

BERKSHIRE HATHAWAY
HomeServices

Homesale Realty



HOMEFINDING GUIDE

Your Needs Come First

Finding and buying the right home is a highly personalized process and it all begins by identifying your needs.

As you think about finding a home, the following worksheets can help me clarify your needs. These worksheets explore areas such as:

- The values, interests and priorities you want this move to support.
- The features you are looking for in a home.
- How a neighborhood can best match your needs and lifestyle.
- How the homefinding process will be tailored to fit your plans.
- The support you expect to receive from me.



Looking Ahead to the Homefinding Process

The following questions will help identify how finding and buying a home can be an enjoyable experience for you.

1. How far along are you in the homefinding process (just thinking about it or definitely committed to making a move)? How long have you been looking for a home?	
2. Why are you contemplating the purchase of a home at this time?	
3. What is the time frame? Is there a definite time by which you must be settled in your new home?	
4. Who will be included in the homefinding and buying decisions?	
5. Have you ever purchased a home before? If so, how many and how recently?	
6. Thinking of previous homefinding experiences, what were the most positive features of those experiences?	
7. Were there any unpleasant features of your previous homefinding experience(s) that you hope to avoid this time? If you are buying your first home, are there any concerns or problems you are worried about?	
8. How do you plan to handle the financing of your new home? Are you aware of your financing options?	
9. What are your expectations of me as a real estate professional? What specific services and support do you expect?	

Defining Your Ideal Home

The property you buy will be much more than a house; it will be your home. The following questions can help you describe the things that are most important to you in your ideal home and neighborhood.

1. For some people, “home” means a hub of social activity; for others it might be a place to retreat from the pressures of daily life. What does “home” mean to you?	
2. Who will be living in your household? Will you often have other family members or friends visiting for more than a few days at a time?	
3. If you will be working outside your home, what would you consider a comfortable commute (in time or distance)? Will you be working at home?	
4. What are the most important activities for the members of your household? For example, hobbies, recreation, school, entertaining, religious or cultural activities.	
5. What are one or more features you liked most about homes you have lived in previously? This might include: style, floor plan, yard, view, and neighborhood.	
6. What is something you disliked about the house or neighborhood where you have lived previously and that you would want to avoid in your next home?	
7. What are the most important “must have” features of your ideal home and neighborhood? Why are they important?	

Homebuying Process

Pre-Qualify

- Connect with Homesale Mortgage
- Loan Officer will provide a personal consultation
- Review your credit & financial standing

Pre-Approval

- Homesale Mortgage will issue pre-approval letter that states your buying power

Finding the Right House

- Your Homesale Realty REALTOR® will show you properties based on your criteria and pre-qualification
- Evaluate each property with your sales professional
- Choose the Right Home

Mortgage Application

- Your Loan Officer requests all necessary items from you
- Loan Officer prepares the loan for application submission

Contract Accepted!



Preparing & Presenting Offer

- Review comparable sales to determine offer price
- Decide on other terms (inspections, possession date, personal property, etc.)
- Prepare earnest money deposit
- Negotiation of terms and possible counter offers
- Agree upon sales contract with seller

Appraisal

- Your Loan Officer will order the appraisal
- Submission of the application to underwriting



Loan Processing

- Underwriting receives and reviews all documents, requests title insurance, tax transcripts (4506T) and verifies employment

Loan Underwriting

- Within three business days, the underwriter issues a conditional approval list of loan approval conditions
- The processor works with all parties to obtain all outstanding conditions
- Once all outstanding docs are submitted back to the underwriter for Clear-to-Close
- Loan is approved

Title

- Homesale Settlement to review the title commitment or preliminary report
- Order closing exhibits and prepare documents

Homeowner Insurance

- Contact your Homesale Insurance professional
- Order and finalize insurance coverage

Inspections

- Home, termite and other inspections
- Remove any remaining contingencies
- Negotiate any repair requests

Preparing for Closing

- Homesale Mortgage closing documents and funds are finalized and sent to Homesale Settlement and Buyer
- Homesale Settlement compiles and prepares all paperwork to be signed at closing
- Homesale Realty sales professional coordinates dates with buyer and seller for utility change over
- Closing date is scheduled

Closing Disclosure

- You will receive your Closing Disclosure at least three days prior to closing and must be acknowledged by midnight on day of receipt
- Review Closing Disclosure



