

**PLEASE READ THROUGH
CAREFULLY
THERE ARE PLACES WHERE
IF YOU ARE A TEAM, YOU
WILL WANT TO CHANGE "I"
TO WE.**

**YOU CAN EDIT THIS ENTIRE
PACKET TO YOUR SPECIFIC
BUSINESS MODEL**

**COMPANY
LOGO**



HOME

BUYING PROCESS



NAME
WEBSITE

COMPANY NAME
M:
O:
EMAIL

**COMPANY
LOGO**

COMPANY NAME



YOUR HOMEBUYING GUIDE

CONGRATULATIONS!

The decision to buy your own home is an exciting one. The experience should be enjoyable, as well as get you the perfect home with the least amount of hassle.

I am devoted to using my expertise to make your transaction successful!

Purchasing a home is a very important decision. As your REALTOR®, I would like to help you with honest, accurate information so you can make well-informed decisions regarding the purchase of your home. This booklet will give you an idea of what to expect during each phase of your transaction. It also contains reference pages, note pages, deadline information, etc., and is useful as a reference guide even after buying your home.

Please keep this booklet during all house hunting related activities: meetings, house hunting trips, etc. Use it to take notes and to keep track of deadlines. You can even staple cards to relevant pages to keep related materials together. Making this transaction as easy as possible for you is my job. I am happy to serve all your real estate needs!

WHY DO YOU NEED A REALTOR?

A REALTOR® brings a wealth of knowledge and experience to the business of buying a home. In fact, a licensed real estate professional provides much more than the service of helping you find the home of your dreams. REALTORS® are not just sales agents. They are expert negotiators, seasoned financial advisors, and superb navigators around your local area. They are members of the National Association of REALTORS® (NAR) and must abide by a Code of Ethics and Standards of Practice enforced by the NAR. A professional REALTOR® is your best resource when approaching to buy a home.

LET ME BE YOUR GUIDE...

- Working with me can save you endless amounts of time, money and frustration.
- I know the housing market inside and out and can help you avoid many “wild goose chases”.
- I can help you with any house, even if it is listed elsewhere, or is being sold by owner directly.
- I know the best lenders in the area; can help you get pre-qualified for a mortgage; and discuss down payments and monthly payment options.
- I am an excellent source of general information about the community, specific information about schools, churches, shopping and tips on the inspection services and pricing.
- I am experienced at presenting your offer to the homeowner and can help you through the process of negotiating the best deal. I bring objectivity to the buying transaction, and can point out advantages and disadvantages of a particular property.

And the Best thing is that all of this help normally won't cost you a cent. Generally, the seller pays the commissions to REALTORS®. However, that doesn't affect our dedication or the spirit of teamwork that I will put into helping you find and buy the home of your dreams. **After all, my success depends on you success.**



SURVEY OF HOME REQUIRMENTS & NEEDS

NAME, COMPANY

Please check the following information that applies to your needs and wants. A need is a mandatory item and a want is something you would like to have but a non determining factor. Please place an **N** if it applies to **NEEDS** and a **W** for **WANTS**. Please fill in any blank lines with the information that applies to you requirements.

N = NEEDS

- 2 Bedrooms
- 3 Bedrooms
- 4 Bedrooms
- 5 or more Bedrooms
- 2 Bathrooms
- More than 2 Bathrooms
- Single Level
- Two Story
- Basement
- Formal Living
- 2+ Living Areas
- Formal Dining
- Bar Area
- Dishwasher
- Subdivision Lot
- 1-5 Acres
- 5+ Acres
- City Water and Sewer

W = WANTS

- Mature Landscaping
- Pool
- Fireplace
- Study/Office
- Alarm System
- Whirlpool Tub
- Separate Shower in Master
- Split Bedroom Plan
- Sprinkler System
- 1 Car Garage
- 2 Car Garage
- 3+ Car Garage
- Community Pool
- Maintenance Free
- All Brick
- Central Heat and Air
- Fenced Yard
- Approximate Square Footage

Area of Subdivision _____

Price Range \$ _____

Schools _____

Age of Home _____

How soon do you plan to move? 1-2 Mths

3-4 Mths

5-6 Mths

6-12 Mths

Do you have a home you need to sell first?

Yes

No

Have you arranged financing?

Yes

No

Are you considering new homes?

Yes

No

Any other requests for you new home? _____

Name _____

Phone _____

REAL ESTATE AGENT VS. REAL ESTATE ADVISOR

You Decide!

