

MR. BUYER



**RE/MAX**<sup>®</sup>  
ALOHA HOMES

To be the worldwide real estate leader,  
achieving our goals by helping others  
achieve theirs. Everybody wins!



# PRINCIPAL BROKER

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Principal Broker - Real Estate Expert

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# OUR BUYERS SPECIALIST TEAM



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*Aloha & Welcome To Paradise!*



# HAWAII

1

Nicknamed the "Aloha State", Aloha means "love", "hello", and "goodbye".

2

The word "Hawaii" means, "place of the Gods", or "homeland".

3

Because of its continuous volcanic eruptions, Hawaii is the only state in the nation to have an increasing land area, growing by 42 acres each year.

4

Just recently "pidgen", was recognized as a language. Pidgen was adopted as a means of communication so that foreigners could communicate with one another during the 1800's.

5

Hawaii is the only state in the nation that grows coffee!

6

Hawaii is the only state in the nation that has a palace (Iolani Palace).

7

Only two types of mammals are native to Hawaii: the hoary bat and the monk seal.

8

When written with the English alphabet, the Hawaiian language uses only 13 letters with every word ending with a vowel.

9

That apostrophe-like mark you see in some Hawaiian words is called an 'okina. It's a consonant that signifies a slight pause. If two words seem to be spelled exactly alike, but one has an 'okina, you're looking at two different words. For example, "moa" means "chicken," while "mo'a" means "cooked."





10

*Day biting mosquitos first arrived in Hawaii in 1872 as stowaways aboard a merchant ship, bringing with them new diseases such as malaria and the plague.*

11

*Hawaii is the youngest state in the nation, entering the nation on August 21, 1959.*

12

*The eight horizontal stripes on Hawaii's flag represent each of the state's main islands. In the upper-left corner of the flag is a small version of Britain's flag which honors British captain George Vancouver, who gave Hawaii its first flag in 1794.*

13

*Ancient Hawaiians believed that the heavier a woman, especially a chieftess, the more beautiful she was.*

14

*The average projected lifespan of those born in Hawaii is longer than the residents of any other state (81.3 years).*

15

*The second rainiest place on Earth is Mt. Waialeale on the island of Kauai, where the average rainfall is 450 inches per year.*

16

*Hawaii has lost more species and has more endangered species than any other state in the US.*

17

*Hawaii has it's own time zone, and does NOT observe Daylight Savings Time.*



18

*In 1778, the native Hawaiian population was estimated to be nearly 1 million. By 1919, the population declined to 22,600, due in large part to war and disease.*

19

*The world-renowned Hawaiian macadamia nut is not native to Hawaii. Originally imported from Australia as ornamental vegetation in the 1880s, it wasn't until the 1920s that it became a harvest crop.*

20

*With 275 days per year with some rain, Hilo on the Big Island is the third wettest spot in the United States.*

21

*In contrast, the Big Island's second largest city, Kona, is on the western side and gets only 10 inches of rain per year.*

22

*The people of Hawaii consume the most spam per capita in the US.*

## Shave Ice is different from a Snow Cone



Brought to the islands in the 1880s by Japanese labourers who craved kakigori – a frozen dessert – shave ice is now an iconic Hawaiian staple. Unlike American-style snow cones that use crushed ice, shave ice is created by shaving a large block of ice and topping it with sweetened fruit syrup and condensed milk. Today, it is commonly served with an ice-cream cone with add-ins such as adzuki beans and mochi (Japanese rice cake).



# Oahu Top Shopping



**Ala Moana Shopping Center** - Ala Moana Center is the eighth-largest shopping mall in the US by retail space. Located at: 1450 Ala Moana Blvd, Honolulu, HI 96814



**Kahala Mall** is an enclosed shopping mall in Kāhala, Honolulu on the East Side of the island of Oahu. Located at: 4211 Waialae Ave, Honolulu, HI 96816



**Pearlridge Center** – In the center of the island, Pearlridge is an enclosed shopping center, located at: 98-1005 Moanalua Rd, Aiea, HI 96701



**Waikēle Premium Outlet** - This sprawling shopping complex houses multiple brand-name retailers & restaurants. Located at: 94-849 Lumiaina St, Waipahu, HI 96797





**Ka Makana Ali'i** - The Center for West O'ahu – offer residents and visitors a family-friendly, mixed-use center in the center of Hawai'i's fastest growing community. Located at: 91-5431 Kapolei Pkwy, Kapolei, HI 96707



**International Market Place** - International Market Place is an open-air shopping center located in Waikiki on the island of O'ahu. It first opened in 1956 as a commercial, retail and entertainment center. Located at: 2330 Kalakaua Ave, Honolulu, HI 96815



**Ward Villages Shopping Center** - Five-mall shopping complex with more than 130 stores, 40 eateries & a 16-screen movie theater. Located at: 1240 Ala Moana Blvd #200, Honolulu, HI 96814



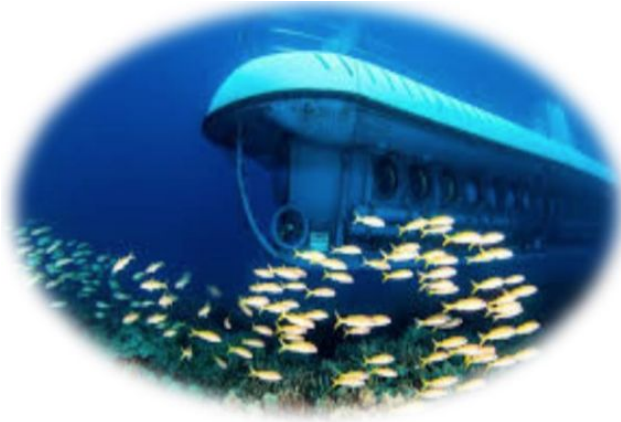
**Aloha Stadium Swap Meet** - The state's biggest open-air flea market with 400-plus stands. Small admission charge. Open Wednesdays, Saturdays and Sundays. Located at: 99-500 Salt Lake Blvd, Honolulu, HI 96818



# Top Activities



Pearl Harbor/USS Arizona Memorial



Atlantis Submarine – 110ft deep experience



Polynesian Cultural Center (North Shore)



Diamond Head Hike



Kualoa Ranch – Zipline/ATV/Horseback ride



Paradise Cove Luau (West Side)



# Top Activities



Sea Life Park – Experience with marine life



Waimea Valley



**Bishop Museum**  
(The only Hawaiian Cultural Museum in the World!)



Dole Pineapple Plantation



Climbworks Zipline



Iolani Palace

Oahu Island also has a Honolulu Zoo, Waikiki Aquarium and lots more to offer for guaranteed fun activities all year long!



# Top Beaches



Lanikai Beach



Hanauma Bay



Sunset Beach



Ko'olina Beach Park



Waikiki Beach



Waimanalo Beach



# Our Commitment to You

**Protecting Your Interests** – Ensuring your privacy and placing your interests first.

**Open Communication** – Timely disclosure of facts regarding your transaction.

**Easily Accessible** – All team members are to be readily available to assist you.

## Aloha!

We value your time, trust and appreciate the opportunity to earn your business. Therefore, while we are together, we pledge to neither receive nor initiate cell phone calls-unless, of course, initiating or taking calls that pertain to our business at hand.

For obvious safety and legal reasons, we avoid using the cell phone while driving. We also do not answer calls when meeting with other clients. Our team will check messages frequently and will always return your calls in a timely manner. Please feel free to call the office, if the matter is urgent and you cannot get through to us on our cell phone.





**This is our personal commitment,  
to provide you with 100%  
of our undivided attention.**

**Thank you for placing your trust in us!**



# Mission Statement

- We help people achieve the home-ownership dream, and to invest in real estate so they can make more money and live better lives! We do this with Aloha attitude and results!
- Our clients' needs always come first. We strive to provide excellence and value far in excess of our clients' expectations. Our constant goal is mutual respect and building long-term relationships that are beneficial to all parties.
- RE/MAX ALOHA HOMES operates in a professional, organized, and efficient manner. We always adhere to the highest standards of integrity and ethical business practices. We will be positive, helpful, and enthusiastic at all times; always focusing on solutions, not challenges. We will take care of business first and foremost- but also have fun and enjoy ourselves in the process!
- We never rest on our accomplishments. We constantly strive to create, develop, and implement new ideas, strategies, and services that will benefit our clients. We will continue to seek further education in all aspects of our business to increase the level of service we offer our clients.



# Core Values

1. Honesty & Integrity at all times and in all situations
2. Continually improve our services to exceed our clients' expectations
3. Create and nurture a fun, exciting, creative and productive work environment
4. Tirelessly pursue personal & team growth while reaching well-formulated goals
5. Work with only the most enjoyable and motivated clients & associates



# CODE *of* ETHICS *and* STANDARDS *of* PRACTICE

NATIONAL ASSOCIATION OF REALTORS®

OVER 100 YEARS SINCE ADOPTION

Under all is the land. Upon its wise utilization and widely allocated ownership depend the survival and growth of free institutions and of our civilization. REALTORS® should recognize that the interests of the nation and its citizens require the highest and best use of the land and the widest distribution of land ownership. They require the creation of adequate housing, the building of functioning cities, the development of productive industries and farms, and the preservation of a healthful environment. Such interests impose obligations beyond those of ordinary commerce. They impose grave social responsibility and a patriotic duty to which REALTORS® should dedicate themselves, and for which they should be diligent in preparing themselves. REALTORS®, therefore, are zealous to maintain and improve the standards of their calling and share with their fellow REALTORS® a common responsibility for its integrity and honor. In recognition and appreciation of their obligations to clients, customers, the public, and each other, REALTORS® continuously strive to become and remain informed on issues affecting real estate and, as knowledgeable professionals, they willingly share the fruit of their experience and study with others. They identify and take steps, through enforcement of this Code of Ethics and by assisting appropriate regulatory bodies, to eliminate practices which may damage the public or which might discredit or bring dishonor to the real estate profession. REALTORS® having direct personal knowledge of conduct that may violate the Code of Ethics involving misappropriation of client or customer funds or property, willful discrimination, or fraud resulting in substantial economic harm, bring such matters to the attention of the appropriate Board or Association of REALTORS®. Realizing that cooperation with other real estate professionals promotes the best interests of those who utilize their services, REALTORS® urge exclusive representation of clients; do not attempt to gain any unfair advantage over their competitors; and they refrain from making unsolicited comments about other practitioners. In instances where their opinion is sought, or where REALTORS® believe that comment is necessary, their opinion is offered in an objective, professional manner, uninfluenced by any personal motivation or potential advantage or gain. The term REALTOR® has come to connote competency, fairness, and high integrity resulting from adherence to a lofty ideal of moral conduct in business relations. No inducement of profit and no instruction from clients ever can justify departure from this ideal. In the interpretation of this obligation, REALTORS® can take no safer guide than that which has been handed down through the centuries, embodied in the Golden Rule, "Whatsoever ye would that others should do to you, do ye even so to them." Accepting this standard as their own, REALTORS® pledge to observe its spirit in all of their activities whether conducted personally, through associates or others, or via technological means, and to conduct their business in accordance with the tenets set forth below.



## DUTIES TO CLIENTS AND CUSTOMERS

### ARTICLE 1

When representing a buyer, seller, landlord, tenant, or other client as an agent, REALTORS® pledge themselves to protect and promote the interests of their client. This obligation to the client is primary, but it does not relieve REALTORS® of their obligation to treat all parties honestly. When serving a buyer, seller, landlord, tenant or other party in a non-agency capacity, REALTORS® remain obligated to treat all parties honestly.

### ARTICLE 2

REALTORS® shall avoid exaggeration, misrepresentation, or concealment of pertinent facts relating to the property or the transaction. REALTORS® shall not, however, be obligated to discover latent defects in the property, to advise on matters outside the scope of their real estate license, or to disclose facts which are confidential under the scope of agency or non-agency relationships as defined by state law.

### ARTICLE 3

REALTORS® shall cooperate with other brokers except when cooperation is not in the client's best interest. The obligation to cooperate does not include the obligation to share commissions, fees, or to otherwise compensate another broker.

### ARTICLE 4

REALTORS® shall not acquire an interest in or buy or present offers from themselves, any member of their immediate families, their firms or any member thereof, or any entities in which they have any ownership interest, any real property without making their true position known to the owner or the owner's agent or broker. In selling property they own, or in which they have any interest, REALTORS® shall reveal their ownership or interest in writing to the purchaser or the purchaser's representative.