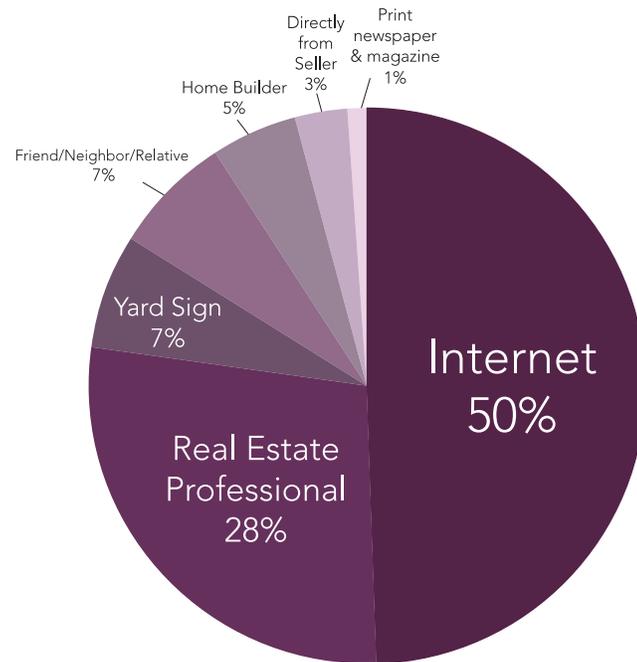
MOVING DAY

Closing Day

- Your Homesale Realty professional will walk through the property with you so you can approve the condition of the home prior to signing the closing documents
- Provide balance of down-payment & closing costs
- Review Closing Disclosure
- Sign documents
- Receive keys from sales professional
- Homesale Settlement to record the title

Where Buyers Find the Home They Purchase

Homebuyers use several information sources in their search process, but they are likely to find the home they actually purchase from the internet.



Source: National Association of REALTORS Profile of Home Buyers and Sellers 2018. Due to rounding, percentage distribution may not add to 100 percent.

Your Single Source for Property Information

I have access to virtually every property for sale in this market and will show you the homes that best match your requirements, including:

- All homes marketed by Homesale Realty Real Estate Network members
- All properties listed by other brokers through the Multiple Listing Service (MLS)
- Properties not necessarily on the open market yet
- Many properties offered "For Sale By Owner"

To save your time, hassle and duplicated effort, contact me for additional information on properties you see, regardless of whether or not they are being offered by a Homesale Realty sales professional. I can obtain important facts about homes you see:

- Advertised in newspaper or buyers' guides
- On the Internet
- In Open Houses
- Displaying "For Sale" signs

Homesale Complete Works for You

When buying or selling a home, you need a team of professionals to guide you from start to finish. Homesale Complete can get the job done for you.

- Our Real Estate company can match you with the right agent to provide you top-notch service
- HomeSale Mortgage, LLC can provide you with an assessment of your buying power
- HomeSale Settlement will see that your settlement is processed and settled quickly
- HomeSale Insurance will make sure that your investment is protected

Each company within the Homesale family of companies is made up of true career professionals, who are specialists in each of their areas of expertise and practice at the highest professional level.

Throughout the Homesale family, everyone operates with a sense of urgency in a highly energized, forward-thinking, and focused environment. As a company headquartered locally, our agents personally know our Loan Officers, Settlement Staff and Insurance Representatives who are located within our real estate offices.

