



Buying Your Home with The SLA Team

206 – 234-7881

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About South Lake Associates

Our Mission:

South Lake Associates Inc., founded in September 2008 by John Jochim, Phil Pajaczek & Matthew Huddleston, was created to assist buyers and sellers with all their real estate needs. SLA utilizes the latest technology and maintains a strong team of brokers and agents that provide the highest level of customer service. We created a user friendly web site for the benefit of our current, past and future clients. SLA believes in honesty, integrity, respect and providing our clients with the best tools and most current information available.

Our Vision:

SLA is comprised of highly effective real estate experts who are committed to our current and former clients. We strive to provide a memorable experience by offering the highest level of communication and customer service. Real estate transactions will be positive experiences that our clients will remember fondly. We work hard for our client, which allows us to be one of the top real estate team in Washington State.

Our Values:

Clients are our top priority. We ensure every client that works with our team will be taken care of in a professional manner. We believe in honesty, integrity, respect and accept responsibility for our actions. For some, buying or selling property is a very emotional decision and it is our goal to make this experience enjoyable. We believe everyone has the ability to own property and we will do our best to assist you in accomplishing your real estate dreams!

Our Commitment:

- 1) We will always be on time. To us, respecting another's time equates with respecting the client. On rare occasions, we may run behind but we guarantee to always call and let you know.
- 2) We will always return your calls in a timely manner.
- 3) We will always tell the truth, even when it's not the best news. We feel it's crucial to have all of the facts when making a decision.
- 4) We guarantee to never pressure you into making a decision. As real estate consultants, our job is to give you all the options and information. We are interested in developing long term relationships.

The SLA Team

John D. Jochim

206-225-6786

John@SouthLakeAssociates.com

John Jochim, a Seattle native, started his real estate career after negotiating the purchase of his first home. Prior to his career in real estate John was the Northwest Regional Sales Manager for a large brewery. He applied the knowledge and expertise gained from over 12 years of experience in the professional sales industry, toward a career in real estate. In April 2006, John and Phil formed DiTo Properties Inc., a successful online real estate company. In 2008 John, Phil and Matt formed South Lake Associates. John specializes web marketing and property management as well as the representation of buyers and sellers of multi-family, commercial, and residential real estate. He has established relationships with lenders, investors, inspectors, appraisers, title companies, escrow agents, insurance agents, contractors & builders. Together with a myriad of professionals John will offer his clients all appropriate information when choosing to buy or sell a home or investment property. He is a hard working, energetic and sincere real estate professional who is dedicated to providing excellent service.

John is a licensed Real Estate Broker in the State of Washington and is the Managing Broker of South Lake Associates and Principal in two other real estate ventures. As well as continuing education John is working toward his Certified Commercial Investment Member (CCIM)

Phil Pajaczek

206-234-4591

Phil@SouthLakeAssociates.com

Phil Pajaczek began his career as a buyer's agent at Keller Williams Realty. In April of 2006, Phil formed DiTo Properties Inc. with co-owner John Jochim and in 2008 Phil, Matt and John formed South Lake Associates. His scope of knowledge expands across all property types, with a specialization in acquisition and disposition transactions. His keen understanding of the marketplace and technological insight provide a competitive advantage for his clients. Phil's drive for excellence, financial and operational insight, and his ability to find hidden real estate opportunities allow him to provide excellent customer service.

Phil is a licensed Real Estate Agent in the State of Washington and is working toward his Broker's license.

Matthew Huddleston

206-819-8133

Mattl@SouthLakeAssociates.com

Matthew Huddleston joins former partners John and Phil from DiTo Properties to create South Lake Associates. Before joining the DiTo team, Matthew was an associate at Cascade Partners commercial real estate company in Seattle specializing in multi-family real estate. During his tenure,

he had extensive training in market analysis, financial analysis, research, investing, and negotiation. Matthew's training allowed him to develop comprehensive skills in the acquisition and disposition of multi-family investment property and obtain expertise in condo conversions and developable land transactions. His extensive knowledge of the Puget Sound real estate market has enabled him to close transactions spanning from North Snohomish County down into the greater Seattle metropolitan area. Matthew has chosen to take his positive experience in the commercial real estate industry and broaden his horizons by becoming a full service agent to better serve his clients. Matthew now represents clients in all aspects of real estate acquisition, disposition, exchange, financing and land use.

