



COMPREHENSIVE
REAL ESTATE SERVICES

Leading

REAL ESTATE COMPANIES
OF THE WORLD

*WE ARE YOUR
TRUSTED ADVISORS,*
providing guidance, education,
expertise, and advocacy every
step of the way.

Our comprehensive services
are designed to represent
your interests throughout the
real estate process, ensuring a
successful outcome.

THE CAPABILITIES OF OUR BROKERAGE

UNPARALLELED MARKET INTELLIGENCE

Our brokerage is rooted in the communities we serve. We possess deep local knowledge, an understanding of local housing regulations and expertise in local market conditions, to help you make smarter, informed decisions.

SKILLFUL NEGOTIATION AND COMMUNICATION

Understanding your goals, desires and concerns is essential for skillful negotiation, coupled with strong market knowledge and financial acumen. We work on your behalf, ensuring the best possible price and terms for each client we serve. We also function as an intermediary, facilitating communication with all parties to resolve any issues that may arise along the way.

EVALUATING AN OFFER

Various factors, including inventory levels, housing market trends, and economic conditions, influence the terms of a home sale. Beyond pricing, factors such as closing¹ timelines, financing arrangements, contingencies², and concessions are essential considerations when assessing the strength of a purchase offer.³ Your real estate agent is indispensable in navigating these terms and discerning what constitutes a strong offer.

A STREAMLINED PROCESS

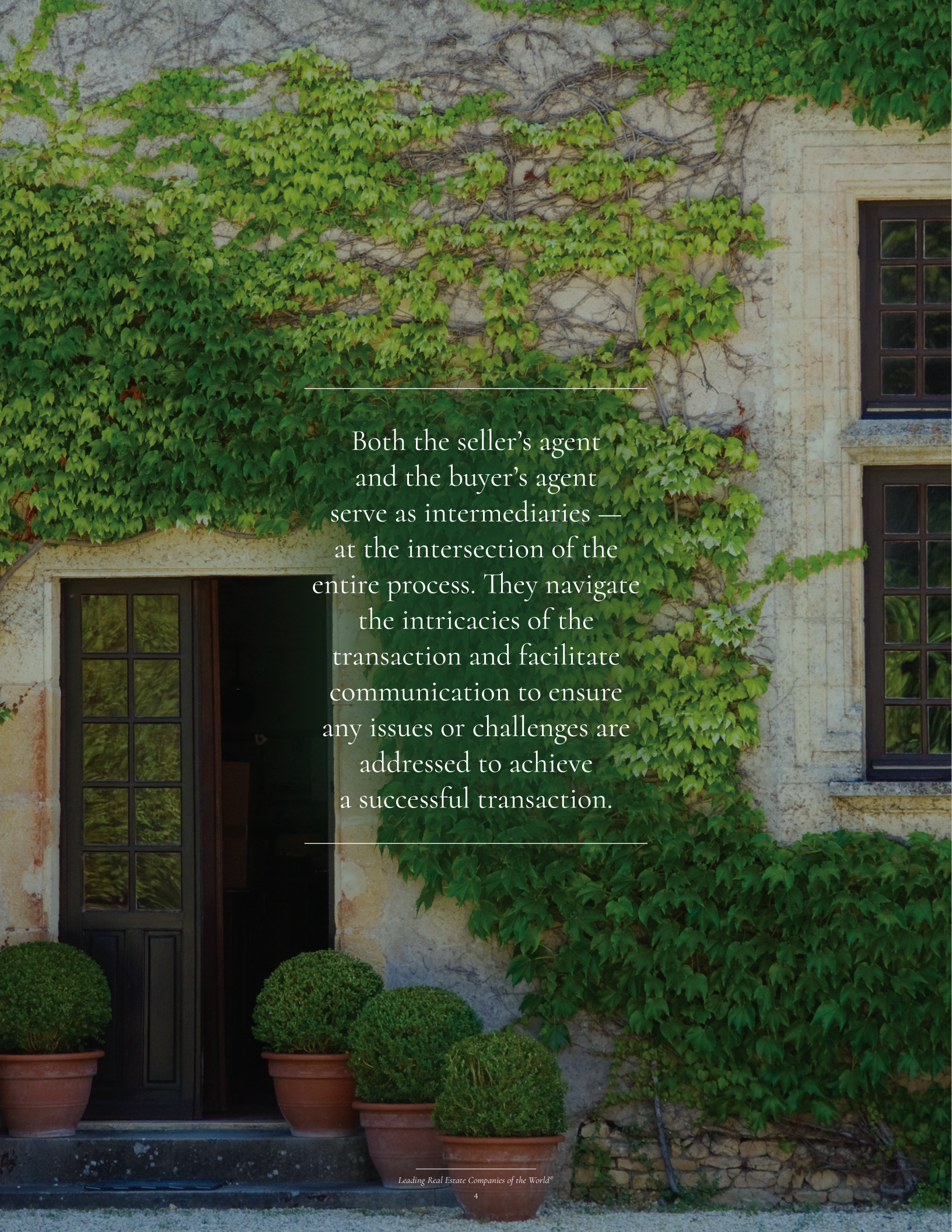
We simplify and streamline the process and guide you through the necessary steps to make the most efficient use of your time. Once a contract has been executed, we will prepare a timeline to closing to ensure you are on track to meet the terms of the purchase agreement. This includes disclosures,⁴ offer review, negotiation, contract review/approval, inspection/due diligence, preparing closing documents, and preparing to move.

