





Dear Buyer,

I look forward to working together to help you find and purchase your new home!

In my experience, finding the right home is about your life and your dreams and how you envision your life unfolding there.

I am here to help you locate your new home and help you with the buying process. I work with each of my clients individually, taking the time to understand their unique needs and lifestyle, and I want to do the same for you.

It's incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That's why I work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

I am so excited to get started on finding you that dream home!

Warmest Regards,

Carl Holmes



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When you work with Carl Holmes you will receive a highly trained negotiator and someone who will facilitate the escrow process and make sure all legal documents are handled and provide....

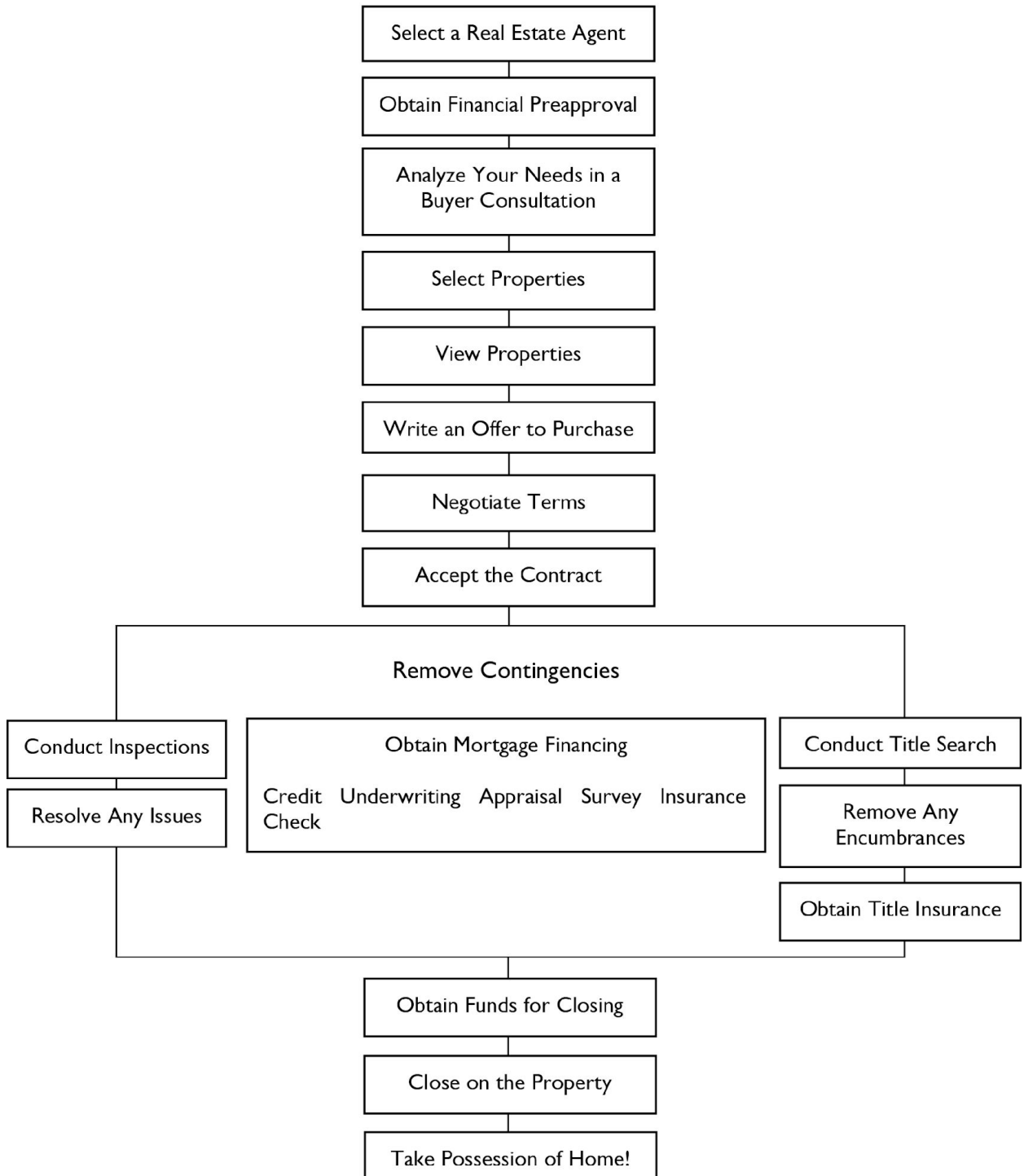
- Personal and reliable buyer representation throughout the entire home buying process
- Buyer consultation to help determine your home buying needs and explanation of the home buying process
- Receive immediate emails of new listings as soon as the home hits the MLS
- Personalized home search page to assist with your property search. Listing information can be sorted, categorized and viewed in different formats based on your liking.
- Information provided on homes not listed in the MLS yet!
- Homes are previewed on your behalf to show you the best of the best!
- Negotiate the terms of sale and facilitate the escrow process
- Work with the buyer's lender to satisfy any lender requirements.
- Coordinate and ensure the transaction runs smoothly from contingency deadlines to required paperwork and home inspections.
- Helpful resources and information provided as needed or requested by the client
- On-going communication provided to clients with updates and regular follow up
- Client calls are returned promptly
- Clients are treated in the manner that I would like to be treated!



