



Mobile. 240-203-3733 Main Office. 443-975-7555

www.LoveMyMDHomes.com



Your Real Estate Journey Begins Here with EXIT By the Bay Realty. Let Us Guide You Home.

Kara Bogusky

REALTOR[®], C2EX, MRP

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Why use a REALTOR®?

Exclusively, individuals holding a license and membership with organized real estate, such as the National Association of Realtors., are entitled to use the designation "Realtors." These professionals adhere to a stringent code of ethical and professional standards set by these organizations. Moreover, Realtors possess exclusive access to MLS data, ensuring they can furnish you with up-to-date information to expertly navigate the homebuying process.





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Why use an EXIT Realty agent?

We take our knowledge of the current market conditions and couple it with expert negotiation skills. EXIT agents are full service agents and we pride ourselves on our commitment to service. When you use an EXIT Realty agent, you're paying it forward because a portion of every transaction fee received by Exit Realty Corp. international is applied to its charitable fund.





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Let's Find Your Home

Every buyer is different, and it is my job to help you determine exactly what kind of home you're looking for based on your needs, your budget, and your lifestyle.





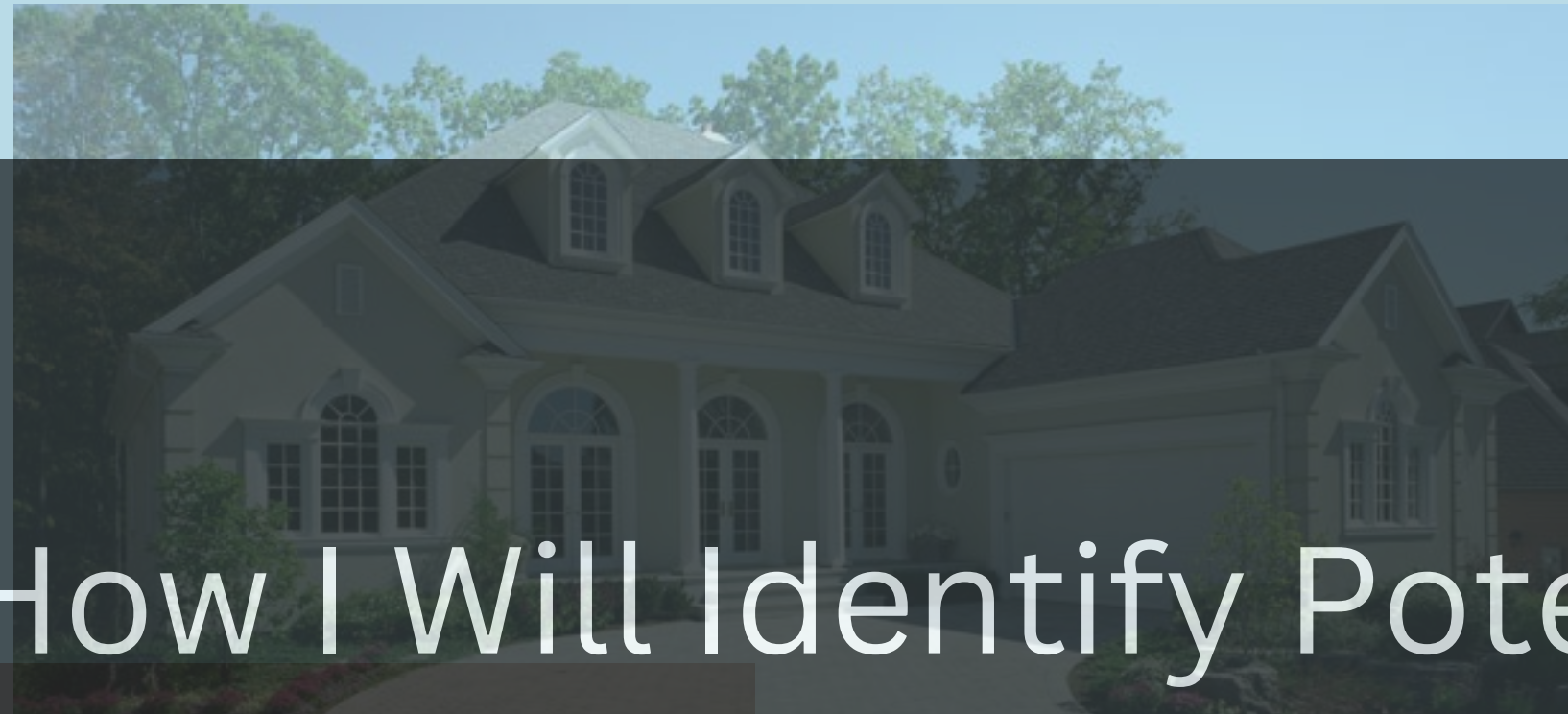
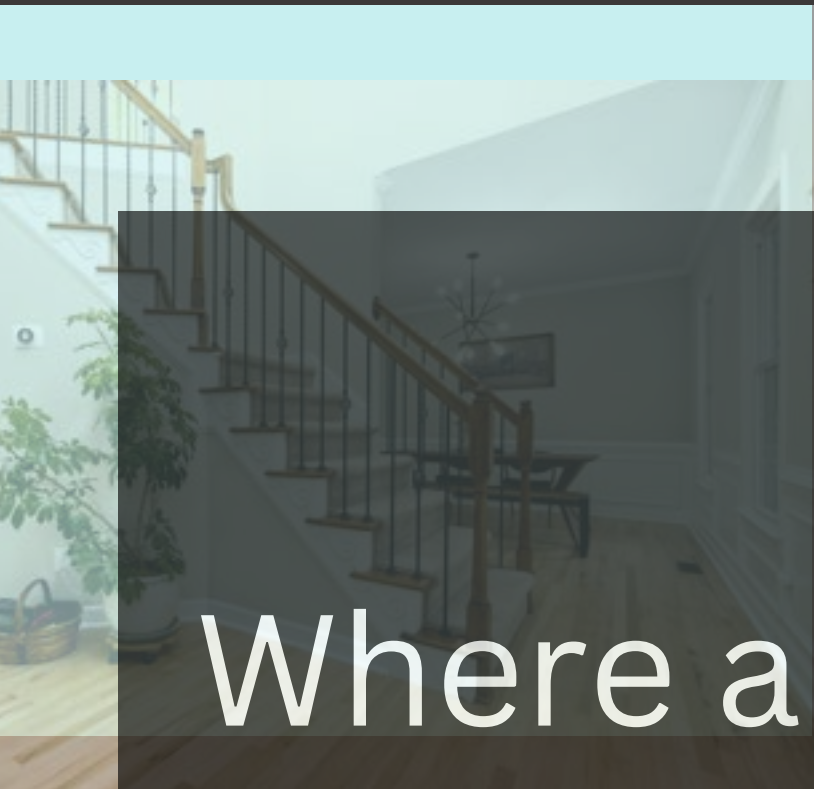
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Where and How I Will Identify Potential Homes

