

ONE

REALTY**ONE**GROUP



LET'S MAKE IT ABOUT

YOU

& FINDING YOUR
DREAM PROPERTY

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YOUR HOME BUYING ROAD MAP

1. Strategy

- Find a REALTOR you can trust
- Strategic home buyer consultation
- Set up your "Backstage Pass" to the MLS

2. Financing

- Mortgage application
- Obtain pre-approval letter

4. Offer & Negotiations

- Market analysis
- Write your offer
- Negotiations & counter offers

3. Showings

- Concierge home showing specialist
- View your favorites
- Find your home

5. Protection

- Offer accepted
- Earnest money/due diligence
- Inspections

6. Closing

- Appraisal
- Final underwriting
- Title work
- Insurance
- Utilities in your name
- Final walk through
- Close on your home
- Deed recorded
- Get your keys

This is a road map of what the typical home buyer process looks like.

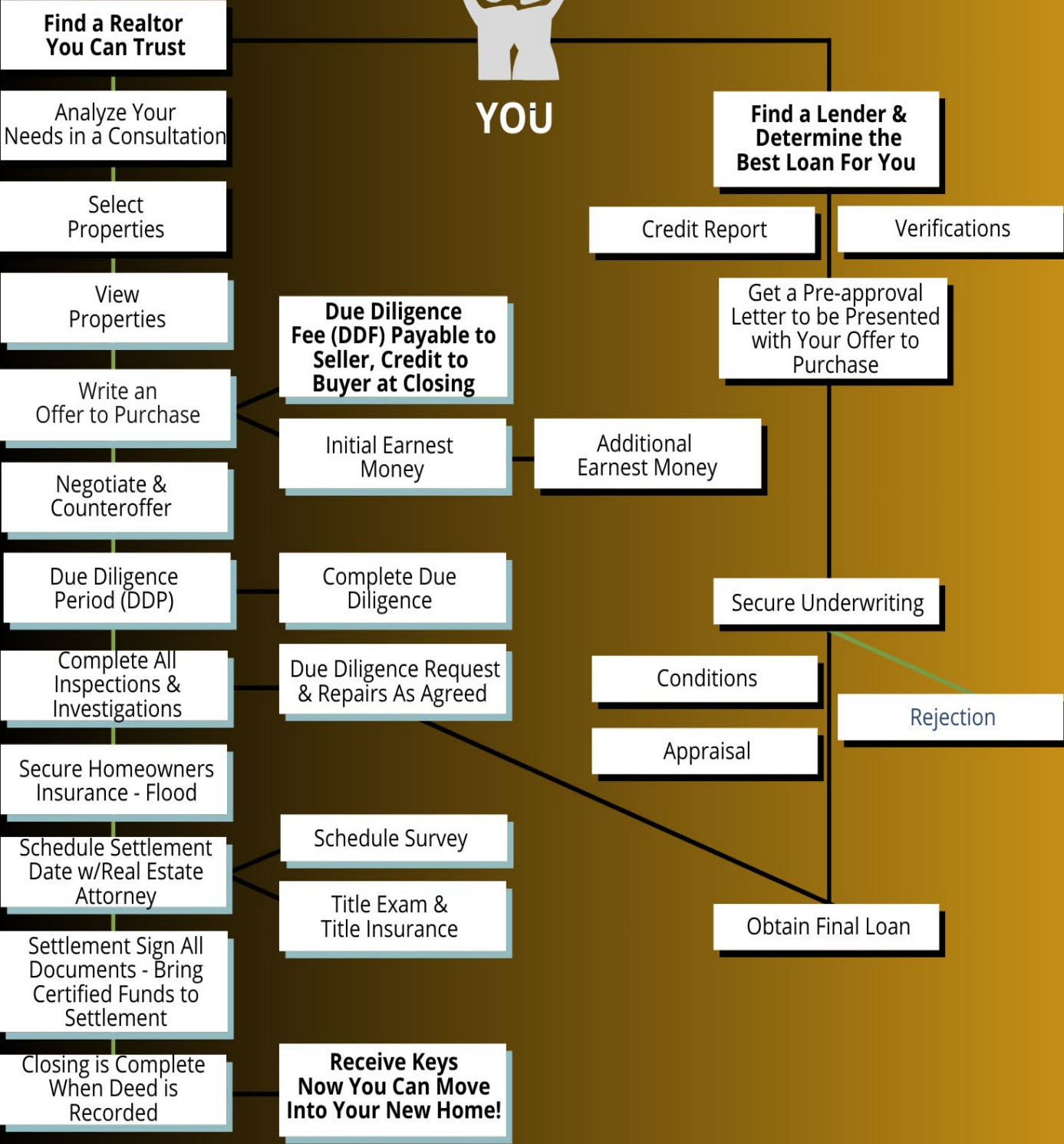


THE HOME BUYING PROCESS

My goal is to provide you with the most professional and informative services available. I am always just a phone call away!



