

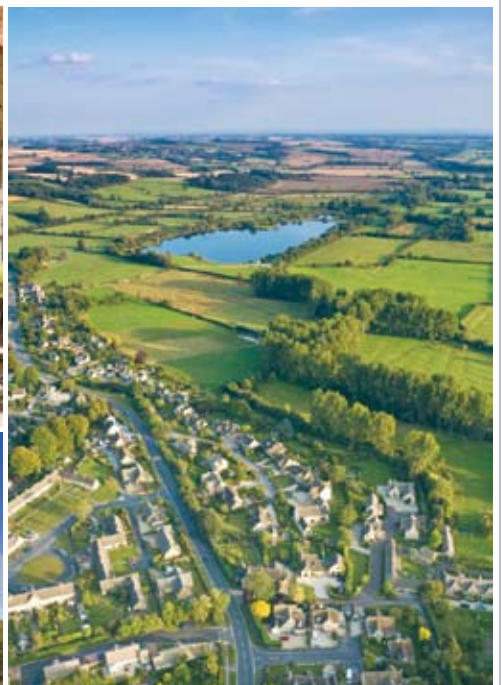
REECE  NICHOLS

Real Estate
Mortgage
Title
Insurance

Why Reece & Nichols?

LOCAL KNOWLEDGE, GLOBAL EXPOSURE, A PLACE YOU CAN CALL

HOME.



When you Choose Reece & Nichols

When you need real estate assistance, you have choices. Our goal is to demonstrate the differences Reece & Nichols agents can offer to help you make an informed choice.

Representation

A thorough review of all the documentation that is now required in order to effectively market, negotiate, and close your sale.

Comparative Marketing Analysis

A comprehensive comparison of your property and its amenities to help you determine the terms and price that we will promote.

AllianceToday

This program is exclusive to Reece & Nichols. It is my agent toolbox and allows me to be more efficient and effective in marketing your home to my center of influence.

www.ReeceAndNichols.com

My clients tell me this is the most “user friendly” website in the industry. Over 1,200,000 unique visitors use this website each month to search for listings in Missouri and Kansas. Our competitors send their clients to our website, too, because we have more regional listings posted than any other company. We have easy tools on our website to distribute your listing to Facebook, Twitter, LinkedIn, and MySpace.

Digital Distribution

I know that buyers are using the internet over 93% of the time to find their new home. By distributing your listing to web syndicators, including ReloNationalHomeSearch and REALTOR.com, I am promoting your listing 24 hours per day, seven days a week. We know that visitors to our website like to see as many photos as possible and they appreciate Visual Tours. We can offer 35 photos of your property and 50 different panoramic scenes. We can also post Visual Tours to Craigslist.org and YouTube.com

My Personal Website

I offer links on my personal website to our town to help us promote and sell our local community to out of town buyers. I also promote my personal website to generate more customers for your property. In addition, I am notified immediately when a customer wants more information about your property. I can quickly follow up with that customer to generate a private showing of your property.

Good Faith Estimates

Through our exclusive arrangement with Plaza Mortgage, Buyers can obtain a FREE analysis of loan products and compare all closing costs assuring they are obtaining the best financing possible to purchase a home. A quick call to Plaza Mortgage will save Buyers money and time. You save time by knowing your buyer is qualified to purchase your home before the contract is signed.

Competitive Points of Difference

ReeceAndNichols.com

The number one real estate website in KS & MO offers full housing inventory, quick searches, advanced home search tools and much more.

Home Match for Buyers

Allows consumers to search and save their favorite properties or search criteria and receive customized email alerts with the latest updates.

Reverse Prospecting

Our exclusive Potential Buyer program was designed to help us quickly identify Reece & Nichols agents already working with buyers looking for a home.

Listing Alert

Completes the buyer-seller match platform by providing instant notification, both online and via email, announcing your client's home is for sale.

Bing Virtual Map Search

Use this custom mapping tool to find listings in a specific region by selecting drawing points on the map. View your searches by road, aerial and bird's eye view.

Mobile

Log onto ReeceAndNichols.com in the palm of your hand. Our mobile website allows you to search properties and open houses, view photos and more.

Home Match for Sellers

A personalized portal for your listing that allows me to share appointment information, prospective buyer feedback, marketing activities, and web traffic.

