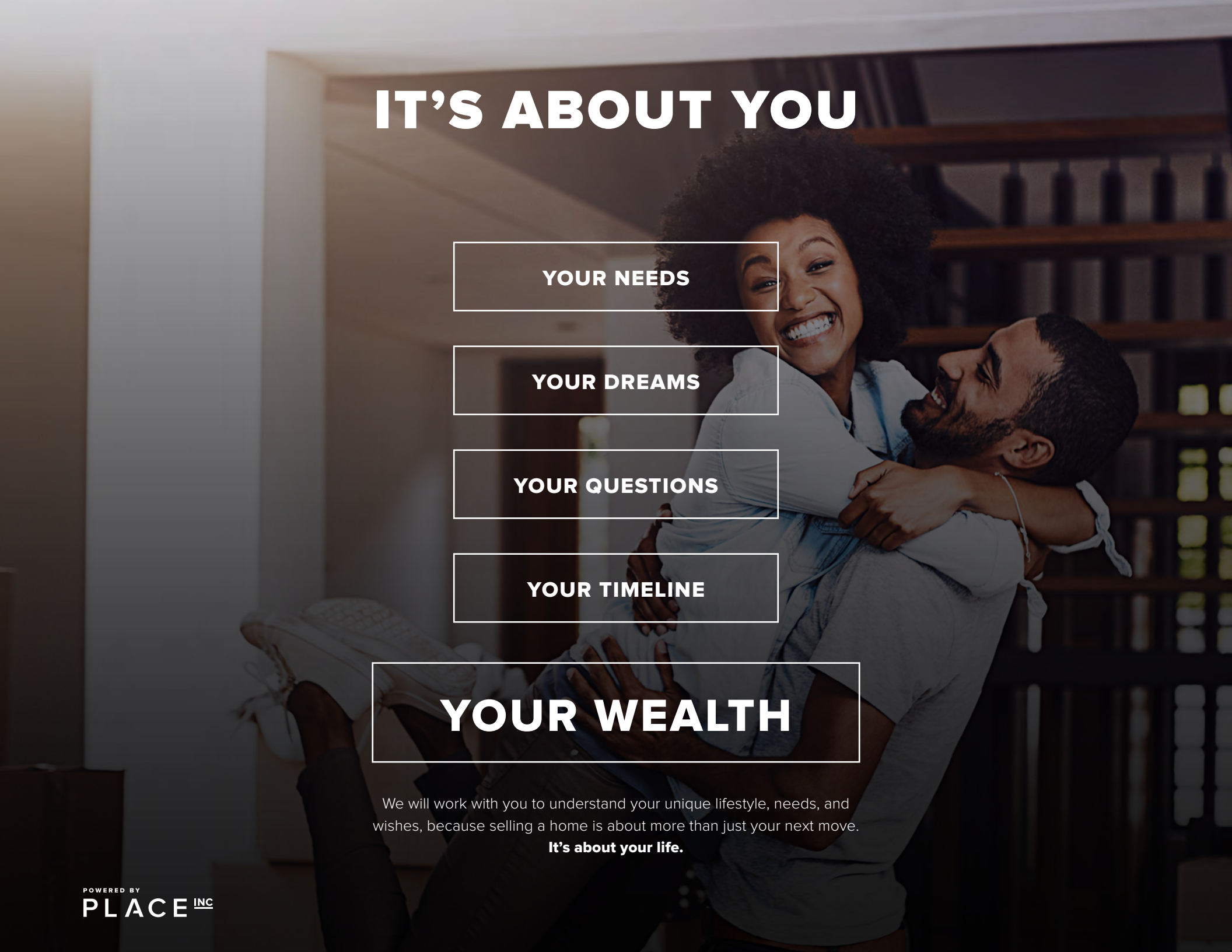
BUYING EXPERIENCE

BUSH REALTY GROUP | POWERED BY PLACE | kw THE MARKETPLACE KELLERWILLIAMS. REALTY



IT'S ABOUT YOU

YOUR NEEDS

YOUR DREAMS

YOUR QUESTIONS

YOUR TIMELINE

YOUR WEALTH

We will work with you to understand your unique lifestyle, needs, and wishes, because selling a home is about more than just your next move.
It's about your life.

POWERED BY PLACE INC

WELCOME

PLACE Inc is passionate about home ownership because we know that there are so many benefits to owning your own home. In our opinion, the greatest benefit is an individual's ability to build wealth. Based on a recent US Census study, the average renter in the United States has a net worth of just over $5,000 while the average homeowner has a net worth of over $230,000.

