

COLDWELL BANKER | SCHNEIDMILLER REALTY

THE RIGHT REPRESENTATION MATTERS



KELSEY MYERS

Buying a home is a major financial decision. You deserve more than someone who opens doors and sends listings.
I've spent five years in North Idaho real estate and helped close more than 200 transactions, with deep experience in new construction. I know how to look beyond the photos, ask the questions that matter, and help you weigh a home's price, condition, location, and long-term fit.

My job is to learn what matters to you, give you straight answers, and negotiate with your goals in mind. Whether you're buying your first home, moving across town, or considering a new build, I'll help you make a confident decision without rushing you into the wrong one.
Let's find a home you'll feel good about long after closing.

Kelsey Myers,
Your North Idaho Home & Lifestyle Expert

Kelsey Myers
REAL ESTATE LLC


Live well
with Coldwell.℠
Buying a home is about more than
a transaction – it's about creating
the foundation for a life well lived.

TAKING IT
STEP BY STEP

1 ASSESS YOUR FINANCES

- Obtain mortgage pre-approval
- Discuss your new home wants and needs
- Set a budget and save for a down payment

2 PREPARE TO BUY

- Sign Buyer's Agent Agreement
- Select properties to view

3 HOUSE HUNTING

- Research neighborhoods
- View properties

4 MAKE AN OFFER

- Write an offer to purchase
- Negotiate terms with the seller

5 SECURE FINANCING

- Obtain mortgage financing
- Lock in your interest rate
- Obtain homeowners insurance
- Order the appraisal

6 PROPERTY ASSESSMENT

- Conduct home inspections
- Resolve inspection issues with seller

7 PREPARE FOR CLOSING

- Obtain title insurance
- Obtain funds for closing

8 CLOSE THE DEAL

- Review and sign closing documents
- Pay closing costs

– Move in!



ABOUT **US**

At Schneidmiller Realty, our mission is clear: to serve selflessly and prioritize the success of others. For over 50 years, we've been a trusted presence in the Inland Northwest helping families find their dream homes. From the first consultation to the moment you step into your new home, we offer expert guidance and unwavering support, blending time-honored traditions with a personal touch to make your dreams a reality.

The Schneidmiller legacy began in Idaho's farmlands, where the family earned a reputation for honest advice and trusted guidance. This foundation of integrity has shaped the company into what it is today: a reliable partner in navigating the complexities of real estate. Our team combines personalized service with modern tools like virtual tours and data-driven insights, ensuring clients experience the best of both tradition and innovation.

In addition to real estate, Schneidmiller Realty is deeply committed to community service. Our team regularly volunteers and participates in local events, fostering meaningful relationships that enhance the community we cherish. Whether you're seeking a lakeside retreat or a family home, Schneidmiller Realty offers more than just expertise—we provide a warm welcome and a place to call home in the beautifull inland northwest. Discover the legacy of service and commitment that has made Schneidmiller Realty a trusted name in real estate for over half a century.





MISSION

Coldwell Banker Schneidmiller Realty is the area's leading real estate brokerage, rooted in integrity, excellence, and local legacy. Our team is deeply connected to the communities we serve, blending professionalism with genuine care.

We specialize in delivering exceptional real estate experiences—offering tailored service, expert guidance, and a deep understanding of the luxury market. Whether buying or selling, we go beyond expectations to ensure confidence at every step.

ROOTED IN NORTH IDAHO

Our presence spans generations. With deep roots in the region, we are proud to have helped shape the community we've long called home.

INTEGRITY FIRST

We lead with honesty, transparency, and professionalism. Our clients trust us because we do what's right—always.

GIVING BACK

Community is everything. We actively support local nonprofits, youth programs, and events that enrich lives across the region.

EXCEEDING EXPECTATIONS

We set the standard for personalized, high-touch service—offering refined, responsive care that consistently goes above and beyond.


120
YEARS



THE MOST CONNECTED REFERRAL NETWORK IN REAL ESTATE

Buying or selling across town or across an ocean, Coldwell Banker® affiliated agents connect you to 340,000 agents in 120 countries through nine top real estate brands. That reach means access to more opportunities and more properties, wherever you want to be.