A real estate agent goes out and assumes they know what you need in your next home simply by asking one question, "How much can you afford?" Then they throw you in a car and show you tons of home they **ASSUME** you want to see, never really spending any time with you up front uncovering exactly what it is you're needing in your next home. **This is a reactive decision!**

As a real estate advisor, on the other hand, I will spend a lot of time asking questions on the front end so you're not out wasting time looking for things that don't fit your needs. I will ask that you come to the office and **YOU** define exactly what it is **YOU** are needing for your next home. And, then together, we can go out and make an intelligent, informed decision based on the criteria **YOU** have established. This is a proactive approach to buying a home and it leads to a proactive decision.

EXPECTATIONS

WHAT YOU CAN EXPECT FROM ME

- To Be Punctual
- To Find the Best Homes
- To Be Loyal
- To Be Honest
- To Respect Your Time
- To Listen to You
- To Negotiate the Best Price
- To Be an Advisor
- To Relay Information in a Timely Manner

WHAT I EXPECT FROM YOU

- To Be Loyal
- To Make an Appointment To See the Property
- To Be Honest
- To Be Motivated to Buy
- To Respect My Time
- To Obtain Pre-Approval From a Lender
- To Respect My Expertise and Opinions

WAYS TO COMMUNICATE WITH NAME



EMAIL



PHONE NUMBER



FACEBOOK



WEBSITE

STEP-BY-STEP THE BUYING PROCESS

FIND A REALTOR YOU CAN TRUST

The First Step...

In the home buying process is to find an experienced REALTOR that you can trust and sign a Buyer Agent Agreement. This guarantees, by the laws of your state, that your needs are met professionally and represented throughout the entire process of buying your home.

LOOKING FOR A NEW HOME

The Next Step...

Is to look at various homes. Our staff is available at anytime to help find your dream HOME.

YOUR OFFER

Be Careful - This is a BIG Step...

When you find your dream home, you should present a competitive offer immediately. Our team has extensive experience in contract negotiations. We will ensure you get just what you want for a fair price and your best interests in the transaction.

THE CONTRACT

We're Starting to Jog Now...

When the seller accepts your offer, you "go under contract." You want to make sure every detail is handled accurately and immediately. Our team will ensure your home closes properly and on time.

INSPECTIONS

You're on the "HOME" Stretch!

Final details are handled and inspections are performed to ensure the property is "perfect" for you. Contract details are further negotiated, and we head to closing.

NOW IT IS YOURS!

The Final Step Will Be Getting You Into Your New Home...

Be prepared to bring certified funds and a copy of your driver's license to the closing - the next steps you will take will be over the threshold of your new home!

GLOSSARY OF REAL ESTATE BROKERAGE RELATIONSHIPS

IN OUR STATE

Real Estate brokers and their salespersons are required to disclose the type of working relationship they have with buyers in a real estate transaction. There are several types of relationships that are available to you. You should understand these at the time a broker provides specific assistance to you in buying real estate. Buyer Agent and Seller Agent relationships are commonly referred to as "agency" relationships and carry with them legal duties and responsibilities for the broker, as well as for the buyer and seller.

BUYER AGENT

A Buyer Agent acts solely on behalf of the buyer and owes duties to the buyer which include the utmost good faith, loyalty, and fidelity. The agent will negotiate on behalf of, and act as an advocate for the buyer. The buyer is legally responsible for the actions of the agent when that agent is acting within the scope of the agency. The agent must disclose to sellers all adverse material facts concerning the buyer's financial ability to perform the terms of the transaction and whether the buyer intends to occupy the property. A separate written buyer agreement is required which sets forth the duties and obligations of the parties.

SELLER AGENT

A Seller Agent acts solely on behalf of the seller and owes duties to the seller which include the utmost good faith, loyalty, and fidelity. The agent will negotiate on behalf of, and act as an advocate for the seller. The seller is legally responsible for the actions of the agent when that agent is acting within the scope of the agency. The agent must disclose to buyers or tenants all adverse material facts about the property known by the broker. A separate written listing agreement is required which sets forth the duties and obligations of the parties.

THE ADVANTAGES OF A BUYER AGENCY AGREEMENT

YOUR INTERESTS ARE PROFESSIONALLY REPRESENTED

Enlisting the services of a professional Buyer Agent is very important. I have devoted my time to perfecting a career in real estate service. Continuous education, market research, and vast experience are combined to help you find the perfect home quickly. I will take care of all the hassles of every day real estate transactions for you. I will guide you through the home buying process and exclusively represent your interests as we help you find a home, present your contract offer, negotiate price and inspection requests, and close on your home.

