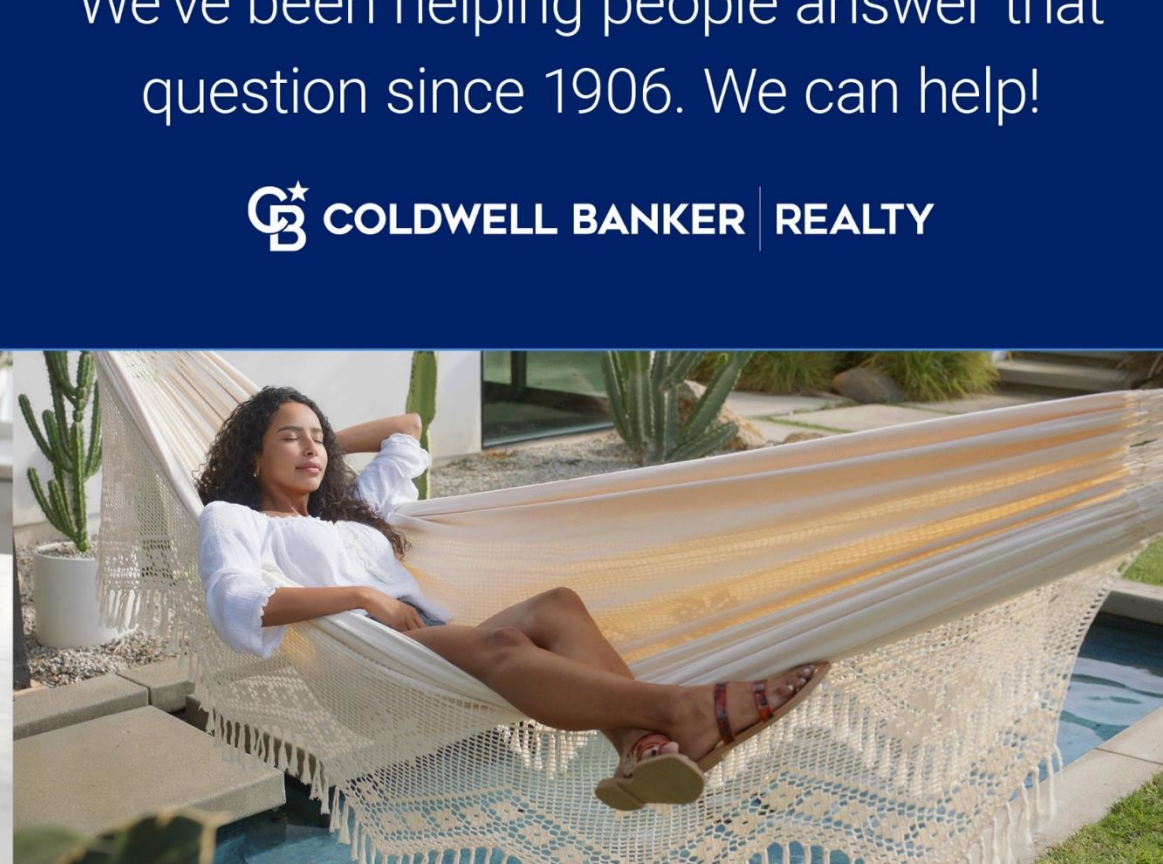
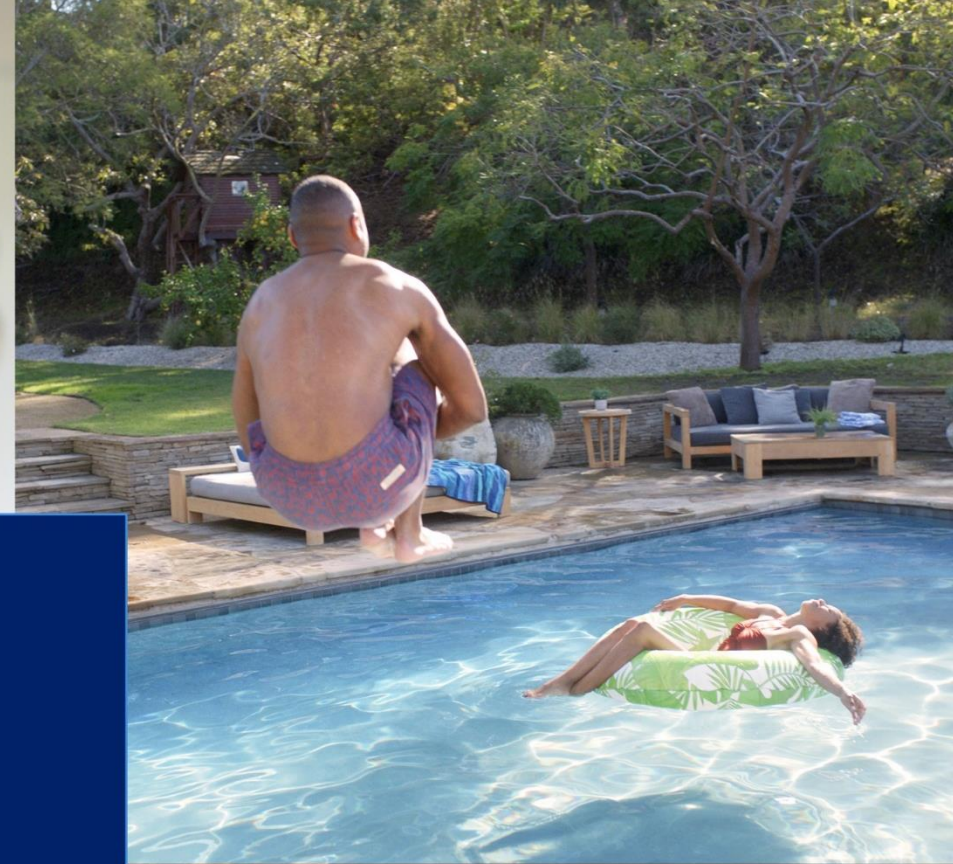