Matthew earned a Bachelor of Arts in Business Administration with a concentration in Finance from the University of Washington. He is a licensed Real Estate Broker in the state of Washington. In 2009 Matthew earned a certificate in commercial real estate from the University of Washington.

Client Testimonials

"I want to thank you all so much for helping me get the house of my dreams." You all worked so hard and were so helpful. I appreciate your hard work and your quick responses to all of my calls/questions. You are a good team to have and I will certainly keep you in mind if I ever need your services in the future. I will especially recommend your team to whomever I come across needing this type of service. I look forward to eventually meeting those of you I haven't met when I start my new life in Washington. Thanks a million!"

**Martha,
Spanaway WA**

"Because of SLA and CTX Mortgage Company, we got into our first home with an instant \$30,000 of equity and a financing package that was more than affordable!" We are recommending them to everyone we know!!!!!!! Your customers for LIFE!

**Paul Pfister and Sara McQuary
Lake Stevens, WA**

I want to thank you for everything that you and your team did for me while I was in search of my new home. I greatly appreciate the fact that you treated me as if I was and am your only client. I really think that the tools you have on your website are very helpful and the information is priceless when you are a first time buyer as I am. You are great person and someone who I know I will recommend to anyone of my friends, relatives, co-workers and anyone who I may come in contact with looking for a Realtor. You have stuck by me through thick and thin and even when I was still in Florida and not sure if I was moving here or not, you were there. You have been just so wonderful to me and my kids. My kids still ask me about my friend John who has all of those houses. You even left an impact on my kids.

Thank you John, I am truly sure you will always have success because of not just what you do, but who you are.

**Veronica Blackshire and Kids
Lake Stevens, WA**

When Choosing An Expert ...

- ❖ Does the agent return telephone calls promptly? The answer to this question is a good screening tool.
- ❖ Does the agent explain information and procedures so you understand? This attribute is especially important. If you can find an agent who is a born teacher, you are in luck.
- ❖ Does the agent explain “agency” soon after meeting you? Understanding how and why an agent represents you ensures an informed relationship.
- ❖ Does the agent ask questions about your finances soon after meeting you? Does the agent offer assistance with different types of financing? This is the mark of an efficient agent who aims to give you good service and meet your needs.
- ❖ Does the agent seem conversant with local conditions? If anything at all, real estate is about local market knowledge. Having that knowledge at his or her finger tips is the mark of an experienced agent.
- ❖ Does the agent seem knowledgeable? Even the most experienced agents do not know everything, but they should be able to answer most of your questions. An experienced agent will admit that he or she does not know and will find the answer in a timely matter.
- ❖ Does the agent listen to your needs? The agent must understand your time frame and factors leading to your decision to sell your home.
- ❖ Does the agent have any designations? Remember it does not take much to become a real estate agent.

Interviewing a Broker

Important Questions You Should Ask

1. Do you work as a full-time Agent?
2. How long have you been a Agent?
3. How many properties have you sold during your career?
4. Do you have references that I may check?
5. How long do you see yourself selling real estate?
6. What percentage of your business is from referrals?
7. What do you know about the market in my area?
8. What educational designations have you earned?
9. May I see your resume or personal brochure?
10. How many buyers do you represent and at what price range?
11. Are you planning any vacations?
12. If I sign a buyer agreement with you can I get out of it at any time if I wish to?
13. Do you have a full-time assistant? How many?
14. How high-tech are you? Do you use e-mail?
15. Do you have your own website?
16. Do you have an interactive website?
17. What is your fee structure?
18. Do you guarantee your performance?

It pays to have someone experienced in representing the interest of sellers. If you hire an attorney, do you want someone who is in the courtroom 4 or 5 times a year or do you want someone that is in the courtroom winning cases weekly?

We welcome the opportunity to be of service to YOU!

We Guarantee Our Results!

Easy-Exit Buyer Agency Agreement

What is your biggest fear when you agree to purchase your home with a real estate agent? It's simple: You worry about being locked in to a lengthy agreement with a less-than-competent real estate agent, costing you valuable time. Well, worry no more. We will take the risk and fear out of working with us. How? Through our Easy-Exit Buyer Agency Agreement!

