

SERVICES FOR HOME BUYERS

We provide a comprehensive service to home buyers, ensuring their needs are met, and they experience a successful real estate transaction

- Provide an overview of the buying process, and our role as your agent.
- Review your financial and personal plans as they relate to real estate.
- Conduct a thorough “Needs and Wants” analysis with you.
- Assist in developing a prioritized list of home selection criteria.
- Explain the difference between a mortgage broker and a lender.
- Introduce you to appropriate mortgage professionals who will determine the price range for which you qualify, explain the benefits and drawbacks of various types of home financing, and disclose loan fees and their relationship to the cost and rate of loans.
- Provide ideas for alternative methods of finance or purchase if necessary.
- Explain lease option purchase, as requested.
- Explain the use and benefit of a lender pre-qualification or pre-approval letter.
- Inform you of possible tax benefits when purchasing real estate.
- Explain the possible drawbacks of real estate ownership.
- Explain how the structure of your purchase can affect you financially.
- Provide a sample copy of the Purchase Agreement for you to review.
- Explain how the Realtor® Multiple Listing System (MLS) works.
- Search the MLS for appropriate properties.
- Provide a list of appropriate neighborhoods in your price range.
- Attend real estate marketing meetings for “coming soon” properties.
- Comb internet resources for appropriate properties for you to view.
- Review our personal list of homes which might be available.
- Check “For Sale by Owner” properties which may suit your needs.
- When necessary, contact owners in specific areas for a home that may meet your needs
- Contact owners of properties and arrange to show homes.
- Efficiently show appropriate homes at time convenient to you.
- Provide rating data about local schools, as requested.
- Provide location and characteristics of local shopping areas.
- Provide information about local and regional transportation systems.
- Share information about local recreational facilities.

- Explain sports facilities and programs that exist locally.
- Provide information on various churches and religious institutions.
- Give facts and resources on any negative aspects of the local area.
- Give a historical perspective on locations, neighborhoods.
- Share personal knowledge about local history, weather, political activity, or other factors which may affect your buying decision.
- Discuss the benefits and drawbacks of various styles of homes.
- Discuss the pros and cons of various building permits.
- Discuss the implication of construction without permits, as appropriate.
- Provide information about local zoning, as requested.
- Describe how the orientation of the home affects its comfort.
- Show you how to add value to a home with inexpensive additions.
- Explain real estate terminology throughout the home buying process.
- Act as a “sounding board” in your decision-making process.
- Provide information about the seller’s motivation, if available.
- Keep track of your home selection criteria when analyzing various properties.
- Make sure you are buying a home that meets your needs.
- Provide a “Comparative Market Analysis” for purchase price.
- Provide Flood Zone information, if applicable.
- Provide information on homeowner’s current insurance coverage if available.
- Provide a Seller’s Real Property Disclosure Statement if available.
- Gather information about any items in Seller’s Disclosure which may be of concern.
- Help to determine the most advantageous time to make an offer.
- Write an offer that will best meet your needs.
- Write an offer that will best protect your interests.
- Help to determine the most advantageous time to close your escrow.
- Structure your offer for maximum impact.
- Explain the significance of multiple-offers, if appropriate.
- Explain the significance of various clauses in the Purchase Agreement.
- Assure that conditions agreed upon can be performed as stated.
- Provide a written estimate of closing costs.
- Explain how offers to purchase property are presented.
- Make an appointment to present your offer.

- Present your offer to the seller in a professional manner.
- Add credibility to your offer by confirming your ability to perform.
- Negotiate any areas of objection with the seller or seller's agent.
- Respond to seller objections with minor modifications.
- Recalculate costs and monthly payments in event of counter-offer.
- Verify significant representations by the seller.
- Explain any Covenants, Conditions and Restrictions, as appropriate.
- Help remove negotiating obstacles before they arise.
- Provide a list of reputable companies for home inspection.
- Provide a list of reputable companies for pest and wood destroying organism (WDO) inspection.
- Provide a list of reputable companies for pool inspection, if needed.
- Provide a list of reputable companies for well inspection, if needed.
- Provide a list of reputable companies for septic inspection, if needed.
- Provide a list of reputable companies for dock and sea wall inspection, if needed.
- Provide a list of reputable companies for chimney inspection, if needed.
- Provide a list of reputable companies for roof inspection, if needed.
- Provide a list of reputable companies for environmental inspection.
- Provide a list of reputable companies for geologic inspection if needed.
- Provide a list of reputable companies for lead inspection, if needed.
- Provide a list of reputable companies for mold inspection, if needed.
- Make arrangements for the various inspections, as required.
- Be present, whenever possible, when inspections are conducted.
- Help interpret which report items require further clarification.
- Assist in finding the most cost-effective solution to items highlighted during inspections.
- Negotiate with seller to pay for some repair items or credit buyer for same.
- Arrange for additional inspections as necessary.
- Arrange for repairs, as necessary.
- Modify the Purchase Agreement, as needed.
- Respond to Counter Offers, as necessary.
- Provide you with a list of title and/or escrow companies.
- Provide list of 1031 exchange companies, as necessary.
- Assist with delivery of earnest money deposit to closing agent if necessary.

- Review terms, price and projected closing date with closing agent.
- Inform closing agent of all parties to the transaction with contact information.
- Order a Preliminary Title Report.
- Explain title insurance and any exceptions to it.
- Review Preliminary Title Report for any “clouds on the title”.
- Review Preliminary Title Report for any easement issues.
- Review Preliminary Title Report for unforeseen liens.
- Make sure that the pending sale has been reported to MLS.
- Closely follow deadlines listed in the contract.
- Work with lender to provide information and approvals as needed.
- Provide regular updates on progress as needed.
- Arrange for buyers to further inspect the property as needed.
- Explain the protections provided by a Home Warranty Plan.
- Order a Home Warranty, as requested.
- Explain Home Owners’ insurance requirements.
- Assist in arranging for Home Owners’ insurance, as requested.
- Provide a list of reputable moving companies, as requested.
- Provide a contact list of local utility companies.
- Arrange for as smooth transfer of utility services to the buyer.
- Help buyers locate temporary housing, as needed.
- Assist buyers in locating reliable childcare, as requested.
- Help to coordinate move out by seller.
- Help to coordinate move in by buyer.
- Negotiate for buyers if the closing process takes longer than expected.
- Negotiate interim Occupancy Agreement, as required.
- Draft a rental agreement if seller needs to stay after Close of Escrow.
- Conduct a final “walk-thru” property inspection with the buyer.
- Make arrangements to correct any problems discovered in walk-thru.
- Provide names of attorneys to answer legal questions, as requested.
- Provide contact information for home security companies.
- Review the closing documents for accuracy.
- Explain closing papers to buyer.
- Review the loan documents for accuracy.
- Obtain explanations of loan documents for buyer.

- Arrange for wire transfer of funds, as necessary.
- Deliver closing documents to buyer.
- Deliver any final refund check to buyer.
- Deliver house keys to the buyer.
- At all times, protect the buyer's interests.
- Solve many other problems as they arise.
- Remind buyer to file for homestead exemption if appropriate.
- Maintain contact after closing to answer any real estate related questions or recommend local resources.