



CFSP

Certified
Full-Service
Professional™

THE COMPLETE HOME BUYING EXPERIENCE





Full-Service Excellence

Going beyond your expectations before, during and after the transaction to deliver an extraordinary experience.

Home Buying 101



1

**Work With a
BUYER'S
AGENT.**

2

Figure Out the Money

Calculate income, expenses, credit, etc. to determine budget.

3

Pre-Approval

Get pre-approved so you know what you can and cannot afford.

4

Start House Hunting

Begin viewing homes that meet your criteria and budget.

5

Make an Offer

Work with agent to create an offer—include contingencies and terms.

6

Home Inspection

Hire a professional to inspect the house for any issues.

7

Home Appraisal

Get a professional estimate of the home's value.

8

Closing Day

Sign paperwork, close the deal and receive your keys!



As Your Buyer's Agent,

here are some of the most important tasks I'll handle for you.



Some of my other tasks...

- ✓ Demonstrate to sellers you are serious.
- ✓ Provide overview of the local housing market.
- ✓ Be a "go to" local area expert.
- ✓ Recommend other trusted professionals such as title, insurance, home inspectors, etc.
- ✓ Advise you of required property disclosures including, but not limited to:
 - Rights of way
 - If home is in a flood zone
 - Past termite damage
 - Presence of lead paint or asbestos.
- ✓ Make you aware of potential community or environmental factors such as noise levels or wildfire that could impact property value.
- ✓ After home tours, review pros and cons and offer impartial feedback.
- ✓ Prepare a clear, well-written offer.
- ✓ Help you with the loan application process.
- ✓ Deposit earnest money.
- ✓ Keep you on track to ensure deadlines are met.
- ✓ Identify problems and offer solutions at every stage.
- ✓ Stay in touch with listing agent to ensure everything is on schedule.
- ✓ Attend final walk-through day before closing.
- ✓ Monitor closing and once it's complete, meet with you to hand over keys.
- ✓ Continue to stay in touch after sale. I consider you a client for life and my after-sale program is all about providing value.
- ✓ ...and many more!



The Pre-Approval Process

1

I will connect you with a trusted lender to guide you through the pre-approval process.

2

Once you know how much you can borrow, I will refine your home search accordingly.

3

Pre-approval increases the chances that a seller will accept your offer, since it shows you are serious about buying.

MORTGAGE APPROVAL CHECKLIST:

- | | | |
|---|--|--|
| ☐ Identification | ☐ Bank Statements | ☐ Investment Account Statements |
| ☐ Complete Tax Returns | ☐ Pay Stubs | ☐ Rental History and References |
| ☐ Credit Report | ☐ List of Monthly Debts | |



Get pre-approved for a mortgage before the home search.

Finding Your Dream Home

What are your **needs**, **wants**, and **nice-to-have** features for the home and location you are looking for?

MY WISH LIST



Home

- ☐ Home size
- ☐ Bedrooms
- ☐ Bathrooms
- ☐ Garage
- ☐ Yard
- ☐ Maintenance



Location

- ☐ Schools
- ☐ Walkability
- ☐ Close to family
- ☐ Commute
- ☐ Parks
- ☐ Shopping

Think about your future in the home. Is this a starter home or an upgrade? How long do you see yourself living in this home?

HOME SEARCH

I'll search the MLS for homes that fit your description. You can send me listings as well. I'll arrange showings for the homes you want to see.

VIEWINGS

After viewing homes, we will go over what worked (and what didn't) with each home and decide the next steps.



Clear and Open Communication

During your home search, I'll be there to guide you every step of the way.

I'll call regularly to keep you updated on your home search.

We'll meet periodically to review market conditions and adjust our buying strategy as needed to get you into your dream home.

Transparency is key. I'll keep communication lines open to ensure you are comfortable and confident with every part of the transaction.

Negotiating and Structuring **the Sale**



MY PROMISE TO YOU:



Advise you on the appropriate price to offer and present it to the seller's agent.



Thoroughly review contracts to look for any red flags.



Negotiate the strongest terms to create a solid transaction that will close on time without any surprises.

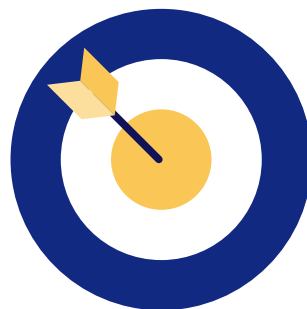


Complete Transaction Management

Once your offer is accepted,
I'll smoothly navigate you through the process.

