

BUYER'S GUIDE



Form

NICE TO MEET YOU



Stormi Stephens is a Las Vegas Realtor® known for strategic marketing, strong negotiation, and results-driven service. As a dedicated listing specialist, she helps homeowners position their properties to stand out and attract the right buyers quickly.

Her approach goes beyond the MLS, using high-impact marketing, professional media, and targeted digital exposure to maximize visibility and drive demand. Stormi is also a skilled negotiator who protects her clients' interests and works to secure the strongest possible outcome.

In addition to listings, she assists buyers relocating to or investing in Las Vegas, providing clear guidance and local market expertise. Whether selling or buying, Stormi's focus is simple: expert strategy, powerful marketing, and results that move her clients forward.

Let's Connect

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REALTY

HOME BUYING PROCESS

Steps to Buying your Dream Home

1. PRE-APPROVAL

Speak with a lender
Address any credit issues
Determine the right mortgage
Get a pre-approval letter



2. HOME SHOPPING

Discuss your criteria with a buyer's agent
Tour listings in your price range
Adjust criteria if needed



3. OFFER & NEGOTIATION

Research comparables with agent
Submit a strong offer to seller
Negotiate terms of contract
Sign contract



4. DUE-DILIGENCE

Schedule home inspection
Schedule appraisal and survey
Negotiate repairs
Begin title exam
Finish loan process



5. PRE-CLOSING & TITLE

Confirm repairs are complete
Pre-Closing walk-through
Send funds to title company



6. CLOSING

Review closing statement
Sign closing documents
Receive keys



Congratulations! YOU ARE A HOMEOWNER!

GETTING AHEAD

IN THE HOME BUYING PROCESS



Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.

WHY SHOULD YOU GET PRE-APPROVED?

KNOW YOUR BUDGET

One of the biggest benefits of getting pre-approved for a home loan is that it helps you understand how much house you can afford. This knowledge can help you set a realistic budget when searching for potential homes and prevent you from wasting time looking at homes that are out of your price range and budget.

NEGOTIATING POWER

When you're pre-approved for a home loan, sellers and their agents know that you're serious about buying a home and that you have the financial backing to make an offer. This can improve your negotiating power and give you an advantage over other potential buyers who may not be pre-approved.

CLOSE FASTER

In today's competitive real estate market, being pre-approved can help you close on your home faster because you've already completed some of the financial checks required to get a mortgage. This can help you beat out other potential buyers who may not be pre-approved and speed up the home buying process.

Tips for: MORTGAGE FINANCING

Always check with your lender before doing any of the following prior to closing on your home:

Making a big purchase:

Avoid making major purchases, like buying a new car or furniture, until after you close on the home. Big purchases can change your debt-to-income ratio that the lender used to approve your home loan and could throw the approval into jeopardy.

Opening new credit:

Do not open any new credit cards or get a loan without speaking to your lender first.

Missing any payments:

Pay your bills on time to keep your credit score from dropping.

Cashing out:

Avoid any transfers of large sums of money between your bank accounts or making any undocumented deposits - both of which could send "red flags" to your lender.

Keep the same job:

Lenders verify your employment right before closing. Avoid changing jobs, becoming self-employed, or altering your income structure during the loan process to prevent delays or denial.



YOUR ADVOCATE



Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that they are protected.

After all, a seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home.

GETTING YOU IN THE DOOR

We will narrow down the homes that fit your unique wants and needs and get you in the door. I look at dozens of homes every week, and I can help you identify potential problems within a home.

When repairs or changes in price need to be made, I will be your guide and handle requesting any repairs or changes in price to the sellers.

STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. I have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what different documents mean before ever signing on the dotted line.

ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities affect the value of a home, we will make sure we submit a competitive offer on the right house for you.

NEIGHBORHOOD EXPERT

I work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. I have the market knowledge you need to get you the home of your dreams at the best price! Understanding the local real estate market is essential when it comes time to making an offer on a house.

PROBLEM SOLVER

I will work hard to protect all of your interest, and take on any issues that may arise throughout the entire process. I work tirelessly to make sure buying a home is a fun and stress-free process.

FIND YOUR DREAM HOME



START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will take notes on all the homes we visit. It can be hard to remember all the details of each home, so take pictures or videos to help you remember each home, and review the notes you have written. Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition. Negotiations may take place after the offer is presented.



