

BUYER'S GUIDE

YOUR COMPLETE GUIDE TO THE HOME BUYING PROCESS

EHP
ELEVATE
HOME PARTNERS



THE PROCESS

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THE



DIFFERENCE

Buy or Sell with Susan Hinz and experience *The Elevate Difference* – a concierge-based approach to buying or selling your home while taking the stress off of your plate.

EXPERIENCE

Properties Sold: 150+ Homes

Sales Volume: \$85+ Million

DESIGNATIONS

- Top 5% Real Estate Agents in Greater Richmond, Richmond Real Producer
- Accredited Buyer Representative
- Seller Representative Specialist
- Senior Real Estate Specialist

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Susan Hinz is the team lead for Elevate Home Partners brokered by Real. Since 2020, Susan has combined her passion for people with a deep knowledge in the housing market, successfully guiding well over 150 clients home. With a degree in Interior Design from Virginia Tech, Susan offers a unique advantage: Susan offers a unique advantage for both sides of the transaction. For her sellers, she provides a hands-on approach to preparation— expertly advising on everything from selecting updated textures and the perfect paint palette to strategic furniture placement and staging that maximizes a home’s appeal. For her buyers, Susan acts as a visionary consultant, empowering them to visualize the untapped potential and design possibilities in every property they visit. Holding ABR, SRS, and SRES designations, she provides expert-level strategy for everyone from first-time buyers, guiding those through the simultaneous sell/buy process to clients looking to downsize or invest in real estate. Outside of work, she is a mother of four, an active member of her church’s women’s ministry, and enjoys pickleball and running.

As your trusted real estate consultant, Susan ensures you feel confident, cared for, and truly heard.



ELEVATE HOME PARTNERS

SUSAN HINZ

REALTOR®, ABR, SRS, SRES



IT Matters WHO YOU HIRE

We are committed to the customer experience! Through our experience, dedication, and custom contract writing and negotiation strategies, we are able to help our clients buy their homes with minimal stress.

OUR MISSION:

Our mission is to raise the bar for real estate services in Central Virginia. Our commitment to you and your referrals is to educate you on the home buying process. We will guide you through from beginning until close and we offer support throughout the process and beyond! You will work directly with us and we are fully committed to serving you and your referrals.

OUR CORE VALUES:

- H - HARD WORK & HUMILITY
- E - EDUCATE & EXCEED YOUR EXPECTATIONS
- A - ACCOUNTABLE & ALLEVIATE STRESS
- R - RESPONSIVE & RELATIONSHIP DRIVEN
- T - TRUSTWORTHY & THOUGHTFUL

