

YOUR GUIDE TO A  
STRESS FREE HOME PURCHASE



BUYER GUIDE

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# HELLO I'M JJ Johannes



*With over two decades of experience in real estate, I've been a top-producing agent year after year in the Cedar Rapids and Iowa City areas. I pride myself on my in-depth market knowledge and commitment to transparency, focusing on educating my clients so they feel confident and informed throughout the buying or selling process.*

*My clients consistently appreciate my ability to simplify complex real estate transactions and my dedication to their success. As one first-time homebuyer shared, "JJ went out of his way many times to educate us on the process. We couldn't have asked for a better agent!"*

*Outside of real estate, I'm deeply connected to my community. I'm married with three children, and I assist my church with marketing efforts. In my free time, I enjoy hunting and golfing. Whether you're a first-time buyer or a seasoned homeowner, I'm here to be your trusted real estate advisor and guide for your next move.*

## LET'S CONNECT



319-540-1002 | 319-250-0551



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THE  
**JOHANNES**  
group



# WHAT'S **REAL** ABOUT THE RECENT REAL ESTATE HEADLINES?

UNDERSTANDING THE REAL ESTATE CHANGES PROMPTED BY THE NAR LAWSUIT...

01

Every buyer must sign a written agreement with an agent before touring a home. *This is so that you understand exactly what services will be provided and for how much.*

The written agreement (buyer agency agreement) must include:

- A clear disclosure of the amount or rate of compensation the real estate agent will receive, ensuring you understand that you'll cover the agent's fee if the seller refuses to pay it.
- Compensation that is specific and objective (e.g., \$0, a flat fee, a set percentage, or an hourly rate) and not open-ended (e.g., it cannot be 'the buyer's agent will get whatever the seller offers').
- A term that prevents the agent from receiving more compensation than what was agreed upon in the contract with the buyer.

02

Sellers can no longer offer compensation to agents through Multiple Listing Service (MLS) platforms. However, they can still offer compensation off the MLS and can offer buyer concessions on the MLS, like covering buyer closing costs.

## MY ADVICE TO YOU...

Take your time selecting an agent who will stand by your side and represent you in what is likely the most significant transaction of your life. Your agent should not only have a deep understanding of your goals and the market but also a proven track record of working diligently on behalf of their clients.

Credentials matter, but what truly sets an agent apart are the intangibles—the commitment to going the extra mile and genuinely caring for their clients. Ensure you feel comfortable with your agent and trust that they have your best interests at heart.

# UNDERSTANDING REPRESENTATION

It's essential to understand these different roles and discuss compensation arrangements with your agent upfront to ensure clarity and transparency. I am committed to providing clear and transparent representation with each and every client.

## SELLER AGENT (LISTING AGENT)

**ROLE:** Represent the seller in marketing and selling their property.

**WHY YOU NEED ONE:** To maximize property value, attract qualified buyers, and handle the complexities of the selling process.

**COMPENSATION:** Typically, a commission is negotiated between the seller and the listing agent.

## BUYER AGENCY (BUYER'S AGENT)

**ROLE:** Represents the buyer in finding and purchasing a property.

**WHY YOU NEED ONE:** To advocate for your interests, negotiate the best price and terms, and provide expert guidance throughout the transaction.

**COMPENSATION:** Typically negotiated between the buyer and buyer's agent and *may* be paid by the seller through the listing agent's commission or buyer concessions.

## DUAL AGENCY

**ROLE:** Represents both the buyer and seller in the same transaction.

**WHEN IT'S USED:** When both parties agree and understand the potential conflicts of interest.

**COMPENSATION:** Typically split between the buyer and seller, but the specific arrangement should be clearly outlined and agreed upon by both parties.

*Having a licensed professional or agent represent your interests during a property transaction is crucial. Agents play distinct roles tailored to serve different client needs.*

# THE VALUE OF A BUYER'S AGENT

## EXCLUSIVE REPRESENTATION FOR YOUR INTERESTS

Unlike going through a listing agent *who works for and represents the seller's interests*, a buyer's agent is solely dedicated to you, ensuring your needs and preferences are their top priority. They provide unbiased advice and support, guiding you through the buying process.

