



BUYER CONSULTATION • WEST MICHIGAN

Your Home-Buying Plan

A design-led, decision-focused approach from the first conversation through closing.

PORTRAIT BINDER EDITION

Created for a focused consultation, practical note-taking, and three-hole-punch filing.

Rebecca Vandenbroek

FOUNDER • BROKER • DESIGNER

616.893.3060 • houseofcopperfox.com

YOUR ROADMAP

A clear path from first conversation to keys.

Every step is easier when the decisions, responsibilities, and deadlines are visible from the beginning.

01

Prepare

Clarify goals and timing.
Set a comfortable budget.
Review agency,
compensation, and
preapproval.

02

Search

Build a focused property
brief. Tour with a
scorecard. Verify facts,
boundaries, and
tradeoffs.

03

Close

Structure the offer.
Complete due diligence.
Coordinate lender, title,
walkthrough, and closing.

BRING TO YOUR BUYER CONSULTATION

- | | |
|--|---|
| ☐ Approximate purchase timing | ☐ Preferred areas and commute needs |
| ☐ Preapproval or lender contact, if available | ☐ Estimated cash available for closing |
| ☐ Must-haves and deal-breakers | ☐ Current housing or sale contingency |

HOW TO USE THIS PACKET

Write directly in the worksheets. Revisit your priorities after the first few tours. The goal is not to preserve your first answer; it is to make each decision more informed.

YOUR PRIMARY GOAL

REPRESENTATION

Representation starts with clarity.

Michigan agency disclosure explains whom a licensee represents before you share confidential information. A written buyer agreement then records the services, term, and compensation you select.

BUYER-AGENT DUTIES

- Reasonable care and skill
- Loyalty to your interests
- Confidentiality, subject to law and permission
- Offer, counteroffer, and negotiation support
- Transaction assistance through closing
- Referrals when specialized advice is needed

WRITTEN BUYER AGREEMENT

Before touring a home with a REALTOR®, you will generally be asked to sign an agreement that identifies the services, duration, termination terms, and compensation. Open houses you visit independently and initial conversations about services do not require that agreement.

COMPENSATION • NO SURPRISES

Compensation is negotiable and is not set by law. The agreement should state a clear amount or method—not an open-ended range. Seller or listing-broker compensation may be available, and a seller contribution may be requested. Your agreement explains any buyer responsibility that remains.

01

Agree before touring

Review services, duration, termination, and compensation before entering the relationship.

02

Check each property

Confirm any outside compensation and the expected effect before submitting an offer.

Sources: Michigan Compiled Laws §339.2517 and the National Association of REALTORS® Consumer Guide to Written Buyer Agreements. The signed documents control.

THE COPPER FOX DIFFERENCE

A thoughtful advantage at every decision point.

The goal is not to show you more houses. It is to help you recognize the right home, understand the tradeoffs, and protect the transaction.

DECISION FRAMEWORK

Budget, priorities, tradeoffs, and timing become a shared plan before the search expands.

DESIGN-LED ANALYSIS

See layout potential, renovation implications, finish quality, and resale flexibility without losing sight of cost.

LOCAL CONTEXT

Ada, Cascade, and the Forest Hills Public Schools area are explained with precise boundary language.

OFFER STRATEGY

Price, timing, financing, contingencies, and seller priorities are considered together.

RISK VISIBILITY

Inspection, appraisal, title, financing, and cash-to-close risks are made explicit before decisions.

FULL COORDINATION

Your lender, inspector, title team, and contract deadlines stay connected through closing and beyond.

THE STANDARD

You should understand what you are deciding, why it matters, what it could cost, and which written document controls the outcome.

WHAT WOULD MAKE THIS MOVE SUCCESSFUL?

WHAT WOULD MAKE YOU WALK AWAY?

PREPARE

Define your decision framework.

Separate needs from preferences before listings and emotions begin competing for attention.

01

Comfortable budget
Monthly comfort · cash to close · reserves · renovation allowance · ownership costs.

02

Location priorities
Commute · community · setting · services · verified school attendance information.

03

Property brief
Type · bedrooms · baths · lot · garage · systems · accessibility · renovation tolerance.

04

Future fit
Expected hold period · family changes · remote work · maintenance capacity · resale flexibility.



CHOOSE THE TRADEOFFS
A home does not need to be perfect. It needs to fit the priorities that matter most and leave acceptable room for change.

COMFORTABLE MONTHLY RANGE

TARGET TIMING

AVAILABLE CASH + DESIRED RESERVE

EXPECTED YEARS IN THE HOME

PROPERTY BRIEF

Name the priorities before you negotiate them.

Use three categories: required, preferred, and flexible. A feature should be “required” only if the home cannot work without it.

MUST HAVE

STRONGLY PREFER

FLEXIBLE / CAN CHANGE

HOME + LOT

- ☐ Property type and architectural style
- ☐ Bedrooms, baths, and accessibility
- ☐ Garage, parking, and storage
- ☐ Lot, setting, privacy, and outdoor use
- ☐ Renovation and maintenance tolerance

LOCATION + DAILY LIFE

- ☐ Commute or travel radius
- ☐ Community and setting preferences
- ☐ Services, recreation, and conveniences
- ☐ Verified school attendance information
- ☐ Future resale flexibility

THE ONE TRADEOFF I DO NOT WANT TO MAKE

THE SEARCH

Search smarter, not wider.