**Compass, Inc. d/b/a Compass International Holdings is a leading tech-enabled real estate services company, with nine real estate brokerage brands comprised of company owned offices and franchised offices which are independently owned and operated.*

LEADING THE WAY

The Coldwell Banker® brand has been the North Star of the real estate industry for over a century–leading with trust, innovation and heart.

As a buyer's agent I'm proud to carry that legacy forward, offering the following five essentials to help you navigate every decision with clarity. So you can celebrate the next chapter of what home means to you.

- Experienced, professional guidance
- Local market knowledge
- Time-saving convenience
- Negotiation skills
- Peace of mind



YOUR **DREAM HOME** AWAITS

Home buying is exciting. And I'm here to help channel that excitement into a smooth and informed experience. From first search to final signature, I'll be your dedicated guide, helping you navigate each step with clarity and confidence.

Let's review some helpful information to get you started:

- Purchasing process
- The power of pre-approval
- Your home search
- Additional support



PURCHASING PROCESS



YOUR HOME-BUYING ALLY

I'm here to simplify the process, answer your questions and make sure you feel secure in every choice you make.

MY ROLE IS TO:

- Meet with you to discuss your needs and goals, and to plan your property search
- Help you understand the pre-approval process and help you evaluate homes that fit your budget
- Show you properties that meet your criteria
- Keep you informed of new properties that come on the market
- Work with you to help you find the right home
- Help you determine your offer
- Negotiate the offer and contract in your best interests
- Facilitate the home inspection and resolution process
- Prepare you for closing and the associated costs
- Keep you updated on the progress of your transaction every step of the way





THE POWER OF PRE-APPROVAL

The home search begins with clarity. Pre-approval not only confirms your budget but also positions you as a serious buyer. It's the extra step that makes your offer stronger.

THE PRE-APPROVAL PROCESS

Before we kick off your home search, gather the following essential documents for your lender. Having these ready will make the process faster and smoother.

INCOME

- Current pay stubs, usually for last two months
- W-2s or 1099s, usually for last two years
- Tax returns, usually for last two years

DEBTS

- Credit card statements
- Loan statements
- Alimony/child support payments (if applicable)

ASSETS

- Bank statements
- Investments/brokerage firm statements
- Net worth of businesses owned (if applicable)




YOUR HOME
SEARCH

YOUR CURATED HUB FOR **HOME SEARCHES**

Make your online property search easy with one website that gives you access to what home buyers need. With **coldwellbanker.com** you can:

- Search all available MLS listings in your preferred location, based on preferences you specify
- See the results of your search in map or list view
- Look at multiple images and read full details about properties that interest you
- Share your favorite properties with your friends via email or social media
- Learn more about the home-buying process
- Easily conduct your search from your mobile device, tablet or desktop through the site's responsive design
- Use the Move Meter® to get a side-by-side comparison of the cost of living, quality of life and even job market strength for your hometown vs. cities across the U.S.