### ARTICLE 5

REALTORS® shall not undertake to provide professional services concerning a property or its

value where they have a present or contemplated interest unless such interest is specifically disclosed to all affected parties.

### ARTICLE 6

REALTORS® shall not accept any commission, rebate, or profit on expenditures made for their client, without the client's knowledge and consent.

When recommending real estate products or services (e.g., homeowner's insurance, warranty programs, mortgage financing, title insurance, etc.), REALTORS® shall disclose to the client or customer to whom the recommendation is made any financial benefits or fees, other than real estate referral fees, the REALTOR® or REALTOR's firm may receive as a direct result of such recommendation.

### ARTICLE 7

In a transaction, REALTORS® shall not accept compensation from more than one party, even if permitted by law, without disclosure to all parties

and the informed consent of the REALTOR's client or clients.

### ARTICLE 8

REALTORS® shall keep in a special account in an appropriate financial institution, separated from their own funds, monies coming into their possession in trust for other persons, such as escrows, trust funds, clients' monies, and other like items.

### ARTICLE 9

REALTORS®, for the protection of all parties, shall assure whenever possible that all agreements related to real estate transactions including, but not limited to, listing and representation agreements, purchase contracts, and leases are in writing in clear and understandable language expressing the specific terms, conditions, obligations and commitments of the parties. A copy of each agreement shall be furnished to each party to such agreements upon their signing or initialing.



## DUTIES TO THE PUBLIC

### ARTICLE 10

REALTORS® shall not deny equal professional services to any person for reasons of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity. REALTORS® shall not be parties to any plan or agreement to discriminate against a person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

REALTORS®, in their real estate employment practices, shall not discriminate against any person or persons on the basis of race, color, religion, sex, handicap, familial status, national origin, sexual orientation, or gender identity.

### ARTICLE 11

The services which REALTORS® provide to their clients and customers shall conform to the standards of practice and competence which are reasonably expected in the specific real estate disciplines in which they engage; specifically, residential real estate brokerage, real property management, commercial and industrial real estate brokerage, land brokerage, real estate appraisal, real estate counseling, real estate syndication, real estate auction, and international real estate.

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent on such types of property or service, or unless the facts are fully

disclosed to the client. Any persons engaged to provide such assistance shall be so identified to the client and their contribution to the assignment should be set forth.

### ARTICLE 12

REALTORS® shall be honest and truthful in their real estate communications and shall present a true picture in their advertising, marketing, and other representations.

REALTORS® shall ensure that their status as real estate professionals is readily apparent in their advertising, marketing, and other representations, and that the recipients of all real estate communications are, or have been, notified that those communications are from a real estate professional.

### ARTICLE 13

REALTORS® shall not engage in activities that constitute the unauthorized practice of law and shall recommend that legal counsel be obtained when the interest of any party to the transaction requires it.

### ARTICLE 14

If charged with unethical practice or asked to present evidence or to cooperate in any other way, in any professional standards proceeding or investigation, REALTORS® shall place all pertinent facts before the proper tribunals of the Member Board or affiliated institute, society, or council in which membership is held and shall take no action to disrupt or obstruct such processes.

## DUTIES TO REALTORS®

### ARTICLE 15

REALTORS® shall not knowingly or recklessly make false or misleading statements about other real estate professionals, their businesses, or their business practices.

### ARTICLE 16

REALTORS® shall not engage in any practice or take any action inconsistent with exclusive representation

or exclusive brokerage relationship agreements that other REALTORS® have with clients.

### ARTICLE 17

In the event of contractual disputes or specific non-contractual disputes as defined in Standard of Practice 17-4 between REALTORS® (principals) associated with different firms, arising out of their relationship as REALTORS®, the REALTORS® shall mediate the dispute if the Board requires its

members to mediate. If the dispute is not resolved through mediation, or if mediation is not required, REALTORS® shall submit the dispute to arbitration in accordance with the policies of the Board rather than litigate the matter.

In the event clients of REALTORS® wish to mediate or arbitrate contractual disputes arising out of real estate transactions, REALTORS® shall mediate or arbitrate those disputes in accordance with the policies of the Board, provided the clients agree to be bound by any resulting agreement or

award. The obligation to participate in mediation and arbitration contemplated by this Article includes the obligation of REALTORS® (principals) to cause their firms to mediate and arbitrate and be bound by any resulting agreement or award.



NATIONAL  
ASSOCIATION of  
REALTORS®

# RAY PROSEK

REALTOR ASSOCIATE® CDPE, CIAS, SFR, SRS



*"I honestly don't know when 'work' starts and ends because it is so rewarding, and so much a part of my lifestyle."*

— RAY PROSEK, REALTOR ASSOCIATE  
CDPE, CIAS, SFR, SRS

**IF YOU WERE TO LOOK UP "THE AMERICAN DREAM"** in the dictionary and saw a photo of Ray Prosek, Top Agent with RE/MAX Honolulu, it wouldn't be the least bit surprising. Ray absolutely personifies the concept of the American Dream. "I live in paradise, and selling real estate doesn't feel like work," he says. "I honestly don't know when 'work' starts and ends because it is so rewarding, and so much a part of my lifestyle."

Ray has been living the American Dream as a wildly successful residential real estate agent and the #1 Top Producer with RE/MAX Honolulu. Ray has already earned multiple Top Sales Awards, such as Top 10 in State of Hawai'i Agent in numbers of Residential Transactions Closed.\* He also received the RE/MAX Hall of Fame Realtor with RE/MAX Chairman's Club Award.

Ray is heavily involved in supporting Children's Miracle Network Hospitals—including Kapi'olani hospital—through monetary donations from every single closed transaction. Ray also volunteers and teaches Judo at the Kroc Center in Kapolei and co-founded Barber's Point 'Ohana, a nonprofit which contributes money to the Barber's Point Elementary school and supports children in local homeless shelters.

**Mahalo to all our clients  
for making us #1**

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\*Diverse Business News - The Best Residential Hawai'i Realtors from 13,930 Realtors in Hawai'i 2014 results report



September 12, 2014

Ray R. Prosek  
RE/MAX HONOLULU  
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Kapolei, HI 96707  
United States

Dear Ray,

The officers of RE/MAX, LLC would like to extend our sincere congratulations on your induction into one of our most prestigious groups: the RE/MAX Hall of Fame.

Your consistent productivity, year after year, has propelled you into an elite group of real estate professionals – the best of the best.

Our network is built around you and the tens of thousands of RE/MAX Associates around the world. Our only customer is you, and we are committed to providing you with the industry's best training courses, education classes, business techniques, technology and coaching, with the knowledge that these will help you achieve your business goals.

We look forward to many more years of your continued success. You are a vital part of the RE/MAX family and we couldn't be happier for you.

Sincerely,

Margaret Kelly, CEO  
RE/MAX, LLC

**RE/MAX, LLC**  
WORLD HEADQUARTERS

5075 South Syracuse • Denver, CO 80237-2712 • Tel: 303.770.5531

Each office is independently owned and operated.



# RE/MAX<sup>®</sup> HALL OF FAME



*Ray Prosek*

Dave and Gail Liniger, along with the entire RE/MAX leadership team, truly appreciate your dedication to real estate and the exceptional results you have achieved. You have helped build the foundation for the RE/MAX network's success in both your community and around the world.

*Dave Liniger*

Dave Liniger  
Chairman of the Board and Co-Founder  
RE/MAX, LLC

*Gail Liniger*

Gail Liniger  
Vice Chairman of the Board and Co-Founder  
RE/MAX, LLC

2014





# TOP AGENT MAGAZINE

Ray  
Prosek

DUTY

LOCAL KNOWLEDGE:



PROCESS EXPERTISE:



RESPONSIVENESS:



NEGOTIATION SKILLS:



## Ray Prosek

If you were to look up “The American Dream” in the dictionary, and saw a photo of Ray Prosek, Top Agent with RE/MAX Honolulu it wouldn’t be the slightest bit surprising. Ray absolutely personifies the concept of the American Dream. “I live in paradise, and selling real estate doesn’t feel like work. I honestly don’t know when ‘work’ starts and ends because it is so rewarding, and so much a part of my lifestyle,” he says.

Rest assured, Ray wasn’t handed any of his success on a silver platter. “I was raised in a deep poverty of Communist-Socialist regime in Czechoslovakia. My wife Lenka and I came to Hawaii more than ten years ago on our honeymoon, with one way tickets. We barely spoke the language and knew no one here. It was just the two of us, and a burning desire to make it here.”

“We worked in restaurants, starting with washing dishes while we learned the language,” he says. However,



Ray had been a real estate agent in his native country, and he and his wife were determined to recreate that success on Oahu.

He quickly worked his way up through restaurant positions, before



transitioning into mortgage banking, and management in a Nationwide Mortgage Company. But for the last six years, Ray has been truly living the American Dream as a wildly successful residential real estate agent.

“The chance to be present and significantly and positively contribute to bettering peoples’ lives when they are making their biggest lifetime investment or fulfilling their American dream of home ownership means everything to me. I love the never-





ending challenge and opportunity to get better and become more efficient every year.”

Ray threw himself into marketing as he sought out his dream. “We had no sphere of influence when we arrived here. Today our business is driven by our high level of integrity and excellence in results-oriented customer service, coupled with 167+ unique layers of marketing, and of course lots of referrals. But I have not done this alone. My team is absolutely exceptional at what they do. Their support means the world

to me, and they are the reason our team is at the top of the industry. I’m forever grateful and appreciative of every single person I have the honor of working with.”

That business is substantial to say the least. As the Top Producer with RE/MAX Honolulu, Ray has already earned multiple Top Sales Awards, in addition to receiving the Hall of Fame RE/MAX, yet that’s not his greatest accomplishment, in his eyes.

“My greatest achievement is my



happy, healthy, loving family and the fact that we have no job, so to speak. We live and love real estate. It is our lifestyle and everything in our lives is incorporated around it and in it! My wife Lenka is our Marketing Manager, and even our daughter Tiffany convinced me to hire her as a part time office assistant to earn money to pay for an iPhone. She is only 10 years old!”

Ray is also incredibly dedicated to giving back to the community that has enabled him to do a job he loves in one of the most beautiful places

in the world. “I’m heavily involved in supporting Children’s Miracle Network Hospitals- including the local Kapiolani hospital, through contributing money from every single sale closed transaction,” he says. Ray also volunteers and teaches Judo and Japanese Martial Arts at the Kroc Center, and co-founded Barbers Point Ohana, a nonprofit that he established with his friend Jeff Sampson which contributes money to the Barber’s Point Elementary school and supports children in local homeless shelters. In addition, Ray and Lenka’s children wrap up and



give away many of their favorite toys, in addition to purchasing gifts for homeless children of their age with their own money each Christmas. “We go to the beach and give them out to homeless children on the beach

and in the shelter. It is so important to give back. We are living proof that the American Dream is alive and well, and we are so honored to be able to give back to others and help others achieve their own dreams.”

For more information about Ray  
Visit [www.AlohaHomesAgents.com](http://www.AlohaHomesAgents.com)  
RProsek@Remax.net • (808) 393-8226

Copyright Top Agent Magazine



# 5 out of 5 Star Client Reviews!

Don't just take our word for it- See what our clients have experienced!





Recipient of RE/MAX Hall of Fame and other  
RE/MAX International Sales Awards

2016- 2019 Honolulu Magazine Best in Real Estate

#1 Overall Top Producer RE/MAX Team HI/USA 2019

2018 Distinguished Realtor © (Award Recipient  
Recognized as the Top 1% in USA)

Recognized by America's Best Real Estate Agents -  
Real Trends

Top 1% in USA (from 2.7 Million Agents in in all  
companies in USA, )

Top 3 in Oahu\* 2015-2016 (Individuals by sides from  
All Oahu/ Honolulu Realtors)

Top 5 in State of Hawaii\* 2015-2016 (Individuals by  
sides from All Hawaii Realtors)

Recognized as a "Top 10 in Hawaii" Agent in number  
of transactions closed \*(Pacific Business News- The  
Best Residential Realtors from 13, 030 Active  
Realtors in Hawaii 2014 results report)

RE/MAX Lifetime Achievement Award

#1 RE/MAX Team in Hawaii Transactions Closed 2019

Top 50 Residential Real Estate Agents in State of  
Hawaii\*(most transactions closed in 2016, 2017)

Top 100 Realtors Hawaii Business News\*(most  
transactions closed in 2016, 2017)

Top 100 RE/MAX USA 2017 Agent\* (from 57,105  
RE/MAX Agents in the USA)

The 1st Recipient ever in Hawaii of the TITAN CLUB  
Award with RE/MAX (for Real Estate Sales) in 2015  
and 2016

Top 1% Agent from all Realtors – Agents in USA

Aloha' Aina Realtor Award Nominee

Top Producer in transactions closed 1% All Agents  
Hawaii Statewide 2014 - 2019

Recognized as the Top Hawaii Agent by Top Agent  
Magazine & featured on Cover Page 2015





**Glenn B.**  
Honolulu, HI  
👥 0 friends  
★ 2 reviews



I had the pleasure of working with and learning from Ray during the sale of my mother's home and I was impressed from the very first meeting. I have been investing in real estate for the better portion of the past ten years and Ray is by far the most knowledgeable real estate agent that I have had the pleasure of working with. I had already conducted my own market analysis in preparation for my mother's initial meeting with him and his thoughtful presentation of the qualitative and quantitative data relevant to the sale of my mother's home was second to none. It was clear that his background touched on every aspect of real estate transactions and his personable nature easily enabled him to speak to my mother in layman's terms about the process ahead of her.