Once we determine the kind of home you are looking for, I have various tools and strategies to stay on top of what is available in the marketplace so you don't miss your dream home.





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Open Houses

Attending open houses is an effective strategy to help you determine what kind of home you're looking for. I'd be happy to accompany you to offer housing and market expertise. I'll also provide you with some of my business cards which you can provide to the listing agent when attending open houses on your own, so they can keep me informed of any changes you, as the potential buyer, need to know .



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Community Information

I will provide the most recent information on lifestyle factors such as schools, places of worship, retail, public transportation and more to ensure your home is located in an area that suits your needs.



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How Much Home Can You Afford?

My team of industry professionals and I can help you determine your buying power.



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Comparable Recent Solds

On-demand access to MLS data and metrics provide me with the necessary information I need to quickly show you what comparable properties are selling for in your desired area.



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Communication

Communication is key throughout the buying process and I will keep you informed every step of the way, in whichever way you prefer. I am always just a call, click, or text away.



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Trusted Advisor

When you've found your home and you're ready to submit an offer, I serve as your Trusted Advisor, helping you navigate what can be a complicated process.



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Negotiating Skills

I am a full service agent and I possess keen negotiation skills. I bring my understanding of the market to the negotiations, representing your best interests at all times.

A pair of hands is shown from a top-down perspective, cupping a heart-shaped object. The heart is a translucent, teal color and contains a faint, circular image of a group of people, possibly a family or a community group, engaged in an activity. The hands are positioned against a background of dark, weathered wooden planks.