## GUIDANCE THROUGHOUT THE BUYING PROCESS

From arranging showings to coordinating inspections and navigating closing procedures, your agent handles all the logistics and legal paperwork. This coordination is essential for a smooth and stress-free journey from house hunting to homeownership.

## IN-DEPTH MARKET INSIGHT

Buyer's agents offer specialized knowledge of the local real estate market and possess a comprehensive understanding of local housing trends, pricing dynamics, and neighborhood information. This insight is invaluable for making educated decisions and spotting hidden gems.

## SKILLED NEGOTIATION ON YOUR BEHALF

Having a seasoned negotiator on your side can save you thousands. Buyer's agents negotiate not just on price but on terms and conditions, advocating for your best interests.

## RISK MANAGEMENT

A buyer's agent's job is to protect you. They can assess and mitigate potential risks associated with the property, such as zoning issues, environmental concerns, title defects, and property disclosures, minimizing your exposure to unforeseen liabilities.



# MY SECRETS TO HELP YOU SUCCEED

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In today's dynamic real estate market, homebuyers face a variety of challenges. To ensure you have an exceptional experience, I have developed a strategic action plan of strategies and services designed to help my clients overcome obstacles and achieve success:

1

## LENDER CONNECT

I work with various local lenders offering diverse loan programs, ensuring that I can connect you with the ideal lender tailored to your specific financial situation and circumstances.

2

## WINNING OFFER STRATEGIES

Drawing from my extensive experience selling homes, I understand what it takes to get an offer accepted in a highly competitive market. I work to always provide unique strategies to help clients win offers in a competitive landscape, leveraging market insights, negotiation skills, and personalized approaches.

3

## TRUSTED VENDOR NETWORK

I collaborate with a network of tried-and-true vendors, including inspectors, lenders, and contractors, ensuring a seamless and reliable experience for my clients throughout the home-buying process (and long after).

4

## OFF-MARKET LISTING LOCATOR

I can tap into a network that goes beyond the usual listings, including off-market or "pocket" listings. I work diligently to help find off-market listings for my clients through methods like mailers, door-knocking, social media posts and paid ads, and proactive outreach and networking. Have a specific neighborhood in mind? I'll go the extra mile to track down potential sellers for you!

5

## EASY OUT CONTRACT

I offer an "easy out" clause in my contracts, allowing buyers to exit the agreement at any point if they are not satisfied, ensuring transparency and peace of mind throughout the real estate transaction.

# THE PROCESS

## AT A GLANCE

1

### FINANCES

- ✓ Assess finances
- ✓ Locate down payment funds
- ✓ Budget for any additional costs
- ✓ Obtain pre-approval

3-6 MONTHS OUT

2

### HOME SEARCH

- ✓ Preview potential properties online
- ✓ Schedule showings and view the properties you are most interested in

3

### OFFER

- ✓ Write an offer!
- ✓ Negotiate the terms of the offer

6

### APPRAISAL

- ✓ Appraisal requested by lender (to confirm home's value)
- ✓ Submit any necessary docs to lender in a timely manner

5

### DUE DILIGENCE

- ✓ Conduct home inspections
- ✓ Resolve/negotiate any issues from inspection
- ✓ Obtain homeowners insurance

4

### UNDER CONTRACT

- ✓ Drop off deposit money

7

### SCHEDULE MOVE

- ✓ Schedule your move date and arrange for movers

8

### CLOSING

- ✓ Receive closing statement & clear to close
- ✓ Wire downpayment funds to closing company
- ✓ Conduct a final walk-through of property
- ✓ Closing day: Get your keys, it's all yours!



# THE COSTS OF BUYING A HOME

## DEPOSIT:

The initial amount you put to secure the home for our offer ranges from 2% to 5% and is reduced from your final down payment amount. It can be made in one deposit or split into multiple payments.

## INSPECTIONS:

Home inspections are important when buying a home to ensure that we can find any red flags or issues with the home. A general home inspection is a must, but you can elect other inspections, such as a termite/pest inspection, radon inspection, water inspection (if well water), septic inspection (if on-site septic), stucco inspection, and lead paint inspection (there are others depending on the property).

