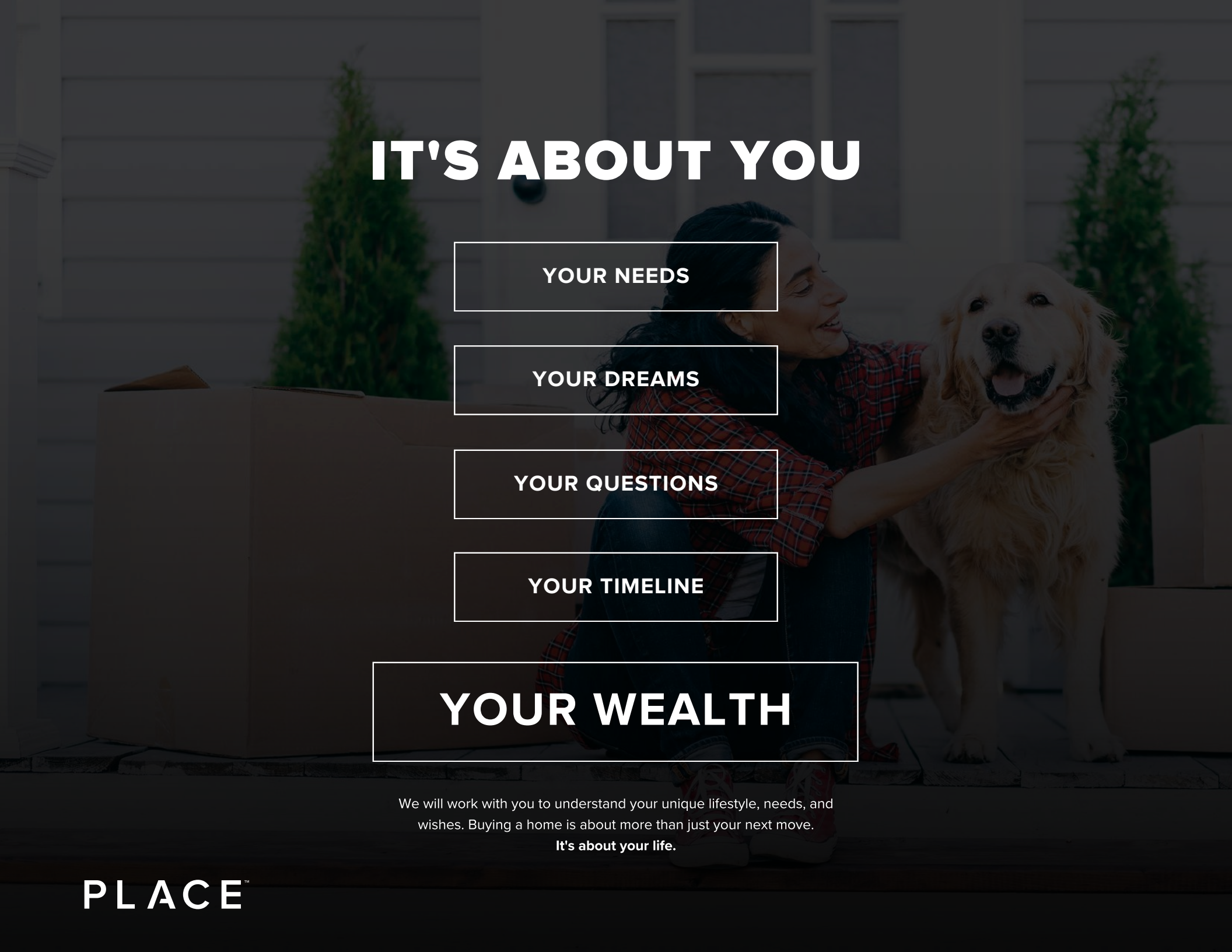
BUYING EXPERIENCE

PLACE™



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. Buying a home is about more than just your next move.
It's about your life.

PLACE™

WELCOME

Thank you for the opportunity to represent you as your agent for life!

One of the primary reasons PLACE's core mission is to "deliver the dream of homeownership everywhere" is the financial strength and security that owning a home provides. A recent US Census study cited that the average renter in the United States has a net worth of around $10,400 while the average homeowner has a net worth of over $396,000. PLACE values its role in serving the needs of communities by representing the home buying and selling experience.

Your growing net worth can be used to start a new career or business, take care of a loved one who has become ill, send a child to college, give generously to others, or retire, among other things.

