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The Realty Group Coastal Virginia



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Home Buying System

THE RGCV STORY

While The Realty Group - Coastal Virginia was technically founded in July of 2023, our story truly starts back in the fall of 2005/Spring of 2006, because that's when the company's partners, Keith Hinton (Founder) and Heather Roemmich (CEO) made their way into the real estate industry.

Keith entered real estate with a 2 year old daughter, a wife (Kim) that was eight months pregnant with their second daughter, and no other source of income whatsoever. Fortunately, through blessing and hard work, he launched his career by selling 52 homes in his first year in 2006.

Over the course of the last 19 years, Keith has sold hundreds of homes, operated four different real estate franchises, and coached several owners of real estate teams.

Heather jumped into our industry right after graduating from Virginia Tech University. Over the last 19 years, she has done everything from sales to operations, becoming the COO of the area's largest team and overseeing it for several years.

After knowing each other for 15 years, the timing was right for Keith and Heather to partner in business together. Over several meetings, they realized they were both passionate about the idea of truly transforming the real estate client experience.

Hence, The Realty Group-Coastal Virginia was born and we are striving every day to enhance the level of service and representation that we provide to our clients.

As you'll see in the following pages, we are unique in how we do things. We think and act from a standpoint of abundance vs. scarcity and we do everything with the goal of creating long-term, mutually beneficial business relationships.

Whether we mutually decide that working together is an excellent fit or not, we truly appreciate the time and energy that you're putting towards exploring a client relationship with us.

Thankfully yours,



Keith Hinton

Founder - The Realty Group - Coastal Virginia



Heather Roemmich

CEO - The Realty Group - Coastal Virginia



The Realty Group
Coastal Virginia 
BROKERED BY 



WHO WE ARE AT RGCV



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With absolutely no disrespect to others, or our industry as a whole...we simply ARE NOT similar to most other real estate agents.

Passionate

We are truly passionate about representing our clients at the very highest possible level. We genuinely represent their interests - not the idea of earning a commission. It is not at all uncommon for us to argue against a client buying or selling if we don't think it's in their best interest.

Extremely Well-Trained and Supported

Our agents participate in training, trouble-shooting, and mentoring sessions multiple times per week, every week. They have instant access to their leadership that have combined to oversee 10,000+ real estate transactions. And they're constantly learning the advanced negotiation psychology to be able to best represent our clients' interests.

Highly Competitive

Competitiveness is a "core trait" of both our culture and our team members. While it's obviously not a requirement, almost all of our agents have some form of an athletic background, several at the college level. We view ourselves as a team with our clients and we're competing together to obtain you the ideal outcome.

Fully Transparent and Honest

We believe in 100% honesty and transparency with our clients, whether the news at that moment is good or bad. We treat our clients fairly, meaning that a client will never come across a different past client that "got a better deal" from our team. Our industry is riddled with agents doing that to their clients and we simply will never run our business in that manner.

Full-Time Professional Agents

We feel that in order to truly represent and protect our clients at the highest levels, we need to be "in the game" on a very full-time basis. We keep our "finger on the pulse" of the market every day which enables us to "maximize" our buyer's position within a constantly changing market.



TODAY'S MARKET


Buying a home in today's market is a strategic and competitive undertaking. If done effectively, the results are the lowest possible price for the property, the least amount of inconvenience, and the most protection from financial and contractual liability.

Unfortunately, if done poorly, the results can range from painful to even devastating with the disappointment of many "failed offers", lost money from multiple inspections and deposits, and even legal complications from unfulfilled contracts.

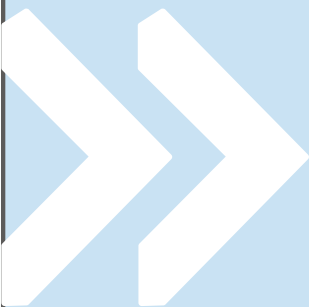
Virtually all real estate agents can open the front doors to homes, write up an offer for a property, and oversee the various inspections and paperwork.

A Realtor's real job is to make sure their buyers experience the first outcome listed above, as opposed to the second. Let's explore the mindset and strategies that are crucial to ensuring that we negotiate the absolute best deal for the home that you choose.

HOW DO WE POSITION OURSELVES TO WIN?