## APPRAISAL:

All homes with mortgages require an appraisal to ensure that they are valued correctly. An appraisal is done strictly for the lender and costs between \$400 and \$575. It will be paid upfront but will be reduced from your total closing costs.

## DOWN PAYMENT:

This is not due in full until closing day! Typically ranging from 0%, 3.5% (with an FHA loan) to 20% or more, and everywhere in between!

## CLOSING COSTS:

Closing costs are the fees needed to close and get keys for your new home, such as lender fees, transfer tax, escrow (including your taxes), reimbursements, and homeowners insurance. They typically range from 1% to 3% of the purchase price of the home.

## AVERAGE COSTS

WHOLE HOME INSPECTION: \$450-\$600 (DEPENDS ON SQUARE FEET)

RADON: \$100-\$150

TERMITE: \$75-\$125

WATER (IF APPLICABLE): \$200-\$400

SEWER LINE SCOPE (IF APPLICABLE): \$125-\$200

\*COSTS MAY VARY DEPENDING ON THE INSPECTION COMPANY USED

# BUYER'S AGENT COMPENSATION

## HOW ARE BUYER'S AGENTS COMPENSATED?

### **OPTION 1: SELLER IS OFFERING COMPENSATION TO BUYER'S AGENT**

Historically and most commonly, the seller pays your buyer's agent a commission, which covers the buyer's agent's services. You won't usually owe additional fees beyond standard closing costs and admin fees.

### **OPTION 2: SELLER IS OFFERING SOME COMPENSATION BUT NOT ALL**

Sometimes, sellers offer a lower commission than standard. In these cases, your agent may:

- **NEGOTIATE WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION**
- **BUYER AGREES TO INCREASE OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP**
- **BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE**

### **OPTION 3: SELLER IS NOT OFFERING ANY COMMISSION TO BUYER'S AGENTS**

In rare instances, a seller may choose not to offer a commission to a buyer's agent. When this occurs, your agent's compensation structure may change.

- **YOUR AGENT NEGOTIATES WITH THE LISTING AGENT TO SECURE THE FULL COMMISSION**
- **BUYER AGREES TO INCREASE OFFER PRICE TO COVER BUYER AGENT COMMISSION GAP**
- **BUYER AGREES TO PAY THEIR AGENT DIRECTLY AT CLOSING TO COVER THE DIFFERENCE.**

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*As a buyer's agent, I am your dedicated advocate, offering expert guidance throughout the home buying process. I bring invaluable market knowledge, negotiation skills, and support with paperwork management to the table. My services are designed to save you time, money, and stress, making me a worthwhile investment in your home buying journey.*

# THE MORTGAGE & LOAN PROCESS

The very first step of the home buying process is to get a pre-approval letter from a mortgage lender stating how much you are qualified as well as the loan program.

## QUESTIONS TO ASK POTENTIAL LENDERS:

1. What type of loan do you recommend for me? Why? There are multiple types of mortgage loans, and you should know which one is best for you and how it works.
2. Will my down payment vary depending on the loan I choose? If you're tight on cash or don't want to be cash-poor, let your lender know. Loans vary in their down payment requirements.
3. What is the interest rate and the annual percentage rate (APR)? Everyone talks about the interest rate, but the APR is just as important. It combines the interest rate with the fees a lender charges to originate your loan.
4. Can I lock in the interest rate? If so, for how long? If you think rates will be moving up, ask if you can lock it in for a set period of time.
5. What will my closing costs be? Are they a part of my loan, or will I pay them in cash at closing? Closing costs usually run 1-3% of your loan value, so you need to know how they'll be covered.

## MY RECOMMENDED LENDERS

YOU ARE FREE TO USE WHOMEVER YOU'D LIKE - THESE ARE A FEW OF THE LENDERS I KNOW AND TRUST.

### FLAT BRANCH HOME LOANS

#### DAN HILLERS

FLATBRANCHHOMELOANS.COM/TEAM/DAN-HILLERS

DHILLERS@FBHL.COM | (319) 560-4233

### CLEAR MORTGAGE

#### KELSIE CLARK

CLEARMORTGAGE.COM/KELSIE-CLARK

KELSIE.CLARK@CLEARMORTGAGE.COM | (319) 893-9653

### HILLS BANK

#### MARCUS RAMIERZ

HILLSBANK.COM/MARCUS-RAMIREZ

MARCUS\_RAMIREZ@HILLSBANK.COM | (319) 310-5339

# MORTGAGE LOAN GUIDE

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## WHICH TYPE OF LOAN IS RIGHT FOR YOU?

