



THE BUYER'S SMOOTH ROAD TO SETTLEMENT

DESIGNED EXCLUSIVELY TO SERVE YOU.



*Scott Smith: 443-506-4567
Alice McClure, Client Care Manager: 410-382-2001*

Email: Team@ScottSmithRealtyGroup.com



Meet the Team



Alice McClure, *Client Care Manager, Licensed Realtor.*

You are going to love Alice as much as we do. She comes from years of having run the Children's Ministry at Grace Fellowship Church in Timonium, Maryland which included 180 volunteers and over 1500 children at a time—she KNOWS how to get things done! She and her husband, Jim, have 3 children of their own and have spent their lives serving others. And, for our Spanish-speaking friends, Alice is especially anxious to help you in your home buying or selling process.

A red rectangular advertisement for Scott Smith Realty Group. It features a man in a blue shirt and dark jacket on the left. The text includes 'Another Property' at the top, a large 'SOLD BY' graphic in a starburst, and the company name 'The SCOTT SMITH REALTY GROUP' with a house silhouette logo. The phone number '443-506-4567' and website 'www.ScottSmithRealtyGroup.com' are at the bottom.

THE BUYER'S SMOOTH ROAD TO SETTLEMENT



2 GOALS:

#1—We want you to become as knowledgeable a Buyer as possible. We like to say, “No news is bad news” so, let’s keep in touch at all times throughout the process.

#2— We want you to turn you into a “Raving Fan”. We are proud of our 90% referral business.

1. **First, let’s clearly understand Maryland Agency Law**— Buyer Agency, Seller Agency and Dual Agency. In order to be properly represented in this transaction, please allow Scott to make all phone calls to potential home owners, including For-Sale-By-Owners, New Home Developments, etc.. If you see an ad in a paper, a “For Sale” sign in a yard, a phone number on a Bulletin Board, call Scott or Alice, allow them to make the first contact with the Seller. \$395 Admin Fee paid at closing.
2. **Next, contact a lender of your choice** or Tim Donohue of America’s Bank, 410-262-6045 or David Robinson at 443-865-3434 with Wells Fargo. (While the vendors that might be recommended have an excellent track record for providing great service, neither Scott nor Keller Williams Realty bear any responsibility for the quality of service these companies provide.)
3. **Discuss home search criteria.** Set up automatic email system for daily updates.
4. **Please drive-by any potential properties** and then call Scott with the MLS #s to set up the tour. If possible, it is best to have 4-6 homes for the first tour. We should only need to preview 6-8 homes to find “the one”.
5. **Write the contract (1 hour).** Be sure to bring your checkbook when we tour a home together. Arrange now for the funds to be made liquidated so that your deposit check can be written.
6. **Contract is delivered to Seller** or Seller’s agent and hopefully ratified.
7. **Within a few days of Ratification**— You will **Contact a homeowner’s Insurance Agency of your choice** or Scott Garvey of State Farm 410-889-5840 and pay for a year’s premium. The lender will require that you bring the policy to settlement to show that you have paid in full.
8. **Within 7 Days of Ratification**—**apply for financing** (\$400, poc, paid outside of closing).
9. **Within 10 Days of Ratification**— **Home Inspection** (400k house is around \$400, poc.)
10. **Within 3 days of having the home inspection**—**Request Repairs to be made by the Seller.** This will be done thru an addendum to the Seller. If the Seller agrees, we move on. If not...?
11. **Within 30 days of Settlement**—The **termite inspection** will be scheduled. (Costs around \$65 and is often included in your settlement costs.)
12. **Two weeks before settlement**—you will experience an increased level of stress. Take a deep breath, this is perfectly normal.
13. **Two weeks before settlement**—**Call BGE 410-685-0123 and the Phone Company** to place the utility accounts in your name starting the day of settlement. The Seller will do the same to have them taken out of their name.
14. **Final Walkthrough— the day of or perhaps the day before Settlement.** This is your last opportunity to walk through the house.
15. **Settlement (1.5 hours)** Don’t forget to bring 3 things : Driver’s license, Insurance Policy and a Cashier’s Check made out to yourself. Then...YOU’RE A HOMEOWNER!





