



BUYER HANDBOOK

EMPOWERED THROUGH KNOWLEDGE

BY:

Malachi Brick





Get To Know Me



First off, I am a family man! I've been married to my beautiful wife Abbey for 15 years and we have two spunky daughters. Maia is 11 and Zanna is 8! We have lived here our whole lives so when it comes to Northern Illinois/Southern Wisconsin area real estate, there's no one better to turn to. Not only am I passionate about real estate but my focus and attention is always on helping others. To accomplish this, I'm board-certified as a licensed Realtor with Dickerson and Nieman (# 1 in Rockford since 1998). I've also spent years on my education earning my Bachelor's degree, a Master's Certificate in Leadership & Communication, as well as extensive training and certification in social media marketing & advertising. All of this, along with my expansive network enables me to open doors for my clients on all sides of the property equation. I make it a point to be involved and stay involved throughout all stages of the real estate process. I'll guide you every step of the way, whether you're looking to buy, sell, or rent.





Accolades

Multi-Year Diamond Award Winner



Dickerson & Nieman Realtors is proud to present the

2025 TOP SELLING AGENTS

Double Diamond
10+ Million Sold

Diamond
5 - 10 Million Sold

Platinum
4 - 5 Million Sold



Gold 3 - 4 Million Sold











Silver 2 - 3 Million Sold









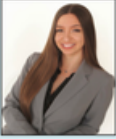







2025 Special Mention
Up to 1 Million Sold

ROOKIE of the Year



Shae Savalick

TOM Z. DICKERSON Award



Malachi Brick

TOP SELLING AGENT
New Construction



Joe Contarino

Bronze 1 - 2 Million Sold



























Frank Wehrstein
President

Larry Holen
General Manager

THANK YOU TO

PIONEER

PROPERTY MANAGEMENT

A DIVISION OF Dickerson & Nieman REALTORS

FOR YOUR VALUED PARTNERSHIP!



815-227-5900
dickersonnieman.com










**** Dickerson & Nieman and myself have been voted as "Best Real Estate Brokerage" and "Agent" in the What Rocks Community Choice Awards ****



Trusted Face Real Estate, LLC.