A focused search reduces noise, protects your time, and improves the quality of each comparison.

01

Calibrate

Review examples and align the search to actual budget and acceptable tradeoffs.

02

Curate

Prioritize listings most likely to change your decision—not every available home.

03

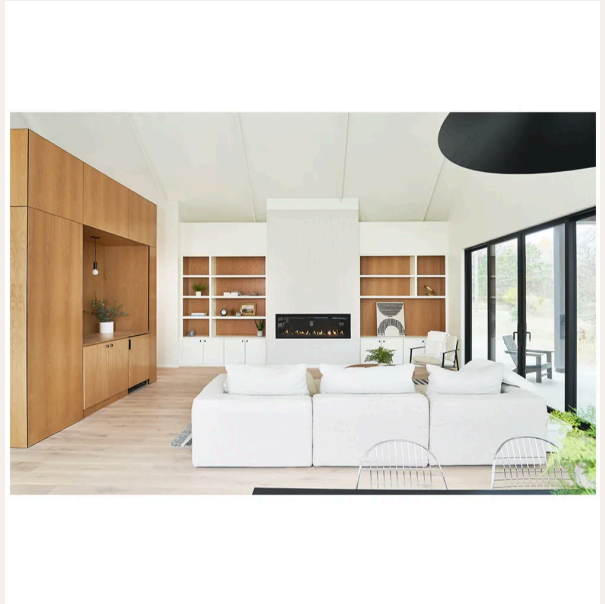
Verify

Confirm property facts, boundaries, taxes, restrictions, and known material information.

04

Compare

Use a consistent scorecard so one finish or feature does not outweigh the whole property.

**LOCAL LANGUAGE THAT STAYS PRECISE**

Ada and Cascade are the primary market names. Forest Hills is described as the Forest Hills Public Schools area. Attendance boundaries can change and should be verified through official sources for a specific address.

SEARCH AREA NOTES

TOUR WITH INTENTION

Look past the staging. Record the decision.

Use the same questions for each home so your comparison reflects condition, function, location, and cost—not just first impressions.

PROPERTY ADDRESS

DATE + TOUR NUMBER

LENS	WHAT TO OBSERVE	FIT
Location	Setting, commute, traffic, services, and verified attendance information	1 2 3 4 5
Layout	Flow, natural light, storage, furniture fit, accessibility, and daily routines	1 2 3 4 5
Systems	Roof, mechanicals, electrical, plumbing, water, septic or sewer where applicable	1 2 3 4 5
Condition	Deferred maintenance, moisture clues, workmanship, permits, and disclosures	1 2 3 4 5
Potential	Renovation scope, likely sequence, design opportunity, and resale flexibility	1 2 3 4 5

TOP THREE STRENGTHS

TOP THREE CONCERNS

EMOTIONAL FIT

1 2 3 4 5

FINANCIAL FIT

1 2 3 4 5

NEXT STEP

Pass · Revisit · Offer

Paint and furniture can change. Lot, location, floor plan, natural light, and major systems are harder or more expensive to change.

THE COPPER FOX OFFER ADVANTAGE

A strong offer is more than a price.

We learn what matters to the seller, coordinate with your lender, and balance competitiveness with the protections you value.

PRICE + VALUE

Comparable evidence, property condition, market context, and your walk-away limit.

FINANCING

Approval strength, down payment, lender responsiveness, and cash position.

INSPECTION

Scope, timing, thresholds, and any pre-inspection completed before the offer.

APPRAISAL

Protection, gap limits, available cash, and lender requirements.

TIMING

Closing date, possession, occupancy, and response deadlines.

CONCESSIONS

Closing-cost requests, buydowns, repairs, and lender-permitted credits.

**BEFORE WE WRITE**

What is the competitive landscape? Which terms matter most to this seller? Where can we strengthen without creating unacceptable financial or contractual risk?

MY WALK-AWAY LIMITS

STRATEGIC TERMS

Every advantage carries a tradeoff.

The right strategy depends on the property, competition, financing, available cash, and your tolerance for risk.

TERM	POTENTIAL ADVANTAGE	WHAT YOU ACCEPT OR LIMIT
Appraisal gap	Can strengthen a financed offer when value is uncertain.	May require additional cash if appraisal is below price; use a defined cap.
Pre-inspection	Provides professional information before the offer deadline.	Upfront inspection cost and no guarantee every issue is found.
Modified inspection	Can improve certainty for the seller.	May narrow renegotiation or cancellation rights; exact language matters.
Seller concession	May reduce cash needed for allowed costs or a rate buydown.	Subject to loan and appraisal rules; seller evaluates net proceeds.

DECISION STANDARD

Strengthen the offer only where the benefit is worth the financial or contractual risk. The purchase agreement—not this summary—defines the actual rights, deadlines, and obligations.

