

*A Smarter, More  
Sophisticated*

# Home Buying Experience

Buying Your Home With

Ellie  
George





## Your Agent, Your Advisor

### Ellie George

Ellie has lived in Medford for over 15 years and has come to love the city's vibrant culture and rich history. With more than 10 years of real estate experience, Ellie is known among clients and colleagues for providing an exceptional real estate experience. She is centrally focused on an innovative approach to marketing the homes she sells. Ellie understands how complex the buying and selling process can be, and she aims to provide her clients with excellent and careful guidance throughout each step of the process.

#### LICENSE

#200502069

#### EMAIL

[ellie@elliegeorge.com](mailto:ellie@elliegeorge.com)

#### INSTAGRAM

[@elliegeorgehomequest](https://www.instagram.com/elliegeorgehomequest)

#### CELL

541.601.9582

#### WEBSITE

[movetosouthernoregon.com](http://movetosouthernoregon.com)

#### ADDRESS

548 Business Park Dr,  
Medford, OR 97504



We engaged Ellie to look over a couple conflicting appraisals as we decided on what to do with selling our property; her decisive deep-dive was a breath of fresh air in an industry notorious for its flakey characters! Not only did she listen thoughtfully and take in all of our info, she produced a really detailed analysis of the market that didn't sugar-coat things. Really appreciated Ellie's honesty and expertise! Anyone in the Valley would be lucky to have her representing them!

-THE THORMAHLEN FAMILY

Ellie George is amazing. The most friendly realtor and person in general I've met. She is so kind hearted and caring. This has been a very tragic year for my family losing our 30 year old son and then 3 months later my father in law. I got a hold of Ellie immediately when we found my mom wasn't able to keep her home after her husband's passing. Ellie was right on it immediately and the house sold to the 1st family's offer that came in. Went so quickly and wasn't expecting that. Always use Ellie George and refer all your friends and family.

