

# BUYING YOUR HOME

## What You Should Know



**COLDWELL BANKER**

**OF THE  
VALLEY**

**Jeff Hatcher, Realtor®**



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# MEET JEFF HATCHER

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## MY EXPERTISE

I am a full-time, experienced REALTOR® committed to the success of all your Real Estate needs. My specialty is helping clients list their home for sale or purchase the home of their dreams. I understand the importance of ensuring you have all the information you need to make a wise, comfortable decision that is right for YOU. I am knowledgeable of the local residential market as well as the surrounding region. I combine today's technology with old-fashioned service and hard work.

## VISION STATEMENT

To be the trusted source of innovative real estate solutions, creating exceptional experiences for all I serve.

## CORE VALUES

- ◇ Be **Real** by bringing integrity and professional standards in all dealings with clients and colleagues.
- ◇ Be **Relevant** by providing personal service through responsiveness and attention to needs.
- ◇ Be **Relational** by building relationships for life through consistent follow-up.

## AWARDS AND DESIGNATIONS

- ◇ **Graduate, Realtor Institute** - Earned through 48 hours of intensive instruction, covering a variety of subjects including: contract law, professional standards, sales and marketing, finance, and risk reduction.
- ◇ **Sellers Representative Specialist** - Awarded to real estate professionals who demonstrate the knowledge and skills essential for seller advocacy.
- ◇ **Accredited Buyers Representative** - Awarded to real estate professionals who have a passion for working with buyer-clients and want to take their excellence and service to the next level.
- ◇ **2022 & 2023 International Sterling Society** - This award is given to the top 16% of all Realtors worldwide in the Coldwell Banker system.
- ◇ **2022 Sales Volume (\$5 Million+)**
- ◇ **2023 Sales Volume (\$5 Million+)**



## CLIENT REVIEWS - What Others Say



"I highly recommend Jeff for anyone looking to buy or sell a home!  
Diligent. . .effective. . .always providing wise counsel. . .continuous communication.  
He advocated for my best interests throughout the entire process.  
Jeff's knowledge of real estate is purpose driven and intentional.  
His attention to detail gave me great confidence."

- *Austin M. 2022*

"This guy right here is my man. Solid work ethic.  
Provided intuitive, strategic insights.  
Moved promptly on all business actions.  
This guy. Just hire him as your agent."

- *Brian W. 2021*

"Jeff is top notch!  
Detail oriented. . .always available.  
Very sharp with an excellent work ethic.  
You'll not find a better advocate as a buyer!"

- *Kim M. 2021*

"Jeff is a man of great character.  
Always pleasant and accommodating.  
He shows you what you want to see,  
not pushing other properties you might not want.  
He's very accessible and communicates very well."

- *Paul H. 2020*

"I served over 20 years on active duty.  
Purchased more homes than I care to admit.  
Jeff is without a doubt the best real estate agent  
I've ever had the pleasure of working with.  
Knowledgable. . .professional. . .integrity."

- *Roy G. 2019*

For more Client Reviews, visit my website at [www.RealLifeNAL.com](http://www.RealLifeNAL.com).



Home

# COLDWELL BANKER - An International Brand



Selling your home is a big deal. The company that helps you should be, too. Throughout its 117-year history, Coldwell Banker has been a leader in customer service, business integrity, and innovation, giving you advantages most other companies can't. Coldwell Banker is one of the world's largest and most successful residential real estate brokerages, with approximately 2,900 franchise and company owned offices and more than 100,000+ independent sales associates in the United States, Canada, and 40 other countries and territories.

## STRENGTH IN NUMBERS

### Coldwell Banker Worldwide (2022)

Agents	100,000+
Offices	2,900
Sales Volume (U.S.)	\$295 Billion
Closed Units (U.S.)	608,728



## COLDWELL BANKER OF THE VALLEY

We have been in business since 2004 and have a management team with 150+ years of experience. Our Realtors have an extensive knowledge of the local market and will use cutting edge tools, technology and resources to get you top dollar in today's real estate market.

## STRENGTH IN NUMBERS

### Coldwell Banker of the Valley (2023)

Agents	65
Sales Volume	\$122,284,189
Closed Units	414



# YOUR PARTNER FROM START TO FINISH

Buying a home is one of life's biggest investments and most exciting adventures. When you choose me to represent you, you'll have someone by your side every step of the way, giving you the insights and information you need to have confidence in your decision. I am committed to your complete satisfaction and will represent your interests with the utmost care, honesty, integrity, and discretion. Let's get started!

## I will:

- ◇ Meet with you to discuss your needs and goals, and to plan your property search.
- ◇ Help you get pre-approval for a mortgage and establish your budget.
- ◇ Show you properties that meet your criteria.
- ◇ Keep you informed of new properties that come on the market.
- ◇ Work with you until you find the right home.
- ◇ Help you determine your offer.
- ◇ Negotiate the offer and contract in your best interests.
- ◇ Facilitate the home inspection and resolution process.
- ◇ Prepare you for closing and the associated costs.
- ◇ Keep you updated on the progress of your transaction every step of the way.

