



We make great neighbors.



BERKSHIRE HATHAWAY
HomeServices

Carolinas Realty
York Simpson Underwood Realty
Yost & Little Realty

Home Buying Process

Buying a new home typically includes many of the following elements. I will be your resource and guide every step of the way.

Initial Consultation

- Determine your needs and priorities
- Review agency choices
- Select appropriate working relationship
- Discuss financing options

Find the Right Home

- Have sales professional show homes based on your criteria
- Evaluate each property
- Choose the right home

Prepare an Offer

- Review comparable sales to determine offer price
- Review progress of loan pre-approval with HomeServices
- Decide on other terms (inspection, possession date, etc.)
- Prepare earnest money deposit

Reach Agreement with the Seller

- Present offer
- Negotiate terms and possible counter offers
- Agree upon sales contract with seller

Closing

- Deposit earnest money
- Review seller's property disclosures
- Obtain roof, termite and other inspections
- Remove any remaining contingencies
- Arrange for Preferred Carolinas Title insurance policy
- Arrange for homeowners insurance policy
- Arrange for movers
- Conduct final walk-through of the property with associate
- Attend closing
- Record deed
- Receive keys from sales associate

Obtain Financing

- Meet with a HomeServices Lending home mortgage consultant to begin obtaining a mortgage
- Complete a full loan application
- Obtain the loan approval

Finalize Financing

- Provide your HomeServices Lending home mortgage consultant with an offer to purchase the home and a contract
- Full property appraisal
- Loan processing
- Final loan approval



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*The storied
Berkshire Hathaway
name stands for strength,
integrity and trust.*

Who We Are



BERKSHIRE HATHAWAY
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Berkshire Hathaway HomeServices

The storied Berkshire Hathaway name stands for strength, integrity and trust and is universally respected. Put simply, when the Berkshire Hathaway name appears on a yard sign, it's a sign that buyers and sellers want to see.

Berkshire Hathaway Inc. is a worldwide holding company based in Omaha, NE. Its Chairman and CEO is Warren Buffett, often referred to as the 'Oracle of Omaha,' who according to *Time* magazine's ranking is among the world's most influential people. Berkshire Hathaway is the #1 company in *Barron's* July 2013 ranking of the world's 100 most respected companies; it ranks at #8 in *Fortune* magazine's 50 Most Admired Companies survey; and is #18 in Harris Interactive's reputation study of the 60 Most Visible Companies.

Berkshire Hathaway HomeServices brings together a world-class brand name with the proven operational excellence of HomeServices of America, our parent company.

"I would want to be associated with somebody where the financial strength was unquestioned and where the name stood for integrity. What other quality would you want that Berkshire Hathaway HomeServices does not have; and I don't think you could find one."

*– Warren Buffett,
Chairman and CEO,
Berkshire Hathaway Inc.*

Strength and Stability

The Berkshire Hathaway name is one that many people know. It's respected. And we're proud that it's part of our identity. Buyers and sellers who choose us as a partner are backed by one of the world's most respected and admired brands. Most importantly, there are our people – the team who makes this company strong, reliable and committed to home buyers and sellers across our state.

Full Service Advantage

As a full service company, our goal is to make each client's real estate transaction as effortless and convenient as possible. With that in mind, we are proud to offer in-house home mortgage, home warranty, relocation and title insurance services.

Industry-Leading Technology

More than 90% of today's home buyers use the Internet in their home search. We make it easy for buyers to find your home online with the most comprehensive online marketing strategy to get your home sold.



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Financially Strong and Stable

We are proud to be owned by HomeServices of America, a Berkshire Hathaway affiliate, the second largest real estate services company in the nation. With a long-standing history of serving their communities (an average of 54 years) HomeServices of America's affiliate companies have the experience to ensure that every aspect of the home buying and selling process is seamless.



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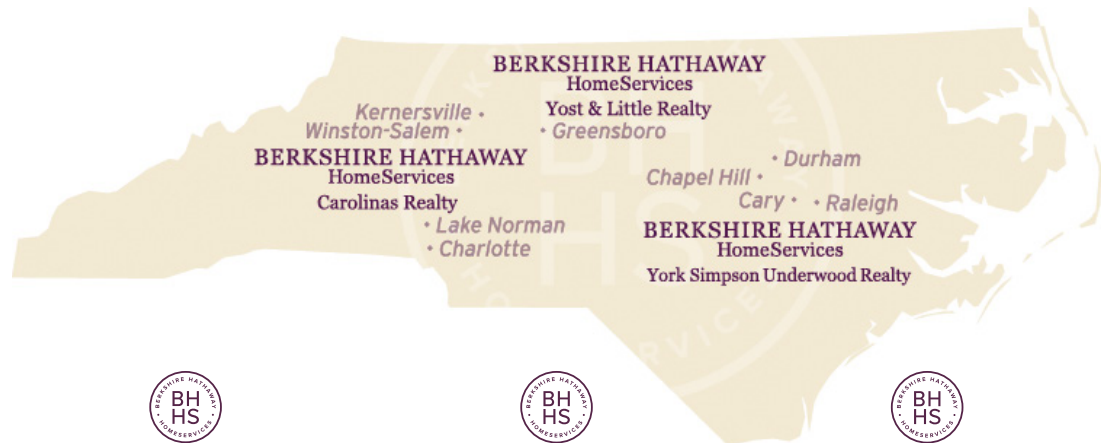


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Our Offices

*Over 700 associates
deliver unsurpassed
service to home buyers
and sellers across the
Carolinas.*



BERKSHIRE HATHAWAY
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Carolinas Realty