-THE NORRIS FAMILY



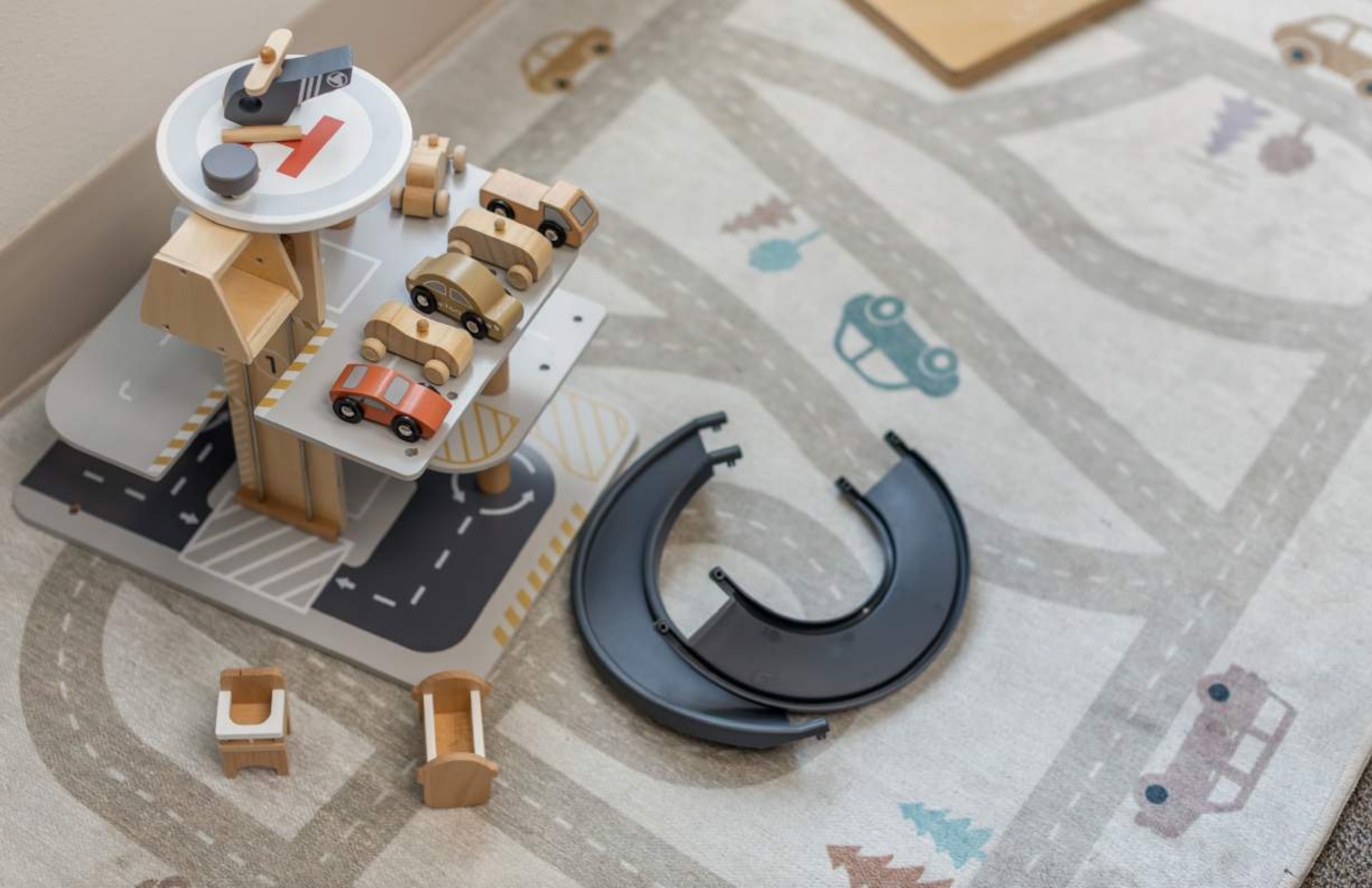


## My Mission

Provide sophisticated advice and exceptional service to help my clients find the perfect home.

## My Goal

Find your home and negotiate a favorable deal that ends with keys in your hand.



## Establish Your Priorities: Your Initial Consultation

We want to hear from you first. What does your dream home look like? What are your plans, expectations, priorities? Assessing your needs and wants is the first and most important step in the home buying process.

Our goal is to listen closely and base the rest of the search on your unique vision.

## Determining Your Finances: The Mortgage Process

If you plan to utilize a mortgage to purchase your home, the next step is to secure a pre-approval letter from a reputable (preferably local) lender.

This is a critical step in the process as it will determine how much you are qualified for. A lender can give you a clearer picture on what monthly payments to expect, allowing you to determine an accurate budget for your search.



# On Choosing A Lender: Considerations & Questions To Ask

When choosing a lender, there are several factors you'll want to consider. First, the loan process, though routine, is long and detailed. Your mortgage broker and their processors at their bank have the power to facilitate a smooth transaction or cause difficulties and delay.

I find that the smaller shop, local banks provide superior customer service and often better or competitive rates with more flexibility. I'd be happy to share a list of local lenders for you to interview.

## Questions To Ask Potential Lenders

01. What type of loans are available to me? Which do you think would be best for my goals and financial situation?

02. Based on my options, can you please provide a breakdown of what my monthly payment would be including taxes and insurance?

