



FLANDERS
T E A M

BUYER'S GUIDE

Buying your home with the Flanders Team



Jackson Krile (left) · Lloyd Flanders (right)

Jackson Krile

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Flanders Team · RE/MAX Real Estate Center · Central Iowa · 2026 Edition

WELCOME

HELLO



Thank you for considering the Flanders Team.

We serve Central Iowa families with a **proactive, relationship-driven, referable** approach to buying and selling real estate. With hundreds of successful transactions and a business built primarily on referrals and repeat clients, we take pride in being dependable experts you can trust.

Buying a home is a major decision. This guide keeps it simple: the next page is the whole road to your keys on one map, followed by each step in plain language, the numbers to plan for, the questions buyers ask us most, and how to reach us.

- Jackson Krile, on behalf of the Flanders Team

OUR PROMISES TO YOU

01 Communication Clear and consistent	02 Guidance Proactive and step-ahead	03 Experience Smooth and predictable	04 Approach Relationship-first	05 5-Star Service You'll feel confident referring
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345+
team transactions since 2018

\$101M+
in team volume

107
verified reviews across Zillow, Realtor.com, Google and Facebook

Figures as of 2026.

IN OUR CLIENTS' WORDS

"I have worked with Jackson twice now and came back for good reason - he is dedicated, responsive and has streamlined the home-buying process both times. If you're a first time buyer in DSM/Ames, this is the guy!"

Jacob K. · Buyer · Google

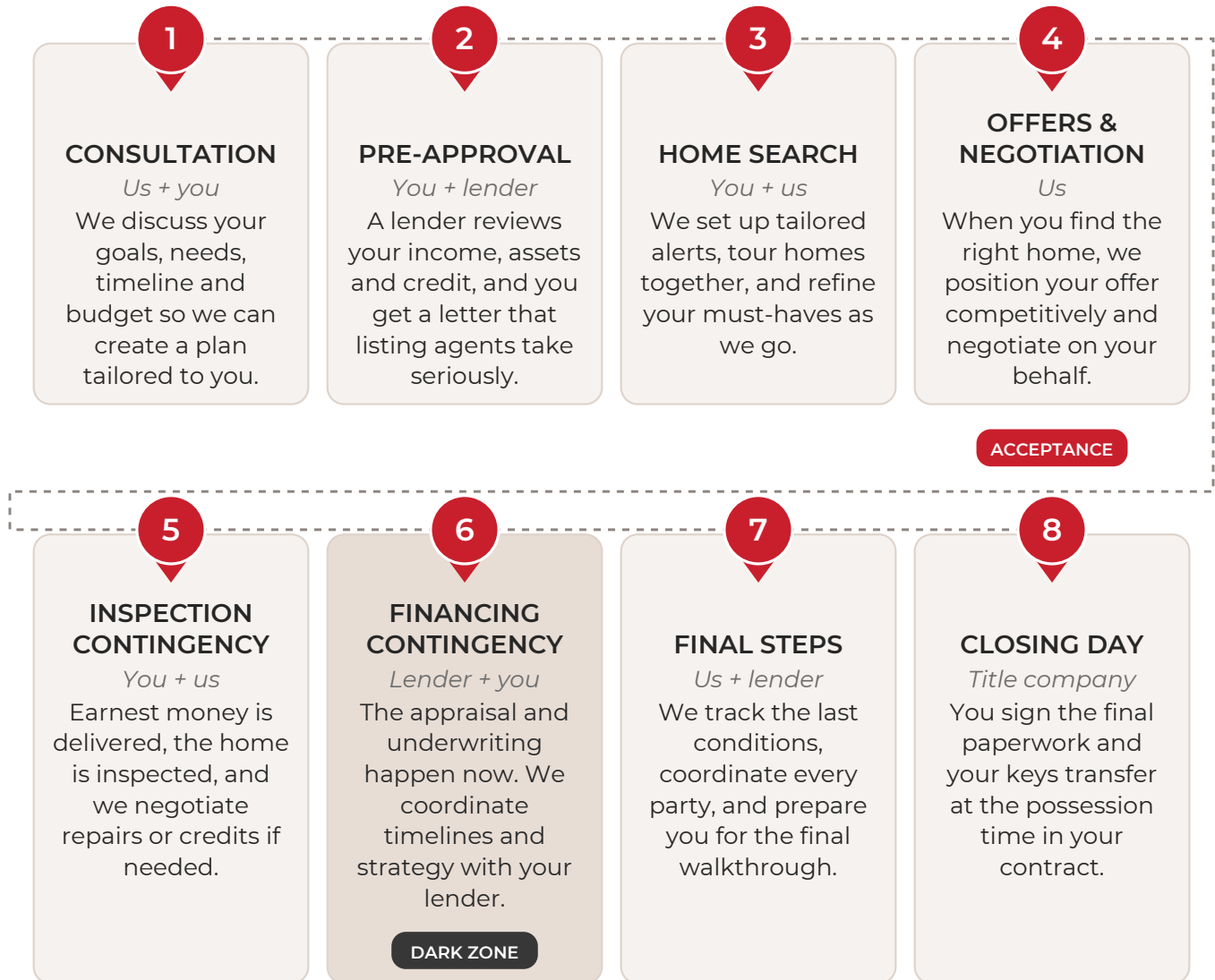
"Jackson and Lloyd are friendly, easy to work with and very professional. They did everything they could to make our purchase go as smoothly as possible, even when unexpected "hitches" came. I certainly recommend their services."