ACCESS TO A GLOBAL NETWORK AND RESOURCES

Access to a global network brings a deeper understanding of market dynamics and global real estate trends. Our affiliation with Leading Real Estate Companies of the World[®] provides us with experience in navigating the most complex real estate transactions. We draw on that experience and bring innovative solutions to each client. We're Local. We're Global.[®]

SUPPORT BEYOND THE SALE

We provide guidance and connect you with ancillary services providers for a seamless transition. From moving logistics, to contractors, to utility providers, we alleviate the complexity and logistical challenges with your move.



Both the seller's agent
and the buyer's agent
serve as intermediaries —
at the intersection of the
entire process. They navigate
the intricacies of the
transaction and facilitate
communication to ensure
any issues or challenges are
addressed to achieve
a successful transaction.

THE ROLE OF EACH AGENT

CONNECTING THE SELLER AND BUYER PROCESS

In the intricate world of real estate, whether representing a seller or a buyer, a real estate agent serves as an advocate and represents their client's interests from start to finish. They educate and guide their clients throughout the process — and leverage their negotiation skills and market insights to ensure the most advantageous terms for their individual client.


In certain states, variations of these roles might exist. Some roles may not be applicable to all real estate practices, or all agency relationships.

THE ROLE OF A SELLER REPRESENTATIVE

When representing a seller specifically, a real estate agent takes on a multifaceted role. They utilize their market expertise to price the home competitively and maximize the value of the property. They guide the seller on preparing the home for showing, market it effectively to attract qualified buyers, manage showings, coordinate the logistics of placing the home on the market, and coordinate the details and timeline of the transaction. They will even help facilitate preparing to move from the home and provide resources and recommendations for contractors and vendors.

THE ROLE OF A BUYER REPRESENTATIVE⁵

When representing a buyer, a real estate agent serves as an advocate and acts with the buyer's priorities in mind so that they can purchase with confidence, navigate potential pitfalls, and maximize their home purchase. A buyer's agent involvement goes way beyond just finding the right property. It starts with understanding the client's objectives, assessing their finances, and key preparatory steps. A buyer's representative will provide resources for obtaining a mortgage pre-approval,⁶ provide market insights for smart decision-making, schedule and accompany showings, help the buyer understand the pros and cons of homes they're interested in, craft a favorable offer, help interpret disclosures and reports, and even help facilitate the transition into the new home.



Selling your home is a complex experience that requires expertise to navigate, and the guidance of a trusted advisor. Our job is to ensure you make the best decisions possible and sell your home for the most favorable terms.

From pricing strategies, to marketing, to contract negotiations, and managing all the details, we'll be by your side every step of the way.

