

Buyer Guide

Prepared For Unlocking Home Sweet Home – A Real Buyer's Guide

As a real estate professional with a background in entrepreneurship, home restoration, and design, I bring a unique blend of business savvy and hands-on experience to every client journey. My years of restoring homes have sharpened my eye for value and potential—skills that give buyers and sellers a clear advantage in any market. Having lived the renovation process myself, I understand both the emotional and financial investment that goes into real estate. I'm not just here to close deals—I'm here to guide, educate, and empower, with a focus on long-term success and smart, informed decisions.



Rita Gomes, Fran Super

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Working with a Buyer Agent

A brief overview of how working with a licensed real estate professional can benefit you, the Buyer, during the Home Buying Process.

- ▶ Conduct consultation establishing wants and needs, areas of interest, financial readiness, review the buying process, contractual obligations, and the timeline of purchasing a home
- ▶ Execute a Buyer's Agency agreement, negotiating terms and conditions
- ▶ Begin home search with established criteria in mind
- ▶ Showings begin which determine your likes and dislikes until we find "the one"
- ▶ Draft the offer, review your needs and wants to ensure they're covered, review contractual obligations, financing, inspections, and conditions/contingencies
- ▶ Review multiple offer situation if applicable
- ▶ Negotiate on your behalf



Working with a Buyer Agent

How working with a licensed real estate professional can benefit you, the Buyer, during Closing and Completion.

- ▶ We have an accepted offer! It's now time to confirm all contingency/conditional deadlines are met starting with earnest money, inspections, appraisal, financing, home sale, etc., and negotiate through any required repairs, revisions, etc.
- ▶ Review loan commitment and title work for conditions, accuracy, and acceptance
- ▶ Complete final walk-through
- ▶ Ensure closing goes smoothly, sharing any home warranty information along with any property info, exchange keys, collect any additional documentation, and celebrate your successful closing!



Why use an EXIT Realty agent?

We take our knowledge of the current market conditions and couple it with expert negotiation skills. EXIT agents are full service agents and we pride ourselves on our commitment to service. When you use an EXIT Realty agent, you're paying it forward because a portion of every transaction fee received by EXIT Realty Corp. International is applied to its charitable fund.



Let's Find Your Home

Every buyer is different, and it is my job to help you determine exactly what kind of home you're looking for based on your needs, your budget, and your lifestyle.



How I Will Identify Your Dream Home

Once we determine the kind of home you are looking for, I have various tools and strategies to stay on top of what is available in the marketplace so you don't miss out on your dream home.



Open Houses

Attending open houses is an effective strategy to help you determine what kind of home you're looking for. I'd be happy to accompany you to offer housing and market expertise. I'll also provide you with some of my business cards which you can provide to the listing agent when attending open houses on your own so they can keep me apprised of any changes you, as the potential buyer, need to know.



Community & Lifestyle Information

I will provide the most recent information on lifestyle factors such as schools, places of worship, retail, public transportation and more to ensure your home is located in an area that suits your needs.



How Much Home Can You Afford?

My team of industry professionals and I can help you determine your buying power.



Comparable Recent Solds

On-demand access to MLS data and metrics provide me with the necessary information I need to quickly show you what comparable properties are selling for in your desired area.



Communication

Communication is key throughout the buying process and I will keep you informed every step of the way, in whichever way you prefer. I am always just a call, click, or text away.



Trusted Advisor

When you've found your home and you're ready to submit an offer, I serve as your Trusted Advisor, helping you navigate what can be a complicated process.

- Expert Market Knowledge
- Network of Professionals
- Negotiation Skills
- Time Savings
- Documentation Management
- Fiduciary Duty
- Problem Solving
- Confidentiality



Why I'm Uniquely Positioned to Help You



Spirit of EXIT Charitable Program

A portion of every transaction fee received by EXIT Realty Corp. International is applied to its charitable fund. Through the Spirit of EXIT Charitable Program, EXIT offices and associates can raise money for local, approved, registered charities and apply to EXIT's head office to have those funds matched from the company's pool of funds. To date, EXIT Realty Corp. International has pledged \$7,000,000 to charity.

