Brian Eastwood Real Estate | HOMESMART

Helping You Find Home

A QUICK LOOK:

The Homebuying Process

Your path to homeownership is worry-free when you partner with me!

1. **PLAN** FOR FINANCIAL READINESS
2. START TO **DREAM** WITH AN ONLINE HOME SEARCH
3. **CALL** ME
4. **MEET** WITH ME FOR INITIAL BUYER CONSULTATION
   - Discuss your priorities
   - Sign Buyer Representation Agreement
5. **PREPARE** FOR PRE-APPROVAL & PRE-QUALIFICATION
6. **SEARCH** AND RECEIVE INSTANT LISTING NOTIFICATIONS & ALERTS
7. **EXPLORE** HOMES IN-PERSON OR VIRTUALLY
8. **LOVE** A PROPERTY, REVIEW THE CMA
9. MAKE AN **OFFER**
10. **NEGOTIATE** TERMS OF OFFER

- GET **OFFER ACCEPTED**
- OPEN **ESCROW**
- **DISCLOSURES & INSPECTIONS**
- RESOLVE **INSPECTION ISSUES**
- COMPLETE **THE APPRAISAL**
- RECEIVE **FINAL LOAN APPROVAL**
- **SIGNING DAY**
- **TRANSFER FUNDS & EXCHANGE TITLE**
- TIME TO **CELEBRATE**

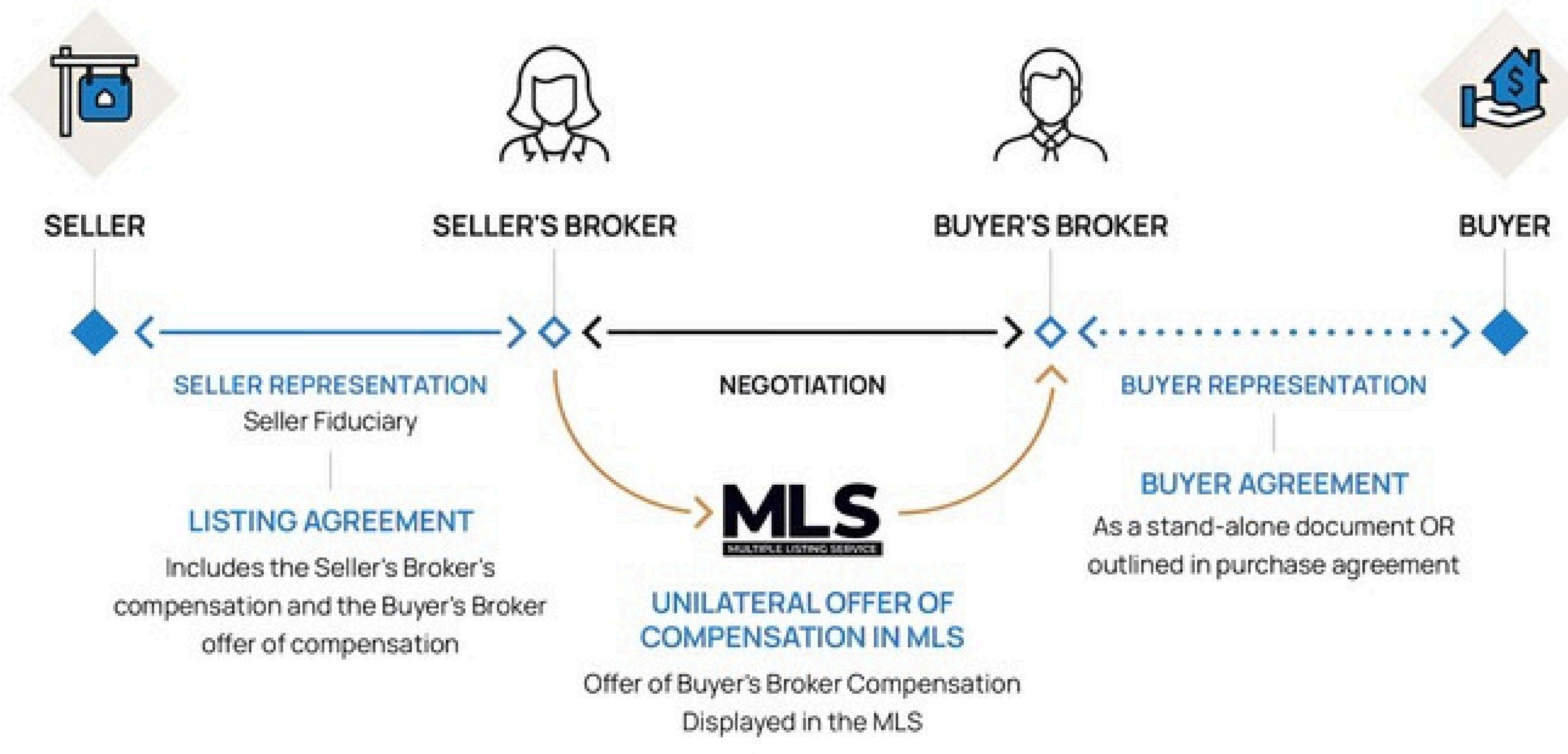
WELCOME HOME!