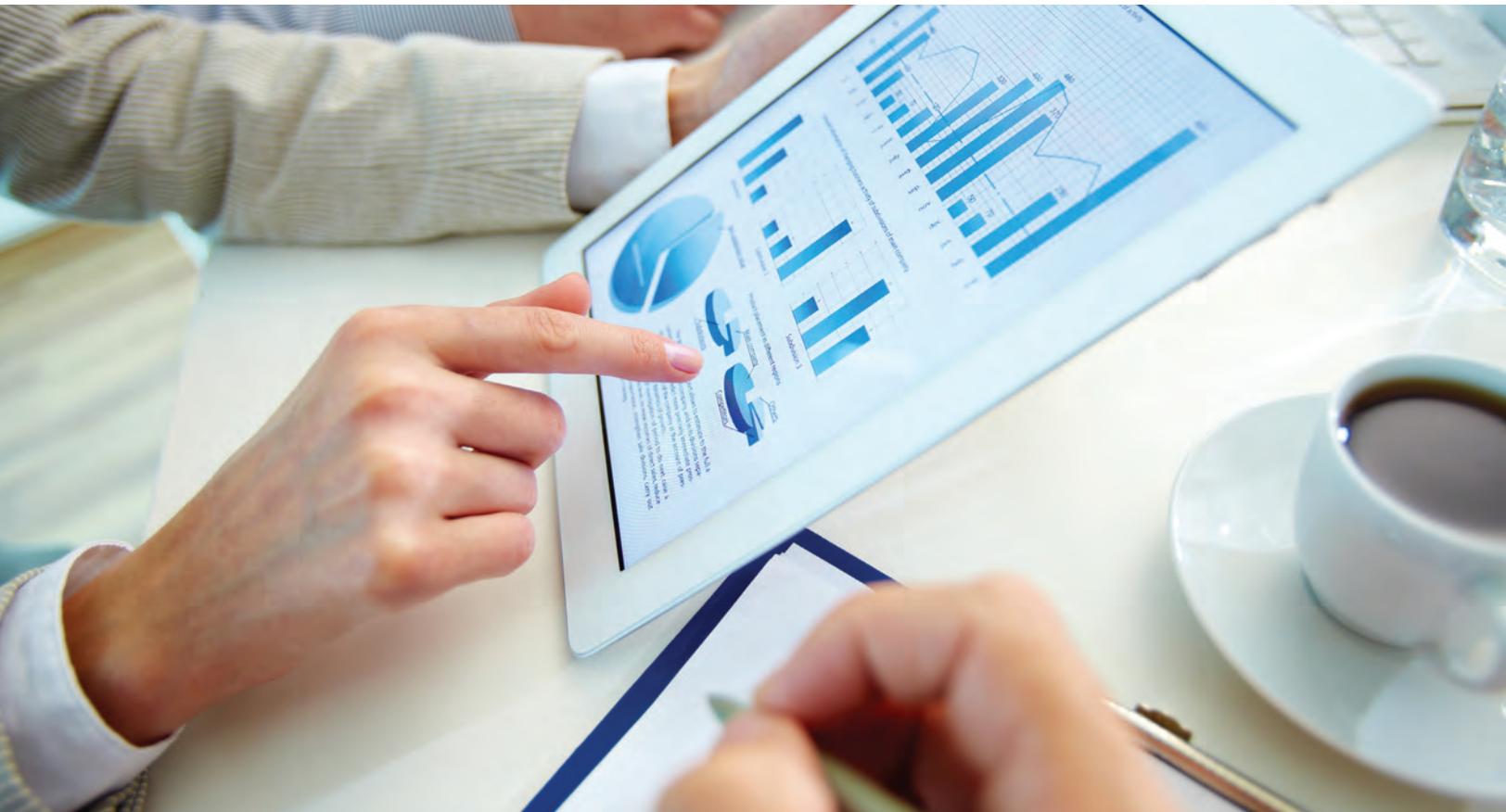
Ask your agent to introduce you to our professionals today.



Financing Your Home Purchase

Unless you are in a position to pay all cash for your home, you will need to obtain a home loan (mortgage) to complete the purchase. I will assist you in this process to help ensure that you obtain the financing that meets your needs.

- Being pre-approved for a loan before you submit an offer will put you in a stronger negotiating position and can save time in the loan approval process.
- I can put you in touch with experienced loan officers at leading mortgage companies. Your loan officer will be your principal guide through the financing process.
- Various financing options may be available to you including:
 - Fixed Rate Mortgage
 - Adjustable Rate Mortgage (ARM)
 - Government-assisted (FHA or VA) financing
 - Seller-assisted financing
- You can expect the lender to ask for standard information regarding your income, expenses and obligations.