Over the course of the sale, the thing that I found to be even more impressive than his mastery of real estate was the compassionate manner in which he treated my mother. From the first meeting to the signing of the closing documents, he treated my mother and her home with the utmost respect. It was clear that there was no client more important to him than the one that he is sitting with. He always gave my mother his undivided attention and even

refrained from checking his phone during client meetings. In short, he gets the people element of the business. Where many real estate professionals will make short-sighted recommendations that are in their own best interest rather than that of their client, Ray is thinking ahead to the next ten transactions that come from building a relationship.

I am big on family and am extremely grateful for the excellent job Ray and his team did for my mother. My wife and I are currently going through two transactions with Ray because of that work and we know there will be many more to come. My sincerest thanks to Ray and his team for the care and professionalism they showed my mother. If you are looking for a real estate professional with character that is a master of their craft, you will find that by working with Ray Prosek and his team.



★★★★★ **Highly likely to recommend**



[melissa aiu](#)

Bought a Townhouse home in 2016 for approximately \$250K in Kapolei, HI.

Primary point of contact: Chad Shimabukuro

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

Chad and Ray were wonderful to work with. We had a tight budget and lots of questions, but Chad was patient with us and always took the time to answer our questions without making us feel rushed. They kept us informed through every step of the process and gave honest, frank feedback. Mahalo Chad, Ray and the Remax team for all of your hard work. We are so excited to finally own a home here in Hawaii.





★★★★★ **Highly likely to recommend**



[cpetersondc](#)

Bought a Townhouse home in 2016 for approximately \$225K in Waipahu, HI.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

Ray and Chad were stellar knowledgeable agents! Ray is very unique in that he has worked in all aspects of real estate (mortgage, realtor, investor), and has a much deeper understanding of the market than most. They set up viewings for us in Makaha, Waipahu, and North Shore, and gave us the pros and cons of buying in each area. It really helped us narrow down our decision. They are very well known amongst all agents, and this gave us more strategic power in the bidding process. They do what they say, and say what they do. They get the job done and DELIVER! You can't go wrong with Team Remax Ray! Thanks guys!



★★★★★ **Highly likely to recommend**



[johnirace](#)

Sold a Townhouse home in 2016 for approximately \$425K in Ala Moana-Kakaako, Honolulu, HI.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

The entire team led by Ray far exceeded my expectations. They were all extremely professional and accommodating in every possible way throughout the entire sale process. Ray personally assisted with some issues that are typically not the responsibility of the Real Estate Agent and he did it without expecting anything in return. I really appreciated the assistance. The team consistently kept me informed and always took the time to explain everything before asking for any type of decision. Thank you for all your hard work!



**★★★★★ Highly likely to recommend**



[zuser20151017125942641](#)

Bought a Single Family home in 2016 for approximately \$500K in Waianae, HI.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ☆☆☆☆☆

When first trying to purchase a home early 2016 it was definitely an experience trying to find an Agent/Realtor that would be able to assist us. Luckily we came across Chad Shimabukuro of Remax in Kapolei, HI he not only gave us accurate answers to any and all of the questions and concerns that we had he was able to educate us as well helping to make this process easier and provide us with piece of mind. He is not only dependable, he is also honest and trust worthy and handles business in a professional manner. If you are in need of an Agent/ Realtor the Chad is the real estate professional for you .



★★★★★ Highly likely to recommend



[pzmevents1](#)

Bought a Single Family home in 2016 in Hawaii Kai, Honolulu, HI.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

Chad Shimabukuru hung in with through a year of ups and downs as we began the process of searching and purchasing a retirement property. He never wavered, always acted in our best interest, and went above and beyond what a buyer would expect. Having once found the exact property, Chad helped us through every facet of the process. He was always available and provided great insight based on his experience and thorough knowledge of Hawaii real estate.

Chad has also assembled a support staff who did research and even accompanied us on several site visits.

It is obvious why he is a top agent. He professionalism in negotiating on behalf of us as buyers was thoughtful and thorough.

Pattie & John



★★★★★ Highly likely to recommend



butlerl001

Sold a Single Family home in 2016 in Waianae, HI.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

From initial contact with Ray/Remax, I was very confident. It has been an awesome experience. The team was not only people oriented but they kept me updated every step of the way; Beyond professional. I greatly appreciate Ray and the Re/Max team for making this process smoother than I could have ever hoped or dreamed. I recommend any and ALL to this wonderful team without any reservation.

Disappointment? Not in your future when you bank on Re/Max.  
Thanks once again Prosek Partners!

With my deepest gratitude,  
Louisa Butler



★★★★★ **Highly likely to recommend**



[Michele Juback](#)

Bought a Single Family home in 2017 for approximately \$675K in Pearl City, HI.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

Chad brought us to several homes all over the island. As first time home buyers and first time residents of Hawaii, my husband and I were nervous. Chad calmed our nerves and build our confidence.



★★★★★ **Highly likely to recommend**



jobyercc

Bought and sold a Single Family home in 2017 in Kaneohe, HI.

Local knowledge: ★★★★★

Process expertise: ★★★★★

Responsiveness: ★★★★★

Negotiation skills: ★★★★★

I both bought and sold my home with Chad and Ray. As a buyer they negotiated a deal that was below asking price. Then when it came time to sell the house they got us a full price offer within a week of listing! The whole process was very smooth and easy. They take you through your options, give their advice, and then let you make your decision. I really liked that they appreciate honest feedback. We didn't like the first few houses we looked at and so we let Chad know. He immediately figured out what it was we really wanted (we didn't even know ourselves what we wanted) and then found us our house the very next day. Their team is extremely professional and the level of comfort I felt through the whole process of both buying and selling with them was unexpected in such a stressful time. I cannot recommend Chad and Ray and their team highly enough!



to the table. I will only deal with Ray and his team. The level of trust they create only comes from dealing with people in a truly transparent and respectful manner. You have to call these guys and have them go to work for you. We were not easy buyers. We were very picky about what we needed and wanted in a house. Chad Shimabukuro was extremely patient and responsive to our request for information. Hands down, Ray and his team are the BEST realtors on this island. They are the best realtors I've dealt with period since I bought my first house in NC in 2001. Give these guys the opportunity to serve you. It will be the best decision you could possibly make!!"

**Brandon & Katreena Strouse** - ★★★★★

"Chad was extremely knowledgeable and absolutely an irreplaceable part of our home buying process. He is always a pleasure to work with. Our realtor for a month. Our friend for life."

**Eric & Ashley Gordon** - ★★★★★

"Chad made home buying fun and stress free! Extremely reliable and went above and beyond for us. Happy client right here!"

**Andrew & Laura Shockley** - ★★★★★

"Amazing Real Estate Agent.... Not only an honest agent, also an honest soul. Such a blast to work with as Chad and Ray were there every step of the way for our family. They treated us like family and played with my daughters like they were his own little ones.... You just can not go wrong using Chad and his team."

**Dewayne Sprinkle** - ★★★★★

"Chad helped me get out of foreclosure with a short sale. I had been trying to sell the house with two other realtors for over 2 years, and Chad and his team had it sold in a few months. I am out free and clear thanks to him."

**Jared & Glenda Medina** - ★★★★★

"Ray and Chad are beyond amazing! They found us the perfect home and helped us step by step. They were never too busy to answer my calls and provided me with answers to ALL of my questions and concerns. I honestly would recommend them to anyone looking to buy or sell. They both treated us like family which made this process even better..."





**Daniel & Keisha Lira** - ★★★★★

*"Ray and his talented team made our first home buying experience an excellent one. Being in the military my wife and I faced many stresses having just transferred to Oahu. Home buying was one of these. Team Ray realized this and helped us through every step of the procedure. We mainly worked with his associate Chad. Chad did an outstanding job as our main representative and contact. He is both knowledgeable and personable, explaining everything we needed to know, answering many, many questions and working around our busy schedule. His high level of availability and personal attention to every detail as well as to our specific requests and needs significantly reduced our stress level and we were moved into our house in the timely fashion that we needed. Mahalo to Chad and to Team Ray. I highly recommend them for anyone looking to purchase a home, whether first time or twelfth time."*

**Jared & Glenda Medina** - ★★★★★

*"Ray and Chad are beyond amazing! They found us the perfect home and helped us step by step. They were never too busy to answer my calls and provided me with answers to ALL of my questions and concerns. I honestly would recommend them to anyone looking to buy or sell. They both treated us like family which made this process even better..."*

**Laretta Dublin** - ★★★★★

*"Ray is a "Go Getter" from the word go! He helped me with not one, but 3 real estate transactions. He is very savvy about all the areas of real estate that you would need to know as you are either buyer, selling or doing a 1031 exchange. If you are seeking someone to work with that has enthusiasm, great social presence and hard worker, Ray Prosek is your man! Ray went the second and third mile to explain things to me AND he made sure that all the right papers were signed in a timely manner for the 1031 exchange transaction. He is very ethical and easy to get along with. Ray is Top Shelf in my book."*

**Mark & Nena Leckenby** - ★★★★★

*"Chad & Ray, We can't thank you enough for all your help in finding us our beautiful home. There is no doubt who to recommend next time someone is in need of help, buying or selling a home. We hope and wish you both be healthy and have a prosperous New Year. Thank you again for your hard work and excellent service."*



**Chantal and Charles Richie - Aloha Aina Nomination** - ★★★★★

*"In August 2015 my husband and I made the decision to put our house on the market. For us we were taking a huge leap because we didn't know if or when our home would sell and secondly we didn't know where we'd find our next home! I must say I had some reservations about using a new agent because our previous agent passed away unexpectedly a year prior and I wasn't sure we'd have the same experience again!*

*Chad & Ray from the very beginning showed us that buying our next home was possible and that at the right time we'd have just what we had in mind! We started quickly by being prequalified with Pacific Rim through their recommendation! From that moment we began to narrow down with Chad & Ray exactly what we wanted in our next home!*

*On countless occasions they showed their knowledge and willingness to search the information we had questions about! A time that sticks out the most is when we decided that we wanted to put in an offer on the house that we can now call home! We knew we wanted to put in an offer but we knew the asking price was over the current value of homes in the area, so Chad & Ray told us they'd do some research and get back to us! That night we had an extensive email showing the comparables in the area and then the list of homes sold recently! That alone helped us navigate what we wanted to offer! We love that they always presented the information but always let us know at the end of the day it's what we believe would be best for us!*

*They have definitely gone above and beyond what we could imagine for this transition for our family and we can't wait to buy again in the future with their help! "*



**Michael and Constance Hegmann - Aloha Aina Nomination** - ★★★★★

*"Chad & Ray were always available for us. We had to fly into Oahu twice to look for homes.*

*They adjusted their schedules to be able to show us homes.*

*They were knowledgeable of the market, what homes were available etc.*

*They were exceptionally helpful with our financing.*

*They were truthful and always open about or negotiations.*

*Never did I feel like my time was wasted.*

*We had access to any time we had a question. We were provided with emails, phone numbers and office personnel that would allow us to have our questions answered in a timely manner.*

*When dealing with other Realtors they were accurate and professional. We could tell that they were well respected.*

*They arranged the home inspection, getting keys, everything need to close, because we were off island.*

*Never did we doubt their professional abilities.*

*They were an exceptional team to represent us in buying our dream home. "*





**thenos reviewed Ray Prosek**

Helped me buy a home

TeamReMaxRay is THE way to go! Wow. Just wow. These guys are on top of their jobs and go all out of their way to be the best of the best.

