

Atomic's FBSO Assistance Process

Atomic Realty, LLC

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**Let us help you sell your home.
We are full time, full service
brokers that charge sensible
commissions.**

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About Atomic Realty

Atomic Realty is a virtual company and because we don't have a brick and mortar office you do not pay for a brick and mortar office. With the advent of the internet, working from home and electronic devices archaic storefronts and offices have become outdated, expensive, and an inefficient way of doing business which sellers and buyers are paying for with their commissions.

When is the last time you went to a real estate brokers office and why should you pay for their wasteful office space? We believe Atomic Realty is part of what the future of real estate sales looks like. Some big box brokers will say "a storefront legitimizes our business". An easy response is: "Are Amazon, Redfin, or eBay legitimate?" What we believe legitimizes a brokerage is full service, full time brokers charging sensible commissions, not a storefront.

Brokerages with expensive storefronts must pay for it. AND THEY PAY FOR IT WITH YOUR MONEY. In our business model we focus on EFFECTIVE and efficient marketing and services. By not spending YOUR money on brick-and-mortar costs, and ineffective marketing, we are often LESS EXPENSIVE than our competitors. Decide how you want to spend your hard-earned money. Choose big promises, big offices and big commissions of our competitors or effective and efficient marketing and services from Atomic Realty.

We believe in keeping our overhead low so we can pass those savings to our clients.

About us.

David W. Houck, JD - Qualifying Broker Owner.

I have been licensed since I was 18 years old. I have been licensed in Arizona, Ohio, Wisconsin, Colorado, Oklahoma and New Mexico. I have sold properties, remodeled properties, managed properties, flipped property, developed subdivisions, and built homes. I understand real-estate.

- 1) My doctorate (JD) is a law degree from Seattle University. My focus was on property. Some courses included Property law, Contract law, Public land law, Grazing law, Environmental law, and Timber & Range law.
- 2) I have a bachelor's in physical sciences with minors in Math and Physics.
- 3) I am a licensed qualified employing broker in New Mexico, and Oklahoma.

Mary "Kate" Houck, Ph.D.

Over the last 20 years, I have worked to ensure that customer expectations are met by developing standards for pharmaceutical ingredients and products.

I grew up in Nebraska where I graduated from Creighton University with a BS in Chemistry. I then moved to Arizona where I met my husband, got married and completed a Ph.D. in Chemistry. While raising my two children, I worked as a chemist, developing and improving test methods for pharmaceutical products, and volunteering as an expert and advisor to the United States Pharmacopeia. I spent over a decade volunteering as an official for USA swimming. Throughout this time with my husband, I have bought and sold numerous properties and now I am ready to help you.

How to choose a broker.