TERMS I AM OPEN TO DISCUSSING

PROTECTIONS I DO NOT WANT TO REDUCE

UNDER CONTRACT

From accepted offer to closing.

The purchase agreement sets the deadlines. We coordinate the moving pieces and keep each decision tied to the contract.

01

Deposit + setup

Deliver earnest money as required. Confirm lender, title, contact information, and deadline calendar.

02

Inspection

Complete the agreed due diligence. Review findings and make the decision allowed by the contract.

03

Financing

Submit requested documents quickly and avoid financial changes without lender guidance.

04

Appraisal

The lender obtains a value opinion. Address any shortfall according to the contract and financing.

05

Title + insurance

Review the title commitment, resolve requirements, and place homeowners coverage by the lender's deadline.

06

Walkthrough + close

Verify condition and agreed work, review final figures, sign, fund, and receive possession as agreed.

THREE RULES DURING UNDERWRITING

Keep financial documents current. Avoid new debt, employment changes, or major account transfers without lender guidance. Verify every wiring instruction independently using a trusted phone number.

QUESTIONS ABOUT THE CONTRACT TIMELINE

DUE DILIGENCE

Use the right professional for each question.

Your real estate broker coordinates the transaction but does not replace licensed inspectors, attorneys, lenders, tax professionals, engineers, or other specialists.

HOME INSPECTION

Evaluate visible conditions and systems within the inspector's scope. Specialized follow-up may be appropriate.

APPRAISAL + LENDING

The lender evaluates collateral and underwriting. An appraisal is not a home inspection or a guarantee of future value.

TITLE + SURVEY

Review ownership, liens, exceptions, access, boundaries, and survey questions with the title team or attorney.

INSURANCE

Confirm insurability, premiums, deductibles, exclusions, and any special flood, water, or property requirements.

CONDOMINIUM / ASSOCIATION

Review governing documents, budgets, reserves, assessments, restrictions, and approval requirements.

LEAD + ENVIRONMENTAL

For most pre-1978 housing, federal lead disclosures and an inspection opportunity apply. Other concerns may require specialized testing.

FAIR HOUSING + LOCATION RESEARCH

Housing decisions must be made without discrimination based on protected characteristics. We provide objective sources for property, municipal, and attendance-boundary information rather than characterizing who lives in an area.

Sources: U.S. Environmental Protection Agency lead-disclosure guidance and U.S. Department of Housing and Urban Development Fair Housing Act overview.

FINAL PREPARATION

Your closing checklist.

Closing logistics vary. Confirm the exact time, location, funds, identification, and possession terms with the title company and your lender.

BEFORE THE FINAL WALKTHROUGH

- ☐ Review agreed repairs and receipts
- ☐ Confirm included items remain
- ☐ Check utilities and major fixtures
- ☐ Compare condition with prior visits
- ☐ Raise concerns before closing

BEFORE SIGNING

- ☐ Review final closing disclosure and cash needed
- ☐ Verify wiring instructions independently
- ☐ Bring approved identification
- ☐ Confirm insurance is active
- ☐ Confirm possession and key delivery

AFTER CLOSING

- | | |
|--|---|
| ☐ Store signed documents securely | ☐ Change locks and access codes |
| ☐ Transfer or confirm utilities | ☐ Update mailing and insurance records |
| ☐ Note maintenance and warranty dates | ☐ Ask before responding to deed-copy solicitations |

WIRE-FRAUD SAFEGUARD

Do not rely on emailed wiring instructions alone. Call a previously verified title-company number and confirm every digit before sending funds.

QUESTIONS + NOTES

Use this page during our consultation.

The best plan begins with the questions that could materially change your timing, budget, or preferred protections.

QUESTION 01

QUESTION 02

QUESTION 03

FOLLOW-UP ITEMS

A USEFUL TEST

Before making a significant decision, ask: What am I agreeing to? What could it cost? What protection changes? Which written document controls?

YOUR NEXT STEP

Let's build your buying plan.

A focused consultation will clarify your timing, budget, representation, search priorities, and the decisions that deserve the most preparation.



Rebecca Vandebroek

FOUNDER · BROKER · DESIGNER

616.893.3060

rebecca@copperfoxre.com

houseofcopperfox.com/contact

LICENSE INFORMATION

Copper Fox Real Estate LLC

Michigan Brokerage License 6505433856

Rebecca Vandebroek

Michigan Real Estate Broker 6502433969

BUYER AGREEMENTS + COMPENSATION

[NAR Consumer Guide >>](#)

MICHIGAN AGENCY DISCLOSURE

[Michigan MCL 339.2517 >>](#)

LEAD DISCLOSURES

[U.S. EPA Guidance >>](#)

FAIR HOUSING

[U.S. HUD Overview >>](#)

EDUCATIONAL OVERVIEW · NOT LEGAL OR TAX ADVICE

This packet summarizes a typical Michigan buyer process. The signed agreements and transaction-specific documents control. Obtain legal, tax, lending, inspection, insurance, title, and other specialized advice when appropriate.

EQUAL HOUSING OPPORTUNITY