Plaza Mortgage

Our affiliation with Wells Fargo Home Mortgage gives us access to state-of-the-art technology, which allows fast and accurate approvals. Plaza Mortgage is the area's most trusted and reliable mortgage company.

Kansas City Title

Providing reliable ownership assurance with very competitive rates. Available in the Kansas City metro.

Relocation Services

Our affiliation with the nation's largest relocation network of independent real estate companies can help you move to anywhere from any place.

Rental Services

Long and short term residential rental assistance for apartments, townhomes, and single family homes.

Exceptional Properties

Exclusive upper-bracket properties priced at \$500,000 and above showcased through the Exceptional Properties website and an elite group of agents with the knowledge and reputation of listing and selling the finest of upper-bracket homes.

Digital Exposure

Not only are our listings displayed on ReeceAndNichols.com, they are also featured on top national real estate websites.

The Academy

Offers the latest in real estate training, giving me the education and tools to be a better agent.

Vision

We create and deliver a remarkable home buying and selling experience.

Mission

We are respected as the innovative market leader while operating in a profitable growth culture. As business partners, we gain strength by delighting the customers, eliminating unnecessary costs and continually improving our product and services.

Core Values

Absolute Interdependence

We admire, value and encourage teamwork. Isolated, individual effort ultimately leads to failure, while teamwork equates to success. We are all dependent on, and devoted to, helping other members of our team. For the benefit of our company, our customers, our agents and ourselves, we act as one.

Courageous Leadership

As leaders, we influence action and make positive things happen. We are willing and able to face what needs to be faced and do what needs to be done. We care for our people. We are results-oriented. We are accountable. We are inspirational. We, as leaders, are committed to relentless pursuit of excellence in leadership.

Respect For The Individual

We treat everyone with respect and follow the Golden Rule. We gain strength from diverse perspectives, and we leverage that as a competitive advantage. While we value and reward open and honest two-way communication, we also communicate in a respectful, tactful and statesman-like way.

Uncompromising Honesty & Integrity

We are honorable, truthful and reliable - as it applies to our dealings with each other, as well as our customers and our communities. We meet the highest standards when it comes to regulatory laws, rules and regulations.

*A.C.R.U. [uh-kroo] - verb - 1. to come as a direct result of some state or action,
2. to come about as a natural growth, increase or advantage*

A Remarkable 2010

Reece and Nichols is the undisputed market leader in the Region. Thanks to our agent partners and our family of services – Plaza Mortgage, Kansas City Title and Reece and Nichols Insurance – we are able to create and deliver a remarkable home buying and selling experience.

In 2010, Reece and Nichols agents listed 16,737 properties and sold 15,374 total units for a total closed volume of \$3,314,790,710 - that's more than the next 16 companies combined. Our agents conducted 159,535+ property showings through Centralized Showing Services. Last year we held 21,867+ open houses. ReeceAndNichols.com saw even more traffic this year than last, with 1,269,267 unique visitors viewing 65,316,128 pages. There were also 41,516 international visits to the website from 176 countries. Visitors submitted online inquiries for 39,545 properties and saved 167,706 properties to their Reece and Nichols Home Match accounts.

16,737 properties listed

159,535+ property showings

21,867+ Open Houses

41,516 international website visits
from **176** countries

1,269,267 unique website visitors

65,316,128 website pages viewed

13,238 property searches saved

39,545 property inquiries submitted

167,706 properties saved

15,374 total units sold

\$3,314,790,710 total closed volume

Reece & Nichols sells 39 homes every day; that's a home sold every 37 minutes.

National and Global Connections

At Reece & Nichols, we enjoy the best of having local, national and global connections. We have the familiarity and agility of hometown management and the Reece & Nichols brand, coupled with the reputation and brand equity associated with our parent company, HomeServices of America. HomeServices of America is the second-largest full-service residential real estate company in the nation, a Berkshire Hathaway affiliate.

Local Reach

- Nearly 2,000 agents
- 19 metro offices
- More than 200 Kansas City corporate clients

Regional Reach

- More than 30 regional offices
- More than 450 KS & MO communities
- Great referral activity

National Reach

- Member of HomeServices of America
- More than 20 national sister companies
- Exclusive incoming referrals

Global Reach

- Partnership with Leading Real Estate Companies of the World
- Global incoming referrals
- Digital exposure on multiple international Web sites



“In business, you can either fight to protect the old way of doing business or elect to be a major force in reshaping the way business will be done in the future. We’ve chosen the latter by developing a cutting-edge customer service model that fits the 21st century consumer.”