I was shocked and pleased at how detailed Chad was during our search. We had so much going on in just the first 11 days, yet he never made us feel like we were bothering him. Text or emails he was responding right away, even early in the morning when I was searching and sending him listings to look up the day of our viewings.

If I could buy another house just to work and continue to work with Chad and Ray, I would totally do it. One day they will be searching for our next house. Until then we will keep bothering them and stopping by for visits.

Just to give you an idea at how quickly Chad worked for us, we MET him and Ray on April 10. By April 19, we went into escrow on our first home. Then closed on May 24. A team that works together and knows exactly what they are doing makes all the difference.

They are part of our family now.



**Ken W.**

Cumming, GA

0 friends

5 reviews



1 First to Review

Outstanding counsel and overall service. I was very satisfied that I was getting the best advice to make decisions.



Ramdog1969 reviewed Bart Sitzberger



Helped me buy a home

I would highly recommend Bart. He is always accessible for any questions you may have, and goes out of his way to solve any problems or address any concerns you may have throughout the entire home buying process.

Tsaintpl reviewed Bart Sitzberger



Helped me buy a home

If you are looking for a realtor who is there for you every step of the way from beginning to end, then give Bart a call. I've never met anyone in this industry that goes above and beyond what is asked of him. From updating me daily on homes to look at that fit my criteria to follow up emails and calls to me and my lender....yes, I said calls. He actually takes the time to talk with you person to person. He's an amazing realtor and others should mirror his work ethics. Trust me when I say there is no one else out there that I've come across in this field like Bart.

yankailu02002 reviewed Bart Sitzberger



Helped me buy a home

Very nice, patient guy, good on follow up and communication, showed me more than 20 houses, finally found my house. I and my wife are very satisfied our new home.

Laura reviewed Bart Sitzberger



Helped me sell a home

This is my second time requesting Bart's professional real estate services to list a home for me and just like before, I had great follow-up & communication throughout the process. He advised of a price that seemed agreeable to me and then listed the home. Within 4 days of being listed, we were under contract for full list price then closed shortly after. I will call Bart for any more future real estate needs and have no problem referring him to others.

Laura A



Radica Jovanovic reviewed Bart Sitzberger ★★★★★

Helped me buy a home

Highly recommend Bart. He is an honest, hard working and effective real estate agent and if it would not be for his great work, I would not be able to buy my home! He is a very kind and caring person who really truly wants to make the house purchasing process run as smoothly as possible for his clients. He was very Informative and Helpful the whole process. I will definitely advise to choose Bart. No disappointments!

Lori Anderson reviewed Bart Sitzberger ★★★★★

Helped me buy a home

Bart assisted us in purchasing a short sale condo. We had absolutely no experience with that type Of transaction. First Of all, Bart, made himself very available to show various properties on a moment's notice. We really appreciated that! He also kept us updated as we proceeded through the purchase which took about 5 to 6 months. Thank you so much Bart and we wish you continued success.

Kelly reviewed Bart Sitzberger ★★★★★

Helped me sell a home

I just purchased my first home and Bart definitely went out of his way to answer all of my questions adequately, and in a timely manner. I really appreciated this, as I was new to this

whole process. would definitely recommend Bart to anyone who is looking for a home and wants a reliable, honest, and nice realtor.

San reviewed Bart Sitzberger ★★★★★

Helped me buy a home

I recently purchased a condo in Schaumburg IL and Bart Sitzberger was my agent. We were planning to move from Atlanta to Schaumburg and as it's an interstate move we were buying home against all odds but Bart made it easy for us....we came to Chicago on thanksgiving weekend and Bart was ready with a list of homes with a travel plan and on time....he spent the whole day with us and was honest in opinions about homes and other factors including pricing...] was nervous Of coming all the way from Atlanta to see homes and was not sure if I will be successful in closing on a home in my trip but his suggestions and ground work helped us entering into a contract successfully.. from the beginning to the contract and closing Bart stayed on top of things with constant communication...He is passionate in his profession which reflects on his way of working.



# Highly likely to recommend

Liz Foley reviewed Bart Sitzberger



Helped me rent a home

Bart really went out of his way to find us the perfect home. His follow up is fantastic. He made sure the process went as smooth as possible and even after we moved in has followed up on several occasions to make sure we were happy.

Karla\_chula07 reviewed Bart Sitzberger



Helped me rent a home

He's the guy that love what he does, i was surprised how fast he was able to find us a home . After looking and trying to work with so many agents he was able to work with us and find us a home in no more than 1 month.



- mperrone9

Bought a home in Waipio Acres, Wahiawa, HI 96789.

- Local knowledge: ★★★★★
- Process expertise: ★★★★★
- Responsiveness: ★★★★★
- Negotiation skills: ★★★★★

Throughout the two months of being Bart's client, he persistently kept me updated, answered any question I had, and provided sound judgment when it came time to make big decisions. He displayed unwavering commitment, despite his hectic schedule. I always received word on any event or action taking



# Highly likely to recommend

★★★★★ - [noluckagain](#)

Bought a Single Family home for approximately \$200K.

- Local knowledge: ★★★★★
- Process expertise: ★★★★★
- Responsiveness: ★★★★★
- Negotiation skills: ★★★★★

I would highly recommend Bart. He is always accessible for any questions you may have and goes out of his way to solve any problems and address any concerns you may have throughout the entire home buying process

★★★★★ - [user5397911](#)

Bought a Townhouse home for approximately \$175K.

- Local knowledge: ★★★★★
- Process expertise: ★★★★★
- Responsiveness: ★★★★★
- Negotiation skills: ★★★★★

If you need a realtor who puts everything he has into finding you a home, then please give Bart a call. He was always on top of things. I would even wake up the next day to an email with new listings to look at. Bart keeps you updated daily from the beginning to end and always finds a way to make



# Highly likely to recommend

★★★★★ - [user70207566](#)

Bought a home.

- Local knowledge: ★★★★★
- Process expertise: ★★★★★
- Responsiveness: ★★★★★
- Negotiation skills: ★★★★★

Bart is an excellent realtor. He was very professional and always available to show us any properties we inquired about . Also, he worked around our schedules which wasn't always easy. We would definitely call on him again if the need arises.

★★★★★ - yankailuo2002

Bought a Single Family home for approximately \$300K.

- Local knowledge: ★★★★★
- Process expertise: ★★★★★
- Responsiveness: ★★★★★
- Negotiation skills: ★★★★★

very nice, patient guy, good on follow up and communication, showed me more than 20 houses, finally I found my house. I and my wife are very satisfy our new home.

★★★★★- [a\\_curcio](#)

Bought a home.

- Local knowledge: ★★★★★
- Process expertise: ★★★★★





# Highly likely to recommend

★★★★★ - [user9049207](#)

Bought a Townhouse home for approximately \$200K.

- Local knowledge: ★★★★★
- Process expertise: ★★★★★
- Responsiveness: ★★★★★
- Negotiation skills: ★★★★★

I highly recommend Bart. He is an honest, hard working and effective real estate agent and if it would not be for his great work, I would not be able to buy my home! He is a very kind and caring person who really truly wants to make the house purchasing process run as smoothly as possible for his clients. He was very informative, and helpful through the whole process. I will definitely advice anybody to chose Bart. No dissapointments!

★★★★★ - [shellyc123](#)

Showed home.

- Local knowledge: ★★★★★
- Process expertise: ★★★★★
- Responsiveness: ★★★★★
- Negotiation skills: ★★★★★

I recently contacted Bart to show me some properties I was interested in looking at. He called me back immediately and within a few hours we were looking at those properties. He is very knowledgeable about the market and found me some others I had not found myself with the criteria I was looking for and was able to answer all my questions in full. I am mostly interested in the Algonquin area which he is very familiar with. I am not ready to purchase just yet, but I will most definitely recommend Bart and utilize him when I am ready.




2018

# RE/MAX VS THE INDUSTRY

★ USA

You have a choice in real estate. Choose the brand with outstanding agents, leading brand awareness and an unmatched global presence. Choose RE/MAX.

## NATIONAL, FULL-SERVICE BROKERAGE BRANDS

	TRANSACTION SIDES PER AGENT (LARGE BROKERAGES ONLY) <sup>1</sup>	U.S. TRANSACTION SIDES <sup>2</sup>	BRAND AWARENESS (UNAIDED) <sup>3</sup>	COUNTRIES & TERRITORIES	OFFICES WORLDWIDE	AGENTS WORLDWIDE
<b>RE/MAX</b>	<b>17.0</b>	<b>1,036,000</b>	<b>30.2%</b>	<b>100+</b>	<b>7,841</b>	<b>119,041</b>
	11.1	Not Released	0.4%	11	500	8,000
	9.4	Not Released	4.5%	1	1,400	45,000
	8.8	133,225	1.3%	32	2,300	39,900
	8.2	731,486	15.0%	47	3,200	94,300
	7.8	417,337	21.0%	80	8,000	118,600
	6.8	72,424	0.8%	3	350	11,500
	6.6	122,475	2.1%	69	950	21,900
	6.6	1,041,948	8.0%	30	930	177,000
	5.2	10,543	0.1%	1	45	2,043
	3.9	50,000	0.1%	1	127	14,500
	3.8	24,655	0.1%	2	46	6,417

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## 2017 RE/MAX VS.



## THE INDUSTRY

*That's the sign of a RE/MAX agent\**

Productive, high-quality agents. Over 1 million U.S. transactions. A brand people know. And an unmatched global presence. You have all sorts of reasons to choose RE/MAX.

	TRANSACTION SIDES PER AGENT (LARGE BROKERAGES ONLY) <sup>1</sup>	U.S. RESIDENTIAL TRANSACTION SIDES <sup>2</sup>	BRAND AWARENESS (UNAIDED) <sup>3</sup>	COUNTRIES & TERRITORIES	OFFICES WORLDWIDE	AGENTS WORLDWIDE
<b>RE/MAX</b>	<b>17.2</b>	<b>1 million+</b>	<b>27.6%</b>	<b>100+</b>	<b>7,343</b>	<b>111,915</b>
	11.0	Not released	0.5%	11	500	8,000
	9.2	Not released	4.3%	1	1,240	42,747
	8.4	727,415	14.2%	49	3,000	88,400
	8.2	420,184	19.7%	77	7,300	110,800
	8.2	128,812	1.1%	31	2,300	37,900
	6.9	70,980	0.6%	3	300	10,900
	6.8	977,603	7.3%	16	800	154,979
	6.5	111,950	2.1%	66	850	20,300

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# 2016 RE/MAX vs. THE INDUSTRY

RE/MAX is the right choice: quality agents, the most productive real estate network, the leading brand and an unmatched global presence.

## That's the sign of a RE/MAX agent™

	TRANSACTION SIDES PER AGENT LARGE BROKERAGES ONLY*	U.S. RESIDENTIAL TRANSACTION SIDES*	BRAND AWARENESS (UNAIDED)*	COUNTRIES*	OFFICES WORLDWIDE	AGENTS WORLDWIDE
<b>RE/MAX</b>	<b>17.3</b>	<b>960,000+</b>	<b>27.0%</b>	<b>95+</b>	<b>6,986</b>	<b>104,826</b>
<b>RE/MAX REALTY EXECUTIVES</b>	10.4	Not released	0.4%	5	516	6,500
<b>ERA</b>	9.4	120,919	1.9%	30	2,350	36,800
<b>BERKSHIRE HATHAWAY</b>	8.7	Not released	4.0%	1	1,200	42,000
<b>COLDWELL BANKER</b>	8.6	730,128	14.0%	34	3,000	84,800
<b>Century 21</b>	8.2	411,731	19.7%	63	6,900	101,400
<b>Better Homes and Gardens</b>	7.0	62,738	1.0%	2	300	10,200
<b>kw KELLER WILLIAMS</b>	6.8	843,547	8.3%	13	773	133,212
<b>Sotheby's</b>	6.3	100,297	1.6%	44	835	18,800

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# 2015 RE/MAX vs. THE INDUSTRY

RE/MAX is the right choice: the most productive real estate network, the leading brand and a massive global presence. Open your eyes to RE/MAX.