Cancel at Any Time

You can cancel your buyer agency agreement at any time with a one-day notice. So, RELAX, knowing you will not be locked into a lengthy contract. Enjoy the caliber of service provided by the SLA Team ... we are confident enough to make this offer.

The Highest Professional Standards

We have strong opinions about real estate service. If you are unhappy with the service you receive, you should have the right to terminate your agreement with us. It takes a strong belief in the quality of one's service to take this kind of stand, but we never settle for less than the highest professional standards. We are confident you will be happy with the service and results you receive. That is the simple truth.

It is understood by all parties hereto:

Buyer: _____ Date _____

Buyer _____ Date _____

Buyer's Agent: _____ Date _____

For the SLA Team

That it is the SLA Team's intention to search diligently for properties matching Buyer's price and geographic criteria.

What You Can Expect From Us As Your Buyer's Consultants!

1. Treat all parties fairly and honestly!
2. Always ensure we keep a win/win relationship!
3. Respect your time needs and finances!
4. Be on time for all meetings!
5. Provide weekly updates!
6. Represent your best interest in any and all negotiations!
7. Develop and implement a complete negotiation strategy!
8. Consult with you throughout the buying process!
9. Stay focused on the goal of exceeding your expectations!
10. Provide comprehensive market information and recommend the best pricing strategy!
11. Schedule all home showings!
12. Show you only the homes that meet your criteria!
13. Help you schedule inspections, closing, and document review!
14. Respond to and resolve all issues quickly and timely!
15. Provide you with post-closing information, consulting services and assist you with all future real estate needs.

What We Expect From You As Your Buyer's Consultants!

1. Be on time to all meetings!
2. Keep all appointments or call to cancel in a timely manner!
3. Meet with a loan consultant and get pre-approved before we go house hunting!
4. Do not make large purchases or incur debt without first consulting with your loan consultant!
5. Pay your bills on time so as not to affect your credit score!
6. Do not quit your job!
7. Respond to calls from mortgage, title, inspection, and other companies involved in the process!
8. Loyalty – Disclose to all “New Home” builders and other real estate agents that you are happily represented!
9. Respect the seller's property!
10. Inform us immediately if criteria changes!
11. Notify us if you plan to be out of the area!
12. Have fun and enjoy the process!

Understanding Agency

It is important to understand what legal responsibilities your Broker has to you and to other parties in the transaction. Ask your Broker to explain what type of agency relationship you have with him or her and with the brokerage company.

- 1. Seller's representative** (also known as a listing broker). A listing broker is hired by the seller and represents the seller. All fiduciary duties are owed to the seller. The agency relationship is created with the listing agreement.
- 2. Buyer's representative** (also known as a buyer's agent, or, to confuse things, sometimes as the selling agent). A buyer's agent is hired by prospective buyers to represent them in real estate transactions. The buyer's agent works in the buyer's best interest throughout the transaction and owes fiduciary duties to the buyer. The agency relationship is created with the buyer representation agreement.
- 3. Dual agent.** Dual agency is a relationship in which the brokerage firm represents both the buyer and the seller in the same real estate transaction. Dual agency relationships do not carry with them all the traditional fiduciary duties to the clients. Instead, dual agents owe limited fiduciary duties. Because of the potential for conflicts of interest in dual-agency relationship, it is vital that all parties give their informed consent in writing.

BUYERS

NWMLS Form No. 41A

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Buyers Agency Agreement
Rev. 04101

Northwest Multiple Listing Service
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Page 1 of 1

BUYER'S AGENCY AGREEMENT

This Buyers Agency Agreement is made this _____ day of _____ between _____ ("Broker") and _____ ("Buyer").

