



**Jason Stelling**

Your Ultimate  
Guide  
to Your Next Home  
Purchase

[housetohometeam.com](http://housetohometeam.com)



HOUSE  
TO  
HOME TEAM

KELLER WILLIAMS REALTY

# BUYER'S GUIDE



Let's  
Connect



A dedicated agent with an extensive background in sales, visual marketing & client services, who is also a proud Southeastern Wisconsin native. Having also lived in Chicago, where he attended University for marketing/business development & residing/working in sales in Manhattan for eight years, he has a great appreciation & understanding of real estate on all levels in three diverse markets.

"Building lifelong relationships through brokering deals, my clients are truly a part of my family! I have boundless passion for this industry & my clients. I strongly believe in and practice the importance of consistently expanding my knowledge & utilizing that know-how...& if need-be, creative strategizing...to give my clients a 5-star service experience...whether this is their first home or their forever home, I am here for you every step of the way!"



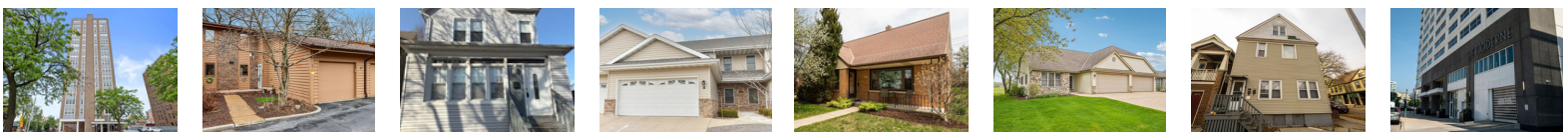
# HELLO

I AM JASON STELLING





THANKS TO THE TRUST OF OUR AMAZING CLIENTS, OUR TEAM SOLD OVER \$42.5 MILLION IN REAL ESTATE IN 2025, HELPING FAMILIES BUY, SELL, AND INVEST WITH CONFIDENCE.



# MEET OUR TEAM



**Judy Huebner**  
Licensed Realtor, Team Lead

262.391.6372  
Judy@housetohometeam.com



**TOP AGENT**  
**ON ZILLOW**  
**JUN 2025**



**Kathleen Gill**  
Licensed Realtor

414.218.9855  
Kathleen@HousetoHomeTeam.com



**Jason Stelling**  
Licensed Realtor

414.885.6555  
Jason@HousetoHomeTeam.com



**Pamela Faraci**  
Licensed Realtor

847.922.2165  
Pamela@HousetoHomeTeam.com



**Karen Schultz Cheney**  
Licensed Realtor

414.460.7716  
Karen@HousetoHomeTeam.com



**Kathy Pica**  
Client Specialist

262.899.2555  
ISA@HousetoHomeTeam.com



**Chris Witzel**  
Marketing Director

419.308.8455  
Chris@HousetoHomeTeam.com

# PROVEN SUCCESS



## House to Home Team

These numbers depict not only the trajectory of my business, but the expertise, dedication and commitment that you will receive.

**45+** COMBINED YEARS IN BUSINESS  
**1,328+** TOTAL FAMILIES SERVED  
**\$455+** MILLION TOTAL SALES

### 2025 SUCCESS

DAYS ON MARKET	14
LIST-TO-SALES	0.5%
CLOSED SALES VOLUME	\$42,575,923
TOTAL CLOSED UNITS	91





The buyer's agent represents the interests of the buyer, but also must know how to work constructively with the listing agent so that the parties are satisfied with the transaction: the seller sells and the buyer buys.

