

The Elevated Buyer Experience

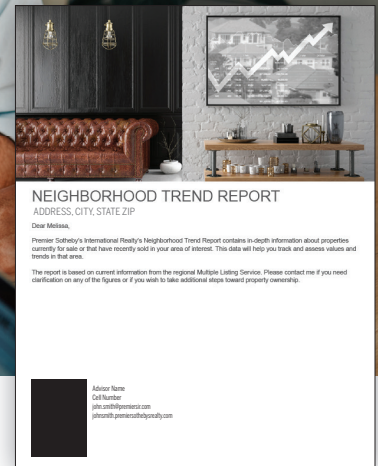
OUR ADVISORS DELIVER
UNPARALLELED VALUE TO BUYERS.

Here's a look at many of the things —
big and small — that we may do to help
those buying a home.

Premier | Sotheby's
INTERNATIONAL REALTY

A PEERAGE REALTY PARTNER





CONSULTATION

At the initial consultation, your advisor will:

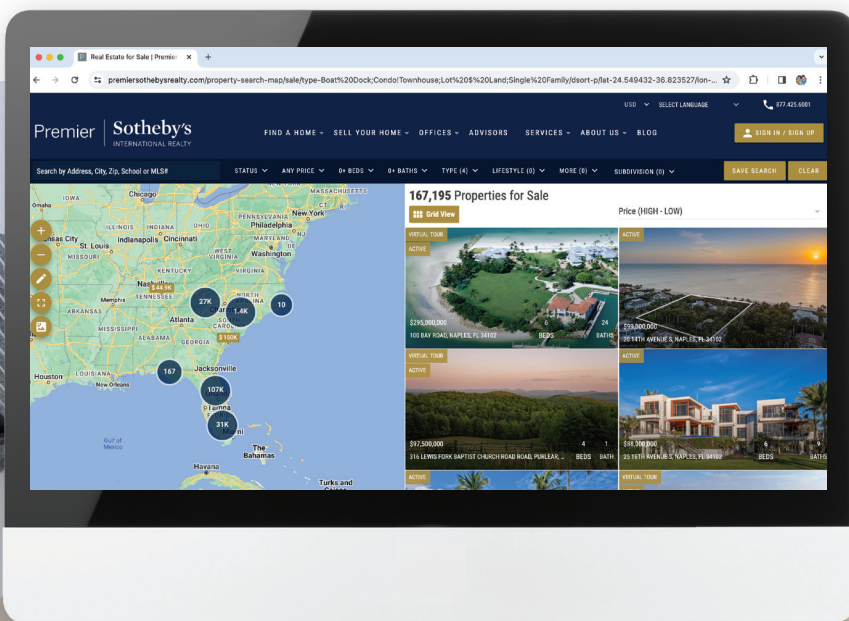
1. Meet with you at the office or via Zoom to review related topics and learn of your wants, needs and timing of your purchase.
2. Discuss current local market conditions with you and share our Neighborhood Trend Report for your area.
3. Discuss how those conditions compare to other places where you've lived or own property.
4. Establish if you need to sell another property to purchase and, if so, discuss the aspects of a "Contingent Offer."
5. Discuss your preferred price range and if it will involve financing.
6. Review market statistics illustrating factors such as:
 - a. Percentage of list price properties are selling.
 - b. Average Days on Market and how that affects pricing.
 - c. Absorption Rate and how it impacts the buying process.
 - d. Current months of active listing inventory.
7. Discuss the market-driven timeline for viewing homes, mortgage approval and closing.
8. Help you understand what your preferred price range will buy in our localized markets.
9. Help you evaluate the complete costs of homeownership and how it can vary from one property/community to another due to taxes, insurance and community associations.
10. Explain Buyer Brokerage and Buyer Agency Relationships (as appropriate per state law) and the Buyer Representation Agreement.
11. Explain compensation for services.
12. Ensure that personal information will remain confidential.
13. Provide copies of Purchase Contract(s) and associated documents for advanced review.
14. Discuss how to approach Open Houses or visiting new construction communities.
15. Set up automated Listing Alerts to notify you of new listings, price changes and properties going under contract.
16. Educate you on the immediacy of new listings appearing in the provided Listing Alert versus the delay in new listings appearing on other popular real estate websites.

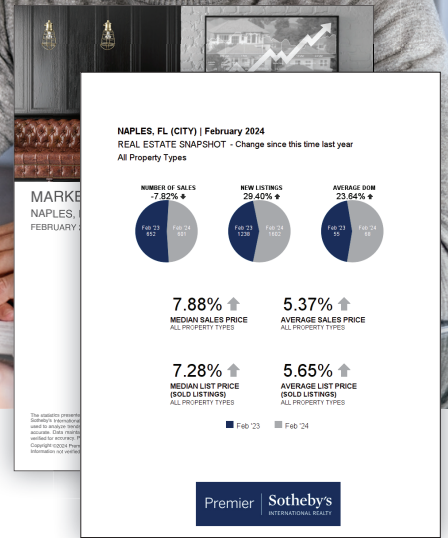
FINANCIAL PRE-QUALIFICATION

17. If you will be financing your purchase, discuss the advantages of working with a local lender and provide recommended lender information.
18. Discuss customary communication between the advisor and your lender.
19. Discuss procurement of a Pre-Approval Letter or Proof of Funds, including counseling on how that document should be crafted.