Ballantyne
3420 Toringdon Way
Suite 200
Charlotte, NC 28277
704-542-1100

Kernersville
500 Pineview Drive
Suite 201
Kernersville, NC 27284
336-996-4256

Lake Norman
7930 West Kenton Circle
Suite 300
Huntersville, NC 28078
704-892-1424

SouthPark
4625 Piedmont Row Drive
Suite 135-A
Charlotte, NC 28210
704-364-1580

Winston-Salem
110 Oakwood Drive
Suite 110
Winston-Salem, NC 27103
336-768-3300



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Cameron Village
311 Oberlin Road
Raleigh, NC 27605
919-832-8881

Cary
1400 Village Market Place
Morrisville, NC 27560
919-859-3300

Chapel Hill
404 Meadowmont Village
Chapel Hill, NC 27517
919-929-7100

Durham
921 Morreene Road
Durham, NC 27705
919-383-4663

North Hills
3700 Computer Drive
Suite 100
Raleigh, NC 27609
919-782-6641



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Adams Farm
5500 Adams Farm Lane
Suite 208
Greensboro, NC 27407
336-854-1333

Elm Street
1103 North Elm Street
Suite 100
Greensboro, NC 27401
336-272-0151

Friendly Center
3352 West Friendly Avenue
Suite 122
Greensboro, NC 27410
336-370-4000



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*Berkshire Hathaway
HomeServices brings
together a world-class
brand with the proven
operational excellence of
HomeServices of America.*

Full Service Advantage



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Trusted Lender

HomeServicesLending^{LLC}

*We bring qualified buyers
right to your front door.*

Industry Leader

We offer residential home mortgages from HomeServices Lending, a joint venture of HomeServices of America Inc, our parent company

Purchase Specialists

Specialize in purchase financing unlike other banks and brokers

Accessible

Representatives are immediately accessible to prospective buyers through our offices

Tailored Service

A full range of brokered-out products means there is a wide array of innovative loan packages to meet every need

Complimentary Second Opinion

Security and confidence through preapproved clients with a complimentary second opinion

Marketing Know-How

Unique financing and marketing help properties stand out from the rest



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Coverage for Unexpected Repairs

HomeServices Warranty

*Sign up today and
your protection begins
immediately.*

A HomeServices Warranty can help sell a home faster and closer to list price.

A home warranty is a service contract that covers the repair or replacement of many of the most frequently occurring breakdowns of home system components and appliances.

Protection While a Home is on the Market

Mechanical system failures are covered during the listing period for up to one year; there is only a low deductible

Save Time and Keep it Simple

A HomeServices Warranty provides the convenience of one source for most repair needs; prompt and reliable service 24 hours a day, 7 days a week

Protection Year After Year

If an unexpected failure occurs in the home after the sale, the buyer turns to HomeServices Warranty for coverage



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Around the World, Across the Carolinas

We work locally, nationally and globally to help relocating employees find their new home in the Carolinas. We are a preferred relocation services company for many of the area's top employers, including Fortune 500 companies, government agencies and healthcare organizations.

*From the word "go,"
we are committed to
helping our corporate
clients relocate their
employees.*

Global and National Connections

Brookfield Global Relocation Services is the world's second largest global relocation services provider.

Brookfield serves 35% of Fortune 100 companies as relocation clients. Brookfield continues to grow like no other in the real estate relocation services industries.

Strong Local Partnerships

Our award winning relocation and corporate services teams provide relocation assistance to the employees of numerous companies.

We are the first choice of many local and regional companies because no one knows the Carolinas better than we do.



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Title Insurance



*Title insurance completes
the full service experience
for the buyer of your home.*

At real estate closings, the lender requires the buyer to secure a title insurance policy.

Preferred Carolinas Title Agency, our in-house title company, assures we are in control of the process from contract to closing which makes for a smoother transaction.

Protection Against a Wide Variety of Hidden Risks

- False impersonation of the true owners of the property
- Forged deeds, releases or wills
- Undisclosed or missing heirs
- Mistakes in recording legal documents
- Liens for unpaid estate, inheritance, income taxes or gift taxes



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*Our visual identity –
from our distinctive colors
& quality seal to our dignified
typography – exemplifies
our timeless character.*

Home Finding Resources



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One Place for Property Information

To save time, hassle and duplicated effort, contact your sales associate for additional information on properties, regardless of whether or not a listing is offered through Berkshire Hathaway HomeServices.

*I am here, representing
your interests, every step
of the way.*

Access to Virtually Every Home for Sale

- All homes marketed by our sales associates
- All properties listed by other brokers through the Multiple Listing Service (MLS)
- Properties not necessarily on the open market yet
- Many properties offered "For Sale By Owner"
- Advertised in newspapers or buyers' guides
- Online
- At open houses
- Displaying "For Sale" signs