YOU WILL GET A GREAT HOME QUICKLY AND CONVENIENTLY

The advantage of signing a Buyer Agency Agreement with me is that you will have a professional REALTOR working to find and secure the perfect home for you exactly when you need it. It is nearly impossible to find a home that meets your needs, get a contract negotiated, and close the transaction without an experienced agent. When you tour homes with a professional Buyer Agent, you will already know that the homes meet your criteria for bedrooms, bathrooms, garage space, square footage, neighborhood, etc. Also, we will ensure you are looking at homes that are specific to that criteria within your price range.

YOU GET A PERSONAL SPECIALIST WHO KNOWS YOUR NEEDS

A Buyer Agent relationship is built by open communication at all times and by touring homes with your Agent to be able to go through feedback and concerns you may have for each. Jumping from agent to agent, you will not receive the best real estate service possible, and you will be violating your agreement with your agent. There is nothing to gain from trying to find and tour homes on your own, and you will save a lot of time when your agent can tell you everything about any home before you see it.

WHAT IS THE BUYER AGENCY AGREEMENT

Entering into a Buyer Agency Agreement has countless advantages and no disadvantages. When you sign the agreement, you are simply agreeing to "hire" a personal representative who, by law, must represent your best interests to the best of their ability. This personal service is available at NO COST TO YOU. The Seller's Agent is responsible for paying the Buyer Agent fee. Hire me and you will get a professional that is devoted to protecting your needs to help make one of the most important investment decisions of your life.



NOTES FOR YOUR HOME TOURS

| HOME 1 | ITEM | COMMENTS |
|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>ADDRESS _____</p> <p>SUBDIVISION _____</p> <p>HOME IS NEAR:</p> <p>SQ FT:</p> <p>GARAGE:</p> | <p>STYLE OF HOME:</p> <p>BEDROOMS:</p> <p>BATHROOMS:</p> <p>LIVING ROOM:</p> <p>FIREPLACE:</p> <p>KITCHEN:</p> <p>DINING AREA:</p> <p>LAUNDRY AREA:</p> <p>ADDITIONAL ROOMS:</p> <p>ADDITIONAL FEATURES:</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> |

| HOME 2 | ITEM | COMMENTS |
|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>ADDRESS _____</p> <p>SUBDIVISION _____</p> <p>HOME IS NEAR:</p> <p>SQ FT:</p> <p>GARAGE:</p> | <p>STYLE OF HOME:</p> <p>BEDROOMS:</p> <p>BATHROOMS:</p> <p>LIVING ROOM:</p> <p>FIREPLACE:</p> <p>KITCHEN:</p> <p>DINING AREA:</p> <p>LAUNDRY AREA:</p> <p>ADDITIONAL ROOMS:</p> <p>ADDITIONAL FEATURES:</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> |

| HOME 3 | ITEM | COMMENTS |
|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>ADDRESS _____</p> <p>SUBDIVISION _____</p> <p>HOME IS NEAR:</p> <p>SQ FT:</p> <p>GARAGE:</p> | <p>STYLE OF HOME:</p> <p>BEDROOMS:</p> <p>BATHROOMS:</p> <p>LIVING ROOM:</p> <p>FIREPLACE:</p> <p>KITCHEN:</p> <p>DINING AREA:</p> <p>LAUNDRY AREA:</p> <p>ADDITIONAL ROOMS:</p> <p>ADDITIONAL FEATURES:</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> |

| HOME 4 | ITEM | COMMENTS |
|-------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>ADDRESS _____</p> <p>SUBDIVISION _____</p> <p>HOME IS NEAR:</p> <p>SQ FT:</p> <p>GARAGE:</p> | <p>STYLE OF HOME:</p> <p>BEDROOMS:</p> <p>BATHROOMS:</p> <p>LIVING ROOM:</p> <p>FIREPLACE:</p> <p>KITCHEN:</p> <p>DINING AREA:</p> <p>LAUNDRY AREA:</p> <p>ADDITIONAL ROOMS:</p> <p>ADDITIONAL FEATURES:</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> |

| HOME 5 | ITEM | COMMENTS |
|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>_____</p> <p>ADDRESS</p> <p>_____</p> <p>SUBDIVISION</p> <p>HOME IS NEAR:</p> <p>_____</p> <p>SQ FT:</p> <p>_____</p> <p>GARAGE:</p> | <p>STYLE OF HOME:</p> <p>BEDROOMS:</p> <p>BATHROOMS:</p> <p>LIVING ROOM:</p> <p>FIREPLACE:</p> <p>KITCHEN:</p> <p>DINING AREA:</p> <p>LAUNDRY AREA:</p> <p>ADDITIONAL ROOMS:</p> <p>ADDITIONAL FEATURES:</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> |