In fact, government incentives from homeownership surpass those of almost any other investment vehicle.

Tax-free growth is a perfect example. If you owned and 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.

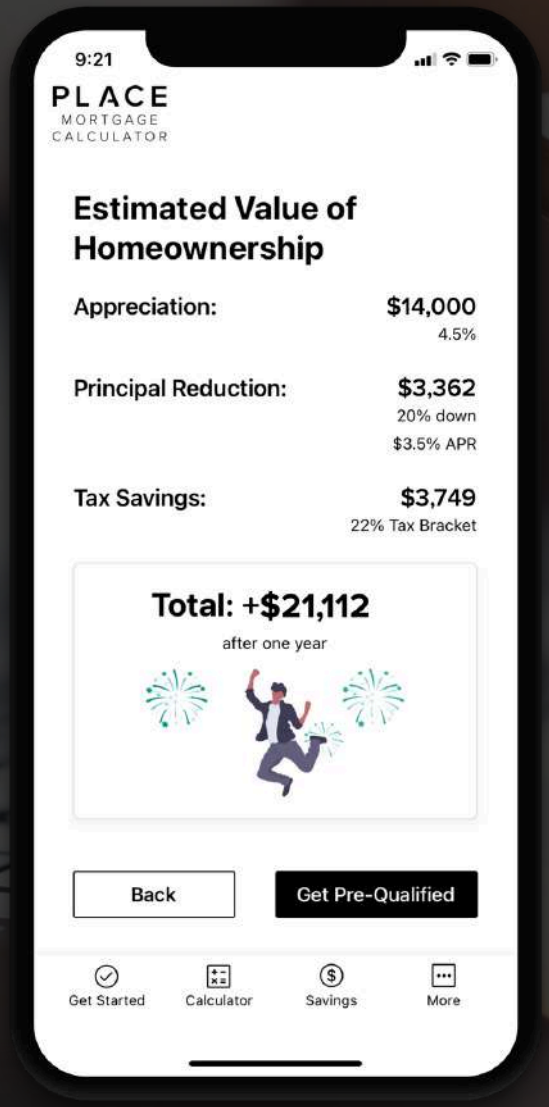
Please know that when we find your dream home or property, our relationship does not stop there. We support you in finding contractors, vendors, refinancing, and many other home services you will inevitably need. Here at PLACE, we become your contact for all home related needs for life.

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. That is because you are part of our mission to deliver the dream of homeownership everywhere.

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POWERED BY
PLACE



Download this calculator app at
place.com/calculator

PLACE™

AVERAGE NET WORTH

RENTER

$10,400

VS

HOMEOWNER

$396,000

DREAM OF HOMEOWNERSHIP BENEFITS

APPRECIATION

Real Estate has appreciated at an average of 4% annually for the past 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 each 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 homeownership, 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

THE BUYING PROCESS STARTS WITH UNDERSTANDING YOUR NEEDS

SEE ACCOMPANYING

BUYER NEEDS ANALYSIS

We have a few commitments that will allow us to help you reach your goal:

- ✓ **We will do everything to make this home buying process 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.**

WHAT ARE YOUR GOALS?

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?

1 _____

2 _____

3 _____

4 _____

PLACE™

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.



LOAN APP + REQUIRED DOCUMENTS

You will need 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 apply for a loan and 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 3% 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.

MORE CHOICE IN MORTGAGE SOLUTIONS

ENVOY MORTGAGE

NMLS #6666

Our mortgage loan originators help you find the right mortgage for your unique needs.

WORKING IN THE BUYER'S BEST INTEREST

Guaranteed On Time Close: Our pre-approvals are fully underwritten, so you can get to closing on time. We offer a cash guarantee that we will close on time.

Your Total Cost Analysis: We develop a range of customized scenarios tailored just for you, so you can be confident you are making the right financing decision.

Low Cost Refinance: The cost of waiting is high. Ask us about our competitive refinancing options so we can find the best solution for you.

