

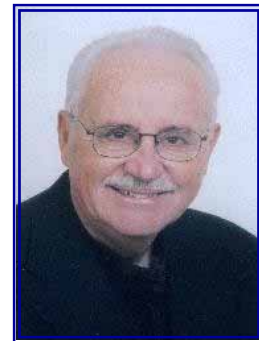
Thol en Hil I Team

Buyer's
Purchasing
Guide

Meet the Tholen Hill Team



Pat Tholen, GRI, CRS, CRB, LTG, ABR
Jeff Hill, GRI, CRS, ABR



Bob Willson, PhD
Licensed Assistant
Inspection Manager

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Understanding the Home Buying Process

The Process

The information presented here is intended to provide you with a general overview of the process. No transaction is like another, so there will be differences with every transaction you are involved in.

Select an Agent and Determine Agency Relationship

After you have chosen the Agent to represent you in the transaction, you will sign an Exclusive Buyers Agency Contract. The purpose of this form is, among other things, to make clear the agency relationship of the Agent. Once you and the Agent have signed the agreement, the Agent is working in *your best interests*. Without this signed agreement, the agent would not be obligated to work in your best interest.

Loan Pre-approval

You will meet with a loan officer to determine the price range you can afford. It is essential for you to get a letter of pre-approval prior to an offer because it will strengthen your negotiating position. The seller of a property wants some assurances that you can afford the purchase. Without this letter, you may lose a home which would be perfect for you.

The Contract

When you identify a property that you would like to purchase, you and your agent will write a contract. The Real Estate Sale Contract consists of the base contract and some of the following addenda: Seller's Statement of Condition (Sellers' Disclosure), Lead Based Paint, Financing Addendum, Agency Disclosure, Legal Description. If the Seller does not agree to all the terms on your *initial* offer, there will also be a Counter Offer Addendum which describes all the changes that override those written in the Base Contract.

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Understanding the Home Buying Process-(continued)

Inspections

Once you and the seller have agreed upon the contract terms, you will obtain a home inspection. You will contact a qualified Home Inspector and a Termite Inspector. The Inspector's job is to educate you about the condition of the home. The Inspector will analyze the home's structural and mechanical features and interpret what they find. A Buyer should be present for the inspection. It is important to see, in person, the problems that are identified by the inspector. You can expect to find some structural and mechanical defects in *every* property. Even new homes will have some defects. Don't be disappointed by a detailed inspection report. The whole point of getting the inspection is so you will be more *fully informed* about the condition of the property you are purchasing, and can focus your attention on what is important. Some items that should be checked include: Drainage, Roof, Doors and Windows, Fireplace and Chimney, Electrical, Heating and Cooling system, Plumbing, Appliances and Structure.

Inspection Negotiations

After the inspection, you and your agent will discuss what items are important to have the seller repair. Health and safety items are always ones to consider. You may also contact the Inspector for further clarification. Once you have reviewed the report, there are three possible outcomes. You may accept the property in as-is condition with no repairs, cancel the contract or offer to renegotiate. An offer to renegotiate can be handled several different ways. You and your agent will discuss the best possible situation for your purchase.

The Loan Process

You already have a pre-approval letter, but that is just the beginning of the process. If you have not already done so, you will be asked to complete a formal loan application, and provide additional or updated documentation to the lender. That information will be verified by the loan processor, and submitted to the Underwriter for approval. Once your loan has received final approval, you are ready to move!

Property Insurance

Insurance is a basic ingredient in most real estate transactions. This is to protect the owner's investment from loss due to accident, illness or death.

Now, let's get moving!

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Representation

Do not assume that an agent is acting on your behalf, unless you have signed a contract with the agent's firm to represent you. If you have not entered into a written agency agreement, you are considered to be a customer rather than a client. As a customer, you represent yourself. Any information that you, the customer, disclose to the agent representing another party will be disclosed to that other party. Even though licensees may be representing other parties, they are obligated to treat you honestly, give you accurate information, and disclose all known adverse material facts.