Getting to Know Scott

- Best job ever held: Being the Father of Wilson, Olivia and Jackson and being the Husband to Elisabeth for 18 years. Liz works as an Interior Decorator
- 1985, graduated Covenant College — Cum Laude
- Prior to Keller Williams Realty, Scott was, consistently, A Top-Producing Agent with Remax Greater Metro for 8 years
- Career Sales of over \$80 Million
- Scott ranks within the top 1% of agents nationwide according to the National Association of Realtors and has, himself, been a realtor for 13 years
- 2008 #1 Sales Agent for Keller Williams Excellence
- 2007 #1 Sales Agent for Keller Williams Excellence
- 2006 #1 Sales Agent for Keller Williams Excellence
- 2005 Keller Williams Double Gold production member
- 2002 Earned the designation of e-PRO
- 2000 Earned the designation of Seniors Real Estate Specialist
- 1998-2003 Earned Re/max' 100% Club honor
- 1997 Earned Re/max' Executive Club honor
- 1997 served on the Education Committee of the Greater Baltimore Board of Realtors
- 1997 (Fort Lauderdale, Fl), 1998 (San Francisco, CA), 2001 (Orlando, FL), 2004 (San Antonio, TX) attended Howard Brinton's Star Power conference designed to bring together over 1800 of the top realtors in the world
- Present Member of The Greater Baltimore Board of Realtors, the Maryland Association of Realtors and the National Association of Realtors



OUR MISSION STATEMENT

“ TO BUILD A REAL ESTATE PRACTICE, SECOND TO NONE, AND CENTERED ON TRUTH, BY CREATING RAVING FANS OF OUR CLIENTS. PERIOD! ”

IN OTHER WORDS

**WE HAVE NOT SERVED YOU
UNTIL YOU HAVE REFERRED US.**

—THE CUSTOMERS ALWAYS WRITE—

Scott, I wanted to thank you for all your help and kindness during my town-home buying process. I really feel fortunate that I was able to work with you. Looking back, I wouldn't want to work with anyone else.

-Brent Shoemaker

You are trustworthy and honest. You helped make this entire process easy and comfortable for us when it could have easily been stressful and overwhelming. You literally took care of everything—home inspection, pest control, title company, lawyer... we will always recommend you to people we know who are looking for a home!

-Hunter and Christine Young

We never thought, when we agreed to go look at a house with you, that it would end up being the house we would buy. We can't begin to tell you what a difference having you as our Realtor has made for us in this whole process. Thank you. Thank you for looking for us. Thank you for looking out for us.

-Wade and Stephanie Kerns

I just want to thank you again for your all of your professionalism, insight and guidance in selling my home in just two days, and then finding me a new home within a week.

Astonished as I was that my house sold so quickly, and for \$10,000 more than the list price, I then faced the challenge of finding a new home that I could hopefully move into by my settlement date. Within a week you found the right new home for me, and I was able to move in before settlement on my previous home. All of this was possible because you are not only professionally competent, but sensitive to the needs of your clients.

-Pat McClelland

Thank you again for all your help on a very positive first home buying experience. I know you worked on my behalf a lot behind the scenes and I appreciate it. You can count on my referrals.

-Kelleigh Johnson

I just wanted to formally write to you and let you know how much I appreciate your professional handling of the sale of my home. It is completely the opposite of my previous experience and a very welcome change. This is such a stressful, difficult experience for me and knowing that you are giving me and my home 'due' attention really eases the anxiety. Your constantly being in touch with me in one form or another has helped me to feel a little less 'alone'... So thank you very much for working so hard for me.

-Carolyn DeFatta

I will never forget how kind you were to me when you sold my house. You did so many things for me, being alone would have been a real chore... I am very happy in my apartment- the best move I could have made. Lots of happiness,

-Ardis O'Connor

"Scott, your expert guidance and attention to detail were outstanding and truly appreciated!"

-Nancy Manger

We wanted to say a HUGE "thank you" for helping us with our home. We loved working with you. You made a potentially stressful time an easy one and for that we're very grateful. We look forward to working with you again down the road.