	TRANSACTION SIDES PER AGENT LARGE BROKERAGES ONLY*	U.S. RESIDENTIAL TRANSACTION SIDES*	U.S. NATIONAL TV SHARE OF VOICE*	COUNTRIES*	OFFICES WORLDWIDE	AGENTS WORLDWIDE
<b>RE/MAX</b>	<b>16.6</b>	<b>890,000+</b>	<b>53%</b>	<b>95+</b>	<b>6,751</b>	<b>98,010</b>
<b>RE/MAX REALTY EXECUTIVES</b>	9.0	116,533	0%	30	2,300	33,400
<b>COLDWELL BANKER</b>	8.5	705,322	11%	37	3,000	86,000
<b>BERKSHIRE HATHAWAY</b>	7.6	Not released	32%	1	1,100	35,000
<b>Century 21</b>	7.5	394,989	4%	65	6,900	101,200
<b>RE/MAX REALTY EXECUTIVES</b>	6.7	700,000+	0%	11	700	112,000
<b>Better Homes and Gardens</b>	6.7	57,335	0%	2	280	9,150
<b>RE/MAX REALTY EXECUTIVES</b>	6.1	87,420	0%	44	760	16,600
<b>Weichert Realtors</b>	No data	Not released	0%	1	388	18,000

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## Hawaii's Trusted Partner In Home Mortgages

Since 2005, we've closed many mortgages, won several awards, and worked hard to serve our community. Home buying needs are unique, so we strive to customize each client's experience.



“We love mortgages! There is an art to finding the best possible mortgage solution for each client.”

**Jodie V. Tanga, Pacific Rim Mortgage**

Mortgage Genius | NMLS #277334

Email: [jodie@pacrimmtg.com](mailto:jodie@pacrimmtg.com)

**Derek Tanga, Pacific Rim Mortgage**

Branch Manager | NMLS #952244

Email: [derek@pacrimmtg.com](mailto:derek@pacrimmtg.com)

[www.pacrimmtg.com](http://www.pacrimmtg.com)





**Sound Education + Speedy Service +  
Consistent Communication + Proactive Processes  
= RELIABLE CLOSES = HAPPY CLIENTS  
= MORE REFERRALS!**

- **Jodie V. Tanga**
  - Mortgage Genius
- **Derek V. Tanga**
  - Branch Manager
- **Kasie V. Herman**
  - Loan Manager
- **Michelle Huff**
  - Loan Manager
- **Brittany Africa**
  - Loan Coordinator
  
- **Concierge Coordinators**
  - Jeannie Robinson
  - Kymberley Harper
  
- **Processors**
  - Lisa Naka
  - Pomai Santos
  - Caroline Ham
  - Olivia Persson



# Equity Appreciation: 2000 - 2015 Average Sales Price



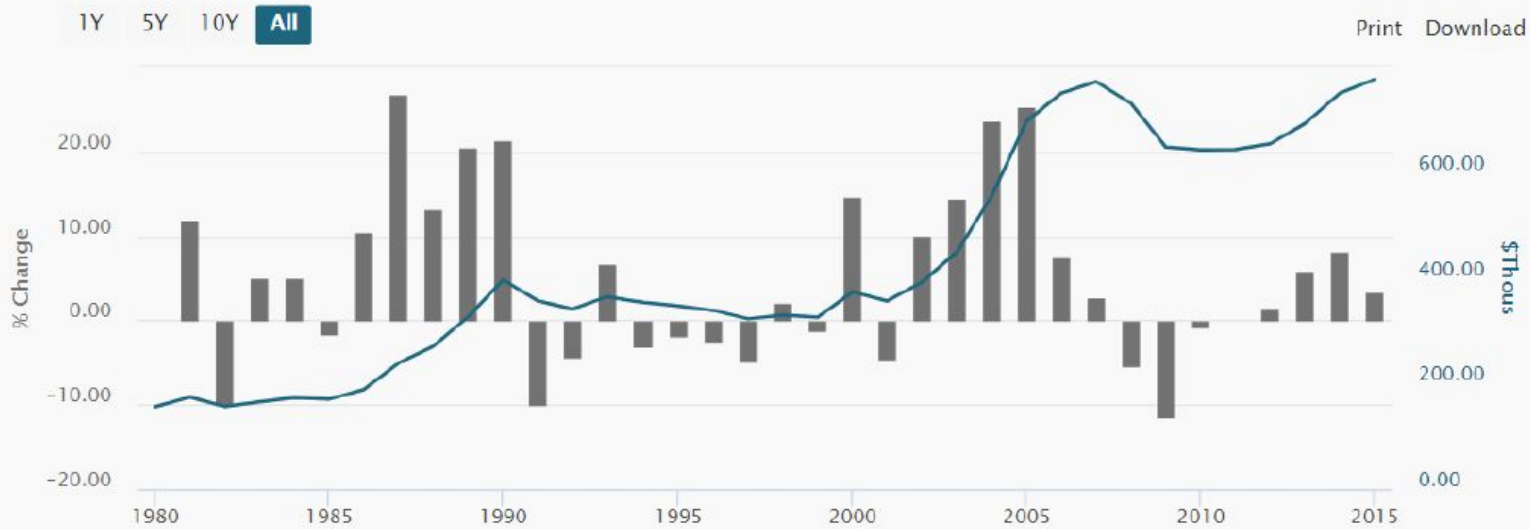
The Past and Present...

## Adding Equity to the Mix:

Avg. Sale Price for Sing. Fam.

State of Hawaii

Annual





**Keri Shepherd**

Branch Manager, Mortgage Loan Originator  
 NMLS#: 350844, Branch ID: 1598717  
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 Cell: (808) 223-4118  
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 Keri.Shepherd@homebridge.com  
 www.kerishepherd.com

# To rent or to buy?

At HomeBridge Financial Services, Inc. we understand that purchasing a home is generally one of the most important financial decisions you will make in your lifetime. It is essential to evaluate your options, and to make a plan that best fits your lifestyle and financial needs. Let's schedule a mortgage consultation today to see if purchasing a home fits into your long- and short-term financial goals.

The chart below demonstrates how much your rent payments could add up to over the years, which is money that you could be investing in the home of your dreams.

Monthly Rent	After 2 Years	After 5 Years	After 10 Years	After 15 Years
\$900	\$21,600	\$54,000	\$108,000	\$162,000
\$1,000	\$24,000	\$60,000	\$120,000	\$180,000
\$1,200	\$28,800	\$72,000	\$144,000	\$216,000
\$1,400	\$33,600	\$84,000	\$168,000	\$252,000
\$1,600	\$38,400	\$96,000	\$192,000	\$288,000
\$1,800	\$43,200	\$108,000	\$216,000	\$324,000
\$2,400	\$57,600	\$144,000	\$288,000	\$432,000

A home purchase is generally the largest financial transaction most people make, so it's important to work with an experienced professional. To learn more about Homebridge and the diverse products that we offer, please give me a call today. Together, we can turn your rent money into a smart investment.



Rev. 9.14.17 (0917-1055) LR 2017-2748  
 I am licensed to originate mortgage loans in the following state(s): HI, HomeBridge Financial Services, Inc., Corporate NMLS ID #6521 (www.nmlsconsumeraccess.org); 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830; (866) 933-6342; Licensed in all states but UT, AZ Mortgage Banker License #922458; Licensed by the Dept. of Business Oversight under the CA Residential Mortgage Lending Act; GA Residential Mortgage Licensee #22495; Illinois Residential Mortgage Licensee; MA Mortgage Lender/Broker License #MC6521; MO 1116 Remington Plaza, Suite D, Raymore, MO 64078; Licensed by the NJ Dept. of Banking and Insurance; Licensed Mortgage Banker - NY's Dept. of Financial Services; RI Licensed Lender; RI Licensed Loan Broker; TX 15301 Dallas Parkway, #900, Addison, TX 75001; WA Consumer Loan Company License #CL-6521. This is not an offer for extension of credit or a commitment to lend. Loans are currently being closed and committed at the expressed rates, however these rates may change or may not be available at the time of your interest rate lock-in, commitment or closing. All loans must satisfy company underwriting guidelines. Interest rates and Annual Percentage Rates (APRs) are based on recent market rates, for informational purposes only, subject to change without notice and may be subject to pricing add-ons related to property type, loan amount, loan-to-value ratio, credit score and other factors. Terms and conditions apply. Additional loan programs may be available. This is not an offer to enter into a rate lock agreement under MN law, or any other applicable law. Call for details. 06/2017



## Keri Shepherd

Branch Manager, Mortgage Loan Originator  
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Cell: (808) 223-4118  
Fax: (877) 281-5901  
Keri.Shepherd@homebridge.com  
www.kerishepherd.com

If you are ready to get started or, if you have questions about how the loan process works, contact me anytime! I can walk you through the steps, let you know how much you qualify for and help you make the right choices for you!

# About HomeBridge Financial Services



## The Right Lender For You!

HomeBridge Financial Services is one of the largest independent retail residential mortgage lenders in the United States.

With a product line-up as diverse as the clients we serve, we strive to ensure you select the right home loan to meet your goals today... and into the future!

## As for some of our other qualities, we think you'll appreciate our:

**Focus on Helping People.** We take pride in finding the right home loan solutions for buyers, including first-timers, move-up, active and reserve military, home renovators, investors and luxury home buyers.

**Home Loan Solutions.** With our vast array of home loan solutions, we have more ways to fit borrowers' home-financing needs, including Conventional, FHA, VA, Renovation, Jumbo and Super Jumbo.

**Customer Service.** We have a long tradition of outstanding customer service, which will impress our clients from the start. From timely approvals to final funding, we'll keep you informed every step of the way.





# The Home Hunter System

- RE/MAX Aloha Homes have a unique system to ensure that each buyer will be properly assisted in finding the home that they are searching for. Our team focuses specifically on assisting the large inventory of buyers that our innovative marketing strategies produce. Each buyer is interviewed to determine the features and specifications that they are looking for in a home. That data is then entered into a computer system that will list the homes that match the buyers' criteria.
- Buyers are given the features and benefits of those homes that meet their criteria and will be assisted through each step of the process. We focus all our efforts on finding a buyer for your home, unlike traditional agents who passively wait for a buyer to come along. The system allows us to give exceptional service to a large inventory of buyers!



# Referrals & Relocation

- Significant portions of our buyers come from outside the local area. These are often job transfers, corporate relocations, and Tri-State area buyers seeking a more rural lifestyle. As a member of several relocation and referral networks, we get the information on these buyers before anyone else. This provides more potential buyers for your home, since we always try to show our own listings first to these qualified buyers!

- Senior Real Estate Specialist Network
- National Association of Realtors (NAR)
- Honolulu Board of Realtors (HBR)
- Business Networking Intl (BNI) – Akamai Kala Chapter
- Accredited Buyer Representative Network
- e-PRO Internet Referral Network
- RE/MAX International Referral Network
- Certified Finance Specialist Network
- Internet Marketing Specialist
- Local Chamber of Commerce
- Real Talk Group of Top Agents across the country
- Exclusive RE/MAX World Best Agents: Diamond, Titan, and Chairman's Elite
- And many more!



# Contract & Negotiation

When an offer is presented, the seller will have three basic choices in deciding how to respond:

- 1. Accept the offer.**
- 2. Reject the offer.**
- 3. Make a counter offer**

› Together we will thoroughly analyze the offer and discuss its strengths and weaknesses. After studying the entire contract, we will provide a recommendation, and then you will decide how to respond.

› This is where a competent agent can be worth their weight in gold, because having the right wording or contingency clause in the contract can mean the difference between a smooth transaction and a messy court battle.

› Being intricately familiar with real estate contracts, we know how to protect your best interests. My vast experience in contracts and negotiations will benefit YOU!



# Home Buying Process



Qualification Process



Initial Buyer's Consultation



Location, Wants, & Needs



Happy Hunting!



Public Open Houses  
Brokers Open



Dream House Discovered



Write an OFFER!



Offer Accepted!



Open Escrow



Closed & Recorded!



## KEY PROFESSIONALS

INVOLVED IN A REAL ESTATE TRANSACTION



Knowledgeable, customer-focused professionals are available to answer your title and settlement questions. Throughout the home selling process, you may also encounter the following industry specialists who are able to professionally answer questions in their area of expertise.

### 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.

### REAL ESTATE ATTORNEY

Can give advice on all legal aspects of the real estate transaction. Additionally, they are able to draft and review contracts, help decide how to take title and assist with the closing process. In some states, real estate closings can only be conducted by attorneys.