### A buyer's agent can:

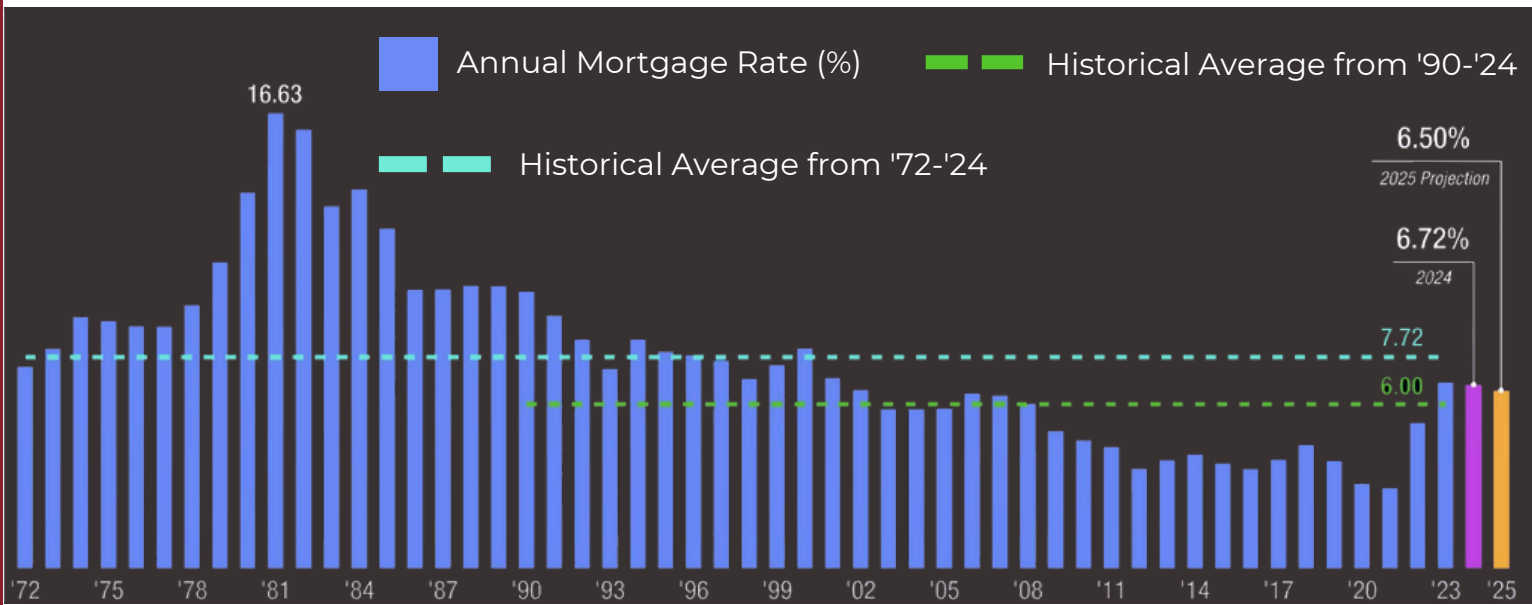
- Give a professional opinion of a seller's property beyond just disclosing defects.
- Recommend or suggest an offering price or give an opinion about whether a particular house is priced too high or too low.
- Structure the offer and draft offer provisions with the buyer's best interest in mind.
- Recommend and assist the buyer with negotiation strategies for the best price and beneficial terms.
- Research and disclose information about a property's history, title and liens so the buyer can make a better-informed decision. The amount of optional investigation and research that a buyer's agent may do for a buyer will vary from agent to agent.
- Give information and advice within the scope of the agent's expertise as a licensed real estate agent.

“ A buyer's agent helps you negotiate for beneficial contract terms and provides valuable information and advice to you throughout the transaction. ”

