

HIGHER STANDARDS HOME GROUP
VIRTUE • VISION • TOGETHER

BUYER'S GUIDE

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As Home Buying Specialists...
...we will help you:

- Find the **best home** for your needs
- Negotiate the **lowest price**
- Secure the **best financing**
- Meet your home buying needs
with the **least amount of hassle**

*And none of our services will cost
you a penny*

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

Advertise homes in order to get 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 we use the latest technology and proven consumer innovations that go far beyond this antiquated ABC approach.

In Contrast, Our Home Buying System...

Focuses On Your Needs

To ensure that you find the best house for the lowest price with the very best financing and the least hassle, we will...

- **Step 1** – Find out how much home you can afford (by helping you get **Home Loan Pre-Approval**)
- **Step 2** – Send you information on homes that match your exact home buying criteria (our unique **Buyer Profile Service**)
- **Step 3** – Help you get the home you want using our **Specialized Knowledge**

At each step along the way, you will benefit from our innovative consumer programs – ALL of which are FREE to you!

STEP 1:

Home Loan Pre-Approval...

How Much House Can You Afford?



Home Loan Pre-Approval

3 Key Benefits



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 down payment home loan and lowest monthly payment, which will allow you to get the most house for your money)

3. You can make a **stronger offer** (You get the power of immediate action, you can beat out other buyers, you can negotiate the lowest price and best terms)

Consider These Two Offers...

Buyer A

(*You* with a pre-approved Home Loan)

✓ \$150,000

✓ Cash Offer

✓ No Conditions

Buyer B

(Another Buyer who is *NOT* pre-approved)

✓ \$150,000

✗ Conditional
Upon
Financing

Which offer would
you accept?



Pre-Approval

It's as Easy as 1-2-3

1. A Home Loan Credit Report is generated by the Credit Bureau
2. Your Employment, bank accounts and rental payments (if applicable) are verified
3. All information is forwarded to the underwriter for approval

You're Approved!

STEP 2:

The
Buyer Profile
Service...

What are you looking for in a home?

Style?

Garage?

Location?

#Bathrooms?

#Bedrooms?

Lot Size?

**The Main Real Estate Database is
called the:**

Multiple

Listings

Service

The MLS has information
on thousands of homes for
sale by ALL companies...



...thousands of homes that
you can pick from

How Most Realtors Pick Out Houses:

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

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

How Our Buyer Profile Service Works

1. Your *home buying criteria* is entered into our *custom computer database*
2. Every day and evening our custom program automatically searches the MLS to find *homes that match your specific criteria*
3. We only *email you the homes* that match your criteria, and we do so on a daily basis. (You will get a picture, address and a complete description of each home)
4. You can then read through the listings, pick which homes you like, and *drive by them*.
5. When you see a home you want to look at, just give us a call and *we'll arrange a showing (24hrs notice if possible)*
6. You're under **NO** *pressure to buy*

... We put **YOU** in control

YOU are in *control* which means...

1. 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
2. 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 (there's **never
any pressure to buy**)
3. NO More...
overpaying for the
home you want
 - Because you're there
first, you can often
secure a lower price

STEP 3:

Specialized Knowledge

When you find the home you want, we will:

1. Help you **prepare an offer** that meets your needs
2. **Present the offer** on your behalf to the seller
3. **Negotiate** all the terms and conditions of the offer in your best interest
4. Provide you with **Services** no other REALTOR offers

*And remember, none of these
services cost you a penny*

FREE Buyer Advantage Service

➤ You will receive a 14 month home warranty at closing, Guaranteed!

The biggest worry when buying a home is the first year, what's going to break, what maintenance costs will you incur? With our Buyer Advantage Service, we will negotiate on your behalf to have the seller buy you a 14 month Blue Ribbon Silver Home Warranty, if the seller refuses to pay, we will pick up 100% of the cost!

➤ Cancellation Guarantee

We do something no other REALTOR offers, we give you a cancellation guarantee. If, at anytime prior to making an offer, you're not completely satisfied with our service or team, you can cancel your buyer contract with us with no further obligations or cancellation fees.

“IMPORTANT NOTE: These guarantees will be written into the Exclusive-Right-To-Buy Listing Agreement in the Additional Provisions”

In Summary...How You Benefit

1. You get pre-qualified **free of charge** for a home loan and get access to special financing
 - You can afford more home for your money, for less payment
2. You receive (by email) the best new listing that match your criteria **BEFORE** the average buyer knows about them
 - You can beat out other buyers to hot new listings
3. You are backed by our Specialized Knowledge
 - You get the house you want at the lowest possible price
4. You get our **FREE** Buyer Advantage Service
 - You get a Free 14 Month Home Warranty & the right to cancel at any time.

