



# My Role in Helping you Find the Right Home



## BUYER COUNSELING INTERVIEW

1. Explain "7 Reasons to Buy a Home"
2. Cover the tax benefits of home ownership
3. Point out the advantages of owning vs. renting, if applicable
4. Explain the Multiple Listing Service & what it means to you
5. Explain the importance of being "pre-approved" for a mortgage
6. Introduce you to an experienced loan officer
7. Determine your priorities, wants and needs
8. Explain the benefits of "buyer representation"
9. Explain the Mediation process
10. Address the lead-based paint issue
11. Present the Fair Housing flyer
12. Explain "Agency" and "Limited Dual Agency"
13. Present the home warranty for consideration
14. Explain the home inspection provisions

## SEARCH FOR THE RIGHT HOME

15. Conduct an area tour, if needed
16. Search the Multiple Listing Service
17. Search the Internet at [www.semonin.com](http://www.semonin.com)
18. Search for any new homes as well as existing homes
19. Search "For Sale by Owner" properties
20. Search advertisements and signs
21. Check open house properties
22. Check Semonin Hotline for new listings of interest
23. Provide objective information about each home
24. Help you avoid mistakes that other buyers have made
25. Coordinate showings and make appointments to see all homes that are available
26. Complete a "market evaluation" on properties of interest to help you determine the market value
27. Obtain a copy of the "Seller Disclosure of Property Condition" report for your review
28. Determine which personal items are to remain with property
29. Explanation of "offer", "counter offer" and "acceptance" must be in writing

## AFTER FINDING YOUR DREAM HOME

30. Prepare the purchase contract in your best interest
31. Negotiate on your behalf
32. Explain what "as-is" means
33. Obtain seller's acceptance
34. Deposit your earnest money in our secure escrow account, unless a new home is purchased
35. Make sure loan application is made within time limit
36. Provide checklist for loan application
37. Assist with loan application details
38. Follow through with a mortgage company regarding appraisal, verifications, credit report, etc.
39. Arrange for an appraiser to have access to home
40. Arrange for a home inspector to access home
41. Complete Inspection Form
42. See that all inspection deadlines are met
43. Negotiate items on inspection form to your satisfaction
44. Connect you with a reputable builder, if new home is desired
45. If a new home is selected, I will:
  - A. Review new construction contract and highlight differences as compared to general contract
  - B. Discuss "cash advance" to builder, if applicable
  - C. Discuss probabilities you may expect from start of construction through completion
  - D. Discuss closing date as a target, or estimate of completion date
  - E. Discuss Home Builders Association membership and subsequent recourse available vs. non-member builder
  - F. Discuss type and extent of warranty to be provided and length of same
  - G. Schedule the selection process and assist, if needed
  - H. Assist with change orders

## PREPARATION FOR CLOSING

46. Order home warranty if applicable
47. See that termite report is ordered
48. Help you see that all repairs are completed
49. Notify closing attorney with correct names for deed
50. Consider purchase of owner's title insurance
51. Coordinate and schedule final walk-through
52. See that insurance information is forwarded to closing attorney
53. Obtain escrow check for closing
54. Have final walk-through confirmation signed
55. Attend closing
56. Arrange for free moving estimates, if desired
57. Arrange date of possession
58. Arrange for transfer of keys
59. Arrange for transfer of utilities
60. Keep you informed from beginning to end