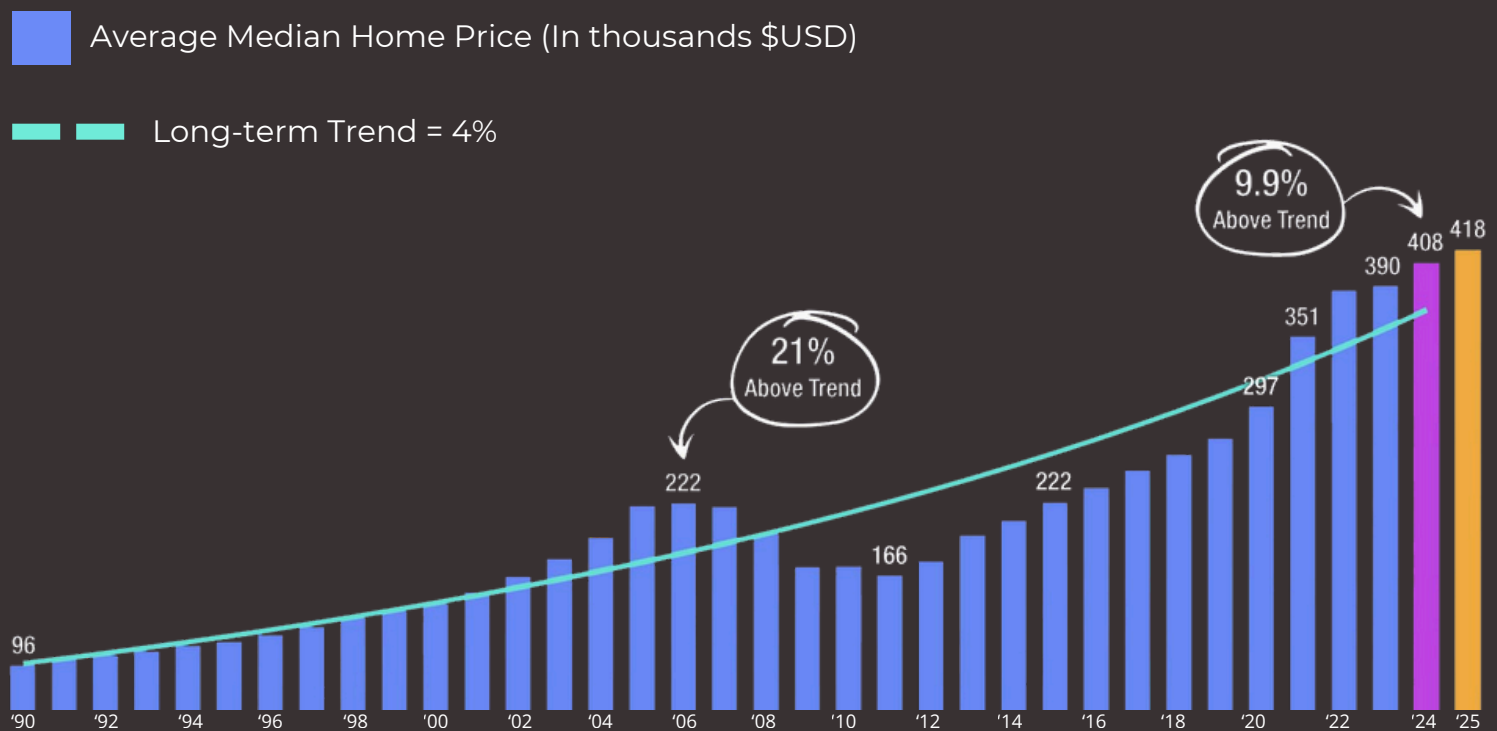
### What duties does a buyer's agent owe to me as the client?

1. **Loyalty:** A buyer's agent must loyally represent you, avoid conflicts of interest with you, and put your best interests ahead of the interests of any other party in the transaction.
2. **Information and advice:** A buyer's agent must, upon your request, provide information and advice about real estate matters that are material to your transaction.
3. **Disclosure of material information:** A buyer's agent is obligated to disclose to you all information that is material to the transaction and that you don't already know and cannot discover through reasonably vigilant observation. A material fact is one that a reasonable person might feel is important in choosing a course of action. Examples of material information include:
  - a. The existence of other offers
  - b. The reason the seller is selling, provided the seller permits this information to be shared with others and does not require it to be kept confidential
4. **Negotiation:** The agent is required to act as an intermediary by facilitating or participating in communications between you and the other parties to a transaction, completing offers or other forms as you request, or presenting the proposals of other parties to you and giving a general explanation of the proposal's provisions.

