

MoJo

real

REAL BROKER



BUYER EXPERIENCE

A PROFESSIONAL GUIDE



AMBER BERRY

REALTOR® CNE®

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The MoJo Team

We are a team of experienced professionals dedicated to providing our clients with the highest level of service and expertise in the luxury real estate market. Our passion for real estate, local market knowledge, and constant communication are the keys to our success. With well over 100M sold in 2022 and over 1 Billion sold lifetime we rank as Top .5% producers in the Valley. Our team is committed to providing personalized attention and unparalleled service to ensure your real estate journey is seamless and stress-free. Whether you're buying, selling, or investing in luxury real estate, our team is here to help you achieve your goals and exceed your expectations.



Amber Berry
REALTOR® CNE®

It's more than just Real Estate!

We value community and it is our goal to make a difference in the place we live and work!

We understand that family is everything when choosing your new home!



1. "Thank you, Amber, for making this experience as positive as you did. We were always kept informed of any new information and were always willing to help in any way you could. I would highly recommend you to everyone that is looking to either buy or sell. She is friendly trustworthy and knowledgeable. We have sold other houses before and have never had any other Realtor help us as much as Amber. "

-John & Barbara – Seller & Buyer

2. "I will ALWAYS call Amber Berry for our real estate needs! She is professional, knowledgeable, and trustworthy. We have purchased and rented out multiple homes using Amber as our agent. She made us feel like we were her number one priority, and never rushed or pressured to buy. She understands the market and is able to give you honest feedback as to what you should expect while buying, selling, renting, etc. She truly wants what's best for her clients".

-CJ Buyer & Seller



LUXURY REAL ESTATE SERVICES

The MoJo Team provides a luxury home buying and selling experience time and time again.

A REALTOR® represents your interests when purchasing a home, one of the more significant financial investments you can make. For this reason, it's essential to select a trusted advisor with in-depth knowledge of your local real estate market and specialized experience in the property type you're interested in.

REAL ESTATE EXPERTISE

Our team has extensive experience in the luxury real estate market, having successfully closed countless high-end transactions. With years of experience representing high-net-worth individuals and sophisticated investors, we understand the unique needs and expectations of the luxury real estate market.

LOCAL MARKET KNOWLEDGE

Our team boasts unparalleled local expertise in the most exclusive and desirable neighborhoods. With years of experience in the luxury real estate market, we have built a deep understanding of the local market conditions, trends, and opportunities. We leverage our local knowledge and connections to provide our clients with insightful advice, valuable insights, and a competitive advantage in their real estate transactions.

REPUTATION MATTERS

Our team has a reputation for excellence, integrity, and professionalism in the industry. We are committed to delivering exceptional service, personalized attention, and unparalleled expertise to every client we serve. Our team's reputation for achieving outstanding results and exceeding client expectations has earned us a loyal and satisfied client base, and a leading position in the luxury real estate market.

OFF MARKET ACCESS

In our current market, many homes are being sold within hours and days of being listed on MLS. With our extensive network of industry connections, we are able to source properties that are not publicly available or listed on the MLS. Our team's off-market access gives our clients a significant advantage in finding their dream property, and allows us to negotiate favorable terms and conditions on their behalf.

WORLD CLASS MARKETING

We offer a comprehensive and tailored marketing strategy to ensure your property receives maximum exposure to qualified buyers. We leverage cutting-edge technology and innovative marketing techniques to showcase your property in the most engaging and visually appealing way possible. With our strategic and creative marketing approach, we help position your property as a premium and exclusive offering in the luxury real estate market.