That net worth can be used if you want to start a new career or business, retire or send a child to college, or even bring security in the event you or someone you love becomes ill.

In fact, the government incentives from home ownership surpass those of almost any other investment vehicle.

Tax-free growth is a perfect example. If you owned a lived in your home for two of the last five years, up to $250,000 of profit from the sale of that home would be tax-free. If you are married and file a joint return, the tax-free allowance doubles to $500,000.

We could go on and on, but you are in good hands now. No one cares more about you and your home purchase than a member of PLACE Inc. That is because you are part of our mission to Deliver The Dream Of Home Ownership Everywhere.



Ben Kinney | Co-founder
ben@placeinc.com



Chris Suarez | Co-founder
chris@placeinc.com

CONTENTS

The Buyer Consult	03
Dream Of Home Ownership Benefits	04
Needs Analysis	05
Securing Financing	06
Finding The Right Home	07
Making An Offer	08
You Are In Contract	09
Closing Day	10
Before & After Closing	11
Buyer Beware When Buying A Home	12
Loyalty Agreement	13

BUSH
REALTY GROUP

DREAM OF HOME OWNERSHIP BENEFITS

APPRECIATION

Real Estate has appreciated at an average of 4% annually for over 30 years. This is a national statistic, which means for some areas and some years, the numbers may be more or less.

PROJECTED HOME PRICE

_____

×

AVERAGE APPRECIATION RATE

_____

=

ANNUAL APPRECIATION

_____

PRINCIPAL PAYMENTS

A certain percentage of your mortgage payment will be contributed to the principal balance of your loan. This creates more equity in your home every month you make a payment.

MORTGAGE AMOUNT

_____

INTEREST RATE **TERM (YEARS)**

_____ _____

PRINCIPAL PAID YEAR ONE

_____

TAX BENEFITS

Homeownership can offer many benefits to the taxpayer. These can include the ability to write off and deduct interest paid up to a specific amount* of a mortgage, plus property tax benefits and private mortgage insurance in many cases.

TOTAL INTEREST PAID FIRST YEAR

_____

×

TAX BRACKET

_____

=

TAX SAVINGS

_____

TOTAL SAVINGS

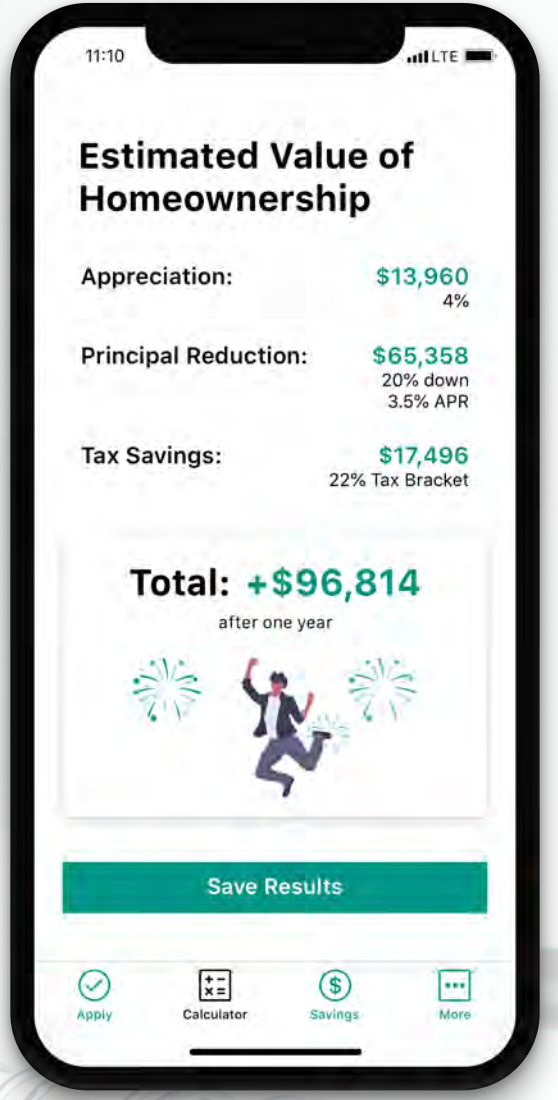
When you add up these 3 financial benefits of home ownership, in just your first year alone, your net worth will have increased by approximately:

TOTAL

_____

*Speak to your tax professional or lender for information about your specific scenario

AVERAGE NET WORTH



RENTER

$5,200

VS

HOMEOWNER

$231,000

NEEDS ANALYSIS

We have a few goals and promises we make to every client we commit to:

- This home buying process will be one of the best decisions and purchases of your life.
- We will help you find the perfect home for the best price possible.
- We will have constant and clear communication throughout the whole process.