EXIT GIVES BACK With Each Transaction

A portion of every transaction fee received by EXIT Realty Corp. International is applied to its charitable fund. Through the Spirit of EXIT Charitable Program, EXIT offices and associates can raise money for local, approved, registered charities and apply to EXIT's head office to have those funds matched from the company's pool of funds. To date, EXIT Realty Corp. International has allocated more than \$7,000,000 to charity.



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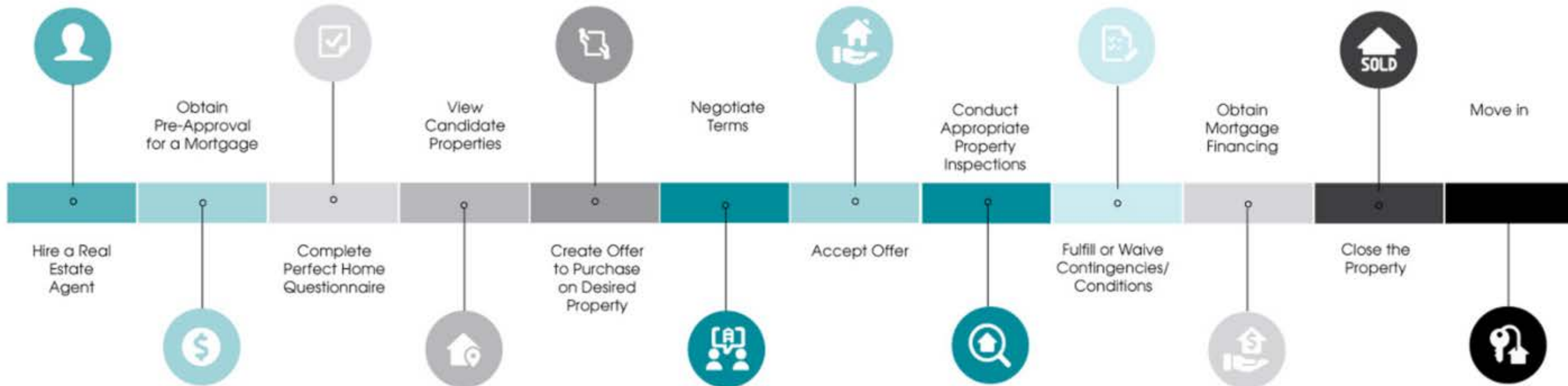
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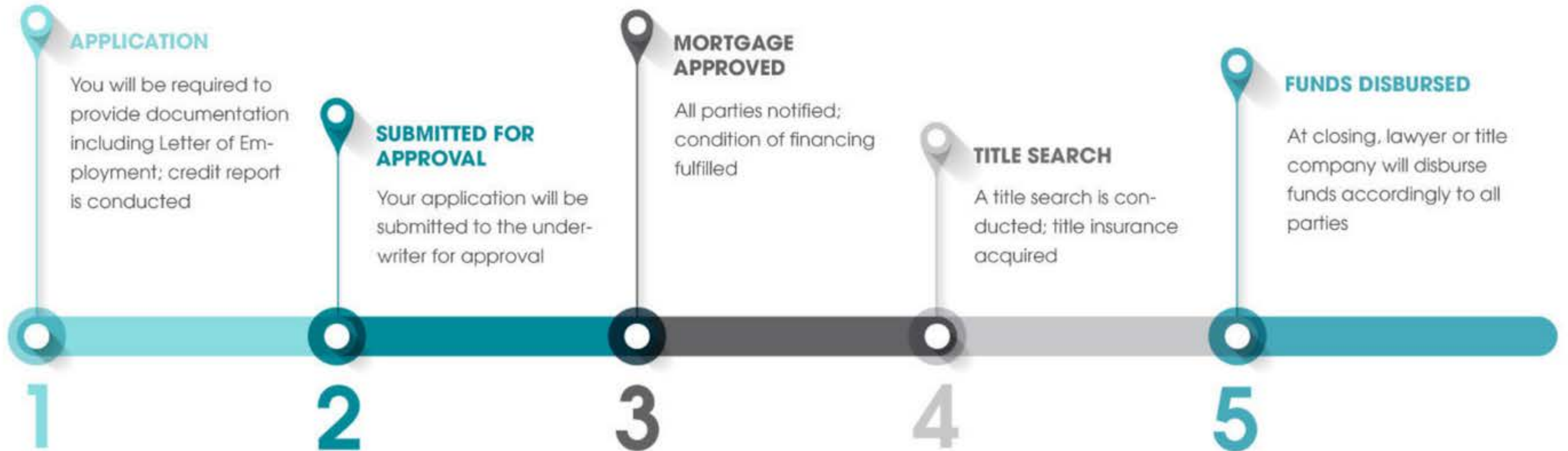
The Power of the Organization Behind You

EXIT Realty professionals are highly trained and knowledgeable with access to in-depth teaching, training and coaching at the corporate, regional, and brokerage level in specialties such as negotiation and market knowledge. In particular, EXIT agents know how to recognize distinct personality types to give us an edge in the negotiation process.