There are many strategies and tactics to position ourselves to “win” in the purchase of your home. While we will discuss them thoroughly, it’s important to realize that they all fall into the concept of: how do we “tilt” the balance of supply and demand in our direction?



What does “winning in the market” look like?

It’s very important to define what “winning” actually means. We are playing a game against The other buyers, both current and potential. We are not playing “against” the seller. The goal is to create the most advantageous terms as possible for you, where the seller still wants to choose you over the other buyers.

THE RGCV HOME BUYING SYSTEM

1/ POSITIONING OURSELVES TO SUCCEED

This step is probably the most important of our 8-Step System. While it may sound strange, you are about to become an “option” for the seller of your favorite home. During this step, we thoroughly discuss the various ways in which you can potentially become their favorite choice.



2/ GATHERING UP THE MORTGAGE NUMBERS

While we don't require it, it's a great idea to determine what purchase amount correlates with your ideal monthly payment before we go see houses. While we work with clients that choose any form of financing, we do have an “in-house” loan officer named Bryant Ingham that takes amazing care of our clients.



3/ LET'S GET OUT THERE AND SEE SOME HOUSES!

This step is “where the magic happens”. We thoroughly discuss the specifics of what our buyers are looking for when we first meet them, but nothing helps us more than seeing and hearing their reactions when we tour homes together. This is when we can really get “locked in” on what's most important, which enables us to find them the perfect home.



4/ WE'VE FOUND THE RIGHT HOME...NOW IT'S TIME TO COMPETE!

This is where we thrive as a team in representing our buyers. We use specific strategies to create a “FOMO” element for the potential seller, even when competing with other offers. Coincidentally, the unique and aggressive strategies we use to win against multiple other buyers are the same strategies that we use to get a seller to accept way off the list price when we're the only offer.



THE RGCV HOME BUYING SYSTEM

5/ WE WON YOUR IDEAL HOUSE...NOW WHAT?

Hard to imagine, but literally-relax, we got it from here. Our operations team takes over and handles all the coordination of mortgage, title, appraisal, inspections, contractor estimates, etc., etc., etc. We'll keep you thoroughly updated on "what comes next" so you can have as stress-free a move as possible.



6/ TIME TO "BRING IT HOME"!

The day before closing, we'll complete a final walk through of the property. At this point, our clients, while excited, are often exhausted. They're ready to "get this thing done with" and they've been packing, moving, etc. for days. Don't worry, we're on the "1-yard line" so hang in there!



7/ CLOSING DAY!

We're finally there! The paperwork is prepared and you have the joy of cramping your hand and wrist by signing all of the documents. Our clients are actually relaxed during this process. Our attorney is the "best of the best" and our clients thoroughly enjoy the actual closing.



8/ WAIT...YOU THOUGHT YOU'D GET RID OF US?!

So, we won't be bothering you, but we want to remain a resource for our clients whenever we can be of help in any way. We're also pretty fun, so it's very possible that you'll be hearing about a "client party" or two from time to time!

THE RGCV HOME BUYER STRATEGY SYSTEM

Over time and 500+ transactions, The RGCV Team has developed a set of strategies to help our buyers “succeed and win” in the purchase of their home. It is very important to mention that these strategies are 100% optional, and we never want our buyers to feel any obligation to use them whatsoever.

That being said, when our clients are willing (and able) to make use of these ideas, we almost always win when competing with other contracts for their favorite home. Additionally, the exact same set of strategies enables us to get our buyers the absolute best deal on a home when we’re the only contract.

1/ COMPETE ON PURCHASE PRICE

This one certainly goes without saying when competing with multiple other offers. When we’re the only offer on a property, while we’re probably offering at or less than the list price, we’re still “competing” with what the seller thinks he can get for the home, which makes these strategies just as relevant.



2/ GUARANTEE THE CONTRACT PRICE

Making a guarantee of the contract price was an absolute must during the market of 2020/2021. This entails proving that you have the willingness and ability to pay the agreed upon price, even if the appraisal comes in lower than that amount. While the market isn’t as crazy as it was (thankfully), we find that about 30-40% of the time, the purchase is still highly competitive and this component is still just as relevant.