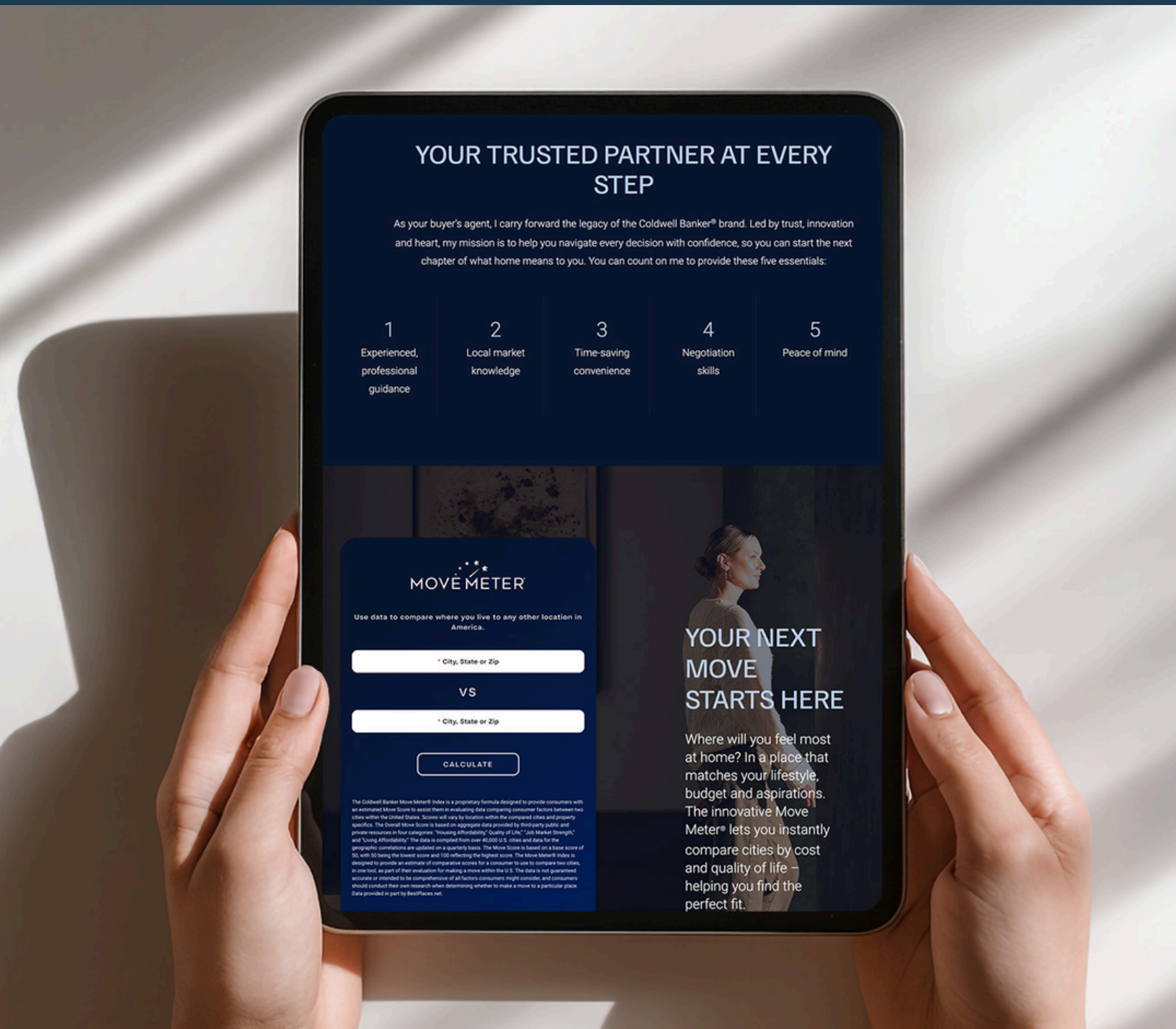
76%

OF CONSUMERS WHO SAW OUR MOVE METER ADS* agreed that Coldwell Banker® would be the best brand for their next move*

*September 2024 Ace Metrix consumer survey.

FIND YOUR PERFECT PLACE

The first stop on your home search? My website. Whether you're home or on the go, you can use my website to check out all the available properties in your preferred area. It's also another way for me to get to know the types of properties that you like.



HOME PREFERENCES

The more I know about the type of home you want, the better. Take a minute to think about the features your new home must have, as well as what you would ideally like it to have, so we can talk it over.

FEATURES			
	Required	Optional	Exclude
View			
Architectural Style			
Swimming Pool			
Deck/Patio Garage			
Lakefront			

INTERIOR			
	Required	Optional	Exclude
Floor Plan – Split			
Room Sizes			
Bedrooms			
Bathrooms			
Living Room			
Family Room			
Bonus/Game Room			
Dining Room			
Kitchen			

COMMUNITY/LOCATION			
	Required	Optional	Exclude
Convenience to employment			
Convenience to transportation			
Convenience to shopping			
Convenience to schools			
Convenience to daycare			
Nearby recreational facilities			
Near police and fire protection			
Appearance of properties in area			
House value relative to area			
Other: _____			

THOUGHTFULLY
CRAFTING AN OFFER

Every home has a story, and every offer needs a plan. I'll guide you through the factors that matter most so your offer stands out.