03. What options are available to reduce my interest rate?

04. Can I lock in my interest rate? If so, how long and what are the details?

05. Can you please provide a detailed breakdown of my closing costs?



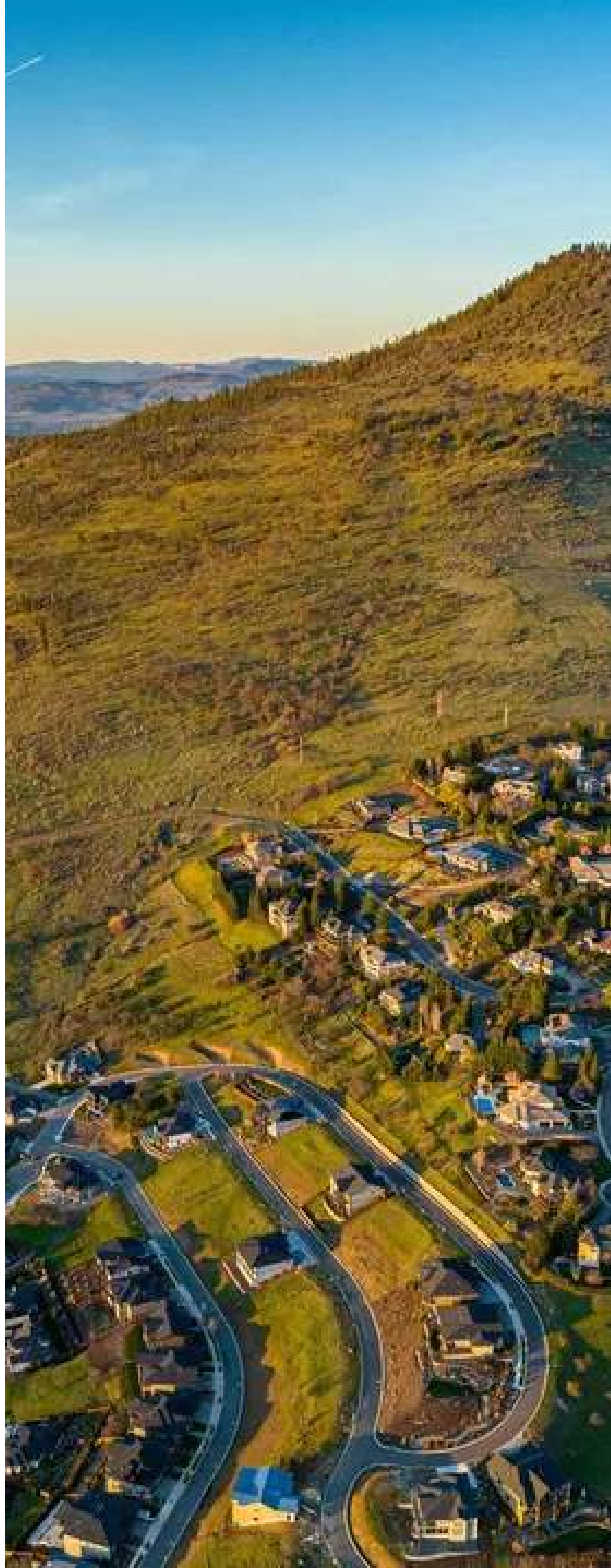
## My Value Proposition to You

We'll help you find the most desirable properties available, which are sometimes not listed on the market. Our deep and broad network of relationships will give us access to these homes and provide you with a substantial advantage in the competitive Medford real estate market.

## Established Local Experts

Our team has extensive experience representing buyers in the Medford area. We understand the unique characteristics of the Medford market, the complex contract process, and how to negotiate hard on your behalf.

We are deeply committed to the community and have built our reputation on long-term relationships that go beyond one-time transactions.



# The Home Buying Process

## STEP 1

### Determine Your Budget + Get Pre-Approved

---

Assess your financial situation, including your income, expenses, savings, and credit score. Determine how much you can afford to spend on a home. Getting pre-approved for a mortgage will give you a clearer idea of your borrowing capacity and help you in your search.

## STEP 2

### Start Your Home Search

---

We'll set up an MLS search so that you are notified immediately of any properties that come to market. I'll work hard to find homes before they even come to the market. You'll attend open houses and together we'll tour properties.

## STEP 3

### Write The Offer

---

Once you find a property you love, I'll guide you in preparing a competitive offer. We'll consider market conditions, recent comparable sales, and the property's condition. I'll negotiate on your behalf to secure the best possible terms.

## STEP 4

### Under Contract

---

Once we're under contract, it's crucial to conduct inspections and perform all due diligence. I'll coordinate the inspection process and we'll review the inspection report. I'll guide you through any necessary negotiations with the seller. We'll work through any contingencies stipulated in your contract and ensure financing and closing preparations are taken care of.

## STEP 5

### Settlement

---

Before the closing, we'll conduct a final walkthrough to ensure the property is in the agreed-upon condition. At the closing, you'll sign the necessary documents, pay the closing costs, and officially take ownership of the property.



## STEP 1

# Determine Your Budget + Get Pre-Approved

Before you start looking for a home, you'll need to know how much you want to spend.

Getting pre-qualified will help you target your search within the right price range, and ensure that you are ready to make an offer when the right property comes along.

Closing costs typically range from 2.5% to 3% of final sales price. This can vary depending on seller and lender credits. If you're financing your purchase, you should be prepared to have these funds set aside to bring with you to the closing.

# Choosing The Right Lender For You

01

## Type of Mortgages

---

What types of mortgage loan programs do they offer? Inquire about the specific loan programs available, such as conventional loans, FHA loans, VA loans, USDA loans, or any other specialty programs. Understand the eligibility requirements, down payment options, and benefits associated with each program.

02

## Interest Rates

---

Ask about the current interest rates and whether they can be locked in. Inquire about the duration of the rate lock and any associated fees or requirements.

03

## Closing Costs

---

What are the closing costs and fees associated with the loan? Request an estimate of the closing costs and fees involved in obtaining the loan. This includes origination fees, application fees, appraisal fees, and any other charges. Clarify which fees are negotiable and which are non-negotiable.

04

## Down Payment

---

What are the down payment requirements? Discuss the minimum down payment required for the loan program you are considering. Inquire about any available down payment assistance programs that may be applicable to your situation.