Examples may include:

- What type of neighborhood?
- What is the age and style of the home?
- What is the size of home and size of the lot?
- What are the most important rooms?

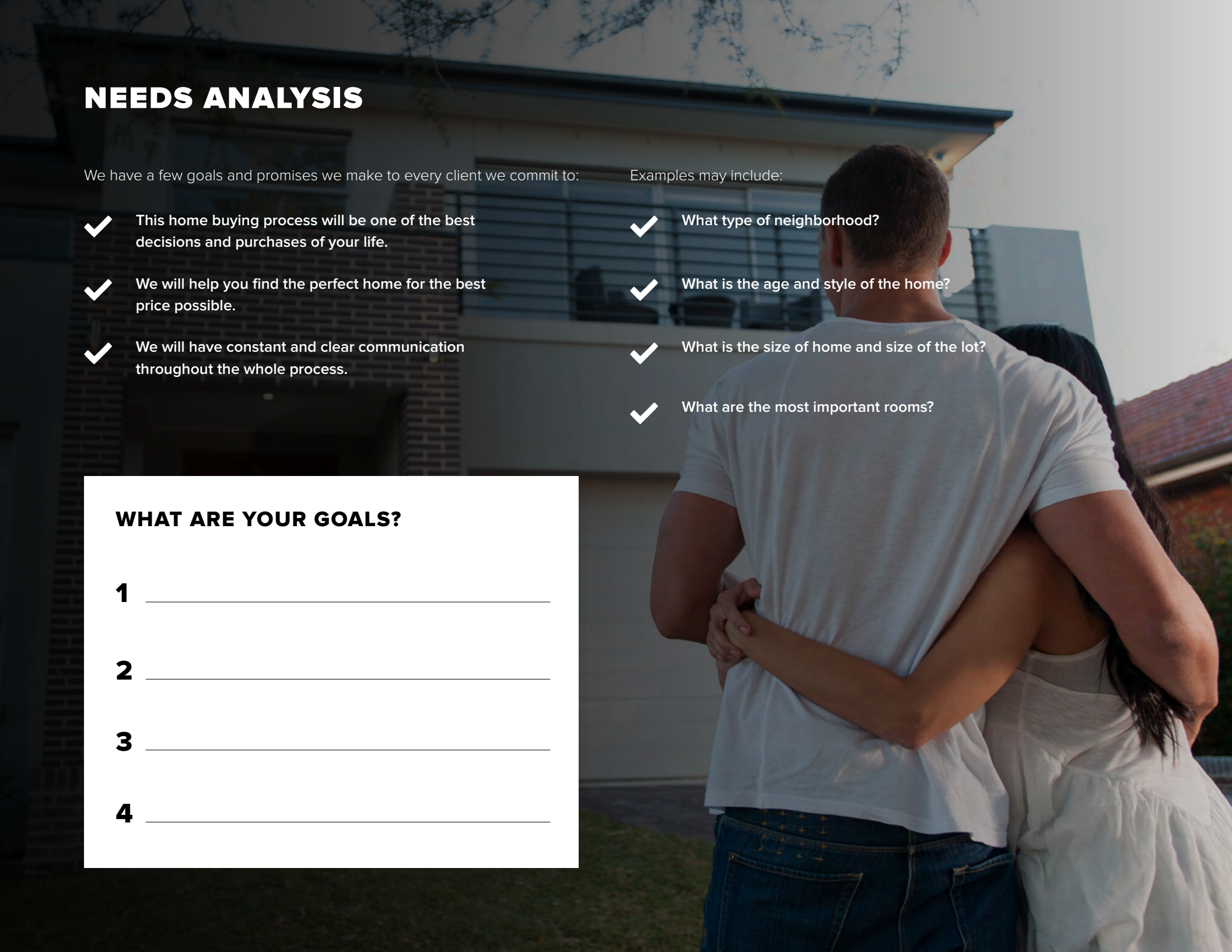
WHAT ARE YOUR GOALS?

1 _____

2 _____

3 _____

4 _____



SECURING FINANCING

If you are not paying cash, the next step in the buying process is to decide which lender and loan program to use. Having a written pre-approval letter is key in this market to get your competing offer accepted.



COLLECT REQUIRED DOCUMENTS

You will need to gather two years of tax returns, recent pay stubs, any asset statements like 401(k), and two months of bank statements for all borrowers. In order to get a full approval, all of these items need to be collected in advance.



REVIEW LOAN PROGRAMS

Loan programs vary based on location and condition of the property, credit scores, available down payment, and length of loan.



