

# Buyer

## PROSPECTUS

### Why Hire A Buyer Agent?

- It's Free!
- Would you use your opponent's attorney? Essentially that is what you are doing if you buy with the listing agent.
- Avoid Over-Paying
- Peace of Mind
- Get the best selection of homes on the market

**“Working with a buyer's agent is like having a real estate advisor, a home finder and a financial consultant--all for free!”**

Until recently, real estate agents were legally bound to represent the seller's interests in a real estate transaction, whether they were the "listing agent" or the agent who helped the buyer find the home.

That's all changed. Today, buyer's agents not only help buyers find homes, they can help negotiate price and contract terms on the buyer's behalf; provide information about a home, the sellers, previous offers and counteroffers; and help arrange for financing, among other services. In most cases, buyer's agents are paid from the sales commissions offered by sellers. (Some arrangements, however, may require payment from the buyer.)



### Stellar Buyer Representation

Feature	Benefit
Home search includes but not limited to Agent Multiple Listing Service (MLS), For Sale By Owners (FSBO) and HUD	Most agents only search the MLS. To ensure you have the most comprehensive selection of homes available, your agent will search the agent MLS (more selection than public searches on company websites), FSBO hot sheets, newspapers, HUD exclusive agent site, and more. No more searching newspapers or driving from open house to open house.
New and Existing Home Representation	Whether you purchase a home to be built or an existing home you will receive the same great service before, during, and after the sale.
Smooth Move Checklist	You will be given a <i>Smooth Move Checklist</i> so you can know at all times where you are in the process.
Financing & Title	Your agent will help you obtain the best possible financing available to match your specific needs and budget. In addition they will see that it closes on time with as little hassle as possible.
Buyer Market Analysis (BMA)	Avoid over paying for a house by having the facts. With a detailed buyer market analysis you can see what similar homes have sold for aiding you in making an educated offer.
Purchase and Sale Agreement Negotiation	An offer will be presented weighted with your interests in mind complete with important contingencies protecting you from buying a house that doesn't meet your expectations.
Whole House and Pest Inspection	We will give you a list of qualified home inspectors so you can rest easy knowing your home is in good order. A good inspection report will always have items to be addressed. We will assist you in negotiating the repairs necessary within the framework of the agreement.
HUD-1 Settlement Review	You will receive a statement prior to closing detailing where every penny is going. These statements can be difficult to read. Our trained eye can pick out the smallest error so every penny is accounted for.
Closing	We will coordinate and attend your closing to ensure a smooth transaction takes place.
After the Closing	Too often you never see your agent after the closing. We believe in relationships, not transactions. Your agent will keep in touch frequently to be certain everything is going well with your new home. Should you ever need a qualified handyman, plumber, air conditioning/heater technician, lawn care specialist, you name it, you can call us anytime and we will refer to you someone we know to be the best in their field at a reasonable price.
International Relocation Network	World wide network to assist if you moving in or out of the area.
Free Home Planner Software Online!	Design the layout of your home before you make a buying decision! Organize every detail to be certain the home you choose is the right one for your needs!
What much does this cost me?	In almost every case our fee is paid by the seller. In rare cases our fee will need to be paid by the buyer which is usually financed in your loan.

Acceptance

Buyer/Date

Buyer/Date

Agent/Date