Approximate Monthly Payments on a 30 Yr Fixed-Rate Loan

Principal & Interest Only*

Loan Amount	3.50%	4.00%	4.50%	5.00%	5.50%	6.00%	6.50%
\$80,000	\$358	\$381	\$404	\$428	\$452	\$477	\$503
\$90,000	\$403	\$428	\$454	\$481	\$509	\$537	\$566
\$100,000	\$448	\$476	\$505	\$535	\$565	\$597	\$629
\$110,000	\$493	\$523	\$555	\$588	\$622	\$656	\$692
\$120,000	\$537	\$571	\$606	\$642	\$678	\$716	\$754
\$130,000	\$582	\$619	\$656	\$695	\$735	\$776	\$817
\$140,000	\$627	\$666	\$707	\$748	\$791	\$835	\$880
\$150,000	\$672	\$714	\$757	\$802	\$848	\$895	\$943
\$160,000	\$716	\$761	\$808	\$855	\$904	\$955	\$1,006
\$170,000	\$761	\$809	\$858	\$909	\$961	\$1,014	\$1,069
\$180,000	\$806	\$856	\$909	\$962	\$1,017	\$1,074	\$1,132
\$190,000	\$851	\$904	\$959	\$1,016	\$1,074	\$1,133	\$1,194
\$200,000	\$895	\$952	\$1,010	\$1,069	\$1,130	\$1,193	\$1,257
\$210,000	\$940	\$999	\$1,060	\$1,123	\$1,187	\$1,253	\$1,320
\$220,000	\$985	\$1,047	\$1,111	\$1,176	\$1,243	\$1,312	\$1,383
\$230,000	\$1,030	\$1,094	\$1,161	\$1,230	\$1,300	\$1,372	\$1,446
\$240,000	\$1,075	\$1,142	\$1,212	\$1,283	\$1,356	\$1,432	\$1,509
\$250,000	\$1,119	\$1,190	\$1,262	\$1,336	\$1,413	\$1,491	\$1,572
\$260,000	\$1,164	\$1,237	\$1,312	\$1,390	\$1,470	\$1,551	\$1,635
\$270,000	\$1,209	\$1,285	\$1,363	\$1,443	\$1,526	\$1,611	\$1,697
\$280,000	\$1,254	\$1,332	\$1,413	\$1,497	\$1,583	\$1,670	\$1,760
\$290,000	\$1,298	\$1,380	\$1,464	\$1,550	\$1,639	\$1,730	\$1,823
\$300,000	\$1,343	\$1,427	\$1,514	\$1,604	\$1,696	\$1,790	\$1,886
\$310,000	\$1,388	\$1,475	\$1,565	\$1,657	\$1,752	\$1,849	\$1,949
\$320,000	\$1,433	\$1,523	\$1,615	\$1,711	\$1,809	\$1,909	\$2,012
\$330,000	\$1,478	\$1,570	\$1,666	\$1,764	\$1,865	\$1,969	\$2,075
\$340,000	\$1,522	\$1,618	\$1,716	\$1,818	\$1,922	\$2,028	\$2,137
\$350,000	\$1,567	\$1,665	\$1,767	\$1,871	\$1,978	\$2,088	\$2,200

* These numbers do not include taxes and insurance or mortgage insurance, if required.
See your loan officer for correct figures regarding your individual transaction.

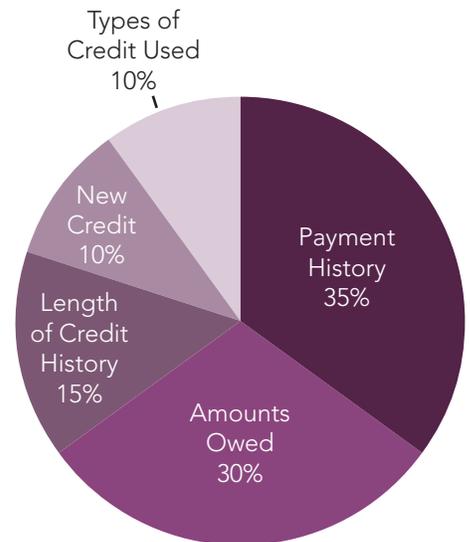
Understanding Your Credit Score

What is a credit score?

A credit score is a number that reflects your credit risk level, typically with a higher number indicating lower risk. Your credit score is a fluid number and it changes as the elements in your credit report change. For example, payment updates or a new account could cause your score to fluctuate.

FICO scores are your credit rating. Scores can range from 300-850 and higher is better. Your FICO score is calculated based on your rating in five general categories:

- Payment History
- Amount Owed
- Length of Credit History
- New Credit
- Types of Credit Used



What information impacts my credit score?

Generally, credit scores are affected by elements in your credit report, such as:

- Number and severity of late payments
- Type, number, and age of accounts
- Total debt
- Recent inquiries

What are score factors?

Score factors are the elements from your credit report that drive your credit score. For example, such elements as your total debt, types of accounts, number of late payments and age of accounts are what determine the outcome of your credit score. Score factors can have a positive or negative effect on your credit score.

How do I improve my credit score?

- Paying your bills on time is the single most important contributor to a good credit score. Even if the debt you owe is a small amount, it is crucial that you make payments on time.
- Minimize outstanding debt, avoid overextending yourself and applying for credit needlessly.
- Use the credit you already have to prove your ongoing ability to manage credit responsibly. Applications for credit show up as inquiries on your credit report, indicating to lenders that you may be taking new debt.
- If you do have negative information on your credit report, such as late payments, a bankruptcy, public record item or too many inquiries, your best strategy is to pay your bills and wait. Time is often your best ally in improving credit.



Disclaimer:

Credit bureau-based scores cannot use demographics prohibited under Equal Credit Opportunity Act, such as race, color, religion, national origin, gender, age, marital status, receipt of public assistance or exercise of rights under Consumer Credit Protection Act. Scores used by individual lenders may use such elements as income, occupation, and type of residence in determining their own custom credit score.

What can you afford?

Realistically assessing your finances up front will streamline the homefinding process.