DOWN PAYMENT, TERM, AND RATES

Our preferred lenders always offer the best rate on the first appointment. They all offer a variety of loan programs including 0% down VA, USDA, FHA 3.5% down, and conventional loans that start at 5% down.



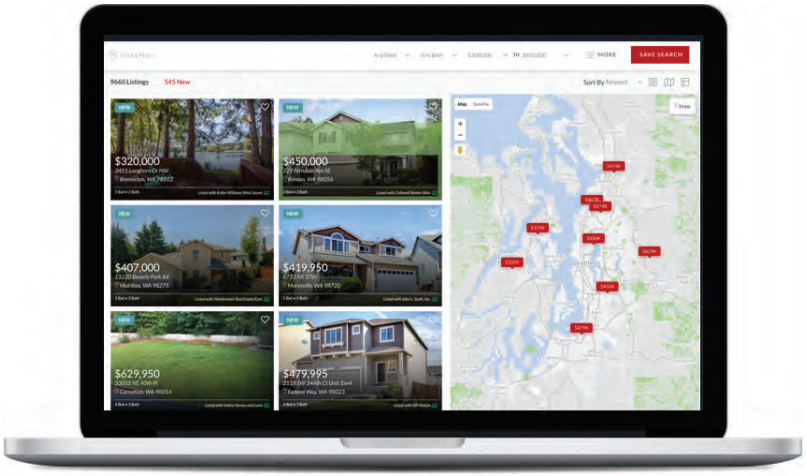
OBTAIN PRE-APPROVAL AMOUNT

Many lenders offer a fast over-the-phone prequalification. This is not the same as a pre-approval. Always get fully pre-approved to make sure you get the best property for the best price.

FINDING THE RIGHT HOME

A new approach to finding the perfect property means your perfect home is right around the corner.

Smart home buyers choose a team like us to work for them in finding the perfect property. We can make sure you have access to the best homes before the competition.



ACTIVELY LISTED HOMES & OPEN HOUSES

Our technology allows you first access to all properties that are for sale by any brokerage or agent in the area. We automatically send you new listings up to two times a day.

FOR SALE BY OWNERS

Our team has access to all For Sale By Owner (FSBO) properties. We can schedule an appointment with any property on or off the market. Take caution, as most FSBO properties do not sell because they are overpriced.

FORECLOSURES

We are experts at locating and selling HUD homes, Bank Foreclosures, and Short Sale properties. If you are interested in bank owned homes, we can provide you with a list of available properties.

OFF-MARKET HOMES

Our team has a massive database of WOULD-sell properties. These homes are available only to buyers who are part of our loyalty program. These include off-market homes, previously failed sales, and motivated sellers who do not want a home publicly advertised.

NEW CONSTRUCTION

Home builders represent their best interests at all times. You need an advocate to help you save money and not overpay. Let us know in advance if you ever want to visit a new construction property and we will register you as being pre-approved and having an agent.

POWERED BY
PLACE INC

MAKING AN OFFER

01 MARKET OVERVIEW

02 MONTHS OF INVENTORY

03 LIST PRICE TO SALES PRICE RATIO

04 DAYS ON MARKET

05 COMPARABLES

5 Active Properties + **5** Pending Properties + **5** Sold Properties

06 NEGOTIATIONS

YOU ARE IN CONTRACT

01



Make An Offer

02



Negotiation Of Terms

03



Offer Accepted

04



Start Loan Process

05



Inspections & Appraisal

06



Title, Escrow & Loan Doc Review

07



Sign Documents & Loan Funds

08



Title Records & Transaction Closes

POWERED BY PLACE INC

CLOSING DAY

01 REVIEW DOCUMENTS

Prior to your appointment to sign documents, you will have time to review the title report, loan information, seller disclosures, and any other related information discovered during the pending process. In some cases, this info can be reviewed in person at closing.

02 CLOSING APPOINTMENT

Prior to closing, a closing appointment with your attorney or escrow officer will be scheduled. Remember - all buyers who are listed on the loan documents will need to be present. Don't forget to bring photo identification for all parties.

03 FUNDS

Escrow will help make arrangements for your funds for closing costs and down payment to be wired prior to closing. Make arrangements prior to closing, and remember to check the calendar to make sure you allow for enough time around holidays and weekends.

04 SIGNING OF DOCUMENTS

At your appointment, buyers will sign loan and closing documents. You will have time to ask questions or get clarifications during your appointment. If you have any concerns, contact your loan officer and your agent right away.

05 RECORDING

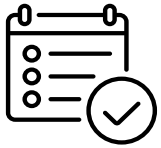
Once funds are transferred and all documents are signed and notarized, the property ownership changes will be recorded at your county recording office, usually within 24 hours of closing.