- 1. AGENCY RELATION CREATED.** Buyer authorizes Broker to appoint _____ ("Agent") to represent Buyer. This Agreement creates an agency relationship between Buyer, Agent, and Agent's Broker, Designated Broker, or Branch Manager. This Agreement **does not** create an agency relationship or responsibilities between Buyer and any other broker or salesperson licensed with the company named above; provided Buyer authorizes Broker to appoint other salespersons affiliated with Broker as subagents to act on Buyer's behalf as and when needed, at Broker's discretion. Any other broker or salesperson licensed to the company named above will not be representing the Buyer and may represent the Seller. Accordingly, for purposes of this Agreement, the term "Broker" means Agent including any subagents and Agent's Broker, Designated Broker, or Branch Manager, unless expressly stated otherwise. Buyer acknowledges receipt of the pamphlet entitled "The Law of Real Estate Agency".
- 2. BROKER'S LISTINGS/AGENT'S OWN LISTINGS/DUAL AGENCY.** Buyer agrees that if Broker locates a property that is listed by one of Broker's salespersons other than Agent, then Buyer consents to Broker acting as a dual agent. Buyer further agrees that if Broker locates a property listed by Agent, then Buyer consents to Agent and Broker acting as dual agents. Buyer agrees that different salespersons affiliated with Broker may represent different buyers in competing transactions involving the same property and that this shall not be considered action by Broker that is adverse or detrimental to the interests of either buyer, nor shall it be considered a conflict of interest on the part of Broker.
- 3. TERM OF AGREEMENT.** This Agreement will expire _____ (120 days from _____ (beginning if not filled in) or by prior written notice by either party. Buyer shall be under no obligation to Broker except for those obligations existing _____ because of termination.
- 4. NO WARRANTIES OR REPRESENTATIONS.** Broker makes no warranties or representations regarding the value of or the suitability of any property for Buyer's purposes. Buyer agrees to be responsible for making all inspections and investigations necessary to satisfy Buyer as to the property's suitability and value.
- 5. INSPECTIONS RECOMMENDED.** Broker recommends that any purchase of property be conditioned on Buyer's inspection of the property and its improvements. Buyer acknowledges that Broker and _____ have no expertise in these matters and that Buyer is solely responsible for interviewing and selecting all inspectors.
- 6. COMPENSATION.** Buyer shall pay Broker compensation as follows:

Buyer understands and acknowledges that Broker will utilize Multiple Listing Service to locate properties and that MLS rules may require the Seller to compensate Broker by apportioning a commission between the Listing Agent and Broker. Broker will disclose any such commission or bonuses offered by Seller prior to preparing any offer. If the commission offered by Seller will be credited with any commission or bonus so payable to Broker. In the event that said commission and any bonus is less than the compensation provided in this Agreement, Buyer agrees to pay the difference at the time of closing. In the event that said commission and bonus is equal to or greater than the compensation provided for by this Agreement, no compensation is due Broker. If Broker acts as a dual agent, then Broker shall receive the listing end selling commission paid by Seller plus any additional compensation Broker may have negotiated with the Seller. All such compensation shall be credited toward the fee specified above.

If Buyer shall, during the course of, or within six (6) months after the expiration or termination of this Agreement, purchase a property that was first brought to the attention of Buyer by the efforts or actions of Broker, or through information secured directly or indirectly from or through Broker, then Buyer shall pay to Broker the compensation provided for herein.

- 7. V.A. TRANSACTIONS.** Buyer agrees that due to VA regulations, VA financed transactions shall be conditioned upon the full commission being paid by Seller.
- 8. ATTORNEYS FEES.** In the event of suit concerning this Agreement, including claims pursuant to the Washington Consumer Protection Act, the prevailing party is entitled to court costs and a reasonable attorney's fee. The venue of any suit shall be the county in which the property is located.
- 9. OTHER AGREEMENTS (none if not filled in).**

Buyer has read and approves this Agreement and hereby acknowledges receipt of a copy.

Buyer Date

Broker (Company)

Buyer Date

By: (Agent)

Address

City, State, Zip

Common Mistakes Some Buyers Might Make

- ❖ Lacking knowledge of and not understanding the local real estate market
- ❖ Not being selective - trying to see everything - even homes outside their affordable range
- ❖ Not understanding pricing and the value of certain amenities
- ❖ Weak negotiating position due to lack of information
- ❖ Not requesting the proper inspections
- ❖ Not understanding the full range of financing alternatives
- ❖ Looking for the **perfect** home
- ❖ Not previewing schools, proximity to shopping, and other neighborhood amenities
- ❖ Not being pre-approved by a reputable lender

Relying on skilled Experts like us will ensure your home purchase goes smoothly, and will help you avoid these common mistakes.