Helping You Find Home

Working With a Buyer's Agent

Provides the necessary representation to guide you through the complexities of a real estate purchase transaction.

HOW REPRESENTATION WORKED BEFORE

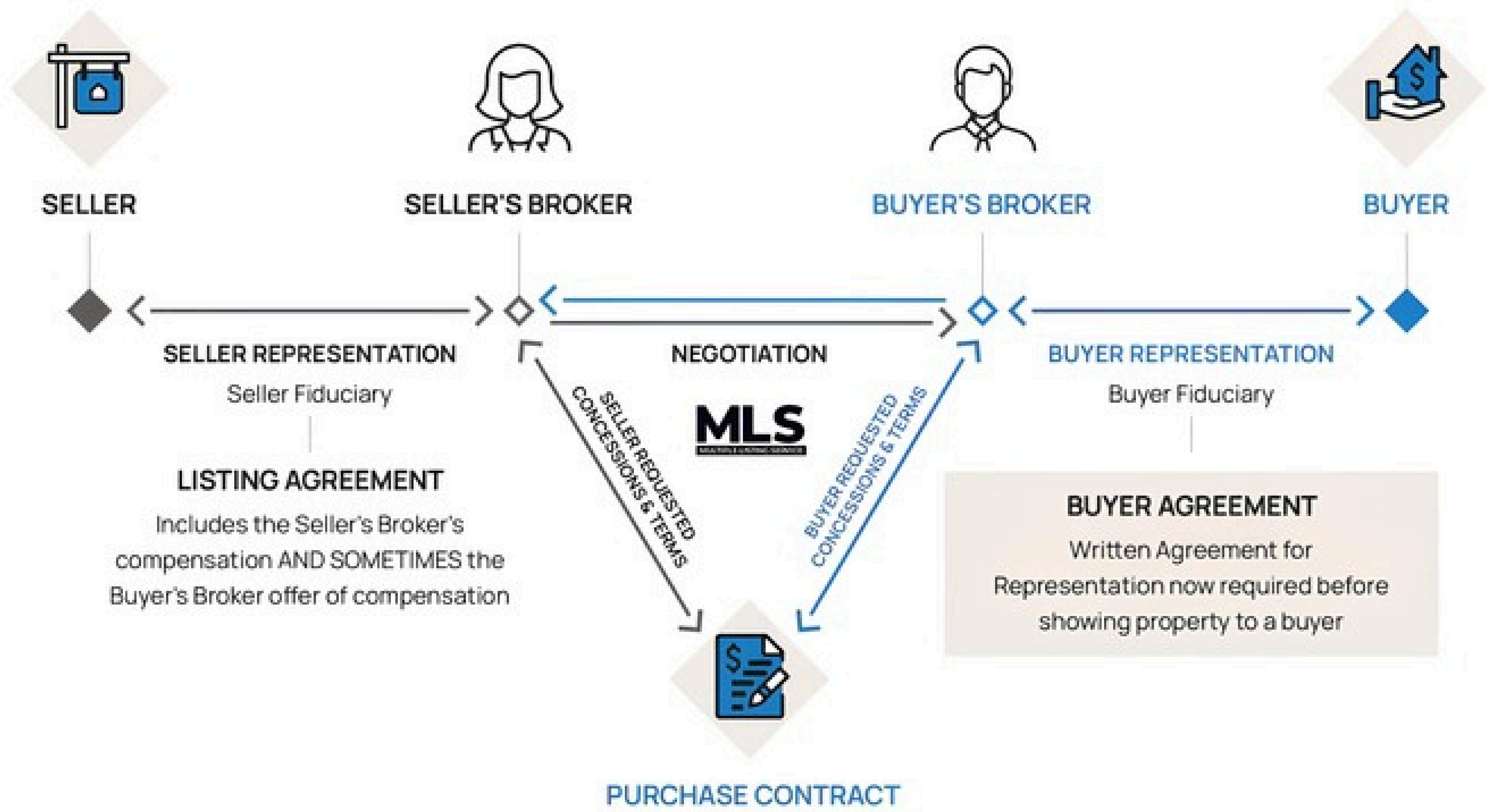


While working with a buyer's agent may look different today than in the past, this partnership will help you navigate each step of the process to a successful closing.