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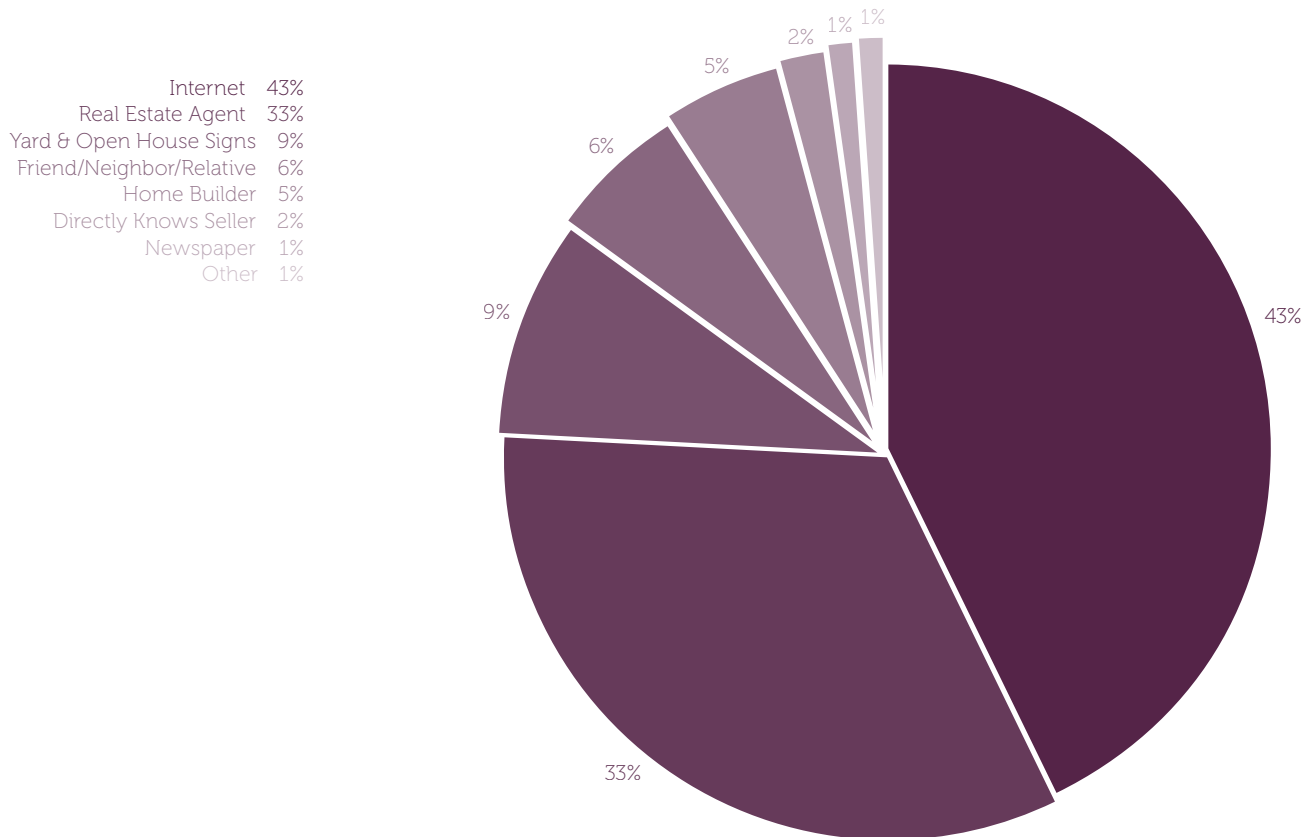


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How Buyers Find Homes

Home buyers use several information sources in their search process. While the vast majority of buyers use online searches during the home buying process, the Internet does not replace the real estate agent in the transaction. 90% of home buyers who use the Internet to search for homes purchased their home through an agent.



Source: National Association of REALTORS® Profile of Home Buyers & Sellers, 2013



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My Home info 24•7!

Our exclusive My Home info 24•7! program allows for one phone number to get information on any home, listed by any company, at any time. It allows instant access to all Multiple Listing Service listings from any phone. Simply call and enter a home's street number to immediately hear details on any home for sale.

*My Home info can
help you while you're on
the go find everything
about a home.*

My Home info 24•7! is Free and Simple

- Get instant info over the phone on price, bedrooms, bathrooms, square footage, features, estimated mortgage payments and much more
- Receive automatic emails and text messages with detailed information and photos
- Connect directly with your agent to schedule an appointment to see the home

My Home
info
24•7!

Instant Information
on **Any Home**, listed
by **Any Company**
at **Any Time!**

704-409-4670
Charlotte, Lake Norman

336-478-4671
Winston-Salem, Kernersville

803-366-4670
Rock Hill, SC

919-706-4670
Raleigh, Durham, Cary,
Chapel Hill

336-478-4670
Greensboro



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Mobile App

Our exclusive BHHS mobile app and cutting-edge mobile website allow easy searching of all homes for sale in the area and provide interior images, home information and neighborhood information.

Get the latest and greatest listings on the go when you're out and searching.

Get Information on any Home for Sale on a Mobile Phone

- Download our free app or go to BHHSCarolinas.com on any mobile device
- Our free app works with a variety of phone carriers and phone types
- Our app and mobile website use GPS technology to find homes, displays images, provide details and more for any home for sale



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Online Presence

Fastest and Easiest Property Search Tool Available

Search thousands of properties, including new listings, sold listings, new construction, open houses, and much more

Our website is an excellent resource to use to showcase your home.

New and Improved My Home Finder

Save favorite properties and frequently-run searches and receive automatic email updates

Free Market Report

View real estate trends based on zip code or request a detailed market trends report for a neighborhood

View and Print Weekly Open Houses

Easily find an open house on our website, complete with directions



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My Home Finder

Finding a home is easier than ever. This exclusive technology allows personalization of a home search and the ability to receive email alerts when new properties on the market meet determined search criteria.

Save Searches

Save home search criteria and receive automatic email notifications when new properties come on the market or when home prices are reduced to meet a designated price range.

Save Favorite Properties

Automatic email notifications for changes in a listing's status. This can include price changes and much more.

MY HOME FINDER

Home | Contact Us | Terms & Conditions | Privacy Policy | Fair Housing | Site Map | Press Room | About Us

Explore These Cities

Triangle Cary Chapel Hill Durham Raleigh
The Triangle includes the cities of Raleigh, N.C., Durham, N.C., Chapel Hill, N.C. and Cary, N.C. and is a very popular place to live in North Carolina. The Triangle has grown into a bustling center for business, entertainment, education, and culture.

Triad Greensboro Kernersville Winston-Salem
The Triad consists of Winston-Salem, N.C., Greensboro, N.C. and Kernersville, N.C. This beautiful area at the foot of the Blue Ridge Mountains boasts museums, universities, manufacturing, and industry. In these North Carolina cities, you can find spacious homes on large plots of land for a relatively reasonable price.