Ron Peltier, CEO HomeServices of America

Regional Reach

Reece & Nichols Alliance, Inc., expands the name and brand recognition of our company throughout eastern Kansas and western Missouri. The Alliance network serves more than 450 communities and, with a sales force of more than 300 agents, greatly expands the Reece & Nichols buyer pool while providing quality exposure for Reece & Nichols listings.



Kansas City Metro Reach

Reece & Nichols is comprised of nearly 2,000 agents - by far, the largest sales team of any kind in the Kansas City metro and surrounding areas. Each agent has a unique center of influence that they have cultivated over time. Individually, they work with a unique pool of buyers collected from family, friends, local businesses and open houses. Together, they make up the largest real estate network, increasing the odds we're already working with a buyer for your home.

Reece & Nichols' relationships with Corporate Kansas City are extensive as well. Reece & Nichols is proud to work with companies such as Helzberg Jewelers, AMC Theatres, American Century, Union Pacific Railroad and many others. These employers know they can trust Reece & Nichols to provide comprehensive support to both local employees and new to the Kansas City region.

Real Estate is Local

My Real Estate website provides information on local listings and showcases my personal listings. Real Estate is local and my website is customized to represent our community. Visit my website for 24/7 access to local listings and, remember, you can call or email me about any property you see!

My Website Features Include:

- Property Quick Search
- Advanced Home Search Tools
- Bing_{TM} Map Search
- Open House Planner
- Property details, photos and virtual tours
- Mobile Accessible
- Land Search Option
- Home Match report for sellers
- Home Match custom search for buyers
- Plaza Mortgage Information
- Reece & Nichols Insurance
- Local inventory of homes for sale

9 in 10 home buyers search for homes online

(National Association of Realtors, 2010)

Property Details

My website features local listings for residential and land listings for sale. Use the Quick Search, Advanced Search or Virtual Map options to return complete listing information in our robust property detail pages.

Property Photos

Preview up to 35 full color property photos in the listing photo gallery

5 Ways to Contact

Even more opportunities to reach me and inquire about the property or schedule a showing

Save & Share

Save the property to your Home Match account, and share it with friends and family on Facebook, Twitter, LinkedIn and Myspace

Property Details

Read additional agent remarks along with listing information, school information and more

View Area Virtual Map

See the property and surrounding neighborhood with road, aerial and bird's eye virtual mapping views

Neighborhood & Market Stats

Contact me for the most up-to-date neighborhood and market statistics

Get A Loan

Visit the Mortgage Calculator or consult a Plaza Mortgage specialist to find a loan that fits your needs



*On your phone more than a home computer?
My website is mobile friendly!
Search and save properties on the go.*

Mobile Convenience

Nearly 90% of home buyers are searching for homes online. Reece & Nichols understands the need to provide the most powerful and convenient online experience in the marketplace. The ReeceAndNichols.com mobile experience offers location based and advanced search options, mapping, and other useful tools as you tour neighborhoods in the area. It is the power of ReeceAndNichols.com on the go!



ReeceAndNichols.com on your mobile features:

Find Nearby Properties

Use your GPS-enabled mobile device to locate properties for sale right where you are standing

Property Quick Search

Enter your search criteria and get real-time results for listings in the region

Advanced Home Search

Added functionality to narrow your home search results to your exact specifications

Open House Search

Search our online schedule to plan and map your Open House tour

Property Details

View full color photos and complete property information direct from ReeceAndNichols.com

Direct Agent Contact

Contact listing agents directly to get answers to questions or schedule a showing

Home Match

Access your Home Match Account to access your home buying portfolio on the go

Search area listings and view property photos on ReeceAndNichols.com with your mobile device*

By 2012, mobile internet access will surpass that of desktop PC**

*Mobile internet access required. Mobile internet may be subject to fees by your mobile service provider, see your plan for details.

**According to www.mobithinking.com

Home Match for Buyers

ReeceAndNichols.com is your premier real estate website, providing potential buyers and sellers robust yet easy to use search tools and more property details than any other local resource. Reece & Nichols buyers are enrolled in the Home Match feature of ReeceAndNichols.com that allows buyers to build their own personalized home buying portfolio. With Home Match, buyers can create saved searches, save favorite properties and receive instant email notifications when any changes occur in their portfolio.