There are several ways buyer representation compensation can be funded, including but not limited to:

- Seller offer of compensation
- Seller concession and/or buyer negotiated concessions
- Buyer negotiated offer of compensation
- Buyer funded at closing

HOW REPRESENTATION WORKS NOW



6 Important Things You Need to Know

1 I have an entire vetted support team committed to you

- Did you know that the only person who should legally send you the mortgage application is a licensed loan officer? There are many complexities involved in the real estate process that my support team and I will guide you through.
- I have a roster of resources — like mortgage lenders, title and escrow companies — and tradespeople like home repair teams, painters, flooring experts, mechanical and structural inspectors and even remodeling teams to assist you.
- I will introduce you directly to these resources, and incorporate them as needed.

2 I will make sure you have instant access to the latest listings

- As a member of the Multiple Listing Service (MLS), I can enter your search criteria and set up Automatic Listing Alerts to be emailed to you within minutes of new properties entering the MLS. It's important for us to monitor and react to these alerts quickly.
- If you find a property outside of your Automatic Listing Alert, like through a third-party site, social media post or yard sign, it's important to call me for information first instead of contacting those outside sources directly.
- I will provide you with property details, and schedule showings on your behalf.

3 You must identify my representation up front at any open house, new home construction or FSBO visits to confirm my representation

- Building a new home can be exciting, but it is important to have an advocate and representative to protect your interests with the home builder. I can help you navigate the many phases of a new home build, where the agent for the development is focused on representing the builder.
- If you find yourself interested in a For Sale By Owner (FSBO) property, please let me contact the owner on your behalf. Most homeowners will work with an agent, even though their home is not listed in the MLS. Once again, **you should identify my representation up front at any showing, or I should accompany you, to confirm my representation.**

4 I will help you navigate the seller's disclosure

- The seller's property disclosures will provide information about the property, disclosing what the seller has knowledge of, so that you can make an informed decision prior to finalizing your purchase.
- We will review these disclosures together, and I'll ensure that you understand everything that has been presented to you.

5 I'll guide you during the inspection and home warranty process

- As a part of the sales contract, you have the right to inspect the property including mechanical, electrical, plumbing and structural portions of the home.
- I highly encourage you to meet the inspector at the end of the inspection; this gives you a chance to discuss any concerns about the property and ask any questions you may have. You will also be provided with an itemized report for your review.
- If repairs are needed, you can request that the seller make them, ask for concessions or a discount on the home price, or — if they are unacceptable — you may void the contract as long as you are within your contingency period.
- Some sellers will provide a Home Protection Plan to cover items like electrical, heating and cooling systems, plumbing, appliances and more. If the seller does not provide this warranty, I can guide you in acquiring the coverage yourself.

6 As partners . . .

I COMMIT TO:

- Providing you with exceptional support and service to find a home that meets your needs.
- Dedicating my resources, time, attention and experience to finding exactly what you want.
- Going at your own pace and continuing the search until you either find a home or decide to press pause on your journey.

I ASK THAT YOU:

- Keep me informed if your plans change.
- Tell me if you want to look at a home listed with another brokerage, agent, builder or FSBO.
- Let me know how you really feel about the homes we look at.
- Maintain an open dialogue, especially if you feel you need to speak with another agent.
- Work with me until we find the place you can call home.

HOMEOWNERSHIP:

One of the Fastest Ways To Build Wealth

and the majority of the average American's wealth at retirement.

According to data from multiple sources, homeownership is the largest source of wealth among families, even across different income levels! In fact, the average homeowner's net worth is more than forty times greater than that of the average renter (Keeping Current Matters).

When you own a home, you'll unlock additional perks that aren't accessible to renters, like tax deductions and home equity. Renters, unfortunately, can find themselves stuck in a lose-lose situation — pay a rent increase yearly or move. With a fixed-rate loan, your mortgage payments stay the same. And if interest rates drop, refinancing could save you even more.