YOU



YOUR STRATEGY STARTS HERE

Every decision in a real estate transaction could save or cost home buyers...

TENS OF
1000S
OF DOLLAR\$
IN UNNECESSARY EXPENSES

WE LOOK FOR **80** DIFFERENT VARIABLES INVOLVED IN YOUR
7-STEP HOME BUYING STRATEGY

1. Expert Advice to Setting Your Strategy
2. Funding Your Dream Home
3. Selecting Your Home
4. Negotiating Your Terms
5. Protecting Your Home
6. Closing Your Home
7. Your Lifetime Resource

88 TYPES OF TURBULENCE

Buying your home is like taking an airline flight across country. When you start on your trip you have no idea how the trip will go. Neither does the pilot! You could run into 88 types of turbulence, or you could have a smooth flight and land on time. Certainly the pilots will try to use their experience to navigate around the storms and go for the smoothest flight plan, but if they're honest, they can't promise a turbulent-free trip. Their job is to get you to your destination in the least time and with the least aggravation, while keeping you informed throughout the trip.

Attached is a somewhat humorous list of the 88 different types of turbulence we might run into. This list is not all-encompassing, but it catches most of the common issues. While some of the items are "picky" to some, they are very real and fearful to others. Please take a minute to review the list. As your Real Estate Consultants, we see ourselves as the pilot of your place. Our job is to find your home, a good investment, negotiate and advocate for you and get you the keys within your time frame, with the fewest aggravations.

We can't promise you no turbulence, but we can promise you that we'll utilize our experience and expertise to take you on the smoothest flight that we can. If we do hit turbulence, we won't bail out on you. We'll be your teammate throughout the flight until we get you safely to your destination. Rest assured your advocacy is our #1 goal, and that means you must be delighted with the service we provide and deliver beyond your expectations during the process

88 Things That Could Go Wrong During Your Transaction		
The Buyer/Borrower - Does not tell the truth on loan application. - Has a recent late payment on credit report. - Finds out about additional debt. - Borrower loses job. - Co-borrower loses job. - Income verification lower than what was stated on loan application. - Overtime income not allowed by underwriter for qualifying. - Applicant makes large purchase on credit before closing. - Illness, injury, divorce or other financial setback during escrow. - Lacks motivation. - Gift donor changes mind. - Cannot locate divorce decree. - Cannot locate petition or discharge of bankruptcy. - Cannot locate tax returns. - Cannot locate bank statements. - Difficulty in obtaining verification of rent. - Interest rate increases and borrower no longer qualifies. - Loan program changes with higher rates, points and fees. - Child support not disclosed on application. - Bankruptcy within the last two years. - Mortgage payment is double the previous housing payment. - Borrower/co-borrower does not have a steady two-year employment history. - Borrower brings in handwritten pay stubs. - Borrower switches to a new job with a probation period. - Borrower switches from job with salary to 100% commission income. - Borrower/co-borrower/seller dies. - Buyer is too picky about property in the price range they can afford. - Buyer feels the house is misrepresented. - Veterans DD214 form not available. - Buyer comes up short of money at closing. - Buyer does not properly "paper trail" additional money that comes from gifts, loans, etc. - Buyer does not bring cashier's check to Title Company for closing costs and down payment.	The Seller - Loses motivation to sell (job transfer does not go through, reconciles marriage, etc.). - Cannot find suitable replacement property. - Will not allow appraiser inside home. - Will not allow inspectors inside home in a timely manner. - Removes property from the premises that the buyer believed was included. - Cannot clear up liens – is short on cash to close. - Did not own 100% of property as previously disclosed. - Encounters problems in getting partners' signatures. - Leaves town without giving anyone Power of Attorney. - Delays the projected move-out date. - Did not complete the repairs agreed to in contract. - Seller's home goes into foreclosure during escrow. - Misrepresents information about home and neighborhood. - Does not disclose all hidden or unknown defects and they are subsequently discovered. The Real Estate Agent(s) - Has no client control over buyers or sellers. - Delays access to property for inspection and appraisals. - Does not get completed paperwork to the Lender in time. - Inexperienced in this type of transaction. - Takes unexpected time off during transaction and cannot be reached. - Misleads other parties to the transaction – has huge ego. - Does not do sufficient homework on their clients or the property and wastes everyone's time. The Lender(s) - Does not properly pre-qualify the borrower. - Wants property repaired prior to closing. - The market raises rates, points or costs. - Borrower does not qualify because of a late addition of information. - Requires a last-minutes second appraisal or other documents. - Loses a form or misplaces entire file. - Does not simultaneously ask for all needed information. - Does not fund loan in time for close.	The Property - County will not approve septic system or well. - Termite report reveals substantial damage and seller is not willing to fix. - Home was misrepresented as to size and condition. - Home is destroyed prior to closing. - Home is not structurally sound. - Home is uninsurable for homeowner's insurance. - Property is incorrectly zoned. - Portion of home sits on neighbor's property. - Unique home and comparable properties for appraisal are difficult to find. The Escrow/Title Company - Fails to notify lender/agents of unsigned or unreturned documents. - Fails to obtain information from beneficiaries, lien holders, insurance companies or Lenders in a timely manner. - Allows the principals to leave town without getting all necessary signatures. - Loses or incorrectly prepares paperwork. - Does not relay valuable information quickly enough. - Does not coordinate well so that many items can be done simultaneously. - Does not bend the rules on small problems. - Finds liens or other title problems at the last minute. The Appraiser - Is not local and misunderstands the market. - Is too busy to complete the appraisal on schedule. - No comparable sales are available. - Is not on the Lender's "approved list." - Makes important mistakes on appraisal and brings in value too low. - Lender requires a second or "review" appraisal Inspectors - Pest inspector not available when needed. - Pest inspector too picky about condition of property. - Home inspector not available when needed. - Inspection reports alarms buyer and sale is cancelled.