YOUR GUIDE TO BUYING A HOME

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The Home-Buying Process





YOUR GUIDE TO BUYING A HOME



The Mortgage and Loan Process

Funding Your Home Purchase

1. Financial pre-qualification or pre-approval

Application and interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

Appraisal scheduled for current home owned, if any

2. Underwriting

Loan package is submitted to underwriter for approval

3. Loan approval

Parties are notified of approval

Loan documents are completed and sent to title

4. Title company

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

5. Funding

Lender reviews the loan package

Funds are transferred by wire

Why pre-qualify?

We recommend our buyers get pre-qualified before beginning their home search.

Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.



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Making an Offer

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

The Price

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

Additional Property

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

- ***Accept the offer***
- ***Reject the offer***
- ***Counter the offer with changes***

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



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Your Lifestyle Interview

Lifestyle

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g., parents)?

Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?

Does your home need to accommodate any special needs?

Do you have any pets?

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture, or a large collection?

When people come to your home, what do you want your home to say about you?

Is there anything I should know about your lifestyle that I have not asked?

Location

Tell me about your ideal location.

What is your maximum commute time and distance?

What is your work address?

Are schools important?

Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

What else is important about your location?



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Your Home Wish List

General

Do you have a preference for when the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or hot tub?

Are you looking for any structures such as a greenhouse or shed?

Structure/Exterior

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what size house are you looking for (square footage)?

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

Do you want a porch or deck?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What other exterior features are important to you?



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Your Home Wish List

House – Interior

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

Bedrooms

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom?

Bathrooms

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Kitchen

What features must your kitchen have (e.g., breakfast area, types of appliances, etc.)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

Dining Room

Would you like the dining room to be part of the kitchen configuration? What about the living room?

What size dining room table do you have?



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Your Home Wish List

Living Room/Family Room

Describe your likes and dislikes.

Do you want a fireplace?

What size room(s) do you have in mind?

What other rooms do you need or want?

What else should I know about the inside of the house you are looking for?

Summary

What are the top five things your home *needs* to have?

Beyond those five things, what is something else you really *want* to have?

If you could have something else, what would that be?

If you could have one last thing to make this your dream home, what would that be?



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Your Home Wish List

Describe your likes and dislikes.

How many bedrooms/bathrooms would you like?

What other rooms do you need or want?

What else should I know about the inside of the house you are looking for?

What are the top five things your home *needs* to have?

Beyond those five things, what is something else you really *want* to have?

If you could have one last thing to make this your dream home, what would that be?

What areas do you prefer?

Where are your work location(s)?

Any additional items to consider when selecting your target neighborhoods?



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The Neighborhood of Your Dreams

Please consider the following and record any notes or preferences:

Areas you would enjoy

Specific streets you like

School district(s) you prefer

Your work location(s)

Your favorite shops/conveniences

Recreational facilities you enjoy

Any additional items to consider when selecting your target neighborhoods:



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Frequently Asked Questions

How will you tell me about the newest homes available?

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the *New on Market* list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?

Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.



