HOMESMART

LICENSED REALTOR® · HOMESMART · BILINGUAL ENGLISH / FRENCH

Why Buyers Choose *Karine Fenske* As Their Realtor

Caring, knowledgeable, and always in your corner — from your first conversation to the keys in your hand.

Karine Fenske · Scottsdale, Phoenix & the Valley of the Sun



4 years · Arizona Realtor®

Scottsdale · Phoenix · Fountain Hills · Tempe · Gilbert · Peoria · Mesa · Chandler

ABOUT KARINE

A realtor who truly *understands* you

Master's in International Business
Marketing & business expertise applied every day to help buyers navigate strategically.

Moved 20+ times worldwide
Lived in Canada, USA, UK, Germany, Hong Kong, France & more. Relocation is personal to her.

> *"Moving homes can be very exciting for some people and an opportunity to start a new life, but it can also be very emotional and more challenging for others."*
> — Karine Fenske

THE BUYING JOURNEY

9 steps to your new home

Karine walks you through every single one — so nothing is ever a surprise.

01 · The Connection
We define your vision, lifestyle, and goals—so every step is aligned with you.

02 · The Foundation
Financing, pre-approval, and agreement—everything is set for a smooth start.

03 · The Curated Search
Handpicked homes, tailored to you—no overwhelm, just the right options.

04 · The Winning Offer
A strategic offer designed to stand out and secure your home.

05 · The Protection Phase
Inspections, earnest money, and due diligence—your investment is protected.

06 · The Appraisal Process
They take moves through underwriting. This is handled by your loan officer.

07 · The Value Confirmation
The appraisal ensures you're making a smart, secure investment.

08 · The Final Steps
Closing coordination handled seamlessly with the title company.

09 · The Celebration
Keys in hand—welcome home.

KARINE'S COMMISSION

A real financial advantage *from day one*

Most buyer's agents charge 3% commission. Karine charges 2.5% — and negotiates hard on your behalf.

Typical agent 3.0%

Karine Fenske 2.5%

ON A $500,000 HOME

$12,500	$15,000	$2,500
Karine's fee (2.5%)	Typical fee (3%)	You save

Commission is paid by the seller — not by you. Karine also negotiates with the seller's agent, which can bring the total cost down even further.

COSTS BREAKDOWN

What you'll pay — *and when*

Here's exactly what to expect, with Karine's real numbers — no surprises.

Earnest money deposit — 1–2% of purchase price
Shows the seller you're serious. Held in escrow. Fully refundable if you exit during the 10-day inspection period.

Home inspection — ~$500 per home
10-day due diligence window. If anything concerns you, walk away with full refund. Karine recommends trusted inspectors.

Appraisal — ~$500 per home
Required by your lender to confirm market value. The lender selects the appraiser — you just pay the fee.

Closing costs (title & escrow) — $2,000–$3,000 with Karine's discount
Karine works with a title company that offers a 50% discount to her clients.

Down payment tip
20% or more is ideal — it avoids PMI (Private Mortgage Insurance), which adds an extra monthly cost. Lower down payments are possible but come at a price. Karine can connect you with lenders who'll explain all your options.

Retainer fee — $500
A $500 retainer is collected upfront to cover expenses during your property search.

ONGOING COSTS

Ongoing costs *to budget for*

Beyond the purchase, these are the recurring costs of owning a home in Arizona.

Property taxes Arizona has one of the lowest property tax rates in the US — great news for buyers.	~0.6%/yr of assessed value
Homeowner's insurance Required by your lender. Protects the home and its contents.	From $800 per year
HOA fees Varies widely by community. Karine will flag any HOA details and CC&R rules before you commit.	$50–$500 per month
Utilities Arizona summers drive AC costs up — factor this in, especially in Phoenix/Scottsdale.	$150–$350 per month
PMI (if down payment < 20%) Private Mortgage Insurance adds a monthly cost until you reach 20% equity. Avoiding it saves significantly.	$50–$200 per month

NEGOTIATION

What I can negotiate *for you*

Most buyers don't know how much is on the table. Karine uses every lever available.

Purchase price
Comparable sales, days on market, and local conditions all create room to negotiate below asking price.

Buyer's agent commission
Most possible. Karine negotiates with the seller's agent to bring the total commission cost down — savings that flow back into the deal.

Repairs & credits after inspection
The 10-day inspection window is your leverage. Issues found = requests for repairs, price reductions, or credits at closing.

Seller concessions on closing costs
Sellers can contribute toward your closing costs — reducing how much cash you need to bring to the table.

Home warranty, appliances & inclusions
Furniture, appliances, a home warranty — all negotiating chips that can add real value to your purchase.

Closing date & contingencies
A flexible timeline or smart contingency structure can make your offer stand out — without raising your price.

WHY CHOOSE KARINE

5 reasons buyers choose *Karine Fenske*

01 · Lower commission — real savings
At 2.5% vs. the standard 3%, you start every deal ahead. And she negotiates commission with the seller's agent too.

02 · 50% discount on closing costs
Through her title company partnership, Karine's clients pay half the typical closing cost.

03 · She's been in your shoes
Having relocated 20+ times across multiple countries, Karine genuinely understands the stress and excitement of finding a new home.

04 · She explains everything — clearly
First-time buyer or relocating internationally, Karine walks you through every step, every document, every decision.

05 · Bilingual English / French
One of the very few French-speaking realtors in Phoenix/Scottsdale — a major advantage for French-speaking and international buyers.

CLIENT REVIEWS

What buyers say about *Karine*

★★★★★
"She truly is a realtor that cares. It was my first home purchase in Arizona and she took special care to walk me through every detail... She is very knowledgeable of the Scottsdale market and will go above and beyond for her clients!"
Kristi · First-time buyer · Scottsdale

★★★★★
"She was a bulldog in getting me a great price and really listened to what I was looking for!"
Jodi · Scottsdale

★★★★★
"We had a home in Arizona under contract and Karine was amazing! She was always available, patient, and really took the time to understand what we wanted. We never felt rushed or pressured—just fully supported every step of the way. She went above and beyond for us, and her negotiation skills made a huge difference. We are absolutely thrilled with our new home and couldn't have asked for a better agent!"
Mark · Local buyer

★★★★★
"We didn't know the process or the rules of buying in the United States but Karine explained everything and helped us at each step until the closing!"
JC & Emeline · International buyers · Scottsdale

★★★★★
"We met Karine at an open house. She really listened to us and met our expectations. We are so happy to have met such a dedicated Real Estate Agent."
Claire · Relocated from Minnesota

★★★★★
"Another amazing experience! We have had the pleasure of working with Karine twice now. She initially helped us selling our first home in Phoenix and really from the beginning Karine just is on your team. She completely understood how important that house was to us and really with her calm and collected approach got us the best situation we could get. There was no question when we were ready to move back to the valley we needed Karine on our team again. Karine really went above and beyond to help us find our perfect house. I would absolutely without question recommend Karine, whether you're buying or selling she is amazing."
Gordon Reichard · Repeat client · Phoenix & the Valley

Ready to start your *search?*

Let's begin with a free, no-pressure consultation. Karine would love to hear your story and find your perfect Arizona home.

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