

Advantages of Working With Rande Friedman as your Buyer's Agent at NO CHARGE to YOU!

YOUR INTERESTS ARE PROFESSIONALLY REPRESENTED

Enlisting the services of a professional Buyer's Agent is similar to using an accountant to help you with your taxes, a doctor to help you with your health care, or a mechanic to help you with your car. If you had the time to devote to learning everything about accounting, medicine, and automotive mechanics, you could perform these services yourself. But seriously, who has time for such endeavors? This is why you enlist the help of proven professionals.

I will take care of the hassles of everyday real estate transactions for you, allowing you to concentrate on your full-time job, while guiding you through the home-buying process. I will represent your interests as I help you find a home, present your contract offer, negotiate, and close on your home.

YOU GET A PERSONAL SPECIALIST WHO UNDERSTANDS YOUR HOME OWNERSHIP NEEDS

Just as your accountant, doctor, and mechanic understand your specific needs, I understand your real estate needs and concerns. And I achieve this type of understanding through open communication at all times. I will save you a lot of time by providing you the needed details about a potentially interesting home *before* you see it. In addition, I will listen to your feedback and concerns about each home.

YOU WILL GET THE HOME YOU WANT WITH AS LITTLE HASSLE AS POSSIBLE

The advantage of signing a Buyer's Agency Agreement is that you will have a professional agent working to find and secure the ideal home for you. It is nearly impossible to find a home that meets your exact needs, get a contract negotiated, and close the transaction without an experienced agent.

You won't need to spend endless evenings and weekends driving around looking for homes or trying to search websites by yourself. When you tour homes with your professional Buyer's Agent, you will already know that the homes meet your criteria and are within your price range.

BEST OF ALL, THE BUYER'S AGENCY AGREEMENT IS FREE OF CHARGE

Entering into a Buyer's Agency Agreement has countless advantages. When you sign the agreement, you are simply agreeing to "hire" a personal representative who, by law, must represent your best interests to the best of his or her ability.

All of this personal service is generally available at absolutely **NO COST TO YOU!**

In Florida, the Seller's Agent is responsible for paying my fee. So, you get a professional agent devoted to protecting your needs and to helping you make one of the most important investment decisions of your life, and for **free**.

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Your Home Search

I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to me.

When you work with me, you get:

- **A knowledgeable and professional REALTOR®**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, White Glove House at Future Home Realty**

I have the systems in place to streamline the home-buying process for you. As part of my service, I will commit to helping you with your home search by:

- **Previewing homes in advance on your behalf**
- **Personally touring homes and neighborhoods with you**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the web**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the home of your dreams**



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Short Sales and Bank Owne/REO

“Many are under the impression they are the same thing, but these two types of property sales are completely different.

A short sale is when the homeowner owes more on the mortgage than the home is currently worth and lacks the funds to make up the difference, but needs or wants to sell anyway. The homeowner may or may not be facing foreclosure. In a short sale, the lender (mortgagee) must agree to the loss between market value and the balance on the mortgage. By doing so, the lender agrees to release their lien to the property so that the house can be sold and title can pass to the new owner free and clear. In a short sale, the lender is not a party to the sale or owner to the home in any way. The lender does not hold the power to decide who the house must be sold to, nor are they consulted as to the terms of sale. In a short sale the lender simply agrees to approve the short payoff, or not. A short sale is actually very similar to a regular sale except a short sale has an additional contingency for short sale approval.

A bank-owned home, or REO, is completely different. If a home is bank-owned, the property has gone all the way through the foreclosure process and is now owned by the lender. In a bank-owned home sale, the lender is the seller of the property. As the seller, the lender is a party to the transaction and makes all the decisions regarding terms of the sale. Usually an asset manager is assigned to handle the home sale on the bank's behalf. This type of sale is also very similar to a regular sale, except the owner of the home is a bank, and not an individual.