THE RIGHT LOAN FOR YOU

- ✓ **Rate Saver 1/0 Buydown**
- ✓ **Temporary Rate Buydown**
- ✓ **Down Payment Assistance**
- ✓ **VA 0% Down**
- ✓ **FHA 3.5% Down**
- ✓ **Conventional 3% Down**

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All applications are subject to credit approval. Program terms and conditions are subject to change without notice. Some products may not be available in all states. By refinancing an existing loan, the total finance charges may be higher over the life of the loan. Other restrictions and limitations may apply. | This is not a commitment to lend - Envoy Mortgage, Ltd. #6666 (www.nmlsconsumeraccess.org) 10496 Katy Freeway, Suite 250, Houston, TX 77043, 877-232-2461 - www.envoymortgage.com. | Doing business in New Hampshire as Envoy Mortgage Limited Partnership. For other authorized trade names and licenses held see: www.envoymortgage.com/licensing-legal-information/. This is to give you notice that Envoy Mortgage, Ltd. has a business relationship with Place, Inc. and its affiliated real estate agent operators. You are NOT required to use Envoy Mortgage as a condition for purchase, sale, or refinance of the subject property. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THOSE SERVICES.

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 leave out 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

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 when they become availalble.

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 represent you fully.

PLACE™

MAKING AN OFFER

We help you make the best decision for your scenario based on rich market data and AI.

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

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

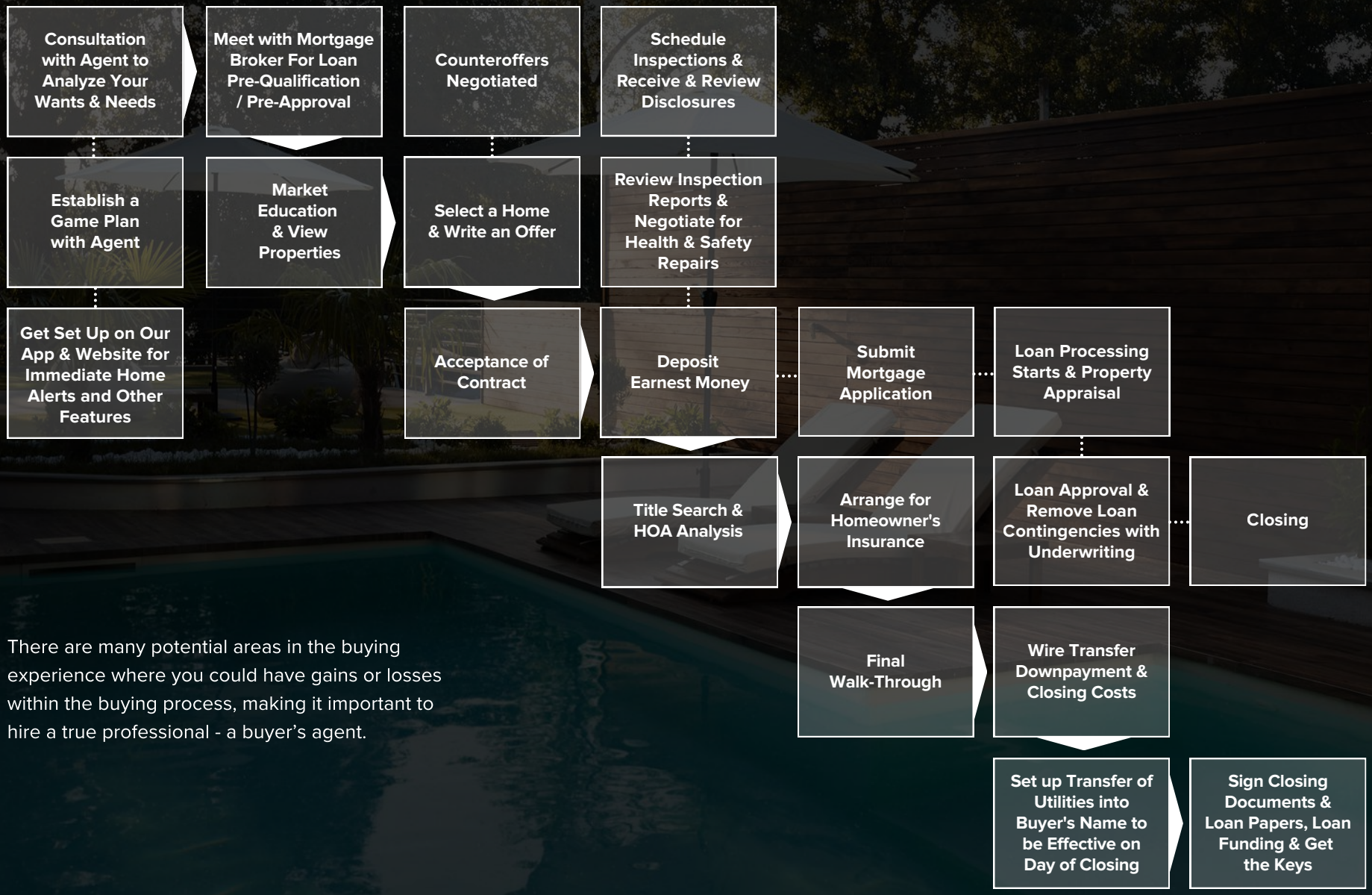
Moving your home sale from contract to closing requires a minimum of 180 individual tasks. That's a lot of details that no single agent can effectively manage. Our team of professionals works collaboratively, across many different positions, each giving 100% attention to their area of expertise - for 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 | Client Concierge | Production Partner | Transaction Coordinator | Lender | Home Inspector | Escrow/Title Officer