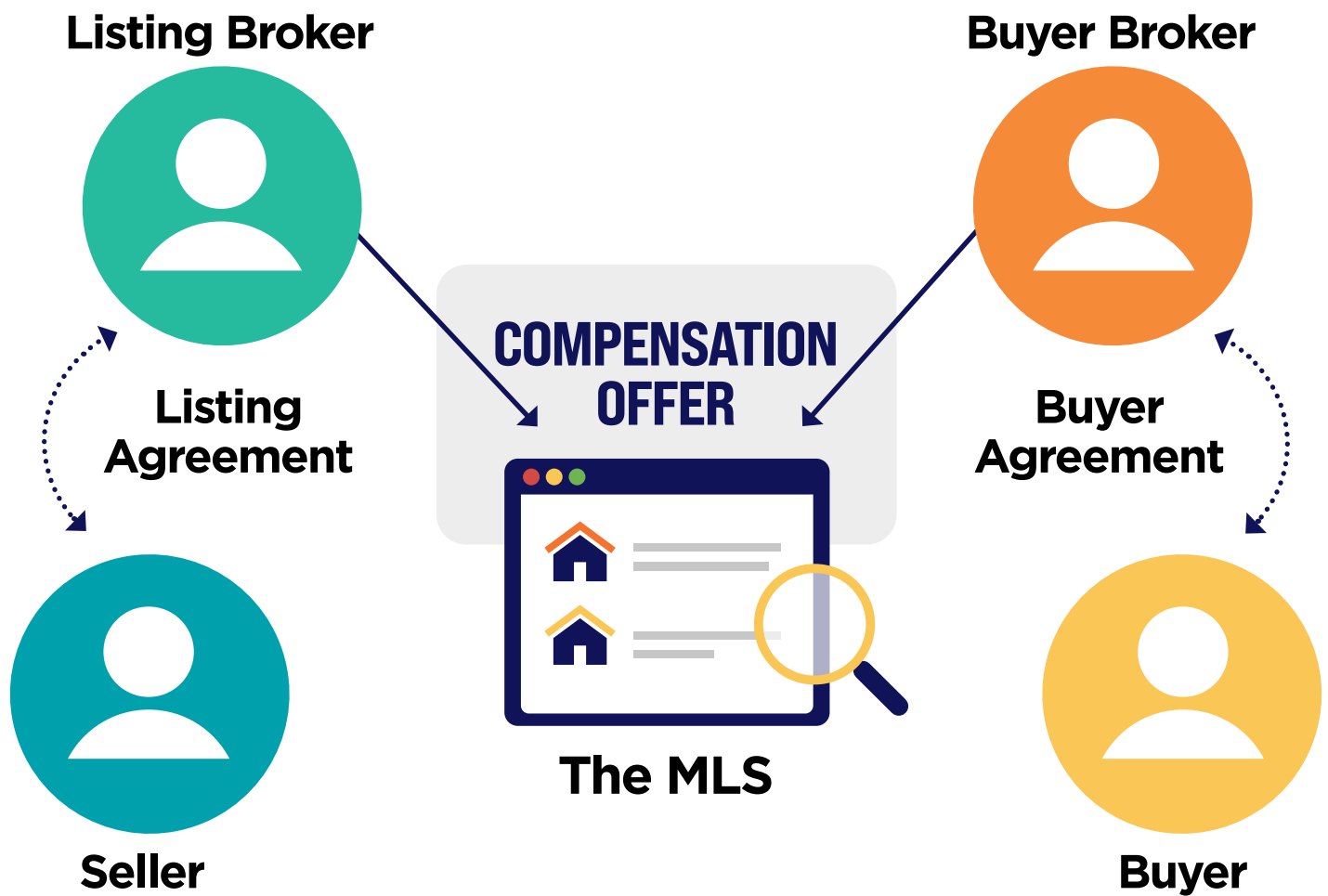


Count on me to manage all the details of your real estate transaction on a daily basis.



I'll make sure your home closes in a timely fashion and with as little stress as possible.

Historical Real Estate **Offers of Compensation** (Previously)



Post-Settlement Real Estate Offers of Compensation





The New Rules of Real Estate For Buyers

1

I'll work on all the details with the listing agent to negotiate the best price and terms of the sale for you.

2

We'll have a written agreement that outlines the services and value I provide prior to touring homes.

3

Compensation can no longer be listed on the MLS, on a state-by-state basis, but can be (as has always been the case) negotiated in other ways, including concessions.

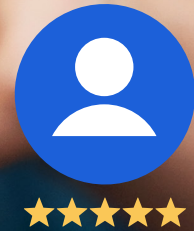
Leveraging My Expertise

My business is built on referrals. My goal is to serve you in such a way that you will be delighted enough to refer your friends and family for years to come.



Connecting you to others

Not only am I an expert in our local market, I'm also part of a network of top agents — expanding our access to more properties in the U.S. and Canada.



Network of local pros

I have relationships with the best local service providers to get you the plumber, painter, etc. you need — **not just during the transaction, but after as well.**



My Experience/Expertise:

- I'll negotiate the best deal for you.
- I'm trained by the top business coaching company in North America.
- I have a fiduciary duty of care to you and will be your advocate during the transaction.



Service After the Sale

My business is built on relationships, so I aim to provide you with outstanding service and care before, during and after the sale! Even after your closing, I'll be there to assist you with all your real estate needs.



Consider me your **source of referrals** for all types of businesses, whether related to a real estate transaction or not. I've partnered with competent professionals who would be **happy to serve you**.



You'll receive **valuable information** from me in the mail or via email on a monthly basis to keep you **educated and informed**.



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