NAVIGATING THE HOME SELLING PROCESS

1 **PREPARING THE HOME**
Preparing your home for the market involves several steps to enhance its appeal to potential buyers and maximize the sale price. Your real estate agent will conduct a thorough marketing assessment of your property and will identify unique features as well as potential challenges. Based on local real estate knowledge and recent sales data, they will offer advice on repairs to known or visible issues, improvements to boost customer appeal, decluttering, and staging.

It is also essential to gather any necessary documents related to the property to help you accurately market the property and help facilitate the transaction once the home is under contract. Here are some of the documents you should prepare: property tax information, recent inspection reports, disclosures, receipts for home improvements and repairs, any home warranties, and HOA documentation.

2 **MARKETING AND PRICING STRATEGY**
The first steps in creating a marketing strategy for selling a home involve understanding the property and the local market conditions. We will prepare a comprehensive market analysis to determine the pricing and timing for placing your home on the market. Factors such as location, property characteristics, size, condition and recent improvements, layout, and amenities are all considerations in properly pricing a property. External factors such as economic conditions, mortgage rates, average market time and local housing inventory also play an important role in the pricing strategy.

CORRECTLY PRICING YOUR HOME when it is first placed on the market is an important exercise. A well-researched list price is crucial for achieving the most positive market response and increasing the likelihood of receiving strong offers.

Overpricing can deter interest, prolong the time on the market, and even lead to future price reductions. This is an important consideration, as the initial placement on the market is when the most interest will be generated. Your agent will evaluate all the key factors for a market-aligned price recommendation.

We will develop a tailored marketing plan, highlighting the unique features and key selling points to attract qualified buyers to the home. This can include professional photography, staging, website marketing, social media marketing, signage, and marketing to other real estate agents in the local market. Your agent will devise and execute the marketing plan and will manage all the logistics for placing your home on the market. We will then manage and accompany showing appointments for the property and answer questions and address any concerns buyers may have about the property.

3 OFFER REVIEW AND NEGOTIATION

Various factors about the property and current market conditions influence the price and terms of an offer on your home. Closing terms, buyer financing, contingencies and timelines can all affect the strength of an offer from a buyer. Your real estate agent will help you evaluate the terms of offers and assist you in deciding which is the strongest offer for your home.

YOUR REAL ESTATE AGENT WILL NEGOTIATE and advocate on your behalf, to obtain the best price and contract terms for you.

If you're also in the process of buying another home, we will help manage the complexities of buying and selling a home simultaneously. We will carefully coordinate the process and the timing to minimize potential challenges and help avoid financial burdens.

4 DUE DILIGENCE AND CLOSING

Once an offer has been accepted, we will prepare a timeline through the closing date so that you meet the terms of the purchase and sale contract. We will assist with all paperwork, documentation, and disclosure throughout the contract process.

