

Dauida Volonnino



HOMEBUYER'S SUCCESS GUIDE

GUIDING YOU THROUGH ONE OF THE
LARGEST AND BEST INVESTMENTS
YOU CAN MAKE.



Dauida Volonnino

REALTOR®

Hey there! I'm Dauida, and I believe buying or selling your home should be an exciting adventure. With two teenage daughters Growing up in a family of 12 and living all over the world, I've learned to connect with people from all cultures.

After moving here from Hawaii, I brought a wealth of experience in customer service and negotiation from my career as a department store general manager. This diverse background has honed my skills to understand and meet your unique needs, whether you're buying or selling.

As a proud member of the Atlas Alliance Mastermind group, comprised of over 700 of the top realtors nationwide. I stay at the forefront of the industry. Inspired by my mom's values of patience and understanding, I treat my clients like family.

Repeat referrals are my greatest honor, and I'm passionate about making your real estate journey a blast!

Let's create a story together that makes your home buying or selling experience both fun and successful. 🌟

DAVIDA
VOLONNINO



LOCAL EXPERT

I will find and source the right home for you and your family, customized to suit your personal needs and preferences.

SKILLED NEGOTIATOR

Once your home is found winning is the only option. Whether it is eliminating buyer competition or securing the best terms, I am trained to represent your best interests successfully.

TRUSTED ADVISOR

There is much to navigate in a real estate transaction. I will be your guide, problem solver and confidant at each step, ensuring a seamless and enjoyable experience.



Davida Volonnino

YOUR REALTOR®



Connect With Me

 [davida.volonnino](#)  [davidavolo_realtor](#)

<https://davidavolonnino.kw.com/>

MY TEAM IS YOUR TEAM

You deserve the best: trusted and vetted industry experts to support you through the real estate transaction.



THE ALBAUGH TEAM

HOME INSPECTORS

We are a father-son team dedicated to providing high quality inspection services to all our clients. We strive to make the inspection process easy for our clients with flexible scheduling, same day return on reports, and multiple package options. Each inspection ends with a personal presentation of any major findings, safety concerns, and an opportunity for clients to ask any questions they may have.



PATTY CUTSHAW

ESCROW CLOSER - Secured Title of KC

Patty is a dedicated title representative with Secured Title of Kansas City, one of Missouri and Kansas's leading providers of Title and Closing Services. Whether you're buying or selling real estate, Patty ensures your title is secure and your closing process runs seamlessly. With her expertise and commitment to timely, comprehensive service, she makes every transaction as smooth and stress-free as possible.



AUBREY WASHINGTON

MORTGAGE LENDER - Flat Branch Home Loans

Aubrey's goal with the home loan process is to make it as approachable as possible. Being in the mortgage industry since 1998, she understands her clients want a predictable and transparent experience. Of utmost importance, though, is that Aubrey provides mortgages with a personal touch - she cares just as much about her client's transaction as she would about doing a family member's loan.



KRIS JOHNSON

KW Broker

With a full-time real estate career that began in 1993, I bring over three decades of experience and expertise to the industry. I hold several NAR designations, including ABR, CRS, GRI, SRS, SRES, and C2EX, reflecting my commitment to professional excellence. I am actively involved in the KCRAR Forms Committee and the Kansas Advocacy Committee, contributing to the growth of our field. Since joining KW in 2003, I've stayed for the unparalleled educational opportunities and outstanding leadership that drive our success.



CHASADEE DAVIS

TRANSACTION COORDINATOR

My name is Chasadee Davis, and I've been providing transaction coordination services for several years. - making sure we the paperwork is complete and accurate. I love partnering with Davida because we know we will ensure our team gets our buyers and sellers to the closing table!



Secure the Best Financing:

We will help you secure the very best financing for your home.



Negotiate the Lowest Price and Best Terms for YOU:

Get the home you want for the best possible price.

FOUR BIG REASONS

CLIENTS PREFER TO WORK WITH ME



Finding the Best Home for Your Needs:

We will help you get the EXACT home you want.



No Hassle:

Experience + The Team Approach = no detail missed and no unpleasant surprises. Buying a home doesn't have to be a nightmare. We make the process a breeze.

YOUR HOME & NEIGHBORHOOD

Let's discuss your preferences so I can help you find your ideal home.