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YOUR GUIDE
TO BUYING
A HOME



HOME

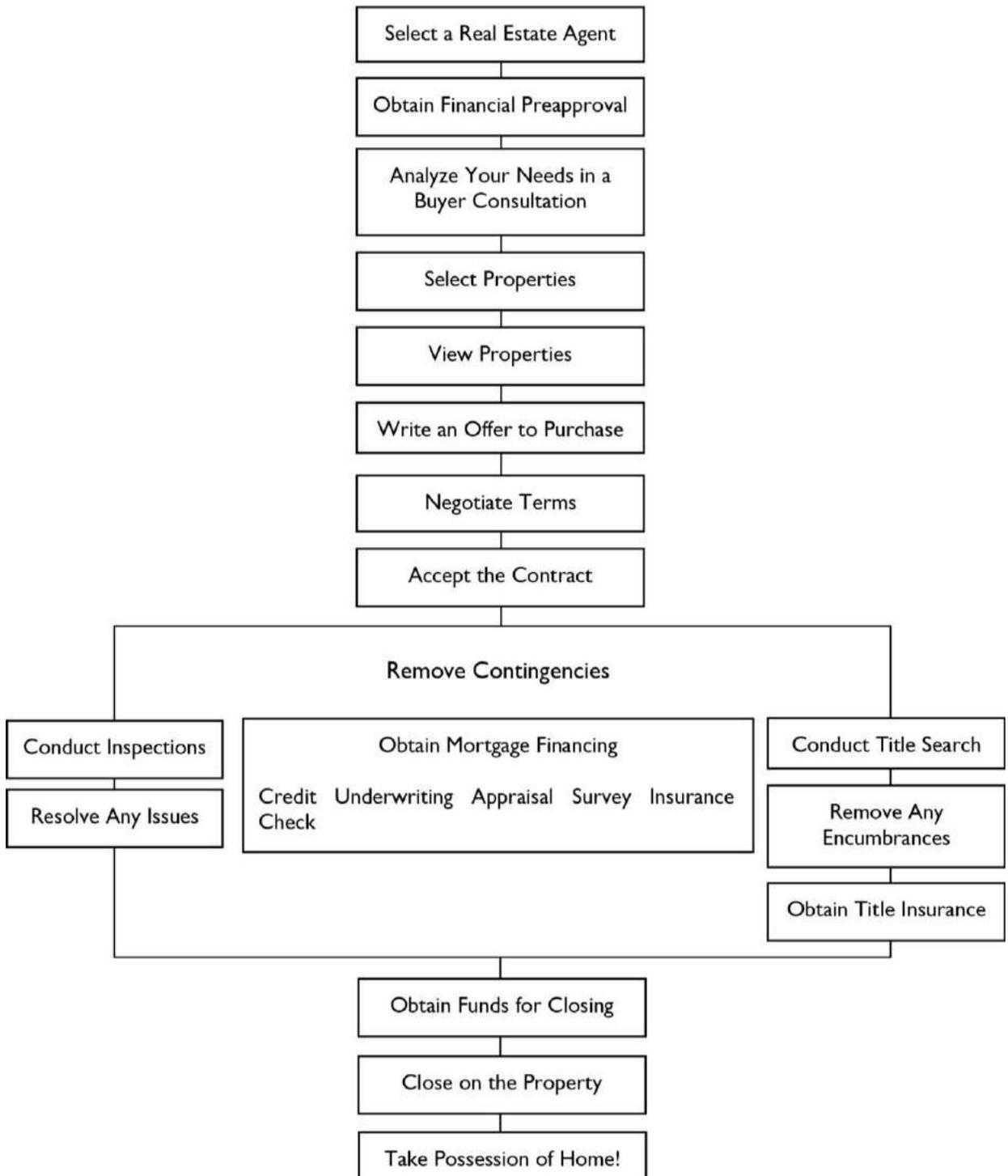
VALUE

COMFORT



You Deserve "White Glove" Service

The Home-Buying Process





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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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 Future Home 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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Closing 101

Prepare for It

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing
- An insurance binder and paid receipt
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

Delivery of the buyers funds

This is the check or wire funds provided by your lender in the amount of the loan.

Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



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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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