C. William V. · Buyer · Google

YOUR ROADMAP

The Road to the Keys

Purchase timelines vary, but prepare for 35 days minimum from the time our offer is accepted to when you receive your keys.



STEP 2 · FINANCING AND BUDGET

Understanding your financing early helps you shop with confidence. A trusted local lender can explain your options and give you a strong pre-approval letter.

STEP 4 · AFTER ACCEPTANCE

You get a clear timeline with key dates and contingencies, trusted recommendations for inspectors and insurance, and coordination of any paperwork your lender needs.

THE ROAD, IN DEPTH

STEP BY STEP

1

CONSULTATION *Us + you*

A free 45-minute strategy session, give or take, in person or by video: your goals, the financing that fits, your commute and budget tradeoffs, and a realistic timeline. Before we tour, we put our working agreement in writing.

Your part: Bring your questions, a rough budget and your must-haves.

2

PRE-APPROVAL *You + lender*

A lender reviews your actual documents: two years of W-2s or tax returns, 30 days of pay stubs, two months of bank statements, and your credit. Get quotes from at least three lenders; we can introduce local lenders who know the Iowa Finance Authority programs.

Your part: Gather your documents, compare lenders, and keep your credit quiet until closing.

3

HOME SEARCH *You + us*

We are at every showing, telling you what is good, what concerns us, and what a home is likely to take. For schools, taxes and public safety we point you to objective public sources, and you decide.

Your part: Tour, take notes, and tell us what you love and what you can live without.

4

OFFERS & NEGOTIATION *Us*

What moves a seller: financing the listing agent trusts, reasonable contingencies, solid earnest money and flexible timing. Lowball offers and repair requests made before an inspection rarely win.

Your part: Set your ceiling before we write, then sign when you are ready.

ACCEPTANCE

5

INSPECTION CONTINGENCY *You + us*

Earnest money goes to the holder named in your agreement by the contract deadline and is credited to you at closing. A thorough inspection costs roughly \$400 to \$650 (2026); we negotiate safety, structure and major systems, and recommend a radon test. The inspection period varies by region, but is typically 48-72 hours. We will let you know exactly which timeframe applies to your transaction.

Your part: Attend the inspection if you can and decide with us what to ask for.

6

FINANCING CONTINGENCY *Lender + you*

The lender orders the appraisal and generally lends against the lower of the appraised value or the price. If it comes in low, you can renegotiate, cover the gap, challenge it, or walk away if your contingency allows. Your lender then issues the loan commitment, sometimes with final conditions.

The Dark Zone. Don't panic. Moving parts are happening on the back end, and this is a time when communication may slow down. No news is often good news in the Dark Zone, but you will be updated any time there is a change or an update.

Your part: Send documents within 24 hours, bind your insurance, and make no new credit or job changes.

7

FINAL STEPS *Us + lender*

On a financed purchase you receive your Closing Disclosure at least three business days before closing. The final walkthrough is usually the day before or the morning of. Never trust wire instructions sent only by email; verify by phone using a number you looked up yourself.

Your part: Review your Closing Disclosure and set up utilities.

8

CLOSING DAY *Title company*

Closing usually takes 60 to 90 minutes at the title company, which confirms the accepted payment method and exact amount ahead of time. Afterward, apply for the Iowa homestead exemption with your county assessor (file by July 1).

Your part: Bring your ID and funds, sign, and celebrate a big milestone.

QUESTIONS WE HEAR MOST**BUYER FAQ****WHAT IS THE FIRST STEP?**

A quick consultation with us, then a lender pre-approval. That gives you clarity on your budget and lets you shop with confidence.

HOW DO YOU GET PAID?

Our compensation is agreed in writing in your buyer agreement before we tour, and it is negotiable. We walk through exactly how it works in the consultation.

HOW LONG DOES IT TAKE?

Purchase timelines vary, but prepare for 35 days minimum from the time our offer is accepted to when you receive your keys.

DO YOU HELP AFTER CLOSING?