## STEP 2

# Start Your Home Search

We'll set up an automated search for new listings, tailored to your parameters and preferences. The automated search will provide you with the most accurate and up-to-date information for active listings as soon as they hit the market. We'll also research off-market options such as upcoming development projects and private placement listings.

Touring properties is the best way for you to get a feel for what you like, both on your own and with your agent.



## THINGS TO CONSIDER WHEN

# Searching For A Home

### HELPFUL TIP

## Prioritize Needs

---

Before you get started, I recommend nailing down your top list of **needs**, the non-negotiable features in a home such as bedroom/bath count, proximity to work or school, backyard size, etc. Then, determine your **wants**, things that would be nice to have in a home but can be accomplished later on, such as kitchen style, paint colors, bathroom features, etc.

### HELPFUL TIP

## Have A Question?

---

If you find a home you're interested in and have any questions about it, send me the address and question and I'll find out the answer for you!

### HELPFUL TIP

## Look Beyond The Decor

---

Try to stay focused on the bare bones of the home. Don't get too distracted by decor or staging.

### HELPFUL TIP

## Glance Ahead

---

This may not be your forever home search, but picture yourself 5 or 10 years from now. This is an important consideration if you're on the cusp of a big change like having children or major job changes. Make sure the features, location and price of your home serve you in the long term.



### STEP 3

## Write The Offer

Once we've found a home you want to buy, it's important to be prepared, both financially and emotionally. The Medford real estate market is one of the most competitive in the country, so you'll need to be ready to take action and make a winning offer once you've found the right property.

# Writing An Offer That Wins

01

## Include A Pre-Approval Letter

---

Including a pre-approval letter shows that you are serious and qualified to buy the home. Most sellers won't consider an offer without one.

02

## Start With A Strong Offer

---

I'll research recent comparable sales for you and help you determine the right price. In a competitive market, it's important to start with your best offer.

03

## Be Flexible With Contingencies

---

Contingencies can protect your interests, but they can also make your offer less appealing to sellers. Consider being flexible with contingencies such as appraisal, inspection, or financing, but only if you are comfortable doing so.

04

## Minimize Seller Concessions

---

Limiting the number of seller concessions, such as repair requests or closing cost assistance, can make your offer more attractive. Sellers tend to prefer offers that require fewer demands and potential complications

05

## Write A Personalized Letter

---

Consider including a personal letter to the sellers expressing your genuine interest in their home. Share why you are drawn to the property and how it would be a perfect fit for you and your family. A heartfelt letter can create an emotional connection and help you stand out among other offers.

# Negotiating Your Contract Successfully

We'll be there to help you negotiate a winning contract and land your dream home. One important element of your offer will be the contingencies that protect you under specific circumstances.

Contingencies can be valuable negotiating tools, but the fewer contingencies you include, the more competitive your offer will be. Once your offer has been accepted by the seller, you'll put down an earnest money deposit (EMD) to secure your contract.

Here are some common contingencies that you may include in your offer:

## THE FINANCING CONTINGENCY

The financing contingency allows the buyer to cancel the contract if they are unable to secure financing.

## THE APPRAISAL CONTINGENCY

The appraisal contingency typically states that the property must appraise for at least the agreed upon purchase price. If the appraisal comes in lower than the purchase price, the buyer can renegotiate the price, request repairs or terminate the contract.

## THE HOME INSPECTION CONTINGENCY

The home inspection contingency allows the buyer to have a professional home inspection conducted on the property. If significant issues or defects are discovered during the inspection, the buyer can request repairs, negotiate a credit or choose to cancel the contract.

#### STEP 4

## Under Contract

At this stage, you and the seller have agreed on the terms of the sale and committed to taking specific actions to finalize it. A lot happens at this final stage of the process, but we've got a highly skilled and experienced support team to look after the details and pave the way for a smooth closing.

We will guide you through every step of the process with comprehensive check lists and reminders in place so no one drops the ball along the way.





## From Contract to Closing

The moment you ratify the contract, our contracts team starts working. We start scheduling the inspection, determining all the deadlines and handling all the small details that need to be considered to get you to the closing table.

You'll never need to wonder what you need to do, we'll hold your hand through the entire process.

# The Home Inspection

As soon as you're under contract and if you have an home inspection contingency, the clock begins. We'll help you choose a home inspector and get the inspection scheduled.