### 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.

PROVIDED BY AN INDEPENDENT POLICY-ISSUING AGENT OF FIRST AMERICAN TITLE INSURANCE COMPANY

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# TERMS you should know >>>>>>>>>>

## APPRAISAL

An estimate of value of property resulting from analysis of facts about the property; an opinion of value.

## ANNUAL PERCENTAGE RATE (APR)

The borrower's costs of the loan term expressed as a rate. This is not their interest rate.

## BENEFICIARY

The recipient of benefits, often from a deed of trust; usually the lender.

## CLOSING DISCLOSURE (CD)

Closing Disclosure form designed to provide disclosures that will be helpful to borrowers in understanding all of the costs of the transaction. This form will be given to the consumer three (3) business days before closing.

## CLOSE OF ESCROW

Generally the date the buyer becomes the legal owner and title insurance becomes effective.

## COMPARABLE SALES

Sales that have similar characteristics as the subject real property, used for analysis in the appraisal. Commonly called "comps."

## CONSUMMATION

Occurs when the borrower becomes contractually obligated to the creditor on the loan, not, for example, when the borrower becomes contractually obligated to a seller on a real estate transaction. The point in time when a borrower becomes contractually obligated to the creditor on the loan depends on applicable State law. Consummation is not the same as close of escrow or settlement.

## DEED OF TRUST

An instrument used in many states in place of a mortgage.

## DEED RESTRICTIONS

Limitations in the deed to a parcel of real property that dictate certain uses that may or may not be made of the real property.

## DISBURSEMENT DATE

The date the amounts are to be disbursed to a buyer and seller in a purchase transaction or the date funds are to be paid to the borrower or a third party in a transaction that is not a purchase transaction.

## EARNEST MONEY DEPOSIT

Down payment made by a purchaser of real property as evidence of good faith; a deposit or partial payment.

## EASEMENT

A right, privilege or interest limited to a specific purpose that one party has in the land of another.

## ENDORSEMENT

As to a title insurance policy, a rider or attachment forming a part of the insurance policy expanding or limiting coverage.

## HAZARD INSURANCE

Real estate insurance protecting against fire, some natural causes, vandalism, etc., depending upon the policy. Buyer often adds liability insurance and extended coverage for personal property.

## IMPOUNDS

A trust type of account established by lenders for the accumulation of borrower's funds to meet periodic payments of taxes, mortgage insurance premiums and/or future insurance policy premiums, required to protect their security.

## LEGAL DESCRIPTION

A description of land recognized by law, based on government surveys, spelling out the exact boundaries of the entire parcel of land. It should so thoroughly identify a parcel of land that it cannot be confused with any other.

## LIEN

A form of encumbrance that usually makes a specific parcel of real property the security for the payment of a debt or discharge of an obligation. For example, judgments, taxes, mortgages, deeds of trust.

## LOAN ESTIMATE (LE)

Form designed to provide disclosures that will be helpful to borrowers in understanding the key features, costs and risks of the mortgage loan for which they are applying. Initial disclosure to be given to the borrower three (3) business days after application.

## MORTGAGE

The instrument by which real property is pledged as security for repayment of a loan.

## PITI

A payment that includes Principal, Interest, Taxes, and Insurance.

## POWER OF ATTORNEY

A written instrument whereby a principal gives authority to an agent. The agent acting under such a grant is sometimes called an "Attorney-in-Fact."



# TERMS you should know > > > > > > >

## RECORDING

Filing documents affecting real property with the appropriate government agency as a matter of public record.

---

## SETTLEMENT STATEMENT

Provides a complete breakdown of costs involved in a real estate transaction.

---

## TRID

TILA-RESPA Integrated Disclosures

For more information please contact your First American representative.

[www.firstam.com/title/hi](http://www.firstam.com/title/hi)



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First American Title Presents

# *the life of an escrow*



*Find Your Family A  
Real Estate Agent & Lender*



*Find or List  
Your Home*



*Complete  
Property Inspections  
& Needed Repairs*



*"Escrow" describes the  
neutral third-party handling  
of funds, documents, and  
tasks specific to the closing.*

*Sign the Contract  
& then Open Escrow*







*Review the  
Title Commitment or  
the Preliminary Report*



*Promptly respond to requests for  
Information & Paperwork*



*Sign the Loan Docs  
& the Closing Paperwork*



*Deliver invoices & info to the  
Lender/Escrow Officer*



*Deposit Closing Funds  
via Wire Transfer*

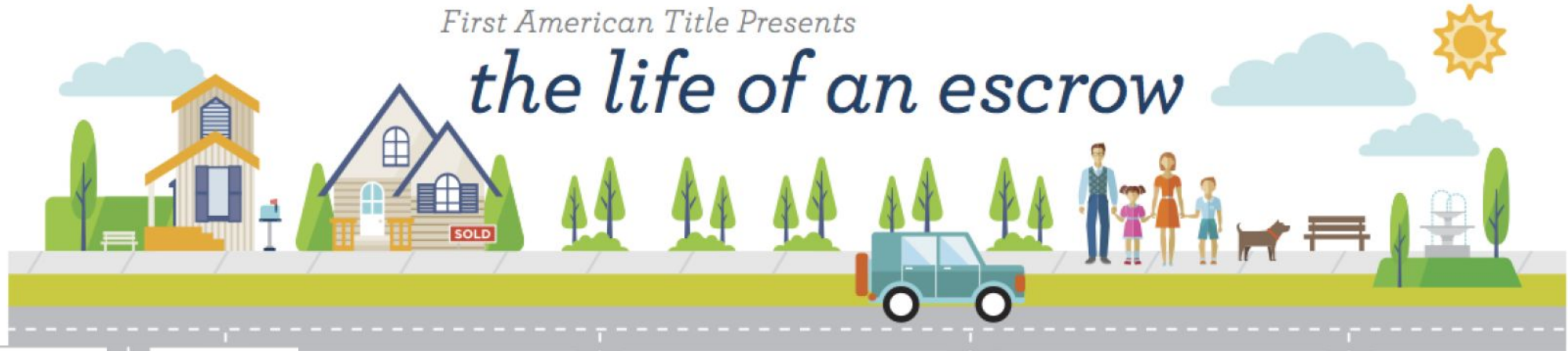


*Buyer gets The Keys  
Seller receives Funds*



First American Title Presents

# the life of an escrow



## The Buyer

Chooses a real estate agent.

Gets pre-approval letter from lender and provides to real estate agent.

Makes offer to purchase. Upon acceptance, opens escrow and deposits earnest money.

Finalizes loan application with lender. Receives a Loan Estimate from lender.

Completes & returns opening package from First American Title.

Schedules inspections and evaluates findings. Reviews title commitment/preliminary report.

Provides all requested paperwork to lender (bank statements, tax returns, etc.) All invoices and final approvals should be to the lender no later than 10 days prior to loan consummation.

Lender (or escrow officer) prepares CD and delivers to buyer at least 3 days prior to loan consummation.

Escrow officer or real estate agent contacts the buyer to schedule signing appointment.

Buyer consummates loan, executes settlement documents, & deposits funds via wire transfer.

Documents are recorded and the keys are delivered!

## The Seller

Chooses a real estate agent.

Accepts buyer's offer to purchase.

Completes and returns opening package from First American Title, including information such as forwarding address, payoff lender contact information and loan numbers.

Orders any work for inspections and/or repairs to be done as required by the purchase agreement.

Escrow officer or real estate agent contacts the seller to schedule signing appointment.

Documents are recorded and all proceeds from sale are received.

## The Escrow Officer

Upon receipt of order and earnest money deposit, orders title examination.

Requests necessary information from buyer and seller via opening packages.

Reviews title commitment/preliminary report.

Upon receipt of opening packages, orders demands for payoffs. Contacts buyer or seller when additional information is required for the title commitment/preliminary report.

All demands, invoices, and fees must be collected and sent to lender at least 10 days prior to loan consummation.

Coordinates with lender on the preparation of the CD.

Reviews all documents, demands, instructions & prepares settlement statements & any other required documents.

Schedules signing appointment and informs buyer of funds due at settlement.

Once loan is consummated, sends funding package to lender for review.

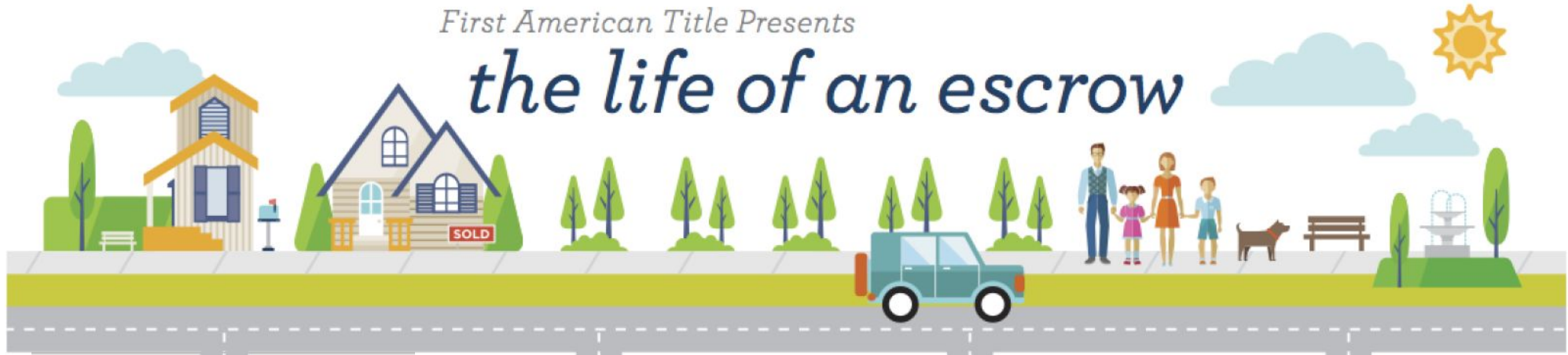
Prepares recording instructions and submits docs for recording.

Documents are recorded and funds are disbursed. Issues final settlement statement.



First American Title Presents

# the life of an escrow



## The Lender

Accepts buyer's application and begins the qualification process. Provides buyer with Loan Estimate.

Orders and reviews title commitment/preliminary report, property appraisal, credit report, employment and funds verification.

Collects information such as title commitment/preliminary report, appraisal, credit report, employment and funds verification. Reviews and requests additional information for final loan approval.

Underwriting reviews loan package for approval.

Coordinates with escrow officer on the preparation of the Closing Disclosure, which is delivered to buyer at least 3 days prior to loan consummation.

Delivers loan documents to escrow.

Upon review of signed loan documents, authorizes loan funding.

Reviews all documents, demands, and instructions. Prepares settlement statements and other required documents.

For more information please contact your First American representative.

[www.firstam.com/title/hi](http://www.firstam.com/title/hi)



**First American Title™**

Practices vary by state and are subject to local laws and customs.

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5 Things  
**Not To Do**  
 During the Closing Process

At First American Title Insurance Company, we understand that by keeping you informed and helping you prepare for the closing day, the more likely you will have a stress-free closing experience. Our courteous and professional staff are proactive in their communication and work diligently to ensure the orderly and efficient transfer of real estate ...and we do it with a level of service and friendliness that is hard to beat in this industry.

For more information please contact your First American representative.

[www.firstam.com/title/hi](http://www.firstam.com/title/hi)



First American Title™

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1	2	3	4	5
<p><b><u>CHANGE YOUR MARITAL STATUS:</u></b></p> <p>How you hold title is affected by your marital status. Be sure to make both your lender and the title company aware of any changes in your marital status so that documents can be prepared correctly.</p>	<p><b><u>CHANGE JOBS:</u></b></p> <p>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 to the loan.</p>	<p><b><u>SWITCH BANK OR MOVE YOUR MONEY TO ANOTHER INSTITUTION:</u></b></p> <p>After the lender has verified your funds at one or more institutions, the money should remain there until needed for the purchase.</p>	<p><b><u>PAYING OFF EXISTING ACCOUNTS UNLESS YOUR LENDER REQUESTS IT:</u></b></p> <p>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.</p>	<p><b><u>MAKE ANY LARGE PURCHASES:</u></b></p> <p>A major purchase that requires a withdrawal from your verified funds or increase 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.</p>

# 10 Common Title Problems

Have you ever wondered why you need title insurance? Your home may be new to you, but every property has a history. A thorough title search can help uncover any title defects tied to your property. And, subject to the terms of the policy, your title insurance provides protection for you from title problems that may become known after you close your transaction. Some of these common title issues are:



# 10 Common Title Problems



**1. Errors in public records:** To err is human, but when it affects your home ownership rights, those mistakes can be devastating. Clerical or filing errors could affect the deed or survey of your property and cause undue financial strain in order to resolve them.