-Brandon and Amy Lockett

We want you to know how much we appreciate your conscientious work in helping our daughter to find the perfect house during her recent search and move. We could tell when we finally met you what a good realtor you are. And Wendy shared other stories with us about your expertise which again confirmed it. It's a big move to buy a house. And you made it a positive one for Wendy — And us, her folks who live far away in Mass.

-John and Nancy Tuttle



I want you to know how much we appreciated your efforts helping us sell the property at 19 W. Elm Ave. Your advise about the many details of selling a house were invaluable. We greatly appreciate your professionalism and Friendship! Thanks for making the experience of both Selling and Buying a home so enjoyable and stress free. Warmest Regards,

-Bill and Jo-Ann Beck

We wish to thank you for everything you did to assist with the purchase of our home on Thornwood Ct. There were many details that we could not have handled on our own and we always felt you were acting in our best interest. You also gave us wise advice about the pricing of our home on Doxbury Road and that transaction went very smoothly as well. We are looking forward to the birth of our first child and to raising him in such a great neighborhood. Thanks again for everything,

-Gerri and Stephen Nichols

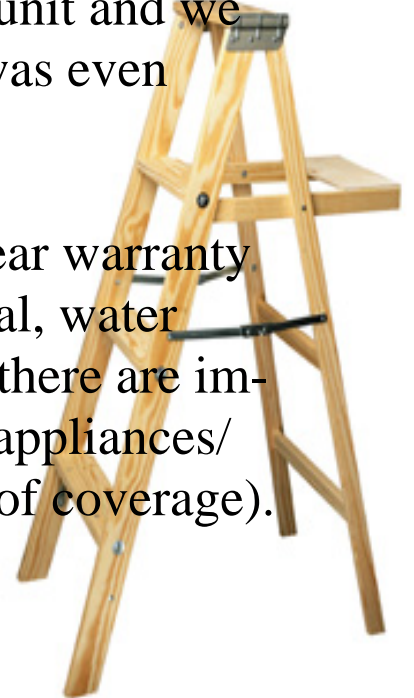


Home Warranty Plans



Home warranty plans I am a huge supporter of the AHS Warranty. Period. I have, personally purchased the AHS Warranty on my own home for years because they stand behind their word—I have had to call them several times a year for my own HVAC, Stove, Refrigerator, etc. In fact, I was a week away from settling on the sale of my own home when the Air Conditioning unit just stopped working! I called AHS, and within a few days and a \$50 deductible, I had a brand new unit and we settled on time. The Buyer was happy and I was even happier!

For a modest price, you can purchase a one-year warranty covering specified heating, plumbing, electrical, water heater or appliance breakdowns. In all cases, there are important limitations and exclusions (example: appliances/systems must be operative at commencement of coverage).



—CHECKLIST FOR MOVING—

Address Change:

- √ Post Office: Give Forwarding Address.
- √ Charge Accounts, Credit Cards.
- √ Subscriptions: Notice requires several weeks
- √ Friends and Relatives.

Bank:

- √ Transfer funds, arrange check-cashing in new city.
- √ Arrange credit references.

Insurance:

- √ Notify company of new auto location for coverages: Life, Health, Fire and Auto.

Utility Companies:

- √ Gas, light, water, telephone, fuel, garbage.
- √ Get refunds on any deposits made.

Delivery Service:

- √ Laundry, newspaper, changeover of service.

Medical, Dental, Prescription Histories:

- √ Ask Doctor and Dentist for referrals: transfer needed prescriptions, eyeglasses, X-rays. Obtain birth records, medical records, etc.

Pets:

- √ Ask about regulations for licenses, vaccinations, tags, etc.

—(CONT'D)—

And Don't Forget To:

- √ Empty freezer, plan use of food.
- √ Defrost freezer and clean refrigerator. Place charcoal to dispel odors.
- √ Have appliances serviced for moving.
- √ Remember arrangements for TV and antenna.
- √ Clean rugs or clothing before moving; have them moving-wrapped.
- √ Check with your Moving Counselor; insurance coverage, packing and unpacking labor, arrival day, various shipping papers, methods and time of expected payments.
- √ Plan for special care need of infants and pets.