72 Buyer Challenges

Here are typical challenges homebuyers' faces during a real estate transaction. We are prepared to counsel and guide you through these obstacles if they occur.

Delays in Financing

- 1 Lender did not properly pre-qualify the buyer.
- 2 Loan institution raised rates, points or cost prior to closing.
- 3 Incompetent loan Officer.
- 4 Did not qualify because of late information.
- 5 Loan documents lost or misplaced.
- 6 Lender went on vacation.
- 7 Lender required property repairs prior to closing.
- 8 Property did not appraise to Lender's satisfaction.
- 9 Lender required second appraisal.
- 10 Lender did not explain loan terms to buyer.
- 11 Lender overwhelmed by applications.
- 12 Loan officer delayed ordering appraisal when buyer was having trouble qualifying for financing.

Buyer Errors

- 13 Buyer did not tell the truth on loan application.
- 14 Buyer misrepresented truth to agent.
- 15 Buyer gave incorrect tax returns to lender.
- 16 Buyer lacked motivation.
- 17 Source of down payment changed.

- 18 Buyer's family or friends did not like house.
- 19 Buyer was too picky about condition of house.
- 20 Buyer found another property a "better deal".
- 21 Buyer kept negotiating until they angered the seller/lender/agents.
- 22 Buyer brought attorney into negotiations.
- 23 Buyer failed to execute paperwork in timely way.
- 24 Buyer went to escrow without required cashier's check or wired funds.
- 25 Had job change, divorce or other setback.
- 26 Buyer short on money they claimed to have.
- 27 Buyer did not deliver earnest money according to contract terms.
- 28 Buyer rejected terms of loan.
- 29 Buyer did not obtain insurance binder in time.
- 30 Buyer failed to qualify due to omitted information.

Escrow/Title Shortcomings

- 31 Failed to notify agents of problems to solve.
- 32 Failed to obtain information regarding seller's loan payoff(s)

- 33 Principals left escrow without required signatures.
- 34 Passed on misinterpretations or incorrect assumptions to parties.
- 35 Lost paperwork.
- 36 Prepared documents incorrectly.
- 37 Loan officer gave escrow incorrect rates and loan terms.
- 38 Calculated incorrectly the property taxes, insurance and liens
- 39 Missed dead lines, which slowed closing process.
- 40 Poorly coordinated.
- 41 Loan authorization so late that escrow documents were not ready at closing.
- 42 Unwilling to bend on small problems.
- 43 Failed to find liens or title problems until too late.
- 44 Missed UPS or FedEx dead lines, which held up closing.

Appraiser Responses

- 45 Misunderstood local market conditions.
- 46 No comparable sales.
- 47 Workload delays.
- 48 Made critical mistakes.
- 49 Value too high/too low.
- 50 Additional work orders.

Inspection Problems

- 51-Scared buyer when too picky about conditions.
- 52 Offended seller.

- 53 Made mistakes.
- 54 Delayed report.
- 55 Revealed defects that seller's would not repair.

Seller Challenges

- 56 Homeowners lost their motivation to sell.
- 57 Affected by job change illness or divorce.
- 58 Discovered hidden or unknown home defects.
- 59 Inspection required work orders that seller was unwilling to repair.
- 60 Removed property that buyer expected to stay.
- 61 Unable to clear liens or title problems.
- 62 Discovered last minute liens to resolve.
- 63 Did not own 100% of property as disclosed.
- 64 Made false assumption that partners would sign off.
- 65 Left town without assigning Power of Attorney.
- 66 Delayed projected "moving out" date
- 67 Failed to correct items on structural inspection.
- 68 Signed addendum to perform work orders but changed mind.