THE FINAL STEPS TO HOMEOWNERSHIP

Closing is the last stage before you get the keys. Leading up to it, the property is inspected, the title is searched to confirm clear ownership and the lender orders an appraisal. If noted in the contract, there will also be a final walk-through. We'll review all closing costs and associated fees together.





ADDITIONAL SUPPORT

SERVICE
AT EVERY STEP

Supported by the power of the Coldwell Banker brand, I am here for you in all aspects of the home-buying process. If you need warranty, mortgage, title or insurance services, we can share several trusted options for you to consider. You are always free to use any providers you prefer.



BUYER'S AGENT
COMPENSATION

Please note that my commission is not set by law and is fully negotiable. Below are examples of how a buyer's agent can be paid.

How a buyer's agent is paid **if the seller offers compensation**

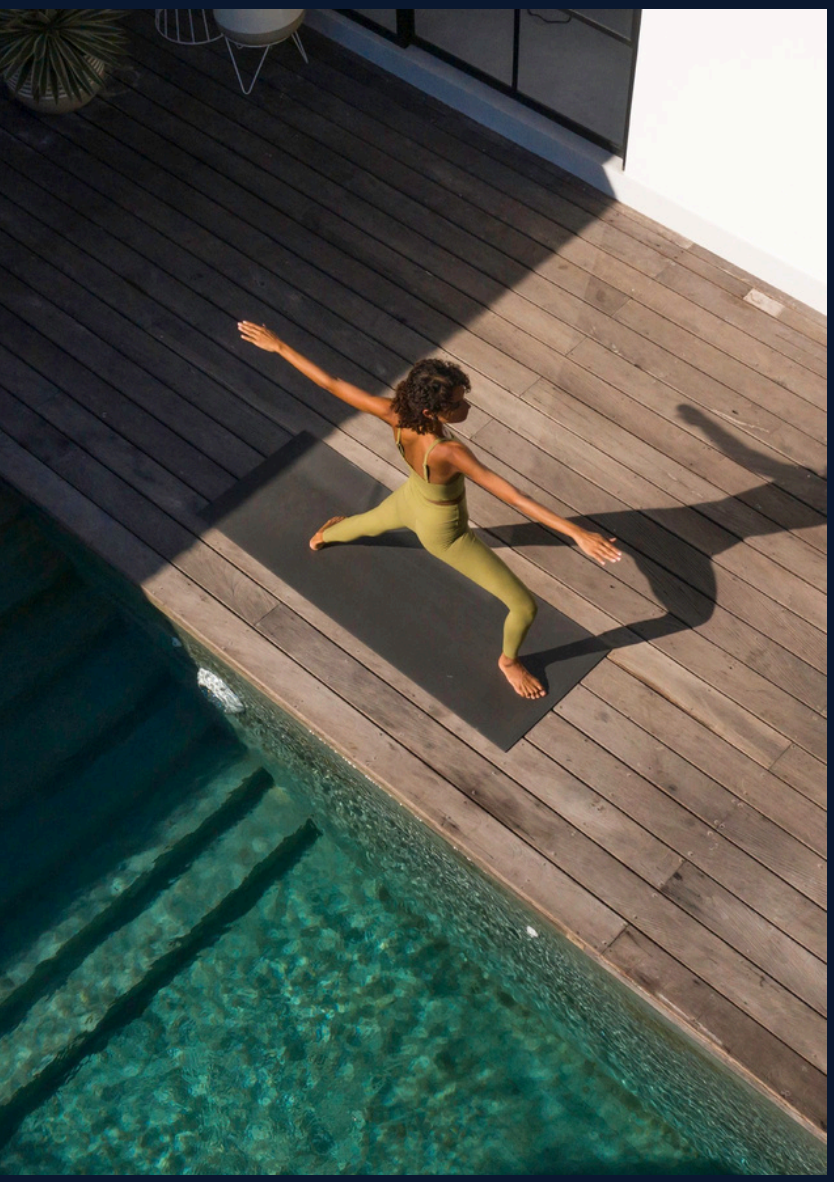
- The seller of the property you are interested in has offered to pay the commission due from you to me. In this case, your commission obligation to me will be paid by the seller out of funds you pay to purchase the home.
- The seller has offered compensation consisting of only a portion of the commission you have agreed to pay to me. This would require you to pay any portion of my commission not paid by the seller. Alternatively, you could condition your purchase offer on the seller paying all of your commission obligation to me.