And on Moving Day:

- √ Carry enough cash or travelers checks to cover cost of moving services and expenses until you make banking connections in the new city.
- √ Carry jewelry and documents yourself; or use registered mail.
- √ Plan for transporting of pets; they are poor traveling companions if unhappy.
- √ Carry travelers checks for quick, available funds.
- √ Let close friends or relatives know your route and schedule you will travel including overnight stops; use him or her as a message headquarters.
- √ Double check closets, drawers, shelves to be sure they are empty.
- √ Leave all old keys needed by new tenant or owner with REALTOR® or owner.

And at Your New Address:

- √ Obtain certified checks or cashiers check necessary for closing Real Estate Transaction.
- √ Check on service of telephone, gas, electricity, water and garbage.
- √ Check pilot light on stove, hot water heater, and furnace.
- √ Have appliances checked.
- √ Ask Mailman for mail he may be holding for your arrival
- √ Have new address recorded on driver's license.
- √ Visit city offices and register for voting.
- √ Register car within five days after arrival in state or a penalty may have to be paid when getting new license plates.
- √ Obtain inspection sticker and transfer motor club membership.
- √ Apply for state driver's license.
- √ Register your family in your new place of worship
- √ Register children in school.
- √ Arrange medical services: Doctor, Dentist, Veterinarian, etc.



Why The Scott Smith Realty Group Works with so many Buyers

- **Buyer Specialist.**

As a Buyer Specialist, Kyle is experienced at writing offers that get signed by Sellers. He has the skill to negotiate in the best interest of the buyers. He knows the inventory, the ins and outs of financing, and which lenders may save you money.

- **Automatic Email of New Listings.**

We offer all of our buyers an exceptional email system that automatically sends the hottest listings on the market to your email each day. This will give you the advantage of being notified before other buyers may find out about a property.

- **Loyal clients.**

Having sold hundreds of properties in the Baltimore area since 1994, those years have provided Scott with many wonderful past clients who feel comfortable recommending us to their family and friends.

Remember...

**WE HAVE NOT
SERVED YOU
UNTIL YOU HAVE
REFERRED US.**

- **Inventory of homes for sale.**

We are fortunate to market many desirable homes, in a variety of areas and price ranges. This inventory prompts calls from old and new customers every day. Buyers know that they will have the inside track to the freshest listings.

- **High Internet presence**

“www.scottsmithrealtygroup.com”, is on the yard signs, TV and radio ads. Also, our listings are on every major real estate website and are prominently featured on the No. 1 home-selling site in the world, “Realtor.com”.

- **TV and radio advertising campaigns.**

Ads are run consistently throughout the market on both Cable, Network programming as well as on radio resulting in a large number of calls every day.

- **Consistent and extensive mailings.**

We love to keep in touch with past and potential clients through regular postcards and newsletters. Because of this, We are often the first to hear about new listings because of our mailings.

Many Agents think their most important job is satisfying the customer: I don't think that's true. I believe that satisfying the customer is simply the minimum requirement for staying in business. We work constantly to improve our systems, processes and services to go well above and beyond your expectations.



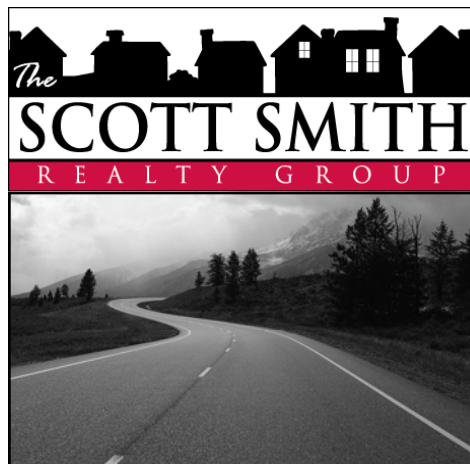
Simply put, our objectives are to help you to find the best house, for the best price, in the least time and with the fewest hassles. We want to provide the best service in the industry. We want to make you so happy that you found your home with us that you will gladly refer us to your friends.