# MORTGAGE RATES ANNUAL



# HOME PRICES ANNUAL



# HOME BUYER'S ROADMAP

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## FIND AGENT

A proficient Buyers Agent is your advocate, navigating the complexities of real estate transactions, negotiating the best deals, and safeguarding your interests.



## FINANCIALS

Getting pre-approved before house hunting is crucial. It gives a clear picture of your budget, streamlines the buying process, and strengthens your offers.



## SEARCH

Embark on your home search with clear priorities. Define your needs, wants, and budget. Research neighborhoods, visit open houses, and utilize online resources.



## OFFER

Crafting a compelling offer on a home involves more than just numbers. Consider market conditions, comparable sales, and seller motivations.

# HOME BUYER'S ROADMAP

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## UNDER CONTRACT

Upon acceptance, your offer becomes a legally binding contract, setting the stage for the next steps, such as conducting inspections, securing financing, and finalizing the sale.



## INSPECTION

A home inspector examines the structural integrity, plumbing, electrical systems, HVAC, roof, and more. This comprehensive evaluation helps buyers uncover any hidden issues or potential problems with the property.



## APPRAISAL / FINANCING

You will start the loan application process with your lender and submit all required documentation. They will order an Appraisal by an independent 3rd party Appraiser to verify the market value of the home. Your lender will require you to have homeowners insurance. Start gathering quotes and shop!



## CLOSING

At the closing table, both parties sign numerous documents, including the settlement statement and mortgage paperwork, and the transfer of ownership is officially recorded. The best part? You get the keys to your new home!

# FINANCIAL PLAN

## PRE-APPROVAL

Obtaining a pre-approval on your mortgage will help you in many ways. First, it will help you determine your budget, and help you stay within it. Second, it shows the seller that you are serious about purchasing a home, and that you have the funds necessary to complete the purchase.

Although you are pre-approved for a loan, that does not mean that you will be guaranteed this amount in your final mortgage. You will still have to be approved for a mortgage after you have submitted an offer.

It is important not to make any significant purchases or alter your credit score in any way during this time.

## PEFERRED LENDERS



A+ Mortgage Services, Inc.

Richard Selensky  
rich@trustaplus.com  
262-679-8500 x259  
414-430-5000 Cell

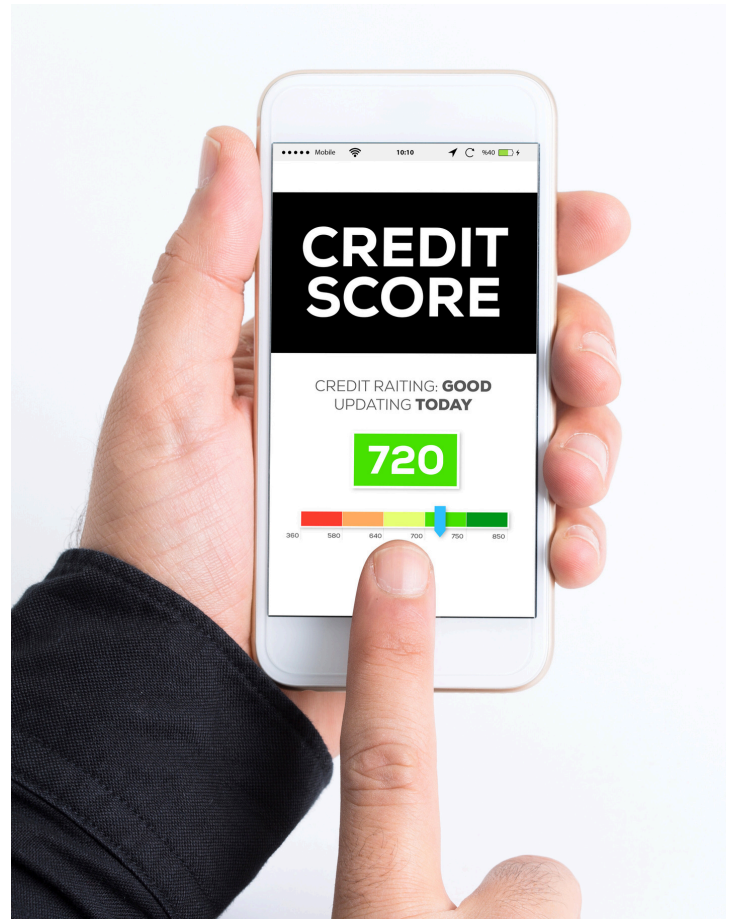


Brian Kludt  
brian.kludt@fairwaymc.com  
414.899.6243  
414.409.3393 (Team Hotline)