\$4,500,000 Paradise Valley



\$12,000,000 Silverleaf



\$2,600,000 Paradise Valley



\$6,875,000 Silverleaf



\$2,500,000 Scottsdale



\$2,700,000 Paradise Valley



\$3,600,000 Paradise Valley



\$2,800,000 Silverleaf



\$3,800,000 Paradise Valley



\$9,000,000 Scottsdale



\$2,450,000 Scottsdale

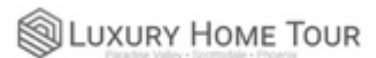


\$3,725,000 Central Phoenix

- 40 UNDER 40 AGENT -SAAR
- REALTY ONE GROUP TOP TEAM LAST CONSECUTIVE 6 YEARS
- TEAM OF THE YEAR 2020 - ASREB
- TOP TEAM IN PHOENIX BUSINESS JOURNAL 2021
- \$1B SOLD IN SALES
- LICENSED BROKERS
- TOP .5% PRODUCERS IN THE VALLEY

over \$110M

SOLD ACROSS THE VALLEY IN 2022



KEY PROFESSIONALS

Involved in Your Transaction

REAL ESTATE AGENT

Licensed by the state to represent parties in the transfer of property.

HOME INSPECTOR

Objectively and independently provides a comprehensive analysis of a home's major systems and components.

LOAN OFFICER

A representative of a bank or other financial institution. They help customers identify their borrowing options and help them understand the terms of their loan.

APPRAISER

Works on behalf of a lender and provides a market analysis of the subject property. An appraiser's finding is subjective and combined with market findings of sold properties within the surrounding neighborhood.

INSURANCE AGENT

Helps a homebuyer determine the homeowner's protection coverage needed and then finds the right insurance policy to fit those needs.

ESCROW/CLOSING OFFICER

A non-biased third party who works with all participants to facilitate a successful closing of a real estate transaction. At closing, the closing officer will collect the purchase money funds from the buyer and lender as well as the settlement costs from each party. They disburse the funds in accordance with the closing documents and record the necessary documents to transfer ownership of the property.

CLOSING/SETTLEMENT/TITLE AGENT

Performs title searches to ensure a clear title so a title insurance policy can be issued. In some states, they facilitate the transfer of real estate.



ADVANTAGES OF USING A REALTOR®

You don't need to know everything about buying and selling real estate if you hire a real estate professional who does. Henry Ford once said that when you hire people who are smarter than you are, it proves you are smarter than they are. The trick is to find the right person. For the most part, all REALTORS® cost the same. So Why not hire a professional to represent you in one of the largest purchases in your life!

INTERMEDIARY

REALTORS® act as a buffer. If you're a buyer of new homes, your REALTOR® will protect you from the builder's agents, preventing them from biting or nipping at your heels. If you're a seller, your REALTOR® will screen all those phone calls that lead to nowhere from lookie loos and try to induce serious buyers to write an offer immediately.

NEIGHBORHOOD KNOWLEDGE

REALTORS® either possess extensive knowledge or they know where to find the industry buzz about your neighborhood. They can identify comparable sales and relay these facts to you, in addition to pointing you in the direction where you can find more data on schools, crime or demographics. For example, you may know that a home down the street was on the market for \$450,000, but a REALTOR® will know it had upgrades and sold at \$385,000 after 75 days on the market and after twice falling out of escrow.

PRICING

Contrary to what some people believe, REALTORS® do not select prices for sellers or buyers. REALTORS® have valuable knowledge on local market conditions and will help you price your property realistically and fairly. Data such as the average per square foot cost of similar homes, median and average sales prices, average days on market and ratios of list-to-sold prices, among other criteria, will have a huge bearing on what you ultimately decide to do. A REALTOR® will also help you from overpaying for a property when buying.

NEGOTIATIONS AND CONFIDENTIALITY

Top producing REALTORS negotiate well because, unlike most buyers and sellers, they can remove themselves from the emotional aspects of the transaction. It's part of their job description. Good REALTORS® are mediators, delivering buyer's offers to sellers and vice versa. They are professionals who are trained to present their client's case in the best light and agree to hold client information confidential from competing interests.

PROFESSIONALISM

Think of your REALTOR® as a trained professional who has the ability to represent you in a very complex transaction! In addition REALTORS® adhere to a strict code of ethics and are held to a higher standard.

