

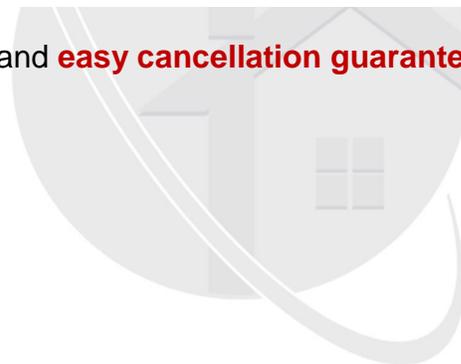


VIP SMART BUYER ADVANTAGE PROGRAM

Here are some of the many benefits you will receive when you join our program:

1. A Lifestyle Needs Analysis and, with your assistance, a [Preferred Property Profile](#).
2. A “Comfort Zone” Financial Assessment
3. Assistance in obtaining the best loan and terms that meet your short and long term goals.
4. A backstage pass to our Multiple Listing Services (“MLS”) which provides you immediate access to all currently listed homes by any real estate company. (Our backstage pass provides you with up-to-date access to properties that often do not show up on Zillow, Trulia or Realtor.com until 24 to 72 hours later.)
5. Daily email property alerts sent to you -- tailored to meet your criteria.
6. Priority access to off market properties. We will aggressively campaign to locate homes listed by For Sale by Owners, past expired listings, and homeowners in the neighborhood who may potentially want or need to sell.
7. Provide your [Preferred Property Profile](#) to agents in your search area so we can be alerted to off-market properties the agent may know that would be a good fit for you.
8. Take you on a Marketplace Experience Tour where we expose you to as many homes in your price range. We want to ensure that you have a good feel for your preferred neighborhoods and an understanding of what you can afford.
9. Provide an extensive Comparable Market Value report for any property that you might consider
- 10. Save you at least \$10,000 in your home purchase or credit you \$1,000 at closing**
11. Provide you with a **Free Home Inspection** for your property so you can feel confident about the condition of your home when you move in.
12. Provide you with a **Free 13-Month Home Warranty Plan** for your property that will cover plumbing, mechanical, electrical and appliance issues that may arise.
13. Provide you with a **Home Satisfaction Guarantee for your first 18 months**. If for some reason you are not completely satisfied with your home purchase, we will sell your home for Free and find you a replacement home.

All of these benefits are backed by our communication guarantee and **easy cancellation guarantee** if you are not fully satisfied.





Our Smart Buyer Plan

Making home ownership a planned, orderly and informed process.

Congratulations on making the decision to buy your new home. You're probably flying high with anticipation and exhilaration now and energized over the prospect of locating your dream home. And then you take your first tentative steps . . . initial excitement dissolves into fear, hopes into frustrations, and possibly shear panic ensues as you investigate your options.

Everyone, including the friend who just bought their house, tells you that that's the way it is when you buy or sell real estate – it's a challenge or nightmare you must endure, like conquering Mt. Everest. It is a physically and mentally demanding process that will hopefully turn into success and a sense of accomplishment when you reach the summit and not end up in failure or defeat when you determine that buying your dream home is out of reach.

The truth is that there is a better way. There are significant actions you can take to make the buying process smooth, worry-free and maybe even surprisingly enjoyable (alright, maybe enjoyable might be a stretch for some). Nevertheless, there are several ways to make the home buying process less daunting.

Today, to get your piece of the American Dream, you will discover that you need to be smarter and strategic about how you go about purchasing real estate. It means you will have to avoid the mistakes of the past and purchase with not only an eye on the present but also with a perspective on the future. This is the aftermath of the housing meltdown and the reality of the "new economy" we now experience.

In light of this new reality, we've developed a proven [Smart Home Buyer Plan](#) to help you avoid the *pitfalls* of purchasing real estate in this new economy. Our [Smart Home Buyer Plan](#) has proven to save our clients time and money in their home purchase, as well as ensure that they find the right home for their lifestyle needs. The plan is a blueprint that covers these essential elements to a successful home purchase:

1. A Lifestyle Needs Analysis
2. A "Comfort Zone" Financial Assessment
3. A Negotiation Strategy
4. Home Buying Milestones
5. An Exclusive Buyer Program





Section 1 – Lifestyle Needs Analysis

If you haven't done so already, you should sit down and consider EVERYTHING that you want in the house you are looking to buy. The first step is to list all of the features and benefits you want in a home. Consider such things as price, location, size, amenities and design. Then consider your priorities. If you can't get a home at your price with all the features you want, then prioritize the features you want most.