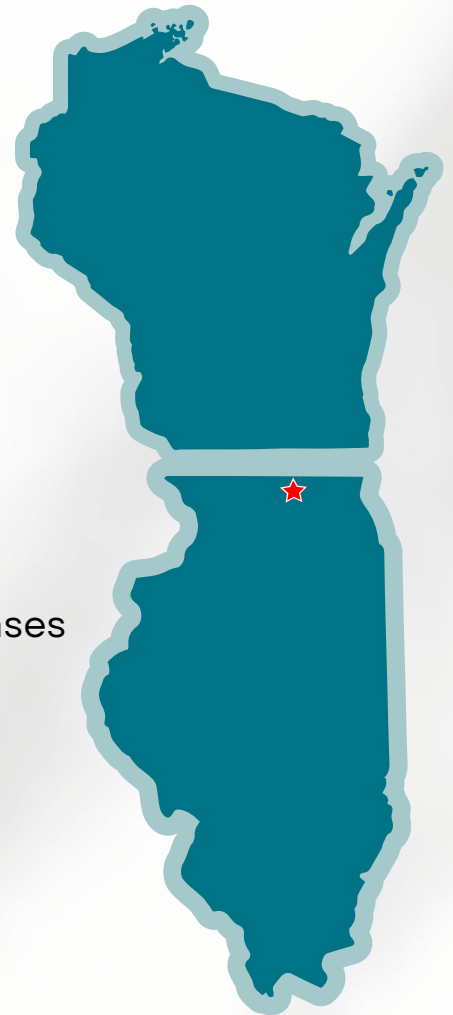
LICENSED IN IL & WI



YOUR TRUSTED FACE IN REAL ESTATE

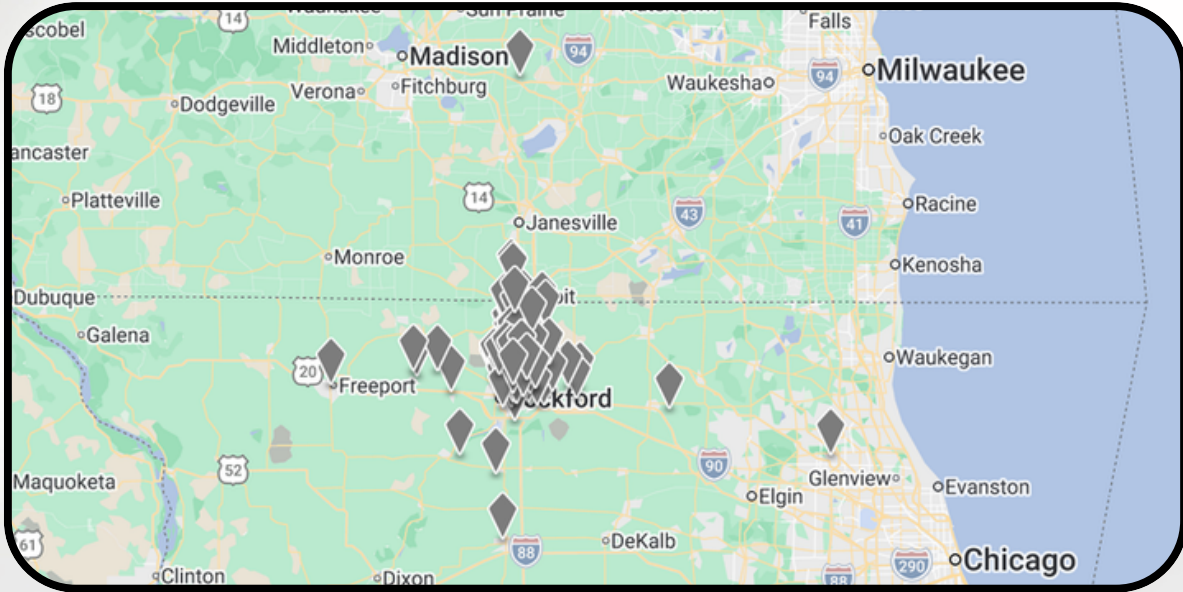
AVAILABLE FOR

- ✓ Free market analysis
- ✓ Buying
- ✓ Selling
- ✓ Commercial Sales/Leases
- ✓ Residential
- ✓ New Construction
- ✓ Land / Acreage





Areas I Serve



REAL ESTATE *Reviews*



Client Review

On top of being authentic and kind, Malachi is an amazing real estate partner. He did a great job helping us sell my father-in-law's house. His communication was helpful, frequent, and always timely. He guided us through the process with ease. He did such an amazing job, I referred my daughter/son-in-law to him for buying their first house. 1000% recommend!!!

- *Scott Bedows*



Client Review

I have purchased 2 properties now with Malachi. His guidance has been instrumental from the selection of the properties down to final signatures. He was available in a moments notice which allowed me to score a great place within minutes of it becoming active.

This is a tough market for purchasing property. I am happy we had the experience and knowledge of the process on our side.

I've dealt with other agents and am happy to say, I finally found the right one.

- *Jimmy Ballard*



Client Review

So I chose Malachi to help me with this personal milestone and I couldn't have been happier that I did! He was so helpful in any possible way you could imagine. He was great at responding promptly to anything I needed. Emails, texts, calls you name it. He set up a search that tailored to my wants and needs. One that though it took a fair share of time ended up landing me in the perfect first home. He was available, attentive, patient, and understanding. He never pushed and honestly made it crystal clear in so many ways that personal gain wasn't what was important to him here. He truly made it a great experience and I highly recommend you let him do the same for you. Huge two thumbs up!