## HOW IT WORKS

Per the contract, you'll be given a period of time to hire a professional home inspector to inspect the condition of the home. The spirit of this contingency is to allow buyers a period of time to take a deeper look at the property and have a professional uncover any issues they may not have otherwise seen. The home inspector will walk you through the property and point out various things about the property including age and condition of systems and any needed repairs or issues. After the inspection, the home inspector will produce a report. Together, we will review the report and determine if there are any issues we want to address.

You'll have the right to ask the seller to make repairs, provide a credit to cover the costs or reduce the sales price. If an agreement can't be reached, you'll have the right to cancel the contract and have your EMD returned at no consequence.

## MY TRUSTED HOME INSPECTORS

|                     |                     |                     |
|---------------------|---------------------|---------------------|
| Name                | Name                | Name                |
| Company Name        | Company Name        | Company Name        |
| 123.456.7890        | 123.456.7890        | 123.456.7890        |
| inspector@email.com | inspector@email.com | inspector@email.com |
| website.com         | website.com         | website.com         |



## STEP 5

# Settlement

Closing (also called “settlement”) is the final step in the home purchase process. The closing date is set during the negotiation phase and usually takes place several weeks after the offer is formally accepted. On the closing date, ownership of the property is transferred to you, the buyer.

## OVERVIEW

# Prepare For Closing

01

Obtain  
Homeowners'  
Insurance

02

Set Up Utilities &  
Request Change Of  
Address

03

Receive and Review  
Closing Disclosure  
(CD) 3 Days Before  
Settlement

04

Set Aside Closing  
Funds  
And Confirm Form of  
Payment

05

Conduct Pre-  
settlement  
Inspection/Walk-  
Through



SAVE FOR LATER

## Trusted Resources

### MOVING COMPANIES

|                                       |                                            |                                                        |
|---------------------------------------|--------------------------------------------|--------------------------------------------------------|
| Dispatch Team<br>Navy Seals Moving    | Cell: 206.636.6961<br>Office: 206.636.6961 | info@navysealsmoving.com<br>oregon.navysealsmoving.com |
| Dispatch Team<br>Almighty Movers, LLC | Cell: 541.864.0100<br>Office: 541.864.0100 | info.almightymovers@gmail.com<br>almighty-movers.com   |

---

### HANDYMAN

|                                   |                                            |                                                     |
|-----------------------------------|--------------------------------------------|-----------------------------------------------------|
| William Wait<br>Elite Maintenance | Cell: 541.227.9744<br>Office: 541.500.1624 | EliteMaintenance@msn.com<br>gotelitemaintenance.com |
| Mike Longo<br>CPR Handyman LLC    | Cell: 541.646.4187<br>Office: 541.646.4187 | mike@cprhandymanllc.com<br>cprhandymanllc.com       |

---

### HVAC

|                                                             |                                            |                                                     |
|-------------------------------------------------------------|--------------------------------------------|-----------------------------------------------------|
| Nick Hall<br>Metal Masters, Inc.                            | Cell: 541.779.1049<br>Office: 541.779.1049 | office@metalmasters-inc.com<br>metalmasters-inc.com |
| Dispatch Team<br>Southern Oregon Heating & Air Conditioning | Cell: 541.773.8733<br>Office: 541.773.8733 | info@sohac.com<br>sohac.com                         |

SAVE FOR LATER

## Trusted Resources

### GENERAL CONTRACTOR

|                                       |                      |                                                                                        |
|---------------------------------------|----------------------|----------------------------------------------------------------------------------------|
| Gary Blanks                           | Cell: 541.772.3307   | <a href="mailto:gary@alpinebuildinc.com">gary@alpinebuildinc.com</a>                   |
| Alpine Construction & Remodeling INC. | Office: 541.772.3307 | <a href="http://alpinebuildinc.com">alpinebuildinc.com</a>                             |
| Brian Simmons                         | Cell: 541.233.2917   | <a href="mailto:brian@handymansouthernoregon.com">brian@handymansouthernoregon.com</a> |
| Handyman Construction & Remodeling    | Office: 541.233.2917 | <a href="http://handymansouthernoregon.com">handymansouthernoregon.com</a>             |

---

### PLUMBING

|                          |                      |                                                                                        |
|--------------------------|----------------------|----------------------------------------------------------------------------------------|
| Dispatch Team            | Cell: 541.734.9000   | <a href="mailto:office1@hukills.com">office1@hukills.com</a>                           |
| Hukill's Inc.            | Office: 541.734.9000 | <a href="http://hukills.com">hukills.com</a>                                           |
| Dispatch Team            | Cell: 541.778.3454   | <a href="mailto:eagleplumbingnorthwest@gmail.com">eagleplumbingnorthwest@gmail.com</a> |
| Eagle Plumbing Northwest | Office: 541.773.1166 | <a href="http://eagleplumbingmedford.com">eagleplumbingmedford.com</a>                 |