It is also important to consider your needs in a few years. If you're likely to need a larger home, it may be better to buy it now rather than moving or expanding in the near future. Some of those things will be "wants" and other things will be "needs". Determine the difference between wants and needs and keep those two lists clear. Completing our Smart Buyer Questionnaire will help formulate a comprehensive outline of what you are looking for.

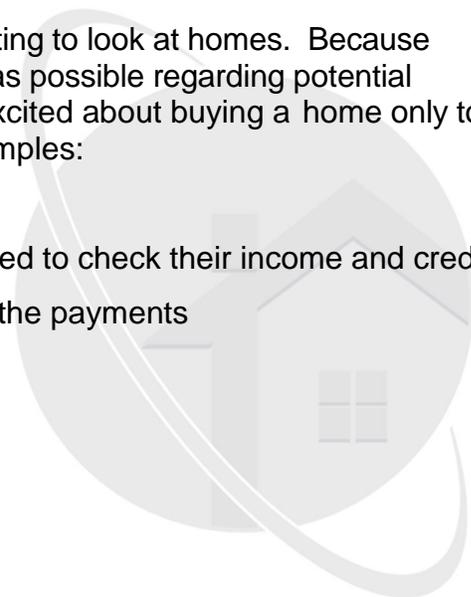
This may sound simple but it is an important process to complete *prior* to looking for your dream home. I've known buyers who became very frustrated when they realized, after closing escrow, that they bought the wrong home. Their failure to identify important features, prior to starting their home search, could continue to annoy them unless they decide to incur the expense of rectifying those oversights.

Section 2 – A “Comfort Zone” Financial Assessment

When you have truly identified what you NEED and MUST HAVE in the home you are purchasing, your next step is to identify your price range. Virtually all buyers (especially first-time buyers) require a home loan of some type. But the big issue with real estate financing is not getting a loan. Contrary to popular belief, almost anyone willing to pay a high interest rate can qualify for a mortgage. The real key is to get the loan that's right for you – the one with the lowest costs and best terms that you can comfortably afford to pay over time. By meeting with lenders beforehand, you will be in a position to thoroughly explore all your loan options and find a loan program that best suits your current needs while meeting your long term financial goals.

We suggest you start the mortgage process well before starting to look at homes. Because financing is so important, you should acquire as much information as possible regarding potential mortgage options and costs. It's sad to see families emotionally excited about buying a home only to discover financing issues at the last moment. Here are a few examples:

- They are not qualified for the loan amount
- They got a pre-qualification letter from a loan officer who failed to check their income and credit
- They got into a loan that they could not later afford to make the payments





There are thousands of loans available from a variety of lenders but, in general, the mortgage you choose will likely be determined by one of three key factors: 1) down payment amount, 2) your credit, and 3) you a first-time buyer. You may believe that “first-time buyer” means someone who has never owned property but, under most state programs, the term refers to those who have not owned property within the past three years.

When you meet with a lender in advance, they will require you to complete a written application and provide supporting documentation. They will check and review your credit files; obtain and verify your income and assets; and ensure that you can qualify for the given loan amount. Although this is not a final loan commitment, a pre-approval letter can be shown to listing brokers to demonstrate your financial strength and ability to complete a purchase. This is an important step to ensuring that a Seller will seriously entertain your offer since most homeowners don't want to accept an offer that may fail due to financing issues.

Our team will evaluate your financial goals to determine the amount you should spend on shelter costs, review your loan options, and discuss with you the “hidden costs” to home ownership. We strive to ensure that you are fully prepared with all the financial information so you can make an informed decision when you are ready to write an offer on a property.

Section 3 - Negotiation Strategy

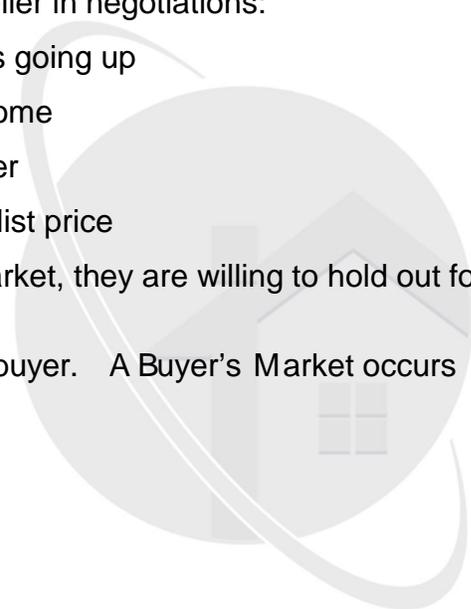
The time when you make money on a home is when you buy, not when you sell. Buying right is of paramount importance. This is particularly true if your timeline for holding the property is short. The key to buying right comes down to negotiation.