Buying Your Home



The Mortgage Process



Closing Costs

On average, closing costs represent 2% - 5% of the Purchase Price. These may include:

Down-payment	The down-payment amount is the difference between the selling price of the property and the amount of money borrowed to purchase the property. The deposit provided with the offer is deducted from the down-payment. Example: Selling price is \$300,000. Deposit with offer is \$10,000. Mortgage loan is for \$270,000. Remaining down-payment will be \$20,000.
Prepaid Utilities	The buyer is responsible for paying utilities as of the closing date and may also need to reimburse the seller for prepaid utilities.
Prepaid Property Taxes	Property taxes are calculated based on the value of the property. If the seller has prepaid property taxes, the buyer may be required to reimburse the seller.
Interest Adjustment	The interest adjustment is the amount of interest accrued between the closing day and the date of the first mortgage payment.
Legal Fees/Disbursements	Legal fees include conducting a title search on the property, putting title insurance in place, registering the home in the buyer's name, and facilitating financial disbursements upon closing.
Transfer Taxes (Land, Estate, etc)	Transfer tax is imposed by state/provincial, county, and municipal authorities for the privilege of transferring real property within the jurisdiction. In some markets this tax is not imposed.



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Prepaid Property Taxes

Property taxes are calculated based on the value of the property. If the seller has prepaid property taxes, the buyer may be required to reimburse the seller.

Interest Adjustment

The interest adjustment is the amount of interest accrued between the closing day and the date of the first mortgage payment.

Legal Fees/Disbursements

Legal fees include conducting a title search on the property, putting title insurance in place, registering the home in the buyer's name, and facilitating financial disbursements upon closing.

Transfer Taxes (Land, Estate, etc)

Transfer tax is imposed by state/provincial, county, and municipal authorities for the privilege of transferring real property within the jurisdiction. In some markets this tax is not imposed.

Moving Considerations

Communication

Cable/Satellite

Home Phone

Cell Phone

Internet

Health Alert System

Utilities

Water

Heating/Cooling

Electric/Hydro

Other

Home Security System

Water Filtering/Conditioning

Newspaper Delivery

Magazine Subscriptions

Banking Needs

Storage Facilities

Pool Service

Yard/Garden/Snow Removal
Service

Pest Control

Postal Change of Address

Moving Tips: Preparation

- Arrange with movers, prior to packing day, to ensure all specialty packaging needs are taken care of
- Make arrangements for moving household plants, pets and vehicles
- Collect house keys, mail keys, all household manuals, garage door openers
- Write a note to new owners with any helpful tips you can give them regarding the upkeep of the home
- Cancel or redirect newspaper and magazine subscriptions
- Forward mail as of two days prior to your move
- Pack a "First Open" box: remotes, screws, nails, tools
- Make sure all automatic bank withdrawals, all bank accounts, charge card accounts and all other financial agencies are notified of new address



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Moving Tips: Day Before Move

- Charge cell phones
- Final check for missed items
- Organize suitcases, pet items, children's items, coolers for move day
- Arrange for snacks and drinks for movers and family



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Moving Tips: Move Day

- Pack all chargers
- Final check of all rooms; attic, basement, shed, garage, and crawl space
- Confirm with movers on directions, anticipated arrival at new location and exchange cell phone numbers with the driver



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Moving Tips: Move In Day

- Snacks and drinks for movers and family
- Find "First Open" box
- Enjoy your new home!



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My Commitment To You

- To invest 100% of my effort delivering first-class service to you
- To make the process as simple and stress free as possible
- To provide you with access to my network of industry professionals who can help you every step of the way
- To serve as your Trusted Advisor throughout the entire process



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Moving
Day

**Thank you for
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Buyer Guide!
Please let me
know if you have
any questions.**

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