Yes. Contractor referrals, annual value checks, the homestead exemption reminder, and your next move when you are ready.

MONEY AND MUST-KNOWS

THE NUMBERS

You do not need 20% down. Most first-time buyers put down 3% to 5%. Where down payments generally start:

Loan type	Down payment from	Worth knowing
Conventional	3%	Mortgage insurance until you reach 20% equity; credit-driven
FHA	Typically 3.5%	More flexible on credit; its own property standards; up to 4 units if you live in one
USDA Rural	0%	Eligible rural addresses only; check the USDA map and confirm with your lender
VA	0%	Eligible service members, veterans and some surviving spouses; no monthly mortgage insurance

Iowa help. Iowa Finance Authority programs (FirstHome, FirstHome Plus, Homes for Iowans, Military Homeownership Assistance) can lower your rate or help with down payment and closing costs. Income limits and price caps apply; confirm current figures with your lender or at iowafinance.com.

Closing costs. With a loan, plan on roughly 1-2% of the price (about \$3,000 to \$6,000 on a \$300,000 home), plus a cushion for moving and first repairs. Seller-paid costs are negotiable.

IOWA DISCLOSURES YOU SHOULD EXPECT

Seller Disclosure of Property Condition (nearly all residential resales)	The seller's written statement of known conditions. Read it against the inspection report.
Iowa Radon Home-Buyers and Sellers Fact Sheet (statewide)	Provided to the buyer and acknowledged in the seller disclosure. Test for it.
Lead-Based Paint Disclosure + EPA pamphlet (any home built before 1978)	Federal law, not a local formality. Both documents are mandatory, and you generally get a period to test for lead unless you waive it.
Lead water service line disclosure (where applicable)	The seller discloses any known lead water service line.
HOA documents (any property in an association)	Covenants, financials and bylaws, with a review period after acceptance when your purchase agreement provides one. Read the financials, not just the rules.

Buying an acreage? Iowa requires a time-of-transfer inspection of a private septic system, and a well water test is wise.

We are REALTORS®, not lenders. Programs, limits and rates change; every figure here is directional as of 2026. A lender confirms what you qualify for.

WHO YOU WILL WORK WITH

MEET THE TEAM



Jackson Krile (left) · Lloyd Flanders (right)

Jackson Krile*Residential & Investment Specialist*

Jackson joined the team in 2020 and works the residential and investment side. An Iowa State business graduate licensed since 2018, he bought his first house hack in Ames in 2020 and has filmed the journey as House Hack Jack.

He starts with the spreadsheet, not the countertops.

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Lloyd Flanders*Lead Agent*

The heart of the Flanders Team. An Ames-area native who began in property management in 2007 and joined RE/MAX Real Estate Center in 2010, Lloyd brings calm leadership, dependable communication and a gift for simplifying complicated situations. His business is built almost entirely on referrals and repeat clients.

515.450.9890
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Kemberley Ziegenhorn*Transaction Coordinator*

Kemberley keeps every deadline and detail aligned from contract to close. She is the glue to our operation and a huge resource to the Flanders Team, and she is here to help with anything and everything you might have questions about along the way.

Reach Kemberley through Jackson or Lloyd.

Staying connected

Our relationship does not end at closing. We remain a resource for market updates, homeownership questions, future planning and client appreciation events. We love staying connected and providing the kind of service you feel proud to refer.

YOUR NEXT STEP

LET'S TALK



Scan or tap to book your free buyer consultation

The first conversation is a free 45-minute strategy session, give or take, with no obligation. You leave knowing your budget, your timeline and your next move, whether or not you work with us.

Or visit www.househackjack.com/contact

	Phone / text	Email	License
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Website: www.househackjack.com · Licensed in Iowa · DMAAR and CIBR MLS

Create your free Client Hub account

Your own hub for the tools we built for Central Iowa buyers and sellers. No password to remember.

- 1 Go to www.househackjack.com/my-hub on your phone or computer.
- 2 Enter your email and tap **Email me my login link**. First time? The same box creates your account.
- 3 Open the email and tap your secure link. It works once and expires in 30 minutes, so check spam if it is slow.
- 4 Answer one quick question so we can set your hub up for you.
- 5 Make it yours: save a home search and the homes you are watching, save deals from the Deal Calculator, and track what your home is worth in My Properties.

Educational only. Not legal, tax or financial advice. Confirm financing with a licensed lender, tax treatment with a CPA, and anything contractual with an Iowa real estate attorney. The Flanders Team at RE/MAX Real Estate Center follows the letter and the spirit of the Fair Housing Act. We do not steer anyone toward or away from any area, and we do not consider race, color, religion, sex, disability, familial status, national origin or any other class protected by federal, Iowa or local law. Each office independently owned and operated. Equal Housing Opportunity.