**2. Unknown liens:** Prior owners of your property may not have been meticulous bookkeepers – or bill payers. And even though the former debt is not your own, banks or other financing companies can place liens on your property for unpaid debts even after you have closed on the sale. This is an especially worrisome issue with distressed properties.

**3. Illegal deeds:** While the chain of title on your property may appear perfectly sound, it's possible that a prior deed was made by an undocumented immigrant, a minor, a person of unsound mind, or one who is reported single but in actuality married. These instances may affect the enforceability of prior deeds, affecting prior (and possibly present) ownership.

**4. Missing heirs:** When a person dies, the ownership of their home may fall to their heirs, or those named within their will. However, those heirs are sometimes missing or unknown at the time of death. Other times, family members may contest the will for their own property rights. These scenarios – which can happen long after you have purchased the property – may affect your rights to the property.



# 10 Common Title Problems



**5. Forgeries:** Unfortunately, we don't live in a completely honest world. Sometimes forged or fabricated documents that affect property ownership are filed within public records, obscuring the rightful ownership of the property. Once these forgeries come to light, your rights to your home may be in jeopardy.

**6. Undiscovered encumbrances:** When it comes to owning a home, there can be a crowd. At the time of purchase, you may not know that a third party holds a claim to all or part of your property – due to a former mortgage or lien, or non-financial claims, like restrictions or covenants limiting the use of your property.

**7. Unknown easements:** You may own your new home and its surrounding land, but an unknown easement may prohibit you from using it as you'd like, or could allow government agencies, businesses, or other parties access to all or portions of your property. While usually non-financial issues, easements can still affect your right to enjoy your property.

**8. Boundary/survey disputes:** You may have seen several surveys of your property prior to purchasing, however, other surveys may exist that show differing boundaries. Therefore, a neighbor or other party may be able to claim ownership to a portion of your property.

**9. Undiscovered will :** When a property owner dies with no apparent will or heir, the state may sell his or her assets, including the home. When you purchase such a home, you assume your rights as owner. However, even years later, the deceased owner's will may come to light and your rights to the property may be seriously jeopardized.





**10.** False impersonation of previous owner: Common and similar names can make it possible to falsely “impersonate” a property owner. If you purchase a home that was once sold by a false owner, you can risk losing your legal claim to the property.

### Play it Safe

These and other issues are often covered by an owner’s policy of title insurance. When you buy a home, make sure you’re protecting that investment with title insurance.

For more information please contact your First American representative.

[www.firstam.com/title/hi](http://www.firstam.com/title/hi)



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# *First American Title*

## TITLE INSURANCE

### WHAT IS TITLE INSURANCE?

Title insurance protects property owners from unforeseen claims against his or her legal "title" to or ownership of the property. Lenders, also may require title insurance to assure that any loans secured by the property are sound and have priority. Whenever you buy any real property, you expect to acquire use of the property as well as its "title" or legal ownership, and you want assurance that the seller had clear title to the property and was legally entitled to sell it to you. A simple example is where a "seller" forges a true owners signature. Many kinds of title defects are so serious that they can render a title unmarketable. It is title insurance you purchase when you acquire real property that protects you against most of these defects.

### THE OWNER'S POLICY PROVIDES

- PROTECTION FROM FINANCIAL LOSS due to covered claims that may be asserted against the title to your home, up to the face amount of the title policy.
- PAYMENT OF LEGAL COSTS if the title insurer has to defend your title against a covered claim.
- PAYMENT OF SUCCESSFUL CLAIMS against the title to your home covered by the policy, up to the face amount of the policy.

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808.526.4003 Fax

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Honolulu, Hawaii 96821  
808.638.4917 Office  
866.428.6313 Fax

**Kapiolani Branch  
Principal Office**  
1177 Kapiolani Blvd.  
Honolulu, Hawaii 96814  
808.536.3866 Main Office  
808.545.6189 Main Fax

**Kunia Branch**  
94-673 Kupuohi St., #C206  
Waipahu, Hawaii 96797  
808.792.4980 Office  
808.792.4999 Fax

**Pearlridge Branch**  
98-1005 Moanalua Rd., Suite 841  
Aiea, Hawaii 96701  
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808.486.1044 Fax



# First American Title

## TITLE INSURANCE PROTECTION\*

### *Some hidden risks covered by a standard title policy\*:*

FALSE IMPERSONATION of the true owner of the property by your seller or other persons formerly in title

FORGED deeds, releases and other documents in the past chain of title

DEEDS BY PERSONS OF UNSOUND MIND or other incompetent persons

DEEDS BY MINORS

DOCUMENTS executed without proper authority, such as by one using an expired power of attorney

INVALID DEEDS delivered after the death of the grantor

LIENS FOR UNPAID ESTATE INHERITANCE and gift taxes against prior owners of your home

***\*Additional coverages may be available under the Eagle Homeowner's Policy.***

Disclaimer - This flier is for general information purposes only, and should not be relied on for any legal, business, economic, or tax decisions. It is not intended to provide legal or business advice. Before making any decisions regarding this matter, you should consult with a qualified Advisor.

### **Hilo Branch**

1438 Kilauea Ave., Suite 1  
Hilo, Hawaii 96720  
808.961.3775 Office  
808.961.5989 Fax

### **Kona Branch**

75-5813 Alii Dr., Suite A  
Kailua-Kona, Hawaii 96740  
808.329.4431 Office  
866.566.3963 Toll Free Fax

### **Kahului Branch**

33 Lono Ave., Suite 310  
Kahului, Hawaii 96732  
808.877.4170 Office  
808.877.4177 Fax

### **Kihei Branch**

1325 S. Kihei Rd., Suite 104  
Kihei, Hawaii 96753  
808.879.5706 Office  
808.879.5924 Fax



# HOME INSPECTIONS

## WHAT TO EXPECT



### WHAT TO EXPECT

During a home inspection, the home inspector will concentrate on the condition and structure of your home and point out observed safety concerns. The home inspection is a visual inspection of the house – home inspectors do not do any destructive testing, nor can they inspect what they cannot see.



# HOME INSPECTIONS

## WHAT TO EXPECT



A professional home inspector should, at a minimum, inspect the following items:

- Exterior Home Site
- Building Foundation
- Exterior Home Walls
- Roof Coverings, Flashings & Gutters
- Roof Support Structure
- Attic
- Basement
- Insulation Quality
- Garage
- Electrical
- Visible Interior and Exterior Plumbing
- Central Air and Heating System
- Interior Condition of the Home



# HOME INSPECTIONS

## WHAT TO EXPECT



**For more details regarding what a home inspector will inspect, please see the Standards of Practice and Code of Ethics at [www.nahi.org](http://www.nahi.org). While the Standards provide a minimum guideline for conducting a home inspection, the NAHI Code of Ethics sets a standard of professional behavior for members.**

Home Inspectors are generalists – they need to know the home’s many systems and components and how they work, both independently and together. In addition, they need to understand why and how the system(s) fail. Consumers should expect a written report to describe the actual condition of the home at the time of the inspection and to provide an indication of the need for major repairs.



# HOME INSPECTIONS

## WHAT NOT TO EXPECT



### WHAT NOT TO EXPECT

Home Inspectors do not do any destructive testing, nor do they have x-ray vision. Consumers should not expect their reports to include the condition of every nail, wire or pipe in the home. The Home Inspector is primarily concerned with pointing out adverse conditions and/or safety-related concerns, rather than small or cosmetic items, which are considered readily apparent to the buyers.



# HOME INSPECTIONS

## WHAT NOT TO EXPECT



In addition, the homebuyer should not expect the inspector's report to serve as a guarantee that the home's components will never fail or need repair at some point in the future. No house is perfect – they all need regular maintenance and repair.

**\*\*\* The main thing to expect when having a home inspection is that, there is something wrong with EVERY home. Even if that home was built yesterday. The purpose of the home inspection isn't to find a flawless, perfect home. It's to ensure that there aren't any repairs or safety issues that could become costly after closing.**





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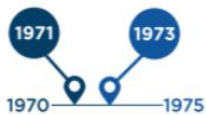
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> PEST CONTROL



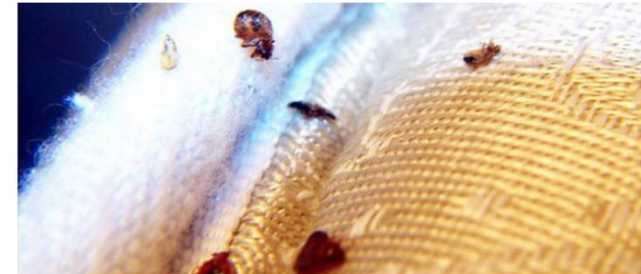
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## Your How-To on Electronic Signatures

New to DocuSign? Don't worry, it's easy as 1, 2, 3!

Step 1: Click the link in email



With one click on virtually any internet-enabled device you can access the document and start the document signing process.

Step 2: Follow the DocuSign tabs

Tabs and simple instructions guide you through the signing process. Look for the highlighted tabs that are marked on the document and place your signature and any other additional items!



Step 3: Finish? You're done!



Once you're done signing, click Finish. You're done!



**CONTACT  
INFORMATION  
UTILITIES &  
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Area Information	Hawaii Visitor Bureau
	1-800-GO HAWAII (1-800) 464-2924
	<a href="http://www.gohawaii.com">http://www.gohawaii.com</a>
	Official Website of The Aloha State
	<a href="http://www.hawaii.gov">http://www.hawaii.gov</a>
Auto Transportation	C&C of Honolulu
	(808) 532-7700
	<a href="http://www.co.honolulu.hi.us/csd">http://www.co.honolulu.hi.us/csd</a>
	TheBus
	(808) 848-5555
	<a href="http://www.thebus.org">http://www.thebus.org</a>
Cable, TV and Phone	Hawaiian Telcom
	(808) 643-3456
	<a href="http://www.hawaiiantel.com/">http://www.hawaiiantel.com/</a>
	Spectrum
	(808) 643-1616
	<a href="https://www.spectrum.com/">https://www.spectrum.com/</a>

Education	Hawaii State Dept. of Education
	Honolulu (808) 733-4950
	Central (808) 627-7478
	Leeward (808) 299-8000
	Windward (808) 299-5700
	<a href="http://www.doe.k12.hi.us">http://www.doe.k12.hi.us</a>
	Hawaii Association of Independent Schools
	<a href="http://www.hais.org">http://www.hais.org</a>
Electricity	Hawaiian Electric Company (HECO)
	(808) 548-7311
	<a href="http://www.hawaiianelectric.com">http://www.hawaiianelectric.com</a>
Gas	The Gas Company
	(808) 533-5933
	1-866-423-7287
	<a href="http://www.hawaiigas.com">http://www.hawaiigas.com</a>



**CONTACT  
INFORMATION  
UTILITIES &  
ESSENTIALS**

Shipping/Refuse	Vehicle Shipping	Postal	US Postal Service
	<a href="http://www.matson.com">http://www.matson.com</a>		<a href="http://moversguide.usps.com">http://moversguide.usps.com</a>
	<a href="http://yrc.com/services/hawaii/">http://yrc.com/services/hawaii/</a>		
	Honolulu Dept. of Environmental Services	Taxes	Internal Revenue Service
	(808) 692-5858		1-800-826-3676
	<a href="http://www.opala.org">http://www.opala.org</a>		<a href="http://www.irs.gov/taxtopics/tc157.html">http://www.irs.gov/taxtopics/tc157.html</a>
News and Information	The Honolulu Star Advertiser		State of Hawaii Dept. of Taxation
	(808) 529-4747		<a href="http://www.state.hi.us.tax">http://www.state.hi.us.tax</a>
	<a href="http://www.staradvertiser.com">http://www.staradvertiser.com</a>		
	Pacific Business News		Real Property Assessment Division
	(808) 988-7151		(808) 527-5511
	<a href="http://bizjournals.com/pacific">http://bizjournals.com/pacific</a>		(808) 527-5539
			<a href="http://www.honolulu.gov/rpa">http://www.honolulu.gov/rpa</a>
Pets	Hawaiian Humane Society	Voter Registration	Office of Elections
	(808) 483-7151		(808) 523-4293
	<a href="http://www.hawaiianhumane.org">http://www.hawaiianhumane.org</a>		<a href="http://www.hawaii.gov/elections/voters/registration/html">http://www.hawaii.gov/elections/voters/registration/html</a>
	Oahu SPCA		Forms also available at all US Post Office locations
	(808) 754-1519		
	<a href="http://www.oahuspca.org">http://www.oahuspca.org</a>		



**CONTACT  
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Water	Board of Water Supply	
	(808) 748-5000	
	<a href="http://www.hbws.com">http://www.hbws.com</a>	
Medical Facilities	Pali Momi Medical Center (Aiea)	(808) 486-6000
Open 24 Hours		
	Kahi Mohala (Ewa Beach)	(808) 671-8511
	Queen's Medical Center - West (Ewa Beach)	(808) 691-3000
	Kaiser Permanente Moanalua Medical Center (Honolulu)	(808) 432-0000
	Kapiolani Medical Center for Women & Children (Honolulu)	(808) 983-6000
	Kuakini Medical Center (Honolulu)	(808) 536-2236
	Queen's Medical Center (Honolulu)	(808) 691-1000
	Shriners Hospital for Children (Honolulu)	(808) 941-4466
	Straub Medical Center (Honolulu)	(808) 522-4000
	Kahuku Medical Center (Kahuku)	(808) 293-9221
	Adventist Health Castle (Kailua)	(808) 263-5500
	Wahiawa General Hospital (Wahiawa)	(808) 621-8411



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**Aloha Family Moving & Storage Company**

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808-664-4926

**Kama'aina Movers**

2630 Kapiolani Boulevard, Honolulu  
808-275-7155



**Worldwide Moving & Storage**

91-313 Kauhi Street, Kapolei  
808-682-3722





# HOW TO PACK UP YOUR HOUSE

## Pack by rooms

Keep similar room items together (books, CDs, kitchen utensils etc.)

