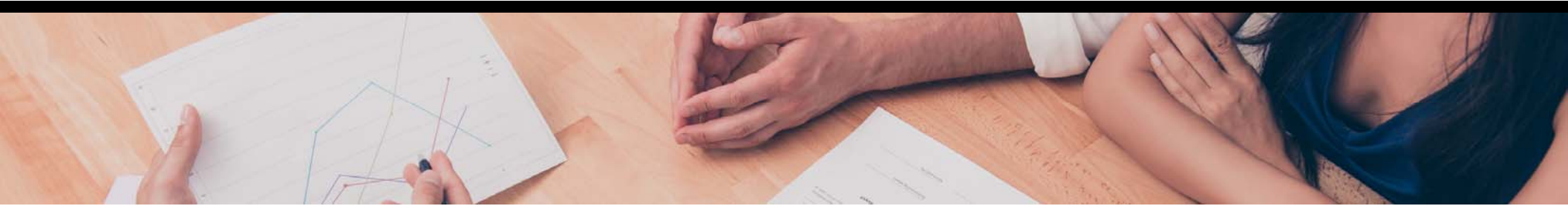


buying a home
IN TODAY'S MARKET



First Name | Lic# 9999999

COMPANY
LOGO



CLIENT DISCUSSION CHECKLIST

In an effort to ensure we give you all the information we feel is important for a smooth road to your celebration day, we have created the following checklist not only for you but for us to make sure we don't forget to tell you something important. However, little things come up along the way and you will most certainly have questions. So please feel free to ask all the questions you need, two or three times if necessary, even if you think they are stupid. We also understand that there is a lot to absorb so if you get overwhelmed, don't worry we will tell you again and keep you on track.

Remember this is YOUR Home Purchase and what is most important is that you understand and enjoy the Process!

[REFER TO CHECKLIST]



THE ULTIMATE SCENARIO

- ❓ WHAT'S IMPORTANT TO YOU?
- ❓ YOUR WANTS & NEEDS...
WISH LIST
- ❓ WHAT IS YOUR TIME FRAME?
- ❓ WHEN DO YOU WANT TO BE
IN YOUR NEW HOME?



UNDERSTANDING AGENCY RELATIONSHIPS



BUYER AGENCY

Buying agents who represent buyers are working in a single agency capacity as a buyer's agent. Agents who represent clients under single agency owe a fiduciary responsibility to the client. They cannot share confidential information with the other party or the other party's agent.

Buyer's agents and the buyer generally sign a buyer's broker agreement, which lays out the duties and obligations of the agent. In some states, if buyers do not sign a buyer's broker agreement with the agent, that agent does not represent the buyer but instead becomes a sub-agent of the seller. Sub-agents owe the same duties to the seller as the listing agent.



SELLER AGENCY

Seller's agents who represent sellers are working in a single agency capacity as a listing agent. Agents who represent clients under single agency owe a fiduciary responsibility to the client. They cannot share confidential information with the other party or the other party's agent.



DUAL AGENCY

A listing agent who also represents the buyer is a dual agent. Dual agents cannot operate in a fiduciary relationship with either party and must treat both sellers and buyers equally. They cannot share confidential information but they cannot give confidential advice.

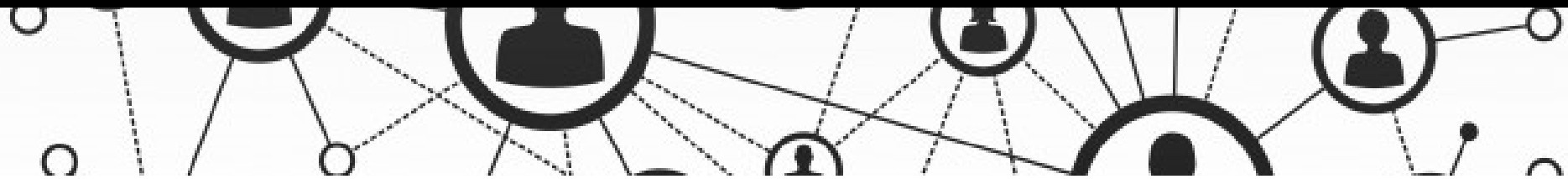
Dual agency must be agreed to in writing between the parties. Laws vary from state to state. In California, for example, exclusive buyer's broker agreements contain verbiage that allows dual agency, so most buyers don't realize their buyer's broker could be subject to dual agency. Only exclusive buyer's agents are never dual agents.

WHAT IS YOUR RETICULAR ACTIVATOR?



Marguerite Crespillo | CalBRE# 01173529





REFERRAL REWARD PROGRAM

As a huge Thank You for all your Referrals we have created the following incentive program to reward you for all your help! Your referrals are the lifeblood of our business and enable us to spend more time giving you and your referrals “World Class Service!” The following rewards will be issued for referrals generated in each calendar year!



