MY VALUE AND SERVICES TO YOU

150+ WAYS I ADD VALUE TO YOUR PURCHASE

1. Provide you with an "Agency Disclosure Statement".
2. Explain the significance of the Agency Disclosure Statement.
3. Provide you with a "Buyer Agency Agreement".
4. Explain the benefits to buyer of signing a Buyer-Broker Agreement.
5. Determine the approximate price range for which a buyer can qualify.
6. Explain the difference between a mortgage broker and a bank lender.
7. Describe the services lenders and mortgage brokers perform.
8. Explain the benefits and drawbacks of various types of home financing.
9. Explain loan fees and their relationship to the cost and rate of loans.
10. Provide ideas for alternative methods of finance or purchase.
11. Explain lease option purchases, as requested.
12. Explain Seller Financing, as requested
13. Explain the use and benefit of a lender pre-qualification letter.
14. Explain the use and benefit of a lender pre-approval letter.
15. Explain the underwriting process.



16. Explain the difference between a pre-approval and pre-qualification letter.
17. Provide a choice of several lenders or mortgage brokers.
18. Explain the process for ordering an appraisal on a property
19. Review your financial and personal plans as they relate to real estate.
20. Make sure you are buying a home that meets your needs.
21. Conduct a thorough "Needs and Wants" analysis with you.
22. Assist in developing a prioritized list of home selection criteria.
23. Keep track of those criteria when analyzing various properties.
24. Inform you of possible tax benefits when purchasing real estate.
25. Explain the possible drawbacks of real estate ownership.
26. Explain how the structure of your purchase can affect you financially.
27. Help to determine the most advantageous time to make an offer.
28. Provide a sample copy of the Purchase Agreement for you to review.
29. Provide a list of appropriate neighborhoods in your price range.

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30. Provide contacts for obtaining rating data about local schools, as requested.
31. Provide location and characteristics of local shopping areas.
32. Provide information about local and regional transportation systems.
33. Share information about local recreational facilities.
34. Explain sports facilities and programs that exist locally.
35. Provide resources to obtain information on various churches and religious institutions.
36. Provide information on ways to connect through local community organizations
37. Give facts and resources on any negative aspects of the local area.
38. Explain how the Realtor® Multiple Listing System (MLS) works.
39. Search the MLS for appropriate properties.
40. Attend real estate marketing meetings for "coming soon" properties.
41. Uncover “off market” properties by posting on our company intraweb platform with over 200 agents
42. Comb the internet for appropriate properties for you to view.
43, Review own personal list of homes which might be available.
44. Check "For-Sale-By-Owner" properties which may suit your needs.



45. When necessary, contact owners in specific areas for new listings.
46. Contact owners of properties and arrange to show homes.
47. Efficiently show appropriate homes at times convenient to you.
48. Share personal knowledge about local history, weather, or other factors which may affect your buying decision.
49. Explain real estate terminology throughout the home buying process.
50. Discuss the benefits and drawbacks of various styles of homes.
51. Discuss the pros and cons of various building permits.
52. Discuss the implication of construction without permits, as appropriate.
53. Provide information about local zoning, as requested.
54. Show you how to add value to a home with inexpensive additions.
55. Act as a "sounding board" in your decision-making process.
56. Provide information about the seller's motivation, if available.
57. Provide a "Comparative Market Analysis" for purchase price.
58. Write an offer that will best meet your needs.

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60. Write an offer that will best protect your interests.
61. Explain the significance of multiple-offers, if appropriate.
62. Explain the significance of various clauses in the Purchase Agreement.
63. Assure that conditions agreed upon can be performed as stated.
64. Provide a written estimate of closing costs.
65. Explain how offers to purchase property are presented.
66. Make an appointment to present your offer.
67. Present your offer to the listing agent/seller in a professional manner.
68. Add credibility to your offer by confirming your ability to perform.
69. Negotiate any areas of objection with the listing agent/seller.
70. Explain the possibility of "multiple offers" in your purchase.
71. Structure your offer for maximum impact in multiple offer situations.
72. Respond to seller objections with minor modifications.
73. Recalculate costs and monthly payments in event of counter offer.
74. Verify significant representations by the seller.
75. Help remove negotiating obstacles before they arise.
76. Provide a list of reputable companies for home inspection.