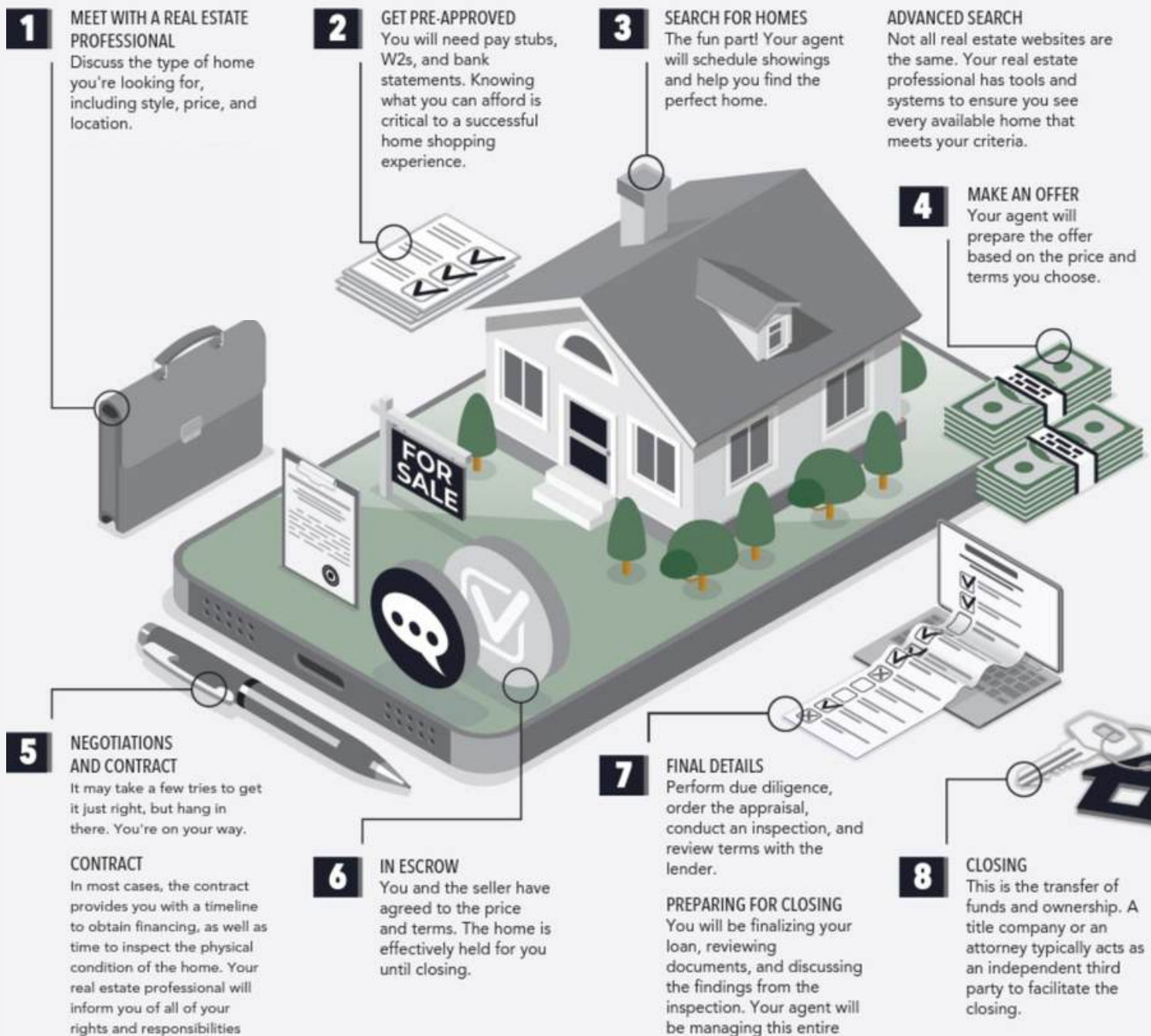


THINGS WE DO FOR YOU:

- Discuss home buyer goals
- Help you find lender for pre- approval
- Keep in touch with lender
- Set up MLS search for you
- Schedule private showings
- Protect your best interest as a buyer
- Make offer to purchase for buyer
- Negotiate on buyer's behalf
- Negotiate repairs
- Handle contract paperwork
- Schedule & be present for inspections
- Coordinate with lender & settlement
- Schedule closing
- Keep track of repairs completed
- Explain home warranty options
- Schedule & perform final walk through
- Review closing disclosure
- Get keys to your new home
- Be a resource for home/real estate needs
- Provide local info on areas

HOME BUYING

Road Map



REAL ESTATE TERMS

Appraisal

A report highlighting the estimated value of the property completed by a qualified 3rd party. This is typically done for the benefit of the buyer or the buyer's lender to ensure the property is worth the purchase price.

As-Is

The home is sold in as-is condition with all its flaws and qualities. If you are buying that property, you have 10 days to do an inspection - and can get your EMD back if not satisfied. The seller won't be responsible any repairs or inspections.

Closing Costs

The buyer and seller have expenses associated with the transaction other than that of the actual cost of the home. We estimate a buyer's closing cost to be around 3% of the purchase price.

Closing Disclosure

An itemized form that provides the final details about the mortgage loan. It includes loan terms, projected monthly payments, and how much the extra fees will be.

CMA

A Competitive Market Analysis or CMA is run by your realtor to evaluate the value of the home and makes a recommendation on your offer price. The price is determined based on the price that similar homes have sold for in the area, among other factors.

Earnest Deposit

The deposit made from the buyer to the seller when submitting an offer. This deposit is typically held in escrow by a third party. Upon closing, the money will generally be applied to the down payment or the closing costs for the buyer.

Escrow

This term has multiple meanings; earnest money is typical held by a third party until closing in "escrow." It can also be referred to as the time period from when the contract is written and accepted by the seller to when the home sale actually closes.

Home Inspection

The process in which a professional inspects the seller's home for issues that may not be readily apparent, and then creates a report for the buyer to review.

Mortgage Insurance

Insurance written in connection with a mortgage loan that protects the lender in the event the borrower cannot repay their loan. This is usually not required if the borrower has 20% or more for the down payment.