Great Midwest Bank

Melissa Zavadil  
melissa.z@greatmidwestbank.com  
414-641-1318  
414-213-1310 (Cell)



## CREDIT SCORE CHECK

Your banker will likely perform a credit check prior to approving a mortgage and determining your interest rate. The most ideal range will be 620 or above.

The better your score, the lower the interest rate you will be charged on your mortgage.

I can help you determine your purchasing power! Low credit score? I can help! 414-885-6555

# The A+ Mortgage Services The A+ Advantage Programs



## REVIEW CREDIT

Your credit profile is reviewed and approved up front.

## AUTOMATED UNDERWRITING

Our technology-driven underwriting creates a smoother, more predictable experience from application to closing.

## UNDERWRITING APPROVAL

Offer with confidence, knowing your financing is already in place.

## GET AHEAD OF THE COMPETITION WITH THE A + A D V A N T A G E

- Local in-house Underwriting
- In-house Bridge loan program
- Conventional Mortgages
- FHA & VA Mortgages
- USDA Mortgages
- Quick Pre-approvals
- Appraisal waivers available
- Soft Credit checks option on
- Pre-approvals
- 7-day-a-week availability

LET THE POWER OF THE A+ REPUTATION PROPEL YOUR OFFER TO SUCCESS. AN A+ APPROVAL IS THE GOLD STANDARD FOR PREDICTING A SMOOTH PATH TO CLOSING!



**A+ Rating**  
**NEVER A COMPLAINT FILED**  
NMLS# 259353

## From Dream to Done Without the Hassle

W18857820 Racine Ave. Suite 100, Muskego, WI 53150  
P: 262.679.8500 F: 262.679.8800 [www.TrustAPlus.com](http://www.TrustAPlus.com)



**RICHARD SELENSKY**  
Senior Vice President  
Selensky Mortgage Experts Team  
NMLS# 246184

414-350-5000  
[rich@trustaplus.com](mailto:rich@trustaplus.com)  
[trustaplus.com](http://trustaplus.com)  
W188 57820 Racine Ave #100  
Muskego, WI 53150



# HOME INSPECTION

Make sure that you allow for an inspection to be completed prior to the closing of the sale. It is important to know as much about your home as possible.

If anything serious comes out of the inspection, you may have an option to back out of the agreement, or give you more negotiating power.

Feel free to ask your inspector to take pictures and be descriptive in their report. You can also ask for a meeting with the inspector to better understand their findings.

Once the inspection is complete, you can discuss and negotiate with the seller any final points.



# APPRAISAL & APPROVAL



## PROPERTY APPRAISAL

Other checks you should run prior to finalizing the purchase of your new home:

1. Appraisal
2. Property title search

Your banker will also want a formal appraisal of the home prior to issuing your loan.

Be sure to purchase home insurance for your new property!

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## LOAN APPROVAL

The lender will review any and all financial related forms and information prior to granting the loan.

They will review details like:

- Your income
- Credit history
- Employment status



# THINGS TO KEEP IN MIND DURING YOUR BUYING PROCESS

1. Supply and demand is critical. Be ready to act when you find what you want.
2. Prioritize your wish list and know your wants vs your must haves.
3. Drive through the neighborhood to make sure it meets your needs.
4. School district is important for resale even if it is not important to you right now.