What to Say and Do When You Come Across Homes On Your Own

- With your “Custom Automated Home Search”, if you see any property you want to see, it is extremely important you email, text or call me ASAP to set up a showing as homes can move fast AKA “Go Under Contract”, so we want to get you into view these homes as soon as possible.
- If you see an “Open House” on a home that you want to view. Call, email or text me ASAP and I can set up a showing for you on the property. In the event that you decide to view that property without me there, which is 100% OK, make sure to immediately inform the Real Estate Agent that you are working with me as your Realtor (this will also keep them from high pressuring you).
- If you see a “For Sale By Owner” listing that you are interested in, make sure to call, email and/or text me right away and I can set up a showing. Most “For Sale By Owners” will work with a Realtor that has a Buyer.
- In the event you want to look at or see “New Builds”, which I can absolutely show you and represent you on. It is absolutely critical that you make sure to notify me ASAP and we can set up a time to view the “New Build Development” as well as any others that you have an interest in. Do NOT go to the sales center and/or models and view without me. I have heard too many horror stories regarding unrepresented buyers with new home builds, the sales center works for and has the best interest of the builder NOT you.

10 Commandments of Buying A Home

1. Thou shalt not change jobs, become self-employed, or quit your job.
2. Thou shalt not finance a car, truck, or van.
3. Thou shalt not use credit cards excessively.
4. Thou shalt not let current accounts fall behind.
5. Thou shalt not spend money you have set aside for down payment and closing costs.
6. Thou shalt not finance any new furniture.
7. Thou shalt not originate any inquiries into your credit.
8. Thou shalt not make cash deposits without checking with your loan officer.
9. Thou shalt not change bank accounts.
10. Thou shalt not co-sign a loan for anyone.

Home Buyer's Road Map

1. Meet with a Real Estate Professional: Discuss the type of home you're looking for, including style, price, and location.
2. Get Pre-Approved: Knowing what you can afford is critical to a successful home shopping experience.
3. Search For Homes: The fun part! Your agent will schedule showings and help you find the perfect home.
4. Make An Offer: We will prepare an offer based on the price and terms you choose.
5. Under Contract: You and the seller have agreed to the price and terms. The home is effectively held for you until closing. You the buyer drop off the earnest money to the title company or office.
6. Inspection & Objection: We coordinate the inspection and prepare the inspection objection based on what you need.
7. Appraisal: Your lender orders the appraisal.
8. Final Details: Perform due diligence, review documents.
9. Closing: This is the transfer of funds and ownership. A title company typically acts as an independent third party to facilitate the closing.

DOCUMENTS

Forms are e-signed online using CTMe contracts

- **Exclusive Right-To-Buy Listing Agreement:** This says that your Realtor represents you and only has your best interest in mind.
- **Definitions of Working Relationships:** This explains the different relationships between a buyer, seller and a Realtor.
- **Contract to Buy and Sell Real Estate:** This is your offer to the seller.
- **Inspection Objection:** States what items the buyer wants fixed to move forward.
- **Inspection Resolution:** States what the seller agrees to fix from the buyers inspection objection form.
- **Seller's Property Disclosure:** To be filled out by seller disclosing all known adverse material facts affecting the property
- **Source of Water Addendum:** This gives the information on who the water provider is.
- **Square Footage Disclosure:** This says what the square feet of the house is and where they found it.
- **Lead Based Paint Disclosure:** Only required to be filled out for homes built prior to 1978.

COMMITMENT TO YOU

I know you have a lot of options out there and I greatly appreciate you choosing our Team. Below is a list of some of the services that we provide during the home search and Home Buying process.

- Custom Automated Home Search based on your criteria.
- Cross check the MLS system daily to make sure you are seeing every home that meets your criteria.
- Schedule and show you all properties that meet your criteria that you would like to see.
- Provide you with reputable Loan Officers to get you prequalified for a loan if needed.
- Draft all offers that you would like to submit, go over all offer paperwork with you and answer any questions you may have.
- Negotiate offers to ensure you are getting the best possible deal and the best possible terms.
- Follow up with the Listing Realtor for offer status updates and constantly update you on the status of your offer.
- Once your offer is accepted, I will coordinate with the title company to open escrow and give directions for you to drop off the earnest money. Earnest money can be a check or a cashier's check made out to the Title Company but NOT cash.
- Schedule all inspections based on your schedule and the contract timelines.
- Make sure all contract timelines are met.
- Follow up with the Title Company and the Lender several times weekly to make sure closing is on schedule and keep you updated throughout the process.
- Schedule and perform the Final Walk Through with you.
- Coordinate with you, Title and the Lender on getting the closing documents signed.
- Contact you immediately upon closing/recording and deliver you the keys to your new home.

I will guide you every step of the way to ensure you are informed and educated on the home buying process. My fee to you is 100% free. In the state of CO the Seller pays the Realtor commissions, so my services are 100% free to you. All I ask for is your commitment and that when you do find the home you want to purchase that you use me as your Realtor.

Hands Down

There are more benefits
working directly with us
then any other Realtor

**All We Ask in Return is
Your Loyalty**