GETTING PRE-APPROVED

PRE-QUALIFICATION VS PRE-APPROVAL

- The difference is the verification process lenders use
- Pre-qualification: rely only on self-reported information, no verification
- Pre-approval*: lenders review credit, verify employment, and review financial documentation *highly recommended, pre-approvals are typically valid for 60-90 days & can be renewed*

DOCUMENTS REQUIRED BY LENDERS

- Proof of income and employment: W-2 (last 2 years)/1099, pay stubs
- Proof of assets: bank statements, retirement accounts, other financial statements
- Record of debt: student loans, auto loans, credit cards, mortgage statement
- Other: rent (past 12 mo), divorce decree/separation papers, child support or alimony, bankruptcy/foreclosure document

LENDERS AND LOAN PROGRAMS

- Choose a LOCAL lender
- Once a lender pulls your credit, you will have up to 30 days to shop other lenders for potentially better rates
- Different loan types: Conventional (3-5%+ down), FHA(3.5% down), VA(0% down), USDA (rural only)(0% down)
- New Construction-you will most likely use builder's preferred lender in order to receive financial incentives offered by builder
- Grant Programs available for 1st time homebuyers, teachers, 1st responders, nurses, police, military, essential workers...not all lenders offer these programs...grants have specific criteria you have to meet to qualify



ASK US TO CONNECT YOU TO OUR PREFERRED LENDERS TODAY!

HOME SEARCH

What are your preferred locations? _____

What is important to you in considering your location? (to be near work, family, a specific school, transportation?)

Type of home?

Townhouse Condo Single Family Duplex

of Bedrooms: _____ # of Bathrooms: _____

What square footage do you desire?

< 1000 1000-2000 2000-3000 3000+

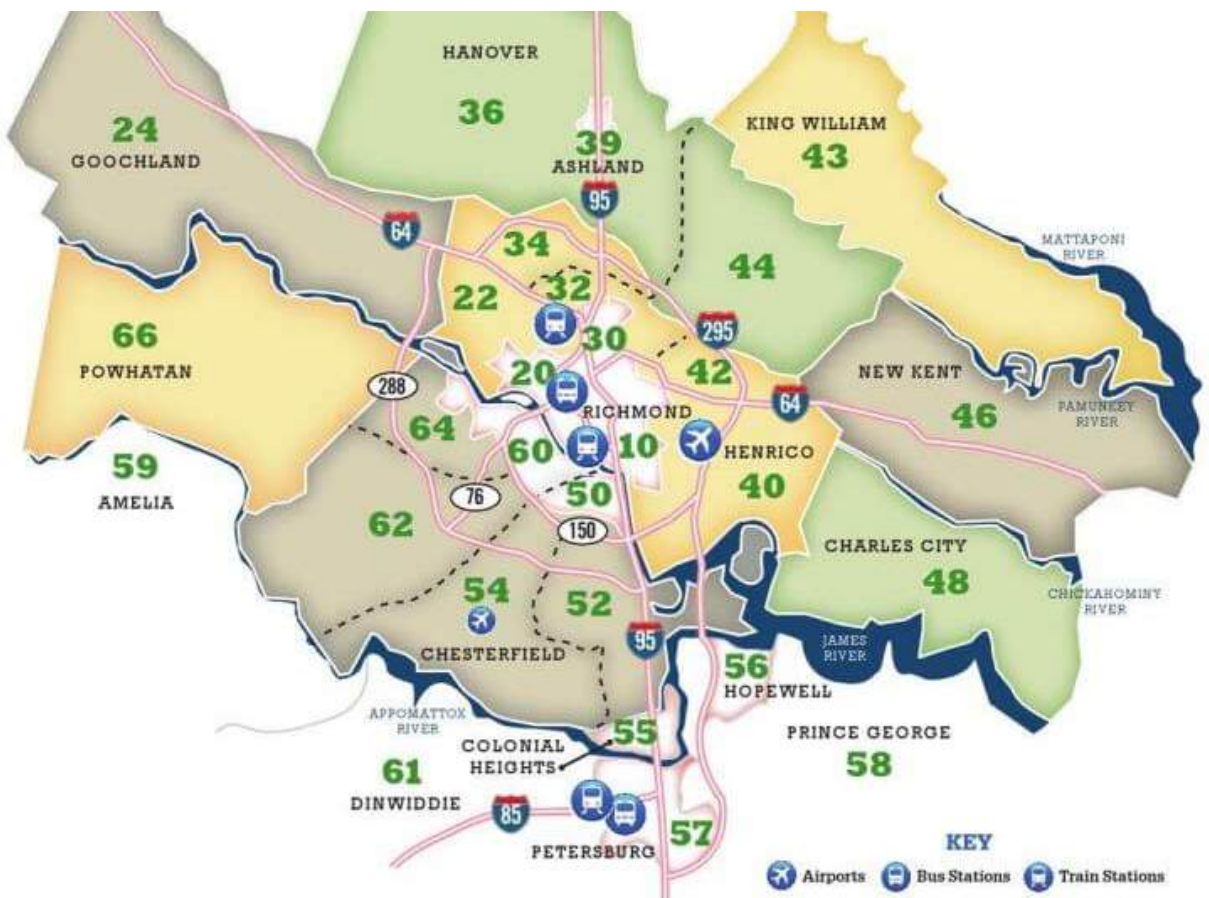
What size lot do you desire?