Agency will be described to you in further detail, prior to your writing a contract on a house. In addition to that, you will be given a booklet describing in detail agency relationships and the detailed legal duties of your agent for the state in which you are purchasing your new house.

SELLER'S AGENT

The seller's agent represents the seller only, so the buyer may be either unrepresented or represented by another agent.

BUYER'S AGENT

The buyer's agent represents the buyer only, so the seller may be either unrepresented or represented by another agent.

TRANSACTION BROKER

The transaction broker is not an agent for either party, so the transaction broker does not advocate the interests of either party.

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The Home Inspection

Disclosure

By law sellers are required to disclose facts and defects pertaining to their home, but sellers are not licensed home inspectors. The Seller's Disclosure Form provides the buyer with a standardized list of questions the sellers answer to disclose material defects. A home inspection can offer a buyer an understanding of the true condition of the home. The contract allows the buyer and seller a specified number of days to complete the professional property inspection process during a home sale.

Protection of your investment

By closing on the purchase of your home without the benefit of a professional inspection, the Buyer will stand alone to defend and resolve unforeseen problems. A professional inspector is a third-party, independent of the transaction. An inspector is a trained generalist, identifying and sorting through the major systems and components. Inspectors visually inspect and look for adverse conditions. They are addressing health and safety issues, making recommendations and counseling on repair options and maintenance. As a buyer, be prepared to attend the inspection. Most lenders will also require a termite inspection for a prospective property. A licensed pest control inspector will be able to determine if wood destroying insects are present and if they have damaged the property.

What do inspectors check?

Home inspections are not intrusive or technically exhaustive and should not be considered a guarantee or warranty. It is the best information and protection available at an affordable cost. Professional inspectors will not perform or offer to perform any repairs to a home, eliminating potential for conflict of interest. Issues can be: minor roof repairs, carbon monoxide emission, a fire hazard, defective light switch or even a structural failure. Sometimes issues suggest maintenance, some require repair. You will make the final decision and choose the items to be repaired by the seller.

Summary

The inspector's report is an important tool in a Real Estate transaction. It is the *only document that details the product being bought*. Once conditions are identified, it is up to the buyer to decide if the current condition of the home will meet their needs. The buyer decides what is acceptable and what isn't. Sellers *are not required* to make the corrections, although re-negotiations are often the result of facts documented at the inspection. It is information needed to make some educated business decisions.

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Multiple Listing Service and the Internet

A Wealth of Information

With the Internet buyers can search hundreds of listings. While it provides enormous amounts of information, do you really know enough to be able to properly analyze it? A real estate agent understands market trends and will be able to explain why one house is better than another. An agent will also be able to determine whether a home has been sitting on the market too long or isn't priced right.

Narrow it down and learn about your options

You can learn a lot about how much home you can buy for your money, view homes in many different areas of town very quickly, and make a list of things that you like and don't like. A good agent will make suggestions about features or drawbacks that you may not even have considered. For instance, when budgets are tight, buying new construction in that great subdivision around the corner might not be wise. You will have to pay for fences, outbuildings, landscaping and other considerations. An existing home would be more practical for your situation. Would the World Wide Web be able to advise you in that situation? It will not advise you, or be able to help you over the many hurdles unique to each family.

No replacement for an agent

Along with providing you with knowledge of the market, an experienced buyer's agent can guide you through the process of contract negotiation. This expert advice will potentially save you thousands, and ensure that your home-buying experience is pleasant, rather than stressful. So by all means, utilize the Web as a tool, but do not make the mistake of replacing the professional with a machine.

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Minimize your risk

A home is a very complex thing. There are many components and any of those things can cease to function. To minimize the risk that you take when you buy a home, you hire a thorough home inspector, so that you have a very clear picture of what it is you are buying. An additional assurance you may want is a home warranty.

What does it cover?

A home warranty covers mechanical and electrical items and appliances in your home. For instance, let's say you buy a house, and get a warranty with it. You move in and the attic fan stops working. You simply call the warranty company, pay a trade service fee (\$50-\$75) and a repair person is dispatched to repair the item. Generally, if the item cannot be repaired it should be replaced. All covered items are detailed in each warranty company's brochure. Your agent may also be able to make recommendations based on their client's satisfaction.