GENERAL PREFERENCES

- What type of home are you looking for? (single-family, condo, town house, etc.)
- How many bedrooms do you need?
- How many bathrooms do you need?
- Do you need additional room for a home office?
- Approximately how much square footage are you looking to have?
- Is having a garage important to you?
- Do you want a swimming pool or outdoor patio space?
- Do you have a preference for a one or two-story home?
- Is having a gated neighborhood important to you? What about recreational amenities such as clubhouse, pool or fitness?
- Do you have any location preferences? (specific county, city, or neighborhoods)
If applicable, what school districts do you prefer?
- What other conveniences would you like to have nearby? (beach, parks, shopping centers, etc.)
- Do you want a house in move-in condition or are you willing to do some work on it?
- Are there any special concerns for family and/or pets?
- What are your top five non-negotiables?
- What price range are you comfortable with?





JOURNEY TO HOMEOWNERSHIP

THE PROCESS



GETTING PRE-APPROVED

The importance of getting pre-approved before shopping

Know Your Budget

Purchasing a home is one of the largest financial transactions one will make. Understanding all the facts and figures is critical to the home search. The pre-approval process is designed to marry your desired payments with your financial qualification. No surprises, no sticker shock, ensuring that the home you love will meet your financial needs and objectives.

Shop with Confidence

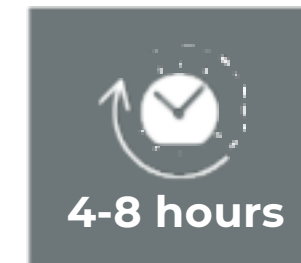
The real estate and mortgage transaction consists of multiple moving parts. A unique process that includes specific qualifications and documentation requirements. Being responsible upfront will allow you to shop with ease. With a strong, thorough and accountable pre- approval you can rest easy knowing that once we find the home you love that you will close and fund successfully.

Strengthen the Offer Process

Home sellers need confidence when reviewing and accepting your offer. Having the right pre-approval not only shows the seller that you are a serious and well qualified buyer, it allows me as your real estate agent to structure the most attractive offer terms within the real estate contract. Stronger terms will allow me to negotiate and secure you the best terms and acceptance from the seller.

THE SIMPLE PRE-APPROVAL PROCESS

The Davida Volonnino Team Operates 7 days a week from 8am-9pm, 365 days a year



1 SIMPLE APPLICATION
To apply, simply call 816-674-7996 or email at Flat Branch Home Loans - awashington@fbhl.com, or visit:
<https://flatbranchhomeloans.com/team/aubrey-washington>

2 SUBMIT DOCUMENTS
After completing your application you will be provided a simple list of documents that will be needed to complete the qualification. The sooner you submit these documents, the sooner the review can be completed and we can finalize your pre-approved amounts and begin your search.

3 UNDERWRITING REVIEW
Once your documents have been received the Underwriting Coordinators will review your application and documentation to determine all loan programs available to meet your specific needs.

4 CONSULTATION
The Brian Manning Team will call you for a detailed consultation to review all facts, figures and programs to suit your desired budget. Your pre-approved amount and details will be sent via email to both you and I to discuss and begin the home shopping process.



PRE-APPROVAL LETTER

Here is a basic checklist of items to anticipate what may be needed and begin gathering to ensure a smooth process. Individual documents may vary depending on a buyer's individual profile and circumstances.

- ✓ Most recent 30 days of pay stubs for all employers
- ✓ Most recent 2 years personal and business tax returns (if applicable)
- ✓ Most recent 2 months bank statements



MATCHING YOUR PRE-APPROVED AMOUNT WITH YOUR HOME SEARCH

- 1 Together we will review the pre-approval terms and flexibility of search
- 2 Establishing search criteria that matches preferences and financing terms
- 3 Initiate property search, compare home and neighborhoods, narrow down to desirable neighborhoods
- 4 Create a customized schedule of home showings based on your availability
- 5 Continuously update properties on the market that meet your criteria and coordinate schedules based on new findings



YOU FOUND YOUR IDEAL HOME

OFFER PROCESS



MY WINNING OFFER PROCESS

1

OFFER PRICE

I will run an extensive comparative market analysis on the home of your choice to help guide you on a strategic offer.

2

INSPECTION PERIOD

This is your decision making period. During this time we will complete a 3rd party inspection report and appraisal if needed. The shorter amount of time the better. Sellers prefer a fast contingency period as it demonstrates the buyer's commitment and minimizes their risk of not closing successfully. I recommend a market leading 5-day inspection period.

3

LOAN APPROVAL PERIOD (MOST IMPORTANT)

This represents the time needed for your mortgage lender to arrange your financing. The shorter, the better, and it is much more attractive to sellers. The standard approval period is 15-21 days; however, working with The Flat Branch Home Loan Team, I recommend as quickly as 5 days (depending on the loan program). This has been proven to help eliminate buyer competition and/or negotiate better terms for your home.

4

WAIVING APPRAISAL CONTINGENCY

Waiving the appraisal contingency while protecting you as a buyer is a win-win. It states to a seller that we will purchase the home regardless of value.