Our recommended primary service providers ensure you receive complete assistance from beginning to end.

## MORTGAGE SERVICES

Our preferred lenders provide mortgages and feature the best rates, fantastic customer service and a fast, simple process.

## WARRANTY SERVICES

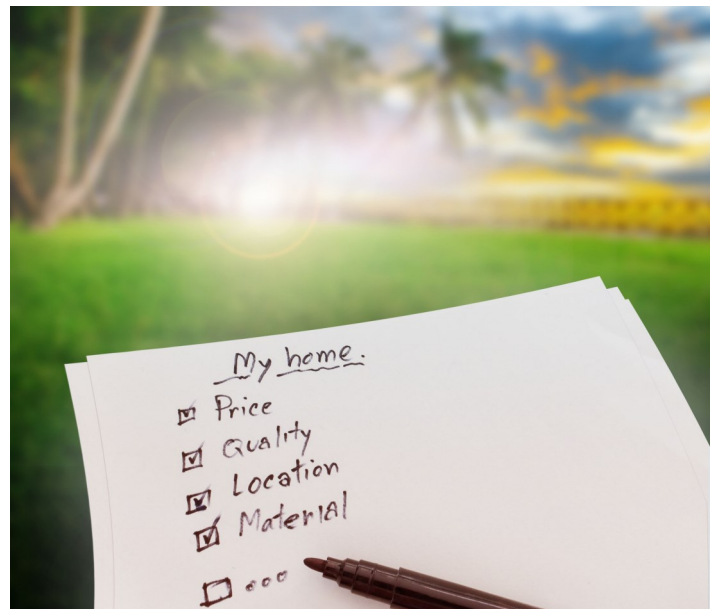
If necessary, I can direct you to a home warranty provider to give you an extra measure of security that makes you feel more comfortable and confident in the purchase of your home. Sometimes this may be asked of the seller to provide.

## INSURANCE SERVICES

I can connect you with agencies that offer competitive rates on homeowners, condominiums, renters, automobile, second home, vacation home and umbrella coverage.

## TITLE SERVICES

I will recommend title companies who will research and resolve any title issues before closing to help ensure your transaction closes smoothly and on time.



# THE POWER OF PRE-APPROVAL

The first step in any home search is finding out exactly how much home you can afford and securing the financing to make the purchase. Once you find a home you love and are ready to make an offer, your mortgage pre-approval lets the seller know that you're serious and fully prepared to buy their home, putting you in a stronger position than other potential buyers.

To get things moving, I will connect you with an experienced mortgage broker to provide you with low rates, fantastic customer service and a fast, simple process. While you can get a rough estimate through pre-qualification, taking the extra step to obtain pre-approval will give you some added advantages.

## PRE-APPROVAL HELPS YOU

- ◇ Understand your financial condition.
- ◇ Know exactly how much home you can afford before you begin your home search.
- ◇ Strengthen your purchasing power when making an offer.

## THE PRE-APPROVAL PROCESS

Here are some of the documents that you will need to provide your lender to get the pre-approval process started:

### Income

- Current pay stubs, usually for last two months
- W-2s or 1099s, usually for last two years
- Tax returns, usually for last two years

### Assets

- Bank statements
- Investments/brokerage firm statements
- Net worth of businesses owned (if applicable)

### Debts

- Credit card statements
- Loan statements
- Alimony/child support payments (if applicable)



# THE PATHWAY TO HOME OWNERSHIP



## DEVELOP YOUR HOME WISH LIST

After you know your price point, you can begin to list the criteria for your new home. Be honest about which features you must have and which you'd like to have. Handicap accessibility for an aging parent or special needs child is a must. Granite countertops and stainless-steel appliances are in the bonus category. Come up with your top five "must-have" and the top five "would-like-to-have" to help you focus your search and make a logical, rather than emotional, choice when home shopping.

## SELECT WHERE YOU WANT TO LIVE

Make a list of your top five community priorities, such as commute time, schools, and recreational facilities. Ask a REALTOR® to help you identify three to four target neighborhoods based on your priorities.

## BEGIN THE HOME TOURING PROCESS

I will send you a Collaboration Center search that fits the criteria we have discussed. This is an interactive search that allows you to categorize the properties as Favorites / Possibility / Rejected. This

will allow you to keep up with what you have seen and eliminate those that don't interest you. I will schedule tours of any of the homes that interest you.