YOUR PATH TO HOMEOWNERSHIP



 COLDWELL BANKER | REALTY



**If you could live anywhere,
where would it be?**

We've been helping people answer that question since 1906. We can help!

CB COLDWELL BANKER | REALTY

INVALUABLE SUPPORT

As a Coldwell Banker® affiliated buyer's agent, I offer five essentials throughout the home-buying transaction:

1. EXPERT GUIDANCE

Expertise and insight throughout the complex real estate process, helping you make informed decisions every step of the way.

2. LOCAL MARKET KNOWLEDGE

I have the tools and training to serve as your local market guide, with information about trends, pricing and availability to give you a competitive edge in finding the perfect home.

3. NEGOTIATION SKILLS

You will have a fearless advocate who is armed with data and negotiation strategies that can lead to winning deals and seamless resolutions.

4. TIME-SAVING CONVENIENCE

Offers, showings and more will be coordinated on your behalf, along with connections to necessary vendors like mortgage professionals.

5. PEACE OF MIND

Feel confident knowing that a professional is there to help you navigate any unexpected challenges or delays.



CHOOSING THE RIGHT PARTNER

When you choose me to represent you, you'll have someone by your side every step of the way, giving you the insights and information you need to have confidence in your decision.

After our initial consultation, I will:

- Help you establish your budget and connect you with a reputable lender to get pre-approved for a mortgage
- Discuss your needs and goals, and plan your property search criteria
- Provide coaching on the best time to buy
- Agree upon the parameters of our working relationship

Once the criteria and budget are established, I will:

- Coordinate showings for properties that meet your needs and explain/negotiate features
- Keep you informed of new properties that come on the market that would interest you
- Help you understand the market data for any properties of interest
- Work with you until you find the right home

When we've found your dream home, I will:

- Assist in determining your offer, including developing a multiple-offer strategy
- Review and discuss details of the seller's disclosure
- Apply my expertise in negotiating the offer and contract terms in your best interests
- Facilitate the home inspection and resolution process
- Offer information on reliable contractors and service providers
- Prepare you for closing and the associated costs
- Provide clear and constant communication to keep you updated on the progress of your transaction

THE POWER OF PRE-APPROVAL

The first step in any home search is finding out exactly how much home you can afford and securing the financing to make the purchase. While you can get a rough estimate through pre-qualification, taking the extra step to obtain pre-approval will give you some added advantages. Pre-approval helps you:

- Understand your financial condition
- Know exactly how much home you can afford
- Strengthen your purchasing power when making an offer

When you find a home you love and are ready to make an offer, your mortgage pre-approval lets the seller know that you're serious and fully prepared to buy their home, putting you in a stronger position than other potential buyers.

Some of the documents your lender may request to get the pre-approval process started:

Income

- Current pay stubs, usually for last two months
- W-2s or 1099s, usually for last two years
- Tax returns, usually for last two years

Assets

- Bank statements
- Investments/brokerage firm statements
- Net worth of businesses owned (if applicable)

Debts (if applicable)