For your protection we will still confirm the value within the inspection period, giving you the flexibility to either re-negotiate the sales price or cancel the contract if the value or terms are not acceptable to you.

MY WINNING OFFER PROCESS

5

CLOSE AS QUICKLY AS 10 DAYS

Fast closings are key to eliminating buyer competition and getting better terms, especially when a home is vacant. The standard closing timeframe is 30 days, but Flat Branch Home Loans and I can close in as little as 10 days.

This speed can be the deciding factor for why a seller will choose our offer over several others.

If the home is occupied adding a post-occupancy agreement can be a valuable tool in the negotiating process.

6

LENDER TO LISTING AGENT

It is imperative that the mortgage lender calls the listing agent during the offer process to validate all terms and timelines, solidifying your strength as a buyer. I provide The Flat Branch Home Loan Team with the listing agent's contact information to ensure proper communication, validating your qualification and why selecting our offer is most beneficial to the seller.

7

VALIDATING OFFER TERMS

The Flat Branch Home Loan Team is included in the formal offer submission process via email. This is important as they will validate all the terms, timelines, and your qualifications in writing. They also provide the listing agent

7 additional reasons as to why accepting our offer over competing buyers is most beneficial to the sellers.



BUYING YOUR NEW HOME

CONTRACT TO CLOSE



WHAT TO EXPECT



1. ESCROW DEPOSIT

Congratulations! Your offer has been accepted. You will be required to make your initial escrow deposit reflecting your commitment to the transaction. These funds will be applied to your total amount needed at the time of closing. They are also refundable should you cancel within acceptable contract timelines.



2. MORTGAGE APPLICATION

Although you have already been pre-approved you will now make formal application with your lender. This will be specific to the property and accepted offer terms and begin the formal loan approval process and application disclosures to proceed.



3. INSPECTION

A thorough home inspection uncovers potential issues and provides crucial insights into a property's condition. This is also your final decision making and negotiation period should there be any updates, repairs or enhancements required prior to moving forward.



4. APPRAISAL

A home appraisal is [a third party valuation](#) that determines the [fair market value](#) of a home based on recent comparable sales. It can assure you and your lender that the price you've agreed to pay for a home is fair.



5. HOMEOWNER'S INSURANCE

Homeowner's insurance is a safeguard that protects your investment, ensuring coverage against unexpected damages or liabilities. Securing insurance not only shields your home but is crucial in meeting lender requirements for loan approval as it mitigates risks for both the buyer and the lender. It is important to start this process immediately as it will impact your monthly payments and loan approval terms.



6. LOAN PROCESSING

For most lenders the mortgage loan process takes approximately 30 days but it can vary quite a bit from one to the next. Banks and credit unions tend to take a bit longer than mortgage companies. A thorough pre-approval will ensure this is a smooth process by meeting qualification requirements upfront and simply validating final items prior to closing.



7. HOA APPROVAL (IF APPLICABLE)

The HOA process will vary per community and will educate you on the community standards, amenities and ongoing costs and responsibilities. The association approves each buyer. While generally a formality, the timing of this process is important to a successful closing.



8. UNDERWRITING

The final validation where the lender confirms the buyer's qualification and documentation meet the program requirements. The loan will first be conditionally approved and it will be common for there to be some additional items needed to validate prior to completion. Depending on lender it can take from days to weeks to complete.



9. FINAL WALKTHROUGH

The final walkthrough is a crucial step as it ensures the property's condition aligns with the agreed-upon terms, allowing a last-minute check for any discrepancies or unresolved issues before closing. It provides you peace of mind, confirming that the home is as expected and ready for transfer of ownership, ensuring a smooth transition into your new property..



10. CLOSING!

Congratulations you made it! You will wire your final proceeds to the title company and sign your official loan documents, making you the proud owner of your new home! After funds are received and documents are signed you'll be given the keys to your new home!

12 IMPORTANT REAL ESTATE TERMS



APPRAISAL

A determination of the value of something, in this case, the house you plan to buy. A professional appraiser makes an estimate by examining the property, looking at the initial purchase price, and comparing it with recent sales of similar property.



APPRECIATION

Increase in the value or worth of an asset or piece of the property that's caused by external economic factors occurring over time, rather than by the owner having made improvements or additions.



CLOSING COSTS

The fees a seller and buyer pay to complete a real estate transaction.



CONCESSIONS

Incentives like payment for closing costs, necessary repairs, or personal property like furniture that the seller offers the buyer to sweeten the deal and close the sale.



CONTINGENCY

A provision in a contract stating that some or all of the terms of the contract will be altered or voided by the occurrence of a specific event, usually by specific dates leading up to the close.