## MAKING AN OFFER

When you find your dream home, I will help you write an offer. There are many factors that influence the market value of a home. I will give you the insight and information you need to make an offer you're comfortable with. Some of the factors to consider include:

- ◇ How long the home has been on the market.
- ◇ If the price has been reduced.
- ◇ How much the home is worth – I will provide a comparable market analysis (CMA) showing the list and sale prices for similar homes in your area.
- ◇ If there are multiple offers.
- ◇ Other items that might be included in the sale (furniture, hot tub, etc).
- ◇ The "list to sale price ratio," an indication of how competitive the market is for homes in this area.
- ◇ Why the seller is selling.

Once the offer is written, I will present it to the seller's agent. At that point the seller can accept your offer, reject it, or counter it to start the negotiation process. I will work with you to plan a strategy to ensure the most advantageous terms and acceptable pricing for you and your budget.

# THE PATHWAY TO HOME OWNERSHIP

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## Checklist

Once your offer has been accepted, the contingency process begins. Here are some of the typical steps involved:



### HOME INSPECTION

Most property sales are contingent on the results of a home inspection, which is paid for by the buyer. The inspection typically occurs within 10 days of offer acceptance and includes a review of the home's exterior elements like the roof, siding, trim and windows, as well as kitchen and bathroom fixtures and appliances and major systems like heating and cooling, plumbing and electrical.

If defects are discovered during the inspection, you may exercise the remedy described in your offer or negotiate with the seller to determine what repairs will be made.



### TITLE SEARCH

This is a historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property. It is also recommended that you purchase title insurance in case the records contain errors or there are mistakes in the review process. This is one of the things you are paying the closing attorney to do for you.



### APPRAISAL

As a standard part of the mortgage process, your lender will order an appraisal report to ensure that the loan will be guaranteed by the home's value.



### FINAL WALK-THROUGH

Within 24 hours of closing, you'll be given the chance to look at the home to make sure it's in the same condition as when you signed the sales agreement. We will make sure any repair work that the seller agreed to make has been completed. We'll also double-check that everything in the house is in good working order.



