



New Home Ownership



Ryan King

Real Estate Professional

It's not just a home, it's your kingdom!

801-792-9801

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Understanding the Advantages of Home Ownership



Buying

versus

Renting

- | | |
|---|--|
| 1) You will have a great tax write-off | 1) You have no tax write-off. |
| 2) Your housing expense may never go up | 2) Your rent can go up each year. |
| 3) You can use, decorate, make physical changes and enjoy your home as you see fit. | 3) You must get permission to make any changes to your dwelling. |
| 4) You may build a large equity as your home appreciates in value. | 4) You have no equity to build up. Your money is gone for good. |
| 5) You are not as the mercy of your landlord. | 5) You can be evicted. |
| 6) Your house will become a home, not a temporary living situation. | 6) Your living situation is always temporary. |

So let's get started on the purchase of your home!



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**We Can Show You How
To Stop This From
Happening to
YOU!**

**Home
Ownership!!**

It's for EVERYONE...including YOU!



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Communication...

The key to a successful home purchase.

Together we will sit down to discuss the type, size, style, and location of the kind of home you are interested in purchasing. After extensive research on my part, we will preview homes together that fall under that category.

Through constant communication, I will keep you apprised of any new homes that come on the market that you might be interested in. Once we have found that perfect home, I will negotiate with the sellers to get the best possible price and terms for the home you desire.

You will benefit from my years of experience in the real estate business at no cost to you. As you know, many buyers are unaware of the fact that our commission comes from the seller.

Real Estate Associate

Buyer Contribution

- Property Information
- Area Information
- Financing Sources
- Real Estate Skills (negotiation agreements, settlement, etc.)

- Property Requirements
- Area Selection
- Financial Information
- Property Selection

Successful
Purchase



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Our Multiple Listing Association...



Up-to-date information on each new home as it comes on the market. I preview the "new on market" list each day to be constantly on the lookout for the perfect home for you.

Utilizing My Services in Search of Your Perfect Home

NEW HOMES

I can work with most builders and get all the information you need to make any decisions, but I will need to accompany you to the property on the initial visit.

By letting me help you with builders, you get all the services offered in this presentation and those offered by the builder as well.

You'll get more, but you won't pay more for it.

FOR SALE BY OWNERS

A homeowner trying to sell his/her home alone is usually doing so in hopes of saving the commission. Coincidentally, this is the reason a buyer wants to deal directly with a homeowner.

Many times a homeowner will work with an agent even though the home is not listed is the agent introduces a buyer to the property.

If you should see a For Sale By Owner and want the advantages of my services, please let me contact the owner and set the appointment.



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Avoiding the Most Common Mistakes Home Buyers Make...

- 1) Not understanding a local market and all that is available.
- 2) Not being selective - trying to see everything both in their price range and not.
- 3) Not understanding pricing and the value of certain amenities.
- 4) Weak negotiating. This mistake alone can cost the buyer thousands of dollars.
- 5) Not requiring the proper inspections.
- 6) Not understanding all available financing options.
- 7) Looking for the perfect home.
- 8) Not previewing schools, shopping and other neighborhood amenities.

Utilizing my exclusive service, your home purchase will go smoothly and you will avoid these common mistakes.





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Financing

A strong relationship with local lenders is very important, and Ryan has it.

Pre-Approval Program

Many buyers are applying for a loan and obtaining approval before they find the home they want to buy.

Here are the benefits:

- You look at the "right" homes.
- You save money dealing with a comfortable seller.
- You can close quickly.
- You minimize trauma of not knowing whether or not you qualify.





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AGENCY

It is commonplace for both the broker who lists the property for sale and the broker who works with a buyer (sometimes called the co-broker) to be paid by the seller and be the seller's agent.

Their duties, loyalties and faithfulness are owed to the seller, and they must tell the seller all important information they know which might affect the seller's decision concerning the sale of their property.

While neither broker is your agent, the brokers can provide you with:

- Information about available properties.
- Help in analyzing and comparing the physical and economic features of different properties.
- Sources of financing.
- An opportunity to preview the property.
- Assistance in making an offer to purchase.

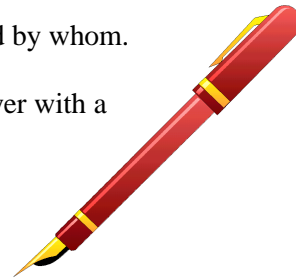
Both brokers are obligated by law to treat you honestly and fairly. They must:

- Present all written offer to the owners promptly.
- Disclose material facts about the property known to the broker.
- Offer the property without regard to race, creed, sex, religion, national origin, handicap, or family/domestic partnership status.

If you choose to have a real estate broker exclusively represent you (not the seller) as your agent, you should enter into a written contract that:

- Clearly establishes how the buyer's agent will work for you and you alone.
- Sets out how your agent will be paid and by whom.

I certify that I have provided the prospective buyer with a copy of this information.



Ryan King

Date

(Home Buyer)

Date

(Home Buyer)

Date



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Benefits of Buyer Agency

Although the typical agency agreement spells out the fiduciary duties an agent must fulfill for the seller, the buyer is often left, in a sense, unrepresented. However, buyers too have the option of being represented exclusively by their own agent. Consider the following benefits:

- **Loyalty**
The real estate agent must act in the best interest of the buyer.
- **Obedience**
Must follow the lawful instructions of the principal (buyer)
- **Disclosure of all material facts**
Examples, but not limited to:
 - Relationships between agent and other parties.
 - Existence of other offers.
 - Status of earnest money.
 - Seller's financial condition.
 - Property's true worth.
 - Commission split with other brokers.
 - Legal effects of important contract provisions.
- **Confidentiality**
Any discussions, facts, or information that should not be revealed to others but does not include responsibility of fairness and honesty in dealings with all parties.
- **Accounting in dealings**
Reporting of where any money placed in the hands of the broker is kept.
- **Reasonable skill and care**
 - Arriving at a reasonable purchase price and advising buyer of such.
 - Affirmatively discovering material facts and disclosing them to the buyer.
 - Investigating the material facts related to the sale.

As a buyer's agent, I represent you and your interests in the purchase of your new home, not the seller's interest. This is different from a typical sub-agency transaction where the buyer is not technically represented. When you are looking to make the biggest investment of your life, it's not hard to understand why it is important to be represented fairly.



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THINKING ABOUT BUYING?

- ✓ I want to act in your best interest.
- ✓ I am eager to have you share your concerns and expectations about the purchase of your new home.
- ✓ Please take a moment to complete the survey below. Then be sure to bring it with you to our meeting.

WHAT ARE YOU CONCERNED ABOUT?

	NOT CONCERNED			VERY CONCERNED		
LOAN QUALIFICATIONS?	0	1	2	3	4	5
HOME VALUES?	0	1	2	3	4	5
LOCATION & VALUE?	0	1	2	3	4	5
BUYER AGENCY BENEFITS?***	0	1	2	3	4	5
DOWN PAYMENT?	0	1	2	3	4	5
MONTHLY PAYMENTS?	0	1	2	3	4	5
INCONVENIENCES?	0	1	2	3	4	5
PREVIEWING HOMES?	0	1	2	3	4	5
PRICING?	0	1	2	3	4	5
CLOSING COSTS?	0	1	2	3	4	5
SECURITY?	0	1	2	3	4	5
APPRECIATION?	0	1	2	3	4	5
FINANCING?	0	1	2	3	4	5
NEGOTIATIONS?	0	1	2	3	4	5

*****You Get The Benefits of an Entire Team of Highly Skilled Professionals Working Just for You...and the best part? You Get All That Service and Expertise at the Expense of the Seller!***