- *Jose Trevino*



Client Review

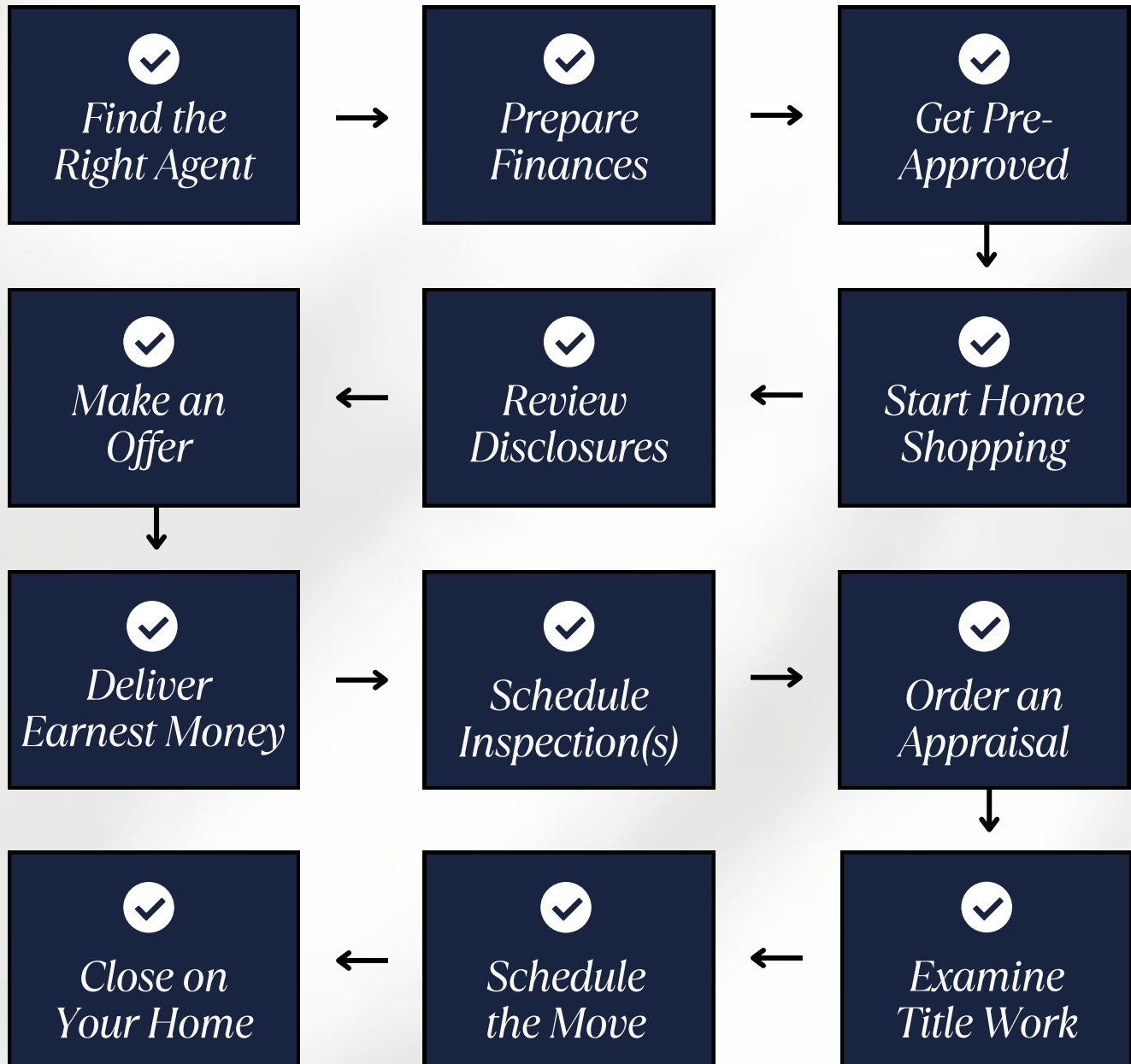
Amazing person and realtor. I couldn't recommend a better person for any property interests. He got us our dream house, helped us sell our old house, and helped us secure a commercial building for our business. Malachi is THE go-to realtor for all your property needs!

- *Ashley & Stephen Ruszczak*



Home Buyer Guide

SIMPLE TWELVE STEP PROCESS



Assembling Your Team

IN THIS CRAZY HOME-BUYING
PROCESS, IT'S IMPORTANT TO
BUILD A GOOD TEAM...



INSPECTORS

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Assembling Your Team



OTHER SERVICES

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Debbie Brown

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REAL ESTATE

Home Inspection Process

- ✓ Hire a certified home inspector
- ✓ Optional: Hire a certified radon inspector
- ✓ Be present during the inspection
- ✓ Pay attention to the inspector's findings
- ✓ Discuss concerns with your team
- ✓ Focus on health/safety issues
- ✓ Decide if you're asking for any repairs and/or credits

How Do I Get Paid?

That's a great question...

