How I Support You Through Every Step - Search To Close

1 GUIDANCE
Helping You To Understand Every Step of the Process

2 RELIABILITY
Staying steady through the unknowns

3 ADVOCACY
Protecting you interests from offer to closing

4 CLEAR COMMUNICATION
Eliminating confusion and surprises

5 EASY CLOSINGS
Delivering a smooth, stress-reduced finish

Pledge Statement:

I'm committed to guiding you with clarity, advocating for your best interests, and making your path to homeownership simple and stress-free.

Phyllis Spiller

What Buyers Have To Say About Me

"Phyllis is a Rockstar sent by the realty gods! I've attempted to complete the process of purchasing a home several times and worked with as many realtors. Phyllis was the ONLY realtor I worked with that did more than schedule a viewing. She was able to answer all of my questions and helped navigate the process with ease. I'm finally in my own home thanks to her. You can rest easy with Phyllis in your corner.
-**VICTORIA D.**"

"I was having some issues with finding a Realtor that was able to work during the week and could help with homes in the Jerseyville area. I finally got connected with Phyllis Spiller From Keller Williams Marquee. I am glad that I did. She worked with me for several months to find me my new home. She was very patient as we had several homes that failed inspection reports. We finally found my home and got it! I highly recommend her and still ask her for local service people to do re-pairs. We are now friends, and I could not be happier. When we closed escrow I had a wonderfull house warming gift that was very nice.
- **JOHN D.**"



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Steps to HOMEOWNERSHIP Made Simple

Every Step to Closing, Made Simple

Buying a home doesn't have to be overwhelming. This guide walks you through each step with clarity and confidence.

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YOUR JOURNEY TO HOMEOWNERSHIP

Becoming a homeowner is a major milestone, and you deserve a guide who makes the process clear, calm, and stress free.

This brochure outlines what to expect from start to finish and how I support you every step of the way.

Phyllis Spiller







THE STEPS TO CLOSING

1 GET PRE-APPROVED
Understand your budget and strengthen your offer.

2 FIND THE RIGHT HOME
Tour homes, compare options, and choose the one that fits your needs.

3 MAKE AN OFFER
I help you craft a strong, competitive offer.

4 INSPECTIONS & APPRAISAL
We review results together and negotiate repairs if needed.

5 UNDERWRITING & FINAL APPROVAL
Your lender verifies documents and prepares for closing.

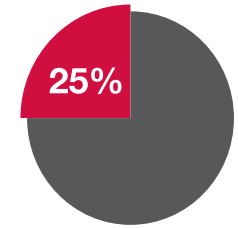
6 CLOSING DAY
Sign your final paperwork, receive your keys, and celebrate becoming a homeowner.



AFFORDABILITY & PRE APPROVAL

Expert Tip:

How Much House Can You Afford?



Many financial experts suggest spending no more than 25% of your monthly income on your mortgage payment. This keeps your budget comfortable and protects you from becoming “house poor.”

Why This Matters:

- Keeps your budget balanced
- Leaves room for savings and emergencies
- Helps you qualify more smoothly
- Reduces stress after you move in

Prequalification vs Preapproval

Prequalification

- Customer Provided Information
- Basic Review of Financial Situation
- No Hard Credit Check (In Most Cases)
- Loan Amount Estimate

Preapproval

- Lender Performs Assessment of Financial Situation
- Credit Check Often Required
- Can Be Used to Negotiate Offer With Seller
- Lender Provides Specific Loan Amount

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