## FIRST STEPS

- Talk to Realtor & Client Coordinator
- Schedule Buyer Consultation
- Get pre-approval
- Customize your search
- Find your ideal home
- Get an accepted offer

## 2-3 WEEKS AFTER ACCEPTED OFFER

- Ask lender to order appraisal
- Talk to lender before buying furniture, appliances etc.
- Purchase homeowners insurance
- Order cable, internet, phone services
- Seller arranges well/septic test if needed.

## 3 DAYS BEFORE CLOSING

- Final walk through with agent to check current condition of new home
- Submit a Zillow testimonial and be entered to win our quarterly Review Giveaway

## 1-2 DAYS AFTER ACCEPTED OFFER

Our Transaction Coordinator will reach out to you about:

- Earnest money check
- Home inspection/radon test
- Request repairs if needed

## 3-4 WEEKS AFTER ACCEPTED OFFER

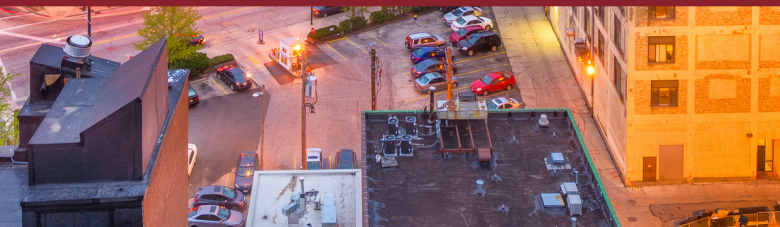
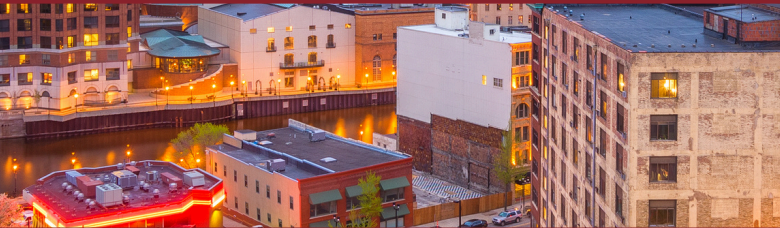
- Get appraisal results from the lender
- Get loan commitment from lender
- Plan closing time/place with us
- Set up recycling/garbage services
- Switch utilities for home(s)
- Change address/forward mail

## AFTER MOVING DAY

- Update drivers license
- Update voter registration
- Celebrate with loved ones
- Use your agent as a resource for contractors when needed post-closing



# RESOURCES



## MORTGAGE LENDERS

### **A+ Mortgage | Richard Selensky**

262-679-8500 (Office) 414-430-5000 (Mobile)  
rich@trustaplus.com

### **Fairway Mortgage | Brian Kludt Team**

414-488-0583 (Office) 513-382-0185 (Mobile)  
brian.kludt@fairwaymc.com or cynthia.kopeny@fairwaymc.com

### **Great Midwest Bank | Mark Scaduto**

414-326-3433 (Office)  
mark.scaduto@greatmidwestbank.com

## HOME WARRANTY

### **America's Preferred Home Warranty**

800-648-5006  
aphw.com

## HOME INSPECTORS

### **Dwell MKE | Chris Chirafisi**

414-335-9472 (Mobile)  
dwellmke@gmail.com | Web: dwellmke.com

### **Extensive Home Inspections | Mark Griffith**

414-651-1613  
info@extensivehomeinspections.com  
Web: extensivehomeinspections.com

### **Integrated Home Inspections | Mark Henry**

414-378-9105  
markh1894@gmail.com  
Web: integratedhomeinspections.com

## PROFESSIONAL MOVERS

### **Badger Brothers Moving**

414-930-2294 (North Shore) 262-256-0552 (Waukesha)  
Web: badgerbrothersmoving.com

### **Hernia Moving**

414-263-6402  
Web: herniamovers.com



# REAL ESTATE TERMS

## PRE-APPROVAL

A pre-approval is the first step to obtaining a mortgage to purchase your home. The lender will perform an analysis on your income, debt, and credit-worthiness. You will need this in order to be ready to put an offer on a house.