Acts of God

- 69 Windstorms
- 70 Fire
- 71 Flood
- 72 Earthquakes

Buyer Checklist For A Normal Sale Progression To Escrow Closing

Week One

1. Buyer applies for financing with loan officer.
2. Buyer's lender orders the following: credit report, employment and deposit verification.
3. Lender provides Buyer with pre-approval letter and Lender's Good Faith Estimate.
4. Buyer gives notice for Rental Lease termination, if necessary.
5. Buyer's agent and loan officer help determine close date to allow time for underwriting loan and best date to move.
6. If condo, Buyer's agent confirms actual address with condo management.
7. If condo, Buyer's agent confirms the amount of and coverage of Home Owners Dues (HOD).
8. Buyer signs Purchase & Sales Agreement and includes earnest money check.
9. Buyer's agent contacts listing agent to present the Purchase & Sales Agreement.
10. If listing agent isn't available, then call the listing office broker.
11. If listing agent and broker aren't available, contact the seller.
12. Present offer; Seller signs.
13. If the Seller makes a counter-offer, listing agent presents to Buyer's agent; Buyer initials counter-offer with date. Buyer and Seller receive copies.
14. When offer is accepted, Buyer's agent must deposit earnest money.
15. Upon final acceptance of Purchase & Sales Agreement, brokerage paperwork is submitted to broker.
16. Listing agent updates the sales status in the multiple listing database.
17. Buyer's agent monitors all contingency dates.
18. Copy of the Purchase & Sales Agreement is sent to lender and escrow companies.
19. Buyer's agent and listing agent confirm the legal description is attached to Purchase & Sales Agreement.
20. Buyer must receive a copy Seller's Disclosure Statement (unless the property is exempt).
21. Buyer has optional three-day neighborhood review.
22. Buyer has a three-day right of rescission after receiving the Seller's Property Disclosure.
23. Home inspection ordered by buyer.
24. Buyer is required to pay the home inspector at time of inspection.
25. Buyer's agent notifies the listing agent of the date and time of inspection.
26. Buyer and buyer's agent review inspection results.
27. Buyer reviews home inspector's report to further increase his/her understanding of the home.
28. Buyer's agent and the buyer prepare the Inspection Notice of Buyer's Approval or Disapproval. Buyer signs form. Buyer's agent submits to listing agent.
29. Seller has up to three days to respond to buyer's notice.
30. If the seller doesn't respond within three days about correcting the conditions, then the buyer may terminate the agreement and have the earnest money refunded. Unless the buyer's and seller's notices are given within the required timeframes, then the buyer will be required to purchase the property without the seller having corrected the conditions and without any alternative remedy for those conditions. Seller may set a dollar limit on repairs.

- __31. If buyer and seller do not agree on repairs then the sale is void and earnest money is returned to the buyer.
- __32. Buyer and seller agree on structural inspection and sale is made firm subject to buyer's financing.
- __33. The inspection report is attached to any work order requests or to disapprovals.
- __34. After the inspection contingency is waived (inspection approved, price change, or work orders approved), a SOLD sign is attached to the For Sale sign.

Week Two

- __1. Lender orders appraisal after inspection completed.
- __2. If appraisal value is less than sales price, Buyer's agent and the listing agent are consulted immediately.
- __3. Lender and escrow review title report. Discrepancies are addressed.
- __4. Escrow or lender orders title insurance.
- __5. Appraiser gives completed appraisal report to lender's underwriter.
- __6. Lender's underwriter reviews appraisal report and issues valuation and any work order requirements.
- __7. Buyer's agent coordinates work orders required from the inspection and agreed to by the seller and any work orders called by the appraiser.
- __8. Buyer's agent contacts buyer and listing agent once a week and appraises them of updates.
- __9. Buyer's agent confirms Home Warranty application has been submitted and is included on the final HUD statement by escrow.

Week Three

- __1. Work orders are completed and reviewed by the buyer.
- __2. Buyer's agent insures the loan officer has received credit and report verifications.
- __3. Lender contacts buyer for any additional information. Also confirms all documents are received.
- __4. Once the loan has been approved, Buyer's agent checks with lender for any further conditions to be met prior to closing. All loan conditions must be met or loan could be disapproved.
- __5. Buyer's agent reviews fees on Good Faith Estimate.
- __6. Loan documents and closing paperwork are drawn up.
- __7. Escrow sets an appointment with buyer and seller to sign papers.
- __8. Escrow contacts Buyer's agent with appointment date and time.
- __9. Buyers must change over utilities at least one week prior to moving. Obtain postal moving package and change address. Prepare to move.

