

HOUSE TO HOME TEAM

KELLER WILLIAMS REALTY

BUYER'S GUIDE



Judy Huebner

Your Ultimate Guide to Your Next Home Purchase

housetohometeam.com

Let's Connect



HELLO

I AM JUDY HUEBNER

Originally entering real estate as an investor, Judy knows the ins and outs of homes and their value. She leads her clients through every step of the home-buying or selling process, offering them support and advice for a stress-free experience.

Judy has always been energetic, innovative and creative in thinking outside the box. She has one of the best online marketing strategies in the industry. She is there to help her buyers find their ideal home and get to a smooth closing. Judy helps sellers get their house ready to sell, offers staging, and contractor referrals if needed. Her extensive marketing attracts many buyers to the homes she has for sale. Her goal is to get her sellers their desired price in the shortest amount of time.

Due to rapid growth, Judy founded House to Home Team. This team of Realtors, Transaction Coordinator, Marketing Manager and Client Care Specialists are dedicated to outstanding customer service and exceptional attention to detail.

Judy is one of the hardest working Realtors in the industry, earning her referrals and repeat business from satisfied buyers and sellers. Her goal is to always give her clients a positive experience.

HOUSE TO HOME TEAM

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HOUSE TO HOME TEAM

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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.





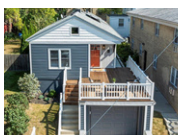


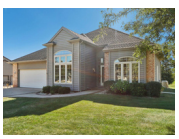














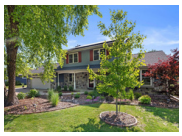












MEET OUR TEAM

HOUSE TO HOME TEAM
KELLER WILLIAMS REALTY



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



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



Wayne Huebner
Art Director

262-391-6373

PROVEN SUCCESS

HOUSE TO HOME TEAM
KELLER WILLIAMS REALTY

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





WHY HIRE A BUYER'S AGENT

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.

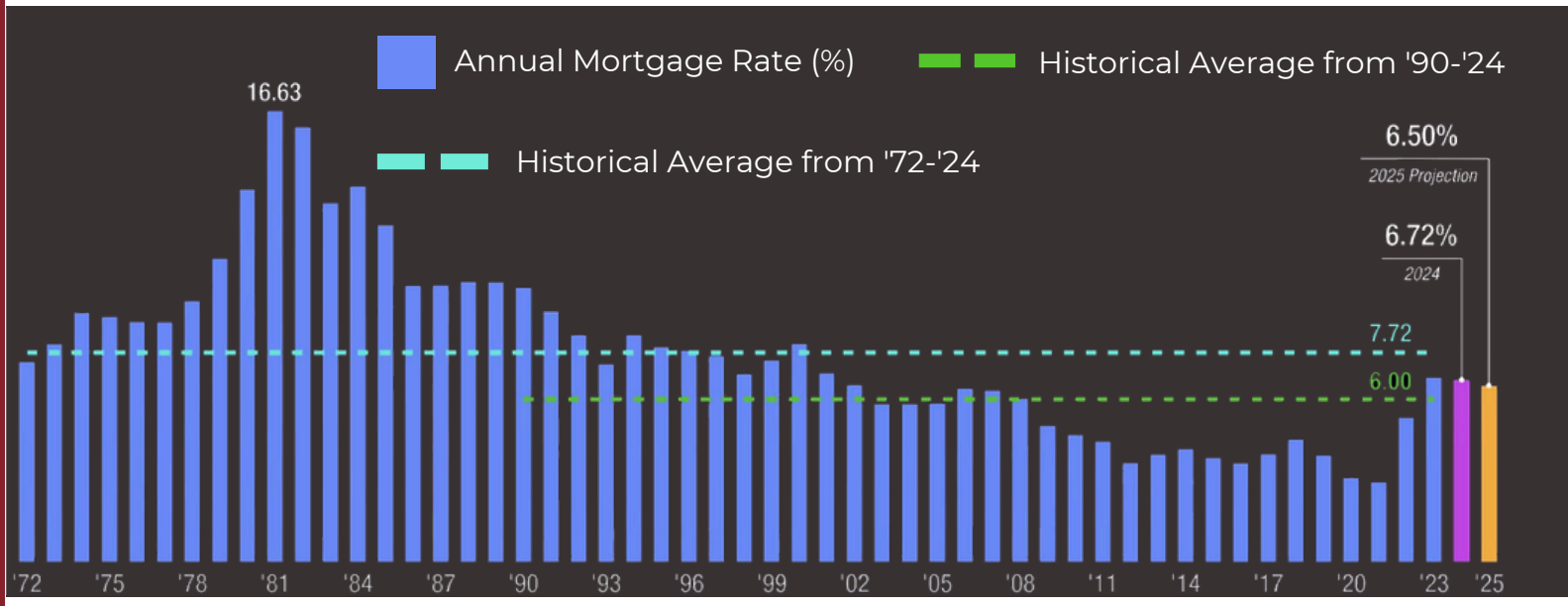
> "A buyer's agent helps you negotiate for beneficial contract terms and provides valuable information and advice to you throughout the transaction."