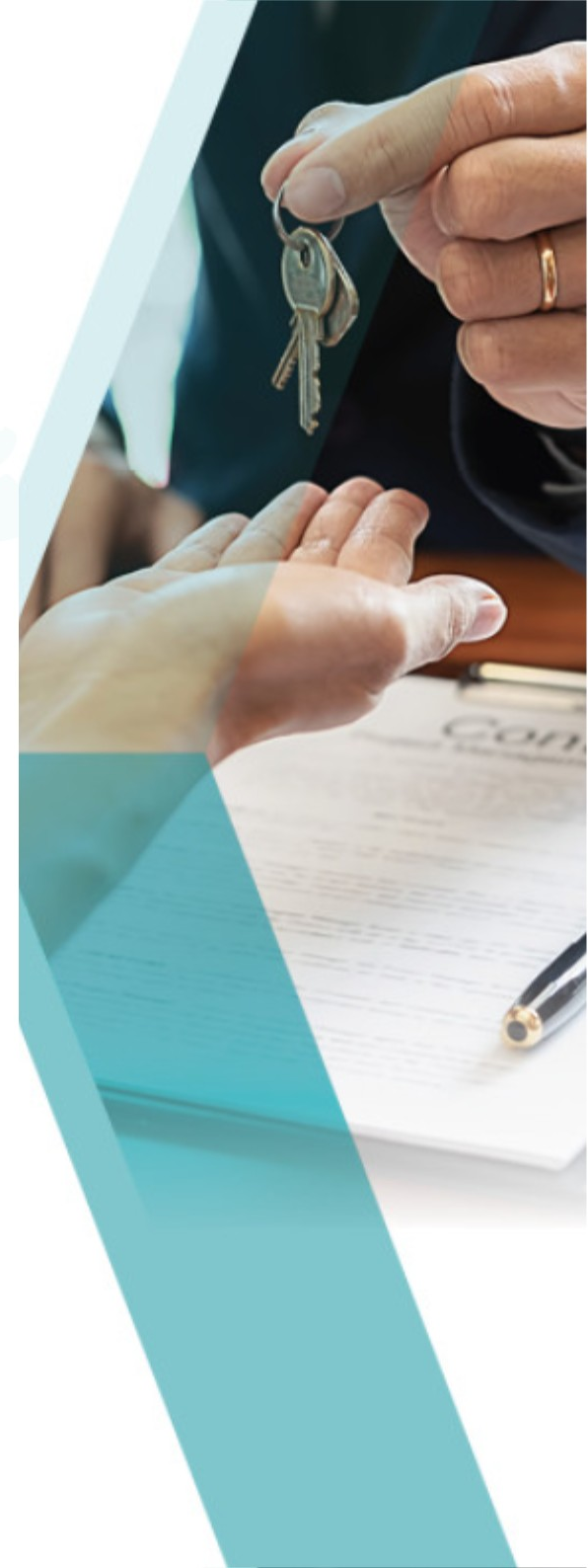
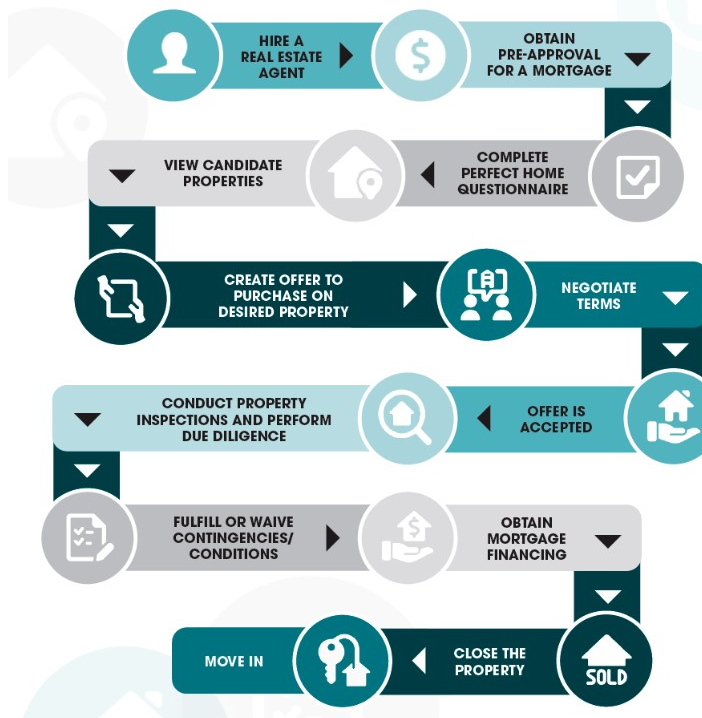