Step 1: Monthly Income

Wages, salaries, business income after expenses	_____
Interest, dividends or rental income	_____
Other income (alimony, child support, pensions or Social Security)	_____
Total Monthly Income	\$ _____

Step 2: Monthly Non-Housing Expenses

Food/Clothing	_____
Medical (include insurance premiums and prescriptions)	_____
Life Insurance	_____
Child Care	_____
Automobile expenses (loan, insurance, maintenance)	_____
Education/Student Loans	_____
Travel/Recreation	_____
Monthly Credit Card Payments	_____
Monthly Bank Loan Payments (other than a mortgage)	_____
Alimony or Child Support You Owe	_____
Savings and Investments	_____
Income Taxes	_____
Total Monthly Non-Housing Expenses	\$ _____

Step 3: Amount Available for Monthly Housing Expenses

Total Monthly Income (Step 1)	_____
Minus total Non-Housing Expenses (Step 2)	_____
Total Amount Available for Monthly Non-Housing Expenses	\$ _____

Step 4: Monthly Non-Housing Expenses

Mortgage Loan Payment (Principal and Interest)	_____
Property Taxes	_____
Mortgage Insurance	_____
Homeowner's Insurance (Liability, Flood, Fire)	_____
Utilities (Heat, Water, Electricity, Gas, Trash Removal)	_____
Maintenance and Repairs	_____
Other (Assessments, Homeowners Association Dues)	_____
Total Monthly Estimated Housing Expenses	\$ _____

Compare Step 3 and Step 4 Totals. The Total Monthly Estimated Housing Expenses (Step 4) should not exceed the Amount Available for Monthly Estimated Housing Expenses (Step 3).

Estimate of Costs

It is helpful to have an estimate of the cost associated with purchasing a home.*

Step 1: Monthly Income

Title Insurance	_____
Settlement Fees	_____
Recording Fees	_____
Property Tax (Pro-rated)	_____
Loan Origination Fee	_____
Appraisal	_____
Credit Report	_____
Other Loan Fees	_____
Interest on New Loan (Pro-rated)	_____
Home Warranty	_____
Termite Inspection	_____
Other Inspections (roof, property inspection, geological, etc.)	_____
Homeowners Insurance	_____
Other: _____	_____
Other: _____	_____
Total Monthly Income	\$ _____

Estimated Monthly Payment

Principal and Interest	_____
Property Tax	_____
Homeowners Insurance	_____
Private Mortgage Insurance (PMI)	_____
Homeowners Association Dues	_____
Total Estimated Monthly Payment	\$ _____

Home Purchase Summary*

Purchase price of home	_____
Down Payment	_____
Amount Financed	_____
Estimated Costs	_____
Estimated Monthly Payment	_____

* This is a preliminary estimate only. Actual costs will vary depending on the property, the lender and other factors. You will receive a detailed breakdown of costs prior to closing the transaction.

Loan Application Checklist

The following information is typically needed when applying for a mortgage.

Purchase Contract and Property Information

- Copy of the sales contract
- Mailing address and property description
- Contact information for access to the property
- Plans and specifications (new construction only)

Personal Information

- Social Security Number
- Age
- Years of schooling
- Marital Status
- Number and age of dependents
- Current address and telephone numbers
- Addresses for the past seven years
- Current housing expenses (rent, mortgage, insurance, taxes)
- Name and address of landlord or mortgage holder for past two years

Employment History and Income

- Two years of employment history, with complete details of each job
- Recent pay stubs and two years of W-2 forms
- Complete tax returns and financial statements if self-employed
- Written explanation of employment gaps
- Records of dividends and interest received
- Proof of other income

Assets

- Complete information on all bank and money market accounts
- Two months of bank statements
- Current values of stocks, bonds, mutual funds and other investments
- Vested interest in retirement funds
- Value of life insurance
- Information on vehicles you own
- Information on real estate you own
- Value of significant personal property you own

Liabilities and Debt

- Itemized list of all current debts (loans, credit cards and other bills)
- Written explanation of past credit problems
- Full details of bankruptcy during the last seven years

Fees

- Credit report and appraisal fees (usually \$500 or less)

Glossary of Terms

Adjustable Rate Mortgage (ARM) - A mortgage where the interest rate is subject to change over the term of the loan as determined by market influences, such as interest rates on Treasury securities.

Amortization - The process of paying debt by installments of principal and earned interest over a fixed period of time.

Annual Percentage Rate (APR) - A measure of how much interest credit will cost, expressed as an annual percentage.

Appraisal - An expert judgment or estimate of the value of real estate, made by an appraiser, generally for the purpose of obtaining a real estate loan.

Balloon Loan - An amortized loan calling for one large payment for the remaining amount due at a specific time during the amortized period.

Closing Costs - All fees and charges paid at closing for services including the lender or mortgage broker, and certain other fees paid to third parties for services that the lender requires the borrower to purchase.