### CONVENTIONAL LOAN

The most common type of home loan, which is offered through private lenders. These typically require at least 5% down (although some first time homebuyer programs offer as little as 3%)

### FHA LOAN

Backed by the government, FHA loans are designed to help first-time homebuyers and those with lower credit scores. They often require a lower down payment and have more lenient qualification criteria.

### VA LOAN

Exclusively for eligible veterans, active-duty service members, and their families, VA loans offer competitive interest rates, no down payment requirements (in many cases), and no private mortgage insurance (PMI).

### USDA LOAN

Aimed at rural and suburban homebuyers with low to moderate incomes, USDA loans offer 100% financing and reduced mortgage insurance rates.

TYPE OF LOAN	DOWN PAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
CONVENTIONAL	3-20%	15-30 Years	On down payments under 20%	620
FHA	3.5-20%	15-30 Years	For 11 years or life of the loan	500
VA	None	15-30 Years	None	640
USDA	None	15-30 Years	None	640

# THE DO'S & DONT'S OF THE LOAN PROCESS



There are certain “Do’s and Don’ts” which may affect the outcome of your loan request. These remain in effect before, during, and after loan approval up until The time of settlement when your loan is funded and recorded. Many times credit, income, and assets are verified the hour before you have signed your final loan documents.

## MAKE SURE THAT YOU **DO NOT**:

- Don’t buy a car
- Don’t get married or divorced
- Don’t change professions or start your own business
- Don’t change bank accounts
- Don’t buy ANYTHING! (appliances, furniture, etc.)
- Don’t throw away documents
- Don’t get lazy with monthly bills and incur any late payments
- Don’t let anyone run your credit or apply for any credit cards

## MAKE SURE THAT YOU **DO**:

- Do keep all accounts current, including mortgage, car loans, credit cards, etc.
- Do contact both your lender anytime a question may arise
- Do make all payments on or before due dates on all accounts, even if the account is being paid off with your new loan
- Do have any lender-required money/funds to your loan officer within 72 hours after the home inspection is complete
- Do return phone calls from your agent, loan officer, Settlement Company, or anyone else involved in your transaction ASAP!

# YOUR HOME SEARCH

Once you've got your finances in order, the fun of looking for the perfect home begins!

I will set you up on an automatic search through the Multiple Listing Service (MLS), which is the database that Realtors use to list and search for homes. The moment a home that fits your search criteria is listed for sale, it will be sent directly to your email inbox. If we ever need to adjust the search criteria, just let me know and I can make any changes you need.

## SOME QUICK TIPS

- **USE THE SEARCH FILTERS BUT NOT TOO MUCH.**

You don't want to narrow your search so much that you only have a handful of homes to view. Keeping your wants vs. needs list in mind, expand your geographic search.

- **IF YOU FIND SOMETHING THAT CATCHES YOUR EYE, CHECK OUT THE GOOGLE STREET VIEW (OR DO A DRIVE-BY)**

Online pictures can be deceiving, so a virtual 'walk' down the street will give you a better sense of the house and surrounding area.

- **REMEMBER, YOU CAN'T CHANGE THE LOT OR THE LOCATION, SO MAKE SURE YOU LOVE BOTH.**

You also don't want to be the priciest home on the block. I will help you assess whether or not that's the case.

- **DON'T LET YOURSELF GET DISTRACTED BY DECOR OR STAGING.**

These things will be gone by the time you move in, so try to stay focused on the things that cannot be changed as easily.

- **TAKE YOUR TIME.**

If a home makes a good first impression, let me know you're interested and that you'd like to spend a bit more time looking around. This is one of the largest purchases you'll ever make so it's worth it to learn as much as you can while you're there.