- Credit card statements
- Loan statements
- Alimony/child support payments

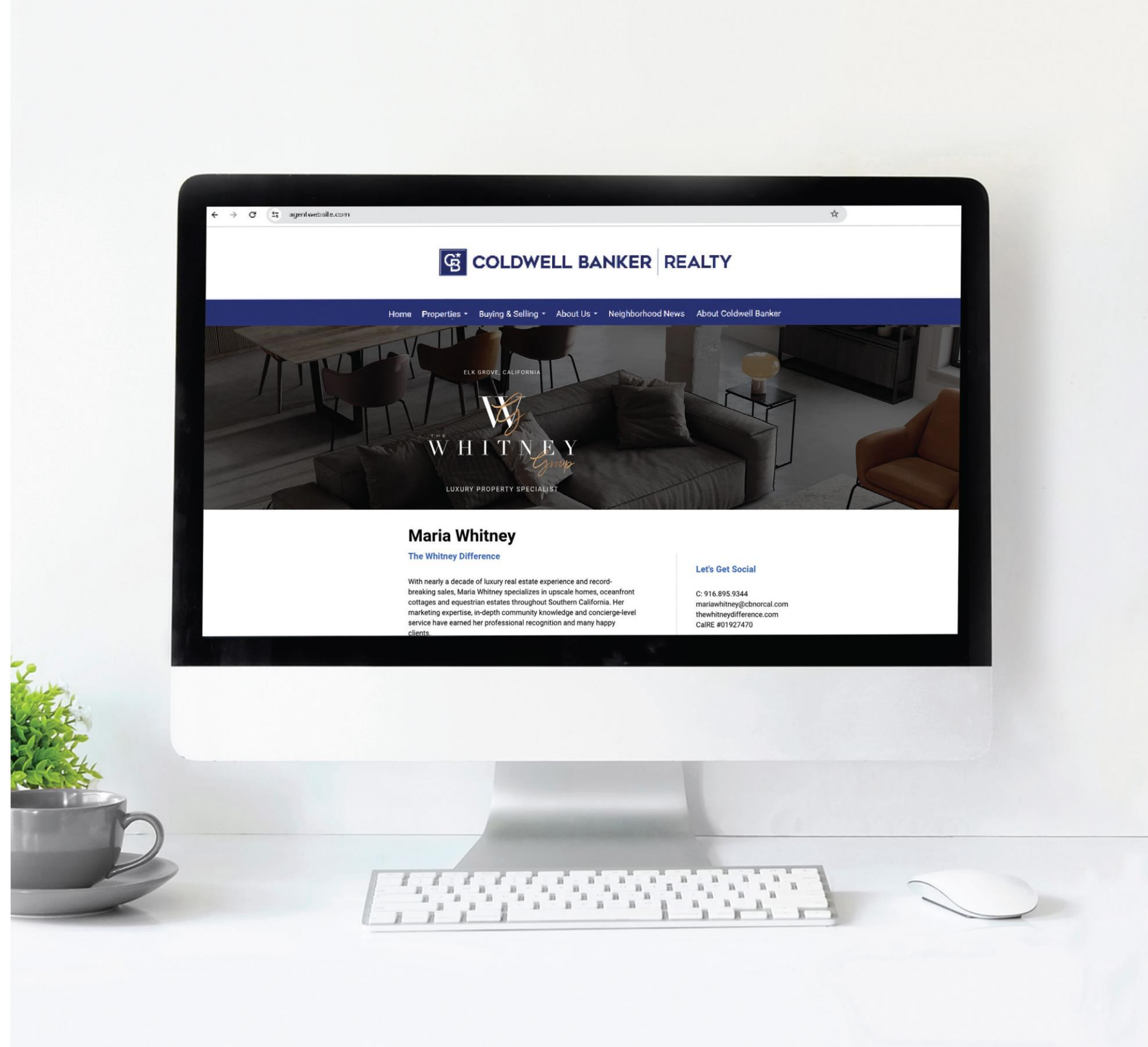


YOUR HOME SEARCH PORTAL

The next stop on your home search? My website.

- It's an easy way to check out available properties in your preferred area
- It provides another way for me to get to know the types of properties that you like
- After you register on the site, I will receive updates about your activity
- You can save searches for future access, and save and share specific homes that you like
- If you sign up to receive email alerts, you'll be notified when new homes that match your criteria come on the market

Thanks to the site's responsive design, you can do all of this from your mobile device, tablet or desktop.



MAKING AN OFFER

There are many factors that influence the market value of a home. The following can help give you insights and empower you to make a competitive offer you're comfortable with. I will work with you on a strategy to obtain the most advantageous terms and acceptable pricing for you and your budget.

Issues to consider:

- How long has the home been on the market?
- Has the property had any price changes?
- Has the property been under agreement previously?
- Are there multiple offers on the property?
- What is being included in the sale or what may be negotiated as part of the sale?
- What are the market conditions in the area or neighborhood, like "list to sale price ratio?"
- Is the seller offering an assumable loan or seller financing that may be more favorable for you?

I will help you set purchase price parameters by providing you with a comparable market analysis (CMA) comparing the home, its price and its features to other similar homes in the area that are on the market or have recently sold.