| HOME 6 | ITEM | COMMENTS |
|-----------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>_____</p> <p>ADDRESS</p> <p>_____</p> <p>SUBDIVISION</p> <p>HOME IS NEAR:</p> <p>_____</p> <p>SQ FT:</p> <p>_____</p> <p>GARAGE:</p> | <p>STYLE OF HOME:</p> <p>BEDROOMS:</p> <p>BATHROOMS:</p> <p>LIVING ROOM:</p> <p>FIREPLACE:</p> <p>KITCHEN:</p> <p>DINING AREA:</p> <p>LAUNDRY AREA:</p> <p>ADDITIONAL ROOMS:</p> <p>ADDITIONAL FEATURES:</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> |

| HOME 7 | ITEM | COMMENTS |
|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>_____ ADDRESS</p> <p>_____ SUBDIVISION</p> <p>HOME IS NEAR:</p> <p>SQ FT:</p> <p>GARAGE:</p> | <p>STYLE OF HOME:</p> <p>BEDROOMS:</p> <p>BATHROOMS:</p> <p>LIVING ROOM:</p> <p>FIREPLACE:</p> <p>KITCHEN:</p> <p>DINING AREA:</p> <p>LAUNDRY AREA:</p> <p>ADDITIONAL ROOMS:</p> <p>ADDITIONAL FEATURES:</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> |

| HOME 8 | ITEM | COMMENTS |
|------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>_____ ADDRESS</p> <p>_____ SUBDIVISION</p> <p>HOME IS NEAR:</p> <p>SQ FT:</p> <p>GARAGE:</p> | <p>STYLE OF HOME:</p> <p>BEDROOMS:</p> <p>BATHROOMS:</p> <p>LIVING ROOM:</p> <p>FIREPLACE:</p> <p>KITCHEN:</p> <p>DINING AREA:</p> <p>LAUNDRY AREA:</p> <p>ADDITIONAL ROOMS:</p> <p>ADDITIONAL FEATURES:</p> | <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> <p>_____</p> |

FIVE ITEMS WE NEGOTIATE

1

PRICE

2

TERMS

3

INCLUSIONS

4

POSSESSION

5

CONTINGENCIES

WE WORK THROUGH ALL OF THESE TOGETHER
THAT'S OUR COMMITMENT TO YOU

LOAN APPLICATION CHECKLIST

GENERAL

- Picture ID with social security number of borrower and co-borrower
- Payment to cover the application fee
- Name and complete address of all landlords for the past two years

INCOME

- Employment history for the past two years including company info; address, phone, etc.
- Copies of your most recent pay stubs and W-2 Forms (past two years)
- Verification of other income (social security, child support, retirement)
- If self employed, copies of past two years signed tax returns.

ASSETS

- Copies of all bank and credit union statements for past three months
- Copies of all stock/bond certificates and/or the past three statements from investments and retirement accounts
- Prepare a list of household items and their values
- Copies of title documents for all automobiles, boats, motorcycles, etc.
- Life insurance policies information

CREDITORS

- Credit cards (account numbers, current balances, and monthly payments)
- Installment loans (car, student, etc.) Same details as for credit cards
- Mortgage loan information on properties owned or sold in the last two years
- Child care expense/support (name, address, phone)

OTHER

- Bankruptcy - bring discharge and schedule of creditors
- Adverse credit - bring letters of explanation
- Divorce - bring Divorce Decrees, property settlements, quit claim deeds, etc.
- VA only - bring Form DD214 and Certificate of Eligibility
- Retirees - bring retirement and/or Social Security Award Letter

CHOOSING A GOOD INSPECTION COMPANY



IS AN INSPECTION NECESSARY

You have the right to request an inspection of any property that you are purchasing by a professional inspector of your choice. You should always exercise your option to have a physical condition of the property and its inclusions inspected. Many undetected items such as mechanical, electrical, structural, and plumbing may be missed to an untrained eye. A professionally conducted home inspection followed by a written evaluation is becoming standard procedure in the home buying process.

WHAT DOES AN INSPECTION ENTAIL

A qualified inspector will follow Standards of Practice in conducting their inspection. The inspection consists of a physical inspection of the home, followed by a written report detailing their findings. They report on the general condition of the home's electrical, heating and air systems, interior plumbing, roof, visible insulation, walls ceilings, floors, windows, doors, foundation, and visible structure. The report is intended to focus on major damage or serious problems that require repair for the well being of the home and that might require significant expense.