But that's not all — owning a home means you'll have the autonomy and security to make your space truly yours without the limitations of renting.
If you're currently renting or a first-time homebuyer, you can start building wealth for yourself — and stop building financial success for someone else — by taking the first steps towards homeownership.

If you're a current homeowner, I can help you continue building home equity while achieving your real estate and financial goals.

FIG. 1

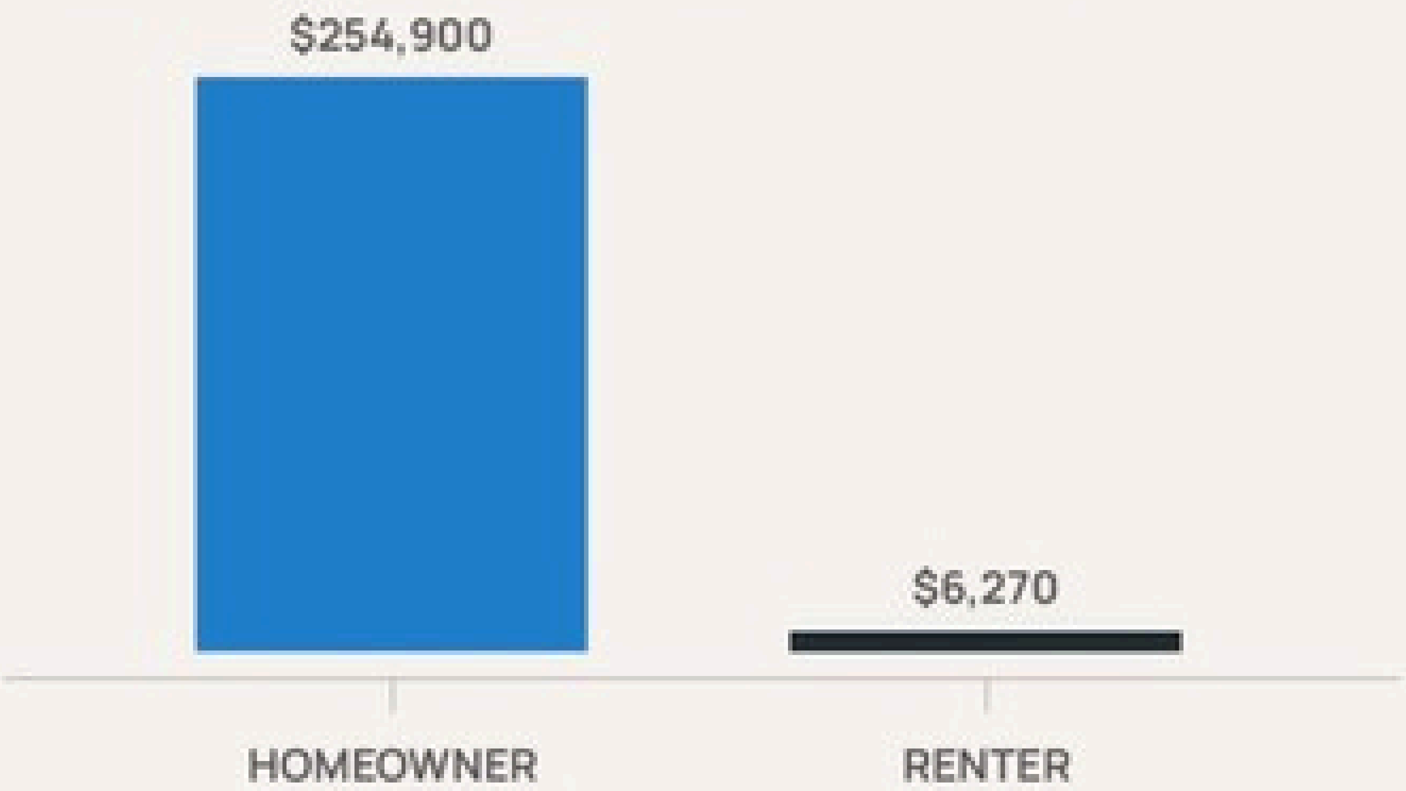
Source: Keeping Current Matters

HOMEOWNERSHIP WEALTH

FIG. 2

Source: Keeping Current Matters

AVERAGE HOUSEHOLD NET WORTH



A CLOSER LOOK:

Guiding and Leading You Every Step of the Way

How I will put my knowledge and experience to work for you!

