



# BERKSHIRE HATHAWAY

HOMESERVICES

Your World. Under One Roof.



HOMESALE REALTY

# FINDING YOUR HOME STARTS BY FINDING OUT WHAT MATTERS TO YOU.

Finding and buying the home that fits you is a highly-personalized process. Therefore, we like to start by identifying your particular wants, needs, values, and interests. This lets us tailor our support throughout the homefinding process to suit your unique plans.





### THINGS TO THINK ABOUT:

- What are your priorities with this move?
- Are there any particular problems you're worried about?
- Is there any specific support you need from me as your preferred REALTOR®?



Heather Bold, REALTOR®
410-320-7712 Cell I 410-505-9700 Office
heather@heatherbold.com I HeatherBold.com

# GET TO KNOW ME

Hi there! I'm a seasoned real estate professional with over 25 years of experience in the industry. Throughout my career, I've gained extensive knowledge and expertise in residential real estate.

I have a proven track record of success in assisting clients with buying and selling properties. I have a deep understanding of the local real estate market and stay up-to-date with the latest industry trends to provide my clients with the most relevant and accurate information.

My approach is always client-centered, and I prioritize understanding their unique needs and preferences to provide them with the best possible service. Whether you're a first-time homebuyer, an experienced investor, or a business owner looking for a new space, I'm committed to helping you achieve your real estate goals.

I pride myself on my professionalism, attention to detail, and exceptional communication skills. I believe that transparency and honesty are essential to building long-lasting relationships with my clients, and I always strive to exceed their expectations.

I was born and raised in the Davidsonville area before leaving for college at Frostburg State. When I returned home I continued my education at Anne Arundel Community College while working at the Naval Academy. After finishing my education I acquired my Salesperson license then my Associate Brokers license. I purchased two homes in the Annapolis area before moving to the Eastern Shore over a decade ago.

When I'm not working with clients, I enjoy attending sporting and outdoor events, spending time with my 13 nieces and nephews, volunteering with the LRCP lab rescue, and staying active walking the trails on Kent Island with my three dogs. Thank you for considering me as your real estate partner, and I Look forward to working with you!

For more info please go to HeatherBold.com!



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# GET TO KNOW ME

# **Credentials and Designations**

Licensed Realtor Since 1997

ABR - Accredited Buyer Representative

GRI - Graduate, Realtor Institute

**Associate Broker** 

Lifetime Member - DSAC - Distinguished Sales

Achievement Club

Lifetime Member - The Masters Club

Member of the Anne Arundel County Association of

Realtors

Member of the Maryland Association of Realtors

Member of the National Association of Realtors



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# Reviews

- -"Heather is by far the best realtor we worked with. We started with a different realtor, who ignored us and our wants. Heather was on top of everything as soon as she took over. She actually listened to what we wanted instead of what she thought we wanted. Heather has a lot of insight and experience to bring to the table. It was a breath of fresh air. When we did find what we wanted she played hard ball and got us more than we asked for. We did not pay over asking price. Hard to do in the market right now. Thank you again!!!"
- -"Heather was AMAZING with helping us sell our home! She was so knowledgeable, she was always so responsive to any questions we had, and she helped us understand the current market and the process of selling our home for the first time. Any bumps in the road that occurred, she communicated it to us immediately, and usually already had it under control! I cannot recommend Heather more!! "
- -"Heather helped us find our dream home. I couldn't imagine going through this experience without her. She always made herself available to answer any questions. Very professional and experienced. Highly recommend. Heather is the best!!!"
- -"Very knowledgeable about many areas and very helpful. Punctual and always around if you have questions. Will make sure that you make the best decision based on your needs. Highly recommend."
- -"Heather went above and beyond our expectations trying to keep in touch with an agent of buyer for our home we had on the market. Unfortunately she was given a complete run around with a different story from each person she spoke with. We ended up re-listing our home as the buyer's funding did not work out. Fortunately, we found the right buyer who wanted to buy our home the first time it was listed. My husband and I would recommend her to anyone looking for an agent that will work hard to get your home sold."

For more reviews go to Realtor.com and Zillow.com



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# EVERYTHING YOU NEED TO BUY OR SELL A HOME. ALL UNDER ONE ROOF.

Berkshire Hathaway HomeServices Homesale Realty is a full-service, locally-owned brokerage — backed by the top national brand in home services. We help people achieve their real estate dreams (while avoiding sleepless nights throughout the process).

Homesale Realty can promise such a high standard of excellence because we've been in the real estate business for some time now. Along the way, we've fine-tuned our process to perfection. This means we know all the opportunities, and all the stumbling blocks, to keep your transaction safe and maximize its potential — smoothly and easily.

Our partnership with Berkshire Hathaway HomeServices brings your service to the next level. They're an internationally known brand with a well-earned reputation for strength, integrity, and trust. Their support gives Homesale Realty the additional reach and resources to make your experience an exceptional one.