There are several cardinal rules to negotiating effectively. The first rule is to understand the dynamics of the market. There is no doubt that having better market knowledge puts you in a position to make a better buying decision. Here is why. As a buyer, the market often determines how much power you have in negotiations. When there are more buyers out there than are properties available to buy, it creates what we call a “Seller's Market”. This means the seller usually starts with more power in the negotiations.

Here are some reasons why a Seller's Market favors the seller in negotiations:

- Homes are selling very quickly and the value trend is going up
- The seller usually has a lot of people viewing their home
- The seller usually has more than one offer to consider
- The offers from buyers tend to be above the seller's list price
- If the seller doesn't need to sell and is testing the market, they are willing to hold out for what might seem unrealistic price and / or terms

In a Buyer's Market, the power in negotiations shifts to the buyer. A Buyer's Market occurs





when there are a lot of homes sitting longer on the market than normal and less buyers than homes on the market.

Here are some reasons why a Buyer's Market favors the buyer in negotiations:

- Homes are not selling very quickly and the value trend is flat or declining
- The seller usually has very few people viewing their home
- The seller usually has no offers to consider
- The offers from buyers typically will be below the seller's list price
- If the seller must sell, they are usually willing to entertain unusual terms (such as owner financing) and offers lower than their list price
- If the buyer doesn't have to move right away, they can take their time

We consult a plethora of market data to help our buyers understand market trends. We provide our buyers a Market Value Analysis which contains comparable sales data, recent sold prices, list price-to-sales price ratios, and days on market. This free report ensures that our buyers are fully informed about current market conditions that impact their negotiation power.

Another cardinal rule in negotiations is to learn as much as possible about the seller and their motivation. One of the benefits of working with an agent who is a skilled negotiator is their ability to discover what motivates the other party and their agent. As you may know, home sellers often rely heavily on their agent to guide them in making a decision on accepting or declining an offer. A lower price with a speedy escrow, for example, may motivate a seller who must move, has another house under contract, or must sell quickly for other reasons.

Another way in which we shift some of the negotiation power to the buyer's corner is to get personal. What I mean by getting personal is to make *your* situation and *your* offer very real and personal, not just another contract with numbers.

Buyers who implement our [Smart Home Buyer Plan](#) take advantage of our tips on personalizing their offer to give it the human element. We have, on occasion, beaten out a competitive offer simply by making a connection with the seller and our buyer. I'm not saying that this personal connection will overcome large price differences between the offers (although it may in some cases). What I *am* saying is that when you have two offers that are almost identical, submitting your personalized offer which shares something about you or your vision of the home might be enough to get the seller to consider working solely with you rather than competing offers.

Armed with some knowledge of the seller and their agent's motivation, an understanding of the market and the time on market for the home you are considering, you can make a solid game plan for submitting an offer that will be considered seriously versus one that will be laughed at all the way to the trash can. Adding will increase the chances of your offer being considered, or in the case of multiple offers on a property, provide your offer a better chance of being included in the multiple counter offer situation in order to give you a shot at getting the home.



Another often overlooked aspect to negotiation is timing. Knowing the best time to buy or the best time to submit an offer can truly impact your negotiation strength. For example, many buyers prefer to move in the spring or summer. This causes the market to slow down in late summer before picking up again briefly in the fall. Astute buyers understand that bargains can be found in November, December and January during those traditionally slow months.

Another example is to capitalize on good timing for offer submission. Astute buyers realize the best time to submit an offer is when there is no other buyer competition. For example, this can be found in a vacant property that has been on the market between 30 to 90 days at the initial offering price. In this situation, the Seller is anxious, motivated and possibly on the brink of reducing the price. A buyer can take advantage of the seller's willingness to entertain lower priced offers during this period

As I mentioned before, negotiations is a deep topic and this section barely scratches the surface. These are just a few of the techniques we utilize to increase our client's buying power and ensure they save money in their home purchase.

Section 4 – Home Buying Milestones

Once you've settled on the home for you, you'll want to extend an offer. While much attention is often paid to offer price, a proposal to buy includes both the price *and terms*. In some cases, terms can represent thousands of dollars in additional value or costs to buyers, so they should be reviewed carefully. Having a clear understanding of the purchase agreement, offer terms and the home buying process prior to submitting an offer can ensure that you save both time and money.