Who pays for it?

Either party can pay for the warranty. It just depends on the particular negotiation for your home. The term of the warranty is for a year, and can be renewed by the purchaser annually. If you elect not to purchase this prior to closing, you may purchase it up to 30 days after closing.

No worries

The purchase of this warranty is really beneficial to both parties. The seller benefits because it reduces their liability. The buyer benefits because they have an assurance that they don't have any unforeseen expenses the first year of their ownership.

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Surveys and Inspections

Surveys

If you are obtaining a loan and the property is not a condo, a survey is typically required. An improvement location certificate, which shows the house and improvements in relation to your lot size, is sufficient. The property can be staked with markers if you want, but this is more expensive. If you are interested in a stake survey we will call and get you a quote before we place the order.

The lender will review the survey for anything that might affect the validity of the seller's title. Items included on the survey are: location of fences, driveways, decks, outbuildings and any other improvements to the property to be sure that there are no encroachments onto neighboring property and vice versa. If there is a problem, the Title Company will review the survey to give us sufficient coverage on the mortgage title policy.

Home Inspections

Most contracts are contingent on a home inspection. Generally, the buyer is responsible for hiring the inspector, and if you are working with a Realtor, they will provide you with a list of inspectors to choose from. The home inspector makes a detailed inspection of the home and prepares an evaluation that lists any defects found in the structure, utility systems and appliances. If problems are found, the buyer is not obligated to proceed with the purchase unless the seller agrees to correct the problems. Home inspections usually cost from \$250 to \$350 and are well worth the investment. We can recommend an inspector who has provided good service in the past.

Termite Inspections

A termite inspection report shows that the property is free from termites and other wood destroying insects. These inspections usually cost around \$50. Your lender does not typically require a copy of a clean termite inspection report but it is recommended for your protection. If however you have applied for FHA or VA financing, a clean termite inspection **will** be required prior to closing.

Well and Septic

If the property you are buying uses a well and/or septic system, your contract will require certification that the water is potable and the septic system is functioning properly. We may also require these inspections. Johnson County now requires its own inspections. Requirements in this area can vary county by county.

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Surveys and Inspections (continued)

Walk-Through Inspections

Your contract provides for a “walk-through” just prior to closing to determine that the condition of the property is as it was when the contract was signed. Normally, both the listing and selling agents are present. The walk-through should take about an hour. Any discrepancies will be identified and plans will be made to correct them prior to the closing.

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Title and Title Insurance

The Title

One of the most precious rights enjoyed in this country is owning land. You can buy it, sell it, invest in it and trade it as you see fit. But any change in ownership, to be legal, requires a formal exchange of title (deed).

A deed is a written document that creates or transfers an interest in a property. When recorded, the deed puts the world on notice of your ownership or interest in the property – it is not a complete history of the title to the property it conveys. To learn the history of a property and see how it may affect the current ownership, it is necessary to conduct a thorough examination of the title.

The process of examining the title begins with locating the deed of the current owner and then researching backward and forward in time through the land records to determine what, if any, limitations there may be to the ownership, use and enjoyment of the property. Court dockets are then reviewed to determine if any of the prior or current owners were involved in legal proceedings that could affect title to future owners. In addition, assessment records must be checked to determine the status of taxes and other municipal fees that can be levied against property. Those findings are then reviewed; and based on this final report, the settlement agent prepares a title insurance binder which outlines the scope and limitations of the title insurance coverage. Findings from either the search of the court dockets or assessment records, such as a judgment against a previous owner that placed a lien on the property, or a tax lien against a previous owner, may indicate that other parties may have a legal interest in or a claim against the property.

Title Insurance

One of the more frequently asked questions I hear at closing is “What is title insurance?” There are two types of Title Insurance policies on a loan, Lenders Coverage and Owners Coverage. As part of your home loan, your Lender will order Lenders Coverage which is included as part of your closing costs. As part of your purchase contract, your seller has agreed to provide you with Owners Coverage. Although Owners Coverage is not required it is contractual and customary in the Greater Kansas City Area. This may not be the case in other parts of the country.

