowners and auto insurance.
- Buy/find packing materials and start packing!
- Keep track of moving-related expenses (they may be tax deductible).

3 WEEKS BEFORE YOUR MOVE

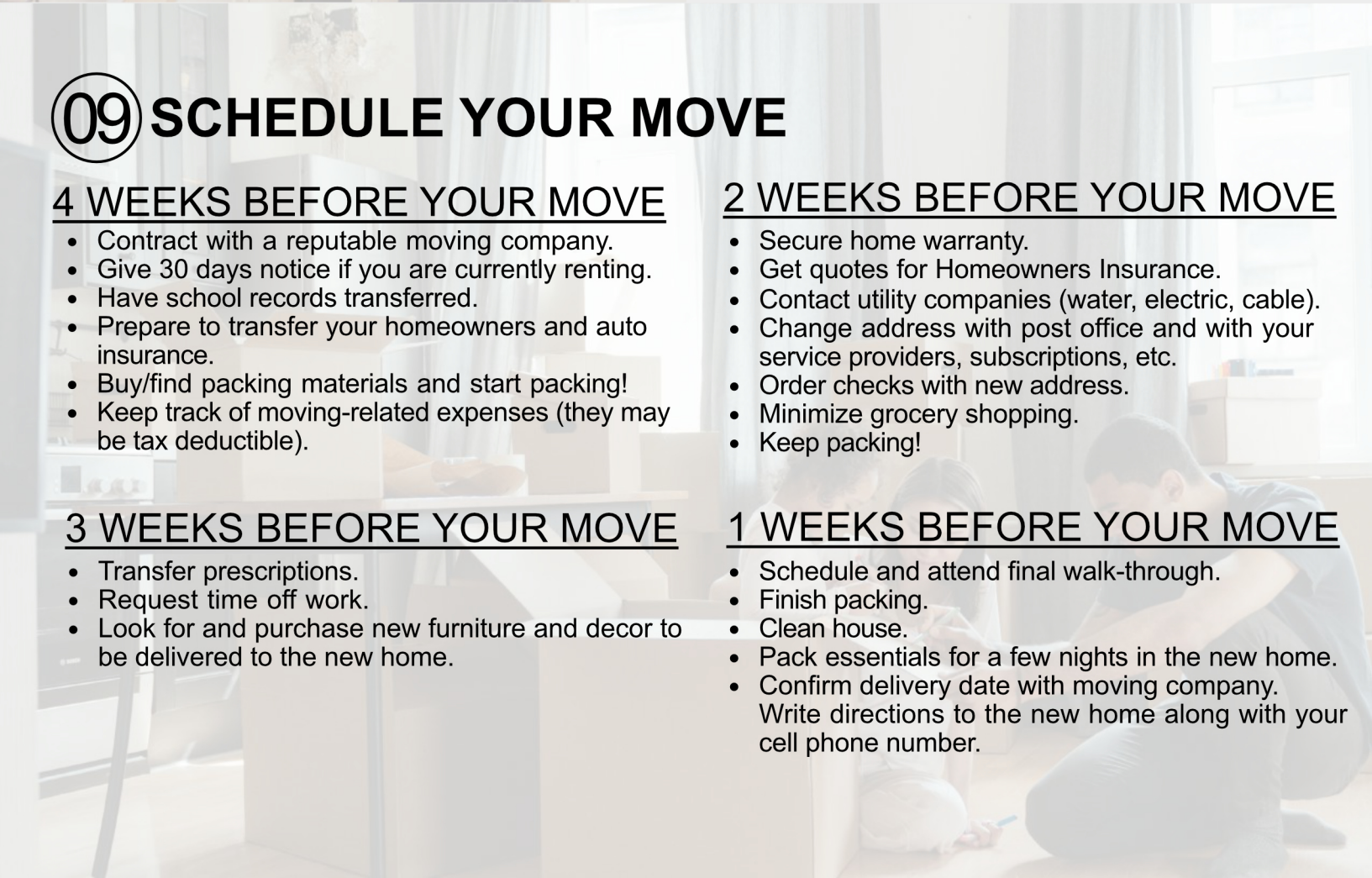
- Transfer prescriptions.
- Request time off work.
- Look for and purchase new furniture and decor to be delivered to the new home.