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

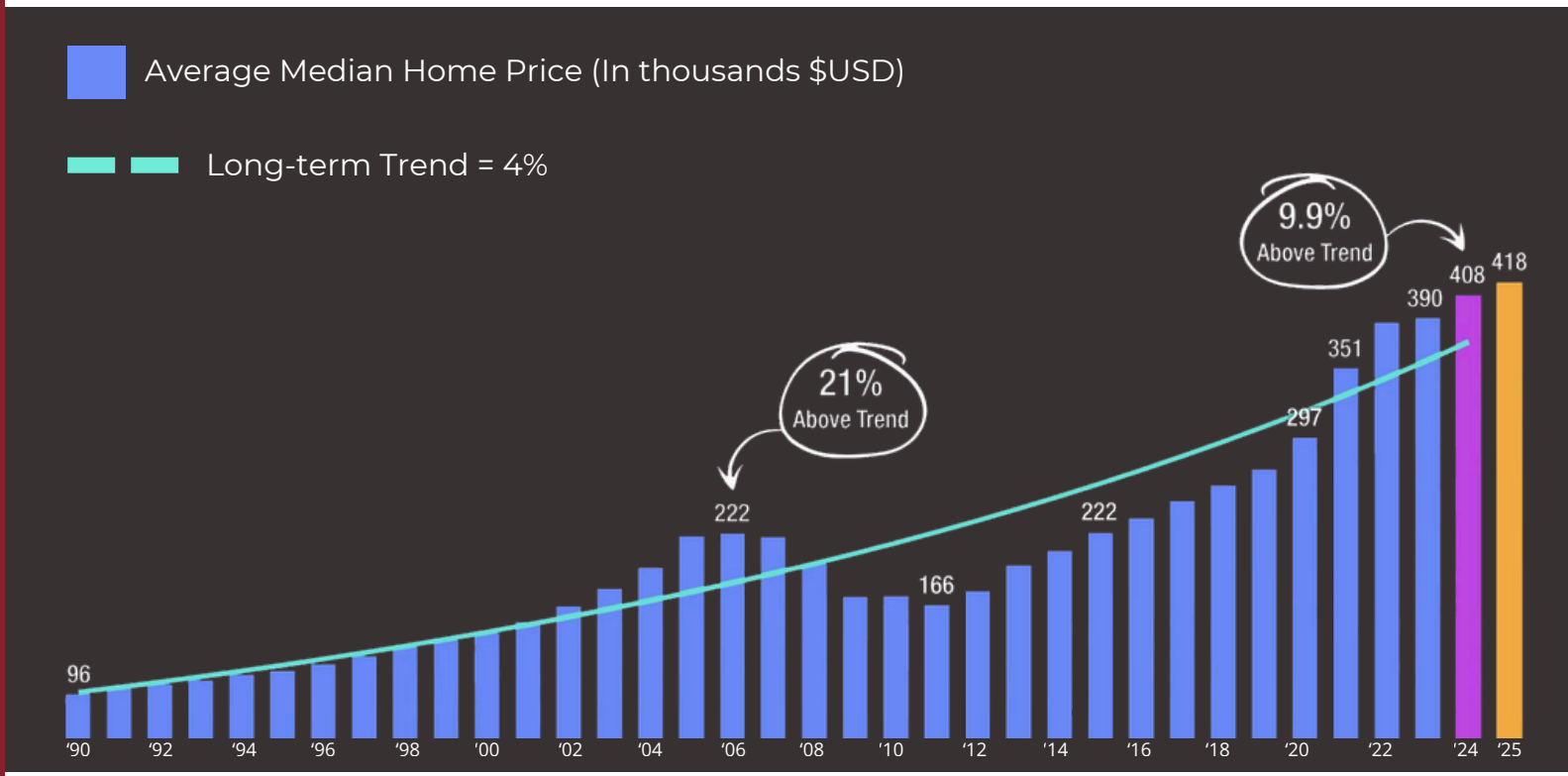
1. **Loyalty**: A buyer's agent must loyally represent you, avoid conflicts of interest with you, and put your best interests ahead of the interests of any other party in the transaction.
2. **Information and advice**: A buyer's agent must, upon your request, provide information and advice about real 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.