## QUESTIONS TO ASK BEFORE HOUSE HUNTING:

1. WHERE DO YOU WANT TO LIVE?
2. IS THERE A SPECIFIC SCHOOL DISTRICT YOU'D LIKE TO BE IN?
3. ARE YOU INTERESTED IN NEW CONSTRUCTION OR A RESALE HOME?
4. WHAT STYLE HOME WOULD YOU PREFER?
5. ARE STAIRS ACCEPTABLE?
6. DO YOU WANT A GARAGE?
7. WHAT SIZE LOT WOULD YOU PREFER?
8. DOES IT MATTER IF YOU ARE IN AN HOA?
9. DOES HAVING A BASEMENT MATTER?
10. WHAT 3 FEATURES OF A HOME ARE MOST IMPORTANT TO YOU?



# THE OFFER AND NEGOTIATIONS

So you think you've found "the one" and are ready to make an offer that will be irresistible to sellers. **Let's discuss making an offer that stands out.**

**IN ORDER TO WRITE AN OFFER, WE WILL NEED THE FOLLOWING INFORMATION:**

- **PRE-QUALIFICATION LETTER OR PROOF OF FUNDS.**

Include a pre-approval letter that shows that you're serious, qualified, and ready to purchase.

- **OFFER PRICE**

Will help you determine the property's fair market value. Put your best foot (and price) forward. You may only get one shot, so make it count. Use comps and trends as a guide, but go in with a strong number you know a seller would find favorable.

- **ESCROW DEPOSIT**

This is typically 0.5-1% of the purchase price.

- **FINANCING AMOUNT**

What percentage of the loan you are financing, and how much you are putting down as a downpayment.

- **CLOSING DATE**

If getting a mortgage, this is typically 30-45 days from acceptance of the offer. This will be the day the keys are handed over. *Ask the sellers what their preferred settlement date is.*

- **INSPECTIONS**

The inspection contingency is usually anywhere from 7-10 days, to perform inspections & renegotiate or terminate the contract if the inspection comes back unacceptable.



# INSPECTIONS

During the inspection period, the buyer has the right to hire a professional to inspect the condition of the home. The inspection will uncover any issues that would have otherwise been unknown.

The standard home inspector's report covers the condition of the home's heating and central air conditioning systems, interior plumbing and electrical systems, roof, attic, visible insulation, walls, ceilings, floors, windows, doors, foundation, basement, and structural components.

You will receive a written report of the inspection, *but I recommend that you attend the inspection.*

## ADDITIONAL INSPECTIONS YOU MAY WANT TO ELECT:

- **RADON INSPECTION** - Radon gas is the 2nd leading cause of lung cancer in the US — it is a naturally occurring gas that is colorless and odorless.
- **TERMITE INSPECTION** - Some loan programs, such as VA loans, require Wood Destroying Organism (termite) inspections.
- **LEAD-BASED PAINT INSPECTION** - If the home was built prior to 1978, a lead-based paint inspection is recommended.
- **WELL WATER / SEPTIC INSPECTION** - if the home has a septic system or well water- to make sure the water is not contaminated and the septic system is working properly.



## MY RECOMMENDED INSPECTORS

CALL FOR QUOTES

### INTEGRITY HOME INSPECTIONS

HONESTINSPECTOR.COM  
JOSH@HONESTINSPECTOR.COM  
(319)389-7759

### VIGILANT HOME INSPECTIONS

VIGILANTHOME.COM  
HELLO@VIGILANTHOME.COM  
(319)899-7538

# PREPARING TO CLOSE!

## WHAT HAPPENS ON CLOSING DAY?

Sign all necessary documents and pay the remaining closing costs and the down payment. The title is officially transferred to you, and keys are exchanged.

## THE FINAL WALKTHROUGH

We will perform a final walkthrough on the day before or the day of closing to confirm that the seller made the agreed-upon repairs and to ensure that no issues have arisen while the property was under contract.

## WHAT SHOULD I BRING TO CLOSING?

A photo ID and a cashier's check to pay for the cash to close. Your agent will share any other documents specific to your situation. Be prepared for A LOT of paperwork.