\$5.00 Jamba Juice or Starbucks Gift Card



\$10.00 Cold Stone Creamery Gift Card



2 Movie Tickets



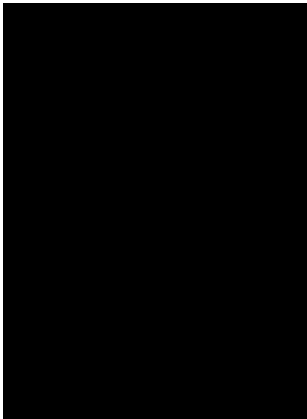
\$20.00 UA Movie Pack



\$25.00 Gift Card to Favorite Restaurant

[REFER TO REFERRAL FORM]

ABOUT ME



YOUR NAME

Real Estate Advisor

By Referral Only...means that I am so committed to providing you with WORLD CLASS SERVICE that my future business depends on it! While most agents spend their time, energy and money soliciting the general public, I prefer to spend my time concentrating on you and your special needs. My goal is to create "Advocates for my business that feel compelled to refer their friends, family and associates to me."

EXPERIENCE

- EXPERIENCE
- EXPERIENCE
- EXPERIENCE
- EXPERIENCE

EDUCATION

- EDUCATION
- EDUCATION
- EDUCATION
- EDUCATION

PROFESSIONAL AFFILIATIONS

- PROFESSIONAL AFFILIATIONS
- PROFESSIONAL AFFILIATIONS
- PROFESSIONAL AFFILIATIONS
- PROFESSIONAL AFFILIATIONS

COMMUNITY

- COMMUNITY
- COMMUNITY
- COMMUNITY
- COMMUNITY



WHO TO CALL

THE CRESPILO GROUP



108 Main Street Roseville CA 95678

Your Name

Office: (999) 999-9999

Email: email@email.com

Office Hours: Monday-Friday 8:30-5pm
By Appointment Only: Evenings and Saturdays
Closed Sundays

Team Manager

Name

Phone: (999) 999-9999

Email: email@email.com

Marguerite Crespillo | CalBRE# 01173529





SEARCHING FOR HOMES

HUD HOME

A Foreclosure property that was taken over by HUD as the result of a deficiency by the home owner on an FHA mortgage.

VA REPO

A Foreclosure property that was taken over by VA as the result of a deficiency by the home owner on an VA mortgage.

BANK OWNED

A bank-owned property has gone through a foreclosure process and an unsuccessful auction sale. After an unsuccessful sale, the bank retains ownership. This type of property is also called an REO property

SHORT SALE

A short sale is the process by which a homeowner can sell a house for less money than actually owed on the mortgage(s)

STATUS OF HOME YOU MIGHT SEE IN YOUR LINK

PENDING SALES

A **real estate** transaction for which a contract has been signed but that has not closed. These homes will not show up in your link because offers are no longer being accepted.

FOR-SALE-BY-OWNER

A home being sold directly by the owner of the home. In most cases you will not see these properties on the Multiple Listing Services because the owner is not a member and does not have access.

NEW HOMES

New properties for sale by a builder in most cases will not be available through your link. The builder is not a Realtor and does not have access to list the property on the MLS.



PARTIES TO A TRANSACTION

TRANSACTION COORNIATOR

A real estate transaction coordinator functions as a liaison between real estate agents, clients, escrow companies and mortgage brokers during the process of a real estate sale.

LOAN OFFICER

Loan officers work for banks and other financial institutions. They help individuals and businesses obtain funds from these lenders. Loan officers specialize in commercial, consumer and mortgage loans.

ESCROW OFFICER

A neutral third-party, responsible for overseeing the escrow process. They typically perform the title searches, prepare final paperwork, witness the document signings as well as ensure that the transaction is executed properly and legally

HOME INSPECTOR

A home inspector conducts a visual examination of the physical structure and systems of a home, from foundation to roof. A home inspector is trained to be a detective in regards to the construction and working parts of homes.

TITLE OFFICER

A title officer investigates titles to real estate and land prior to its purchase or sale to determine if there are any irregularities that may affect the transaction or the use of the property. They may specialize in commercial, industrial or residential titles or be proficient in all three.

SHORT SALE PROCESS



- Listing Agent determines the property is valued at \$300,000 and lists the property for \$275,000 to spark buyers interest.
- Buyer decides to low ball the offer because of the declining market, so buyer offers \$250,000
- Bank receives offer and orders 2 to 3 reports either a BPO or a full appraisal. Bank gets reports back and determines the property is worth \$300,000, so a counter offer goes back out to the LA for the BA.
- Buyer receives a counter and is frustrated because the counter is higher than the asking price.