RENT OR BUY

You decide

As real estate is the nation's largest market, its purchase and sale is essential to the health of the U.S. economy. However, these transactions are never without risk. That's why title insurance has been protecting American homeowners for more than 130 years.

RENT	5 YEARS	10 YEARS	15 YEARS	20 YEARS	25 YEARS	30 YEARS
\$1,000	\$60,000	\$120,000	\$180,000	\$240,000	\$300,000	\$360,000
\$1,200	\$72,000	\$144,000	\$216,000	\$288,000	\$360,000	\$432,000
\$1,400	\$84,000	\$168,000	\$252,000	\$336,000	\$420,000	\$504,000
\$1,600	\$96,000	\$192,000	\$288,000	\$384,000	\$480,000	\$576,000
\$1,800	\$108,000	\$216,000	\$324,000	\$432,000	\$540,000	\$648,000
\$2,000	\$120,000	\$240,000	\$360,000	\$480,000	\$600,000	\$720,000
\$2,200	\$132,000	\$264,000	\$396,000	\$528,000	\$660,000	\$792,000
\$2,400	\$144,000	\$288,000	\$432,000	\$576,000	\$720,000	\$864,000
\$2,600	\$156,000	\$312,000	\$468,000	\$624,000	\$780,000	\$936,000
\$2,800	\$168,000	\$336,000	\$504,000	\$672,000	\$840,000	\$1,008,000
\$3,000	\$180,000	\$360,000	\$540,000	\$720,000	\$900,000	\$1,080,000

RENT

- No interest-payment deductions
- Rental amount may increase at any time
- Landlord approval needed for any changes
- No capitalization; your money disappears forever
- Rental is temporary and often subject to a 30-day notice

BUY

- Mortgage interest may be tax deductible
- Decorate and make changes, without prior landlord approval
- The value of your property may increase in time
- Your house will become a home, not a temporary living situation; you are not at the mercy of a landlord

5 THINGS TO AVOID

During the Closing Process

1 **AVOID CHANGING YOUR MARITAL STATUS**

How you hold title is affected by your marital status. Be sure to make both your lender and closing/settlement agent aware of any changes in your marital status so that documents can be prepared correctly.

2 **AVOID CHANGING JOBS**

A job change may result in your loan being denied, particularly if you are taking a lower-paying position or moving into a different field. Don't think you're safe because you've received approval earlier in the process, as the lender may call your employer to re-verify your employment just prior to funding the loan.

3 **AVOID SWITCHING BANKS OR MOVING YOUR MONEY TO ANOTHER INSTITUTION**

After the lender has verified your funds at one or more institutions, the money should remain there until needed for the purchase.

4 **AVOID PAYING OFF EXISTING ACCOUNTS UNLESS YOUR LENDER REQUESTS IT**

If your loan officer advises you to pay off certain bills in order to qualify for the loan, follow that advice. Otherwise, leave your accounts as they are until your escrow closes.

5 **AVOID MAKING ANY LARGE PURCHASES**

A major purchase that requires a withdrawal from your verified funds or increases your debt can result in your not qualifying for the loan. A lender may check your credit or re-verify funds at the last minute, so avoid purchases that could impact your loan approval.



THE LOAN PROCESS

PREQUALIFICATION

Application interview and lender obtains all pertinent documentation.

ORDER DOCUMENTS

Order credit report, appraisal, verifications of employment, mortgage and/or rent, and funds to close, landlord ratings, and commitment of title insurance.

LOAN SUBMISSION

The loan package is assembled and submitted to the underwriter for approval.

DOCUMENTATION

Supporting documents come in. Lender checks on any problems. Requests for any additional items are made.

LOAN APPROVAL

Parties are notified of loan approval and conditions.

DOCUMENTS ARE DRAWN

Loan documents are completed and sent to ROC Title. Borrowers come into ROC Title for final signatures.

FUNDING

Lender reviews the loan package. Funds are transferred by wire or check to title.