PART ONE:

GETTING READY

1 Consultation

- Learn more about your specific real estate goals, wants and non-negotiable needs.
- Review your budget, help you understand costs and what your budget can buy.
- Discuss how compensation is paid, review what party is responsible and what your options are when it comes to paying compensation.
- Go through representation and agency relationships, the REALTORS® Code of Ethics, broker's business policies and obtain the required legal consent to represent.

2 Preparation and Education

- Review the timeline for your home search, mortgage approval and closing.
- Provide information on federal and state Fair Housing laws.
- Show you local market trends, statistics and how these factors impact your search.
- Go through what to watch for in applicable property disclosures.
- Discuss Comparative Market Analysis (CMA) reports for properties within your desired neighborhoods.

3 Financial and Mortgage Guidance

- Provide information on the mortgage and financing process, options and requirements.
- Introduce you to quality lender resources who will assist you in the financing process, options and requirements, and in comparing different financing options.
- Help you become pre-qualified or pre-approved prior to purchase.
- Provide a sample sales contract so you are prepared when the time comes to make an offer.

PART TWO:
HITTING THE TOWN

Questions on any of the steps in the homebuying process? I am here to clarify anything you need!

4 Starting the Home Search

- Educate you on the importance of timely review of new listings once in the local Multiple Listing Service (MLS), and the lag time between initial listing and syndication across third-party websites.
- Continually seek out and research properties in the MLS that match your requirements.
- Explore additional avenues, such as new home build options and For Sale By Owner (FSBO) properties, if found.
- Preview properties prior to showing if needed.
- Arrange property showings and tours of the local area, schools and key points of interest.

5 New Listing Alerts, Notifications and Virtual Tours

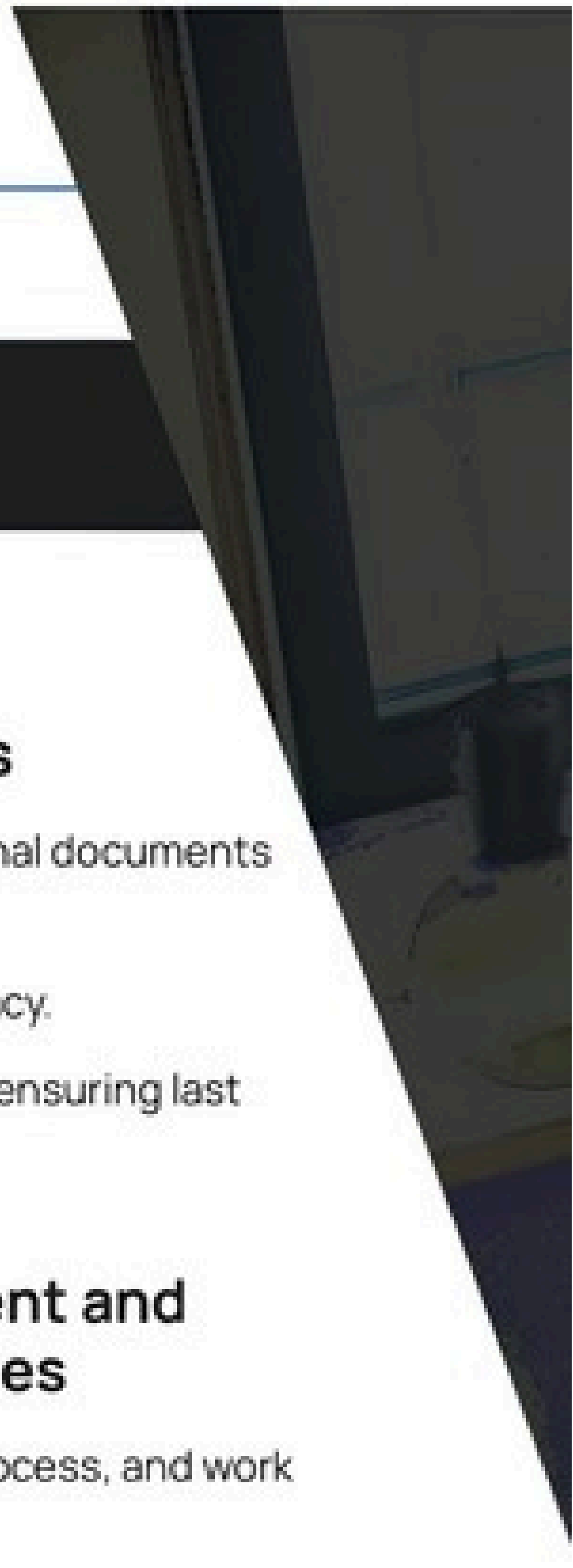
- Set up automated email alerts from the local MLS for instant notifications of properties that fit your needs.
- Provide you with virtual tours, videos and SmartTours of homes that match your search criteria.
- Leverage my network of fellow agents to source off-market or "coming soon" properties that have not yet been made available in the MLS.
- Reach out to potential sellers in your ideal search range to see if they, the homeowners, have considered listing their home.

