

It is my job to know the market and ask you the right questions to get you the property you want and need. When you ask me a question that I cannot answer immediately, it will be researched and thoughtfully answered. If you want my opinion, you will get it. If you prefer to keep your own counsel, that is up to you. A first-time home buyer requires far more detail than a seasoned buyer. You set the parameters and the pace.

As your Real Estate Professional in this purchase transaction, I will:

1. Initial Consultation:

- Meet with you to discuss your preferences, needs, and budget that will help us build a strategic purchasing plan.
- Identify the key features and requirements for the desired property.
- Give you written materials that help acquaint you with the home buying process in Northwest Florida. Each area and state has its unique “quirks”.
- Provide you with a copy of the standard contracts and addenda we use and answer any questions you may have.
- Be honest and trustworthy.
- Timely communicate with you through out the process and beyond.

2. Market Analysis:

- Conduct a market analysis of your chosen areas to provide insights into current market conditions.
- Share information on property values, trends, and potential areas of interest.
- Provide area information and available sites that may be helpful in making your decision.

3. Financing Consultation:

- Assist you in understanding budget and financing options.
- Provide you with a list of trusted mortgage lenders and mortgage originators.
- Provide guidance on obtaining pre-approval for a mortgage.
- Discuss closing costs and provide you with an Estimated Cost WorkSheet of all required and/or negotiable costs to you.

4. Property Search:

- Conduct a comprehensive search for properties that meet your criteria.
- Utilize multiple listing services (MLS), online platforms, and personal networks for property discovery.
- Create an automated search that will alert you and me to new and revised listings.

5. Property Showings:

- Schedule and coordinate property showings based on your availability.
- Accompany you to each showing, providing information on the property and addressing any questions.
- When possible, provide off-market, builder or private owner properties.

6. Needs Assessment:

- Continuously assess and refine your needs and preferences based on property viewings.



7. Market Updates:

- Provide regular updates on new listings, price reductions, and market trends to keep you informed.

8. Comparative Market Analysis (CMA):

- Prepare and present comparable properties to help you make informed decisions.

9. Offer Preparation:

- Prepare an Estimated Cost Worksheet for each offer and counter offer.
- Provide guidance on offer terms, contingencies, and negotiation strategies.
- Compare what is offered in the MLS to the offer we are presenting to ensure clarity and comprehensiveness.
- Prepare and review the purchase agreement and other relevant documents.
- Ensure all contract terms align with your requests and comply with local real estate laws.

10. Negotiation:

- Negotiate with sellers or their agents to achieve favorable terms that meet your needs.
- Manage counteroffers, multiple offers and collaborate with you to reach a mutually acceptable agreement.

11. Due Diligence:

- Guide you through the due diligence process, including inspections, appraisals, insurance, surveys, title insurance, and obtaining repair estimates.
- Help address any concerns or negotiate repairs if needed.
- Provide you with a list of contractual deadlines to keep you in compliance prior to closing.

12. Coordination with Professionals:

- Coordinate with other professionals involved, such as inspectors, appraisers, mortgage brokers, and attorneys.
- Facilitate communication between all parties to ensure a smooth transaction.
- If you need recommendations for moving companies, daycare, private schools, renovations post-closing, I am happy to provide references to you.

13. Closing Preparation:

- Assist in preparing for the closing, reviewing closing documents, and coordinating necessary paperwork.
- Confirm that all conditions for closing are met by using our follow-up system for a successful closing.
- Obtain keys and remotes and ensure they are available at closing or when funding has been completed.

14. Closing Representation:

- Attend the closing with you.
- Provide support, answer questions, and ensure a successful transfer of ownership.

15. Post-Closing Support:

- Offer post-closing support to address any remaining questions or concerns.
- Ensure a smooth transition for the buyer into their new home. I will keep in touch; this is my profession



I WILL, IF YOU WILL... (CONTINUED)

16. Have fun during the process and after closing:

- Buying a property is not stressful with me. Whatever bumps come along I am used to and will do my best to navigate around them so you never feel it.

As the prospective buyers of property and in consideration of the above, you will:

1. Sign an Exclusive Buyer Broker Agreement with me.
2. Promptly notify me if my performance is not meeting your standards.
3. Agree to purchase through me. This includes new construction, for sale by owners, unlisted properties and any property you wish to view.
4. Inform me of any changes or adjustments to your moving plan, including dates, financing, cash requirements to close, and most importantly, any wishes and wants for your new home.
5. Follow the 10 Commandments of Buying a Home (attached)
6. Be ready to make an offer when most of your wants and needs have been met. Understand that you will be receiving information on ALL available properties within your criteria, including new construction.
7. Refer me to your friends and family
8. Have fun!

Buyer: _____ Date: _____

Buyer: _____ Date: _____

Agent: _____ Date: _____



AMERICAN
REAL ESTATE

10 COMMANDMENTS

when applying for a real estate loan

Follow these important rules to ensure a smooth loan process.

01

Thou shalt not change jobs, become self-employed or quit your job.

02

Thou shalt not buy a car, truck or van (or you may be living in it)!

03

Thou shalt not use charge cards excessively or let your accounts fall behind.

04

Thou shalt not spend money you have set aside for closing.

05

Thou shalt not omit debts or liabilities from your loan application.

06

Thou shalt not buy furniture.

07

Thou shalt not originate any inquiries into your credit.

08

Thou shalt not make large deposits without first checking with your loan officer.

09

Thou shalt not change bank accounts.

10

Thou shalt not co-sign a loan for anyone.