RECORDING

ROC Title records the Deed and Deed of Trust with the County Recorder's Office.

5 MORTGAGE CLOSING TERMS

Every Buyer Should Know

When the housing crisis and economic recession hit, it put many prospective home buyers' plans on hold, forcing those considering purchasing a home into the rental market. Now, as the economy continues to improve, some of those renters are looking to own.

However, there are many factors to consider when buying a home. When it comes to the closing process, it is a good idea to know the terminology that will be discussed. This can help make the situation much more comfortable and professional for all parties involved. Below are some of the terms that may be discussed during the closing process.



ANNUAL PERCENTAGE RATE (APR)

This term reflects the cost of all credit and finances as determined by the length of a year, including the interest rate, points, broker fees, and other credit charges obligated to the buyer.



DOWN PAYMENT

Like many transactions involving large sums of money, the mortgage process involves a down payment - the amount a home buyer pays in order to make up the difference between the purchase price and the mortgage amount. Some experts advise no less than 10% to 15%. However, any amount over 20% of the purchase price is often recommended, and may be required to avoid having to pay for private mortgage insurance.



PRIVATE MORTGAGE INSURANCE (PMI)

PMI is typically required if a borrower puts a down payment that's less than 20% of the home's value. The charge is usually included in the monthly mortgage payment in an attempt to protect the lender from possible default.



LOAN ESTIMATE (LE)

The Consumer Financial Protection Bureau, or CFPB, requires your lender to issue a Loan Estimate within three business days of receiving your mortgage application. The Loan Estimate details the terms of your loans along with estimated closing costs.



CLOSING COSTS

Closing costs may also be referred to as transaction costs or settlement costs and may include various fees and charges associated with finalization. These may include or be related to application fees, title examination, title insurance, property fees, as well as settlement documents and attorney charges.

CLOSING COSTS | WHO PAYS

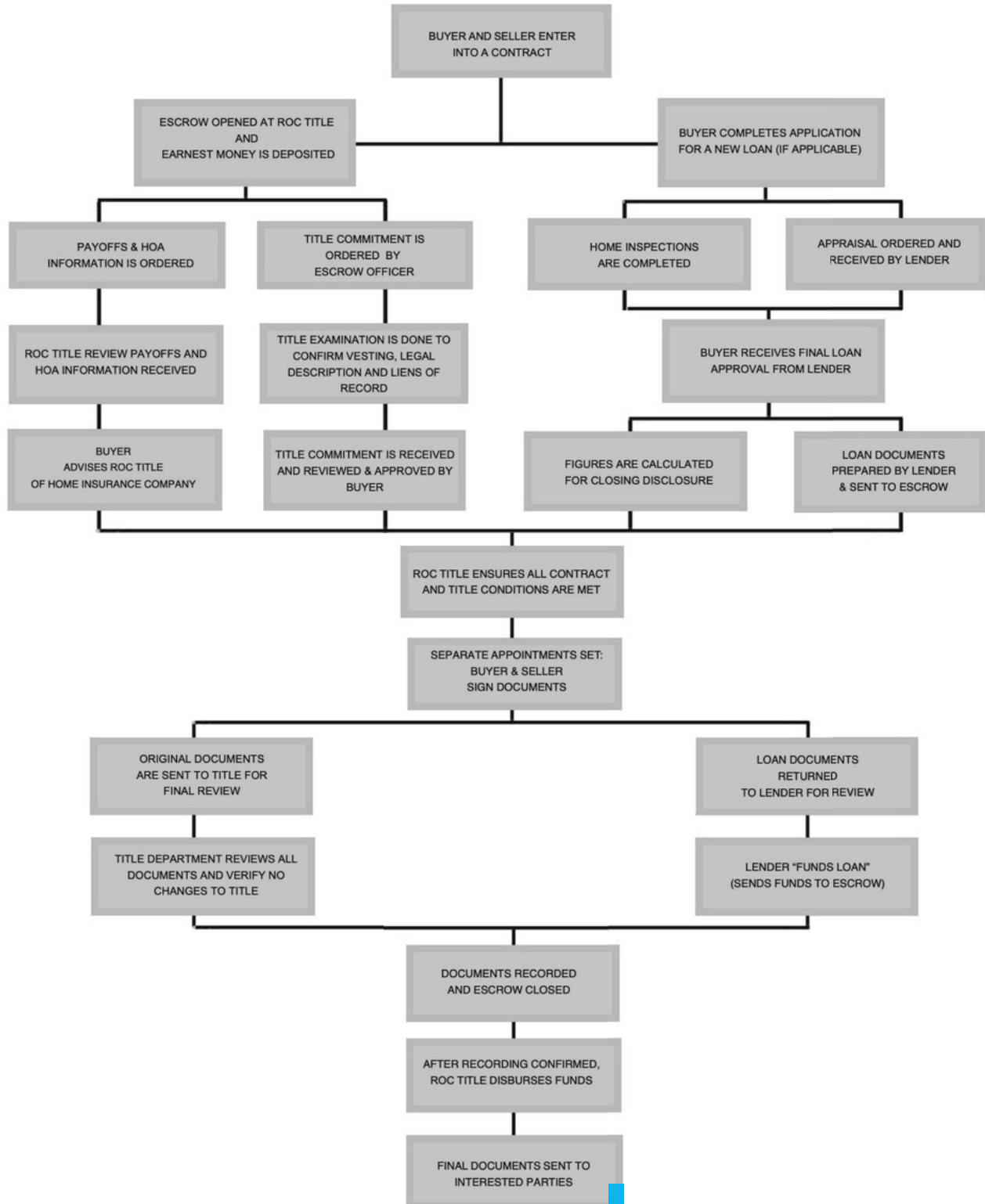
This chart represents who customarily pays what costs.
Consult a professional before negotiating any costs.