Home Match features include:

- Bing™ Virtual Map Search plus 7 additional search types to choose from
- Advanced search options
- Mobile access – access your Home Match portfolio on your agent's mobile website
- Complete inventory of homes for sale in the region
- Property information and photos update every hour
- Instant notification of new listings, price changes, open houses and more
- Extensive details on each property including up to 35 photos, neighborhood information, and Bing™ virtual mapping bird's eye view
- One click access to your agent of choice
- Integration with Reece & Nichols' exclusive Sell My Home designed for buyers who are selling their current home



Digital Circulation

We've been in the syndication business for more than five years, and we are proud to say that in an average month, more than 22,000 online consumers find Reece & Nichols listings on other sites and click back through to ReeceAndNichols.com for more property information.

Our experience has taught us that the space leaders - including Trulia, Zillow, and Yahoo! - consistently provide 95+% of the activity and allow us to present your property in a timely, accurate and professional manner. We believe your listing should have digital exposure outside of ReeceAndNichols.com, and we automatically send the data to the online providers that we know and respect.

- Realtor.com
- Trulia
- Zillow
- Yahoo! Real Estate
- AOL Real Estate
- RELO Home Search
- CyberHomes
- FrontDoor
- Oodle and more...



YAHOO! REAL ESTATE



Home buyers spend an average of 40 hours searching homes online before contacting a real estate agent*

Our listings are featured on many of the industry's top Web sites, which meet the selection criteria of having a business philosophy of encouraging strong client-agent relationships. However, these distribution channels and their business models may change frequently, therefore, while these resources are currently deemed reliable, they cannot be effectively guaranteed.

**According to the 2010 NAR Home Buyer and Home Seller Report*

OPEN HOUSE CELEBRATION

Reece and Nichols
OPEN HOUSE Celebration

Join Us for Our Monthly Celebration

Once a month, we are partnering with our agents to host a regional Open House Celebration. Usually on the first or second weekend of each month, the Reece & Nichols Open House Celebration features hundreds of open houses. We reach out to buyers throughout the Region and encourage them to plan, search and map their Saturday & Sunday Open House Tour on ReeceAndNichols.com

2011 Open House Celebration Schedule

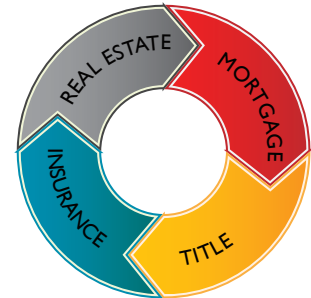
January 8	April 2	July 9	October 1
February 12	May 14	August 6	November 5
March 5	June 4	September 10	December 3

saturday & sunday we're hosting 100s of open houses
[Click here to start planning your tour.](#)

Sample Open House Celebration ad

A Suite of Services to Customize your Transaction and Closing

According to the National Association of REALTORS® 2010 Survey, 97% of home buyers and sellers are looking for a one-stop shop. Buying and selling real estate should be easy, fast and reliable. At Reece and Nichols, we've developed a suite of services to guide you through every step. Your Reece and Nichols agent works seamlessly with Plaza Mortgage, Kansas City Title and Reece and Nichols Insurance to ensure an efficient transaction and custom closing.



Plaza Mortgage HomeServices Lending™

- Quick and easy pre-approval in-person or online
- Highly competitive loans with no hidden or unnecessary costs
- Conveniently located in most Reece and Nichols offices
- One of the nation's most highly ranked mortgage brokers
- PlazaMortgageKC.com

KANSAS CITY TITLE

- Competitive rates for both title insurance and closing services
- Conveniently located closing centers throughout the KC Metro area
- Excellent customer service
- KansasCityTitle.com

REECE & NICHOLS | Insurance

- Home and auto insurance
- Complimentary insurance review
- National leader in insurance brokerage

Commercial Real Estate Services

At Reece Commercial, our vision is to create and deliver a remarkable property buying, selling and leasing experience, and our agents are committed to providing that vision to each of our clients with every transaction. Founded in 2009, Reece Commercial is a subsidiary of Reece and Nichols. This relationship allows our Commercial agents to leverage the technology and vision of the Reece and Nichols family to provide added exposure and resources to commercial properties. To learn more about our commercial services visit ReeceCommercial.com.



Solid. Stable. Strong.

First home? Selling? Moving up?