Then I will present the offer to the seller through the listing agent and help you navigate the seller's response, whether it be to accept, reject or counter your offer, which starts the negotiations process.



CLOSING ON YOUR HOME - AND BEYOND

Once your offer has been accepted, the closing process begins. Here are some of the typical steps involved.

HOME INSPECTION

If material defects are identified or repairs recommended in the home inspection report, I'll assist you with any contractually agreed-upon remedies and further negotiations with the sellers, if needed.

TITLE SEARCH PROCESS

I will help direct you to the appropriate title insurance officer should you have any concerns related to the information identified in the owner's title report. This report confirms who the owner of the property is and if there are any encumbrances attached to the property.

RESIDENTIAL APPRAISAL REPORT

Your lender will order an appraisal report to assess the value of the home as part of the standard lending mortgage process.

FINAL WALK-THROUGH

I will schedule and coordinate your final walk-through inspection of the property before closing so you may confirm that the home is in the same condition as when you signed the purchase agreement and to confirm any agreed-upon repairs were completed.

CLOSING COSTS

In addition to your down payment and deposit, there are a variety of costs involved in your home closing. I will help you determine an appropriate deposit, explain the various costs you may be responsible for and review your itemized settlement statement prior to closing.

AND BEYOND

Beyond closing, wherever your homeownership journey takes you, I want you to know that I am here to help you and keep you up to date on how changing market conditions are affecting your home's value.