BUYER EDUCATION IS NECESSARY

The primary purpose of the inspection is to educate the buyer to make an informed purchasing decision. The inspector will encourage the buyer to be present. A good home inspector knows how the home's many systems and components work together and how to minimize the damaging effects normal wear and tear. The buyer's attendance of the inspection provides them with an overall idea of possible future repair costs and maintenance routines. This is valuable information, which could increase the life span, and perhaps the future selling price of the home.

TIME AND FEE GUIDELINES FOR THE INSPECTION

The time necessary to properly inspect a home, as well as the fee charged by an inspector, varies according to location, size and age of the home, and the individual inspection company. You can expect that the inspection will take an average of two to three hours to completely inspect a typical 3 bedroom home. It would be good for you to go over the types of inspection add-ons the inspector has such as termite and radon inspections to determine if those would be right for your situation. The average cost for normal home inspection will be \$300 - \$500.

YOU'RE MOVING IN

WHEN YOU CLOSE ON YOUR NEW HOME, YOU SHOULD COMPLETE THE FOLLOWING:

YOUR INTERESTS ARE PROFESSIONALLY REPRESENTED

- Ask your bank about transferring your funds to a bank in the new area. Discuss branch options and arrange for check cashing in your new location.
- Close out your safety deposit box.
- Ask your insurance agent to transfer coverage to your new home. Make sure all coverage (life, health, automobile, personal belongings, etc.) is in force while moving.
- Schedule a moving company to assist you or begin notifying people who are helping you move on your planned move date.

NOW THAT YOU HAVE A NEW ADDRESS, YOU CAN BEGIN TRANSFERRING OR CANCELING HOME SERVICES

- Electric and Gas
- Telephone
- Cable/satellite TV
- Internet
- Trash

FILE A CHANGE OF ADDRESS, LET PEOPLE KNOW, AND SET UP SERVICES

- Post Office
- Friends and relatives
- Magazine and mail order services
- Professional organizations of which you are a member
- Clubs, social or civic organizations with mailings
- Charge accounts, insurance carriers, creditors
- Driver's bureau to receive tag notice
- Voter registration

LET'S ADHERE TO "THE PLAN" TO SECURE YOUR DREAM HOME

A SUCCESSFUL REAL ESTATE TRANSACTION HINGES ON
NUMEROUS DETAILS INVOLVING DEADLINES THAT MUST BE MET
SO THAT WE CAN MOVE YOU INTO YOUR DREAM HOME QUICKLY

| TO DO | DATE COMPLETED |
|------------------------------------------------------|----------------|
| <input type="checkbox"/> LOAN APPLICATION | _____ |
| <input type="checkbox"/> SELLER'S DISCLOSURE SIGNED | _____ |
| <input type="checkbox"/> SET UP INSPECTION | _____ |
| <input type="checkbox"/> INSPECTION REQUEST NOTICE | _____ |
| <input type="checkbox"/> REPAIR NEGOTIATION COMPLETE | _____ |
| <input type="checkbox"/> TITLE COMMITMENT | _____ |
| <input type="checkbox"/> INSURANCE COVERAGE | _____ |
| <input type="checkbox"/> LOAN APPROVAL | _____ |
| <input type="checkbox"/> CLOSING DATE AND TIME | _____ |

PLEASE NOTE: DURING THE LOAN AND HOME BUYING PROCESS, YOU WILL BE ASKED TO
SUPPLY DOCUMENTATION, RESPOND TO CALLS REQUESTING INFORMATION, SCHEDULE
DATES INTO YOUR CALENDAR, ETC...

PLEASE RESPOND QUICKLY TO THESE REQUESTS
SO THAT YOUR TRANSACTION DOES NOT ENCOUNTER PROBLEMS

TESTIMONIALS FROM PAST CLIENTS

"XXX went above and beyond in helping us find and negotiate our new home. I highly recommend his services. From the initial search to the very end, he was phenomenal."

- Name, Location

"XXX helped me buy our current home, as well as sell our old one. He's very professional, courteous, and always willing to answer questions or meet up to tour a potential home. I'll definitely use XXX again in the future, if and when we decide to move."

-Name, Location

"XXX was great to work with! He was right by our side every step of the way! I recommend anyone looking for amazing service and professionalism to use XXX for helping them purchase the home of their dreams!"

- Name, Location

"XXX did an outstanding job selling our home. Our home was on the market for only 5 days! During that time, he was there whenever we needed him to answer our questions and help us "

- Name, Location