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Title and Title Insurance (continued)

Unlike other kinds of insurance that protect against losses from future events, title insurance provides protection from past events that may or may not be part of the public record. No matter how extensive and exacting the title search may be, the possibility of "hidden risks" remains. Although rare, these hidden risks, if found after the loan has closed, could affect your ownership rights to the property. Some of these hidden risks are listed below:

- *Claims of missing heirs*
- *False personifications*
- *Forgeries*
- *Improperly probated wills*
- *Clerical errors*
- *Confusion due to similar names*
- *Fraud*
- *Unsatisfied claims not shown in the records*
- *Misinterpreted wills and trusts*
- *Deeds executed under expired or false power of attorney*

Because lenders understand the potential impact of the "hidden risks" of any real estate transactions, they require a title insurance policy to protect the amount of money they loan for the purchase of the property. These "hidden risks" make the purchase of title insurance for you a most prudent and inexpensive one-time investment.

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Understanding Insurance Options

Protecting Your Investment ...

Insurance is a basic ingredient in most real estate transactions. From protecting lenders against a borrower's default in mortgage payments to guarding the owner's investment from loss due to accident, illness or death, the insurance industry can provide policies to cover all potential risks. In many instances, a buyer must provide the lender with several different types of insurance in order to meet loan commitment requirements. The following is a brief summary of the forms of insurance that **may** be required in residential real estate transactions.

Flood Insurance

If a property is located in a designated flood zone, a lender will require the borrower to secure a flood insurance policy. This type of coverage is not included as part of a homeowners policy.

Hazard Insurance

Hazard Insurance is a type of casualty insurance that covers damage to or destruction of the improvements from specific hazards such as fire and wind. This type of coverage is required on all properties and must be sufficient to cover the loan amount at time of closing. **Please provide us with the name and phone number of your insurance agent as soon as possible so that we may contact them with the loss payee clause and other details of your loan.**

Homeowners Insurance

In addition to protecting against damage to improvements, homeowner's insurance protects against the loss or damage to personal property, injuries to occupants and guests, vandalism and living expenses in case the insured premises becomes uninhabitable. Lenders generally require only a hazard insurance policy, but as a practical matter most buyers take a full homeowner's protection package if they intend to live in the house.

Mortgage Disability Insurance

A Disability Insurance Policy makes mortgage payments when the insured is unable to work due to illness or injury. This type of insurance is **not** required by the lender as a condition of loan approval. The buyer may choose this insurance based on his or her own personal needs.

Mortgage Life Insurance

A Mortgage Life Insurance Policy – generally a decreasing term policy – pays off the mortgage upon the death of the insured. Again, this type of insurance is not required by the lender, but may be obtained by the buyer based on his or her own personal needs.

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Settlement and Closing

The settlement is the culmination of the purchase process. At many lenders, the closing and settlement usually take place at the title company.

Title Insurance/Escrow Company

If you have purchased your home through a Realtor, the contract provides that the seller furnish the buyer with an owner's title insurance policy. Therefore, the seller or their agent will select a Title/Escrow company and are responsible for ordering the title examination, providing the mortgage lender with a title insurance commitment, and implementing steps to be sure the seller can convey marketable title.

As your lender, we will contact the agent representing your seller and get the information we need regarding the Title/Escrow Company. If you are not working with a Realtor and are working directly with a seller, we will ask that you provide us with contact information for that seller.

The closing itself usually takes about an hour. Scheduling the actual time for the closing can be done either with your loan officer or your closing specialist. During the closing, your loan officer or closing agent will explain the various documents you will be asked to sign.

Many of the documents signed at closing are required by law and are signed by everyone who obtains a mortgage loan. Most only require that you check the spelling of names and addresses and sign the form. By all means, however, know what you are signing. **If you have a question, ask!**

The Settlement Statement

The Settlement Statement, often referred to as the "HUD-1", summarizes the financial aspects of the transaction. For this reason, it is the document that warrants the closest scrutiny at closing. Basically, the HUD-1 translates the terms of your sales contract and mortgage commitment into numbers and acts as a balance sheet for the accounting between buyer and seller.