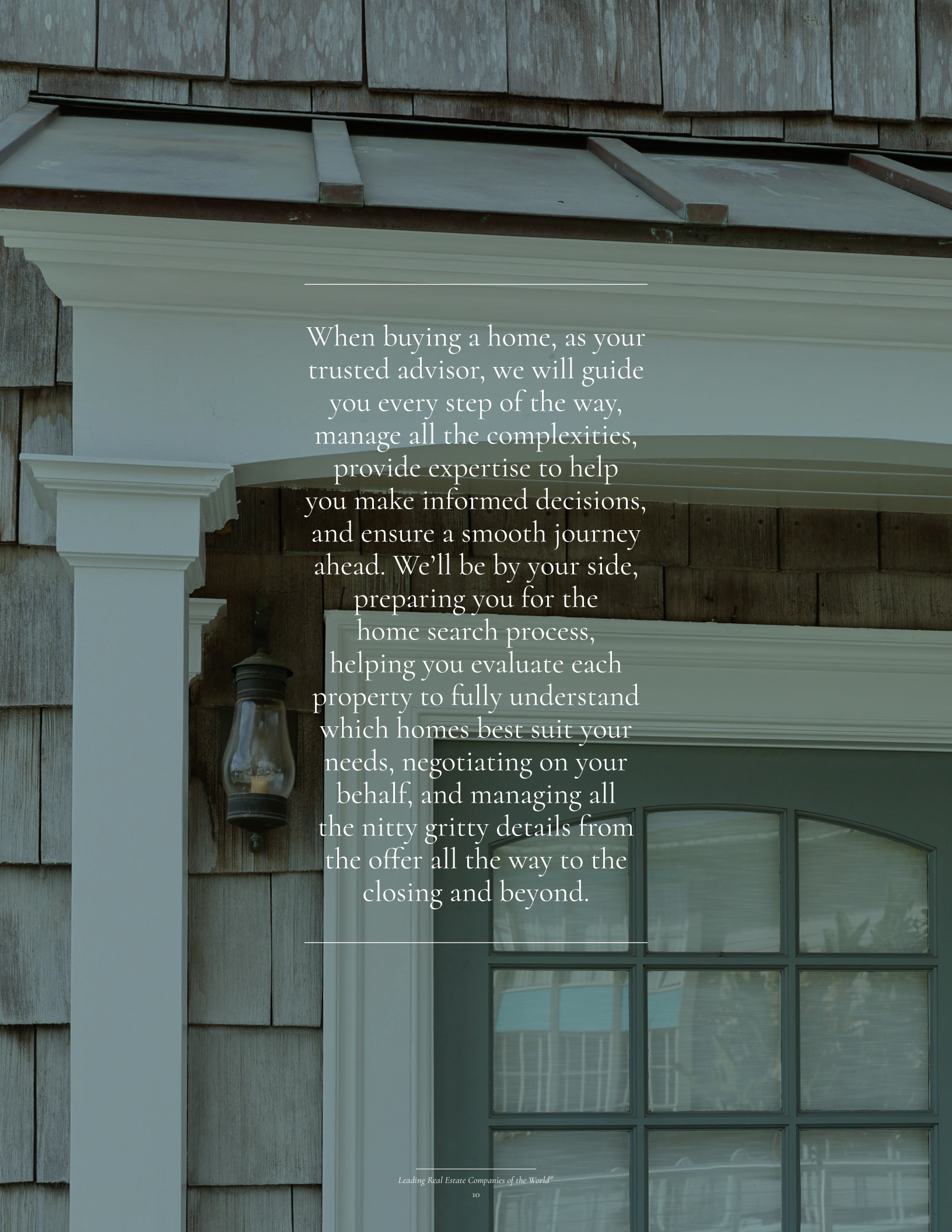
The next phase is due diligence, which is a critical time in the process that your agent will guide you through. It begins with the buyer's-initiated home inspection which, based on findings, may require further negotiations for repairs or credits. In addition, the buyer may need to secure an appraisal, title search,⁷ homeowner's insurance, and final loan approval — and complete the final walk through. We will communicate with the buyer's agent to ensure the various steps are satisfied and work with you to ensure that requests from the buyer are presented with a response that is appropriate for the current market.

As the closing date nears, we will work with your attorney (in some states) to prepare all the necessary paperwork and coordinate the logistics of the closing.

WE WILL CAREFULLY COORDINATE among all parties involved in the transaction and attention to detail is imperative leading up to the closing.

READY TO MOVE

The home selling process enters the final stage after the closing. There are several steps needed to prepare for this time and your real estate agent can provide support with the transition period and help coordinate moving logistics.

A photograph of a house exterior featuring a white door with a multi-paned window and a white pillar. A semi-transparent text box is overlaid on the image, containing the following text:

When buying a home, as your trusted advisor, we will guide you every step of the way, manage all the complexities, provide expertise to help you make informed decisions, and ensure a smooth journey ahead. We'll be by your side, preparing you for the home search process, helping you evaluate each property to fully understand which homes best suit your needs, negotiating on your behalf, and managing all the nitty gritty details from the offer all the way to the closing and beyond.

NAVIGATING THE HOME BUYING PROCESS

1 PREPARATION

Budget Evaluation

How much can you comfortably plan to spend? Before diving into the home search, it's important to evaluate your finances and understand the costs associated with homeownership and what you can spend for a purchase price. In addition to purchase price, property taxes and, in some cases, HOA fees all factor into your monthly expenses. It's also important to consider upfront costs such as closing costs, appraisal⁸ fees and moving expenses when determining how much you can afford as a down payment.