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MORTGAGE RATES ANNUAL



HOME PRICES ANNUAL



HOME BUYER'S ROADMAP

01

FIND AGENT

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

02

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.

03

SEARCH

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

04

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

05

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.

06

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.

07

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!

08

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.

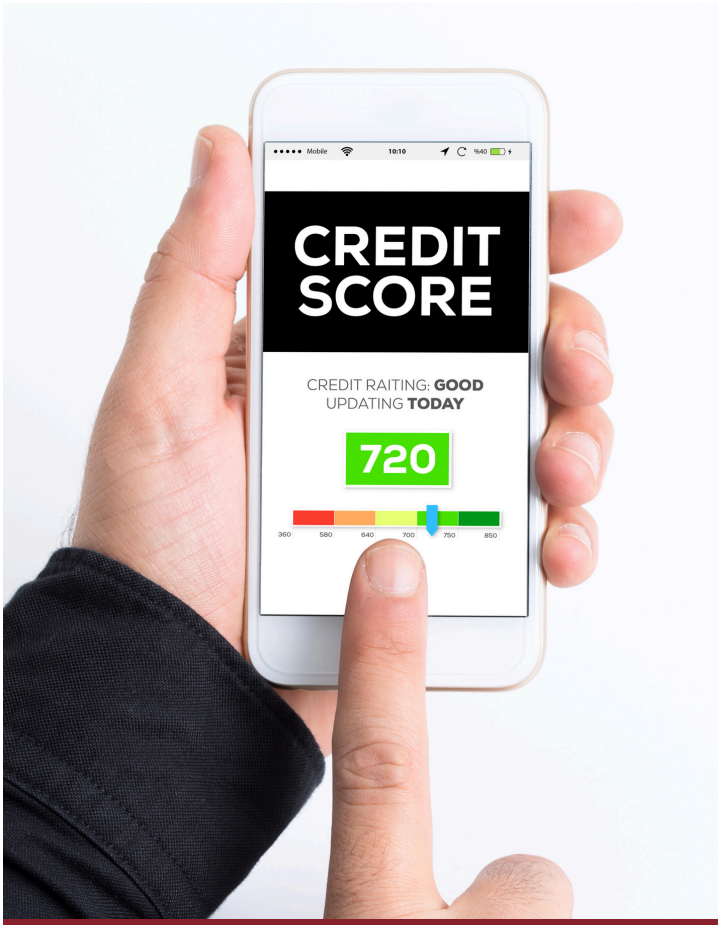
Richard Selensky
rich@trustaplus.com
262-679-8500 x259
414-430-5000 Cell

FAIRWAY INDEPENDENT MORTGAGE CORPORATION

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

FAIRWAY® Cash Guarantee®

FAIRWAY® INDEPENDENT MORTGAGE CORPORATION

FAIRWAY CASH GUANTEE®

GIVE YOUR BUYERS AN EDGE AND YOUR SELLERS CONFIDENCE!