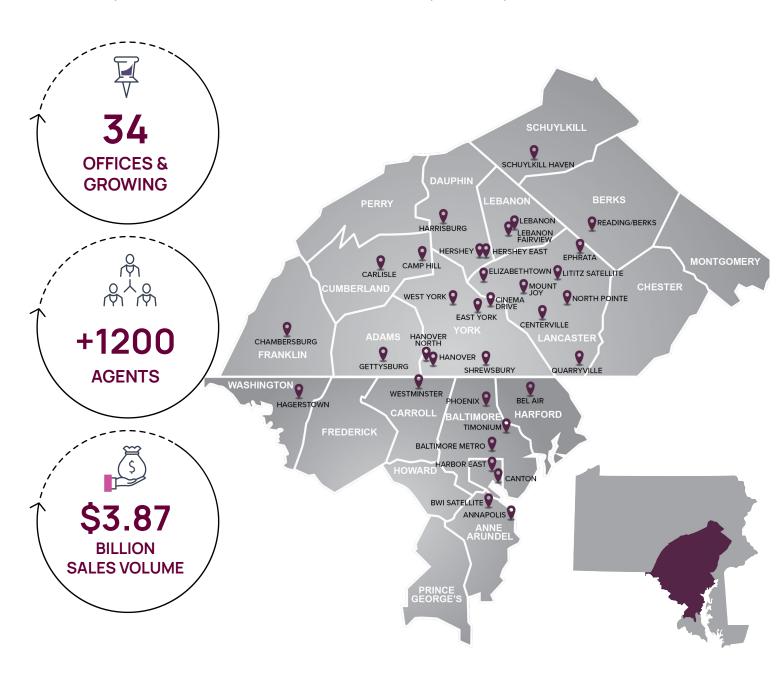


Your World.

Under One Roof.

# HOMESALE REALTY

We have an international network for referring buyers throughout the Berkshire Hathaway HomeServices affiliates, no matter where you make your next move.



# HOMESALE REALTY | NATIONAL AWARDS

# BERKSHIRE HATHAWAY

HOMESERVICES

Ranking Within the Bershire Hathaway HomeServices Affiliate International network











**TRANSACTIONS** 

SALES VOLUME











HOME BUYING STRATEGY

# HOMESALE REALTY | LOCAL AWARDS



Since 2000



Since 2000



Since 2022



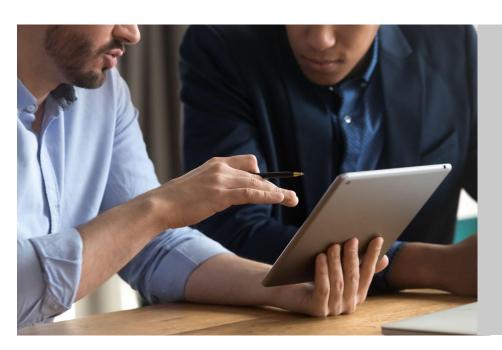
Since 2022



Since 2022

**By law**, if you are an unrepresented buyer, we cannot advocate on your behalf. Protect your investment and ensure your goals will be met by working with a reputable agent and getting answers to these questions...

- Who will assert and protect what's in your best interests?
- Want to know WHY the owners are selling?
- Want someone to obtain and explain the written Seller Disclosure Statement?
- Want to see comparable property data to evaluate the asking price?
- If there's a material defect do you want to know up front?



Buyers cite **Agent Reputation** as the top reason buyers select a particular real estate agent.

A Buyer's Agent will negotiate for you and act in your best interests.

When you work with a Homesale professional, you'll have a master negotiator on your side. It's no wonder nearly 9 out of 10 buyers want to be represented

## If you were buying a home today...



**88%** of buyers were represented by a real estate agent/broker



12%
Builder/Builder Agent/other

### What do we do for you?

- Explain steps and costs in advance
- Guide you so you're prepared
- Advise you about market conditions, pricing, negotiating tips, financing
- Help with home searches My Home Finder email service, Quick Delivery New Homes Updates, MLS searches and more
- Advocate for you by negotiating with Sellers, Lenders, Appraisers, Inspectors, Insurers, etc.
- Manage your transaction Mortgage, insurances, inspections, repairs, warranties, dozens of details
- Attend final inspection and closing to represent your interests



When you engage a Buyer Agent you get *more*. Plus, there's no extra cost. These extra services will save you **time** and **money**.