77. Provide a list of reputable companies for pest control inspection.
78. Provide a list of reputable companies for pool inspection, if needed.
79. Provide a list of reputable companies for well inspection, if needed.
80. Provide a list of reputable companies for septic inspection, if needed.
81. Provide a list of reputable companies for chimney inspection, if needed
82. Provide a list of reputable companies for roof inspection, if needed.
83. Provide a list of reputable companies for environmental inspection.
84. Provide a list of reputable companies for geologic inspection.
85. Provide a list of reputable companies for lead inspection, if needed.
86. Provide a brochure on information pertaining to lead based paint.
87. Inform buyer that any home built prior to 1978 may have lead based paint present
88. Make arrangements for the various inspections, as required.
89. Be present, whenever possible, when inspections are conducted.
90. Help interpret which report items require further clarification.

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90. Assist in finding the most cost-effective solution to report items.
91. Negotiate with seller to repair items if necessary.
92. Negotiate with seller to offer a credit for some repair items if necessary
93. Arrange for additional inspections as necessary.
94. Arrange for repairs, as necessary.
95. Arrange for Transferable Warranties from the seller if available.
96. Rewrite the Purchase Agreement, as needed.
97. Respond to Counter Offers, as necessary.
98. Provide Flood Zone Report, as applicable.
Provide FIRPTA disclosure to seller, as applicable.
99. Provide buyer with a list of Attorneys/title companies.
100. Provide list of exchange companies, as necessary:
101. Open escrow on behalf of buyer.
102. Deposit earnest money deposit into escrow.
103. Review terms, price and projected closing date with escrow officer.
104. Inform the officer of all parties to the transaction with contact info.



105. Order a Preliminary Title Report
106. Explain title insurance and any exceptions to it.
107. Review Preliminary Title Report for any "clouds on title"
108. Review Preliminary Title Report for any easement issues.
109. Review Preliminary Title Report for unforeseen liens.
110. Explain any Covenants, Conditions and Restrictions, as appropriate.
111. Make sure that the pending sales has been reported to MLS.
112. Closely follow deadlines listed in the contract.
113. Work with lender to provide information and approvals as needed.
114. Follow up with the lender weekly to check on the status of the loan
115. Follow up with the lender on the status of ordering the appraisal
116. Follow up with the lender on the results of the appraisal and renegotiate purchase price if necessary
117. Provide weekly updates on progress to buyer.
118. Arrange for buyers to inspect the property as needed.
119. Explain the protections provided by a Home Warranty Plan.
120. Order a Home Warranty, as requested.

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121. Explain Home Owners' insurance requirements.
122. Assist in arranging for Home Owners' insurance, as requested.
123. Provide a list of reputable Home Owners' insurance companies
124. Provide a list of reputable moving companies, as requested.
125. Provide a contact list of local utility companies.
126. Arrange for a smooth transfer of utility services to the buyer.
127. Help buyers locate temporary housing, as needed.
128. Help to coordinate move out by seller.
129. Help to coordinate move in by buyer.
130. Negotiate for buyers if the escrow process takes longer than expected.
131. Negotiate Interim Occupancy Agreement, as required.
132. Recommend an attorney to draft a rental agreement if seller needs to stay for more than 7 days after Close of Escrow.
133. Conduct a final "walk-thru" property inspection with the buyer.
134. Make arrangements to correct any problems discovered in walk-thru.
135. Provide explanation of various ways to hold title to property.
136. Provide names of attorneys to answer legal questions, as requested.





137. Provide contact information for utility companies.
138. Provide contact information for home security companies.
139. Provide contact information for internet companies.
140. Provide contact information for cable or satellite companies.
141. Review the closing documents for accuracy.
142. Explain closing papers to buyer.
143. Review the loan documents for accuracy.
144. Obtain explanations of loan documents for buyer.
145. Arrange for wire transfer of funds, as necessary.
146. Deliver closing documents to buyer.
147. Deliver any final refund check to buyer.
148. Deliver house keys to the buyer.
149. At all times, protect the buyer's interests.
150. Solving the dozens of problems that always plague any transaction.
151. Other miscellaneous activities, too numerous to mention. *As necessary, requested or appropriate.

Cristi Bonchack

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