DRIVING BY AND CHECKING OUT THE NEIGHBORHOODS

Since you are the one who will be living in this home it is important for you to feel comfortable, so it is essential that you drive past any of the homes on the list you are interested in and check out the neighborhoods. Talk to neighbors, they are your best source of gossip and can't wait to tell you what is going on in the neighborhood or with that particular home.



101 MOST COMMON SPEED BUMPS

In your packet there is a flyer called 101 Most Common Speed Bumps . This is not intended to scare you but to list the most common issues we come up against in a real estate transaction. Please read through this and make sure you are not doing any of the items listed. Important ones are NO NEW DEBT.

Don't buy anything including cars, appliances or major purchases without discussing it with your loan officer. This includes depositing or withdrawing any large amounts of cash. Anything over \$500 that is not part of your monthly bills.

[REFER TO PACKET]

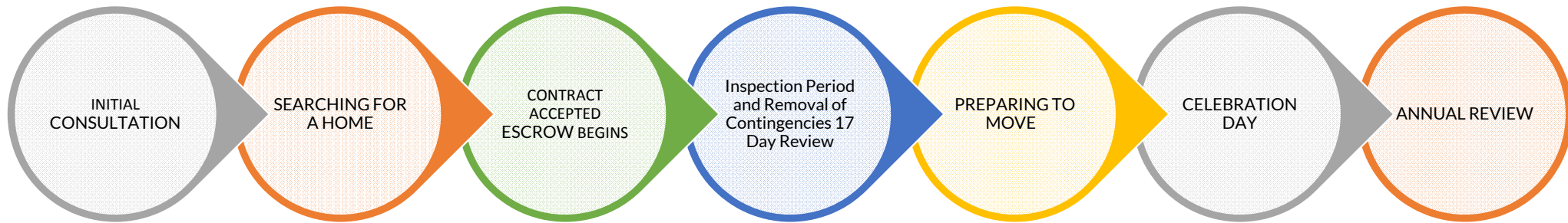


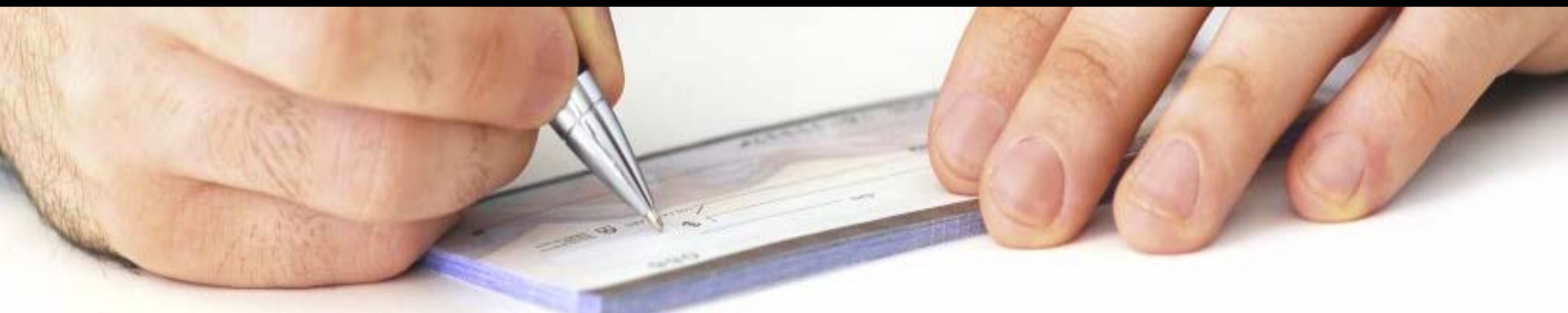
10 COMMANDMENTS OF BUYING A HOME

1. Thou shalt not change jobs, become self-employed or quit your job.
2. Thou shalt not buy a car, truck or van (or you may be lingin in it)!!
3. Thou shalt not use credit cards excessively or let current accounts fall behind.
4. Thou shalt not spend money you have set aside for closing.
5. Thou shalt not omit debts or liabilities from your loan application.
6. Thou shalt not buy furniture.
7. Thou shalt not originate any inquiries into your credit.
8. Thou shalt not make large deposits without checking with your loan officer.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone.



HOME BUYING PROCESS TIMELINE





UP FRONT COSTS

EARNEST MONEY DEPOSIT

A "Good Faith Deposit" will need to be submitted with the initial submission of the purchase contract. Customary amounts vary depending on local custom. If the offer is accepted the amount will be held until closing and is then applied to the buyer's portion of the closing costs.

HOME INSPECTION (RECOMMENDED)

Inspections the buyer may choose to have done may include a general property inspection that usually cover foundation, electrical, plumbing and overall construction.

APPRAISAL (LENDER COST/ ACCEPTED OFFER)

An appraisal fee is paid to an appraiser to obtain an estimate of market value upon which the lender will base the loan amount This fee is usually paid by the buyer.