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Moving Checklist

New Telephone Number: _____

New Address: _____

Before you move, you should contact the following companies and service providers:

Utilities:

_____ Electric
_____ Telephone
_____ Water
_____ Cable
_____ Gas

Professional Services:

_____ Broker
_____ Accountant
_____ Doctor
_____ Dentist
_____ Lawyer

Government:

_____ Internal Revenue Service
_____ Post Office
_____ Schools
_____ State Licensing
_____ Library
_____ Veterans Administration

Clubs:

_____ Health and Fitness
_____ Country Club

Insurance Companies:

_____ Accidental
_____ Auto
_____ Health
_____ Home
_____ Life
_____ Renters

Business Accounts:

_____ Banks
_____ Cellular Phones
_____ Department Stores
_____ Finance Companies/Credit
Cards

Subscriptions:

_____ Magazines
_____ Newspapers

Miscellaneous:

_____ Business Associates
_____ House of Worship
_____ Drugstore
_____ Dry Cleaner
_____ Hairstylist



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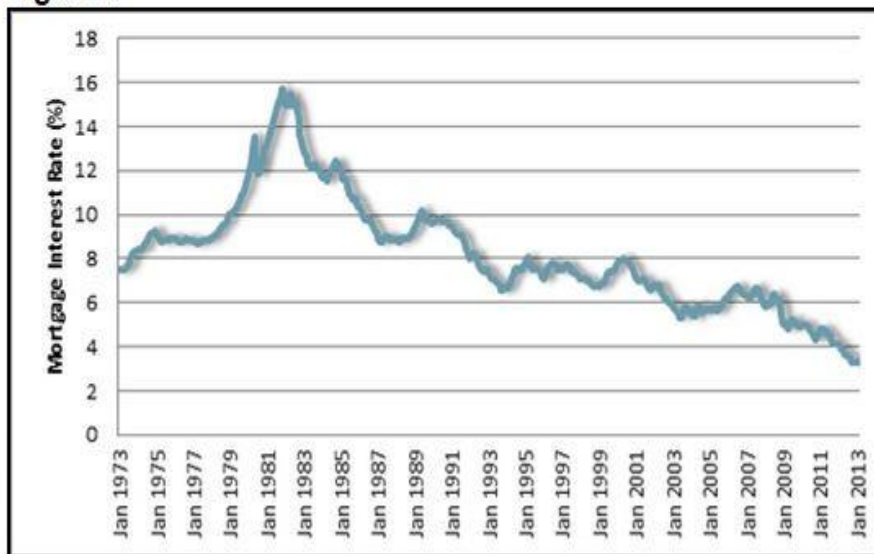
Great Time to Buy – Historical Interest Rate Graph

Mortgage Interest Rates: What to Expect Moving Forward

find the article at: "<http://www.car.org/marketdata/realestate411/mortgageinterestrates/>"

Unprecedentedly low mortgage interest rates have been with us for some time now. Currently at about 3.3 percent, conventional mortgage interest rates are half of the recent historical average of 7 percent. Figure 1 illustrates the historical trend of conventional 30-year mortgage interest rates.

Figure 1



Source: U.S. Federal Housing Finance Agency



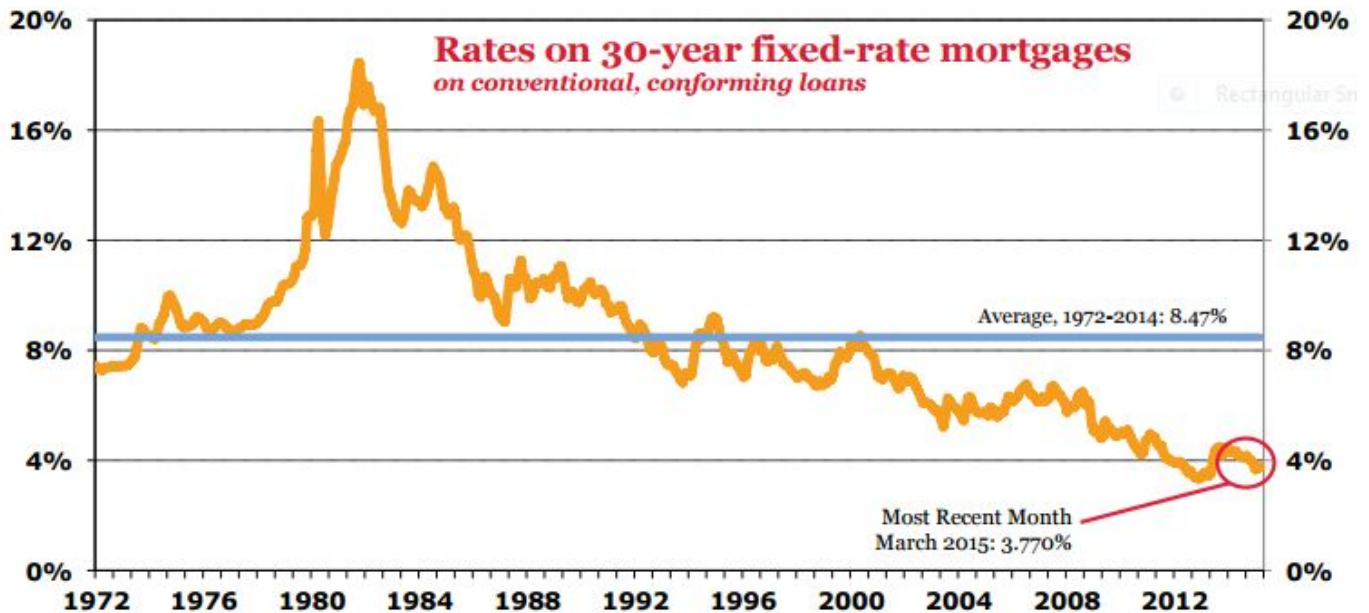
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Great Time to Buy – Historical Interest Rate Graph