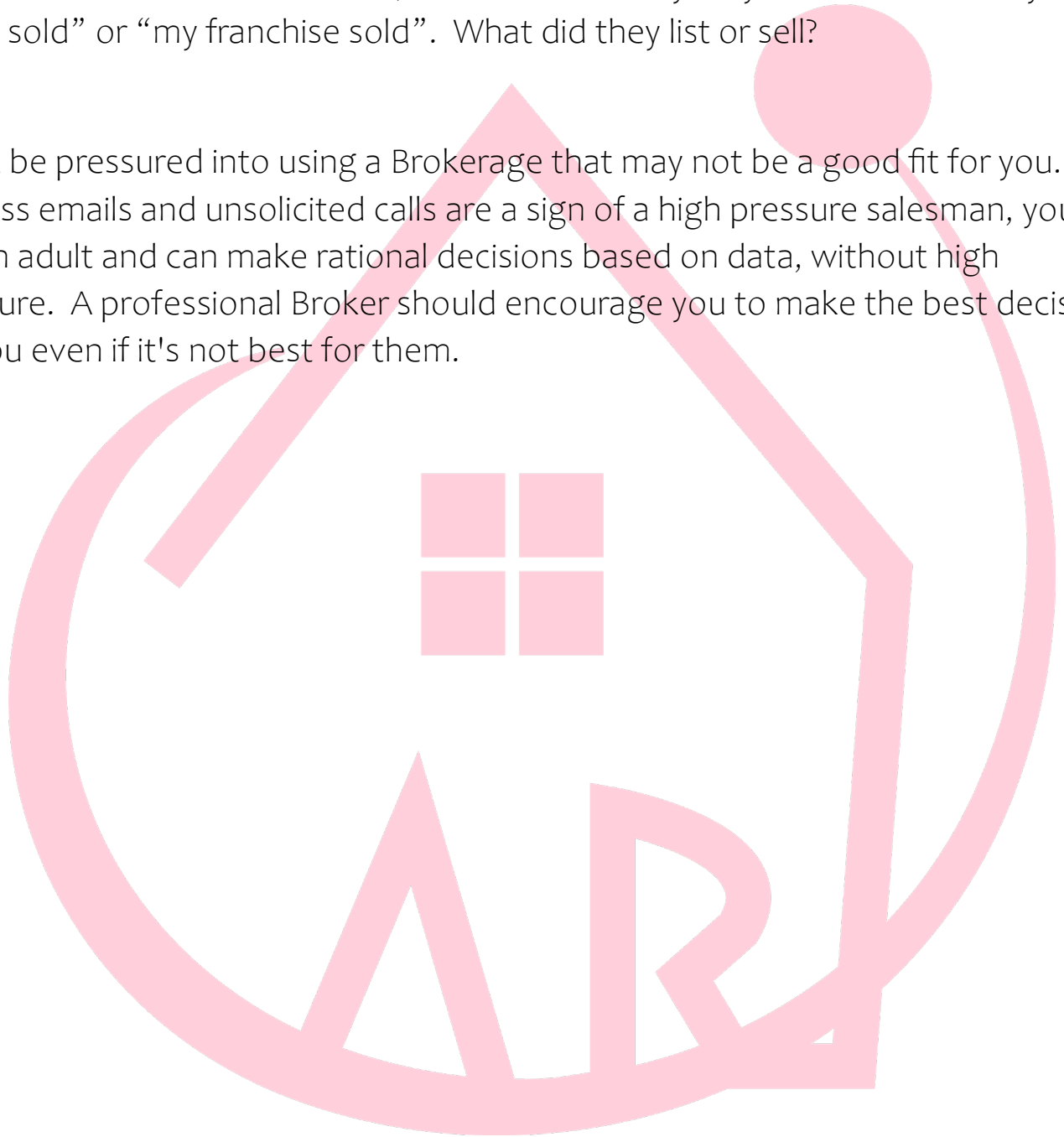
At Atomic Realty we are biased. We believe working with a real estate Broker will help you sell your house faster, smoother, and usually for more money than if you don't use a Broker. The difficulty lies in how to choose who to work with.

- 1) Compare a Broker's commitment to your investment, what they charge and what they do. The sale of your home is an important transaction, it's a lot of your money, protect it. While we assume most brokers are good people that isn't enough, paying more usually doesn't get you more.
- 2) Broker Commitment – FULL TIME, FULL TIME, FULL TIME. Next to your 401k, your home is generally one of your largest assets. Rather than using a professional retirement fund manager would you feel as comfortable using a part-time retirement fund manager? If a part-time Real Estate Broker has mandatory work functions or can't or shouldn't use their phone at their job how sure can you be they are best for managing your asset? As the cornerstones to hire, most employers usually look to see if the applicant is a professional evaluating their education, and their experience and not how long a Broker has lived somewhere, if they know your kids, or the friends they keep. Why would your home investment be any less important or professional? We encourage you to avoid part time managers of your investments, not hobby brokers just looking for "mad money" or a vacation fun.
- 3) Seller AND Buyer Commissions are negotiable. NEGOCIATE -You should compare costs to services provided. If you hire a Broker merely because they are "a friend" or because that is who you bought the house with, make sure they are a VERY good friend because you may be "gifting" them a lot of YOUR money. If they are truly your friend, ask them to provide a list of what services they provide and to REDUCE their commission. You may find friendship has its limits.

FULL SERVICE – FULL TIME – SENSIBLE COMMISSIONS

4) Be blunt, ask Brokers what they do to justify what they charge and what is unique about the service they provide. Ask "Can you provide me with a list or what your service includes?" Ask your full time Broker how many homes THEY PERSONALLY have listed or sold, don't be misled by "my team sold" or "my office sold" or "my franchise sold". What did they list or sell?

Don't be pressured into using a Brokerage that may not be a good fit for you. Endless emails and unsolicited calls are a sign of a high pressure salesman, you are an adult and can make rational decisions based on data, without high pressure. A professional Broker should encourage you to make the best decision for you even if it's not best for them.



