



compliments of:

Ed & Marilyn Lieb

**Keller Williams Real
Estate**

**100 Campbell Blvd.,
Suite 106, Exton, Pa
19341**





It's All About You

My real estate business has been built around one guiding principle:

It's all about you.

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

My focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why more than 50 percent of my business comes from repeat customers and referrals.

Good service speaks for itself. I'm looking forward to the opportunity to earn your referrals too!



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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, Keller Williams 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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Getting Started

Basic Information

Name
Phone
Email

Name
Phone
Email

Who is the primary contact and what is the best time and way to reach that individual?

What is prompting your move?

When do you need to be in your new home?

Are you pre-approved for a mortgage?

What is your price range?

If we found a home today that meets all of your needs and as many of your wants as possible, would you make an offer?



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Your Lifestyle Interview

Lifestyle

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g., parents)?

Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?

Does your home need to accommodate any special needs?

Do you have any pets?

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture, or a large collection?

When people come to your home, what do you want your home to say about you?

Is there anything I should know about your lifestyle that I have not asked?

Location

Tell me about your ideal location.

What is your maximum commute time and distance?

What is your work address?

Are schools important?

Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

What else is important about your location?



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Your Home Wish List

General

Do you have a preference for when the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or hot tub?

Are you looking for any structures such as a greenhouse or shed?

Structure/Exterior

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what size house are you looking for (square footage)?

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

Do you want a porch or deck?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What other exterior features are important to you?



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Your Home Wish List

House – Interior

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

Bedrooms

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom?

Bathrooms

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Kitchen

What features must your kitchen have (e.g., breakfast area, types of appliances, etc.)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

Dining Room

Would you like the dining room to be part of the kitchen configuration? What about the living room?

What size dining room table do you have?



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Your Home Wish List

Living Room/Family Room

Describe your likes and dislikes.

Do you want a fireplace?

What size room(s) do you have in mind?

What other rooms do you need or want?

What else should I know about the inside of the house you are looking for?

Summary

What are the top five things your home *needs* to have?

Beyond those five things, what is something else you really *want* to have?

If you could have something else, what would that be?

If you could have one last thing to make this your dream home, what would that be?



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The Neighborhood of Your Dreams

Please consider the following and record any notes or preferences:

Areas you would enjoy

Specific streets you like

School district(s) you prefer

Your work location(s)

Your favorite shops/conveniences

Recreational facilities you enjoy

Any additional items to consider when selecting your target neighborhoods:

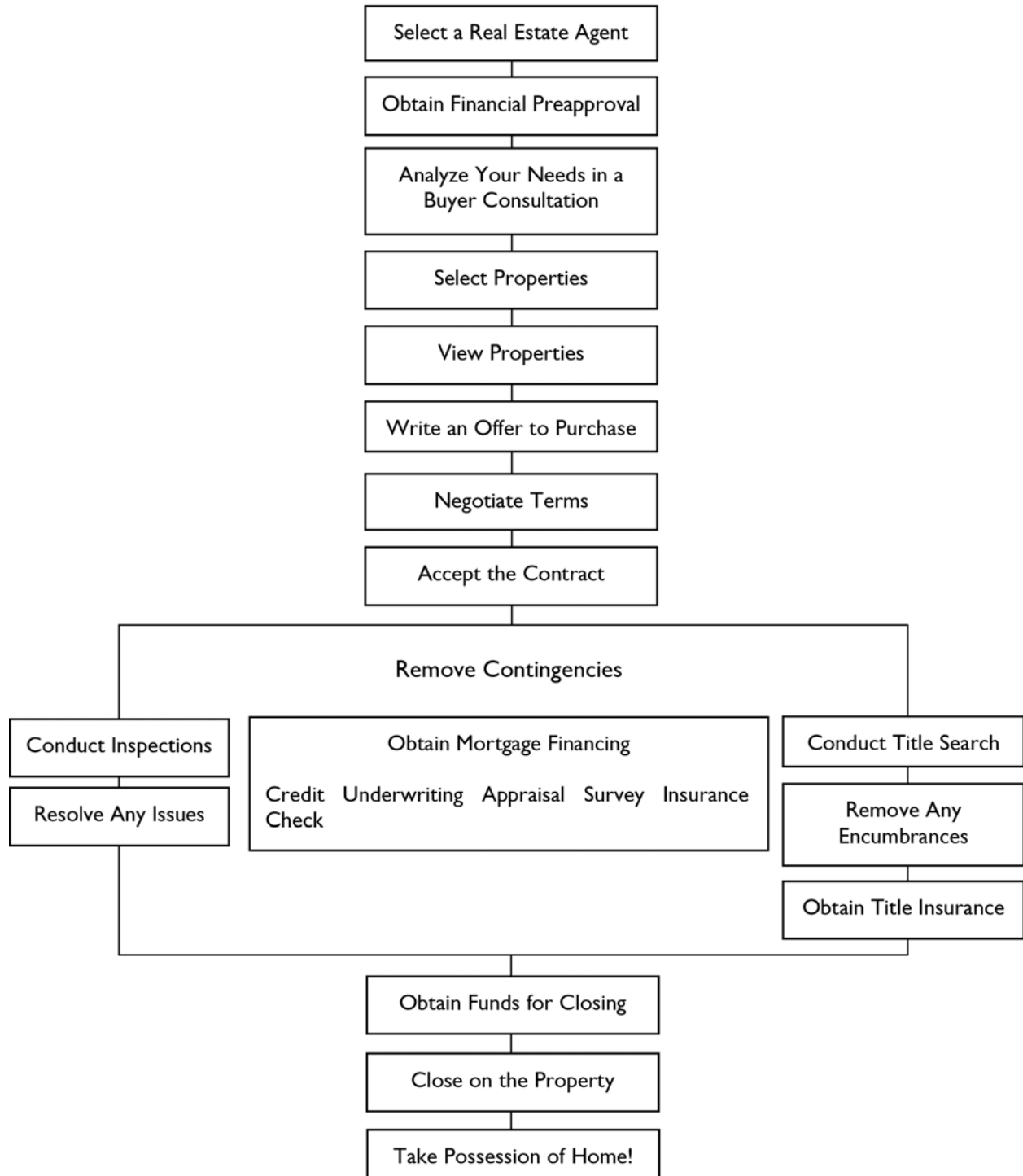


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The Home-Buying Process





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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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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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 Keller Williams 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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How Does Someone Win or Lose With You?

WIN

- 1.
- 2.
- 3.
- 4.
- 5.

LOSE

- 1.
- 2.
- 3.
- 4.
- 5.

What do you feel you have the right to expect from me as your real estate consultant?

What do you feel I have the right to expect from you as my client?



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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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Above and Beyond

To me, providing exceptional service involves more than just making your real estate dreams come true. It requires taking the next logical step; helping you through the details after you officially own your home.

I have worked with the following service professionals, and highly recommend them to my clients:



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About Me

How am I different from other real estate agents?

My belief is that you are hiring me as a partner. I am and will be involved in your goals and dreams. My success as your partner is measured by your achieving as many of your goals as possible.

Experience

Marilyn and Ed have over 30 years experience. They have helped over 500 families fulfill their dreams of home ownership, First-time and Move-up.

Technology

We utilize the most up to date systems for marketing your home and communicating with you.

Expertise

We specialize in Chester County, Pa and are extremely knowledgeable of the counties surrounding it. We have helped consumers of all ages and background from 1st time buyers to the experienced investor. Our sold listings contain a wide variety as well from high end to distressed properties.

Communication

Our communication process includes, texting, email, cell phone, etc. We are available within the hour most days from 9am to 8pm.

Awards/Recognition

Marilyn is an Associate Broker and has obtained designations in Buyer Agency (ABR) and ePRO. Ed has the ABR designation and is proficient with internet marketing.

Personal

Ed and Marilyn both serve on various non-profit Boards including the Spina Bifida Association of the Delaware Valley and We Care.