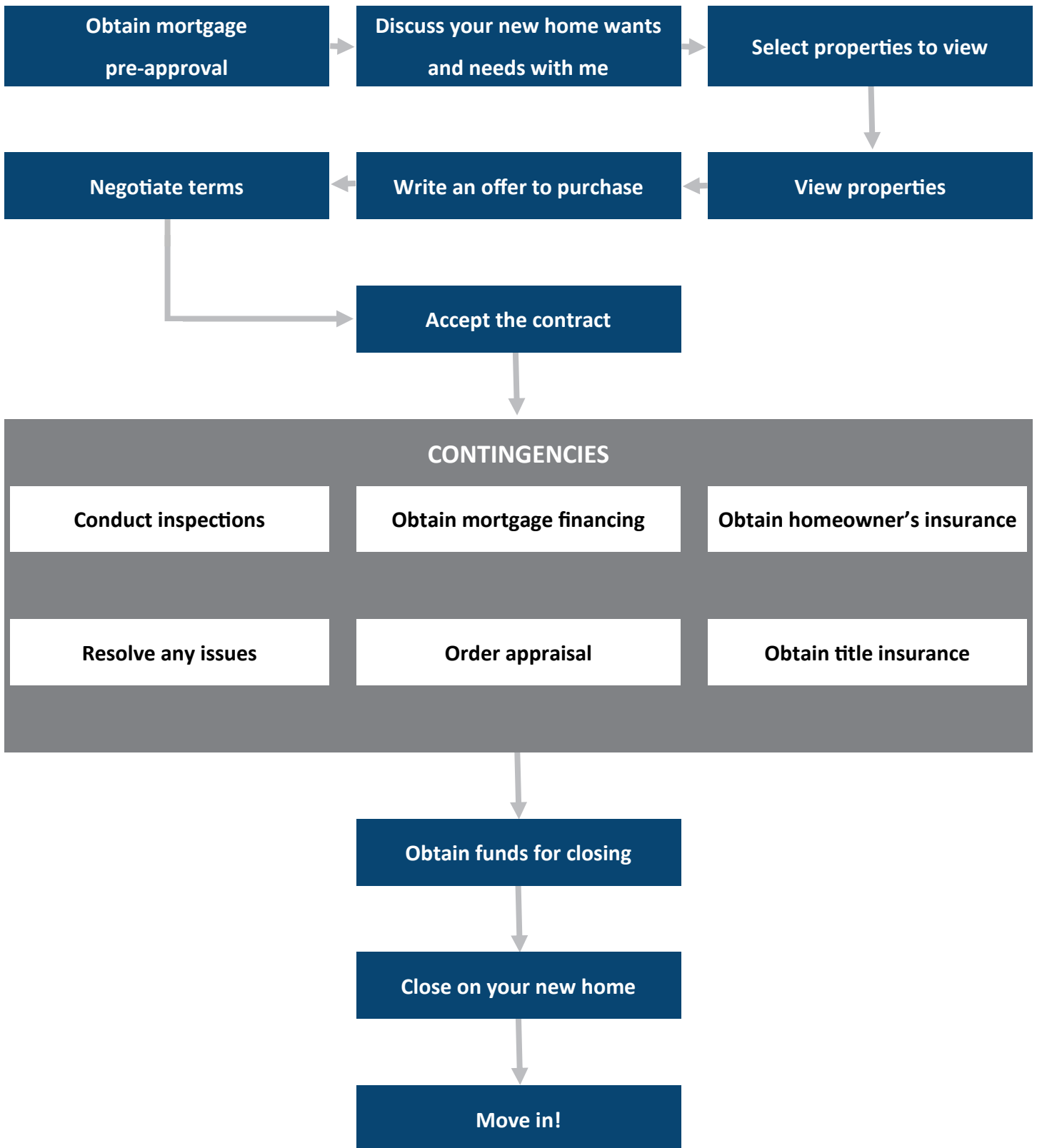
### CLOSING ON YOUR HOME

Closing costs can vary widely by location and your home's purchase price. Costs are split between you and the seller, but as the buyer you'll cover the lion's share. You can generally expect your closing costs to be roughly 3% of the home's sales price.

The closing usually takes place at the title company, attorney's office, or the buyer's or seller's agent's real estate office. As the home buyer, you'll have to sign what might seem like a mountain of paperwork — including the deed of trust, promissory note (promising the lender you'll pay back the loan), and other documents. That cramp in your wrist will be worth it once everything is done.



# THE PURCHASE PROCESS - Step By Step



# MY REAL ESTATE SERVICES FOR BUYERS

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As the agent awarded the privilege of guiding you to your next home, I am honored to pledge my full commitment to making the experience as pleasurable, timely and free of stress for you as possible. This document provides me with a unique opportunity to utilize some of the Market Services listed below to create a customized strategy for finding your new home.

## COUNSELING SERVICES

### Buyer Consultation

This consultation is key to learning about your needs and goals so that I can create a strategy for your home search.

### Buyer Representation Agreement

I will review your buyer representation choices as well as all your alternatives before presenting you with your Representation Agreement and explaining all the special services and benefits it offers.

### Financing

At your request, I will provide a list of lenders who would be able to assist with your borrowing needs and identify your range of affordability to increase your negotiating strength.

### Home Buying Process

I will explain the entire home buying process to you in advance and guide you through every step along the way.

### Property Previews

I will diligently work to present targeted properties based on your specific criteria to ensure you make an effective and efficient decision.

### Property Showings

I will show you properties that meet the criteria you have selected and help you evaluate the properties you have viewed to reach a decision to purchase.

### Guidance to Local Resources

I will direct you to sources of local information on schools, parks and recreation and other community amenities.

## OFFER & NEGOTIATION ASSISTANCE

### Negotiation Strategy

I will guide you in preparing a negotiation strategy for your selected property, in addition to providing a written Competitive Market Analysis and advice on the initial price and offer terms, when permitted.

### Offer Preparation & Presentation

I will prepare a written offer on the property you choose to purchase, with terms and conditions approved by you. Then, I will present your purchase offer directly to the listing agent or, if appropriate, directly to the seller in the presence of the listing agent.

### Appraisal Contingency

I will explain to you the option of adding an appraisal condition to your offer to purchase.



# MY REAL ESTATE SERVICES FOR BUYERS

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## Estimate of Funds Required

I will provide you with a preliminary estimate of closing costs and down payment requirement anticipated in the transaction.

## Closing the Sale

I will monitor and inform you about progress from the creation of the purchase agreement through the closing.

## TRANSACTION ASSISTANCE

### Home Inspections

I will guide you in reviewing all documents pertaining to the condition of a property and recommend the names of reputable inspectors who can provide professional property and termite inspection reports, if needed.

### Home Inspection Remedies

I will review property and termite inspection reports with you to guide you in requesting and specifying remedies in your purchase offer.

### Home Warranty

I will explain to you the option of a home warranty plan to reduce your risk of incurring repair costs after purchasing a property.

### Title and Settlement

I will answer questions and provide necessary assistance with understanding title search and settlement procedures to ensure a successful closing.

### Final Walk-through

I will accompany you on a pre-closing walk-through of the property and will assist you in dealing with any problems discovered during the walk-through.

## CUSTOMER SERVICE

### After the Sale

I will follow up with you after closing to see if you have any outstanding issues or service needs. I will maintain periodic contact and be available to update you on neighborhood trends and values. I will recommend or refer you to expert professionals regarding any repairs or home improvements, where appropriate.

### Personal and Timely Response

I will return every phone call and email within one day, in addition to providing you with weekly progress reports about the finding or purchasing of your new home.