How a buyer's agent is paid **if the seller does not offer compensation**

- The seller has not offered to pay any portion of the commission you would owe to me. In this case, you can include a requirement that the seller pay your commission obligation as part of the offer you make on the property.
- The seller will not agree to pay a buyer's agent commission, in which case you would be responsible for my commission.



Live well with Coldwell.℠



Your needs are unique, and so is your story. I'm here to listen and help you Live well with Coldwell℠.

With the unmatched resources of the Coldwell Banker® brand, I'm able to create a custom plan to:

- Deliver powerful and personal service
- Help you find the home that fits your life and help negotiate the best terms
- Help facilitate a smooth closing process so you can focus on what matters – your future

We believe real estate is about more than a sale – it's about creating the foundation for life's most meaningful moments.

Let's begin your next chapter today.

COLDWELL BANKER

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GLOSSARY

As we move through your home purchase, you may come across some unfamiliar terms. I'm always here to answer questions, but you may find the quick explanations below helpful in the meantime.

ADJUSTABLE RATE MORTGAGE (ARM): A mortgage with an interest rate that changes over time, in line with movements in a financial index.

ADJUSTMENT PERIOD: The length of time between interest rate changes on an ARM. For example, a loan with an adjustment period of one year is called a one-year ARM, meaning that the interest rate can change once a year.

AMORTIZATION: Repayment of a loan in installments of principal and interest, rather than interest-only payments.

APPRAISAL: An estimate of the property's value.

ASSESSED VALUE: The value placed on a property for purposes of taxation.

ASSUMPTION OF MORTGAGE: A buyer's agreement to assume the liability under an existing note that is secured by a mortgage or deed of trust. The lender must approve the buyer in order to release the original borrower (typically the seller) from liability.

BALLOON PAYMENT: A lump sum principal payment due at the end of some mortgages or other long-term loans.

BUY-DOWN: A permanent buy-down is prepaid interest that brings the note rate on the loan down to a lower permanent rate. A temporary buydown is prepaid interest that lowers the note rate temporarily on the loan, allowing the buyer to more readily qualify and increase payments as income grows.

CAP: The limit on how much an interest rate or monthly payment can change, either at each adjustment or over the life of a mortgage.

CASH RESERVES: The amount of the buyer's liquid cash remaining after making the down payment and paying all closing costs.

CC&RS OR COVENANTS, CONDITIONS AND RESTRICTIONS: A recorded document that controls the use, requirements and restrictions of a property.

COMMITMENT PERIOD: The period of time during which a loan approval is valid.

CONDOMINIUM: A form of real estate ownership in which the owner receives exclusive title to a particular unit and shares ownership in certain common areas with other unit owners. The unit itself is generally a separately owned space whose interior surface (walls, floors and ceiling) serve as its boundaries.

CONTINGENCY: A condition that must be satisfied before a contract is binding. For example, a sales agreement or offer may be contingent upon the buyer obtaining financing.

CONVERSION CLAUSE: A provision in some ARMs that enables home buyers to change an ARM to a fixed rate mortgage, usually after the first adjustment period. The new fixed rate is generally set at the prevailing interest rate for fixed rate mortgages. This conversion feature may involve an extra charge.

COOPERATIVE: A form of multiple ownership in which a corporation or business trust entity holds title to a property and grants occupancy rights to shareholders by means of proprietary leases or similar arrangements.

CRB OR CERTIFIED RESIDENTIAL BROKER: To be certified, a broker must be a member of the National Association of REALTORS®, have five years of experience as a licensed broker and have completed required Residential Division courses.

DEBT RATIOS: The comparison of a buyer's housing costs to his or her gross or net effective income and the comparison of a buyer's total long-term debt to his or her gross or net effective income. The first ratio is the housing ratio and the second is the total debt ratio.