Because your home is one of your biggest investments, it's important to ensure that your mortgage fits you. At Plaza Mortgage, our specialty is finding mortgage solutions that meet your current situation while complementing your long-term financial goals. Our goal is to help you determine what mortgage options work for you, guide you through the loan process and answer your questions.

In today's market, the right information can result in a savings of thousands of dollars. Ask your agent for a First Time Homebuyers Guide or a Repeat Homebuyers Guide, providing you the information you need to make the right decision on financing your new home.

PlazaMortgageKC.com

Ask a Plaza Mortgage Loan Representative about a Mortgage Pre-approval today.

Already Pre-approved? Plaza Mortgage can do a free Second Opinion; your opportunity to reap substantial savings.

Plaza Mortgage HomeServices Lending™



As one of only two AAA rated banks in the world and the only one in the United States, there is no doubt you are in good hands with Plaza Mortgage, a Wells Fargo Affiliate.

Commitment To Our Community

At every level of our organization, we are proud to devote our time, talents and resources to national and local charities and non-profit organizations. Every contribution – large or small – makes a difference.



Corporate Involvement



Toys for Tots Over the 60 years of the U.S. Marine Corps Reserve Toys for Tots Program, Marines have distributed more than 370 million toys to more than 173 million needy children. This charitable endeavor has made U.S. Marines the unchallenged leaders in looking after needy children at Christmas. Jerry Reece has been actively involved in the Toys for Tots national work force since his retirement as a Colonel in the U.S. Marine Corps Reserves. Reece & Nichols has been involved with the program since 1993.

United Way United Way makes a difference in the region. Contributions have more impact because the United Way multiplies your gift, making every dollar worth \$1.55 in services. They focus on the community's most critical issues and gather people together to solve community problems. Reece & Nichols is among the top 10 businesses in the Kansas City region for participation in the United Way campaign. Annually, more than 500 employees and agents give through the campaign.

Agent Involvement

In addition to donating time and resources to local food pantries, park boards, schools, churches, museums, theatres and shelters, Reece & Nichols Alliance Agents participate in the following charitable causes and organizations:

- | | | |
|---|-------------------------------|------------------------------------|
| Alliance Against Family Violence | Cottage Gardeners | Rotary Club |
| American Cancer Society | Elks Lodge | Safe Harbor House |
| American Heart Association | Feed the Hungry | Salvation Army |
| American Legion | Friends of the Library | Second Harvest |
| American Red Cross | Goodwill | Service Dogs for Disabled Veterans |
| Arthritis Foundation | Habitat for Humanity | Shriners |
| Arts Fund | Hospice Volunteer | Special Olympics |
| Benjamin Smiles Charity | Hospital Auxiliary | St. Jude Charities |
| Big Brothers/Big Sisters | Humane Society | Suicide Awareness Foundation |
| Boy & Girl Scouts of America | Jaycees | Susan G. Komen Walk |
| Cancer Action | Junior League | Trails West |
| Center for Study of Global Christianity | Knights of Columbus | UCM Women in NETworking |
| Christmas for Kids | Light the Night Walk | United Way |
| Christopher Reeve Foundation | Lions Club | Veterans of Foreign Wars |
| City Union Mission | March of Dimes | Vietnam Veterans Association |
| Clothes Closet | Military Affairs Center | Vitae Society |
| Combined Federal Campaign | Mothers Against Drunk Driving | Whiteman Base Community Council |
| Community of Hope | National Right to Life | Women's Abuse Shelter |
| Cops for Tots | Navigators | YWCA |

Why You Should Work With a REALTOR®

REALTORS® are trained in all aspects of the real estate transaction, from pricing and marketing, to closing and legal documents. Working with a REALTOR® can save you time and frustration throughout the buying and selling process. A REALTOR® brings valuable expertise to the table, ensuring a smooth and successful transaction. Here are some reasons it pays to work with a REALTOR®.

You'll have an expert to guide you through the process.

Buying or selling a home usually requires disclosure forms, inspection reports, mortgage documents, insurance policies, deeds, and multi-page settlement statements. A knowledgeable expert will help you prepare the best deal, and avoid delays or costly mistakes.

Get objective information and opinions.

REALTORS® can provide local community information on utilities, zoning, schools, and more. They'll also be able to provide objective information about each property. A professional will be able to help you answer two important questions: First, will the property provide the environment I want for a home or investment? Second, will the property have resale value when I am ready to sell?