Small Medium Large Specific Acreage

Other things to consider:

New or Resale? Style of home? School System?
 Well/Septic vs Public Water/Public Sewer? HOA - Yes or No?

CVR MLS Map by Area



TOURING HOMES

The screenshot displays a real estate website interface. At the top, there are navigation options: 'Buy / Rent', 'My Properties', and 'Planner'. Below this is a search bar with the placeholder text 'Address, neighborhood, city, zip code'. To the right of the search bar are filters for 'Buy (2)', 'Home Types (3)', 'Any Price', 'Beds & Baths', and 'More'. The main content area is divided into two columns. The left column shows three property listings, each with a photo, price, and details. The right column shows a map of the Richmond, VA area with various price points overlaid on the map.

Sort By: Newest

Coming Soon - Jan 1
\$265,000
Townhouse
10108 Sara Jean Court
Henrico, VA 23060-7320
2bd · 3ba · 1,292 sqft
MLS #2332460

For Sale
\$595,000
Single Family Residence
11532 Saddleridge Road
Clen Allen, VA 23059-2505
4bd · 3ba · 2,494 sqft
MLS #2522395

For Sale
\$349,900
Single Family Residence
7100 Pony Cart Drive
Chesterfield, VA 23225-7463
3bd · 3ba · 1,623 sqft
MLS #2328501
Price Decrease

Map showing price points: \$370K, \$300K, \$550K, \$595K, \$200K, \$825K, \$420K.

Once you have been pre-approved, we can set you up in a Portal search in the MLS called One Home

- Once you're at least 90 days out, let us know when you find properties you want to see in person (and we'll send you suggestions, too!)
- 24 hours' notice is usually standard for seeing properties, but if you want to see something, let us know ASAP
- You can favorite the properties on your portal, text them to me or call me and we'll schedule a showing through ShowingTime app.
- We try to see multiple homes that are of interest to you to maximize your time and help you find your home!

WHAT ABOUT NEW CONSTRUCTION?



WHY USE A REALTOR FOR NEW CONSTRUCTION?

- To look out for YOUR best interests.
- The builder has a representative who watches out for his best interest and you need and deserve the same expert representation to watch yours.
- Make sure you see the full range of new and existing homes on the market. Builders are not obligated to show you every home they have for sale.
- Help you understand how building schedules affect your financial obligations in the construction process.
- Help you sift through information and speed up decision making so you don't lose out on opportunities.
- Review the builder's contract with you, alert you when the builder's deal seems one-sided, and advise when legal counsel is needed.
- Alert you to considerations that may not be provided for at closing, including title insurance and protection against mechanics' liens.
- Track the flow of money through escrow accounts.
- Obtain public subdivision reports on any subdivision you are interested in so you can be more fully informed about specific data.
- Help you research builders' reputations and references.