My Commitment to You

My Partnership with you be dedicated to achieving your dreams and goals.



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Why Keller Williams Realty

Technology

Leading-edge tech tools and training give me the edge in effectively finding the perfect home for you!

Teamwork

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.

Knowledge

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

Reliability

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces my belief that my success is ultimately determined by the legacy I leave with each client I serve.

Track Record

I'm proud to work for the fastest-growing real estate company in North America and the third-largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.



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THE HOME BUYING PROCESS

1. **Select a Real Estate Agent.** – This step is the first and most crucial of the entire process. A wrong choice here can cost you not only time, but money. As your agent, I will have your goals and dreams as the basis of our relationship. An extensive and continuous interview will be conducted to find out your needs, wants, dreams, expectations and goals. Buying a home is one of the most important decisions in your lifetime. You need to have a trusted advisor helping you.
2. **Obtain Financial PreApproval** – This step is a must. Any agent that is willing to show you homes without a preapproval is wasting your time. The pre-approval is your ticket to the home purchase. The amount that you can and are willing to finance directly impacts the home you can buy. I have an in-house Loan Officer that will provide the pre-Approval.
3. **Analyze Your Needs in a Buyer Consultation** – This step should be occurring during step 1. During your process of selecting your agent, a Buyer Consultation MUST be included. Do NOT select an agent who is not willing to find out about YOU. We will have a 30-60 minute initial interview, which continues during the home search.
4. **Select Properties** – Based on the Buyer Consultation, I will select properties that will meet yours wants, needs and expectations. These carefully selected homes will allow you to make a quick choice, thus saving you time. You should NOT be seeing every home on the market. You only need to see the BEST.
5. **View Properties** – After agreeing that the selected properties are ones that you will consider for purchase, appointments must be made and the homes are visited. During the visits, you will be able to determine which home is the “one”.
6. **Write an Offer to Purchase** – Now that you have selected the “one” home that will become yours, we will meet to write an offer. A review of comparables (properties sold with in the last few months) is an integral part of this process. This provides the basis for the price that is being offered. Other factors will be considered and a final offer will be presented to the Listing Agent.



7. **Negotiate Terms** – Once the offer has been presented, the sellers will consider the contract. There are many items that can be countered, price, settle date, inspections, inclusions, etc. This is the point where my knowledge of you and your family needs is extremely important. I will use this knowledge to help you obtain the best contract terms that will meet your dreams and goals.
8. **Accept the Contract** – Now that you and the seller have agreed on all the terms of the contract, the final signatures are obtained and the contract is accepted.
9. **Remove Contingencies** – Some of the terms of the contract were contingencies to allow you to rescind the contract, if something was wrong with the home, the title, or your ability to finance. The next few steps is the process to remove those contingencies.
 - a. **Conduct Inspections** – You will hire independent contractors to conduct a variety of inspections that may include property, termite, radon, septic, well, etc. These are physical inspections that allow you to understand the condition of the home and resolve any issues that may exist. The results of the inspection and your resolution are also part of the negotiation process. Until you and the seller agree the contract is still being negotiated.
 - b. **Conduct Title Search** – You will hire a Title Company that will conduct a Title search of the property. This is an inspection of ownership to insure the property will only belong to YOU (and your mortgage co.) after settlement. After the inspection, the seller will be notified of any existing encumbrances (if any) that must be removed. The Title Co. will then issue Title Insurance for the property that warrants against any claims to title.
 - c. **Obtain Mortgage Financing** – You will also apply for your mortgage. This process will include a credit check, appraisal of the property to verify value, and underwriting (the mortgage commitment). You will also obtain Insurance for the property at this time.
10. **Obtain Funds for Closing**- Once you have received the mortgage commitment your funds are available for closing. The mortgage company has verified that they are providing a loan to you for the purchase of the property.
11. **Close on the Property** – This is the formal sitting down and signing all the paperwork and receiving the keys for your NEW HOME. Everything has come together and the Buying process is over.
12. **TAKE POSSESSION OF YOUR NEW HOME**