

BUYER AGENCY VALUE PROPOSITION

Before Our First Meeting, I will:

- Stay up to date on all the latest technology to help you find the perfect home for you.
- Pursue Education on any new laws and the latest rules and regulations that may affect your purchase.
- Familiarize myself with inventory in the local area to keep you informed.
- Network with other agents for potential off-market listings
- Be a Neighborhood Specialist and inform you of special attractions/features of the town(s) in which you have expressed an interest.
- Prioritize Community involvement to inform you of upcoming events/major changes in town.
- Tour homes of potential interest to identify features that may be on your wish lists. I may also preview them for you.

During Our First Meeting, I will:

- Discuss Agency and representation and the State Statutory requirements.
- Explain the difference between representation and agency.
- Determine and prioritize your wants and needs for your dream home.
- Prepare and launch an automatic property watch based on that information.
- Discuss financing and provide you with contact information for reputable lenders.
- Discuss, in big picture format, how to handle your funds to keep you poised for success in the lending process.
- Review the difference between being pre-qualified and pre-approved.
- Discuss homeowner's insurance and provide you with contact information for reputable insurance broker.
- Discuss how to approach and maneuver through private showings, as well as open houses.
 - Including but not limited to your schedule(s), showing etiquette when in someone else's home, audio/visual recording devices, etc.
- Explain the process of purchasing a home from soup to nuts, including general timelines for every stage of the transaction.
- Discuss strategies for winning the listing.
- Provide information for different resources you may need during the transaction, including but not limited to inspectors, attorneys, contractors, etc.
- Provide you with State and Federally mandated forms, one of the most important being the Anti-Fraud form related to wiring funds.
- Introduce you to Dotloop, our online platform for sending/receiving and signing documents throughout the transaction.
- Ask for your preferred form of communication (call/text/email)

- Ask for your schedule(s)-coordinate to maximize best opportunities for visiting properties.

Before You See Any Houses, I will:

- Set you up on a personalized, automatic property watch so you receive listings that may be of interest to you.
- Provide any disclosures/supplements available for houses you're interested in seeing, so you can review the information before seeing the property.
- Make sure your type of financing can be used for any houses you're interested in to ensure the best use of your time and effort.
- Speak with your lender to become familiar with them and the loan product that you'll be using (if applicable)
- Run properties you're interested in through our in-house insurance broker to see if there are any outstanding insurance requirements for the property.

During the Home Viewing Process, I will:

- Arrive for the showing early to preview the neighborhood and unlock the home/property.
- Advise you to take notes on anything of importance that you may want to discuss after the fact.
- Advise you of any audio/video surveillance that may be present at the property.
- Listen to your thoughts/ideas about the property to be a sounding board for you.
- Share my observations of the home and point out areas that I feel warrant further scrutiny or information.
- If the house has solar, advise you on assuming the loan if they're being leased.

When Writing an Offer for You, I will:

- Prepare a Competitive Market Analysis (CMA) on the property to give you an idea of what it's worth based on current market conditions.
 - I will also discuss how appraisal and forecasted market conditions may affect this number.
- Contact the listing agent to find out if there are specific terms the seller would prefer to position you in a strategic position with the seller.
- Discuss different strategies with you for winning the listing, if there are or may be multiple offers.
- Speak with your lender (as applicable) to ensure we understand their time frames and loan product. Get a pre-approval letter to submit with your offer.
- Encourage your lender (as applicable) to call the listing agent to emphasize your strength as a buyer.
- Follow up with the listing agent after submitting your offer to ensure that it has been received and all information is understood.

- If your offer is not accepted, I will reach out to the listing agent to see if they will disclose what criteria the seller used to choose another contract over ours-and strategize to see if this is something that can be adapted moving forward.

When Your Offer is Accepted, I will:

- Remind you of the immediate steps to be taken next and give you a refresher of the overall timeline.
- Advise you on how and where to send your Earnest Money Deposit
- Reach out to your lender (as applicable) and send them your accepted contract documents, so their process can continue in a timely manner.
- Reach out to your preferred attorney and send them your accepted contract documents so they can begin their process and schedule your closing into their calendar.
- Our in-house partner LiveEasy will have a concierge reach out to you to get started on organizing all the moving pieces associated with your upcoming move (getting utilities turned on, changing your address, finding new services like dr, dentist, etc.)
- Advise you on the home inspection process (general home, well, sewer, radon, etc. as applicable)
 - When to schedule the inspection(s)
 - Your due diligence timeframe and what that means.
 - Give you recommendations for reputable inspectors.
- After you receive your inspection results, we will discuss strategies for negotiating the results of the inspection(s)
- Advise you about ancillary costs that you may owe at the closing table (taxes paid in advance, oil or propane paid for by the seller, water/sewer bills paid in advance, etc.)
- Advise you (if you are purchasing with a mortgage) not to make any large purchases (furniture, new car, new appliances, etc.)
- Discuss the time frames for switching all the utilities for the house into your name.
 - Collaborate with the listing agent to ensure that the seller will cover utilities for the length of time they need to
- Collaborate with the listing agent and your lender (as applicable) to ensure that important timelines in the contract are being met, and that we get signed extensions as necessary.
- Schedule a final walkthrough for you before you go to the closing table, to ensure that the conditions of the house are the same as what you agreed to in the purchase contract.
 - If there are any issues, I'll reach out to your attorney.
- Get any keys/codes/remotes that will stay with the property for you to have after signing your closing paperwork,
- Talk with the listing agent to ensure they will remove lockbox and "for sale" sign in a timely manner.

At the Closing, I will:

- Attend, give you any keys/remotes/codes for the property, and (with permission) take photos!

- Ask you to fill out a survey for me so I can get your input on our journey through the process
- Join you in CELEBRATING YOUR NEW HOME!
- LiveEasy Concierge will continue to be available to you for any services you may need information for or help with