	Cash	FHA	VA	Conventional
Down Payment	Buyer	Buyer	Buyer	Buyer
Realtors Commissions	Seller	Seller	Seller	Seller
Taxes	Prorated	Prorated	Prorated	Prorated
Termite	Negotiable	Negotiable	Seller	Negotiable
Property Inspection	Buyer	Buyer	Buyer	Buyer
Home Owners Association Transfer Fee	Negotiable	Negotiable	Seller	Negotiable
HOA Disclosure Fee	Seller	Seller	Seller	Seller
Home Warranty	Negotiable	Negotiable	Negotiable	Negotiable
New Loan Origination Fee	Buyer	Buyer	Buyer	Buyer
Discount Points	Buyer	Buyer	Buyer	Buyer
Document Preparation Fee	Buyer	Buyer	Seller	Buyer
Credit Report	Buyer	Buyer	Buyer	Buyer
Appraisal	Negotiable	Negotiable	Negotiable	Negotiable
Tax Service Contract	N/A	Seller	Seller	Buyer
Prepaid Interest	N/A	Buyer	Buyer	Buyer
Impound Account	N/A	Buyer	Buyer	Buyer
FHA, MIP, VA Funding Fee, PMG Premium	N/A	Buyer	Buyer	Buyer
Fire/Hazard Insurance	Buyer	Buyer	Buyer	Buyer
Flood Insurance	Buyer	Buyer	Buyer	Buyer
Escrow Fee	Split	Split	Seller	Split
Homeowners Title Policy	Seller	Seller	Seller	Seller
Lenders Title Policy and Endorsements	N/A	Buyer	Buyer	Buyer
Recording Fee	Split	Split	Split	Split
Reconveyance/Tracking Fee	Seller	Seller	Seller	Seller