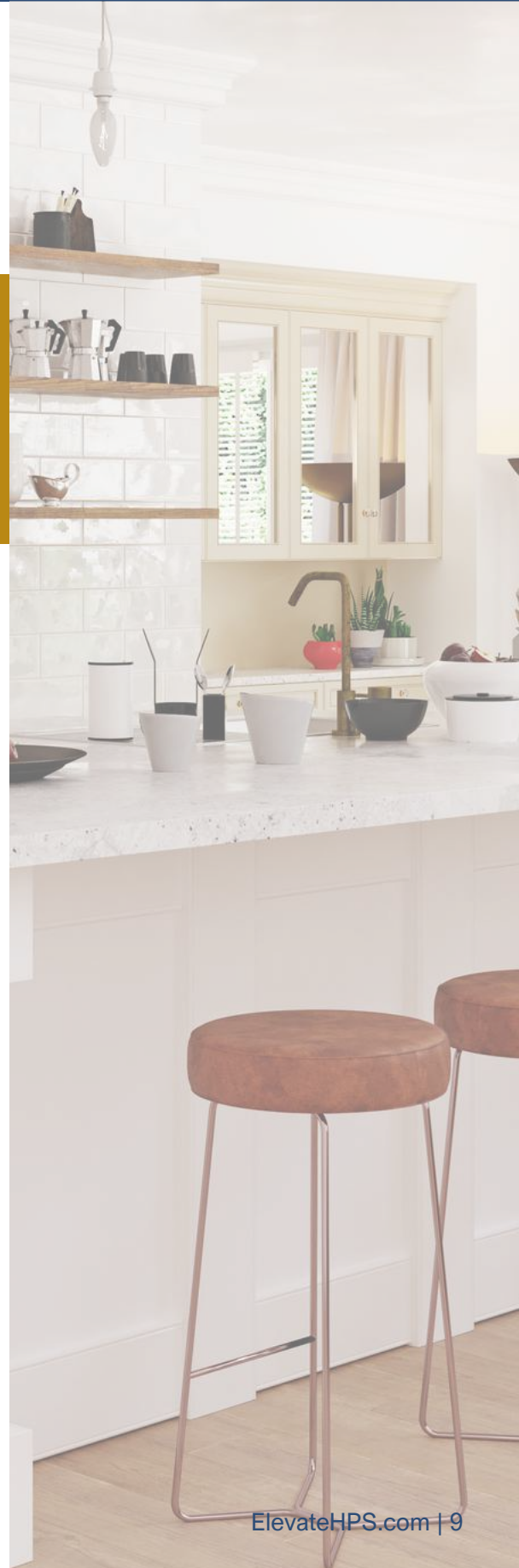
ARE THERE ANY ADVANTAGES FOR NOT USING A REALTOR TO PURCHASE A NEW HOME?

There is no financial advantage for you to buy directly from the builder. Builders have a "single price" policy, meaning that you will be charged the same price whether your interests are represented by an agent or not. Most builders are willing to offer builders will make you give up your right to representation if you visit their model homes without an agent on the first visit. Therefore, please call us if you would like to look at some model homes, so you are give the representation you deserve!

HOW TO MAKE AN OFFER

TO BE INCLUDED IN OFFER:

- Purchase price & closing costs
- What could convey?
 - Washer & Dryer
 - Refrigerator
 - Curtains
 - Ring Doorbell/Security System
 - Playground Set
- Closing date | 30-45 days is typical
- Closing Attorney
- Type of loan, percent down payment
- Earnest money deposit (EMD)
- Addenda: Lead-Based Paint, Designated Agency (when appl)
- Summary of Rights & Obligations
- Residential Property Disclosure
- Home Warranty
- Offer expiration time



CONTRACT ACCEPTANCE



Once all parties have agreed to contract terms and signed, you are officially under contract, AKA ratified!

Congratulations!

WHAT'S NEXT?

- We'll schedule your home inspections
- Send the contract to the closing attorney and lender
- Drop off or bank transfer EMD with your settlement agency
- Your lender will order an appraisal within 15 days of ratification
- A title policy will be ordered
- If applicable, Seller will order HOA documents for Buyer to review
- The Seller will order termite inspection (unless buying "as-is")
- The Seller will order well & septic inspection (if applicable)

HOW MUCH DOES IT COST TO BUY?

UPFRONT COSTS

- **Earnest Money Deposit (EMD)** -money paid after you go under contract and will be credited to you at closing (1% of home price or up to 10% for a cash deal)
- **Home Inspection**-not required but highly encouraged for buyers to request (\$550+ and does not include additional inspections)
- **Appraisal**-required by the lender when you finance a home (\$600+ and will depending on lender)

FEES PAID AT CLOSING (avg. 3-4% of home price)

- **Loan Costs**- fees that the lender charges to the buyer to process and approve the loan (\$1200+)
- **Other Loan Fees**-additional fees associated with the lender including credit report, mortgage insurance premiums, flood certification, E-recording, etc (\$6,000+)
- **Prepaid Costs**- fees, like homeowners insurance and property taxes that a lender requires you to pay upfront at closing (cost depends on price of home and location)
- **Title and Settlement Fees**-costs paid to title company or real estate lawyer for handling the settlement of your home as well as title search fees and title insurance premiums (\$1100 est)
- **Transfer Taxes and Recording Fees:** city and state charges taxes and fees when ownership is transferred from one person to another (Recording fees-\$117 est, city/state taxes will differ)
- **Other Charges**-other fees a buyer may pay include HOA transfer fees, homeowners insurance premiums (1yr), prepaid interest, Power of Attorney (POA), buyer agent transaction/admin fee (\$300-\$700), etc
- **Buyer Agent Commission** - any difference between what the seller is willing to pay which is negotiated in the purchase agreement and that which is agreed upon commission in your buyer broker agreement



HOME INSPECTIONS

WHO?