## TITLE SEARCH

A title search will confirm that the property that is being sold in fact belongs to the seller.

## OFFER

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.

## APPRAISAL

An appraisal is the value that is assigned to the house based on an assessment of the neighborhood, market condition, and more.

## CONTINGENCY

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller; home inspection & financing.

## FINANCING CONTINGENCY

A pre-approval is the first step to obtaining a mortgage to purchase your home. The lender will perform an analysis on your income, debt, and credit-worthiness. You will need this in order to be ready to put an offer on a house.

## HOME INSPECTION

A home inspection is an official review of the homes' current condition. It helps to determine if any work needed to be done to the property to bring it to normal working order.

## CLOSING COST

Closing costs is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses.

## DEFECT

Any condition or issue in the property that negatively affects its function, safety, structural integrity or overall value

## CLOSING

The closing part of the real estate sale is when the money and keys are exchanged.

## EARNEST MONEY

Good faith money is the balance of funds that are set aside into a trust or an escrow account to show the buyer is serious about the purchase.

## DISCLOSURES

The disclosures related to a property will include everything that the sellers know about the property, including any areas that need repairs.



# 2025 KW MKE | Results Driven

**6,379** # OF CLOSED UNITS

**\$2.7** BILLION  
CLOSED SALES VOLUME

KW MKE METRO MLS

**\$455,852** **\$425,844**

**AVERAGE HOME PRICE**

\*KW WORKS IN A HIGHER PRICE POINT THAN THE MARKET AVERAGE.

**15.3%** KW MARKET SHARE VS. OTHER TOP BROKERS

\*IN 2024 KELLER WILLIAMS WAS THE #1 BRAND FOR SE WISCONSIN SELLERS & BUYERS

**KW AGENTS CLOSE 26% MORE UNITS THAN THE AVERAGE AGENT IN THE METRO MLS**

**3,989** # OF LISTINGS TAKEN

**\$1.804** BILLION  
LISTINGS TAKEN VOLUME

KW MKE METRO MLS

**96.8%** **94.8%**

**LIST TO SALE PRICE %**

KW MKE METRO MLS

**23 DAYS** **34 DAYS**

**AVERAGE DAYS ON MARKET**

\*KW SELLS HOMES 32% FASTER THAN THE MARKET AVERAGE.



# CUSTOMER TESTIMONIALS

**CS Bech**



Buying a home seemed like such a daunting challenge for me. As a first-time homeowner, I had no idea where even to start. Then one day, through Zillow, I was connected to Jason, and suddenly, finding a home no longer was as nerve-wracking as it was before my first call with him. He walked me through each step and didn't stop until we found my new home! Jason is not only knowledgeable in his field but is highly trustworthy. I recommend Jason to anyone looking to buy a new home.

**K. Moss**



Jason was AWESOME and he catered to our needs. If we know anyone looking for any real estate needs, we will DEFINITELY refer to him!!! He even gave us a gift at our closing. He us a caring and knowledgeable person and will go out of his way to help you!

**Rhionnam J.**



As first-time home buyers, we couldn't have asked for a better realtor than Jason! He guided us through every step of the process with patience, expertise, and genuine care. His communication was always timely, responsive, and personable. Jason made the entire experience smooth and stress-free. We highly recommend him!

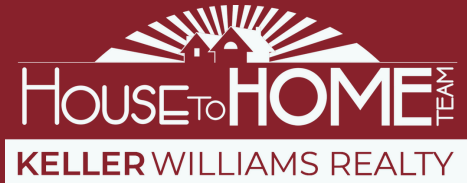
**Chris B.**



Jason is cream of the crop. He was very patient with us as we were first time homebuyers. He was very savvy with all the homes he showed us, even the ones that were out of the way. The communication was on point. Fast response and answered all the questions we had. He always kept our best interests in mind when negotiating. Would recommend 10 out of 10!

# JASON STELLING

REAL ESTATE AGENT



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EMAIL: Jason@HouseToHomeTeam.com

Follow  
me on  
Facebook



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me on  
Instagram