Greater Charlotte Charlotte Lake Norman
The greater Charlotte area, including Lake Norman, N.C., Rock Hill, S.C., and York, S.C., is one of the most sought after places to live in North Carolina. From the thriving downtown area to the more rural, outlying communities, there are homes for sale throughout greater Charlotte. Thanks to an advanced highway system, it's easy to work downtown but live further out and enjoy the sprawling countryside.

When you are searching for homes for sale in the Carolinas, go with a name you can trust. Whether you're looking for a new home, a lake-front property or a condo in the city, Berkshire Hathaway HomeServices Carolinas Realty, Berkshire Hathaway HomeServices York Simpson Underwood Realty and Berkshire Hathaway HomeServices Yost & Little Realty can help. Visit BHHSCarolinas.com or call today to find out more.

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For Sales Associates:
Email | Intranet | David Knox Training

Our Blog | Fan Page | Twitter | Videos | Pin



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Online Property Information

Every home's page is enhanced with all the powerful tools of our website and more.

Every Home Page Includes Many Features

- View property details including square footage, rooms, room sizes, year built and more
- Use the slide viewer to easily see all photos or page through larger photos
- Save the listing
- Share listings through texts or share on social media
- Request a real estate market report for the neighborhood
- View detailed community information
- View road and aerial maps
- View an exclusive narrated video tour
- Print a property brochure
- See current Open House schedule
- Request a showing
- Calculate approximate loan payments
- Contact the agent with one click
- Live chat with one of our representatives, 7 days a week

The screenshot displays a real estate listing on the Berkshire Hathaway HomeServices website. The top navigation bar includes links for Home Search, Buying & Selling, Agents & Offices, Relocation, Mortgage Center, Our Services, and Careers. The main content area features a large photo of a two-story house with a brick facade and a white picket fence. To the right of the photo is a sidebar with key details: 1029 Arona Ave, Charlotte, NC 28203, \$2,400,000, 5 beds, 4 full baths, 7,741 sq. ft., and a 3-car garage. Below the photo is a slide viewer showing multiple interior and exterior photos. The 'Neighborhood Report' section provides additional information about the area, including the school district (Dilworth) and the year built (1927). The 'Community Info' section includes a list of schools and a table of interior features. The bottom of the page contains a footer with contact information, a privacy policy, and a disclaimer.



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Online Open House

Searching and attending an Open House is an excellent way to see a home without having to make a scheduled appointment. On our website, it is easy to see the current Open House schedules. Simply select the region and print a list of all the current Open Houses.