6 In-Person Home Search and Property Showings

- Schedule and meet with you in-person to review and learn more about properties you have viewed virtually that you would like to see in-person.
- Schedule showings around your schedule, and provide access to all listed properties as soon as they become available in your local MLS.
- Prior to showings, review MLS data and property information of the homes you will be touring.
- Inform you of any potential negative aspects of the property or home itself, as well as other factors that could impact value.

7 Comparative Market Analysis and Seller Disclosure Review

- Prepare a Comparative Market Analysis (CMA) report for properties that you are interested in making an offer on, and explain and discuss what the CMA means in regards to the value of the home.
- Review seller disclosures of all known material defects, past and present, and go over the impact of those disclosures on the property.
- Collect and share all pertinent data on values, utility costs, schools, association fees and property tax information.



PART THREE:
SAYING "YES" TO THE NEST

You're halfway there! Now that you've fallen in love with a prospective home, we're ready to make our move.

8 Writing and Presenting the Offer, Negotiating Counter Offers and Acceptance and Contract Management

- Leverage my hyperlocal expertise to assist you in the writing and submission of a successful offer.
- Prioritize your goals, wants and needs during the contract negotiation process.
- Review counter offers, and discuss how you'd like to proceed.
- Maintain open lines of communication throughout every step of the process.

9 Inspections, Contract Deadlines and Property Appraisals

- Encourage you to fully review your options for a home inspector, title company, escrow company, appraiser, mortgage lender and other services that best fit your needs.
- Coordinate the appraisal process, title search, home warranty and any other necessary services.
- Review and discuss all home inspection and disclosure concerns.
- Support you through the contract process, guiding you through meeting each deadline.

10 Facilitating Final Concessions and Terms

- Gather all closing details, forms, additional documents and contract addenda necessary.
- Review the closing statement for accuracy.
- Advocate and negotiate on your behalf, ensuring last minute details are settled in your favor.

11 Transaction Management and Final Financial Milestones

- Prepare you for the final walkthrough process, and work through any final financing terms.
- Request final closing figures from the closing agent, often an attorney or title company.

12 Managing Title, Escrow and Closing

- Review all documents with the closing agent.
- Ensure all statements, figures and documents are complete and accurate.
- Support and guide you through any final closing activities.

PART FOUR: THE "HOME" STRETCH

13 The Final In-Person Walkthrough

- Accompany you during your final in-person walkthrough, advocating and supporting your goals.
- Communicate your questions and concerns to the listing broker and seller, should any issues arise.
- Take notes, gather manuals and documentation, preparing these items for your reference after you take ownership of the property.

14 Pre-Closing Consultation, Document Review and Settlement

- Send and review the final closing figures from the closing agent with you.
- Review all necessary final closing items with you in-person, over the phone or via virtual meeting.
- Research any discrepancies, and communicate with all parties until a full resolution is reached, advocating for you to ensure adjustments are made to your satisfaction.

15 SIGNING DAY! Ownership Transfer and Delivering the Keys to Your New Home

- Coordinate the final signing time and procedure, including a mobile notary if needed and legally allowed, with the closing agent.
- Accompany you, if you prefer, to the closing signing, and be available if needed.
- After signing, communicate the final deed recording, and facilitate the exchange of keys.
- Recommend a rekeying and one-time cleaning service vendor to ensure your home is move-in ready.

Your Journey Home

HIRE ME. As a dedicated real estate agent, your best interest is at the heart of everything I do. You can trust in me to represent you, and guide you through every step of your home journey so you can have the best possible experience.

Whether you're searching for your first, second or fifth home, looking for more or less space, a lakeside retreat or an investment property, I am here to help you achieve all of your real estate goals.

Let's Find Your Home, Together!

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