Mortgage Pre-Approval

Before embarking on the homebuying journey, it is important to obtain a mortgage pre-qualification⁹ to ensure you have a clear picture of approximately how much you will be able to offer and borrow from a lender. Later on in the home buying process, home sellers will ask that you provide a mortgage pre-approval before engaging with them in a formal negotiation process. A pre-approval goes beyond a pre-qualification to provide a commitment from a lender to finance your home purchase up to a specific amount. A mortgage pre-approval not only gives you a realistic understanding of your borrowing capacity, but also strengthens your offer and allows for a faster closing. If you're also selling a home, factors such as home equity and your current mortgage balance also need to be taken into consideration.

WE CAN PROVIDE YOU with recommendations for mortgage professionals to start the application for your pre-qualification and your pre-approval, as those moments arrive during your journey.

2 EXPLORATION AND PROPERTY SEARCH

Having a clear picture of your budget and down payment amount, we will work with you to understand your home ownership objectives and criteria to begin your home search. Throughout the home search process, we will provide valuable market intelligence and comprehensive local market data to help guide your decision-making process and ensure you are making informed and confident decisions.

They will schedule and accompany you to private showings and provide insights on the pros and cons of properties you have viewed.

3 PURCHASE AGREEMENT

Once you've identified a property that you're interested in pursuing, we will prepare a market analysis and help you determine an appropriate offer price and terms for an offer. We will also help you review seller disclosures and consider any contingencies that the seller is offering or that you may wish to request. We will then draft a strong offer, and advocate for your best interests in negotiations and counteroffers¹⁰ to obtain the best price and contract terms for you.

Understanding your goals, desires and concerns is essential for skillful negotiation, coupled with strong market knowledge and financial acumen. We work on your behalf, ensuring the best possible price and terms. We also function as an intermediary, facilitating communication with all parties to resolve any issues that may arise along the way.

Representation is essential when it comes to negotiating the purchase of real estate — especially when the property will be your future home. Just as the seller's representative works on their behalf to achieve the maximum sales price for the seller, it's important that you have representation to advocate for the most advantageous purchase price and terms.

Skillful negotiation involves an understanding of current local market conditions, in-depth research on pricing and market time for recent comparable properties, and intelligence on sought-after property features. There are many other factors that come into play when presenting an offer which are contingencies and terms, including the closing date, buyer financing, requested timeframe for inspections and mortgage contingencies. The buyer's representative is skilled at delivering an attractive offer on all fronts. The negotiation comes in all forms, from counteroffers on the price, to contingencies, to issues found during inspection, to closing dates.

Without the market expertise and negotiating strength of a buyer representative, it is possible to overpay for a property or even lose the opportunity to another buyer.

If you're also selling a home, we will help manage the complexities of buying and selling a home simultaneously. We will carefully coordinate the process and the timing to minimize potential challenges and brainstorm creative strategies, such as negotiating short-term leasebacks, to help avoid financial burdens.

4 DUE DILIGENCE AND CLOSING

Once a home seller has accepted your offer, we will prepare a timeline through the closing date so that you meet the terms of your purchase contract. We will assist with all paperwork, documentation, and disclosure throughout the contract process.

The next phase is due diligence, which is a critical time in the process that we will guide you through. It begins with the home inspection which, based on findings, may require further negotiations with the home seller to secure repairs or credits. The appraisal, title search, securing homeowners insurance, satisfying any contingencies, obtaining final loan approval, and completing the final walk through will happen during this phase. Your real estate agent will work with you to ensure the various steps are satisfied.

As the closing date nears, your real estate agent will work with your lender, and in some states your attorney, to prepare all the necessary paperwork and coordinate the logistics of the closing. We will carefully coordinate among all parties involved in the transaction and attention to detail is imperative leading up to the closing.

READY TO MOVE IN

The homebuying process enters a new stage after the closing and you have obtained the keys to your new home. There are several steps needed to prepare for this time and your real estate agent can provide support with the transition period.

We can provide you with contacts for utility suppliers, reliable contractors and help coordinate moving logistics.

GLOSSARY OF REAL ESTATE TERMS

Closing¹ — Also known as settlement, the closing is where ownership in a real estate transaction is transferred from a seller to a buyer. All necessary legal documents are signed, and financial transactions, including the transfer of funds and payment of closing costs, are completed.