Week Four

- __1. Completed lender's documents are submitted for underwriting approval.
- __2. Buyer must bring cashier's check and identification to closing.
- __3. Seller must bring identification for signing and be ready to move.
- __4. Buyer's agent accompanies buyer to signing of the closing documents.
- __5. Lender reviews file and gives approval for escrow to record the sale.
- __6. Escrow records sale and closing is completed.
- __7. Lender forwards loan proceeds to escrow.
- __8. Escrow disburses funds.
- __9. Buyer's agent accompanies buyer on his/her final walk through to insure all items to stay are in place.
- __10. Buyer's agent obtains all keys.
- __11. Buyer obtains keys from Buyer's agent and takes possession as agreed.
- __12. Buyer responds to Request for Evaluation provided by Buyer's agent.

What Are Your Concerns?

We want to act in your best interest. We are eager to have you share your concerns and expectations about the purchase of your new home. Please take a moment to complete the survey below. Be sure to bring it with you to our meeting.

Not Concerned to Very Concerned

Qualifying for a Loan 1 - 2 - 3 - 4 - 5

Home Prices 1 - 2 - 3 - 4 - 5

Location 1 - 2 - 3 - 4 - 5

Buyer Agency Benefits 1 - 2 - 3 - 4 - 5

Down Payment 1 - 2 - 3 - 4 - 5

Monthly Payments 1 - 2 - 3 - 4 - 5

Previewing Homes 1 - 2 - 3 - 4 - 5

Closing Costs 1 - 2 - 3 - 4 - 5

Appreciation 1 - 2 - 3 - 4 - 5

Negotiations 1 - 2 - 3 - 4 - 5

Buyer Profile System

MY NEW HOME WILL HAVE.....

Help us help you! Please check the following information that applies to your needs and wants.

A "Need" (N) is defined as a mandatory item.

A "Want" (W) is something you would like to have but it is not a "show stopper".

<input type="checkbox"/> Town House	<input type="checkbox"/> Study/Office	<input type="checkbox"/> Attached Garage
<input type="checkbox"/> Condominium	<input type="checkbox"/> Family Room	<input type="checkbox"/> Detached Garage
<input type="checkbox"/> Split Floor Plan	<input type="checkbox"/> Breakfast Room	<input type="checkbox"/> Gas Heat
<input type="checkbox"/> One (1) Story	<input type="checkbox"/> Island Kitchen	<input type="checkbox"/> Electric Heat
<input type="checkbox"/> Two (2) Story	<input type="checkbox"/> Luxury Master Bath	<input type="checkbox"/> Air Conditioning
<input type="checkbox"/> Waterfront on Lake	<input type="checkbox"/> Walk-In Closet	<input type="checkbox"/> Alarm System
<input type="checkbox"/> Waterfront on Sound	<input type="checkbox"/> Fireplaces	<input type="checkbox"/> Swimming Pool
<input type="checkbox"/> View of Mountains	<input type="checkbox"/> Gas Appliances	<input type="checkbox"/> Community Pool
<input type="checkbox"/> View of Water	<input type="checkbox"/> Electric Appliances	<input type="checkbox"/> Acreage
<input type="checkbox"/> 1 st Floor Master	<input type="checkbox"/> Dishwasher	<input type="checkbox"/> Sprinkler System
<input type="checkbox"/> Formal Living Area	<input type="checkbox"/> Microwave	<input type="checkbox"/> Fenced Back Yard
<input type="checkbox"/> Formal Dining Area	<input type="checkbox"/> Garage ... No. ___	<input type="checkbox"/> Landscaping

Additional Information:

Price Range? _____

___ to ___ Min to Max Bedrooms
_____ Minimum bathrooms

_____ Min Square Footage
_____ Age of House

School District? _____

Area or Subdivision? _____

How soon do you need to move? 1-2 mo 3-4 mo 5-6 mo 6-12 mo

Do you have a home to sell first? Yes No

Are you considering "new" homes too? Yes No

Do you have a lease agreement? Yes No

Is your home loan pre-approved? Yes No

If yes, lender's name, company and phone number _____

NAME: _____

PHONE: _____