Our professional obligations

Honesty to all parties.

Full disclosure of known adverse material facts.

Full disclosure of a material interest; business, personal or familial nature.

We will not disclose price, terms or motivation and any other items you would like to keep confidential, unless required by law or you put it in writing.

Reasonable Care:

We have a firm grasp of Real Estate laws to protect all those in the process.

We put everything in writing.

We acknowledge that Atomic Realty is not a law firm and no one in the company practices law. Brokers are prohibited from creating legal documents. We will put your wishes in writing by filling in the blanks on an Attorney vetted document. If you have any concerns about that document, please seek legal counsel.

We are not, Attorneys, Accountants, Home Inspectors. or Structural Engineers.

We ALWAYS perform with ethical and professional Conduct:

We do not have an agency relationship; however, I will hold true to the values of such a relationship.

We actively participate in keeping you on track with your obligations and time frames.

We will present all offers and counter offers as well as respond to those offers in a timely manner.

Why choose Atomic Realty?

We are professional, honest FULL Time and Full-Service Real Estate Brokers offering sensible commissions. We are based in Los Alamos and service Santa Fe, Los Alamos, White Rock, Taos, Angel Fire, and Red River. We use no misleading tactics. We tell you exactly what we are going to do, and exactly what we charge.

We believe that a real estate broker should be held to the highest standards of integrity, professionalism and customer service.

We are committed to providing the best service possible and a wide range of services that will meet our clients' needs at a fair price.

We are people you can count on. NO tricks - Whether buying or selling we will honestly assist you to the best of our abilities.

What we do - \$599 + 1% -FSBO Assistance.

If you are a For Sale By Owner (FSBO) and

- 1) YOU have ALREADY found your buyer,
- 2) who is unrepresented by a Broker, but you are both uncomfortable with the sometimes-complex selling process,
- 3) Atomic Realty can manage all the banks, buyers, inspectors, title companies and of course all the paperwork for both you and your buyer, bringing the sale to "close." for a sensible commission.

A) Atomic Realty will work as a "Transaction Broker", Atomic Realty will manage all the parties in the transaction (Seller, Buyer, Title Companies, Banks, Counties) and all the other complexities of the transaction.

B) Of course Atomic Realty will manage all the necessary paperwork for both the buyer and seller.

C) If for any reason, your sale doesn't close we will waive the \$599 non-refundable transaction management fee to apply to your next buyer or apply to our full service 599\$ +1.5% plan.

What YOU do \$599 + 1%.

We will be working in cooperative and non-adversarial role as a transaction broker: This means that we provide non-fiduciary real estate services without entering into an agency relationship. We are honest to all parties, provide full disclosure of known adverse material facts and have no material interest in the property. We will not disclose price, terms or motivation or any confidential information of either party.

We will need the following information prior to us writing the contracts as these items are in the contract. There will be a few other questions, but this will get us started.

- 1) We will need contact information of all the parties, seller and buyers. Full names, Email addresses, phone numbers. (Both husbands and wives)
- 2) Come to an agreement on price with your Buyer. Agree to the earnest money. This is money that the Buyer will lose if they back out of the contract for no valid reason. This money will be credited to the Buyer at closing.
- 3) Confirm Your Buyers have a prequalification or a preapproval letter, or for a cash buyer a proof of funds letter. This is not required but this helps you make sure you are comfortable with Buyer's ability to complete the transaction before agreeing to sell it to them.
- 4) Discuss whether the Buyer or Seller is going to have an inspection done, or is the Buyer waiving inspections altogether. We would need to know if an inspection is going to be carried out or waived prior as it's in the contract. As a FSBO the Seller and/ or Buyer will need to schedule and attend this as we don't have keys.
- 5) Discuss whether the Buyer or if taking out a loan as the Buyer's bank will need to have an appraisal done. The Buyer may waive an appraisal, however, if the house does not appraise at the purchase price is the Buyer willing to come up with cash to cover the difference between the appraised value and the higher purchase price. again we would need to know if the Buyer is waiving any part of the appraisal as it's in the contract. As a FSBO the Seller and/ or Buyer will need to schedule and attend this as we don't have keys.
- 7) Agree to a date for you and your Buyer to close, generally a month is sufficient.
- 8) You will need to agree who is paying Atomic Realty, the \$599 and 1%. The seller, the buyer or split in some fashion. \$599 collected is at the time of writing the contract and 1% at closing.