CLOSING COSTS

(Loan Fees and Costs Should be Discussed with Lender, These Fees Are Not Upfront But Should Be Discussed)

CREDIT REPORT [LENDER COST]

A credit report is an evaluation of the buyer's credit habits made by a credit bureau for the lender



INSPECTIONS

1. PEST INSPECTION
2. HOME INSPECTION
3. ROOF INSPECTION
4. WELL / SEPTIC INSPECTION

REQUESTING REPAIRS *vs* AS IS





IMPORTANCE OF A HOME WARRANTY

There are so many obligations a home buyer has to look into upon engaging in a purchase deal. One of your primary tasks is to ensure you are getting your hands on a sound investment. And just to add another layer of protection to your future investment, getting a home warranty attached to the property would be a wise move.

A home warranty is basically a service plan that usually runs for a full year after the purchase. This plan provides funding for repairs of replacements of systems and appliances included in the property. It typically covers the mechanical and electrical components of a new home such as furnace, AC or other heating and cooling equipment. The damages incurred must be solely due to ordinary wear and tear throughout the years of operating the items. This plan can be purchased before closing escrow but must be paid during this process.

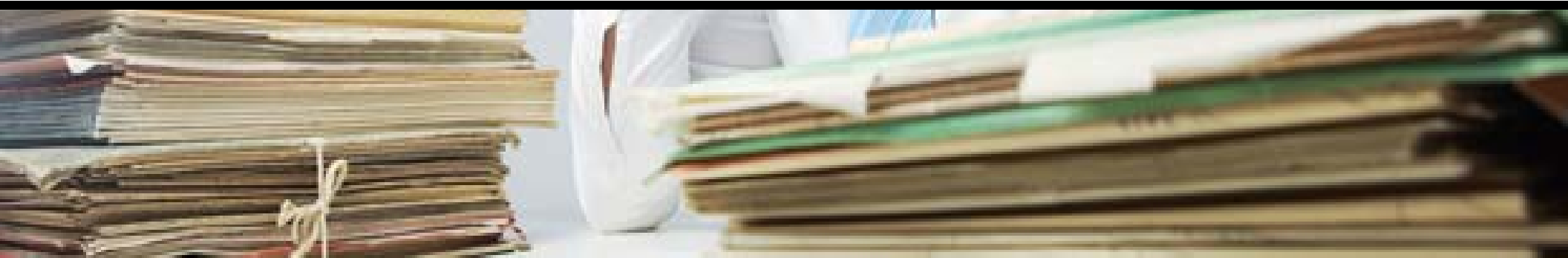


TIME TO ORDER HOMEOWNERS INSURANCE

If you don't already have an insurance agent, please call our office for a referral of a good agent! The insurance agent will ask you for information about your new home. We have attached the most commonly asked questions and provided the information we had available.

They may also ask you for the Escrow Information in order to submit a bill. That information was on your "Congratulations" letter we sent you, but if you have misplaced it feel free to call our office or you may have your agent call us! We are here to help! And we hope you are helping us with referrals of two great people just like you!

[REFER TO PACKET FOR QUESTIONNAIRE]



OVERWHELMED WITH PAPERWORK?

We have heard rumors of a paperless real estate transaction in the near future...but they decided to wait until your transaction was complete! We wish we could tell you there is nothing more for you to sign, read or file in the circular file, but unfortunately, we are just getting started! There are disclosures, inspections, etc...on their way. Keep in mind that it is all intended to make sure you are informed and aware of everything to do with your new home! We promise to send out a search and rescue team if the stack gets too high.

We hope that you will find and refer to us 2 great clients just like you!

(We need referrals so we have more time to find papers for you to sign!)



GETTING READY TO CELEBRATE

SIGNING PAPERS



FINAL WALKTROUGH



GETTING YOUR KEYS





BUILDING CLIENTS FOR LIFE

Please understand that my goal is to provide the highest level of service, professionalism and loyalty to all my clients to ensure that we continue a life-long relationship.

I am a firm believer of...

Clients for Life...meaning that I am so committed to providing you with WORLD CLASS SERVICE that my future business depends on it! While most agents spend their time, energy and money soliciting the general public, I prefer to spend my time concentrating on you and your special needs. My goal is to create "Advocates for my business that feel compelled to refer their friends, family and associates to me."



PREFERRED CLIENT AGREEMENT

Last but not least here is our preferred buyer agreement and what this says is that we are going to do lots of hard work for you and we only get paid if we produce results and find you the perfect home. Lucky for you our fees are paid by the seller, so you get all of our hard work with none of the cost. All we ask is that you remain loyal to us. Should you decide not to buy a home at this time or for some reason are not happy with our service, we have an easy exit guarantee. Just line through this agreement write cancelled and let us know.

That's it! Now lets get your link set up and go find you a home.

[REFER TO PACKET AGREEMENT]