Your loan officer or closing specialist will try to provide you a copy of the settlement statement two days prior to closing for your review. At that time we can go through the statement line by line with you, either in person or by phone, whichever is more convenient for you.

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Settlement and Closing (continued)

The Note

This is a written promise from you, the borrower, to pay the lender a definite sum of money at an agreed interest rate over a stipulated period of time. You should check to make sure that all of the variables just mentioned are correct.

What to Bring?

You will need to bring a certified check or bank check in the stated amount (made out to the escrow company) and your Driver's License to the closing.

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Preferred Professionals

THOLEN HILL TEAM PREFERRED PROFESSIONALS

ALARM SYSTEMS	ADT SAFE CO. - MIKE DAFFER	800*238-2727 816*942-3309
ANIMAL SHELTERS	KCMO - WAYSIDE WAIFS KCMO MERRIAM OLATHE	816*761-8151 816*871-5900 913*432-7548 913*791-6362
APPRAISERS	REG CORDRY STANFORD & FEUERBORN	913*963-3270 913*671-8000
ASBESTOS REMOVAL	ELLIOTT DRYWALL DAVID NOLD	816*356-7292 913-338-2739
BASEMENT REPAIR/GRADING	JOHN NORRIS KEN WISNER	913*897-4333 913*345-8710
CARPET CLEANING	TOM McCOY BOB DUMIT STANLEY STEAMER	913*764-7427 816*763-5133 913*393-4242
CHIMNEY CLEANING/INSPECTION/REPAIR	AMERICAN CHIMNEY MICHAEL'S CLEAN SWEEP CHIMNEY TECH - DAVE/DENISE	816*250-2970 816*792-4119 816*229-9981
CONCRETE DRIVES/PATIO	PHIL MOUNT JB CURB & CONCRETE CROSS BOBCAT & CONCRETE CLAY ASPHALT & CONCRETE	816*537-6896 913*681-2358 913*342-1199 816*365-8687
***BRICK & STONE ***MUDJACKING	KIM WISNER AFFORDABLE MUDJACKERS MASTER MUDJACKERS KEATING MUDJACKING MUD JACK KING	913*345-8710 816*746-7437 913*341-2798 913*262-9352 816*761-7664
DECORATOR	BAMBI GIBSON	816*333-5566
ELECTRICIAN	CHRIS CASPER	816*529-2764
ESTATE SALES	ROBB LEE RICK PENCE	816*822-9953 816*781-4218
FENCES/DECKS	JEFF BURGE	913*681-7600
FLOOR COVERINGS *** DESIGNER CARPET ***CARPET ***HARDWOOD FLOORS	RON KOPP SOUTHSIDE ABI ALVARADO	913*227-0010 816*444-0055 913*558-9937

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Preferred Professionals (continued)

FURNITURE REPAIR	PETER KOHL	816*444-4149
GARAGE DOORS	OVERHEAD DOOR	913*648-3667
GLASS	OLATHE GLASS - VICKY	913*782-7444
HANDYMAN	RODNEY WILLIAMS	913-660-4670
HAULING	DEFFENBAUGH	913*631-3300
HEATING & COOLING	B&H HEATING & COOLING	816*215-7000
HOME STAGING	HOME STAGING BY CYNTHIA	816*444-5352
HOUSE CLEANING	MAIDS TO ORDER LAURA CARPENTER	913*962-6243 913*558-9856
INSPECTIONS		
***HOME	CUSTOM HOME INSPECTIONS	816*753-1717
	FIRST CHOICE	816*554-1199
***LEAD PAINT	AMPRO INSPECTORS	913*642-4677
***RADON	NORRIS RADON	913*897-4333
	HOME RADON DETECTION	913*782-1782
***STRUCTURAL ENGINEERS	BOB QUICK	816*728-2081
	NORTON & SCHMIDT	816*421-4232
***TERMITE/PEST CONTROL	GUNTER	816*523-0777
	AUGUSTINE	913*362-4399
INSULATION	HENGES INSULATION - STEVE NEWTON	913*207-1237
INSURANCE	FIRST KC INSURANCE - BARRY STANFORD	913*491-8511
	SECURE AMERICA - GARY RYDELL	913*599-6599
	INSURANCE SOURCES - JIM MICHAELS	913*642-3434
JUNK REMOVAL	1-800-GOT JUNK - ANDREW WILSON	913*780-2606
LANDSCAPING	JIM FREEMAN	913*244-9152
	KALLEVIG LANDSCAPING	913*927-6650
LAWN SERVICES	PARAGON LAWNS	816* 525-1984
***TREE REMOVAL ONLY	HOFFMAN TREES	913-491-9943
POOPER SCOOPING	TP'S TOM ADKINS (OWNER)	816*916-2790
LENDERS	REALTY FUNDING CORP - MINDY LINDEMAN	913*338-8495
	FIRST NATIONAL BANK - ANDY SPREHE	913*481-8194
	PULASKI BANK - HANNAH HERWIG	913*234-8710
LOCKSMITH	CHET'S LOCK & KEY	913*381-5565