DEED: A document which, when properly executed and delivered, conveys title of real property.

DISCLOSURE: To make known or public. By law, a seller of real property must disclose facts which affect the value or desirability of the property.

DISCOUNT POINTS: A negotiable fee paid to the lender to secure financing to the buyer. Discount points are interest charges paid up-front to reduce the interest rate on the loan over the life or a portion of the term.

DUE-ON-SALE CLAUSE: A clause that requires a full payment of a mortgage or deed of trust when the secured property changes ownership.

EARNEST MONEY: The portion of the down payment delivered to the seller or escrow agent by the purchaser with a written offer as evidence of good faith.

EASEMENT: A right to use all or part of the land owned by another for a specific purpose. For example, an easement may entitle the holder to install and maintain sewer or utility lines.

ENCUMBRANCE: Anything that affects or limits the ownership of real property, such as mortgages, liens, easements or restrictions of any kind.

EQUITY: The difference between what is owed and the amount for which the property could be sold.

ESCROW: A procedure in which a third party acts as a stakeholder for both the buyer and the seller, carrying out both parties' instructions and assuming responsibility for handling all of the paperwork and distribution of funds. An escrow fee, typically paid by the buyer, is charged by the title company to service the transaction and to escrow money and documents.

FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC): Often referred to as "Freddie Mac," it purchases loans from savings and loan lenders within the Federal Home Loan Bank Board.

FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA): Popularly known as "Fannie Mae," it purchases and sells residential mortgages insured by the FHA or guaranteed by the VA, as well as conventional home mortgages.

FEE SIMPLE: An estate in which the owner has unrestricted power to dispose of the property as he or she wishes, including leaving by will or inheritance.

FHA LOAN: A loan insured by the Federal Housing Administration (of the Department of Housing and Urban Development).

FIXED RATE MORTGAGE: A conventional loan with the same interest rate for the life of the loan.

FIXTURES: Personal property that is attached to real property and is legally treated as real property while it is attached – such as light fixtures, window treatments and medicine cabinets.

FORECLOSURE: The legal process in which mortgaged property is sold to pay the loan of the defaulting borrower.

FULLY INDEXED RATE: The interest rate on an adjustable-rate mortgage (ARM) after the intro period ends, calculated as a market index plus your loan's margin.

GIFT LETTER: A letter from a relative stating that an amount will be gifted to the buyer and that said amount is not to be repaid.

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (GNMA): Known as "Ginnie Mae," a governmental part of the secondary market that deals primarily with recycling VA and FHA mortgages, particularly those that are highly leveraged.

GRADUATED PAYMENT MORTGAGE: A residential mortgage with monthly payments that start at a low level and increase at a predetermined rate.

HOME WARRANTY PLAN: Protection against failure of mechanical systems within the property and usually includes plumbing, electrical, heating and cooling systems and installed appliances.

INDEX: A measure of interest rate changes used to determine changes in an ARM's interest rate over the term of the loan.

INITIAL INTEREST RATE: The introductory interest rate on a loan, which signals that there may be rate adjustments later in the loan.

JOINT TENANCY: An equal, undivided ownership of property by two or more persons. Upon the death of any owner, the survivors take the decedent's interest in the property.

JUMBO LOANS: Mortgage loans that exceed the loan amounts acceptable for sale in the secondary market. Jumbos are packaged and sold differently to investors and have separate underwriting guidelines.

LIEN: A legal hold or claim on a property as security for a debt or charge.

LIST-TO-SALE RATIO: The ratio between the price at which a property is listed and the amount for which it is actually sold.

LOAN COMMITMENT: A written promise to make a loan for a specified amount on specified terms.

LOAN-TO-VALUE RATIO: The relationship between the amount of the mortgage and the appraised value of the property, typically expressed as a percentage of the appraised value.

LOCK-IN: The fixing of an interest rate or points at a certain level, usually during the loan application process. It is typically fixed for a specified amount of time, such as 20 to 30 days or some other period of time determined by the lender.

MARGIN: The number of percentage points the lender adds to the index rate to calculate the ARM interest rate at each adjustment.