## Car check

Get your car serviced and tyres checked well before the journey.

## Get organised

Tape names to doors to assist movers; map out floor layouts so movers know what's going where.

## Store things you love

Think about putting large furniture items into storage until you've settled into your new home.

## Check the utilities

Check all light switches, appliances, taps and toilets in your new home. If anything's broken, address it before you settle in.

## Small boxes for books

Don't put books into the biggest boxes. Books get very heavy fast. Use small paperbacks to fill the sides of the box if there's space.

## Personal boxes

Use brightly coloured boxes so each family member can fill theirs with items they'll need right away!

## Recycle

If you don't want it, recycle it or sell it before the packing starts.

## Cleaning kit

You may want to clean your old home once everything is packed up or tackle basic cleaning when you arrive at your new home. Pack all the essentials in a handy kit.

## Use cushions

When packing fragile items like dishes, use tablecloths or towels to protect them.



# MOVING CHECKLIST



## SIX WEEKS BEFORE:

- Create an inventory sheet of items to move.**
- Research moving options.** You'll need to decide if yours is a do-it-yourself move or if you'll be using a moving company.
- Request moving quotes.** Solicit moving quotes from as many moving companies and movers as possible. There can be a large difference between rates and services within moving companies.
- Discard unnecessary items.** Moving is a great time for ridding yourself of unnecessary items. Have a yard sale or donate unnecessary items to charity.
- Packing materials.** Gather moving boxes and packing materials for your move.
- Contact insurance companies.** (Life, Health, Fire, Auto) You'll need to contact your insurance agent to cancel/transfer your insurance policy. Do not cancel your insurance policy until you have and closed escrow on the sale.
- Seek employer benefits.** If your move is work-related, your employer may provide funding for moving expenses. Your human resources rep should have information on this policy.
- Changing Schools.** If changing schools, contact new school for registration process.

## FOUR WEEKS BEFORE:

- Contact utility companies.** Set utility turnoff date, seek refunds and deposits and notify them of your new address.
- Obtain your medical records.** Contact your doctors, physicians, dentists and other medical specialists who may currently be retaining any of your family's medical records. Obtain these records or make plans for them to be delivered to your new medical facilities.
- Note food inventory levels.** Check your cupboards, refrigerator and freezer to use up as much of your perishable food as possible.
- Service small engines** for your move by extracting gas and oil from the machines. This will reduce the chance to catch fire during your move.
- Protect jewelry and valuables.** Transfer jewelry and valuables to safety deposit box so they can not be lost or stolen during your move.
- Borrowed and rented items.** Return items which you may have borrowed or rented. Collect items borrowed to others.



# MOVING CHECKLIST



## ONE WEEK BEFORE:

- Plan your itinerary.** Make plans to spend the entire day at the house or at least until the movers are on their way. Someone will need to be around to make decisions. Make plans for kids and pets to be at the sitters for the day.
- Change of address.** Visit USPS for change of address form.
- Bank accounts.** Notify bank of address change. Make sure to have a money order for paying the moving company if you are transferring or closing accounts.
- Service automobiles.** If automobiles will be driven long distances, you'll want to have them serviced for a trouble-free drive.
- Cancel services.** Notify any remaining service providers (newspapers, lawn services, etc) of your move.
- Start packing.** Begin packing for your new location.
- Travel items.** Set aside items you'll need while traveling and those needed until your new home is established. Make sure these are not packed in the moving truck!
- Scan your furniture.** Check furniture for scratches and dents before so you can compare notes with your mover on moving day.
- Prepare Floor Plan.** Prepare floor plan for your new home. This will help avoid confusion for you and your movers.

## MOVING DAY:

- Review the house.** Once the house is empty, check the entire house (closets, the attic, basement, etc) to ensure no items are left or no home issues exist.
- Sign the bill of lading.** Once your satisfied with the mover's packing your items into the truck, sign the bill of lading. If possible, accompany your mover while the moving truck is being weighed.
- Double check with your mover.** Make sure your mover has the new address and your contact information should they have any questions during your move.
- Vacate your home.** Make sure utilities are off, doors and windows are locked and notify your real estate agent you've left the property.

For more information please contact your First American representative.

[www.firstam.com/title/hi](http://www.firstam.com/title/hi)



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# MOVING ADDRESS CHANGE CHECKLIST



Here's a list of people, businesses & organizations who will need to know you've moved to a new location. Changing addresses is easy when you know who needs your updated info!

## THE ESSENTIALS:

- Request a "Change of Address" form at a USPS post office
- Friends and family

## FINANCIAL INSTITUTIONS:

- Banks and credit unions
- Credit card companies (including department store cards)
- Lenders (mortgage, home equity, auto, student loan)
- Insurance companies (health, renters, auto, home, medical, dental, disability, life)
- Retirement (pension plans, 401K, retirement accounts, Social Security, Veterans Affairs)
- Investments (investment agencies and brokers)

## UTILITIES:

- Phone services (cellular, land line)
- Electric
- Heating Oils (gas, oil, propane or other fuels)
- Water (water delivery, water treatment)
- Sewer
- Waste Disposal
- Internet (land line, wi-fi and satellite)
- Television (cable or satellite TV)

## GOVERNMENT OFFICES:

- Department of Motor Vehicles
- IRS
- Passport Office
- Veteran Affairs
- Unemployment Office (if you are currently receiving unemployment benefits)

## JOBS:

- Notify the Human Resources department
- Update your personal marketing materials (business cards, websites, resumes)
- Employment agencies (temp agencies and recruiters)
- Professional Memberships (licensing and certification boards)
- Past employers (for W-2)

## HEALTH:

- Physicians (doctors, dentists, optometrists, etc.)
- Pharmacies
- Health insurers (HMOs, DMOs, agencies and brokers)

## SERVICE PROVIDERS:

- Cable company
- Phone company
- Housecleaning services
- Delivery services
- Accountants
- Childcare (day-care center, baby sitters)
- Lawn care service
- Veterinarian (including pet groomer, pet sitters, and microchip service)
- Pool services
- Lawyers

## AUTOMOBILE:

- Auto insurers (insurance agencies and brokers)
- Auto lenders (car dealership, bank or loan place)
- Department of Motor Vehicles (changing your vehicle registration)
- Membership clubs (AAA or similar)
- Parking permits
- Warranty (if a car warranty is still in place)
- Toll pass (Fast Lane, EZ Pass)

## MEMBERSHIPS:

- House of worship (churches, synagogues, mosques)
- Health clubs
- Community groups (PTA, neighborhood associations, civic clubs)
- Children's extracurricular activities (dance classes, music lessons, sport clubs)
- Social clubs, community centers

## SUBSCRIPTIONS:

- Newspapers
- Magazines (The USPS will only forward magazine subscriptions for two months)
- Movie subscriptions (streaming services or other)
- Book and music clubs
- Mail order houses

## OTHER:

- Air miles reward program
- Register to vote!
- Update personal websites
- Children's schools



# PET MOVING CHECKLIST



Pets have many needs which become complicated when moving from one place to another. This moving checklist for pets lists all of the hurdles of pet relocation.

## A MONTH BEFORE MOVING YOUR PET:

- Visit the veterinary office.** Make sure to pick up your pet's medical records before leaving your former home. Have your pet vaccinated and stock up on any pet meds needed until you settle into your new home. If your move is difficult for a pet, ask your vet to prescribe sedatives to be given on and around moving day.
- Update your pet ID tags.** Have new tags created with the pet's name and your new contact information.
- Check licensing laws.** Contact the proper authority in your new location for information on pet licensing requirements. Secure a valid license for your pet.

## MOVING DAY FOR PETS:

- Temporary residence.** Your pet is best kept away from all your moving day activities. They'll likely get agitated when seeing items being removed from the home. Have pets stay with friends or board them in a kennel for the day.
- Transporting your pet.** If you are driving a car, make sure to take plenty of breaks to minimize the chance your pet gets carsick. If your pet is temperature or moving sensitive, cover their cage with a blanket and keep them in a temperature regulated environment. If your pet becomes easily stressed, consider giving them sedatives.
- Settling into your new home.** Once you are somewhat settled into your new home, let your pet roam around and get used to the new space. Since pets will initially be confused about their new surroundings, keep them confined or leashed until you are certain they will not run away from home. Pets that are stressed and confused can be kept confined in a small room with their bed, toys, and other items.
- If your pet has a microchip, contact the company and provide your updated contact information.



# PET MOVING CHECKLIST



## UNUSUAL PET MOVING CIRCUMSTANCES:

- Flying with your pet.** If your move requires flying with your pet, check with your airline to see what requirements they may have for pet travel. Try to choose nonstop flights since pets may become unsettled by air pressure changes and airport handling.
- Moving pets internationally.** Those moving to another country should check with that country's embassy or consulate about any quarantine or health issues related to pet moving. If moving a bird, make sure to secure proper documentation required by the Convention on International Trade in Endangered Species.
- Moving fish.** Your local pet store is the best resource for getting information on relocating fish. Depending upon your move, they will have the knowledge and supplies needed for moving fish.

For more information please contact your First American representative.

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# MOVING WITH YOUNG KIDS



Your family's move can be an exciting time for you and your children. It can also be a stressful and sad time. Moving represents change which can be difficult at any age. Sharing and reading picture books about moving is a great way to prepare kids for what's ahead and give voice to the range of feelings that they may be experiencing.

Most children have an adventurous, curious side to them. Try appealing to this side when telling them that the family is moving. This way, you'll help them view the move as an experience that can lead to exciting discoveries.

Even in their excitement, young children will feel sadness at leaving familiar people, places and activities. Help your kids with concrete ways to make the "old place to the new place" transition. Following are some tips for you to help your young children cope with the move.

## Telling Younger Children About The Move

- Explain where and why you are moving.
- Highlight benefits of moving that your kids can understand.
- Use maps and pictures to help illustrate where you are going and make the move more concrete.
- Reassure them that their life won't change dramatically.

## What To Expect

Moving to a new place can affect a child's behavior and emotions. Toddlers and young children are egocentric. When you show stress, they may think it's because of something they did. Be mindful of your emotions and actions in their presence and give them plenty of reassurance.

Younger kids may be the most eager members of your moving team. Let your kids help by assigning tasks you know they can handle.

## Moving Tips

- Make a list of all the questions your child has about moving.
- Create an address book.
- Be sure to allocate enough time to say your special goodbyes.
- Make a last visit to their favorite places.
- Plan their new bedroom.

## Helpful Advice From Parents Who Have Been There

- Keep your kids in the loop on important moving information.
- Visit the new school and community before you move.
- Try to keep things and routines familiar.
- Set up a toddler's new room similar to their old one.
- Think about volunteering at school. It might be nice for your child to have a reassuring presence in an unfamiliar environment.

For more information please contact your First American representative.

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