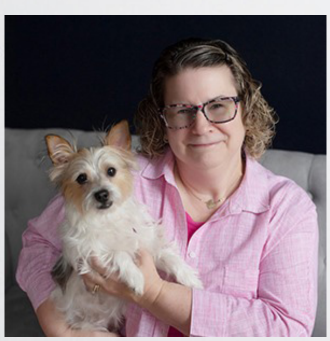
REAL ESTATE PROFESSIONALS

Who is Karen Younts?

Devoted Wife, Mother, Realtor, and Dog Lover.

I'm a compassionate and dedicated real estate professional with experience in the Greater Lansing market. I pride myself on my real estate expertise and commitment to serving my clients. With years of experience in the industry, I'm well-versed in the intricacies of the real estate market. I understand that buying or selling a property can be a significant decision and I strive to provide my clients with the knowledge and guidance they need to make informed choices. My personalized approach ensures I listen to my client's needs and preferences, tailoring my services to meet your goals. Whether it's finding the perfect home or maximizing the value of a property, I'm dedicated to delivering exceptional service and achieving successful outcomes for my clients. With my expertise and client-centric approach, I aim to exceed expectations and build long-lasting relationships based on trust and satisfaction. As a proud parent of three grown children, my loving husband and my fur baby Pretzel, family is incredibly important. My guiding principle is treating others with the same respect and care that I would expect from others. With my expertise, dedication, and commitment to exceptional service, I strive to make your real estate journey a positive and rewarding experience.



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Welcome, and thank you for considering me to guide you on your home buying journey!
This packet is designed to provide you with clear, helpful information to make the process of purchasing a home as smooth and stress-free as possible. Whether you're a first-time buyer or a seasoned homeowner, you'll find valuable tips, step-by-step guidance, and answers to common questions. My goal is to empower you with the knowledge and support you need to confidently make one of life's most exciting decisions. Let's get started!

Top 10 Reasons to Invest in Homeownership

1 A Smart Long-Term Investment
Real estate has historically appreciated over time, and when you use financing, the power of leverage can amplify your return. For many, their home is their largest and most valuable asset—one that builds equity and serves as a hedge against inflation.

2 More Choices, More Motivation
With a wide variety of homes on the market and highly motivated sellers, there's never been a better time to find a property that perfectly fits your lifestyle and budget.

3 Stop Paying Rent
Renting provides no return on your money. In many cases, monthly mortgage payments can be equal to—or even less than—rent.

4 Interest Rates & Loan Programs Rates fluctuate.
There are more financing options than ever, including low down payment and special assistance programs to help make homeownership attainable.

5 First-Time Buyer Opportunities
Government-backed programs offer attractive benefits for first-time buyers, making it easier than ever to take that first step.

6 Tax Benefits
Homeowners may deduct mortgage interest and property taxes, which can provide significant savings at tax time.

7 Rental Income Potential
Investment properties are more accessible today and can generate steady rental income and long-term appreciation.

8 Capital Gains Exclusions
Homeowners benefit from IRS rules that allow preferential tax treatment on capital gains for properties held over a year—and even more exclusions for primary residences.

9 Building Equity with Every Payment
Each mortgage payment reduces your loan balance and increases your equity—money you can tap into for future needs like college, medical expenses, or a new business.

10 Pride of Ownership
Owning a home brings stability, personal satisfaction, and a place to call your own—all while building wealth and security for the future.

Finding and purchasing a home is a detailed process that demands time and dedication. I am passionate about my work because it leads to the ultimate reward - handing you the keys to your dream home. I am happy to talk through the several types of buyer representation I offer so we can find the one that works best for you. Exclusive Buyer Representation is my preferred method of representing you. With an exclusive commitment, I can dedicate substantial time and energy to helping you find and purchase a home. You become my highest priority. But understand that I am willing to be retained to represent you on a nonexclusive basis. Either way you retain me we do need to discuss how I will be paid for my services.

