

Brinkoetter
REALTORS

THE KEY TEAM

BUYERS GUIDE

FIND YOUR WAY HOME
at [Brinkoetter.com](https://www.brinkoetter.com)

OUR MISSION

THE BRINKOETTER PROMISE

At Brinkoetter Realtors, we understand that no two clients are the same, and neither are their goals. We believe in getting to know you – your needs, your preferences, and your lifestyle. Why? Because you deserve more than a home; you deserve a place where memories are made, relationships are cherished, and comfort is found. From the moment you step into our world, your dreams become our purpose, and **your goals, our mission.**

Welcome to Brinkoetter.

TOM BRINKOETTER

Designated Managing Broker/Owner
BRINKOETTER REALTORS

OUR HISTORY

THE BRINKOETTER LEGACY

In 1965, Tom Brinkoetter, Sr., founded a Decatur company with a singular goal: to support his community's real estate needs with integrity, purpose, and a forward-facing approach to business. Fifty-five years later, Brinkoetter Realtors still embodies that spirit under the leadership of his son, owner Tom Brinkoetter, and our team of more than 60 agents.

OUR NUMBERS

BRINKOETTER STATISTICS

160M

BRINKOETTER REALTORS had over **160.028 million** in total sales volume for residential real estate in Macon County for 2024

50%

Brinkoetter was involved in 50% of all home sales in the Macon County market for **2024.**

825

Residential Real Estate Total Sides
in Macon County in 2024



Residential Real Estate Buyer Sides
in Macon County in 2024



**statistical data sourced from the Central Illinois Board of Realtors, MLS for Macon County residential listings

LET YOUR SEARCH START AT BRINKOETTER.COM

When you're preparing to buy a home, **Brinkoetter.com** has all the tools you need to get started. Our site zeros in on the user experience to make information available faster, **with less clicks**, and provide more immediate access. The functionality, the layout, the aesthetics- it's all in the service of creating a positive interaction for our clients.

Quick Click Buttons allow users the opportunity to easily conduct searches based on New Listings, Recently Reduced, Communities & Neighborhoods, even available Lake Homes. Our site also includes all area realtor open houses.

Search Filters from the main navigation bar allow users the opportunity to conduct searches based on property type, price range, bedrooms/bathrooms, property features, school district, acreage, and much more.

Saved Searches Once registered on Brinkoetter.com, users can save listing and create custom searches to receive immediate notification when a new listing matching your criteria hits the market

Explore Our Listings to discover the sophistication, technology, and innovation embedded in every home we represent. Each Brinkoetter listing highlights our in-house services, featuring Drone Footage, HDR Photography, Interactive Floorplans, Listing Videos, and 360° 3D Virtual Tours providing you with a distinctive and immersive experience while browsing homes online.

**One click, one client,
one community at a time.**

What Are Clients Saying About Us? 350+ ★★★★★ Reviews!

TONY

"If you want to buy or sell a home in Decatur, Tony Piraino is the person to call. We have bought or sold many properties in our lifetime, and Tony is the best broker/agent that we have ever worked with. He is very responsive and helpful, without being too pushy. He keeps things positive and does not add to your stress. All in all, Tony makes the process as easy as possible, and he knows how to get great results. Give him a call- you will not be disappointed!" John & Gosha Thornton

BRITTANY

"Brittany did a fabulous job! The sale could not have gone any smoother. She was in constant contact with us and very thorough. I would recommend her to anyone buying or selling!!" Dana Rozzell

ASHLEY

"Ashley is the best! She quickly found the cutest home for me, and it wasn't even listed yet! She was able to get everything squared away and sold so the sellers did not have to go through the listing process. She navigated every situation with wisdom..." Sophie

ARIONNA

"Arionna and her team were very knowledgeable about their field of expertise. They did an amazing job of helping me buy my first home, which was a two-bedroom house. They answered all of my questions and listened to all my concerns. I was referred to them by a friend, and I would definitely refer them to others." Tanya

TOSHA

"Tosha was wonderful in this process. I went from looking at the house on a Monday to getting my offer accepted on that Tuesday and then closing less than a month later. Tosha was quick answering my questions and made everything easy for me as a first-time home buyer." Tyler

How We Serve Our Buyer Clients

Guiding You Every Step of the Way to Your Dream Home

Phase 1: Pre-Home Search - Strategy & Preparation

- Meet and discuss goals, needs, and non-negotiables - in person or over the phone
- Explain agency relationships and our role in representing you.
- Discuss financing options and help find a mortgage lender.
- Obtain pre-approval letter from the lender.
- Explain off market listings.
- Explain the home buying process.
- Educate about local market.
- Create a clear plan of action.

Phase 2: Home Search Process

- Send homes within your search criteria.
- Schedule and organize all showings efficiently.
- Share knowledge and insights during each showing.
- Look for potential repair issues and provide feedback.
- Keep you updated on new listings and price drops.
- Guide you through the emotional journey of finding the perfect home.
- Discuss homeowner associations, utility costs, and warranties.
- Confirm water sources, status, and other key property details.

Phase 3: Offer & Negotiation

- Review comparable sales to determine home value.
- Educate you on all contract options and disclosures
- Discuss loan objection deadlines and closing dates.
- Draft, review, and submit the written offer.
- Negotiate terms with the listing agent on your behalf.
- Execute the final contract and disclosures for the property.

Phase 4: Under Contract - Inspections & Coordination

- Send contract details to title company and coordinate earnest money.
- Schedule home inspections.
- Review inspection results and negotiate repair items.
- Ensure all agreed-upon repairs are in writing.
- Verify appraisal dates.
- Check in with your lender to confirm loan progress.
- Coordinate with HOA and review bylaws, if applicable.