Contingencies² — Conditions included in a purchase agreement that must be satisfied for the sale to proceed. Common contingencies include a satisfactory home inspection, an appraisal meeting the agreed-upon value, and the buyer securing financing. If any contingency is not met, the parties may have the option to withdraw from the contract without penalty.

Offer³ — A proposal made by a buyer to purchase a property under specified terms and conditions. It typically includes details such as the purchase price, proposed closing date, and any contingencies or conditions. Once presented to the seller, the offer may be accepted, rejected, or countered.

Disclosures⁴ — Documents provided by sellers to potential buyers that reveal any known defects or issues with the property. These may include environmental hazards, structural problems, or past renovations. Some disclosures may be required by law to ensure transparency and protect buyers from purchasing a property with hidden problems.

Buyer Representative⁵ — A real estate agent who works exclusively for the buyer in a transaction and represents the buyer's interests. A buyer representative owes the buyer fiduciary duties such as loyalty, confidentiality, and disclosure.

Preapproval⁶ — A preliminary evaluation conducted by a lender to determine how much money a buyer can borrow for a loan. It involves a thorough review of the buyer's financial information, including income, assets, debts, and credit history, and results in a conditional commitment to lend a specified amount. A pre-approval letter from a lender demonstrates to sellers that the buyer is a serious and qualified candidate.

Title Search⁷ — An examination of public records conducted by a title company or attorney to verify the legal ownership of a property and identify any liens or encumbrances, and clear of any defects that could affect the title's validity. It involves reviewing public records, including deeds, mortgages, and court documents, to ensure that the seller has the right to transfer ownership to the buyer.

Appraisal⁸ — An estimate of a property's value conducted by a licensed professional appraiser. It is performed to determine the fair market value of the property and used lenders as a basis for approving a mortgage loan amount.

Prequalification⁹ — An initial assessment conducted by a lender to estimate how much a buyer may be able to borrow for a mortgage. It is based on basic information such as the borrower's income and debt. Unlike a pre-approval, it does not involve a detailed analysis of their credit report. Rather, it provides a general idea of the loan amount for which the borrower may qualify.

Counteroffer¹⁰ — A response to an initial offer made in a real estate transaction. Instead of accepting or rejecting the offer outright, the recipient proposes different terms, such as a different price, closing date, or other conditions. This initiates a negotiation process between the parties involved.

Buyer Representative Agreement — A contract between a buyer and their real estate agent, outlining the terms of their relationship. It specifies the agent's duties, the duration of the agreement, and any compensation arrangements.

Competitive Market Analysis CMA — A detailed report prepared by a real estate agent that provides an analysis and comparison of comparable properties in the area to help determine a competitive listing price for a property. It analyzes recent sales of comparable properties in the area to provide an estimate of the property's current market value.

Deed — A legal document that transfers ownership of real property from one party to another. It includes a description of the property, details of the transfer of ownership, and is signed by the seller (grantor) and delivered to the buyer (grantee) during the closing process.

Designated Agent — A real estate agent who has been appointed to represent the interests of a specific party in a transaction, either the buyer or the seller. This agent works solely on behalf of their designated party and works to protect their client's interests throughout the transaction process.

Multiple Listing Service (MLS) — A database used by real estate agents to share information about properties for sale. It allows agents to access detailed property listings, including information about price, location, features, and availability.

PITI (Principal, Interest, Taxes, Insurance) — This represents the components of a monthly mortgage payment. It includes the principal (the amount borrowed), interest (the cost of borrowing), property taxes, and homeowner's insurance. Lenders often require borrowers to make monthly payments covering all four components, which are paid together.

Title Insurance — An insurance policy that protects property owners and lenders against financial loss resulting from defects in the property's title or ownership rights. It ensures that the buyer has clear and marketable title to the property and provides coverage for any legal claims that may arise after the purchase.

THE IMPORTANCE OF LOCAL REPRESENTATION

High-quality representation starts with a local leader who has earned a trusted reputation in the community. As your trusted advisors, we offer guidance, education, expertise, and advocacy at every stage of the real estate process to ensure a successful outcome.





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