Find the best property out there.

Sometimes the property you are seeking is available but not actively advertised in the market, and it will take some investigation by your REALTOR® to find all available properties.

Benefit from their negotiating experience.

There are many negotiating factors, including but not limited to price, financing, terms, date of possession, and inclusion or exclusion of repairs, furnishings, or equipment. In addition, the purchase agreement should provide a period of time for you to complete appropriate inspections and investigations of the property before you are bound to complete the purchase. Your agent can advise you as to which investigations and inspections are recommended or required.

Property marketing power.

Real estate doesn't sell due to advertising alone. In fact, a large share of real estate sales comes as the result of an agent's contacts through previous clients, referrals, friends, and family. When a property is marketed with the help of a REALTOR®, you do not have to allow strangers into your home. Your REALTOR® will generally prescreen and accompany qualified prospects through your property.

Real estate has its own language.

If you don't know a CMA from a PUD, you can understand why it's important to work with a professional who is immersed in the industry and knows the real estate language.

REALTORS® have done it before.

Most people buy and sell only a few homes in a lifetime, usually with quite a few years in between each purchase. And even if you've done it before, laws and regulations change. REALTORS®, on the other hand, handle hundreds of real estate transactions over the course of their career. Having an expert on your side is critical.

Buying and selling is emotional.

A home often symbolizes family, rest, and security - it's not just four walls and a roof. Because of this, home buying and selling can be an emotional undertaking. And for most people, a home is the biggest purchase they'll ever make. Having a concerned, but objective, third party helps you stay focused on both the emotional and financial issues most important to you.

Ethical treatment.

Every member of the National Association of REALTORS® makes a commitment to adhere to a strict Code of Ethics, which is based on professionalism and protection of the public. As a customer of a REALTOR®, you can expect honest and ethical treatment in all transaction-related matters. It is mandatory for REALTORS® to take the Code of Ethics orientation and they are also required to complete a refresher course every four years.

Courtesy and Copyright the National Association of REALTORS®

Remarkable Home Buying: Step-by-Step

1. Hire me as your professional REALTOR®!
2. **Get pre-approved.** Contact a lender to begin the pre-approval process. Begin collecting one month of paycheck stubs, the last two years' W-2's and tax returns, and DD214 (if applicable). I can provide you with a list of lenders that many of our clients use.
 - Consider a second opinion. Some of our clients believe a second opinion from a second lender has helped them get the best loan for their needs at the best price and terms.
 - Obtain a copy of your Good Faith Estimate, a pre-approval letter, payment information and an estimate of time needed to close the loan from the lender.
 - Let's review the GFE, pre-approval letters and other lender information together.**
3. **Search.** Search for homes with my assistance and sign up for your free Home Match account.
4. **Make an offer.** Make an offer on a property by allowing me to use our professional forms to write a contract. I will provide documentation that you will need before you make an offer:
 - Determine the price you want to offer.
 - Decide when you want to close and occupy the property.
 - Consider all the other terms of the offer, including a warranty, before we begin the negotiation.
 - You will need a personal check for earnest money as a down payment before making an offer.
5. **Negotiate.** I will negotiate the offer with the listing agent on your behalf.
6. **Inspection.** Once an offer is accepted, we will have ____ days to do inspections (inspector will require payment at time of inspection), order your homeowner's insurance, and deliver any inspection repairs/requests to the seller's agent in writing.
7. **Communicate with your lender.** After repairs are negotiated and agreed upon, you will need to stay in constant contact with your lender and provide him/her whatever he/she needs to complete your loan process.
8. **Complete the mortgage application.** The lender will:
 - Order the title opinion and you will receive a copy in the mail or via email.
 - Order an appraisal of the property - you may need to pay for the appraisal before it is ordered.
 - Assemble all your documentation and send it to an underwriter for final approval (W-2's, paycheck stubs, down payment verification, employment verification, etc.).
9. **Connect utilities.** One week before closing, contact the utility companies to have all utilities turned on in your name as of the date of closing/possession.
10. **Do a final walk-through.** One to two days before closing, do a final walk-through at the home with me for one last look before you close.
11. **Close on the property.** Closing consists of you, me and the Closing Agent. We will meet at either the title company or my office and you will sign your loan documents. It takes about one hour and you will need to bring your picture ID and your closing funds in the form of a cashier's check. Congratulations! You're a home owner!