Hire a general contractor or home inspector to inspect all major house systems, from top to bottom, including the roof, plumbing, electrical and heating systems, foundation, and drainage.

WHAT?

A home inspection is a limited, non-invasive examination of the condition of a home, often in connection with the sale of that home. Home inspections are usually conducted by a home inspector who has the training and certifications to perform such inspections

WHEN?

It will be one of the terms of your contract, the most time typically allowed is 10 days, however, the seller wants you to complete as soon as possible to move the contract along. Recommend doing it within 5 days to be competitive with your offer.



TYPES & APPROX COST

Whole house ... \$500 - \$600

Thorough inspection of entire home from roof to crawlspace, checking systems, electrical, plumbing. Cost depends on location & sq. footage

Radon ... \$250-\$400

Radon is a naturally-occurring radioactive gas that can cause lung cancer. Radon gas is inert, colorless and odorless.

Termite Wood Destroying Insect ... \$75-\$100

Typically covered by the seller, unless sale is "as-is" Your technician will inspect your interior and exterior, searching for tell-tale signs of termite activity and infestations, like mud tubes and shed wings

Well \$350 - \$500

Typically covered by seller, type of inspection is specified in the contract. In addition to checking the condition of your well equipment, well inspectors test the safety of your water supply. A well inspector takes water samples and sends them to a lab for analysis.

Septic...\$1200-\$1500

Typically handled by seller, depends on # of tanks, a comprehensive evaluation of all the components of a septic system. The inspector will locate & assess septic tank, distribution box & absorption area.

Sewer Line Inspection....\$375-\$500

Depends on length of sewer line and location of clean out. Sewer camera inspections are a quick and easy way to determine the health of your plumbing systems and detect issues early before they become expensive repairs. Most houses over 20 years old are at risk of having issues with the sewage system.

Moisture Inspection....\$275-350

Done by person who does the termite, buyer paid inspection only

Structural, HVAC or Roof ... \$250-\$500

If your home inspector found an issue with any of these specialties, you may want to consider getting a specialized contractor to investigate and provide an actual quote to remedy the concern.

FREQUENTLY ASKED QUESTIONS

HOW DO I KNOW IF IT'S TIME TO BUY INSTEAD OF RENT?

If you know where you want to live, have a steady and secure income, and are ready for the responsibilities of homeownership, then it's a great time to invest in property.

HOW MUCH DO I NEED TO SAVE UP FOR A DOWN PAYMENT?

It's a misconception that you have to have 20% of the sales price, there are financing options that require as little as 3% down. A lender can tell you which loan type is best. Grant programs are often available to help with down payment or closing costs but a buyer must be able to qualify for it.

CAN YOU REPRESENT ME IN A FOR SALE BY OWNER?

Yes - often FSBO are willing to pay buyer's agent. We are always happy to call on your behalf and see. A homeowner trying to sell his home himself is usually doing so in hopes of saving money. There are pitfalls and without a Realtor, many buyers find themselves victims of them.

WHO PAYS FOR YOUR COMMISSION?

Ultimately, you, as our client, are responsible for how we get paid. Most of the time, the Seller offers compensation to the agent who brings a buyer, and typically, it covers our full fee of 3%. There are instances when the Seller does not cover our entire fee. When we encounter this, the following options are available. We will go over that if that happens.

- You will pay any difference at Settlement along with your down payment and closing costs.
- At your request, your agent will negotiate terms so that this difference can be deducted from the Seller's paid closing costs.
- In your offer, you can include a request for compensation to your agent to cover the full amount. Your offer can be contingent upon the Seller paying your agent's full commission fee.

WHAT SHOULD I DO WHEN I SEE A HOUSE ONLINE THAT I LIKE?

Call us - we are agent you can work with to find your home. It's best that you work with one real estate agent throughout your search because that person learns what you like and dislike and represents your best interests only.

DO I NEED AN APPRAISAL?

The appraisal is ordered by your lender (but paid for by the buyer). In order to get your loan approved the home must appraise at least for the amount that you are offering to pay for the property. The appraisal is based off of the condition of the home and what other homes in the area have recently sold for. A lender will only lend up to the appraised value of the home.

WHAT IS CLEAR TO CLOSE? AND THEN WHAT?