MORTGAGE (DEED OF TRUST): A legal document that provides security for repayment of a promissory note.

MORTGAGE INSURANCE PREMIUM (MIP): The mortgage insurance required on FHA loans for the life of said loan. The MIP is either paid in cash at the time of closing or financed over the course of the loan.

MULTIPLE LISTING SERVICE (MLS): The pooling in a central bureau of all properties for sale. The listings are held individually by members of a group of real estate brokers.

NEGATIVE AMORTIZATION: Occurs when monthly payments fail to cover the cost of the interest on a loan. The interest that is not covered is added to the unpaid principal balance, meaning that even after making several payments the borrower could owe more than at the beginning of the loan. Negative amortization may occur when an ARM has a payment cap that results in monthly payments that are not high enough to cover the interest.

ORIGINATION FEE: A fee or charge for work involved in evaluating, preparing and submitting a proposed mortgage loan. The fee is limited to 1% for FHA and VA loans.

PITI: The term for a mortgage payment that includes principal (P), interest (I), taxes (T) and insurance (I).

PLANNED UNIT DEVELOPMENT (PUD): A zoning designation for property developed at the same or slightly greater overall density than conventional development, often with improvements clustered between open or common areas. Use may be residential, commercial or industrial.

POINT: An amount equal to 1% of the principal amount of the investment or note.

PRE-APPROVAL: When a borrower has completed a loan application and provided debt, income and savings documentation which an underwriter has reviewed and approved. A pre-approval is usually done at a certain loan amount and makes assumptions about what the interest rate will actually be at the time the loan is made, as well as estimates for the amount that will be paid for property taxes, insurance, etc.

PREPAYMENT PENALTY OR CLAUSE: A fee charged to a borrower who pays a loan in full before the stated due date.

PRIVATE MORTGAGE INSURANCE (PMI): Insurance written by private companies to protect the lender against loss if the borrower defaults on the mortgage. PMI is often required on mortgage loans in which less than 20% has been put forth for the down payment. Depending on the conditions of the mortgage, the borrower may request cancellation of PMI when equity in the property reaches 20%.

PURCHASE AGREEMENT: A written document in which the purchaser agrees to buy certain real estate and the seller agrees to sell under stated terms and conditions. Also called a sales contract, earnest money contract or agreement for sale.

RATE GAP: The difference between the current rate and the rate to which it could adjust on an ARM.

REALTOR®: A real estate broker or sales associate active in a local real estate board affiliated with the National Association of REALTORS®.

RECORDING FEE: Charged by the County Clerk to record documents in the public records

REFINANCE: A new loan with new terms, interest rates and monthly payments that completely replaces your current mortgage.

REGULATION Z: The set of rules governing consumer lending issued by the Federal Reserve Board of Governors in accordance with the Consumer Protection Act.

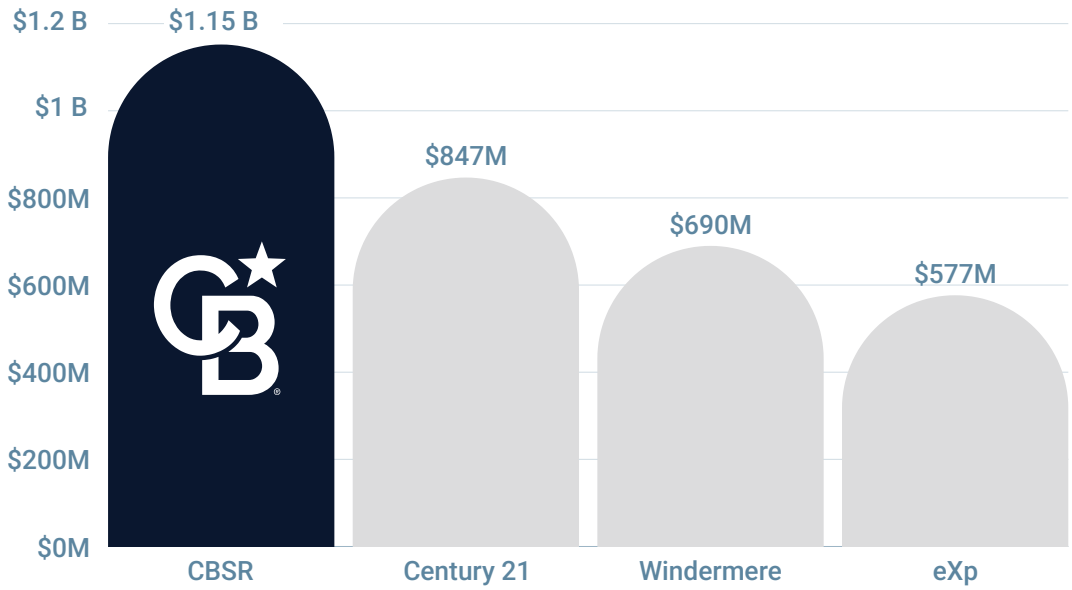
SHORT SALE: The sale of a home for less than the balance remaining on the homeowner's mortgage.