THE RGCV HOME BUYER STRATEGY SYSTEM

3/ WAIVE THE CONTINGENCY OF A HOME INSPECTION

This is a strategy that needs to be thoroughly explained and understood. The first thing to note is that waiving the “contingency” does not necessarily mean that you’re not inspecting the home. Our buyers have access to our home inspector, potentially on our dime (RGCV Buyer Advantage Program), to do what’s called an “overview inspection” of the property, before submitting an offer.



Next, it’s relevant to know that an estimated 95% of major repairs to a home arise from one (or more) of four specific areas/systems. Those are the crawl space if applicable (termite/moisture damage), the roof, the HVAC unit, and the hot water heater. When a termite/moisture inspection is completed (happens 100% of the time) and we gather proof of the age of the roof, HVAC, and water heater, the risk of any sufficient deficiencies is dramatically reduced.



The final thing to be aware of is the seller’s mindset during this process. The seller is not typically concerned about what may be wrong with his home. He’s worried about a contingency period where the buyer can cancel the contract because of “cold feet.” Most times our seller is also a buyer. The seller’s peace of mind from knowing his contract is “free of any contingencies” can make all the difference in which offer he chooses.



THE RGCV HOME BUYER STRATEGY SYSTEM

4/ PROVIDE AMAZING FLEXIBILITY FOR THE SELLER

Sellers absolutely love the opportunity for a quick closing, followed by a period of time they can stay in the home free of charge. This gives them the peace of mind that the sale is complete and the ability to become a “non-contingent” buyer of their own if applicable. We have won many, many homes for our buyers where this strategy was extremely relevant.

5/ MAKE YOUR DOWNPAYMENT NOW

This “tool in our arsenal”, combined with the strategies listed above, is by far the most impactful of them all. This entails the buyer putting up a very significant deposit (relative to the purchase price) and making the deposit non-refundable with the only exception of the seller defaulting on the contract.

This strategy only applies if the buyer absolutely loves the house and his financing is 100% solid. And that is the point. The deposit shows the seller that there is no chance of the deal falling apart.

The “make your downpayment now” strategy is just that. The buyer is going to put a downpayment, or other cash, into the deal within 20-30 days anyway. In this case, he’s simply doing so a few weeks earlier.

This final strategy is our “knock out punch” when competing with other offers. Not only does this enable us to almost always win, we’ve won the house multiple times while not being the highest offer!

We hope that this explains our “RGCV Home Buyer Strategy System” in a way that’s both understanding and, at the same time, not too overwhelming. To reiterate, this set of strategies are each completely optional, and we’ll fight like crazy to win the house you’re in love with, regardless of whether or not you make use of any of them.

WE'RE "TEAMING UP" WITH OUR CLIENTS TO SUPPORT OUR COMMUNITY

At The Realty Group-Coastal Virginia, we feel very blessed to have the opportunity to serve our local community as its trusted source for real estate representation. The Hampton Roads community has been so good to us and it continues to be.

In return, we have created a model where we "team up" with our clients to donate \$500 from each real estate closing that is split evenly between these wonderful organizations.



Roc Solid Foundation

ROC Solid Foundation builds playgrounds for children with cancer. They also provide "ready bags" to parents of children admitted to the hospital who have cancer.



Mercy Drops Dream Center

Mercy Drops Dream Center helps those less fortunate, with a focus on the communities in Portsmouth. They provide food, supplies and counseling to those in need.



Virginia's Kids Belong

Virginia's Kids Belong serves the Foster Children throughout Virginia. They do so through financial support, mentoring, and the facilitation of adoption.

While we have a long way to go, our goal is to serve 2000 families each year, which means that we'd be partnering with our clients to donate \$1,000,000 annually to these three organizations that make a huge impact to our local community.

RGCV IDEAS

So...why do we do all of this?

Our intent is to create long-term, win-win relationships with our buyers that will then love the idea of using us again and referring us to their friends and family.

The RGCV Home Buying System gives our buyers the ABSOLUTE best chance to find their ideal home and to obtain it for the most favorable terms possible.

Not only does our system create the highest potential for us to win in a competitive situation with multiple offers, but... it is not at all uncommon for us to win our buyer's home without being the highest priced offer.

Thank you so much for taking the time to read through this material and for the opportunity to interview for the job.