Mortgage rates remain near historic lows

If you've been waiting to buy a home, now may be the time to take action



This makes today a particularly good time to buy before interest continue to rise and your monthly payment goes up and purchasing power goes down!

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YOUR GUIDE TO BUYING A HOME



Great Time to Buy – Before interest rates continue to rise!

How interest rates can impact monthly mortgage payments

As you consider various home financing options that may be available to you, it's important to understand how interest rates can affect your monthly mortgage payment amount. The chart below shows how the combination of interest rate and mortgage amount can increase or decrease your monthly mortgage payment. The payment amounts provided do not include homeowners insurance or property taxes which must be paid in addition to your loan payment.

To use the chart:

1. Select the interest rate that is closest to the current rate provided by your home mortgage consultant.
2. Select a mortgage amount.

For example: If you select 4.750% as the interest rate for a \$200,000 mortgage, the monthly principal and interest payment will be \$1,043. If you select a slightly higher interest rate of 5.00 % for the same

mortgage amount of \$200,000, the monthly principal and interest payment will be \$1,074. In this example, the 0.25% interest rate increase results in a mortgage payment increase of \$31 per month.

Remember, interest rates only tell part of the story. Talk to your home mortgage consultant about other factors that may affect your monthly mortgage payment. To learn more, visit wellsfargo.com/mortgage.

30-year fixed-rate loan with a 20% down payment						
Interest rate	4.250	4.500	4.750	5.000	5.250	5.500
Mortgage amount	The corresponding APR for each interest rate is provided under the estimated monthly payment. For example, a mortgage amount at \$200,000 with an estimated monthly payment of \$1,074 and an interest rate of 5% would have an APR of 5.033%.					
\$100,000	\$492 4.313%	\$507 4.564%	\$522 4.815%	\$537 5.066%	\$552 5.317%	\$568 5.568%
\$150,000	\$738 4.292%	\$760 4.542%	\$782 4.793%	\$805 5.043%	\$828 5.294%	\$852 5.545%
\$200,000	\$984 4.281%	\$1,013 4.532%	\$1,043 4.782%	\$1,074 5.033%	\$1,104 5.283%	\$1,136 5.534%
\$250,000	\$1,230 4.275%	\$1,267 4.525%	\$1,304 4.776%	\$1,342 5.026%	\$1,381 5.277%	\$1,419 5.527%
\$300,000	\$1,476 4.271%	\$1,520 4.521%	\$1,565 4.771%	\$1,610 5.022%	\$1,657 5.272%	\$1,703 5.522%
\$400,000	\$1,968 4.271%	\$2,027 4.521%	\$2,087 4.771%	\$2,147 5.022%	\$2,209 5.272%	\$2,271 5.522%

The payment amounts provided do not include homeowners insurance or property taxes which must be paid in addition to your loan payment. Your actual payment may be higher. Your loan's interest rate will depend upon the specific characteristics of the loan transaction and your credit profile up to the time of closing. Estimated closing costs used in the APR calculation are assumed to be paid by the borrower at closing. If the closing costs are financed, the loan, APR and payment amounts will be higher. If the down payment is less than 20%, mortgage insurance may be required and could increase the monthly payment and APR.

Call to get an updated and custom quote from a licensed mortgage professional.



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