OPEN HOUSE WEEKEND Search all home for sale at www.BHHSCarolinas.com					
Address/Agent Contact		Property Details	Open House Date/Time	REMARKS	DIRECTIONS
 2900 GLENANNEVE Place Raleigh, NC 27608 Alan Murry 919-227-7316 alan.murry@nynyu.com		\$1,085,000 Beds: 4, Full Bath: 4, Half Bath: 1 Sq. Ft. 4,350	09/22/2013 200PM - 400PM	ELEGANT BRICK TRADITIONAL HOME NEARING COMPLETION. BEAUTIFUL NEW OPEN PLAN, 1ST FLOOR MASTER BEDROOM, 17' CEILING, EXTENSIVE MILLWORK, HARDWOOD, GOURMET KITCHEN, STAINLESS APPLIANCES, JETTED ON THE MAIN LEVEL, OFFICE AND REC ROOM 2ND FLOOR, COVERED PORCH, GREAT BACK YARD OFFICE & BR 1 ARE THE SAME ROOM 2ND FLOOR.	140 to Glenwood Ave, turn on Glenwood Ave toward downtown, Past Oakley Rd 100 yards to right on Glenanneve Place Subdivision
 2901 GLENANNEVE Place Raleigh, NC 27608 Alan Murry 919-227-7316 alan.murry@nynyu.com		\$945,000 Beds: 4, Full Bath: 3, Half Bath: 1 Sq. Ft. 4,350	09/22/2013 200PM - 400PM	ELEGANT BRICK TRADITIONAL HOME COMPLETION BEPT - 1ST FLOOR MASTER BEDROOM, 17' CEILING, EXTENSIVE MILLWORK, HARDWOOD, GOURMET KITCHEN, STAINLESS APPLIANCES, JETTED ON THE MAIN LEVEL, OFFICE AND REC ROOM 2ND FLOOR, COVERED PORCH, GREAT BACK YARD OFFICE & BR 1 ARE THE SAME ROOM 2ND FLOOR.	GLENWOOD AVE TO OBERLIN RD, 1 BLOCK FROM THIS INTERSECTION GOING TOWARD DOWNTOWN... NEW CUL-DE-SAC.
 3517 Carlton Square Place Raleigh, NC 27612 Ruyun Tyler 919-227-7316 ruyun.tyler@nynyu.com		\$725,000 Beds: 4, Full Bath: 3, Half Bath: 1 Sq. Ft. 3,425	09/22/2013 200PM - 400PM	New construction by Williams Realty & Building. Great quality craftsmanship by one of area premier builders - Carter Homes design - executive Master's Suite. Being right on open construction overlooks large covered porch - 8' ceilings (solid) - kitchen is a subway design with SS appliances / finished island / black granite / marble pantry - detached 2-car garage - a knockout!	Glenwood Avenue to Glen Eden Drive, crossover Ridge Road and Blue Ridge Road then immediate left on Carlton Square
 1209 Park Drive Raleigh, NC 27603 Toby Whitehead 919-227-7332 toby.whitehead@nynyu.com		\$685,000 Beds: 4, Full Bath: 3, Half Bath: 1 Sq. Ft. 3,100	09/22/2013 100PM - 300PM	Completely restored (2010) elegantly appointed Colonial Park located High Ceilings, Fullsize Kitchen open to Family Room, Butler did a magnificent job with period lighting and tile. Beautifully Bathed. Just steps away from the park and Glenwood South. Stunning!	South on St. Mary's Rd, past Broughton High School Corner Phase II. Take the 2nd Right onto Park Dr. House is the first on the left.
 1209 Walton Place Raleigh, NC 27608 Laura Bromell 919-782-8338 laura.bromell@nynyu.com		\$524,900 Beds: 3, Full Bath: 2, Half Bath: 1 Sq. Ft. 2,235	09/22/2013 300PM - 500PM	New paint, new carpets, new roof, and new a/c. Kitchen updated with granite counter-tops and stainless appliances. Both full baths have double vanities. As bedrooms have walk in closets. Tranquil back yard with lots of decking on two levels. Located conveniently to schools, shopping and other ITB amenities in a quiet cul-de-sac. HSA Home Warranty.	Inner Beltline to Wade to left on Canterbury then right on Gantt, then right on Walton Pl.
 309 Covenant Creek Drive Raleigh, NC 27607 Caroline Castelan 919-871-5437 caroline.castelan@nynyu.com		\$475,000 Beds: 5, Full Bath: 3, Half Bath: 1 Sq. Ft. 3,270	09/22/2013 200PM - 400PM	Perfect blend of STYLE, FUNCTION, LOCATION AND PRICE! Flooring, Open Floor plan and enjoy TWO "Full" Master Suites, you choose up or down. Unusual for Raleigh, LARGE BACKYARD, and outdoor patio, hardwood floors and stone walls, perfect for entertaining, never not pleased! EXACT location in Raleigh, RTP or Cary central location. TURNKEY CONCRETE, Don't wait!	From Cary, take Chapel Hill Rd to Trinity Rd, then left. Continue on Trinity Rd to Al Estate Place, take a left and then right on Covenant Creek Dr., home will be on the right.
 5305 Onondaga Drive Raleigh, NC 27609 Jim McDermott 919-782-8338 jim.mcdermott@nynyu.com		\$524,900 Beds: 3, Full Bath: 3, Half Bath: 1 Sq. Ft. 2,316	09/22/2013 200PM - 400PM	North Hills Gem leads up to the greenery! Updated Master/French doors to deck overlooking beautiful greenery. plenty of privacy New windows, carpet, Open kitchen w/ view of greenery. Lower level kitchenette w/Office easily converted to suite bedroom. Separate entrance and exit, short distance to North Hills shopping, restaurants and entertainment/Jetty Club.	1440 to St. Duke Rd North, Left on Chantrelle, Left on Monrovia. Monrovia becomes Concordia. Home on Right
 8808 Valley Springs Place Raleigh, NC 27615 Dixi Stokes 919-782-8161 dixi@stokesrealty.com		\$285,000 Beds: 3, Full Bath: 2, Half Bath: 1 Sq. Ft. 2,418	09/22/2013 200PM - 400PM	Totally Renovated! New HVAC on 1st level, new paint, carpet, granite tile, granite in 1st & 2nd bath, new lighting & plumbing fixtures, a kitchen appliances. New tile in master bath & living room. Pasture oak oak from in Foyer, LR, DR & KB. 2-story Foyer & PB with of light, oversized master suite w/ huge sitting area, very quiet & nice, private cul-de-sac lot w/ fenced back yard.	From Hwy 640, go north on Falls of Neuse Road, right on Quaker, right on Deerfield Drive, left on Cliff Haven, left on Valley Springs
 1702 Raney Court Raleigh, NC 27604 Laura Bromell 919-782-8338 laura.bromell@nynyu.com		\$224,900 Beds: 2, Full Bath: 2, Half Bath: 1 Sq. Ft. 1,409	09/22/2013 200PM - 400PM	New Yarbrough Park Townhome! Construction is complete and home is ready to occupy. Come be a part of our HOT downtown area and have everything. Shopping, Dining, Nightlife and more! Features include open floorplan, gleaming hardwoods, the kitchen w/ granite counter, fireplace and hard baths and laundry room.	East on Peace St toward Historic Oldwood, turn left at the Yancy Kneon on Peace Street which will become Wake Forest Road. Pass Synagogue and turn left on Courtyard Dr. Yarbrough Park will be on your right.
 2318 Declaration Drive Raleigh, NC 27615 Merry Littlewood 919-682-1708 merry.littlewood@nynyu.com		\$219,900 Beds: 3, Full Bath: 2, Half Bath: 1 Sq. Ft. 2,350	09/21/2013 200PM - 400PM	Wonderful upgrades are found in the beautiful 2-story brick new architectural design with new carpet, granite and hardwood in kitchen, tile and tile in master bath, light fixtures, interior paint, garage well lit, alarm system, hardwoods refinished. Great N. Rd. location, lovely landscaping, 2 car garage. See virtual tour in photos, floor plan can be seen in documents.	North on Falls of Neuse, turn right on Hurring Ridge, Left on Lifford then right into Woods of North Ridge on Courtyard, Right on Declaration, Or 640 to South on Falls of Neuse, left on Hurring Ridge, then previous directions.



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*We leverage experience,
assets and relationships to
become the most valued
real estate franchise system.*

Establishing a Relationship



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Agency Relationships

When real estate professionals work with sellers and buyers, “agency” relationships are established. The real estate professional has a fiduciary responsibility to represent the client’s best interests including reasonable care, loyalty and confidentiality. As you start working with a real estate professional, please ask for a clear explanation of agency laws so that you understand these important issues.