TIP:

We will make sure to check every little detail of each house

- Test the plumbing.
- Test the electrical system.
- Open and close the windows & doors to make sure they work properly.

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks.

MAKING AN OFFER

When we have found a home that you're interested in buying, we will quickly and strategically place an offer. There are several factors to consider that can make your offer more enticing than other offers:

PUT IN A COMPETITIVE OFFER

We will decide on a reasonable offer price based on:

- Current market conditions
- Comparable properties recently sold in the area
- The property value of the house
- The current condition of the house

PAY IN CASH VS. LOAN

Paying in cash versus taking out a loan offers a faster closing timeline and less chances of issues arising, making it more appealing to sellers.

PUT DOWN A LARGER DEPOSIT

An offer that includes a larger earnest money deposit presents a more serious and competitive offer.

OFFER A SHORTER CLOSING TIMELINE

An offer with a shorter timeframe for closing is generally more attractive to sellers over one with an extended time period or a contingent upon sale offer. A typical closing timeframe is 30-45 days.

INSPECTION

TIME

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home.

STEP 1: EXTERIOR INSPECTION

Conduct an exterior inspection, examining the roof, gutters, exterior walls, windows, doors, and foundation for damage or wear that could compromise the home's safety and integrity.

STEP 2: INTERIOR INSPECTION

Conduct an interior inspection, examining the condition of walls, ceilings, floors, doors, and windows, as well as major appliances, electrical, plumbing, heating, and cooling systems.

STEP 3: ATTIC AND BASEMENT INSPECTION

Inspect the attic and basement for the condition of insulation, ventilation, and structural components, and check for signs of pests or water damage.

STEP 4: REPORT WRITING AND COMMUNICATION

Inspector will provide a detailed report with a summary of results, concerns, and repair/maintenance recommendations. The inspector may advise on addressing issues found. Buyer can accept the home as is or request the seller to address them, with significant issues given priority over smaller ones.

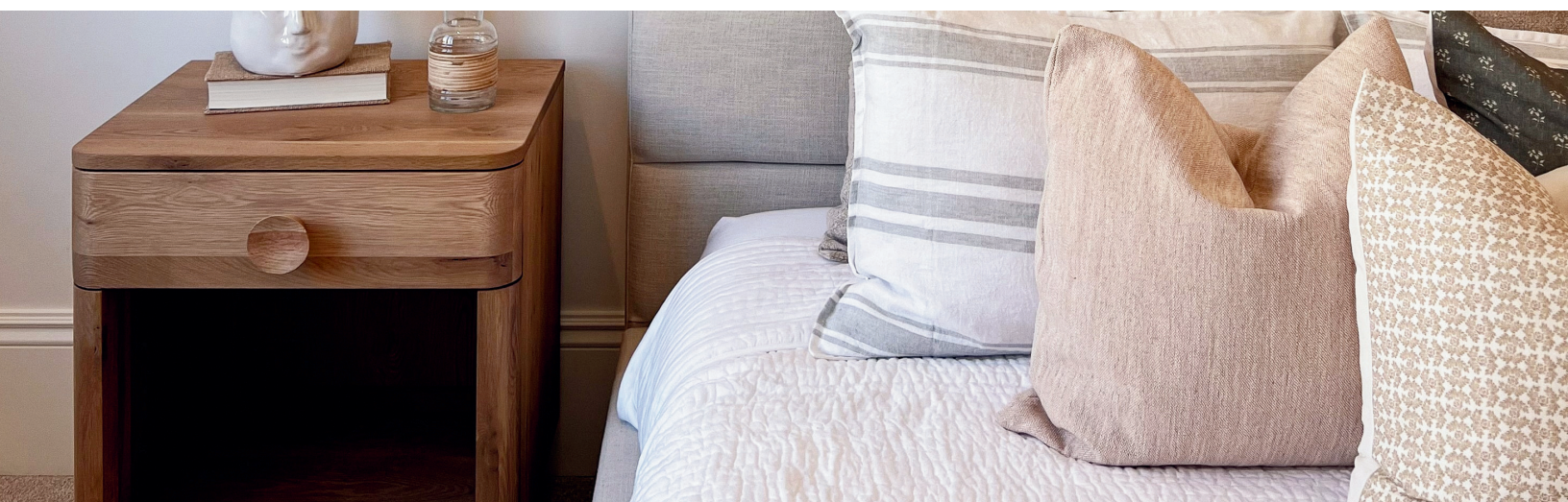


APPRAISAL

ORDERED

Your lender will arrange for a third-party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the Price is fair. The loan file then moves on to the mortgage underwriter.

