

# *Buyer's Advantage Program*



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Dear Buyer,

I would like to thank you for the opportunity to help you with the home buying process. In this presentation, I will provide you with information about a unique homebuying process that I use in my practice - I call it the "**Buyer's Advantage Program**". This unique system allows you to receive priority access to all the hot new listings from all agents in the areas of your choice. This will save you a tremendous amount of time and more importantly, you will not miss out on the perfect home. You will receive new listings every day, many times before other agents even know they are on the market!

As a homebuying specialist, I will help you:

- 1) find the **best home** for your needs
- 2) negotiate the **lowest price**
- 3) secure the **best financing** and
- 4) meet your homebuying needs with the **least amount of hassle**.

For your review, I have enclosed information about the services I provide to my buyer clients. I've also taken the opportunity to provide you with an outline of the home buying process itself.

In closing, I'd like to assure you in advance that I'll work very hard to help you find and buy your next home at the best possible price, in your time frame.

Sincerely,

*Dianna Howell*



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# The ABC's of Real Estate Service (What Most Agents Do)

The job of finding a home that meets all your needs and wants can be difficult if you don't have the right tools and resources at hand or someone that knows how to make complete use of them.

Most agents will do the following:

Advertise homes in order for you to call them

Beg you to come in and talk with them

Choose a bunch of homes they *think* you will like

Drive you from house to house showing you dozens of homes

Encourage you to make an offer on every house you see

Feel frustrated because the homes are not to your liking

Get on their knees and pray you will buy *something* after all their hard work

This is the way real estate has been practiced for the last 100 years, and it's still the way many agents operate today, but...these traditional methods have proven to be less and less effective.

That's why I use the **latest technologies** and proven **consumer innovations** which go far beyond this antiquated ABC approach.



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# *In Contrast, My Homebuying System Focuses on Your Needs*

To ensure that you find the **perfect home** for the **right price** with the **very best financing** and the **least hassle**, we will:

**Step 1** - Understanding your **Goals & Objectives** including Lifestyle and Quality of Life choices.

**Step 2** - Review **Market Conditions & Future Homeownership Responsibilities**. Buying a home is a large financial commitment, knowing the market factors that impact home pricing as well as costs to own a home is crucial to your success.

**Step 3** - Find out how much home you can afford (by helping you get a **Home Loan Pre-Approval** ) and gain access to **Customized Loan Programs**

**Step 4** - Send you information on homes that match your exact criteria (my unique **Home Hunter System**). You will also get access to our **Distressed Sellers Program**.

**Step 5** - Help you get the home you want using my **Specialized Knowledge and Strategic Negotiation Experience**.

**Step 6** - Help you get the home you want using my **Specialized Knowledge and Strategic Negotiation Experience**.

At each step along the way, you will benefit from our *Innovative Consumer Programs and Professional Staff*.



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## **Home Hunter Service:**

Our Home Hunter Service gives you a Backstage Pass to the MLS , as if you were an agent. You will have the ability to see all the homes for sale based on your own search criteria and more importantly, get to act on them before most agents even show them to other buyers. This service puts you in position to act quickly on the best deals in the market.

## **Distressed Sellers Program:**

Get access to motivated sellers who are looking to sell their homes because they are in foreclosure, an absentee owner, have had their home on the market for more than 6 months or are currently carrying two homes. These homes represent great bargains and we get you access to them.

## **Strategic Negotiation Experience:**

Our team will sell over 150 homes this year. We use our 40+ years of combined real estate experience to work to get you the best price, terms and conditions on your home purchase. In many cases, we can even get the seller to pay the majority of your closing costs when you buy your home.

## **Customized Loan Programs:**

Our mortgage affiliates have the experience to get you a loan program that meets your financial needs best based upon the house you want to buy. They are skilled in creative financing to limit the amount of money you need to come to closing, getting you the best rates and even getting you into your home without having to make a payment for the first 45-60 days that you live there.

**DocuSign Electronic Signatures:** You will have access to DocuSign, the fastest and easiest way to get signatures on time sensitive documents. All important documents are sent to you for electronic signature via email. We make it easy and convenient for you to do business with us and minimize the risks of losing a property due to scheduling conflicts.



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# Home Loan Pre-Approval

## How Much House Can You Afford?

A very important part of buying a home is finding the right lender and the right mortgage product. There are many different kinds of lending institutions, offering a wide range of loan packages. So it is important to do some research and shop around because what you don't know could cost you.