Clear to close means the underwriters have approved your loan and you are clear to close on your new home. After we hear those three magic words, you will then get final closing amount needed from the settlement company and then we will schedule a final walk through of the property and secure our time of day for closing. The final walk through is our opportunity to make sure your home is in the same condition as when you made your offer, and everything is in working order, no visible leaks and confirm all items were left that conveyed with the property.

BUYER BROKER RELATIONSHIP

OUR EXCLUSIVE HOME BUYING EXPERIENCE – STATEMENT OF WORK

Utilizing our extensive experience and significant number of years representing Buyers, Sellers and Investors, we have developed our “Exclusive Home Buying Experience!” It is not only a comprehensive path to Home Ownership, it details our commitment to provide you with the highest level of service designed for the best possible results.

1. REPRESENT YOU AS DEDICATED, LICENSED & HIGHLY TRAINED PROFESSIONAL REALTORS®. WE WILL:

- Make the Home Buying Process as easy and streamlined as possible.
- Listen carefully to ensure your needs, wants, and desires are fully understood.
- Represent your interests ONLY as YOUR dedicated real estate agent and fiduciary.
- Provide access to our preferred Loan Officer to ensure you do not miss any opportunities.
- Provide market analysis, property-specific data, and pricing recommendations.
- Ensure that your time is not wasted.
- Always treat you with respect.
- Always tell you the truth, even if it is uncomfortable.
- Explain how to avoid potential fraud and money-wiring schemes.
- Be available – we’re available evenings and weekends in addition to weekdays.
- Go the extra mile for you – we’ll work with you as long as it takes – we will NOT pressure you or employ sales tactics – we will facilitate the purchase of the home YOU want to buy.
- As licensed Realtor(s) bound by a code of ethics, we will always act professionally and not engage in any illegal activities.
- Have fun, make the process enjoyable, and celebrate your adventure!

2. PROVIDE A CLIENT CONSULTATION TO HELP YOU UNDERSTAND THE ENTIRE PROCESS. WE WILL:

- Walk you through our “Exclusive Home Buying Experience!”
- Review our “Getting Started” checklist to ensure no details are missed.
- Explain Agency Relationships and state-mandated legal consent for representation.
- Explain how Realtors are compensated for their professional services.
- Underscore our Code of Ethics and broker’s business policies.
- Provide a set of Transaction Documents for you to read and understand.
- Discuss mandatory disclosures.
- Discuss contingencies and the pros and cons of writing offers without contingencies.
- Discuss the potential of multiple offers and how to implement a strategy to compete
- Provide information on Escrow, Title Companies, Inspections, and more.
- Explain Federal and State Fair Housing laws & clarify how realtors may or may not assist in providing certain information.
- Provide information on locating information on crime statistics and sex offenders.

3. GET YOU STARTED ON THE RIGHT FOOT. WE WILL:

- Explain the current market and help you devise an effective purchasing strategy.
- Set up AutoFeeds that match your criteria and clarify how to visit homes you like.
- Go over projected closing costs, answer questions, provide options as necessary.
- Consistently communicate with you every step of the way.
- Be continuously available to answer any questions and provide ongoing direction through your preferred means of communication.

AGENT'S ROLE

4. ACTIVELY WORK WITH YOU TO FIND YOUR DREAM HOME. WE WILL:

- We will help you locate homes that fit your criteria. If there are no available properties that fit your preferences, we will advise you of all other options.
- Provide you access to homes you wish to view.
- We will not apply pressure sales tactics or try to sell you a home you do not want.
- Persistently work to find properties and spend as much time as necessary with you.
- Provide off-market opportunities as they arise:
 - Targeting owners in specific areas in which you would like to buy.
 - Networking with other local Realtors to maximize your opportunities.
- Obtain comprehensive information on homes in which you are interested—if an answer is not readily available, we'll find it!
- Teach you to avoid being hassled at Open Houses, FSBOS (For Sale By Owner Properties) & New Construction properties.
- Effectively represent you with New Home Builders should you decide to buy one.
- Effectively represent you with FISBO properties should you decide to buy one.
- Counsel you not to disclose any information about your search on social media.

5. ONCE YOU HAVE FOUND THE HOME YOU WISH TO PURCHASE, WE WILL:

- Contact the listing agent to discuss the parameters the seller is looking for.
- Obtain the disclosure package (if available) and carefully review everything with you.
- Explain how to locate local building permits and zoning information as applicable.
- Produce a CMA (Comparative Market Analysis) to help determine pricing.
- Produce a property specific Projected Closing Costs statement, if requested.
- Provide access to utility bills, if requested.
- Provide detailed analysis and counsel you on writing a competitive offer that will have the highest chance of acceptance:
 - Price + Contingencies + Seller concessions + Rent-back options
- Represent you as trained negotiators to ensure you get the best price and terms.
- Negotiate to provide you with an extensive home warranty paid for by the sellers.