- Buyer’s agent

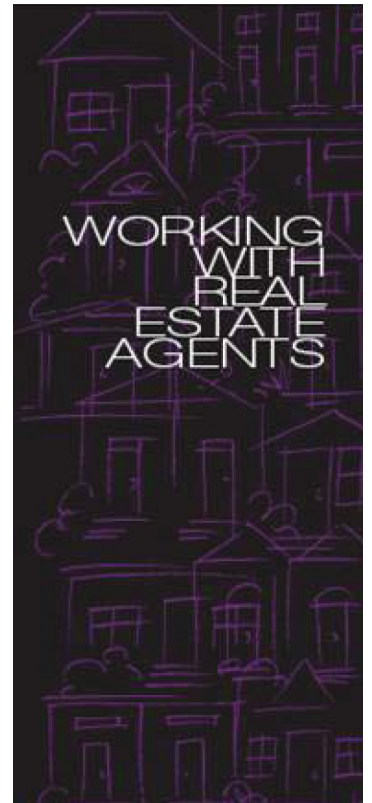
A “buyer’s agent” represents the buyer during the home buying process

- Seller’s agent

A “seller’s agent” represents the interests of the seller in the home selling process

- Dual agent

A “dual agent” represents the interests of both the seller and the buyer during the same transaction. A dual agent has responsibilities to both seller and buyer and must act in the best interests of both parties. Some firms also offer a form of dual agency called “designated agency” where one agent in the firm represents the seller and another agent in the same firm represents the buyer.



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Understanding Your Expectations

*The following questions
will help me understand
what is most important
to you in finding your
new home.*

- How far along are you in the home buying process (exploring the possibility of buying a home or committed to putting your home on the market)? How long have you been looking for a home? _____

- Why are you contemplating the purchase of a home at this time? _____

- What is your time frame? Is there a definite time by which you must be settled in your new home? _____

- Are there any other individuals who will be involved in the purchase decision? _____

- Have you ever purchased a home before? How many and how recently? _____

- What were the most positive features of your previous home finding experiences and would help to make this a positive experience? What are you looking forward to most? _____

- Were there any unsatisfactory features of any previous home finding experiences that you hope to avoid this time? If you are buying your first house, are there any problems or concerns you are worried about? _____

- How do you plan to handle the financing of your new home? Are you aware of your financing options? What are your expectations of me as your real estate professional? What specific services and support do you expect? _____



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Defining the Ideal Home

*Every home is different
and has unique features
that will appeal to you.
Please tell me about what
you are looking for in a
new home.*

- For some people, "home" means a hub of social activity, for others it might be a place to retreat from the pressures of daily life. What does "home" mean to you? _____

- Who will be living in your household? Will you often have other family members or friends visiting for more than a few days at a time? _____

- If you will be working outside your home, what would you consider a comfortable commute (in time or distance)? Will you be working at home? _____

- What are some of the most important activities for all of the members of your household (hobbies, recreation, school, entertaining, religious or cultural activities, etc.)? _____

- What are one or more features you liked most about homes that you lived in previously (this might include style, floor plan, yard, view and neighborhood, etc.)? _____

- What are one or more features you disliked most about homes that you lived in previously and that you would want to avoid in your next home? _____

- What are the most important "must have" features of your ideal home and neighborhood? Why are they important? _____



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Your Needs Come First

The process finding your new home must match your goals, priorities and needs.

In order to best be of service, your plans need to be shared, so please feel free to ask questions and share concerns. Your needs, interests and objectives are top priority. Please disclose what is important, so your goals can be attained.

There are agency laws that may apply when finding your new home, and your agent can provide reliable information and solid advice so that you can make informed decisions in accordance with these laws. Again, please don't hesitate to ask questions.

Your best interests are first at every stage of the home finding process. Communication is important. Regular communication methods (whether in person, by phone, or electronically) should be established so you are fully informed every step of the way.

Your agent is available to best help achieve your needs and objectives with finding your new home.

*It is my hope that you
will be so pleased with
my service that you will
turn to me for advice
on all of your future
real estate needs.*



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definitive mark of stability,
strength and quality to
the real estate market.*

The Home Buying Process



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Looking at Homes

*My commitment is to
make your home search
as stress-free and efficient
for you as possible.*

Identifying up front what is affordable will save time and frustration in the home finding process. It is important to consider financing options available and to begin the mortgage pre-approval process as soon as possible.

From the multitude of properties currently on the market, the agent will select those that most closely meet your unique needs and interests. It is best to preview only a few homes at a time and to look at homes and neighborhoods. The agent will arrange showing appointments with the sellers or their brokers.

If the seller or their real estate agent is at the property when we are there, it would be best for you to limit your conversation with both of them.

In order to help find the right home, please communicate any thoughts about each property you see - the positives and the negatives. Needs and buying criteria are always foremost until the perfect home is found.

Important Ways to Protect Your Interests

- A written property disclosure statement from the seller reveals problems with the house and the surrounding area that should be brought to attention
- Professional inspections reveal structural, roof, termite and other problems with the home that the seller will need to remedy
- A home warranty gives peace of mind by providing repair-or-replace coverage of major home operating systems and appliances
- The title examination informs you of problems with the property's title, and a policy of title insurance protects your rights to the property
- A walk-through before closing makes sure all required work has been taken care of and that the property is ready to be purchased



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Home Profile

Details	Address _____
	Rooms _____ Square Footage _____ Date Visited _____
	Home Owners Association Dues \$ _____ Asking Price \$ _____
Location	Neighborhood Appearance _____
	Home Value in Area _____
	Distance to: Work _____ School _____ Shopping _____ Other _____
Interior	Overall Condition _____
	Floor Plan _____
	Bedrooms _____
	Bathrooms _____
	Living Room _____
	Family Room _____
	Dining Room _____
	Kitchen _____
	Laundry _____
	Heating & Air Conditioning _____
Other _____	
Exterior	Overall Condition _____
	Paint & Trim _____
	Roof _____
	Deck _____
	Patio _____
	Pool _____
	Garage _____
	Landscaping _____
	Fence _____
	Family/Dining Room _____
	Kitchen/Laundry _____
	Heating & Air Conditioning _____
	Other _____
Summary	Most Memorable Feature _____
	Likes _____
	Dislikes _____
	Comments _____



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Loan Application

Your home mortgage consultant may request a variety of items to process your loan.