First, the brokerage itself and I personally are paid on a commission basis. That means that I only get paid if I help you find a home you want to purchase, and the purchase happens. Unless and until that happens, no payment is due. Even though I may not be paid, I will do a substantial amount of work trying to make your home buying process a success. That starts with looking at properties to find one that is right for you. As your agent, I will search listings and preview homes on my own to make sure I help you find that home. Beyond that I will explain the home buying process, help you develop your goals, set expectations, arrange a pre-approval with a lender, negotiate the purchase price, coordinate inspections, help coordinate title insurance and other closing services, and manage a myriad of other details needed to close the home efficiently and seamlessly.

Second, there are several ways in which I can be paid for my services. These include: a) the seller of the property you are interested in has offered to pay a commission to the buyer's broker, b) the seller has not offered to pay a commission to the buyer's broker, but we include that requirement as part of the offer you make on the property; or c) the seller will not agree to pay a buyer's broker commission, in which case you would be responsible for paying me. Please note that my payment amount is not set by law and is fully negotiable. The payment terms are in the buyer representation agreement that you would sign when I am retained

When Does a Buyer Need to Sign an Agreement?

While it's not required to sign a buyer representation agreement at our first meeting, I welcome the opportunity to establish that relationship early on. I dedicate time, expertise, market knowledge, and loyalty to each client I work with—and I strive to earn your trust through outstanding service.

When you're ready to tour homes, an Exclusive Buyer Agency Agreement will need be signed to clearly identify whom I represent in the transaction. This document becomes part of the offer and is also included in the language of the purchase agreement.

CLOSING EXPENSES

Good Financial Information Leads to Smart Decisions

Understanding the financial aspects of purchasing a home is crucial for making informed and confident decisions. Below is an overview of the estimated upfront and closing costs you may encounter as a buyer. While some fees are optional or vary based on property and location, it’s helpful to plan ahead.

Estimated Pre-Closing Expenses

Expense	Estimated Range	Notes
Earnest Money Deposit	$500 – $1,000*	Paid to Greater Lansing Title & Escrow at offer time.
Mortgage Application Fee	$250 – $375*	Paid to lender at time of loan application.
Home Inspection	$275 – $475*	Paid at time of service.
Radon Gas Test	$80 – $100*	Optional but advised; paid at inspection.
Well & Septic Inspection	$275 – $425*	Recommended for applicable properties. In some counties, the seller covers this. (Ingham/Shiawassee)
Pest Inspection	$50 – $80*	Optional but suggested; paid at time of inspection.
Homeowner’s Insurance	$500 – $1,200*	One-year prepaid policy required before closing.
Lender’s Appraisal Fee	$350 – $550*	Required to establish value for mortgage.

***Note: All amounts are approximate and subject to change. Your actual costs may vary based on the property and service provider.**

Homes for Heroes®

Service Deserves Its Rewards®

I'm honored to serve as a designated Realtor® in Michigan for the Homes for Heroes Program—an initiative dedicated to giving back to those who serve our communities and country.

Many of you may not realize just how vital your role is, not only locally but often on a national and even global scale. So, who qualifies as a Hero? Great question!

Homes for Heroes proudly supports professionals in the following fields:

Law Enforcement

Military (Active, Reserve, or Veteran)

Healthcare

Firefighters & EMTs

Education (Teachers & School Staff)

If you work in any of these professions, you may be eligible to receive a significant reward—averaging nearly $1,500 in cash savings—when you buy or sell a home with me through the Homes for Heroes program.

I'd be honored to guide you through your real estate journey and show my appreciation for all that you do. Let's connect and start your Homes for Heroes experience together!

Learn more about Homes for Heroes https://www.homesforheroes.com/

Homes *for* Heroes®

72,000
Heroes Served Nationwide

$144 M
Hero Savings Given Back

$20 B
Real Estate Volume Sold

$1.7 M
Foundation Hero Grants Awarded

VA LOANS:

Making Homes for the Brave Achievable

VA Loans can help make homeownership possible for those who have served our country. Here's some helpful information about this type of home loan.

Who Is Eligible for VA Home Loans?

- Active-Duty Personnel
- Veterans
- Members of the Reserves and National Guard
- Eligible Spouses
- Previous and First-Time Homebuyers

What Can VA Home Loans Be Used for?