6. ONCE YOUR OFFER IS ACCEPTED, WE WILL:

- Provide access to a full-time dedicated Transaction Specialist
 - Ensures all transaction details are handled accurately, on time, and professionally.
- Interact with your lender to ensure everything stays on track.
- Provide access to top-notch service providers to ensure that escrows, inspections, contractors, and all other services are handled professionally.
- Provide recommendations for movers.
- Ensure your escrow runs smoothly and, as snags appear, resolve them effectively.
- Order inspections as required.
- Review inspection reports and discuss inspector recommendations.
- Generate a Request for Repairs or Credit as necessary.
- Generate any additional addendums or contract documents as required.
- Work to meet all contractual deadlines.
- Review the closing statement to ensure all figures are correct.
- Meet appraisers at the property if required.
- Accompany you on the final walkthrough to ensure the property is transferred to you as required.
- Verify closing date and occupancy.
- Ensure that applicable insurance is in place.
- Clarify closing signing options.
- Clarify wiring instructions to avoid wire fraud.
- Clarify when & how to connect utilities.

Client Testimonials



ERICA DIXON

I'm so grateful that Susan was recommended to us for a realtor! As a first time homebuyer the process can feel intimidating and overwhelming but Susan had amazing communication and guided us in every step of the way. She answered our 100s of questions in a timely manner and never once showed frustration or annoyance when looking at house after house until we found the one. Susan was always a step a head of the game when we needed for offering, terms and addendums, the home inspection, company recommendations etc. She is good at what she does and willing to fight for what's in your best interest!

PAUL BROWNBACK

Throughout this experience Susan, displayed the salient qualities that made a challenging situation in the face of a challenging market enjoyable and produced a very positive outcome for us and for all concerned. This positive experience began when we first met Susan. She possesses a warm and friendly personality and displays a genuine interest in the situation and the objectives of her clients. Another of her special quality resides in her availability. Most of the time I was able to get in touch with her immediately, and if she was engaged with some other business, she got back to me quickly. She possesses the important capability of understanding the market and in response guiding her clients to the most effective approach. My wife and I were also impressed by her capacity to read a seller and to recommend a course of action. Related to that, she displayed substantial creativity in framing an offer, going above and beyond the stereotype and employing unique strategies. She also manifested substantial skill in negotiating challenging situations.

LINDSAY TRAINIUM

My husband and I found Susan unexpectedly and randomly. The realtor we started working with was fine but we didn't really feel like that person was invested in helping us. We had not signed any contracts, so we weren't committed to anything. My husband and I attended an open house, solo. We ended up connecting with Susan at the open house and it was the best decision we made. She was (is) patient, kind, and devoted. She connected with our family. Knows our children. She really took the time to invest in helping us. That was 3 years ago and we are still invited to her events and blown away by her willingness to stay connected with us. She made us feel like we were her only clients. She worked around our schedule instead of us having to "always" work around hers. She built a relationship with us and we will use her again in a heartbeat. She's just that awesome

GEOFF ROTH

Susan is everything one could ask for in a realtor. She was helpful in pointing out features and considerations when we toured different houses but gave us enough space to discuss on our own. During the closing process, she aggressively wrapped up loose ends and communicated with all parties to ensure that the process went smoothly. I can't recommend her any more highly.

AMANDA MONTGOMERY

Susan is one of the best people I've ever met. She's honest, patient, kind, extremely knowledgeable, and willing to help in any way she can. She made the home buying process enjoyable, stress free, and educational for my husband and I. She's the reason my husband and I were able to "win" our first home. I will never be able to thank her enough for everything she has done for us. Please let her do the same for you!

Client Appreciation

AS VALUED CLIENTS YOU HAVE THESE BENEFITS

- We stay in touch #BeforeDuringAfter
- We Pop By with little tokens of our appreciation for you
- You receive a quarterly events postcards
- Client appreciation events to show our gratitude and appreciation for your business and referrals
- Access to our Vendor Directory: home repairs, renovations, etc
- Assessing the value of your home yearly or as requested
- Your go-to source for friends and family for any Real Estate advice or assistance with achieving their goals for buying, selling and/or investing
- Network of trusted agents for non-local moves, know someone moving to another state - we've got them covered!



ELEVATE

HOME PARTNERS



Unlocking a Higher Standard of Service



SUSAN HINZ

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