Credit Application - A form used by a lender to obtain personal, financial and credit information to appraise an applicant's credit worthiness.

Credit Report - Also known as consumer credit information, the report contains information about a consumer's identity, credit relationships, any court actions, consumer statements and previous inquiries into that file.

Credit Score - A number, typically between 330 and 830, that lets lenders and others determine how likely someone is to pay loans and credit cards.

Debt - A specific sum of money that is legally owed from one to another.

Debt-to-Income Ratio - The ratio of a borrower's monthly payment obligation on long-term debt divided by the monthly income.

Discount Points - A lump sum paid to the buyer's creditor to reduce the cost of the loan. This payment can either be required by the creditor or volunteered by the seller in a loan to buy real estate.

Down Payment - Amount paid up front when arranging credit, sometimes referred as cash down.

Equity - The financial difference between the current market value and the amount owed.

Escrow - Property or money held by a third party until the agreed upon obligations of a contract are met.

Glossary of Terms

Escrow Account - Money collected from the borrower's installment payments for the purpose of paying property taxes and insurance. An escrow account is typically required when the loan is more than 80 percent of the property value.

Fixed Rate - The rate of interest charged for credit that does not change over the life of the loan.

Foreclosure - The legal action of the lender to take back possession of any property used to secure repayment for the loan when a debtor fails to meet the payment obligations.

Installment Loan - Debt borrowed for a specific purpose such as automobiles and real estate. The debt is paid in regularly scheduled installments over a specific period of time. The account is closed when the debt is paid.

Interest - The charge for the use or loan of money typically expressed as a percentage. The interest rate remains constant in a Fixed Rate Mortgage.

Lien - Legal document used to create a security interest in another's property. A lien is often given as a security for the payment of a debt. A lien can also be placed against a consumer for failure to pay what is owed.

Loan Origination Fee - The fee lenders charge for making a loan. Example: 1 percent for a \$100,000 mortgage equals a \$1,000 loan origination fee.

Market Value - The worth of something determined by a willing buyer and seller in an open market. Market value can fluctuate depending on supply and demand and other market forces.

Mortgage - A written agreement to repay a loan. The mortgage serves as proof of an indebtedness and states the manner in which it shall be paid.

PITI - Refers to the combined monthly amount of "Principal, Interest, Taxes and Insurance" paid in the financing of real estate.

Principal - The original balance of money loaned. As the loan is paid over time, the principal is the remaining loan balance.

Private Mortgage Insurance (PMI) - Loans with smaller down payments involve greater risk for the lender, who requires protection in case the loan goes into foreclosure. Anything less than 20 percent down payment usually requires PMI.

Property Taxes - The annual real estate taxes charged to property owners based on the assessed value of the property.

Revolving Debt - Debt on an account that the borrower can repeatedly use and pay back without having to reapply every time credit is used, such as credit cards.

Term - The length of time you have to pay back a loan.



THE HOMEFINDING PROCESS

How to Look at Homes

Discovering the right home should be an exciting event. As a Homesale Realty sales professional, my commitment is to make your home search as stress-free and efficient for you as possible.

- Identifying up-front what is affordable will save time and frustration in the homefinding process. It is important to consider the financing options available and to begin the mortgage pre-approval process as soon as possible.
- From the multitude of properties currently on the market, I will select those that most closely meet your unique needs and interests. It is best to preview only a few homes at a time.
- We will schedule time to look at homes and neighborhoods. I will arrange showing appointments with the sellers or their brokers.
- If the seller or their real estate professional is at the property when we are there, it would be best for you to limit your conversation with them.
- You can use the Homefinding Worksheets I give you to evaluate each property.
- In order to help me find the right home for you, I will ask you to tell me your thoughts about each property you see - the positives and the negatives. We will continue to assess your needs and buying criteria.



Homefinding Worksheet

Evaluation of (property address) _____
Size (# of rooms or square footage) _____ H/O assoc. due \$ _____ Asking Price _____
Date Visited _____ Most memorabe feature _____

Interior

Overall Condition _____
Floor Plan _____
Bedrooms/Baths _____
Living Room _____
Family Room/Dining _____
Kitchen/Laundry _____
Heating/Air _____
Other Features _____

Exterior

Overall Condition _____
Paint and Trim _____
Roof _____
Deck/Patio/Pool _____
Garage _____
Landscaping/Fence _____
Other Features _____

Location

Appearance of Neighborhood _____
House Value Relative to Area _____
Distance to Work, Schools, etc. _____

Location

Favorite Features _____
Least Desirable Features _____
Comments _____

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Overall Condition _____
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Roof _____
Deck/Patio/Pool _____
Garage _____
Landscaping/Fence _____
Other Features _____

Location

Appearance of Neighborhood _____
House Value Relative to Area _____
Distance to Work, Schools, etc. _____

Location

Favorite Features _____
Least Desirable Features _____
Comments _____

Submitting an Offer

Once you have found the right property, the next step is to make a purchase offer to the seller.