PLACE™

BUYING EXPERIENCE OVERVIEW



There are many potential areas in the buying experience where you could have gains or losses within the buying process, making it important to hire a true professional - a buyer's agent.

COSTS OF BUYING A HOME

What are the costs associated with buying a home? Let’s break down some of the common expenses so you have a clear picture of what to expect.

01 EARNEST MONEY

Earnest money, also known as a good faith deposit, demonstrates your commitment to buying a home. It's provided by the buyer once there is an accepted offer and later applied towards funds required by buyer at closing. Earnest money can vary in amount, either flat or a percentage of the purchase price.

02 HOME INSPECTION

A general home inspection is recommended on any property that you purchase and the cost can vary in cost depending on the size of the property. The buyer pays inspector at time of inspection. Other specific inspections can be done as well that can incur additional costs.

03 APPRAISAL

When getting a mortgage, the bank will require an appraisal to confirm the home's value. This fee is most often the financial responsibility of the buyer. The cost of the appraisal varies based on loan type, property type and location.

04 DOWN PAYMENT

Down payments can range, on average, from 0% to 25% of the purchase price depending on the loan program. Our Envoy lender will be able to go over all of your options to help you determine the best program and down payment options for you.

05 BUYER AGENT COMPENSATION

Buyer agent compensation is deferred until closing. The buyer agent’s compensation is earned through the skilled management of your PLACE agent to find the right home, negotiate the purchase, and walk you through the entire closing process. We aim to offset Buyer Agent compensation via Seller-offered commission or concessions. With our market expertise, we do our best to negotiate compensation, and if needed, we discuss options before viewing a home and negotiate any shortfall through Seller Concessions. We’ll also provide a clear financial picture, including out-of-pocket expenses, empowering you to make informed decisions.

PLACE™

CLOSING DAY - MISSION ACCOMPLISHED

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 information 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, you 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 PLACE agent right away.

05 RECORDING

Once all parties have signed and funds are delivered, we will make sure all documents are delivered to all parties and the ownership transfer is finalized and recorded.

06 CONGRATULATIONS

We get the honor of handing you the keys to your new PLACE! Congratulations on becoming a homeowner and continuing your wealth building journey!

SAVE TIME AND MONEY

connect

Our Connect Services concierge pairs you with trusted providers for all utilities and home services. We handle the setup so you can focus on the move.

- ✔ **Save hundreds of dollars on the services requested.**
- ✔ **Save your valuable time.**
- ✔ **Your moving journey is complete and less stressful.**

City Utilities
We locate and provide you with all the information needed to turn on your essential utilities.

Rekey/Locksmith
Schedule rekey services for all main entry doors and secondary entry points.

Solar
Interested in Solar? Get a custom Solar quote for your property.

Energy
Locate and shop the top-rated electric and gas companies and get the best rates.

Lawncare
Shop for a leading lawn care service to help maintain the perfect lawn.

Pest Control
Find the best pest control service in your neighborhood.

Television
Get the best television packages from the top national brands.

Home Security
Keep your family and belongings safe with a top-notch security system for peace of mind at night.

Mobile/Wireless
Save money and get more with a new wireless provider.

Internet
Get the fastest, more reliable internet service that meets your lifestyle needs.

Insurance
Find the best home insurance plan that fits your budget without sacrificing coverage.

Water Filtration
Make sure your water is crystal clear and pure with a water filtration system.

Movers
Need help with the move? Get quotes from the leading moving companies.

Home Warranty
Protect your home and budget with a home warranty policy from a reputable company.