---

### CLEANERS

|                               |                      |                                                                                           |
|-------------------------------|----------------------|-------------------------------------------------------------------------------------------|
| Dispatch Team                 | Cell: 541.326.5267   | <a href="mailto:info@petracleaning.com">info@petracleaning.com</a>                        |
| Petra Cleaning Service LLC    | Office: 541.326.5267 | <a href="https://facebook.com/petracleaningservice">facebook.com/petracleaningservice</a> |
| Dispatch Team                 | Cell: 541.227.4543   | <a href="mailto:info@supercleanproperty.com">info@supercleanproperty.com</a>              |
| Super Clean Property Services | Office: 541.663.4741 | <a href="http://supercleanproperty.com">supercleanproperty.com</a>                        |

SAVE FOR LATER

## Trusted Resources

### LANDSCAPING

|                                |                      |                             |
|--------------------------------|----------------------|-----------------------------|
| Jose Reyes                     | Cell: 541.944.6923   | jmlandscape1029@gmail.com   |
| J&M Landscape Services         | Office: 541.944.6923 | jandmlandscapeservices.com  |
| Cristian Cortes                | Cell: 541.613.8535   | cvlandscape.541@outlook.com |
| CV Landscape & Maintenance LLC | Office: 541.613.8535 | cvlandscapemaintenance.com  |

---

### ABORIST/TREE REMOVAL

|                           |                      |                              |
|---------------------------|----------------------|------------------------------|
| Willie Gingg              | Cell: 541.772.0404   | info@sotreecare.com          |
| Southern Oregon Tree Care | Office: 541.772.0404 | sotreecare.com               |
| Kyle Bartell              | Cell: 541.951.8733   | info@treetrimmingmedford.com |
| Rogue Valley Tree Care    | Office: 541.951.8733 | treetrimmingmedford.com      |

---

### WINDOW TREATMENTS

|                                        |                      |                                 |
|----------------------------------------|----------------------|---------------------------------|
| Darus Juarez                           | Cell: 541.779.7033   | soregon@budgetblinds.com        |
| Budget Blinds of Southern Oregon       | Office: 541.779.7033 | budgetblinds.com/southernoregon |
| Design Team                            | Cell: 541.535.2790   | draperiesnthings@gmail.com      |
| Draperies 'N Things Mini Blinds & More | Office: 541.535.2790 | draperiesnthings.com            |

SAVE FOR LATER

# Trusted Resources

## INTERIOR DESIGNERS

|                                 |                                            |                                                 |
|---------------------------------|--------------------------------------------|-------------------------------------------------|
| Emily Horn<br>Bare.Roots Design | Cell: 541.840.3552<br>Office: 541.840.3552 | barerootshome@gmail.com<br>barerootshome.com    |
| Athena Lorenz<br>STUDIO Athena  | Cell: 541.708.1797<br>Office: 541.708.1797 | info@studioathena.design<br>studioathena.design |

---

## POOL MAINTENANCE

|                                           |                                            |                                                   |
|-------------------------------------------|--------------------------------------------|---------------------------------------------------|
| Service Team<br>Rogue Pool                | Cell: 541.930.7665<br>Office: 541.930.7665 | info@roguepool.com<br>roguepool.com               |
| Reid Kelly Richey<br>Clearwater Oasis LLC | Cell: 541.772.2436<br>Office: 541.772.2436 | info@clearwaternoasis.com<br>clearwaternoasis.com |

---

## ELECTRICIAN

|                                                            |                                            |                                                                 |
|------------------------------------------------------------|--------------------------------------------|-----------------------------------------------------------------|
| John Ronaldson<br>Ronaldson Electrical<br>Construction LLC | Cell: 609.220.5335<br>Office: 609.220.5335 | info@ronaldsonelectrical.com<br>ronaldsonelectrical.com         |
| Dispatch Team<br>Central Electric Lighting                 | Cell: 541.773.1618<br>Office: 541.773.1618 | info@centralelectriclighting.com<br>centralelectriclighting.com |



Thank You For The Opportunity  
To Earn Your Business

ELLIE GEORGE  
ellie@elliegeorge.com |  
541.601.9582



548 Business Park Dr, Medford, OR 97504]