Determine the price you want to offer.

- The price the seller is asking may or may not reflect realistic market value.
- The best way to determine market value is with a Comparative Market Analysis (CMA) showing similar properties that sold recently, those that are currently active on the market and those that failed to sell.
- We will discuss an estimate of costs associated with purchasing this property.

Decide on financing.

- We will review the status of your loan pre-approval.
- We will work together with your loan officer to explain financing options and help you determine the mortgage plan that best fits your requirements.

Decide on other issues that are important to you such as:

- Items of personal property you want included with the house.
- Warranty, inspections, repairs or other home enhancements by the seller.
- Closing date and possession.

I will present your offer.

- The seller will have three choices: accept your offer as it is presented, reject it completely or propose adjustments to your offer (counter offer).
- If there is a counter offer, you can choose whether to accept it, reject it or counter it.

Once you have reached agreement with the seller, you will have a firm contract to purchase the home.

Comparative Market Analysis

Subject Property

Address	Bdrms	Baths	Gar	Age	Style	Terms	Days/ Mkt	List \$	Sale \$	Remarks

Similar Properties that Sold Recently

Address	Bdrms	Baths	Gar	Age	Style	Terms	Days/ Mkt	List \$	Sale \$	Remarks

Similar Properties Now Active on the Market

Address	Bdrms	Baths	Gar	Age	Style	Terms	Days/ Mkt	List \$	Sale \$	Remarks

Similar Properties That Failed to Sell

Address	Bdrms	Baths	Gar	Age	Style	Terms	Days/ Mkt	List \$	Sale \$	Remarks

Prepared for: _____
(Buyer's Name)

By: _____
(Sales Professional's Name)

Date: _____

Important Ways to Protect Your Interests

There are several ways to help support a trouble-free home purchase:

- A written **property disclosure statement** from the seller will reveal any problems with the house and the surrounding area that you need to know about.
- A **professional inspection** can reveal structural, roof, termite and other problems with the property that the seller will need to remedy.
- A **home warranty** can give you peace of mind by providing repair-or-replace coverage of major home operating systems and appliances.
- A **preliminary title report** informs you of any problems with the property's title and a policy of title insurance protects your rights to the property.
- A **walk-through** before closing will allow you to make sure all required work has been taken care of and that the property is ready to become yours.



Completing Your Home Purchase

Many details need to be taken care of in order for a home purchase to be completed. It can take 15-90 days to complete all the steps involved in a home sale, depending on the complexity of the transaction. I will work closely with everyone involved in the transaction to help ensure that it moves ahead as smoothly as possible:

- Explain to you in detail all the steps that will occur and answer any questions you might have.
- Work with the seller's broker to see that they fulfill their responsibilities under the contract.
- Stay in touch with the settlement officer, title officer, lender and others to help coordinate their activities and to help keep the transaction moving forward.
- Communicate with you on a regular basis so that you can stay informed and as worry-free as possible.



A Smooth Transition to Your New Home

Here are some things to consider as you make the move to your new home. I can suggest local professionals for many of these services.

4 Weeks Before Your Move

- Contact and contract with a reputable moving company.
- Have school records transferred.
- Arrange to transfer (or take with you) medical, dental and other important records.
- Prepare to transfer your homeowners and auto insurance to be sure you will be covered for any unforeseen disasters.
- Hold a garage sale to get rid of unneeded items; arrange to place excess items in storage.
- Keep track of moving-related expenses. (Check with your accountant to find out what expenses will be deductible).

3 Weeks

- Obtain and mail change-of-address cards to the post office, subscriptions, credit card companies and important contacts.

2 Weeks

- Arrange for final utility reading at your former residence the day after your move and have utilities and phone turned on at your new home the day before you move in.
- Close or transfer bank accounts.
- Terminate newspaper delivery service.
- Arrange for transfer of vehicle licenses and driver's licenses.
- Have an extra supply of prescription medications for the next four weeks.
- We will schedule a final walk-through of the property to make sure everything is in order.

Week of Your Move

- Keep valuable financial records and personal papers with you; do not pack them with the rest of your household goods.
- On closing day, the home purchase documents record and the home is yours.
- Move in!

After You Move In

- Consider plans for landscaping design, installation and maintenance.
- Review home security requirements and systems.
- New home furnishings, appliances and interior decorating will help make the house your home.

Enjoy your new home!