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Preferred Professionals (continued)

	2 MEN & A TRUCK	816*421-6683
	MIKE HAMMERS MOVERS	913*768-9307
PLUMBER	MIKE CARPENTER	913*233-9817
	JACK CARPENTER	913*208-6074
	FARRIS PLUMBING - RANDY FARRIS	913*782-2350
POOL & SPA REPAIR	AQUATIC CONSULTANTS - KURT STRAUB	913*362-3332
REAL ESTATE ATTORNEY	JIM HUBBARD	913*236-9139
ROOF REPAIRS	BADGER ROOFING	913*384-3113
	COTTONWOOD ROOFING	913*268-4597
SEPTIC INSPECTORS/SERVICE	HONEY WAGON	913*681-3563
	A-1 SEPTIC	913*631-5201
SHEETROCK	CUSTOM DRYWALL - DEREK SNOW	816*803-5538
SPRINKLERS	CONSTANT CARE	816*763-2400
SURVEYORS	RESIDENTIAL SURVEY CO.	816*913-3393
TAX ACCOUNTANTS	BRYAN CYRE	913*345-6500
TITLE COMPANY	KANSAS CITY TITLE - JAMIE MOORE	913-754-3510
	FIRST AMERICAN TITLE - LISA RAICH	913*642-7060
VETERINARIANS	PV ANIMAL HOSPITAL	913*722-5566
***EMERGENCIES	MISSION MEVET	816*444-7310
WALLPAPER REMOVAL	LYNCH BROTHERS	816*361-5063
	SID LEHRBAUM	913*384-6658
WINDOW WASHER	OLYMPIC	913*384-6658

These are people we have used or know about. If you would like more information please call us

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The screenshot shows the RE/MAX website for the Tholen Hill Team. At the top, there is a navigation bar with links for Home, Properties, Consumer Services, Community, Profile, and Contact info. A banner features the RE/MAX logo, the team's name, contact information (913-686-6226), and a 'Talk to me NOW!' button. Below the navigation, a yellow bar prompts users to log in or sign up. The main content area includes a 'Search for Properties' section with a 'Start Property Search' button, a 'My Home Finder' section with a 'Go' button, and a 'Featured Property' section showing a house interior with a price of \$1,100,000. A list of services is provided, including seller marketing, relocation expertise, and buyer representation. The bottom section features 'REAL ESTATE NEWS' with tips on curb appeal and buying remodeled homes, and a 'Meet The Tholen-Hill Team' section with 'Click Here' links.

RE/MAX
RE/MAX Premier Realty

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Contact Me by E-mail
Direct 913-686-6226
Talk to me NOW!
Push this button to talk to me

Home | Properties | Consumer Services | Community | Profile | Contact info

To Log in to My Home Finder or Sign Up for a New Account [click here](#)

At Tholen Hill, marketing is more than a sign in your yard ...