If approved, you will receive your final commitment letter that includes the final loan terms & percentage rates.



PROPERTY TITLE SEARCH

A property title search is the process of examining public records to determine the legal ownership and if there are any outstanding liens or encumbrances on a property. It is performed during the home-buying process to ensure clear ownership and address any issues before the sale. It is typically done by a title company or real estate attorney.

HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding. Homeowner's insurance is important because it provides financial protection against losses or damage to your property. Liability is often required by mortgage lenders, and provides peace of mind. If you pay cash liability insurance is still highly recommended.

SCHEDULING

YOUR MOVE

AFTER SIGNING	•Finalize Home Mortgage •Schedule Home Inspection •Declutter! Sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like. Donate or sell items that are in good condition •Get copies of medical records and store them with your other important documents •Create an inventory of anything valuable that you plan to move •Get estimates from moving companies
4 WEEKS TO MOVE	•Give 30 days notice if you are currently renting •Schedule movers/moving truck •Buy/find packing materials •START PACKING
3 WEEKS TO MOVE	•Arrange appraisal •Complete title search (Title company will do this)
2 WEEKS TO MOVE	•Secure Home Warranty •Get quotes for home insurance •Schedule time for closing •Contact utility companies (water, electric, cable) •Change address: mailing, subscriptions, etc. •Minimize grocery shopping •Keep on packing
1 WEEK TO MOVE	•Obtain certified checks for closing •Schedule and attend a final walkthrough •Finish packing •Clean •Pack essentials for a few nights in your new home •Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number

THE MOVING CHECKLIST

PREP IN ADVANCE (6-8 WEEKS BEFORE)

Logistics:

- Set a moving budget
- Choose a moving company
- Book movers and truck (if needed)
- Schedule moving day off work (and for helpers, if applicable)

Purge and Pack:

- Declutter ruthlessly (donate, or sell)
- Gather packing supplies (boxes, tape, labels)
- Research packing hacks for efficiency
- Start packing non-essentials in labeled boxes (room by room)

New Place:

- Research your new neighborhood
- Measure doorways and furniture for fit at the new place
- Schedule utility and internet transfer/installation for new home

NOTIFY OF UPCOMING MOVE (4-6 WEEKS BEFORE)

Change of Address:

- Submit Change of Address (USPS)

Update Your Contact Information:

- Work & School
- Family & Friends

Utilities & Home Services:

- Electricity
- Water
- Gas
- Internet, Phone & Cable
- Garbage removal
- Landscape / Pool service
- Move-out cleaning

Finances:

- Bank & credit unions
- Credit cards
- Loan agencies

- Gym, clubs & organizations
- Streaming services
- Online shopping accounts

Insurances & Service Providers

- Homeowner & renters insurance
- Car insurance
- Health & dental insurance
- Life insurance
- Doctors, Dentists & Veterinarians
- Accountants
- Attorneys

Government Agencies:

- Update your address with DMV
- Voter registration
- Internal Revenue Service (IRS)
- Social Security Administration