Services & Duties Provided	Seller Agent	Buyer Agent
Explain Agency Options	Х	Х
Arrange Property Showing	Х	Х
Assist with Financing	Х	Х
Provide accurate info/ disclosure of material facts	Х	Х
Explain forms and agreements	Х	Х
Monitor escrow and closing		Х
Keep your bargaining & Financial positions confidential		Х
Promote and Protect your best interest		Х
Negotiate the right price and terms for you		Х
Discuss property re-salability issues		Х
Pass on information that may enhance your bargaining position over that of the seller		Х
Assist in writing the offer with your best interests in mind		Х
Exposure to both listed and unlisted properties		Х
Inspection Options		X
Comprehensive market analysis		X

# HOME BUYING PROCESS

### Pre-Qualify -

- Connect with HomeSale Mortgage
- ·Loan Officer will provide a personal consultation
- •Review your credit & financial standing

### Pre-Approval -

·HomeSale Mortgage will issue pre-approval letter that states your buying power

### Finding the Right House

- Consumer notice and Buyer Agency Agreement
- •Your Homesale Realty REALTOR® will show you properties based on your criteria and pre-qualification
- •Evaluate each property with your sales professional
- ·Choose the Right Home

### Mortgage Application —— Contract Accepted!

- ·Your Loan Officer requests all necessary items from you
- ·Loan Officer prepares the loan for application submission



### **Preparing & Presenting Offer**

- •Review comparable sales to determine offer price
- Decide on other terms (inspections, possession date, personal property, etc.)
- •Prepare earnest money deposit
- •Negotiation of terms and possible counter offers
- Agree upon sales contract with seller

### Appraisal -

- ·Your Loan Officer will order the appraisal
- •Submission of the application to underwriting

# Loan Processing ·

•Underwriting receives and reviews all documents, requests title insurance, tax transcripts (4506T) and verifies employment

### Loan Underwriting

- ·Within three business days, the underwriter issues a conditional approval list of loan approval conditions
- •The processor works with all parties to obtain all outstanding conditions
- Once all outstanding docs are submitted back to the underwriter for Clear-to-Close
- ·Loan is approved

### Title

- ·HomeSale Settlement to review the title commitment or preliminary report
- Order closing exhibits and prepare documents

### Homeowner Insurance

- Contact your HomeSale Insurance professional
- Order and finalize insurance coverage

### Inspections

- ·Home, termite and other inspections
- •Remove any remaining contingencies
- ·Negotiate any repair requests

### Preparing for Closing

- •HomeSale Mortgage closing documents and funds are finalized and sent to HomeSale Settlement and Buyer
- HomeSale Settlement compiles and prepares all paperwork to be signed at closing
- ·Homesale Realty sales professional coordinates dates with buyer and seller for utility change over
- Closing date is scheduled

### Closing Disclosure

- ·You will receive your Closing Disclosure at least three days prior to closing and must be acknowledged by midnight on day of receipt
- •Review Closing Disclosure



### Closing Day

- Your Homesale Realty professional will walk through the property with you so you can approve the condition of the home prior to signing the closing documents
- •Provide balance of down-payment & closing costs
- •Review Closing Disclosure
- Sign documents
- Receive keys from sales professional
- HomeSale Settlement to record the title

# MORE COMPLETE SERVICES

### **Home Warranty**

Help protect yourself from unexpected home repair costs. Add value to your home.



I guarantee the services outlined in this agreement so you can count on top-notch customer service.

### **Relocation & Business Services**

Berkshire Hathaway HomeServices provides an international network as one of the top providers in global relocation.







# WE PROTECT YOU

### Our Risk Management

Our strategy will help you maintain negotiating strength by identifying potential problems early

### **Fraud Risk**



Americans have lost \$150 million to Real Estate scams in 2019



Fraud has risen 1,000% since 2018



#1 victim of malware attacks

## Homesale Risk Management

- Protected with the most up-to-date firewalls and software products
- Company email is on a secure server
- We host fraud training each year
- Periodic testing of our employees and staff
- Our I.T. team stays on top of new threats and notifies the entire company as they are happening
- The HomeSale Complete team (Mortgage, Title and Insurance) operate with a sense of urgency and communicate each process with buyers and sellers to avoid issues

# HOMESALE COMPLETE

Any way you look at it, we offer everything you need to buy a home, and all in one place — because buying a home is a big endeavor, and we're here to make the experience a little easier for you.

Each company within the Homesale family of companies is made up of true career professionals, who are specialists in each of their areas of expertise and practice at the highest professional level. Everyone operates with a sense of urgency in a highly-energized, forward-thinking and focused environment.



Our Real Estate company can match you with the right agent to provide you top-notch service



HomeSale Mortgage, LLC has been dedicated solely to serving agents' and borrowers' home financing needs for over 15 years



**HomeSale Settlement** will see that your settlement is processed and settled quickly



**HomeSale Insurance** will make sure that your investment is protected



HomeSale Relocation will ensure that your relocation process is easy



American Heritage Property Management will work to increase your cash flow and enhance the value of your real estate investment

HOME BUYING STRATEGY