Pay Stubs

- Most recent pay stub for each applicant

Tax Information

- W2s for the past 2 years for salaried and hourly income
- Complete federal tax returns for the past 2 years (including W2s, 1099s and all schedules) for commissioned, bonus or 1099 income
- If self-employed, the above plus corporate or partnership returns including K-1s for the past 2 years and a year-to-date profit and loss statement will be required

Assets

- Most recent two statements (at minimum) for all accounts (all pages). If these are unavailable, your financial institution can provide a printout with a signature, title and date from the person completing the printouts.
- The most recent quarterly statements. If there are any large (other than payroll deposits on any statements, please bring documentation on the source of funds for the deposits.

VA Loans

- DD214 (discharge papers)
- Original certificate of eligibility (green form)

Divorce

- All pages of final, recorded divorce decree

Child Support

- Child support payments may be used for qualification. Provide the divorce decree or court order indicating amount of support due to be received (proof of receipt is required).

Bankruptcy

- Petition
- Schedule of liabilities
- Discharge papers
- Letter of explanation

What To Do After You Have a Signed Purchase Agreement

- Call your Home Mortgage Consultant about locking in an interest rate, signing a lock-in agreement and obtaining a new "Good Faith Estimate"
- Contact an insurance agent and arrange to have a homeowners insurance binder prepared
- Pay insurance agent for 1-year premium



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Estimate of Costs

*It is helpful to have
an estimate of the costs
associated with
purchasing a home.*

Required Costs to Close

Title Insurance \$ _____
Homeowner's Insurance \$ _____
Home Warranty \$ _____
Attorney Fees \$ _____
Brokerage Fee \$ _____
Recording Fee \$ _____
Pro-Rated Property Tax \$ _____
Pro-Rated Loan Interest \$ _____
Loan Origination Fee \$ _____
Other Loan Fees \$ _____
Credit Report \$ _____
Appraisal \$ _____
Termite Inspection \$ _____
Other Inspections \$ _____
Roof, property, geological, etc.
Escrow Deposit \$ _____
Reserve for HOA dues, taxes, PMI, etc.
Other \$ _____

Total Costs \$ _____

Estimated Monthly Payment

Principal & Interest \$ _____
Property Tax \$ _____
Homeowner's Insurance \$ _____
PMI \$ _____
HOA Dues \$ _____
Other \$ _____

Total Payment \$ _____

Home Purchase Summary

This is a preliminary estimate only. Actual costs will vary depending on the property, lender, and more.
A final detailed breakdown will be made available before closing.

Home Purchase Price \$ _____ Closing Costs Estimate \$ _____
Down Payment \$ _____ Monthly Payment Estimate \$ _____
Amount Financed \$ _____



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Submit an Offer

Many details need to be taken care of in order for a home purchase to be completed. The agent works closely with everyone involved in the transaction to help ensure that it moves ahead as smoothly as possible.

- Explain in detail all the steps that will occur and answer any questions
- Work with the seller's broker to see that they fulfill their responsibilities under the contract
- Stay in touch with the closing attorney, lender and others to help coordinate their activities and to help keep the transaction moving forward
- Communicate on a regular basis so that you can stay informed and worry-free

Once you have reached an agreement with the seller, you will have a firm contract to purchase the home.

Determine an Offer Price

- The price the seller is asking may or may not reflect realistic market value
- The best way to determine true market value is with a Comparative Market Analysis (CMA) showing similar properties that sold recently, those that are currently active on the market and those that failed to sell
- Discuss an estimate of costs associated with purchasing the property

Decide on Financing

- Review the status of the loan pre-approval
- Work together with the loan officer to explain financing options and help determine the mortgage plan that works best

Decide Other Important Issues

- Items of personal property to be included with the house
- Warranty, inspections, repairs or other home enhancements to be done by the seller
- Closing date and possession

Offer Presentation

- The seller will have three choices:
 - Accept the offer as it is presented
 - Reject the offer completely
 - Propose adjustments to the offer
- If there are proposed adjustments to the offer, the decision is then whether to accept or reject the adjustments or to propose alternative adjustments



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Smooth Transition to Your New Home

Here are some things to consider as you make the move to your new home. I can suggest local professionals for many of these services.

4 Weeks Before Moving

- Contact and contract with a reputable moving company
- Have school records transferred
- Arrange to transfer or transport medical, dental and other important records
- Prepare to transfer homeowner's and auto insurance to be sure of continuous coverage
- Hold a garage sale or donate unneeded items; arrange to place excess items in storage
- Keep track of moving-related expenses (check to see what expenses will be deductible)

3 Weeks Before Moving

- Obtain and mail change-of-address cards to the post office, subscriptions, credit card companies and important contacts

2 Weeks Before Moving

- Arrange for final utility readings at the former residence the day after moving out and have utilities and phone turned on at the new home the day before moving in
- Close, update or transfer bank accounts
- End or transfer newspaper delivery service
- Arrange for transfer of vehicle licenses and drivers licenses
- Have an extra supply of prescription medications for the next four weeks
- Schedule a final walk-through of the property to make sure everything is in order