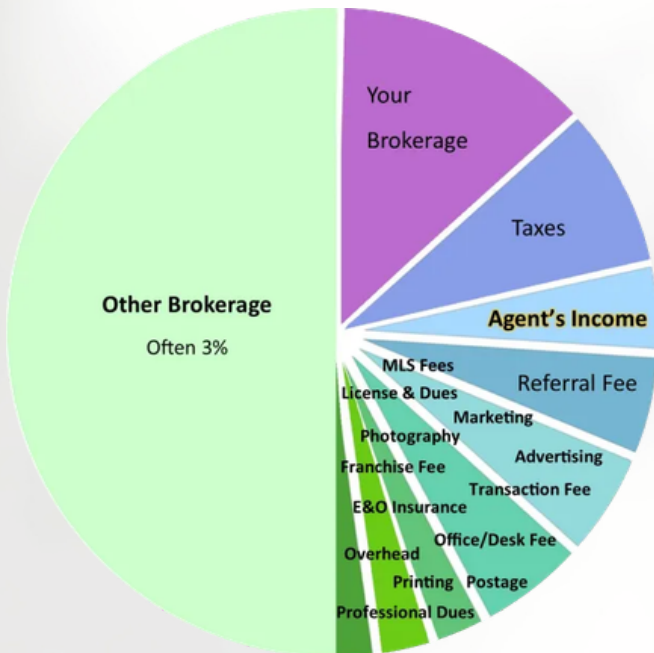
Historically: Sellers have hired a listing agent to sell their home and from that fee, the listing brokerage compensates the buyer's brokerage for bringing a well-qualified buyer.

Things have changed: Commissions have always been negotiable but sellers now have the option to offer "no compensation" to a buyer's agent and as of August 17th, 2024 offers of compensation are no longer on the MLS.

You deserve to be represented: Now more than ever, there's too much at stake and having proper representation is key to a smooth and successful real estate transaction.

What this means for you: Every buyer now has to have a signed "agency agreement" with their agent's brokerage outlining compensation and expected duties. It's likely that these changes to how commissions are paid won't really effect you.

My goal: I will still seek compensation from the seller's side. If they don't offer compensation - you can make your offer contingent on that, elect to not view/write an offer on the property or choose to cover my professional fee.



*Estimated breakdown for visual purposes only

Buyer Agency

This is an agreement between a home buyer and their Realtor that for a set period of time they will not buy any real estate of a specific category in a specific location without using the services (agency) of that Realtor in buying the property. This also outlines an agreement to compensate that buyer's agent for their agency in the sale. Again, the goal will be to pursue this compensation from the seller.

Relationships work best when everyone's committed

- I'm a full service agent and I'm committed to working hard for you in the search for your property. I will walk with you from contract to closing providing everything you need along the way
- In return, I simply ask that you stay committed to me and don't work with another agent during our agency agreement. For example, if you go to an open house let them know you have an agent and if you see a FSBO, reach out to me and I will make contact and help facilitate a showing

Do's and Don'ts

Get pre-approved with a local lender 

Hire a real estate agent (*me) 

Determine location 

Make your wish list 

Budget for additional costs/upgrades 

Shop at the top of your pre-approval 

Make your best offer (*seller's market) 

Make career changes 

Open new accounts or acquire loans 

Try to do everything by yourself 

Lean on the experts in your team 

Don't stress -- have fun! 

Helpful Definitions



Earnest Money: A deposit made to a seller that represents a buyer's good faith to make a purchase such as the acquisition of a new home. This is a credit to the buyer at closing and goes back to buyer if results of inspection are unfavorable.



Down Payment: The money a buyer pays upfront to complete the real estate transaction. Down payments are typically a percentage of a home's purchase price and can range from 3% – 20% for a primary residence.



As-Is: Many homes will be listed "as-is". In our market, this simply means that the seller is not giving a warranty on anything past the inspection period. During that time, you can still do an inspection and ask for repairs and/or credits.



Escalation Rider: Like on Ebay, this functions as your "highest offer" and allows you to compete against multiple offers by going \$500-\$1000 over a higher offer up to a capped amount that you set.



Appraisal Gap: This is an agreement the buyer makes with the seller to make up the difference between a property's purchase price and appraised value. This can also be useful in multiple offer situations where the seller might be nervous the home won't appraise.



Repair Rider: If needed, this is what we'll use to ask for repairs to be done to the property. Once accepted, this rider attaches to the contract and the seller has to uphold their end.

How To Hold Title?

Joint Tenants

Joint Tenancy occurs when multiple persons take title together at the same time to the same parcel of real estate with the same rights to possess the real estate and an equal and undivided interest in the property. If one of the owners dies, the deceased person's ownership passes immediately to the remaining owner or owners in equal shares (right of survivorship).

Deed must say "not as tenants in common but as joint tenants."