If you want a smooth flight during your real estate transaction, and a pilot who can bring you in for a safe, smooth landing ...**trust us!**

Hi there!

Trisha Hunter is originally from Manila, Philippines, she is a long-time resident of Myrtle Beach, SC for over 20+ years now. Trisha's entire professional career was in media/advertising/marketing, and she focused on helping people and businesses achieve their goals and grow their business. Trisha has always loved Real Estate and is a full time Real Estate Professional now with Realty One Group. Applying her love for service and "problem solving" to real estate, Trisha takes pride in putting clients' needs first and representing all clients with the utmost professionalism. Trisha is a proven businesswoman and is very excited to help all her clients find their dream home! Myrtle Beach is a great place to live, work, and have fun! Trisha is a market expert with plenty of connections in the community. Trisha is passionate and she will put your needs first. She will make sure that you are comfortable and confident with your home buying and selling process. Your experience with Trisha will be stress-free and fun since she knows that this is most likely your largest investment.

Family is very important to Trisha. When she's not working, you will find Trisha all around Myrtle Beach with her husband, Rob; her son, Owen; and her parents. If you are thinking of buying or selling in the Myrtle Beach and surrounding areas, call Trisha today at 843-4178116 or email at thunter@oakandocean.com.

TRISHA HUNTER

LICENSED REALTOR



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ONE home, ONE dream, ONE
life at a time.

6-STAR Service Guarantee



TESTIMONIALS FROM REAL BUYERS

“

Working with Trish was the easiest process. As first time home buyers she walked us through the process and made sure we were informed the whole way through. Once we were in the house hunting phase she made sure she showed us homes that fit our budget, wants and needs. I was in another state while my husband viewed homes and she always made me feel included in the walk through and sent as many pictures and videos as I wanted. She was there for us through closing and in the 3 years after has continued to check on us and make sure we are happy in our home. She will be the only one we use in Myrtle Beach!

Ashley and Mike Montalvo

“

Working with Trisha Hunter as our Real Estate Agent when we sold our property was a pleasure! She was incredibly knowledgeable about the local market and helped us find the perfect buyer for our home. She negotiated a great deal for us and made the whole process smooth and easy. We couldn't have asked for a better agent to help us sell our house. Trisha was always available, responsive, and kept us updated every step of the way. We highly recommend her to anyone looking to sell their home.

Rene Maravilla

“

Our real estate experience was outstanding and we couldn't have done it without Ms Trisha Hunter. Thank you for all your help! Your hard work helped us find our dream home, and we couldn't be more grateful or excited about this milestone! She went above and beyond to make sure we were satisfied and happy. Will definitely recommend Ms Trisha to our friends and family.

Dalyn Mae Pinili

6-STAR Service Guarantee



TESTIMONIALS FROM REAL BUYERS

“

Trisha made the house hunting process much smoother than we expected. She helped us find potential homes and was very responsive in scheduling walkthroughs that worked with our busy schedule. When we decided on new construction, she helped us negotiate with the builder to get the best possible price and options. It was a long building process, but Trish checked in regularly. Her support gave us confidence that we made the right choice in both our new home and in choosing her as our agent.

Josh and Rhona Williams

“

We were completely satisfied with Trisha! She was very professional, always prepared, and energetic. She explained everything to us in an easy-to-understand way and was always available to answer any questions. She sold our condo quickly and for a great price!

Evelyn S.

“

Trisha is great at everything she does! Thank you for helping me with my son's home buying process last month – very hand on, attentive and making it a seamless transaction!

Kerry Barone



TRISHA HUNTER



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