At Fairway Independent Mortgage corporation, we understand the importance of being the most favorable deal on the table. The winning combination of a Fairway Cash Guarantee® and a Fairway Advantage ® Pre-Approval* will give your buyers the buying power they need to complete with cash!

We like to think of it as a super seller guarantee, and we're so confident that we will close by the contracted date that if we don't for a financing reason, Fairway will:

- Purchase your seller's property in cash for the lesser of the home's appraised value or sales price or;
- Pay your seller $10,000 for the trouble, allowing them to pocket the money and relist their home

FAIRWAY CASH GUARANTEE® ADVANTAGES:

- Seller gets confidence in closing
- Buyer can compete with cash offers and have an edge over other financed offers
- Works for FHA, VA, Conventional or Jumbo loans (up to $1,000,000 purchase price)
- Works for primary, second home, condo and investment property
- No fees to use, unlike similar programs
- Buyer's and seller's agents STILL make commission if Fairway buys the home!

HOW IT WORKS:

- Fairway works to get your buyers fully qualified for both financing and the Fairway Cash Guarantee® program.
- You submit the Fairway Cash Guarantee® addendum along with your buyer's offer to strengthen the deal - no need to add special language to the contract.
- Your buyer now has a better chance of winning when multiple offers are on the table!



FAIRWAY® INDEPENDENT MORTGAGE CORPORATION | Cindy Kopeny NMLS 59775 | 414-488-0583

Cindy Kopeny

Branch Operations Manager, NMLS 59775

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1045 W. Glen Oaks Lane, Suite 204, Mequon, WI 53092

APPLY NOW

CERTIFIED RENOVATION SPECIALIST

EQUAL HOUSING OPPORTUNITY

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10/12/2023

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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

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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!



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

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RESOURCES













MORTGAGE LENDERS

Fairway Mortgage | Brian Kludt Team
414-488-0583 (Office) 513-382-0185 (Mobile)
brian.kludt@fairwaymc.com or cynthia.kopeny@fairwaymc.com

A+ Mortgage | Richard Selensky
262-679-8500 (Office) 414-430-5000 (Mobile)
rich@trustaplus.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

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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

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.

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

Sources: Internal KW Reporting VIA Multi Year Trends, Metro MLS Data for 5 County Metro Milwaukee Area 1/1/25 - 12/31/25

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Notes

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CUSTOMER TESTIMONIALS

Dylan F.

Judy and her team are total pros. We've worked with her on both buy and sell transactions. She provides excellent guidance in navigating the entire process from figuring out what we want, finding it, and getting it. In all cases we reached sound buyer/seller agreements that we feel satisfied with post-transaction. Judy has an impressive network of fellow industry pros (e.g., structural engineers, plumbers, roofers, flooring) and does an admirable job juggling all the scheduling, communications, and outputs needed during the rapid fire sections of these types of transactions. We found Judy by calling a number on Zillow listed for a house we found interesting. Since then, many times my wife has exclaimed "thank God it was Judy who answered the phone when we called on that first house." Further, Judy is just a pleasure to do business with; she helped us understand when being at ease works vs. when we needed to focus and act fast. We recommend Judy and her support team with full confidense.

Mike M.

Judy helped us buy our first home and we couldn't be happier! She was efficient, knowledgeable, and guided us through the whole process smoothly. We had a very specific deadline and she met it without breaking a sweat! When our financing was delayed, she was understanding and made sure to communicate with the seller early and often.

Rocco J.

Judy (and the whole house to home team) provided our family with comprehensive real estate services - from looking at homes, to presenting an offer, identifying property discrepancies and contractors to address them, all the way through to closing. The team took care of the essential details in a timely and effective way.

Megan J.

We absolutely trusted Judy start to finish from buying our new home, helping get our old house ready for market, and quickly accepting an offer. Some circumstances outside our control arose that Judy continually followed up on, kept us in the know, and her experience steered us correctly. She was great at communicating and getting things done. Thank you, House to Home Team!

JUDY HUEBNER

REAL ESTATE AGENT/TEAM LEAD

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Connect With Us!

262-391-6372

Judy@HouseToHomeTeam.com

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