06 CONGRATULATIONS

Shortly after documents are sent to the county office, you and your agent will be notified that the transaction is final and the new property is officially yours!

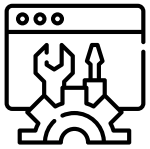
BEFORE & AFTER CLOSING

01



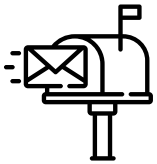
Schedule
Move In

02



Set Up Or
Transfer Utilities

03



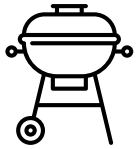
Forward And Change
Mailing Addresses

04



Obtain
Your Keys

05



Meet Some
Neighbors & Bbq
With Your Agent

BUYER BEWARE WHEN BUYING A HOME

01
Do not change jobs, become self-employed or quit your job

02
Do not buy a car, truck or any vehicle

03
Do not excessively use credit cards, cancel cards, or fall behind on payments

04
Do not spend money you have set aside for closing

05
Do not omit debt or liabilities from your loan application

06
Do not buy furniture on credit

07
Do not originate any inquiries into your credit

08
Do not make large deposits or withdrawals without checking with your loan officer

09
Do not change bank accounts

10
Do not co-sign a loan for anyone

PARTNERSHIPS

We partner with the best vendors and service providers in the industry to bring you exclusive savings and offers.

- **NO ORIGINATION FEES**
- **NO LENDER FEES**
- **NO UNDERWRITING FEES**
- **NO LOAN PROCESSING FEES**
- **$1,000 IN CLOSING COST CREDITS***
- **VERY COMPETITIVE INTEREST RATES**

For example, we partner with the top mortgage companies to provide special financing on your property when you list with our team. This exclusive offer saves your future buyers an average of $5,000 dollars, so you can net more money. Ask us about other partnership perks when you list with PLACE.

THE POWER OF A TEAM IS GREATER THAN THE POWER OF ONE PERSON. WHO IS ON YOUR TEAM?

Moving your home sale from contract to closing requires a minimum of 180 individual tasks. That's a lot of details that no single agent can effectively manage. Our team of professionals works collaboratively, across many different positions, each giving 100% attention to their area of expertise - for the same price as an individual agent. Together, we handle the entire process, so you can relax, knowing we take care of every detail.



Lead Agent

Showing Assistant

Transaction Coordinator

Home Inspector

Escrow/ Title Officer

Lender

Home Search Specialist

LOYALTY AGREEMENT

PLACE Inc. will provide you with a number of very important benefits:

1. We will assist you in securing the best financing program for your specific situation.

2. We will automatically email you properties that match your buying criteria daily. This will allow you to drive by at your convenience and determine which properties you want to view.

3. We will arrange a private showing of any property you want to see, including new construction and For Sale By Owner homes (subject to their consent).

4. When you find a property you like, we will use our experience and discuss a strategy regarding offer price, financing terms, possession date and anything else you want to know.

5. We will provide any information about the home that will enable you to make an informed decision about purchasing the home (i.e. listing history, public information, search engine, taxes, etc.).

6. We will present the offer on your behalf and then negotiate in your best interest to help you secure the property at the best possible price and terms.

7. We will guide you through the necessary steps to purchase including appraisal, inspection, insurance, communication with title company, etc.

8. We will be available to answer any questions you might have.

In return for these services, you agree to:

1. Seek pre-approval from a lender (or proof of funds for cash transactions) prior to viewing homes.

2. Notify us of any listed properties you wish to view and inform all agents, For Sale By Owners, or New Homebuilders that PLACE Inc. is working with you.

3. Have a member of our team formulate an offer on any home (new or re-sale) through us.

4. Acknowledge that the Broker is being retained solely as a real estate agent and not as an attorney, tax advisor, lender, appraiser, home inspector, or other professional service provider. Buyer has been advised to seek professional advice concerning the condition of the property and all legal & tax matters.

5. This agreement expires 90 days from today's date. It will automatically renew every 30 days unless either party notifies the other party of termination in writing.

Agreed & Accepted By:

Buyer Initial	Date	Buyer 2 Initial	Date
Agent Initial	Date	Agent 2 Initial	Date

PLACE

YOUR TRUST IN US

OUR PROMISE

We know you will be satisfied with our service - and if you aren't, we will make it right or cancel the contract.

We stand behind our ability to get you the price your property is worth in the least amount of time possible.



EVERYTHING HOME IN ONE

PLACE



LEARN MORE AT **PLACEINC.COM**