Moving Week

- Keep valuable financial records and personal papers on-person; do not pack them with the rest of the household goods
- On closing day, the home purchase documents are recorded and the home is now yours
- Move in

After Moving In

- Consider plans for landscaping design, installation and maintenance
- Review home security requirements and systems
- New home furnishings, appliances and interior decorating will make the house a home



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Glossary of Financing Terms

Adjustable Rate Mortgage (ARM)	A mortgage where the interest rate is subject to change over the term of the loan as determined by market influences such as interest rates on treasury securities
Amortization	The process of paying debt by installments of principal and earned interest over a fixed period of time
Annual Percentage Rate (APR)	A mortgage where the interest rate is subject to change over the term of the loan as determined by market influences such as interest rates on treasury securities
Appraisal	An expert judgment or estimate of the value of real estate, made by an appraiser, generally for the purpose of obtaining a real estate loan
Balloon Loan	An amortized loan calling for one large payment for the remaining amount due at a specified time during the amortized period
Closing Costs	All fees and charges paid at closing for services including the lender or mortgage broker, and certain other fees paid to third parties for services that the lender requires the borrower to purchase
Credit Application	A form used by a lender to obtain personal, financial and credit information to appraise an applicant's credit worthiness
Credit Report	Also known as consumer credit information, the report contains information about a consumer's identity, credit relationships, any court actions, consumer statements and previous inquiries into that file
Credit Score	A number typically between 330 and 830 that lets lenders and others determine how likely someone is to pay loans and credit cards
Debt	A specified sum of money that is legally owed from one to another
Debt-to-Income Ratio	The ratio of a borrower's monthly payment obligation on long-term debt divided by the monthly income
Discount Points	A lump sum paid to the buyer's creditor to reduce the cost of the loan. This payment can either be required by the creditor or volunteered by the seller in a loan to buy.
Down Payment	Amount paid up front when arranging credit, sometimes referred as cash down
Equity	The financial difference between the current market value and the amount owed
Escrow	Property/money held by a third party until the agreed upon obligations of a contract are met



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Glossary of Financing Terms

Escrow Account	Monies collected from the borrower's installment payments for the purpose of paying property taxes and insurance; an escrow account is typically required when the loan is more than 80% of the property value
Fixed Rate	The rate of interest charged for credit that does not change over the life of the loan
Foreclosure	The legal action of the lender to take back possession of any property used to secure repayment for the loan when a debtor fails to meet the payment obligations
Installment Loan	Debt borrowed for a specific purpose such as automobiles and real estate. The debt is paid in regularly scheduled installments over a specified period of time; the account is closed when the debt is paid
Interest	The charge for the use or loan of money typically expressed as a percentage; the interest rate remains constant in a Fixed Rate Mortgage
Lien	Legal document used to create a security interest in another's property. A lien is often given as a security for the payment of a debt; a lien can also be placed against a consumer for failure to pay what is owed.
Loan Origination Fee	The fee lenders charge for making a loan; for example, 1% for a \$100,000 mortgage equals a \$1,000 loan origination fee
Market Value	The worth of something determined by a willing buyer and seller in an open market; market value can fluctuate depending on supply and demand and other market forces
Mortgage	A written agreement to repay a loan; the mortgage serves as proof of an indebtedness and states the manner in which it shall be paid
Principal, Interest, Taxes, Insurance (PITI)	The combined monthly amount of "Principal, Interest, Taxes and Insurance" paid in the financing of real estate
Principal	The original balance of money loaned; as the loan is paid over time, the principal is the remaining loan balance
Private Mortgage Insurance (PMI)	Loans with smaller down payments involve greater risk for the lender, who requires protection in case the loan goes into foreclosure. Anything less than 20% down payment usually requires PMI
Property Taxes	The annual real estate taxes charged to property owners based on the assessed value of the property
Revolving Debt	Debt on an account that the borrower can repeatedly use and pay back without having to repay every time credit is used, such as credit cards



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As your sales professional, my goal is to help you find the right home that meets your needs and to make the home buying process efficient, stress-free and successful. I commit that I will:

Communicate Timely and Efficiently

- Communicate with you throughout the marketing process

Identify Needs

- Consult to discover needs, interests and concerns before developing a planned home search
- Discuss buyer, seller and dual agency alternatives and determine how to best work to achieve the objectives
- Explain benefits of an Exclusive Representation Agreement

Introduce Properties and Neighborhoods

- Pre-select properties that match your criteria
- Present property-search criteria to other sales associates to gain access to properties that may not have reached open market
- Save time by pre-scheduling showing appointments
- Provide sources of information on questions of interest, such as schools, neighborhoods and transportation
- Prepare a preliminary estimate of the costs associated with buying a property

Represent You in Negotiations with Sellers

- Present the offer to the seller, through their associate
- Negotiate in your best interests, including the handling of counter offers, to reach an agreement that is acceptable

Help Obtain Financing

- Provide you with information on becoming pre-qualified or pre-approved for a mortgage

Prepare a Purchase Offer

- Review information on sales of comparable homes to help decide the price and financing terms
- Provide advice and information on other terms for consideration, such as possession date and personal property
- Recommend obtaining and reviewing professional home, termite and other inspections
- Where appropriate, recommend that the purchase be contingent on a professional appraisal of value
- Explain a home warranty, which can reduce liability

Protect Your Interests through Completion

- Review seller's written disclosure statement, preliminary title report and other documents about property condition
- Work with seller's agent, lender and others to see that all requirements of the purchase agreement are satisfied
- Accompany a comprehensive pre-closing property walk-through (if provided for) and manage discovered problems
- Follow up on any remaining details after the close of sale, and provide information on additional services

I commit to you to ensure that I meet all of your expectations and assist you in finding your home.

Prepared For

Date

Prepared By

Date



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