Search for Properties
Find the perfect home for you!
A variety of search types allow you to choose detailed advanced criteria!
[Start Property Search](#)

My Home Finder Your Personal Research ID
Existing Customer Login
E-mail Address
New Customers » [Find Out More](#)

Featured Property

City: Kansas City Price: \$1,100,000
[View Details About the Property](#)
[View All Featured Properties](#)

The **Tholen Hill Team** has represented buyers and sellers in the greater Kansas City area for over 30 years. We offer the following services:

- ▶ Comprehensive Seller Marketing Plan
- ▶ Relocation Expertise
- ▶ Exceptional Buyer Representation
- ▶ New Construction/Old House Specialists
- ▶ Worldwide Referral Network

Above the Crowd!

REAL ESTATE NEWS

Curb appeal tips that pay off
Painting, landscaping top list of must-dos

Buying remodeled home can be hassle
Without permits, getting home insurance is difficult


Meet The Tholen-Hill Team
[Click Here](#)


Realtors of Distinction
[Click Here](#)


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Tholen Hill Team
 Contact Me by E-mail
 Direct 913-686-6226
 **Push this button to talk to me**



[Home](#) | [Properties](#) | [Consumer Services](#) | [Community](#) | [Profile](#) | [Contact Info](#)

[To Log in to My Home Finder or Sign Up for a New Account \[click here\]\(#\)](#)

At Tholen Hill, marketing is more than a sign in your yard ...

Property Search
Open Houses
My Home Finder
Address/MLS# Search

My Home Finder Login

LOGIN TO VIEW COMPLETE DETAILS:

Register for a free account to **view detailed listing information**, save searches and save favorite listings.

» You will be taken to the full listing detail page upon registration/login.

RETURNING USER LOGIN

E-mail Address: _____

Remember me? Yes No

NEW USER REGISTRATION

First Name: _____ *

Last Name: _____ *

Phone Number: _____ *

E-mail Address: _____ *

Address: _____

City: _____


State: _____

Zip: _____

* Required Field

By providing this phone number, you give us permission to call you in response to this request, even if this phone number is in the State and/or National Do Not Call Registry.


Registering to create your personal "My Home Finder" profile will give you access to information that would otherwise be restricted.



Price: \$1,100,000
MLS#: 1495251
411 W 46th #804 Tr
Kansas City, MO 64112

Type: **Residential**
 Bedrooms: **2**
 Full Baths: **2**
 Half Baths: **1**
 Status: **Active**


Virtual Tour Photo Gallery
 Listing information courtesy of: RE/MAX Premier Realty




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[Agent Login](#) [Reliance Network](#)

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 The Miracle Home® Program, exclusive to RE/MAX International, allows a RE/MAX Associate to make a donation on behalf of each transaction to Children's Miracle Network. The partnership underscores Sales Associate involvement in the communities in which they live and serve. RE/MAX Sales Associates are unique in that a majority of the donations received by Children's Miracle Network from RE/MAX are the direct result of Associates' hard work rather than solicited from customers.

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Superior Performance - Excellent Results



*We Measure Our Success
By The Yard*



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Testimonials

We talked with all the agents referred by friends and chose Pat and Jeff. We listed our house and bought a new house. We found their settlement negotiations most valuable. There was an easy rapport and they were very responsive!

Fred and Janine Hron, Leawood, KS

Pat was able to do what I thought was impossible!

John Gibson, Kansas City, MO

Pat and Jeff helped us understand the area, our options and how to get connected!

Karen Prest, Leawood, KS

Pat and Jeff went WELL above and beyond our expectations.

Brett Miller, Leawood, KS

Pat and Jeff helped us determine what work needed to be done before selling our house and located contractors to do the work at our new house!

Linda Willson, Overland Park, KS

Pat took the time over the course of a month when I was in town on business to familiarize me with the area.

Neil Taylor, Olathe, KS

Pat always makes the deal work!

Julie Westlund, Leawood, KS

Pat and Jeff really went to bat for us with the other agent and the seller!

Allen & Adela Fleming, Kansas City, MO

Pat and Jeff put forth tremendous effort with open houses, showings, etc.