2 WEEKS BEFORE YOUR MOVE

- Secure home warranty.
- Get quotes for Homeowners Insurance.
- Contact utility companies (water, electric, cable).
- Change address with post office and with your service providers, subscriptions, etc.
- Order checks with new address.
- Minimize grocery shopping.
- Keep packing!

1 WEEKS BEFORE YOUR MOVE

- Schedule and attend final walk-through.
- Finish packing.
- Clean house.
- Pack essentials for a few nights in the new home.
- Confirm delivery date with moving company. Write directions to the new home along with your cell phone number.



10 CLOSING DAY

You made it — this is the finish line!

Closing Day is when all your hard work finally pays off and the home officially becomes yours.

Your closing date is set in your offer, but the title company and lender will make sure everything's ready behind the scenes. Most closings happen about 30–40 days after your offer is accepted.

Final Walk-Through

Think of this as your victory lap — one last look before the big handoff. We'll schedule it about 24 hours before closing. By now, the seller's belongings should be gone (unless you agreed to keep something). Together, we'll make sure the home is in the same condition as when you made your offer — or better if repairs were done. This is your chance to confirm everything feels just right.

Closing Costs (a.k.a. The Final Bill)

Before you get the keys, there are a few final costs to cover — usually 3–5% of the purchase price. These include things like the inspection, title fees, insurance, appraisal, and lender charges. You'll get a full breakdown from the title company showing who pays what and where every dollar goes. Review it ahead of time so there are no surprises on the big day.

What to Bring

Your escrow officer will give you a checklist, but here's the short version:

- Photo ID (like your driver's license)
- Cashier's check for closing costs, made out to the title or closing company
- Any last-minute documents your lender requests

Once the papers are signed, the title company records the deed, the lender releases the funds... and that's it — you officially own your new home!

Final Step: Celebrate!

Take a deep breath.

The Ten Commandments of Buying a Home

Grab those keys and step into your next chapter — your new home sweet home.

1. Thou shalt not change jobs, become self-employed or quit your job.
2. Thou shalt not buy a car, truck or van (or you may be living in it)!!
3. Thou shalt not use credit cards excessively or let current accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
5. Thou shalt not omit debts or liabilities from your loan application.
6. Thou shalt not buy furniture.
7. Thou shalt not originate any inquiries into your credit.
8. Thou shalt not make large deposits without checking with your loan officer.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone.

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REVIEWS

REVIEWS



"Christopher James helped us find the condo of our dreams on Table Rock Lake in Branson, MO. He was so fun to meet with and very professional. He was also very informative and just an all around great person to work with. We highly recommend him as we had an amazing experience!"

-CONDO BUYER, BRANSON

"We contacted Christopher looking for available condos in the Branson area. He was very responsive, and quick to return our calls and answer our questions. We live out of town and he helped make the transaction go smoothly, especially dealing with signing paperwork via email. It was a very positive experience!"

-CONDO BUYER, BRANSON

"Christopher helped us with the purchase of our condo in Branson. Throughout the entire process of ups and downs he always went above and beyond what we expected. He has even advised us after the sale with his nightly rental experience. We highly recommend Christopher and LOVE our condo."

-CONDO BUYER, BRANSON

"Christopher helped me get my house listed and within a few days I had 3 offers! He is very detail oriented and makes the process quick and easy. Thank you Christopher James!!"

-SINGLE FAMILY HOME SELLER, BRANSON

"I sold two condos with Christopher James. They were both extremely smooth transactions and everything went exactly as planned. He is very professional, always returned calls with questions quickly, and knows the market better than any other realtor I have ever worked with. Both transactions were under contract almost immediately and sold within a short time frame to highly qualified buyers. Other condo sellers and buyers I have spoke with that have used him as their realtor have also been quite pleased. He has a good reputation in the area and I would highly recommend him for any real estate transactions especially with condos!"

-REPEAT CONDO SELLER, BRANSON

"Christopher was great to work with. Sold our condo within hours. Always returned calls, answered questions and helped in any way he could. Made closing easy. Checked out houses for us since we lived out of state.."

-CONDO SELLER, BRANSON