WHO WE ARE

Our Core Purpose

We Help People Achieve Their Dreams.

Our Core Values

We don't claim success until our customer declares success.

We want to earn our customers for life.

We set the standards for customer excellence.

We believe the quickest way to grow our organization is to grow our people.

We believe that we achieve more together.

We think and act with a sense of urgency.

Homesale Realty - Who We Are

Network Strength

Berkshire Hathaway is built to last forever. The Berkshire Hathaway name stands for integrity and unquestioned financial strength. Hundreds of thousands of investors stand behind its proven stability and it was named the #1 company in Barron's annual ranking of the world's 100 most respected companies. The new Berkshire Hathaway HomeServices real estate network reflects its namesake's reputation and strength through skilled leadership, sound values and proven operational excellence.

Our Commitment

Our unwavering commitment to buyers and sellers is at the heart of everything we do at Homesale Realty. Our exclusive buyer and seller service guarantees provide our customers peace of mind with each transaction and reiterate our company's core purpose: We help people achieve their dreams.

Our Company

Homesale Realty has quickly become the premier name in real estate throughout South Central Pennsylvania and is growing rapidly across Maryland. Real Trends ranks Homesale Realty in the top 30 of 500 Brokers nationwide for closed transaction sides. Homesale Realty has also been ranked #4 of 1500 Brokers in the Berkshire Hathaway HomeServices real estate network. For over 50 years, we have been serving the needs of our local clients.

At Homesale Realty we are a real estate company that operates with the sophistication of a national brand, but also with a more personal, progressive and local atmosphere.

High Standards

When you consider buying or selling a home, potentially the largest financial commitment and most important investment in your life, there are no more powerful and important words than reliability and trust. Each and every Homesale Realty sales professional carries this responsibility and commitment with them day in and day out - it is what separates Homesale Realty from all other real estate organizations. When Homesale Realty sales professionals hang their sign at a listing or present their business card to a prospect, they are representing an organization that consistently strives to provide the most effective homeownership experience possible, through innovative uses of technology, marketing and key business initiatives.

Homefinding Services Commitment

I understand that buying a home is a major decision for you that can be filled with apprehension and concerns. My job is to help you find the home that meets your needs and to make the home buying process efficient, stress-free and successful. As your Homesale Realty sales professional, my goal is to help you find the right home.

I commit to you that I will:

- Communicate with you in a timely and efficient manner.
- Plan a home search based on your needs.
 - Consult with you to discover your needs, interests and concerns before developing a planned home search.
 - Discuss buyer, seller and dual agency alternatives and explain to you the benefits of an Exclusive Representation Agreement.
- Introduce you to properties and neighborhoods that meet your requirements based upon our plan.
 - Pre-select properties that match your criteria.
 - Present your property-search criteria to a Homesale Real Estate professionals in my office, to gain access to properties that may not yet have reached the open market.
 - Save time by pre-scheduling showing appointments.
 - Provide sources of information on questions of interest to you, such as schools, neighborhoods and transportation.
 - Prepare a preliminary estimate of the costs associated with buying a property.
- Help you obtain the financing you may need for a home purchase.
 - Provide you with information on becoming pre-qualified or pre-approved for a mortgage.
 - Help you find a reliable financial institution.
- Assist in preparing a purchase offer on the property of your choice.
 - Review information on sales of comparable homes to help you decide on the price and financing terms that you want to offer.
 - Provide you with advice and information on other terms for you to consider, such as possession date and personal property.
 - Recommend that you obtain professional home, termite or other inspections. I will review the inspection reports with you.
 - Where appropriate, recommend that the purchase be contingent on the professional appraisal of value.
 - Explain to you the option of a home warranty, which can reduce your liability.
- Represent you in the transaction with the seller.
 - Present your offer to the seller through their real estate professional.
 - Negotiate in your best interests, including the handling of counter offers to reach an agreement that is acceptable to you.
- Work to protect your interests during the completion of the transaction.
 - Review with you the seller's written disclosure statement, preliminary title report and other documents pertaining to the condition and status of the property.
 - Work with the seller's broker, the lender and others to see that all requirements of the purchase agreement are satisfied and to help keep the transaction on schedule.
 - Keep you informed of the progress of the transaction.
 - Accompany you on a comprehensive walk-through of the property before closing (if provided for in the agreement) and assist you in managing any problems discovered during the walk-through.
 - Follow up on any remaining details after the close of sale and provide you with information on relocation assistance or additional services you may need.
- Other Services: _____

This is my commitment to you to ensure that I meet all of your expectations and assist you in finding and obtaining the home of your dreams.

Prepared for: _____
(Buyer's name)

By: _____
(Sales Professional's name)

Date: _____