Larry & Helen Cates, Kansas City, MO

We have lots of friends who are realtors and Pat was a tennis acquaintance (and this neighborhood had a history of slow moving houses). We chose Pat and she was on top of everything and sold it quickly.

Steve & Trish Cattron, Kansas City, Missouri

Tholen Hill Team



No Charge Client Services



Tholen Hill Team Client Services

We are pleased to offer you,
our valued client,
the following services at no charge



Notary Public Services



Personal Fax Services



Personal Copying Services



Preferred
Service Professionals



Tholen-Hill Team

Pat Tholen, GRI, CRS, CRB, LTG, ABR

Jeffrey Hill, ABR, CRS, GRI

TEAM NUMBER: (913) 752-8130

tholenhill@remax.net

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Excellent Results!*

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REALTOR Designations

<p>ABR - Accredited Buyer Representative. The Accredited Buyer Representative (ABR®) designation is the benchmark of excellence in buyer representation. This coveted designation is awarded to real estate practitioners by the Real Estate BUYER'S AGENT Council (REBAC) of the National Association of REALTORS® who meet the specified educational and practical experience criteria.</p>	
<p>CRS - Certified Residential Specialist. <u>Experience</u> To earn the Certified Residential Specialist (CRS) Designation, every REALTOR® must have significant experience and demonstrate volume of real estate transactions or gross sales, as well as complete rigorous educational requirements. <u>Ethics</u> Every CRS designee is required to maintain membership in the National Association of Realtors® and to abide by its strict subheader of Ethics. <u>Technology Expertise</u> The training available to CRS designees includes a strong focus on technology and its applications in the real estate business. <u>The Top 4 Percent</u> Less than 4 percent of all licensed Realtors® are Certified Residential Specialists.</p>	
<p>CRB - Certified Real Estate Brokerage Manager. This real estate designation is geared toward real estate professionals that consistently increase their level of industry knowledge and increase their firm's profitability. This designation is managed by: The Council of Real Estate Brokerage Managers.</p>	
<p>LTG – Leadership Training Graduate. WCR's Leadership Training Graduate (LTG) Designation is achieved only after successful completion of a curriculum with a core focus on personal and professional development. The LTG Designation recognizes real estate's top producers by helping them succeed in career leadership through a blend of education and experience.</p>	
<p>GRI - Graduate REALTOR Institute. Graduate REALTOR® Institute designees have made the commitment to provide a high level of professional services to their clients. The GRI curriculum incorporates a common body of knowledge for progressive real estate professionals. A REALTOR® who possesses the GRI designation has not only completed a course of study required by the program, but also subscribes to the Code of Ethics of the NATIONAL ASSOCIATION OF REALTORS®.</p>	

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*The Kansas City Real Estate Masterminds
Realtors of Distinction*



Front: Jacquie McKinney, Reece & Nichols, Gail G. Dicus, Reece & Nichols, Heather Broderick, Re/Max State Line, Scottie Broderick, Re/Max State Line, De Anna Gordon, Reece & Nichols. Middle: Cindy Zitterkopf, Reece & Nichols, Steve Johns, Keller Williams, Judy Johns, Keller Williams, Pat Tholen, Re/Max Premier, Peggy Hellings, Prudential Kansas City, Sally Costello, Re/Max Premier. Back: David Costello, Re/Max Premier, Jim Gamble, Reece & Nichols, Jeff Hill, Re/Max Premier, Michael Hagen, Prudential Kansas City.

This elite group of 15 successful Kansas City area Realtors meets monthly to brainstorm effective marketing strategies for their clients carrying this motto:

Integrity ... Experience Strength ...

The Power of Sold

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It's a Great Time to Buy...

Undoubtedly, you have heard a wealth of information regarding real estate in the media today. Here are some reasons it is and excellent time to make your real estate purchase now:

- There is a great selection of homes available
- Sellers are more realistic on the value and marketability of their home
- More supply is available than supported by demand (especially new homes)
- Low interest rates
- Favorable financing terms available
- Inspection repair items are easier to negotiate
- The Tholen Hill Team can advise you on good market values
- There are many Short-Sale and Foreclosure opportunities
- Average list to sales price ratios are 90%

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