VIEWING PROPERTIES (AND PREPARING TO VIEW PROPERTIES)

20. Confirm your wants, needs and priorities utilizing a buyer checklist.
21. Discuss local types of communities, offered amenities and costs associated with various types of communities, based on homeowners or condominium associations or CDD financing.
22. Discuss resources containing information on local schools, municipal services, key points of interest, etc.
23. Discuss homeowner's insurance — its availability, how location affects cost and parts of the home that can be cautionary for insurance companies.
24. Discuss location, flood zones, elevations, nearby venues or operations and other localized nuances that impact a purchase.
25. Discuss what to look for in applicable Property Disclosures.
26. In accordance with state law, provide information on checking the sex offender registry and crime statistics for the neighborhood.
27. Discuss available resources for more details on prospective neighborhoods, such as PremierSothebysRealty.com
28. Collaborate to identify prospective properties for consideration.
29. Advisor will schedule and coordinate all showings and community/amenity tours.
30. Advisor will conduct property reviews and/or virtual showings, as appropriate.
31. View properties that meet your established purchase criteria.
32. Advisor will use additional tools to identify off-market properties and homeowners who may be ready to sell but have not yet listed their homes.
33. Work together to identify the right property and prepare for a future offer.





MAKE AN OFFER

34. Discuss the different types of purchase contracts, nuances and how they may differ from your previous purchase experiences.

35. Discuss Title companies, attorneys and associated costs and services.



36. Discuss the challenges of using the “price per square foot” as the primary basis of an offer.

37. Review a current market analysis to affirm previously discussed market trends and identify changes since initial conversation.

38. Verify insurability of the property.

39. Develop the strategy for the offer based on your priorities and the information gathered from the listing agent.

40. Verify factors such as:

- Applicable zoning and building regulations.
- Property values.
- Property taxes.
- HOA/community dues and regulations.
- Utility costs.

41. Discuss the contract contingencies as well as Buyer and Seller responsibilities in the contract process.

42. Discuss strategic negotiation techniques and how to be prepared for various scenarios.

43. Advisor will work with you to prepare the most compelling offer based on current market conditions and your priorities.

44. Utilize hyperlocal expertise and knowledge to assist you in crafting an offer with the most desirable price and terms.

45. Serve as the intermediary during contract negotiations, providing valuable guidance and insight based on each step in the negotiation process. Advise on potential multiple offer scenarios.

CONTRACT

46. Ensure all parties, including the lender and Title company or attorney have a copy of the executed contract and begin the closing process.
47. Review all contract dates, deadlines and which party is responsible.
48. Facilitate delivery and confirm receipt of Earnest Money/Escrow Deposit(s) per the requirements of the contract and explain wire fraud risks. If in North Carolina, explain due diligence.
49. If not already done, you will make a loan application with chosen lender.
50. Discuss the options for property inspections by licensed professionals.
51. Ascertain your desired areas of inspection based on specific property.
52. Review what items are cosmetic versus defective.
53. Discuss Seller's responsibility in relation to a home inspection, based upon the selected purchase contract and inspection findings.
54. Advisor coordinates and accompanies inspector at the home with your authorization.
55. Discuss findings of the home inspection and determine:
 - a. If any additional inspections are warranted.
 - b. If so, identify firms to do the needed inspections and schedule additional inspections.
 - c. Once all results are in, determine what may be asked of the Seller.
 - d. Advisor negotiates with listing agent to develop the plan for having requested items repaired or replaced, indicated by the contract.
 - e. If requested and agreed upon, repairs that are not able to be completed prior to closing.
56. Advisor negotiates repair requests from the inspection.
57. Advisor prepares the appropriate inspection documentation and presents to listing agent.
58. Advisor develops a plan for post-closing resolution, if necessary.
59. Lender schedules the appraisal, if applicable.
60. Advisor coordinates and accompanies the appraiser at the home.
61. Advisor coordinates property survey if needed.
62. Confirm with lender that appraised value of the home meets or exceeds the contract price.
63. If appraised value is lower than contract price, negotiate with Seller for a path forward.





CONTRACT (CONTINUED)

64. Work with your homeowner's insurance agency to ensure policy is bound by the effective date of closing.
65. Advisor will provide a list of utility providers so you can transfer utilities upon closing.
66. Continue to monitor all contract dates and deadlines.
67. Confirm loan approval with lender and take any appropriate action needed, per the contract.
68. Obtain and review Title commitment — and address any Title concerns.
69. Obtain and review preliminary Settlement Statement.
70. Confirm closing — date, time and whether in-person or remote.
71. Confirm "Clear to Close" and expected date for delivery of funds with lender.
72. Review finalized Settlement Statement and all included charges and fees.
73. Advisor will arrange for a communication between you and the closing agent regarding the wiring of funds needed to close. Provide reminder of wire fraud risks and steps to prevent wire fraud.
74. Schedule and conduct your final walk-through.
75. If any issues are found at final walk-through, the Advisor to work with listing agent to resolve them prior to closing or make arrangements for resolution post-closing.
76. Facilitate remote closing or attend in-person closing. Ensure the home is recorded.
77. Congratulations — Time to celebrate your new home!

BENEFITTING YOU

Every Step of the Way

MY VALUE TO YOU AS YOUR REALTOR®



*Everyone deserves the extraordinary,
because luxury is not about price —
rather it's about an experience.
And when it comes to real estate,
experience matters.®*

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