Who Typically Pays WHAT

THIS CHART INDICATES WHO CUSTOMARILY PAYS WHAT COSTS

	CASH	FHA	VA	CONV
Down Payment	BUYER	BUYER	BUYER	BUYER
Termite (Wood Infestation) Inspection			SELLER	
Property Inspection (if requested by Buyer)	BUYER	BUYER	BUYER	BUYER
Property Repairs, If any (Negotiable)	SELLER	SELLER	SELLER	SELLER
New Loan Origination Fee (Negotiable)		BUYER	BUYER	BUYER
Discount Points (Negotiable)		BUYER	SELLER	BUYER
Document Preparation Fee (Negotiable)		SELLER	SELLER	BUYER
Credit Report		BUYER	BUYER	BUYER
Appraisal or Extension Fee (Negotiable)		BUYER	BUYER	BUYER
Interest Proration on Sellers Existing Loan				
Existing Loan Payoff	SELLER	SELLER	SELLER	SELLER
Existing Loan Payoff Demand	SELLER	SELLER	SELLER	SELLER
Loan Prepayment Penalty (If any)	SELLER	SELLER	SELLER	SELLER
Next Month's PITI Payment		BUYER	BUYER	BUYER
Prepaid Interest (Next 30 Days)		BUYER	BUYER	BUYER
Mortgage Transfer Fee				
Reserve Account Balance (Credit Seller / Charge Buyer)		PRORATE	PRORATE	PRORATE
FHA MIP, VA Funding Fee, PMI Premium		BUYER	BUYER	BUYER
Assessments Payoff or Proration (sewer, paving, etc)	SELLER			
Taxes	PRORATE	PRORATE	PRORATE	PRORATE
Tax Impounds		BUYER	BUYER	BUYER
Transfer Tax RPTT	SELLER	SELLER	SELLER	SELLER
Fire/Hazard Insurance	BUYER	BUYER	BUYER	BUYER
Flood Insurance		BUYER	BUYER	BUYER
Homeowners Association (HOA) Transfer Fee	SPLIT	SPLIT	SELLER	SPLIT
HOA/Disclosure Fee	SELLER	SELLER	SELLER	SELLER
Current HOA Payment	PRORATE	PRORATE	PRORATE	PRORATE
Next Month's HOA Payment	BUYER	BUYER	BUYER	BUYER
Home Warranty Premium (Negotiable)				
Sales Agent/Broker Commissions	Negotiable	Negotiable	Negotiable	Negotiable
Homeowners Title policy	SELLER	SELLER	SELLER	SELLER
Lenders Title Policy and Endorsements		BUYER	BUYER	BUYER
Account Servicing Set-Up Fee (Negotiable)				
Escrow Fee (NOTE: Charge Seller on VA Loan)	SPLIT	SPLIT	SELLER	SPLIT
Recording Fee's (Flat Rate)	SPLIT	SPLIT	SPLIT	SPLIT
Reconveyance/Satisfaction Fee	SELLER	SELLER	SELLER	SELLER
Courier/Express Mail Fees	SPLIT	SPLIT	SPLIT	SPLIT
Wire Fee's	SPLIT	SPLIT	SELLER	SPLIT
Email Loan Documents		BUYER	SELLER	BUYER

Note: Prorated items will appear on Closing Statement as charges for one and credits for the other.

Utility PROVIDERS

A LIST OF UTILITY PROVIDERS IN YOUR AREA



CONGRATULATIONS!

To help make your transition as smooth as possible, I've put together a list of local utility providers for your area. I recommend reaching out in advance to schedule your services, ensuring everything is set up and ready when you move in.

Wishing you a seamless move and a wonderful start in your new home! Let me know if you need any assistance.

	UTILITY TYPE	SERVICE PROVIDER	CONTACT NUMBER
	Electricity	NV Energy	702-402-5555
	Gas	SouthWest Gas	877- 860-6020
	Water	Las Vegas Valley Water District	702-870-4194
		North Las Vegas	702-633-1484
		Henderson	702- 267-5900
		Boulder City	702- 293-9266
	Sewer	Clark County Water Reclamation	702-434-6600
		Las Vegas	702-229-1289
		North Las Vegas	702-633-1484
		Boulder	702-293-9266
	Garbage	Republic Services	702-735-5151

LOCAL UTILITIES

	UTILITY TYPE	SERVICE PROVIDER	CONTACT NUMBER
	Electricity	NV Energy	702-402-5555
	Gas	SouthWest Gas	877- 860-6020
	Water	Las Vegas Valley Water District	702-870-4194
		North Las Vegas	702-633-1484
		Henderson	702- 267-5900
		Boulder City	702- 293-9266
	Sewer	Clark County Water Reclamation	702-434-6600
		Las Vegas	702-229-1289
		North Las Vegas	702-633-1484
		Boulder	702-293-9266
	Garbage	Republic Services	702-735-5151

M MAGNUS TITLE
AGENCY OF NEVADA

TITLE INSURANCE:

Why Sellers Care

OUR PREFERRED TITLE COMPANY IS MAGNUS TITLE

How Clear Title Supports a Smooth Closing

Title insurance plays a critical role in protecting the sale of your home. For sellers, it ensures ownership is clear, obligations are resolved, and the transaction can move forward without unexpected delays.