WAYS TO TAKE TITLE IN ARIZONA

Community Property	Community Property with Right of Survivorship	Joint Tenancy with Right of Survivorship	Tenancy in Common
<ul style="list-style-type: none"> ▪ Requires a valid marriage. ▪ Each Spouse holds an undivided one-half interest in the estate. ▪ One spouse cannot partition the property by selling his or her interest. ▪ Requires signatures of both spouses to convey or encumber. ▪ Each spouse can devise (will) one-half of the community property. ▪ Upon death the estate of the decedent must be "cleared" through probate, affidavit or adjudication. ▪ Both halves of the community property are entitled to a "stepped up" tax basis as of the date of death. 	<ul style="list-style-type: none"> ▪ Requires a valid marriage ▪ Each spouse holds an undivided one-half interest in the estate ▪ One spouse cannot partition the property by selling his or her joint interest. ▪ Requires signatures of both spouses to convey or encumber. ▪ Estate passes to the surviving spouse outside of probate. ▪ No court action required to "clear" title upon death. ▪ Both halves of the community property are entitled to a "stepped up" tax basis as of the date of death. 	<ul style="list-style-type: none"> ▪ Parties need not be married; may be more than two Joint Tenants. ▪ Each joint tenant holds an equal and undivided interest in the estate, unity of interest. ▪ One joint tenant can partition the property by selling his or her joint interest. ▪ Requires signatures of all joint tenants to convey or encumber the whole. ▪ Estate passes to surviving tenant(s) outside of probate. ▪ No court action required to "clear" title upon the death of joint tenant(s). ▪ Deceased tenant's share is entitled to a "stepped up" tax basis as of the date of death. 	<ul style="list-style-type: none"> ▪ Parties need not be married; may be more than two tenants in common. ▪ Each tenant in common holds an undivided fractional interest in the estate. Can be disproportionate, e.g., 20% and 80%; 60% and 40%; 20%, 20%, 20% and 40%; etc. ▪ Each tenant's share can be conveyed, mortgaged or devised to a third party. ▪ Requires signatures of all tenants to convey or encumber the whole. ▪ Upon death the tenant's proportionate share passes to his or her heirs by will or intestacy. ▪ Upon death the estate of the decedent must be "cleared" through probate, affidavit or adjudication. ▪ Each share has its own tax basis.
<p><i>Note: Arizona is a community property state. Property acquired by a husband and wife is presumed to be community property unless legally specified otherwise. Title may be held as "Sole and Separate". If a married person acquires title as sole and separate property, his or her spouse must execute a disclaimer deed to avoid the presumption of community property. Parties may choose to hold title in the name of an entity, e.g., a corporation; a limited liability company; a partnership (general or limited), or a trust. Each method of taking title has certain legal and tax consequences. Therefore, you are encouraged to obtain advice from an attorney or other qualified professional.</i></p>			

THE REAL ESTATE CLOSING PROCESS



Whether you are purchasing a home or selling a house, knowing what to expect and being prepared at the closing can help eliminate stress and result in a pleasant experience. We understand how important this transaction is to you, and we are committed to consistently providing a level of service that prepares you for this final step in your real estate transaction.

Although the settlement process can vary from state to state, here are some common items that may be required at closing to help the process go as smoothly and quickly as possible.

VALID PHOTO IDENTIFICATION

Two forms of identification are typically required at closing, including one of the following:

- Valid U.S. Driver's License or non-driver I.D.
- Valid Canadian or Mexican Driver's License issued by the Official Agency Current United States or Foreign Passport Foreign Passport must have been stamped by U.S. Immigration and Naturalized Service

CASHIER'S CHECK, TREASURER'S CHECK, OR WIRE TRANSFER

In the event you are required to bring funds to closing, we cannot accept personal checks or cash. If you prefer to wire your funds, contact us for bank routing instructions.

If you will be bringing a proceeds check from another settlement, contact us to verify the acceptance of those funds - we do not automatically accept all checks.

MOVING CHECKLIST

SEND CHANGE OF ADDRESS TO

- Post Office
- Bank
- Credit card companies
- Friends and relatives
- Insurance companies — Life, health, fire, auto
- Automobile — Transfer of car title registration, driver's license
- Utility companies — Gas, light, water, telephone, cable
- Arrange for any refunds of deposits
- Arrange for service in new location
- School records — Ask for copies or transfer children's school records
- Ask doctor and dentist for referrals
- Transfer needed prescriptions, x-rays, etc.