TENANCY IN COMMON: A type of joint ownership of property by two or more persons with no right of survivorship.

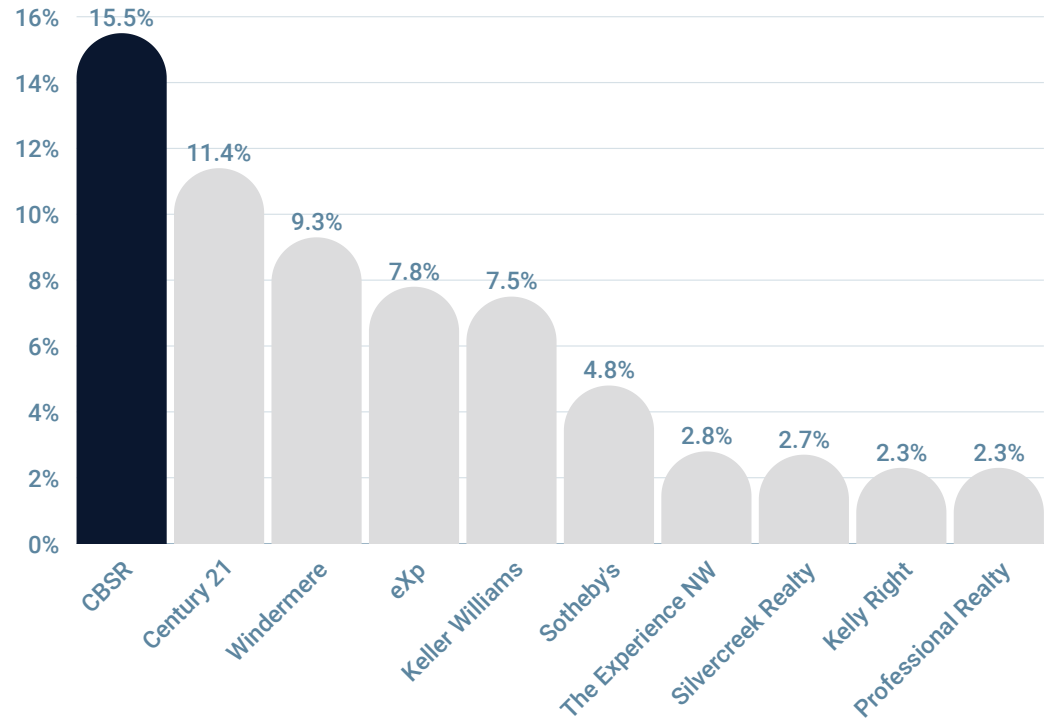
TITLE: The rights of ownership recognized and protected by law. It is a combination of all elements that constitute the highest legal right to own, possess, use, control, enjoy, transfer and dispose of real estate.

2025 SALES VOLUME

MARKETPLACE LEADERS



MARKET SHARE



Representation is of data obtained from CdA MLS records & internal sales information closed in 2025.
Neither the CdA MLS nor CBSR guarantees it is in any way responsible for the accuracy of the data. Brokerage names have been abridged.

COLDWELL BANKER
SCHNEIDMILLER
REALTY

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