What “Clear Title” Means

Before closing, the title company reviews the public record to confirm that the property can be transferred cleanly to the buyer.

This process verifies:

- ☐ Legal ownership
- ☐ Accuracy of the property description
- ☐ That the seller has the right to convey the property
- ☐ That no unresolved claims remain on title

A clean title allows the sale to proceed confidently and on schedule.

What Is Cleared Before Closing

As part of the title process, certain items are identified and resolved prior to closing, including:

- ☐ Existing mortgage payoffs
- ☐ Property tax balances
- ☐ HOA dues and payoff statements
- ☐ Recorded liens
- ☐ Judgments or legal claims tied to the property

These items are handled so ownership can transfer without lingering obligations.

Common Issues That May Appear on Title

Many title findings are routine and easily resolved. Common examples include:

- ☐ Outstanding mortgage balances
- ☐ HOA liens or unpaid assessments
- ☐ Tax liens
- ☐ Judgments or recorded legal actions
- ☐ Errors in public records or prior deeds

Finding these items early helps prevent last-minute surprises.

Why Clean Title Matters to Sellers

Clear title benefits sellers in several important ways:

- Prevents closing delays
- Reduces renegotiation risk
- Protects sale proceeds
- Ensures obligations are handled properly
- Creates a smoother, more predictable closing

When title is clean, funds are disbursed correctly and the transaction can close as planned.

The Seller's Perspective

Title insurance isn't just a formality, it's a safeguard. It confirms that everything tied to the property has been addressed so you can close confidently and move forward without lingering concerns.

The Big Picture

A clean title sets the foundation for a successful closing. With thorough review and proper resolution of title items, sellers can focus less on paperwork — and more on what comes next.



ETHICS YOU CAN EXPECT

From Your Realtor®

As a proud member of the National Association of REALTORS® (NAR), I abide by a strict Code of Ethics that ensures you are treated with honesty, fairness, and professionalism in every step of your real estate journey.

My Ethical Commitment to You:

- **Honesty & Integrity** – I will represent your interests truthfully and with Transparency at all times.
- **Loyalty & Confidentiality** – Your personal information and motivations are always kept private and protected.
- **Fairness & Respect** – I will treat all parties in the transaction honestly, without discrimination or bias.
- **Fiduciary Duty** – Your needs and best interests always come first.
- **Clear Communication** – I will provide timely, accurate information and keep you updated throughout the process.
- **Professional Competence** – I will use my knowledge, skills, and resources to guide you effectively and ethically.
- **Accountability** – I hold myself to the highest standards of practice and professional conduct.

Choosing a REALTOR® means choosing someone committed not just to results, but to the highest level of ethical responsibility in the industry.

Common MISTAKES

AVOID THESE MISTAKES WITH YOUR NEW HOME

1 **IGNORING HOME MAINTENANCE**

When you move into your new home, it's usually in good condition.

However, ongoing maintenance is essential to keep it that way. Tasks such as cleaning gutters, power washing the exterior, preparing for winter, and general upkeep should be part of your routine. To help you stay on track, I've included a monthly maintenance checklist in the later pages of this packet.



2 **MAKING MAJOR RENOVATIONS TOO SOON**

Before diving into major renovations, take some time to settle in and get a feel for your new home. While it's tempting to start home improvement projects right away, living in the space for a while will help you determine which changes are truly necessary. Small updates are expected, but I recommend waiting before committing to any large-scale renovations.

3 **NOT BUDGETING FOR ADDITIONAL EXPENSES**

Beyond your monthly mortgage, there are other costs to consider as a homeowner. Expenses such as homeowner's insurance, property taxes, utilities, HOA fees, and the cost of landscaping tools or DIY repair materials can add up quickly. Planning ahead for these additional costs will help you avoid financial surprises.