DON'T FORGET TO

- Empty freezers — Plan use of foods
- Defrost freezer/refrigerator
- Have appliances serviced for moving
- Contact utility companies to disconnect services — Water, power, cable, trash, etc.
- Stay in contact with your mover — Confirm the following: insurance coverage, packing and unpacking labor, time and date of scheduled move, details of payment

ON MOVING DAY

- Carry currency, jewelry, and important documents yourself
- Let a close friend or relative know route and schedule you will travel including overnight stops; use him/her as message headquarters
- Have appliances serviced for moving
- Double-check old closets, drawers, shelves to be sure they are empty
- Leave old keys needed by new owner



10 TIPS FOR MOVING WITH PETS

Moving to a home in a new location can be an exciting adventure, but it can also be the cause of stress and confusion for household pets. To minimize the trauma, here are a few tips that may help make your pet's transition a little easier.

- 1 **Schedule an appointment with the veterinarian for a check-up prior to moving.**
- 2 **Obtain a copy of your pet's medical history along with rabies certifications that state when and where your pet was vaccinated.**
- 3 **Make sure the supply of current medications will last until a veterinarian in your new location can be found to provide refills.**
- 4 **Proper identification is essential. Be certain that any required license tags are secured properly and the contact information is current.**
- 5 **Pets can become anxious with the increase of activity prior to a move. To eliminate the threat of them misbehaving or running off, consider boarding your pet during the most hectic of moving days.**
- 6 **If you are moving your pet by car, be sure to take a favorite toy or two, a leash for when stops are made, and plenty of water to keep your pet hydrated.**
- 7 **Requirements for the movement of pets across state lines are set by each individual state. Contact the State Veterinarian in your new location to obtain the most current information.**
- 8 **Long-distance moves may require an overnight stay. People and pet-friendly accommodations can be found by searching a number of internet sites.**
- 9 **Once you and your pet have arrived in your new location, allow sufficient time for the new neighborhood adjustment to be made. It could take a few days or a few weeks for your pet to adapt to their new surroundings.**
- 10 **Carry a current photograph of your pet. If your pet is lost during the move, a photograph will make it much easier to search effectively.**



WHAT HAPPENS

After the Closing

It is recommended you keep all records pertaining to your home together in a safe place, including all purchase documents, insurance, maintenance and improvements.

KEYS TO A HOME

You have been supplied with a set of keys that unlocks the doors to your new home. To ensure security, change the locks upon moving in.

UTILITIES

If you have not already done so, contact the local service providers to make arrangements for electricity, gas, water, phone and cable or satellite services. While some providers may need as little notice as a day to activate your services, it's best to give them a few weeks' notice.

OWNER'S TITLE INSURANCE POLICY

You may have received a First American Title Owner's Policy of Title at the closing table. If this service is not available in your area, you will receive your policy by mail in the weeks following the closing.

RECORDED DEED

Once recorded in the official county records, the original deed to your home will be mailed directly to you.

LOAN PAYMENTS

At the closing, written instructions were provided with details for making your first loan payment. If you have questions about your tax and insurance escrows, please contact your closing/settlement agent.

PROPERTY TAXES

At the closing, property taxes were prorated between the buyer and the seller based on occupancy time in the home. You may not receive a tax statement for the current year on the home you buy; however, it is your obligation to make sure the taxes are paid when due. Check with your lender to find out if taxes are included with your payment and if the tax bill will be paid by the lender from escrowed funds.

POSTAL SERVICE

Your local Post Office can provide the necessary Change of Address forms to expedite the delivery of mail to your new home. You can speed up the process by notifying everyone who sends you mail of your new address and the date of your move. Many bills provide an area for making an address change. a home for state-tax purposes. You can check with the local county recorder's office to determine eligibility, filing requirements and deadlines.



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