### There are 3 Key Benefits To Getting a Home Loan Pre-Approval

- 1) You know exactly how much home you can afford** (eliminating wasted time looking at homes that are under or over your price range)
- 2) You get the best financing** (i.e. lowest interest rate, lowest downpayment home loan. lowest monthly payment...which will allow you to get the most home for your money)
- 3) You can make a stronger offer** (you get the power of immediate action, you can beat out other buyers and you can negotiate the lowest price and best terms)

### Home Loan Pre-Approval - It's As Easy as 1-2-3

- 1) Your credit report is pulled by one of our preferred lenders
- 2) Your employment, bank accounts and rental payment history (if applicable) are verified
- 3) All these records are reviewed by my preferred lender so that a pre-qualification letter can be generated

### Other good reasons to get pre-qualified include:

- You can determine which loan program best fits your need and which programs you qualify for.
- You'll know exactly how much you are qualified for. It's no fun to find your ideal home and then realize that you can't afford it.
- Your down payment, monthly payment and closing costs will be set so you can budget your money in advance.
- If you are a first-time buyer, you may qualify for a special first-time buyer program which may allow you to afford more home for your money.



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# *Our Home Hunter Service: What Are You Looking For In A Home?*

The main real estate database is called the Multiple Listing Service (or "MLS"). The MLS has information on thousands of homes for sale by ALL companies....thousands of homes that you could pick from.

## **How Most Realtors Pick Homes:**

- 1.They make a quick random search through the MLS
- 2.They pick 6-8 homes
- 3.They try to sell you one of these homes

In other words, the wrong person is deciding which homes you'll get to see....***the agent is in control.***

## **How Our Home Hunter Service Works:**

- 1.Your **home buying criteria** is entered into a **custom computer database**
- 2.Every night, the custom program automatically searches to find homes that **match your exact criteria**
- 3.**We only email you the homes that match your criteria**, and we do this all day every day, *including bank owned homes, short sales, corporate homes, builder closeouts and off-market properties*
4. You can read through the listings, pick the homes you like and **drive by them**
5. When you see a home you want to look at, just give me a call and **I'll arrange a showing**
6. You're under **NO pressure to buy**

You are in control of the buying process , which means....

1. No More....searching through the paper for homes....you get Automatic Priority Access to hot new listings BEFORE other buyers
2. No More....wasted time viewing homes a real estate agent has picked out that don't interest you....you only receive homes that match your criteria and you pick the homes you want to see
- 3.No More....pressure (most agents pick out 6-8 homes and try to sell you one of them)....you pick out as many homes as you want to see (and there's never any pressure to buy)
- 4.No More....overpaying for the home you want....because you're there first, you can often secure a lower price



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*Specialized Knowledge & Services*

**KW HOOVER**  
KELLERWILLIAMS.

**When you find the home you want, I will:**

1. **Prepare a thorough market analysis** so you can understand what comparable homes are selling for in the area
2. Help you **prepare an offer** that meets your needs
3. **Present the offer** on your behalf to the seller
4. **Negotiate** all the terms and conditions of the offer in your best interest

Furthermore, I've developed a first -class network of professionals who provide services to help your home purchase go smoothly. Those of my clients who have used these service providers have always been very pleased with their work.

**Mortgage Professionals**

**Home Inspectors**

**Real Estate Attorneys**

**Closing Coordination**

**Painters, Plumbers, Electricians, Landscapers, etc.**

We will be at your side through the entire process representing your best interests.



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## Key Program Advantages

### ***Sell for FREE Guarantee***

When you work with us, we will sell the home you buy through us for free. This is how it works. During the first 24 months after your closing, if you are dissatisfied with your new home purchase for any reason at all, you simply let us know and you get our incredible home selling system at no charge from us.

### ***Home Warranty***

We understand the importance of having the protection of a Home Warranty when you buy a home. When you purchase a home through us, if we are unable to get the seller to provide you with a Home Warranty, then we pick up the cost of providing you one.

### ***Cancellation Guarantee***

A Cancellation Guarantee backs all of these services. If you are not completely satisfied with the job we're doing for you, you can cancel your agreement with no additional charges from us.



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## *In Summary*

As you've seen from this presentation, there are many factors that go into the successful purchase of a home. That's why, as your buyer agent, my job isn't just to help you find the right home and buy it at the best possible price and terms.

### **How You Benefit:**

- You get pre-qualified FREE of charge for a home loan and get access to special financing programs....you can afford more home for your money
- 
- You receive (by email) the best new listings that match your criteria BEFORE the average buyer knows about them....so you can beat out other buyers to hot new listings
- 
- You are backed by my specialized knowledge and strategic negotiation experience....you get the house you want at the lowest possible price and best terms

Along the way, I'll also educate you about market values, quality home construction, equity potential, financing options and more, so you can make the most informed decisions possible.

In addition, you'll have the benefit of my extensive professional network, developed through years of experience. So if you need additional home services you'll be guaranteed of getting quality work at a competitive price.

And the great thing is that my commission is paid for by the home seller.

***All I ask in return is your loyalty***



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