## CLOSING CHECKLIST

- ☐ TRANSFER ALL UTILITIES INTO YOUR NAME (GAS, ELECTRIC, WATER, SEWER, ETC.)
- ☐ REVIEW THE CLOSING DISCLOSURE A FEW DAYS BEFORE CLOSING TO ENSURE YOU HAVE THE FUNDS FOR CLOSING COSTS
- ☐ FINAL WALK-THROUGH
- ☐ WIRE FUNDS TO THE CLOSING COMPANY OR ATTORNEY, OR GET A CASHIERS CHECK FROM YOUR BANK
- ☐ BRING YOUR DRIVER'S LICENSE OR PASSPORT TO THE CLOSING TABLE
- ☐ TAKE YOUR KEYS, POP THE CHAMPAGNE, AND MOVE IN!

# MOVING CHECKLIST

## 4-6 WEEKS BEFORE

- ☐ Declutter, discard & donate
- ☐ Collect quotes from moving companies
- ☐ Locate schools, healthcare providers in your new location
- ☐ Secure off-site storage if needed
- ☐ Choose a mover and sign contract
- ☐ Create a file of moving-related papers and receipts
- ☐ Contact homeowner's insurance agent about coverage for moving
- ☐ Contact insurance companies to arrange for coverage in new home

## 3-4 WEEKS BEFORE

Notify the following about your change of address:

- ☐ Banks + Post Office
- ☐ Credit Card Companies
- ☐ Insurance Companies
- ☐ Family + Friends

Notify utility companies of date to discontinue or transfer service

- ☐ Electric
- ☐ Gas
- ☐ Water
- ☐ Internet
- ☐ Trash
- ☐ TV

## 2-3 WEEKS BEFORE

- ☐ Notify DMV of new address
- ☐ Discontinue additional home services (housekeeper, gardener/lawn service)
- ☐ Start using up things you can't move, such as perishables
- ☐ Close/open bank accounts
- ☐ Arrange for child and pet care on moving day
- ☐ Notify HOA about upcoming move, reserve elevator usage

## 1 WEEK BEFORE

- ☐ Confirm final arrangements
- ☐ Arrange transportation for your pets and plants
- ☐ Review your moving-day plan with moving company
- ☐ Take a picture in your home
- ☐ Pack an essentials box for quick access at new home
- ☐ Label moving boxes with the contents inside

# REVIEWS



We love JJ! he has been our Realtor for the purchase of two homes now and we have never been happier with the services provided! The last home purchase was made with us out of State and JJ went above and beyond to ensure our happiness with our new home! Highly recommend!!



**Colleen**



His knowledge of builders and their strengths was very detailed. He handled the negotiations and the closing on our property very professionally, and with very little stress on our part. We recommend him very highly as a real estate professional one can trust.



**VIC & CHARLOTTE**



JJ was amazing in helping us find our new home. He worked with our schedule and handled all of the negotiations. He made the home buying process a great experience and I would highly recommend him to anyone in the Cedar Rapids or Iowa city area that is looking to purchase or sell a property.



**RILEY & SHELBY**



I would highly recommend using JJ. Not only did he make the whole buying a house process easy, he also made it stress free, and fun. Could not be more pleased with him and all he does. He truly cares for his clients and is a great man. Thank you so much JJ!!!



**AMBER & SCOUT**



He was very pleasant and never made us feel that we were being an imposition when showing us property and took the time to talk with us and explain the positive and negative of each property. We had complete confidence in him as we were moving here from out of town. We would highly recommend him as their realtor as he made the process go smoothly for us.



**DAN & DIANE**



JJ was attentive to our needs and wants and went above and beyond to help us get into the perfect home. JJ went out of his way many times to educate us on the process and all together was just an open and honest man. We couldn't have asked for a better Agent!



**AMANDA**

# DETERMINE YOUR WANTS VS NEEDS

Write down everything you'd like to have in your ideal home

Next, prioritize each of these on a scale of 1 (nice to have) to 10 (absolutely essential)

In the column to the right, check off what is a want and what is a need based on your rankings (remember, a need should be non-negotiable)

[illegible]



# THANK YOU!

Thank you for trusting me with the purchase of your home! **I am honored to represent you and guide you through the process.** My goal is to ensure that you are comfortable every step of the way.

**Have more questions?** I'm always available to help! Helping my clients buy their dream home is what I am passionate about!

I'm always here to answer your questions.



## CONTACT INFO



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