Phase 5: Pre-Closing Preparation

- Confirm repairs are complete and all documents are signed.
- Schedule final walk-through and closing details.
- Solve any last-minute title issues.
- Review closing figures and ensure everything is accurate.
- Remind you to schedule utility transfers before move-in.

Phase 6: Closing Day & Beyond

- Attend closing to guide you through the process.
- Facilitate remote notary/closing, if needed.
- Provide home warranty paperwork and resources.
- Transfer keys, codes, garage openers, and other home accessories.
- Close out your file and remain available for post-closing questions.
- Provide equity updates on your home.
- Recommend refinancing to lower payment, if applicable.
- Invite you to Key Team VIP Club events.

Why Choose Us?

We're dedicated to delivering unmatched value and support for our clients throughout every phase of the home buying journey. From day one to closing day—and beyond—we're here for you.

FINDING YOUR HOME IS JUST THE BEGINNING



• UNDERSTANDING MONEY TERMINOLOGY •

EARNEST MONEY is a deposit made by the buyer to the seller at the time the offer is made to demonstrate the buyer's interest in the property. Assuming the buyer does not cancel the contract, the money is applied to the down payment at closing. Although the amount of earnest money offered is negotiable, 1% is common in our area.

DOWN PAYMENT is the required amount to complete the loan. Down payments typically range from 3-20% of the overall purchase price, but this amount varies based on the buyer's loan program. Your lender can help you find the right loan for you.

CLOSING COSTS are additional fees you pay at closing in addition to the down payment. These fees are typically 2-5% of the overall purchase price, but many variables impact closing costs so buyer's should always consult their lender and Realtor to obtain a closing cost estimate before signing a contract.

INSPECTIONS are optional and an additional out-of-pocket expense paid at the time of the inspection. Your Realtor can advise on inspection options available.

BEFORE THE CONTRACT

GET PRE-APPROVED

Taking this essential initial step is crucial in determining your home shopping price range. It's important to note that not all lenders are created equal, and the choice of a trusted local lender is as vital as selecting a great Realtor. A reliable lender can contribute to a seamless home buying experience and may even play a role in negotiations. Your Realtor can offer recommendations for reputable local lenders.

KNOW YOUR NUMBERS

Being approved for a specific price range doesn't automatically mean you can comfortably afford it. Prior to embarking on your home shopping journey, engage in discussions with both your lender and Realtor to calculate your estimated mortgage payment, closing costs, and the required down payment at closing. Ensure you also factor in budgeting for home inspections and moving expenses.

FIND YOUR HOME & MAKE AN OFFER

Once you've identified a potential home, your Realtor will guide you through the various options available, including inspections, home warranties, and contingencies, ensuring that you are well-informed and protected.

NEGOTIATIONS

Rely on your Realtor to establish the fair-market value range, preventing you from overpaying on your next home. Your Realtor is here to help guide you while negotiating the price and terms on your future home.

CONTRACT TO CLOSING

ACCEPTED OFFER

Congratulations on the acceptance of your offer by the seller! Your Realtor will now serve as your transaction coordinator, overseeing all communication and paperwork with the sellers, lender, title company, appraiser, inspectors, and attorney. Rest assured, your Realtor will expertly guide you through meeting contract deadlines, ensuring a seamless and timely closing on your new home.

INSPECTIONS

Your Realtor not only coordinates all inspections on your behalf but also negotiates any necessary repairs.

TITLE WORK

Title policies are a critical milestone in every real estate transaction and require careful review. Your Realtor will ensure that the title work is clear and ready for you to take ownership.

COORDINATION WITH LENDER

From the loan application to appraisals, your Realtor works closely with your lender to guarantee a smooth process that closes on time.

HANDLING ALL CLOSING DETAILS

Your Realtor takes care of every closing detail, from reviewing the documents to facilitating wire transfers, providing utility transfer information, and being by your side as you sign the deed. They are committed to ensuring a smooth process for you until the very end.

OUR SERVICE GOES BEYOND THE CLOSE

At Brinkoetter Realtors our commitment to you extends far beyond the closing table. We believe in being your trusted resource for all things real estate. Whether you have questions about home maintenance, want advice on property investments, or need recommendations for local contractors, our agents are here to support you every step of the way. We're not just your real estate agents; we're your partners in homeownership.

The Key Team:

Where Every Key Counts

We're proud to serve the greater Decatur area with a real estate experience rooted in Integrity, Communication, Education, and Celebration—the "keys" to making every transaction smooth and enjoyable.

🔑 **Integrity:** Trust and transparency are at the core of what we do.

🔑 **Communication:** We tailor our approach to your preferences, keeping you informed at every step.

🔑 **Education:** We empower you with market insights and expert guidance.

🔑 **Celebration:** Buying a home is a big deal, and we're here to celebrate with you!

Partner with Decatur's largest and most trusted residential real estate team—The Key Team.



Arionna Ashley Tony Brittany Tosha

As a Key Team VIP, you'll enjoy exclusive perks for being part of our family:

🔑 **Free Lifetime Access** to tools, party supplies, and moving equipment.

🔑 **Exclusive Discounts** with our trusted Home Support Team vendors.

🔑 **Big Savings** on top brands through BenefitHub—up to 85% off!

🔑 **Special Events** with giveaways and client appreciation fun in our private Facebook group.



1-855-Key-Team | www.217KeyTeam.com