TRANSACTION MANAGER

Your transaction forms for the purchase of your new home will be entered into Transaction Manager, a convenient, secure website where you can track the progress of your sale and access your documents throughout the process, and long after the closing.

- Important information and documents are uploaded and stored online in your personal account
- Forms, activities and services related to your purchase can be viewed anytime during your transaction
- Automated email alerts and messaging keep you informed
- Upon closing, your transaction is archived so you can retrieve documents as needed, such as for financial planning or tax season



FULL-SERVICE SUPPORT

Coldwell Banker Realty helps you through all aspects of the home-buying process. Our affiliations with our preferred partners ensure that you receive complete assistance from beginning to end, giving you one-stop-shop convenience.

MORTGAGE SERVICES – Guaranteed Rate Affinity* provides mortgages across the country and features extremely competitive rates, fantastic customer service and a fast, simple process.

TITLE SERVICES – Our local title partner can research and resolve any issues before the closing to help ensure the transaction closes smoothly and on time.

WARRANTY SERVICES – American Home Shield® provides that extra measure of security that makes you feel more comfortable and confident in the purchase of your home.

INSURANCE SERVICES – Anywhere Insurance Agency offers competitive rates on homeowners, condominium, renters, automobile, second home, vacant home and umbrella coverage.

COMMERCIAL SERVICES – Highly skilled Coldwell Banker Commercial® affiliated agents offer a full spectrum of office, industrial, retail, multi-family and hospitality services.

*Operating in the state of New York as GR Affinity, LLC in lieu of the legal name Guaranteed Rate Affinity, LLC.



BUYER'S AGENT COMPENSATION

Please note that my commission is not set by law and is fully negotiable. Listed here are examples of how a buyer's agent can be paid.

HOW A BUYER'S AGENT IS PAID IF SELLER OFFERS COMPENSATION

- 1** The seller of the property you are interested in has offered to pay the commission due from you to me. In this case, your commission obligation to me will be paid by the seller out of funds you pay to purchase the home.
- 2** The seller has offered compensation consisting of only a portion of the commission you have agreed to pay to me. This would require you to pay any portion of my commission not paid by the seller. Alternatively, you could condition your purchase offer on the seller paying all of your commission obligation to me.

HOW A BUYER'S AGENT IS PAID IF SELLER DOES NOT OFFER COMPENSATION

- 1** The seller has not offered to pay any portion of the commission you would owe to me. In this case, you can include a requirement that the seller pay your commission obligation as part of the offer you make on the property.
- 2** The seller will not agree to pay a buyer's agent commission, in which case you would be responsible for my commission.

LET'S GET STARTED

Your home-buying needs are one of a kind. Using the unmatched resources of Coldwell Banker Realty, I will develop a custom plan to:

Provide you with powerful, personal service


Assist you in finding the right home and help you negotiate the best possible price and terms for it

Close the sale in a smooth, timely manner

Finding and purchasing a home is a detailed process that demands time and dedication. I am passionate about this because it leads to the ultimate reward – handing you the keys to your dream home and developing a real relationship with you along the way. I would love to have a commitment from you to work with me exclusively. I'm happy to talk through the various types of buyer representation I offer so we can find the right fit for you.

WHEREVER YOU DREAM OF LIVING, WE'LL HELP GUIDE YOU THERE.



Affiliated real estate agents are independent contractor sales associates, not employees. ©2024 Coldwell Banker. All Rights Reserved. Coldwell Banker and the Coldwell Banker logo are trademarks of Coldwell Banker Real Estate LLC. The Coldwell Banker® System is comprised of company owned offices which are owned by a subsidiary of Anywhere Advisors LLC and franchised offices which are independently owned and operated. The Coldwell Banker System fully supports the principles of the Fair Housing Act and the Equal Opportunity Act.  24LC5H_CBR_5/24