EARNEST MONEY

a deposit made to a seller that represents a buyer's good faith to buy a home.



ESCROW

The holding of funds or documents by a neutral third party prior to closing your home sale. This is typically done by a title company.



HOME INSPECTIONS

An examination of the condition of real estate property. A home inspector assesses the condition of a property, including its heating, cooling systems, plumbing, electrical work, water and sewage.



MLS

A computer-based service that provides real estate professionals with detailed listings of most homes current on the market. The public can access much of this kind of information through websites like Zillow.



OFFER

A formal proposal by a potential buyer to purchase a property at a specified price and under outlined terms, initiating negotiations between the buyer and the seller.



TITLE

Ownership of real estate or personal property. A Title is evidenced by a deed recorded in the county land records office.



POST-OCCUPANCY

An agreement where the seller remains in the home for a specified duration after the closing, allowing them additional time to vacate the property while the buyer assumes ownership.

MOVING CHECKLIST



CHANGE OF ADDRESS

- ☐ US Postal Service
- ☐ Drivers License IRS
- ☐ Social Security Voter Registration
- ☐ Banks/Investments
- ☐ Insurance/Doctors
- ☐ Friends & Family
- ☐ Schools

30+ DAYS BEFORE

- ☐ Reserve Moving Truck/Movers Get Boxes, Tape And Other Moving Materials
- ☐ Notify Utility Companies Of The Date For The Final Meter Reading
- ☐ Notify Cable Company, Security And Any Other Services You Receive
- ☐ Begin Cleaning Out Closets (As Well As Attic And/Or Garage If Applicable)
- ☐ Analyze What Items Can Be Thrown Away Or Donated
- ☐ Start Packing Items That Are Not Daily Imperatives

14 DAYS BEFORE

- ☐ Submit A Postal Change Of Address
- ☐ Empty The Fuel From Your Lawn Mower, Power Tools, Etc
- ☐ Create A Room By Room Packing Calendar and Track Your Progress
- ☐ Assemble A Folder Of Important Information About The Home For the Next Homeowner (Only Applicable If You Are Currently A Homeowner, Not Renter)
- ☐ Make Sure All Necessary Repairs Are Completed
- ☐ Plan Meals To Use Up Refrigerated Food

1-5 DAYS BEFORE

- ☐ Defrost Your Freezer And Empty Ice Maker
- ☐ Clean Refrigerator, Microwave, Stove Top And Oven
- ☐ Confirm Travel/Moving Arrangements
- ☐ Gather And Clean Outdoor Furniture
- ☐ Pack A Suitcase For Each Family Member With Clothes And Toiletries To Get Through The First 3 Days In New Home
- ☐ Back Up All Computers
- ☐ Use Towels, T-shirts, Pillows, and Blankets Around Breakables
- ☐ Arrange Help For Kids/Pets For Moving Day



MOVING DAY!

- ☐ Double Check That All Cabinets, Closets And Dishwasher Are Empty
- ☐ Give Movers A Tour And Any Specific Instructions On What To Move, What Not To Move, And Identify Any Fragile Items
- ☐ Dispose Of Trash
- ☐ Final Cleaning
- ☐ Leave A Note Of Your Name And Phone Number In The House So Future Residents Can Call You To Arrange
- ☐ Pickup Of Any Remaining Mail That May Come In After Move
- ☐ Take A Final Walkthrough Of The Home To Make Sure No Items Are Left Behind

TESTIMONIALS

Katrina D.



Davida is a great Realtor. She had great communication throughout the process, professionalism and patience, which made our home buying experience much less stressful. She sent us lots of homes and we landed on our dream home. Highly recommend her.

Marwa B.



Davida Volonnino, I appreciate all your help in selling my home. It is clear that you genuinely care about your clients and take great pride in helping them achieve their goals. Your dedication and commitment to excellence truly set you apart, and I consider myself incredibly fortunate to have had you as my realtor.

please accept my heartfelt thanks for all your hard work and support. I will gladly recommend your services to anyone seeking a reliable and exceptional realtor. Wishing you continued success and happiness in all your endeavors!

John S.



Davida is an excellent realtor and I would recommend anyone to encourage them to work with her for any home they are looking to purchase! She takes the necessary time to understand what the client(s) are looking for and follows up timely. She also goes above and beyond researching homes to ensure they are the right quality. She's a hard worker and only wants the best for her client(s).

Greg H.



What a wonderful experience! Davida was a dedicated professional at each step of this process. I recommend her to anyone who may be interested in selling a home. Thank you Davida for making this process such a positive experience for me.



GET IN TOUCH



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