- Buying a Home or VA-Approved Condo
- Building a Home
- Making Home Improvements

What Are the Benefits of VA Home Loans?

- Options for No Down Payment
- Better Terms and Interest Rates
- Limited Closing Costs

Homeownership is the American Dream. One way we can honor and thank our veterans is to ensure they have the best information about the benefits of VA home loans.

Connect with a Homes for Heroes Real Estate Specialist to get started today.

Sources: U.S. Department of Veteran Affairs

Homes *for* Heroes®

Why Your Home Inspection Matters

Buying a home and wondering if an inspection is really necessary? The latest data from NAR shows 19% of buyers are waiving their home inspextions in today's market. Here's why you don't want to make same that same risky decision.

What an Inspection Does

Home inspections assess the condition of a home.

What Home Inspectors Look For

While it varies by state, here are some things inspectors generally look for in existing homes.

Why It Matters

You're making a significant purchase when you buy a home. Getting an inspection ensures you know what condition it's in to avoid costly surprise down the road.

The inspection is a crucial step in the homebuying process. Let's connect so you have an expert's advice on your local market and what inspectors look for in your area.

Sources: National Association of Realtors, realtor.com
American Society of Home Inspectors

Homes *for* Heroes®

CLIENT TESTIMONIALS
In their own words

Let me preface this review by saying we are a younger family, moving from out of state, with a very fixed budget as we still own another home. We are also an active military family with a fixed timeline due to orders. Needless to say we had a lot to ask for and little to give in return. We have worked with many realtors and lenders in the past since this is now our fourth time purchasing a home and we were almost always let down. Karen was extremely knowledgeable of our specific VA requirements and knew the perfect resources for any question she couldn't answer which wasn't many. When we found Karen, we found family! She immediately took us under her wing. She made the entire process as smooth as possible. She fought for us in countless situations with other realtors on opposite ends. She worked with our very limited ability to tour homes both virtually and in person. She traveled hours in every direction to find us the perfect home, which she did succeed in! From February through just this week she spent countless hours finding us exactly the forever home we were looking for! She has never been just our realtor and will always be a part of our life because of the immediate care and kindness she showed us. She deserves every bit of praise we can give her! You will not be disappointed!

-HawseyFam

CLIENT TESTIMONIALS
In their own words

Karen was extremely helpful during the home buying process, despite being faced with family challenges. She responds quickly and makes the process as stress free as possible. She was able to learn what I was after very quickly and was always open to look at any house I sent over. I will recommend Karen to anyone I know that's looking to buy a house!

-Neal

Karen was fantastic to work with. As a first time homebuyer I had plenty of questions. Karen was there to help with everything and answer any question I had. If there wasn't something she was capable of doing, she had all the connections and their information to get things handled. If I asked her about a showing she was on top of it and many we seen same day or set up to see as soon as showings started. An added bonus is Karen works with the homes for hero's program! Karen is the who you want by your side as you purchase your home.

-Amanda

Karen Younts is by far the most professional, hard working relator in the business today! She went above and beyond our expectations. I highly attest her capabilities, knowledge and work ethics. In the end, we not only got the house we wanted but a life long friendship!

-Jeff

KAREN YOUNTS is an amazing realtor! She is quick to respond, kind, honest and very patient. Karen helped me find invest property in 2021 and close on a new "downsized" residence on 7/26/23. Our relationship began as buyer/agent, but, quickly transformed to buyer/agent/friends because she listened to my needs/wants and helped me purchase the right properties at the best prices. Karen is not out to just get a commission, she genuinely cares about her clients....that's why she'll ALWAYS be my realtor and my friend!

-Jackie

The Younts Family helped me buy my first home! i can't say enough about how amazing Karen is. she's truly the best! she made my whole experience so smooth and made me feel so comfortable with every step!! i couldn't ask for a better human to work with! what started as a chaotic house search turned into a beautiful friendship! if you're looking to buy or sell i strongly recommend going through the Younts family team! you won't regret it.

-Craig

Karen was a godsend during the process of buying my first home. She was knowledgeable, professional, and communicated well. She's a great realtor and an even better friend. You'll leave the closing table feeling like family.

-Hannah