Tenants In Common

Tenants in Common have an equal right to possession of the property, but they do not need to have an equal ownership percentage in the property. If one of the owners dies, the deceased person's share will not automatically pass to the other owners of the real estate as in a joint tenancy, but instead will pass under Illinois law to the deceased person's heirs or under the terms of the deceased person's Will.

Deed doesn't need to say anything special.

Tenants By The Entirety

Tenancy by the Entirety is a special method of title taking established by law for the benefit of married couples or parties to civil unions for their marital residence only. The primary benefit is that the tenancy offers certain protection from creditors of one spouse only. Tenancy by the Entirety lasts only for so long as the parties remain married or in the civil union and only for so long as they occupy the property as their primary residence. Neither of the married or civil union couple may convey any interest in the property without the signature of the other person. If one of the married or civil union couple dies, the surviving person takes title to the property automatically.

Deed must say "husband and wife, as tenants by the entirety" or "partners in a civil union, as tenants by the entirety."

Trusts

A trust is a special device that an attorney drafts at the request of a client. It may be used for estate planning or for any other lawful purpose. The person responsible for managing the trust, called the trustee, takes title under the terms governing the trust. The trustee may or may not have an ownership interest in the property. The trust may or may not provide protection against judgments and liens, depending upon the circumstances. The death of an individual with an ownership interest in the trust may or may not have an impact upon the trust property as determined by the language in the trust, the terms of which are almost never disclosed to the public but remain private.

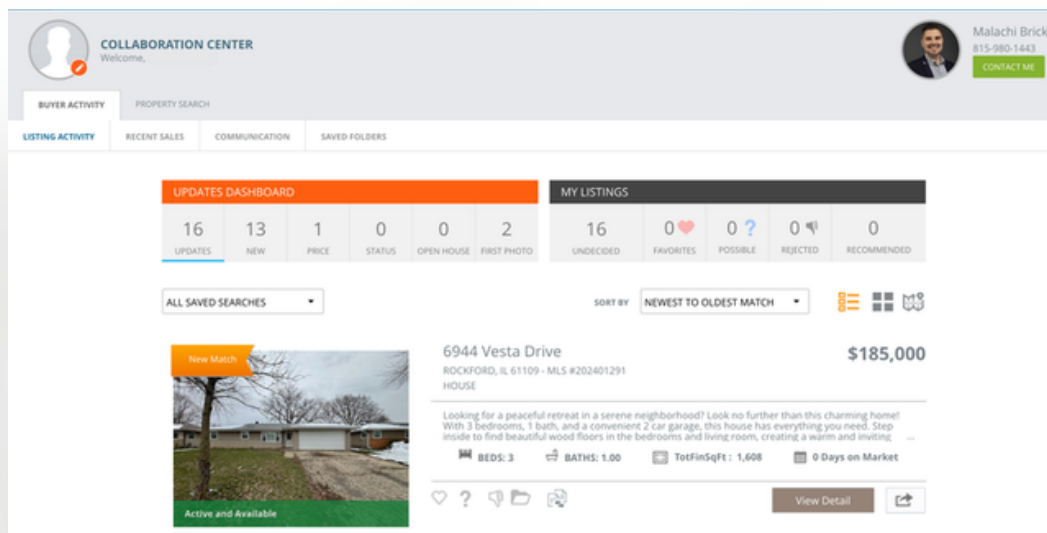
What's Next?

Home Search

I'll take your wish list/desired location and set up a search on our MLS systems. I'm a part of three MLS networks so we'll be able to see everything out there when it first hits the market.

Collaboration Center

You'll get email notifications when new properties hit the market and they will also populate in this helpful dashboard where you can favorite homes or reject them. This helps me start to see what you gravitate towards. I will be notified when you favorite something but if you'd like to get a showing set up, the quickest way to let me know is to call or text and I'll get to work on it.



Confidential Listings

On the TV shows, these are often referred to as "pocket listings". These are listings that the brokerage has available off-market only for its clients. These homes are not marketed online and other brokerages and their buyers do not have access to them. Our office generally has a list of 10-20 of these properties so I will keep my eye on that list as well.

Low Inventory

House prices are up and our area is at an all-time low, so when new homes come on the market it's best to see them within 1-3 days. After that, it's likely they will be pending.

Other Possibilities

DICKERSON & NIEMAN IS NOW CONNECTED
WITH CONTRY HOMES/NEW LEAF HOMES
& PIONEER PROPERTY MANAGEMENT