VEGAS GOLDEN KNIGHTS 2025-26 SEASON SCHEDULE

PRESEASON SCHEDULE

SUNDAY, SEPT. 21
@ SJS // 5:00PM

TUESDAY, SEPT. 23
VS. LAK // 7:00PM

THURSDAY, SEPT. 25
VS. UTA // 7:00PM

FRIDAY, SEPT. 26
@ SJS // 7:00PM

TUESDAY, SEPT. 30
@ COL // 5:00PM

WEDNESDAY, OCT. 1
VS. COL // 6:00PM

FRIDAY, OCT. 3
VS. SJS // 7:00PM

OCTOBER

S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8 // 7:00PM LAK	9 // 7:00PM SJS	10	11 // 7:00PM SEA
12	13	14 // 6:00PM CGY	15	16 // 7:00PM BOS	17	18 // 7:00PM CGY
19	20 // 7:00PM CAR	21	22	23	24	25 // 3:00PM FLA
26 // 2:00PM TBL	27	28 // 4:30PM CAR	29	30	31 // 1:00PM COL	

JANUARY

S	M	T	W	T	F	S
				1	2 // 12:00PM STL	3
4 // 4:00PM CHI	5	6 // 5:00PM WPG	7	8 // 7:00PM CBJ	9	10 // 7:00PM STL
11 // 5:00PM SJS	12	13	14 // 7:00PM LAK	15 // 6:30PM TOR	16	17 // 7:00PM NSH
18	19 // 5:00PM PHI	20	21	22 // 4:00PM BOS	23 // 4:00PM TOR	24
25 // 2:00PM OTT	26	27 // 4:00PM MTL	28	29 // 7:00PM DAL	30	31 // 7:00PM SEA

NOVEMBER

S	M	T	W	T	F	S
						1
2	3	4 // 7:00PM DET	5	6 // 7:00PM TBL	7	8 // 7:00PM ANA
9	10 // 7:00PM FLA	11	12	13 // 7:00PM NYI	14	15 // 5:00PM STL
16 // 3:00PM MIN	17	18 // 7:00PM NYR	19	20 // 6:00PM UTA	21	22 // 7:00PM ANA
23	24 // 6:00PM UTA	25	26 // 7:00PM OTT	27	28 // 1:00PM MTL	29 // 7:00PM SJS
30						

FEBRUARY

S	M	T	W	T	F	S
1 // 6:30PM ANA	2	3	4 // 7:00PM VAN	5 // 7:00PM LAK	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25 // 7:00PM LAK	26	27 // 4:00PM WSH	28

DECEMBER

S	M	T	W	T	F	S
	1	2 // 7:00PM CHI	3	4	5 // 4:00PM NJD	6
7 // 4:00PM NYR	8	9 // 4:00PM NYI	10	11 // 4:00PM PHI	12	13 // 4:00PM CBJ
14	15	16	17 // 7:00PM NJD	18	19	20 // 7:00PM CGY
21 // 5:00PM EDM	22	23 // 7:00PM SJS	24	25	26	27 // 7:00PM COL
28	29 // 7:00PM MIN	30	31 // 12:00PM NSH			

MARCH

S	M	T	W	T	F	S
1 // 10:00AM PIT	2	3 // 4:00PM BUF	4 // 4:00PM DET	5	6 // 7:00PM MIN	7
8 // 6:30PM EDM	9	10 // 5:00PM DAL	11	12 // 7:00PM PIT	13	14 // 7:00PM CHI
15	16	17 // 7:00PM BUF	18	19 // 7:00PM UTA	20	21 // 10:00AM NSH
22 // 4:00PM DAL	23	24 // 5:00PM WPG	25	26 // 6:30PM EDM	27	28 // 7:30PM WSH
29	30 // 7:00PM VAN	31				

APRIL

S	M	T	W	T	F	S
			1	2 // 7:00PM CGY	3	4 // 7:00PM EDM
5	6	7 // 7:00PM VAN	8	9 // 7:00PM SEA	10	11 // 6:00PM COL
12	13 // 7:00PM WPG	14	15 // 7:00PM SEA	16	17	18

HOME

AWAY



ALL GAME DATES AND TIMES SUBJECT TO CHANGE
ALL GAME TIMES LISTED IN PACIFIC TIME

Thank You!

We sincerely appreciate your trust in us and the opportunity to assist you in your real estate journey. Your feedback and testimonials mean the world to us, and they help us continue to provide the best service possible.

If you ever need anything in the future—whether buying, selling, or simply seeking advice—please don't hesitate to reach out.

We'd love to stay in touch!

Thank you again for choosing us!