As our client, prior to submitting an offer, we provide you with a sample purchase agreement to review and recommend key terms that better position you as a buyer.

Additionally, we ensure you are equipped with a schematic of the home buying process and understand fully your responsibilities and timelines during each stage of the process.

Section 5 - An Exclusive Buyer Advantage Program

This is where we pull it all together and lay out the steps to your [Smart Home Buyer Plan](#) that will help you get the house you want at the price you want.

- Step 1 -- Complete the Smart Home Buyer Questionnaire or give us a call
- Step 2 -- Talk to a reputable mortgage company (we can refer you to several) and get pre-approved (*not just pre-qualified*) to buy
- Step 3 -- Schedule a sit down with our home buyer's specialist to customize your [Smart Home Buyer Plan](#) and Exclusive Buyer Program (if applicable)
- Step 4 -- Identify if your situation is a match for our "Exclusive Buyer Advantage Program"



Step 5- Help you identify your negotiation power and put together your “personalized” offer package

Step 6- Our home buyer’s specialist will analyze market trends for the neighborhood(s) in which you are submitting offers and determine the proper negotiation strategy with your input on any offers that will be submitted

Step 7- Submit and negotiate offers to acceptance and begin the home buying process

While this process may seem simple, there is much skill required to help you get the home you want for the price you want. When you work with our Team, you can rest assured that you have a strong advocate working to ensure you purchase the right home. We have five primary goals when working with our clients:

1. Find the right home for your lifestyle and real estate needs
2. Help you find your home in the timeframe that meets your goals
3. Save you the maximum amount of money in your home purchase
4. Coordinate the sales process and ensure all the details have been carefully handled in order to provide a hassle-free transaction
5. **Guaranteed results.**

If you are truly serious about purchasing your next home and would like to make the process easier, faster, and get priority service, then join our complimentary [VIP SMART BUYER ADVANTAGE PROGRAM](#) by meeting with us for a free -- no obligation -- Buyer Consultation.



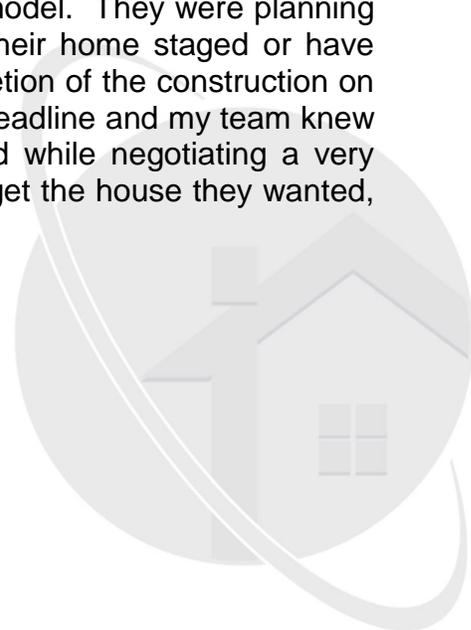


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5. Daily email property alerts sent to you -- tailored to meet your criteria.
6. Priority access to off market properties. We will aggressively campaign to locate homes listed by For Sale by Owners, past expired listings, and homeowners in the neighborhood who may potentially want or need to sell.

Let me share a recent success story about how this program works. I had buyers who really wanted to buy a top floor condo in a specific condominium complex that had no units available. They didn’t want to “wait and see” if a seller would put their condo on the market and then have to bid against other buyers. Pulling property data for the complex, we researched who bought their home and when, how much they paid and what they might owe. We then determined which home owners were likely to sell in the next few months.

Of the handful of houses that met our buyer’s criteria, the one they wanted the most also happened to be the one that responded the quickest to our marketing message. The sellers had a new born baby and had purchased a new home that was in the middle of a complete remodel. They were planning to sell soon but wanted to avoid having to have their home staged or have open houses while they were waiting for the completion of the construction on their new home. My buyer didn’t have a pressing deadline and my team knew exactly how to help the seller get what he wanted while negotiating a very good price for our buyers. Not only did our buyers get the house they wanted, they got a better price too.





7. Provide your [Preferred Property Profile](#) to agents in your search area so we can be alerted to off-market properties the agent may know that would be a good fit for you.

I am often surprised at how incredibly well this one technique works and even more surprised at how few real estate professionals know this technique or actually use it correctly.

8. Take you on a Marketplace Experience Tour where we expose you to as many homes in your price range. We want to ensure that you have a good feel for your preferred neighborhoods and an understanding of what you can afford.
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