Information Page

This page is included merely to assist in the efficient collection of the information that we need to help you. You do not need to use it but may find it easier to just print it out, fill it in, scan the page, and email it to us. FILL IN WHAT YOU KNOW AND HAVE AGREED UPON.

1) We will need contact information of all the parties, seller and buyers.

Seller 1 name _____ Seller 2 name _____

Buyer 1 name _____ Buyer 2 name _____

2) We will need contact information of all the parties, seller and buyers.

Seller 1 phone # _____ Seller 2 Phone # _____

Seller 1 email _____ Seller 2 email _____

Buyer 1 Phone # _____ Buyer 2 phone # _____

Buyer 1 email _____ Buyer 2 email _____

3) Price _____ Earnest money amount to be deposited by buyer at the title company after we write the contract. This can be any amount or even none, convention is 1%. Amount of EM _____

4) Confirm Your Buyers have a prequalification letter, or for a cash buyer a proof of funds letter. WE DO NOT NEED THIS; IT IS MERELY FOR THE SELLER'S PEACE OF MIND. ✓

5) Is an inspection going to be done and by who?

Seller ___ or Buyer ___ or waiving inspections ___

6) Is an appraisal going to be done, lenders require one. If yes we will need the lender contact information to schedule it .

7) Date the seller and buyer want to close: Date _____

8) Atomic Realty payment. Please mark who is paying.

\$599 at the time of writing contract by: Seller _____ Buyer _____

and 1% at closing by: Seller _____ Buyer _____ Split by Parties _____

What we charge - \$599 + 1%.

Either the Seller or Buyer (or sometimes they split the cost) pays Atomic Realty:

A \$599 "transaction engagement fee" at the time we write the contract. (non-refundable whether the transaction closes or not.) which is for our time of engaging the transaction, and 1% when we bring the transaction to close. That's it.



The process of selling,

There are numerous moving parts to a successful real estate transaction. Selling a home is a partnership between the parties and the broker(s). We will walk you through the process.

Complete the informational form in this document. At a minimum we will need this information to complete the forms

Has a pre-listing inspection been done? It's not required, but suggested.

A flurry of paperwork will come your way for electronic signature. Don't worry about these, we know what to send you, read them and if you have question or corrections just tell us.

If your home is in a Trust or you have a Power of Attorney or a death certificate, don't pack those documents away.

Review and sign the listing documents.

Schedule a time for us to take pictures, and create a virtual 3D walkthrough. (Unless you are a For Sale By Owner – No pictures taken.)

If your is "priced right" you should expect about 4-8 weeks from the acceptance until “close” and move out. (It can be faster.)

Once you are “under” a contract to purchase you need to schedule your move - Don't cut it too close. Talk with us for suggestions that fit your situation.

There are several ways to sign closing documents. You can choose to sign closing documents a few days before the closing, sign documents the day of closing, or have the documents overnighted to you.

The process of selling.

Transfer warranties. If you have any home warranties that are transferable to the Buyer, be kind and have those warranties ready to transfer. (Ac unit, appliances, heat, windows etc.)

Contact your bank, make sure they are sending your escrowed taxes and insurance to the correct address.

Make sure your homeowner's insurance company has your new address. Cancel the day after closing and have the insurance company send you a refund for the remainder of the year's insurance.

Make sure you have your utilities /HOA changed to the buyer's name.

The day the Buyer closes the transaction is generally the day the seller provides the keys for access to the house. Make sure you give us all the keys and remotes prior to closing or bring them to the title company to hold for the buyer. Don't leave a key with a friend or neighbor, and please don't take them with you.

Atomic Realty strongly suggests Seller's not granting access or early move in to Buyers.

Our promise to you.

We promise we will bring the following resources and beliefs to bear to bring your home to successfully close.

At Atomic Realty we believe working with our brokers will help you sell your house faster, smoother, and usually for more money than if you don't use a broker.

We are professional, honest FULL Time and FULL Service Real Estate Brokers offering sensible commissions.

We believe in keeping our overhead low and pass that savings to our clients.

We always work in a professional manner and take our professional obligations very seriously.

We have the professional education and extensive experience that provides the knowledge and advice that will serve you best.

There are numerous moving parts to a successful real estate transaction. Selling a home is a partnership between the parties and the broker(s). We will walk you through the process leading to successful completion.