The Power of the Organization Behind You

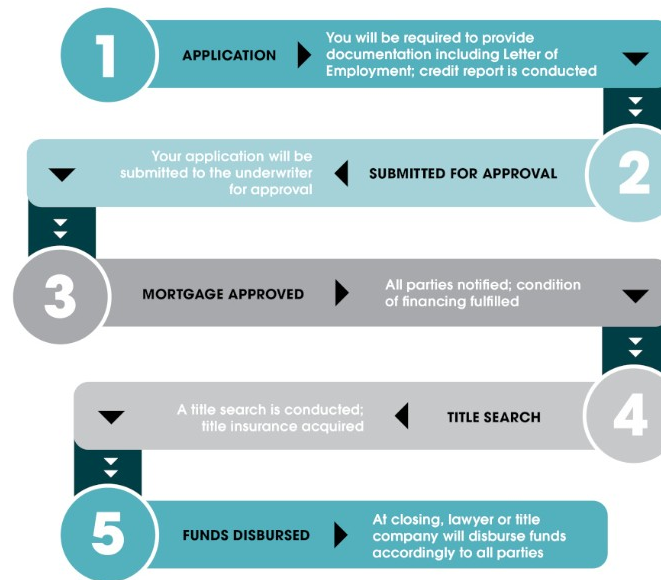
EXIT Realty professionals are highly trained and knowledgeable with access to in-depth teaching, training and coaching at the corporate, regional, and brokerage level in specialties such as negotiation and market knowledge. In particular, EXIT agents know how to recognize distinct personality types to give us an edge in the negotiation process.



The Buying Process



The Mortgage Process



Closing Costs

On average, closing costs represent 2% - 5% of the Purchase Price. These may include:

Down-payment

The down-payment amount is the difference between the selling price of the property and the amount of money borrowed to purchase the property. The deposit provided with the offer is deducted from the down-payment. Example: Selling price is \$300,000. Deposit with offer is \$10,000. Mortgage loan is for \$270,000. Remaining down-payment will be \$20,000.

Prepaid Utilities

The buyer is responsible for paying utilities as of the closing date and may also need to reimburse the seller for prepaid utilities.



Closing Costs

Prepaid Property Taxes

Property taxes are calculated based on the value of the property. If the seller has prepaid property taxes, the buyer may be required to reimburse the seller.

Interest Adjustment

The interest adjustment is the amount of interest accrued between the closing day and the date of the first mortgage payment.



Closing Costs

Legal Fees/Disbursements

Legal fees include conducting a title search on the property, putting title insurance in place, registering the home in the buyer's name, and facilitating financial disbursements upon closing.

Transfer Taxes (Land, Estate, etc)

Transfer tax is imposed by state/provincial, county, and municipal authorities for the privilege of transferring real property within the jurisdiction. In some markets this tax is not imposed.



Moving Considerations

Communication

- ▷ Cable/Satellite
- ▷ Home Phone
- ▷ Cell Phone
- ▷ Internet
- ▷ Health Alert System

Utilities

- ▷ Water
- ▷ Heating/Cooling
- ▷ Electric/Hydro

Other

- ▷ Home Security System
- ▷ Water Filtering/Conditioning
- ▷ Newspaper Delivery
- ▷ Magazine Subscriptions
- ▷ Banking Needs
- ▷ Storage Facilities
- ▷ Pool Service
- ▷ Yard/Garden/Snow Removal Service
- ▷ Pest Control
- ▷ Postal Change of Address



Moving Tips

There are many things to consider before, during, and after your move. I will help you identify what you need to do and when.



Testimonials



Next Steps

- ▷ Open Buyer Survey from the menu link
- ▷ Fill out the Buyer Survey
- ▷ Talk to a mortgage broker/lender about pre-approval
- ▷ I will search the MLS and other sources available to me to prepare a list of candidate properties
- ▷ I will schedule showing appointments to view your selected homes



Thank you for reviewing this presentation. I am always ready to help you take the next step.



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