Housekeeping
Find local housecleaners to help keep your home clean and comfortable.

Pet Sitting
Need pet care? Find local pet sitters you can trust.

PLACE™

LOYALTY AGREEMENT

PLACE 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, 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 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.

YOUR NEXT STEPS

- [ ] **Understand and discuss the buyer agency relationship with my PLACE agent.**
- [ ] **Sign the Buyer Representation Agreement so we can go to work for you.**

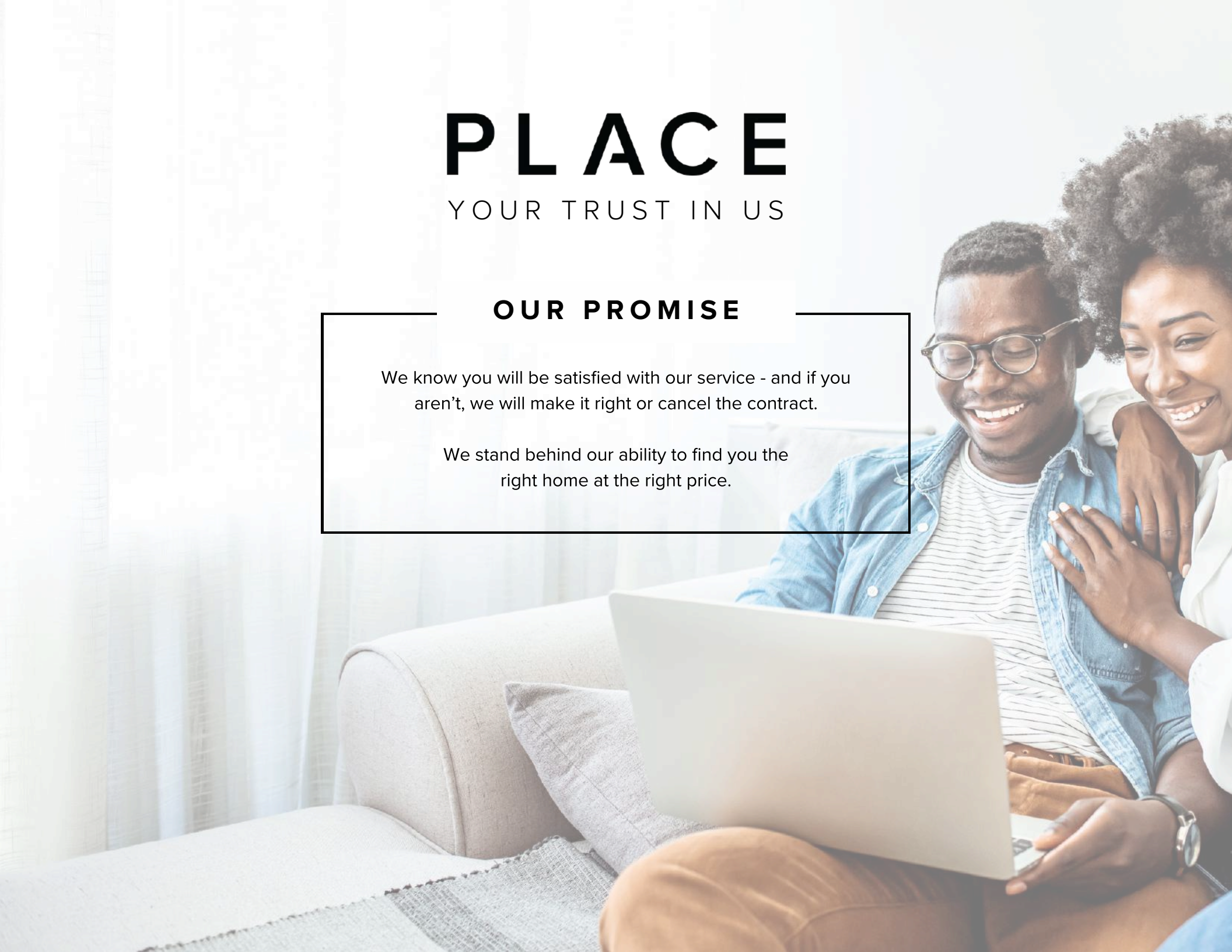
PLACE

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 find you the right home at the right price.



NOTES

EVERYTHING HOME IN ONE

PLACE

LEARN MORE AT PLACE.COM