****Note: Purchasing anything on credit or co-signing for anyone else prior to closing could postpone or stop the closing on your new home.**

Do not hesitate to contact me when you have questions or concerns. My business card is attached!

Top Tips for Buyers

Location counts.

You've probably heard the old real estate joke about "location, location, location," but the point still bears repeating. Location is crucial. How far are you really willing to commute to your place of employment? How good are the local schools, shopping centers, public transportation, seniors services and other public amenities? Will your new home be next to a vacant lot or a commercial property? Even a picture-perfect dream home can be a mistake if it's in an undesirable location, and a poor-location home can be a particularly bad choice if you anticipate reselling the home within a few years.

Make a list.

Do you (and your spouse, if you're married) really know what you need and want in your home? You'll save yourself many hours of shopping (and potentially arguing) if you make a list ahead of time. Zero in on the features you must have, would like to have, definitely don't want and would prefer not to have. Your goal is to find the right home for your family without falling in love with one that doesn't suit your needs. Tip: Start compiling your wish list by thinking about what you like and dislike about your current home.

Do your homework.

Not long ago, consumers had very little access to information about recent home sales prices, market trends, homes on the market, neighborhood statistics and the home-buying process. Today, all this information and more is available on the Web. Go surfing. Get educated. Become empowered.

Get preapproved for a mortgage.

Your top-dollar home price is a function of your household income, your creditworthiness, interest rates, the type of loan you select and how much ready cash you have for the down payment and closing costs, among other factors. Rather than guessing or estimating how much you can afford to spend, ask a lender or mortgage broker to give you a full assessment and a letter stating how much you're qualified to borrow. The true amount may be much more or much less than you think.

Use a checklist.

Touring multiple homes is a confusing experience for most people. Rather than relying on memory, make notes about the homes you visit. Turn your priorities into a personalized home-shopping checklist and use it track the features of each home.

Wear comfortable clothing and sturdy shoes.

House-hunting can be tiring, especially if you're relocating to a distant community and want to see a dozen homes in one day. There's no sense in torturing your feet unnecessarily.

Be prepared to make an offer.

House-hunting can also be frustrating, especially if you know in your heart you're not really emotionally or financially ready to buy a home. If you're not ready, don't put yourself through the exercise. If you are ready, go through a blank purchase contract ahead of time so you'll know what decisions you'll face when you make an offer.

Relax.

Granted, buying a home is a major life-altering event. But it's not worth making yourself insanely crazy or super-duper stressed. Save time at the end of your house-hunting expedition to unwind, calm your thoughts and emotions and keep the whole experience in perspective.

Buyer Survey

Why are you thinking about buying a home?

How long have you been looking? How soon do you need to move?

Are you working with another salesperson or broker? If so, who?

How many are in your family? Do you have school-aged children?

Have you purchased a home before? Do you rent or own your current home?

Will you need to sell your home or complete a lease period before buying? How long is your lease?

What is your price range? Do you have a budget for monthly payments?

Have you been prequalified for a loan? What is the name of the lender?

Is there a particular area of town you are looking to move to?

How many bedrooms and bathrooms do you think you need?

Do you have an idea on square footage or style of home?

What is the most important room in the home for you? Do you have any special home requirements?

Will someone else be helping you make this decision?

Where are you employed? Is proximity to work an important factor?

What times are best for you to view properties?

What is the best way to contact you? Phone, email, snail mail or fax? Please provide number/email/address.

Questions to Ask Your Agent

How long have you been a licensed REALTOR®?

Do you work full-time as a REALTOR®? If not, how many hours a week do you spend in real estate?

Do you have assistants who work for you?

How many transactions did you close last year?

Of the homes you listed last year, how many sold? How many failed to sell?

How many homes that you listed did you actually sell yourself?

What was your average list price to sale price for your listings?

What is the real estate board average list price to sale price?

What are the average days your listings have been on the market?

What are the real estate board average days on the market?

What do you do to market your listings?

How do you communicate with your clients and how often?

Why should I hire you?

Guarantee of Satisfaction

With your agreement, I will pursue a plan to provide you exceptional service and superior results. If, at any time, you are not satisfied with my services, I will terminate our agreement with 48 hours written notice.

I am so sure you will be satisfied...I guarantee it!



Sales Associate

Date

Broker

Date

Client

Date