Remember...

**WE HAVE NOT SERVED YOU
UNTIL YOU HAVE REFERRED US.**

THE BUYER'S SMOOTH ROAD TO SETTLEMENT

DESIGNED EXCLUSIVELY BY THE SCOTT SMITH REALTY GROUP TO SERVE YOU.



EMAIL: TEAM@SCOTTSMITHREALTYGROUP.COM

www.ScottSmithRealtyGroup.com



Exclusive Buyer Agency Agreement



- _____ (Buyer) retains Keller Williams Excellence LLC (Broker) and Scott Smith Realty Group (Agent) exclusively, to locate properties and to assist Buyer in the purchase of real property.
- 1) **UNDERTAKING OF BROKER.** Broker shall be the exclusive agent for and shall represent Buyer in accordance with the requirements of the Maryland Real Estate Brokers Act:
 - 2) **UNDERTAKING OF BUYER.** Buyer shall:
 - A) Work exclusively with Broker, view properties only with Broker and conduct all negotiations through Broker;
 - B) Furnish Broker with accurate financial and personal information to reasonably establish Buyer's ability to purchase the real property desired by Buyer. This information can be discussed by Broker and Buyer's lender (or other financial institution) providing funds.
 - C) The Broker will accept MLS commission or **3% if Buyer purchases a For Sale by Owner**, plus a **\$395.00 administration fee paid by Buyer to be collected at settlement**, for any real property purchased by Buyer during the term of this Agreement whether through the efforts of Broker, Buyer or other brokers or real estate licensees. Such fee shall also be paid to Broker by Buyer for any real property purchased by Buyer within twelve (12) months after the expiration or termination of this Agreement: (1) the availability of the property for purchase was made known to Buyer by Broker; or, (2) the property purchased by Buyer was shown to Buyer by Broker; or, (3) any negotiations for the purchase of the property were begun by Broker. **If Scott and his team have been given the opportunity to make the very first contact with the Seller then said commission will not be required of Buyer.**
 - 3) **TERM OF AGREEMENT.** This Agreement shall terminate on _____ unless extended in writing, or unless earlier terminated as herein provided. Subject to the obligation of the Buyer to pay the above mentioned administration fee to Broker upon the early termination of this Agreement either party, by giving written notice, may cancel this Agreement so that it will terminate at the end of 24 hours (1) days from the date of receipt of such written notice.
 - 4) **AUTHORIZATION TO RECEIVE COMPENSATION.** Broker is (____), is not (____), (Buyer to initial the applicable provision) authorized to receive and retain compensation offered by a Listing Broker or by the Seller which compensation may be greater than the brokerage fee as specified in Paragraph 2(c) of this Agreement. The amount of compensation received by Broker from a Listing Broker or from the Seller shall be credited against the brokerage fee due and payable by Buyer to Broker. Buyer agrees to pay the difference, if any, between the brokerage fees as specified in Paragraph 2(c) of this Agreement and the amount of compensation which Broker obtains by offer from the Listing Broker or from the Seller. Buyer acknowledges and consents that in the event of the purchase of a Keller Williams Premier Realtors listing the Keller Williams Premier Realtors Salesperson acting as the buyer's agent may receive an in-company bonus.
 - 5) **SELLER BONUS.** In the event a Seller shall offer to pay a bonus to Broker in excess of the commission offered by the Listing Broker, Buyer expressly authorizes and consents to the receipt and retention by Broker of such additional bonus compensation in addition to the compensation as specified in Paragraphs 2(c) and 4 above. Broker shall notify Buyer of any such bonus offered by a Seller prior to showing the property to Buyer, if known at the time.
 - 6) **DISCLOSURE OF FINANCIAL BONUSES.** Broker hereby discloses to Buyer that Broker offers a financial bonus to licensees affiliated with Broker for the sale or lease of real property listed with Broker. Notwithstanding such financial bonus, Broker shall attempt to locate real property, which is available for purchase and suitable for purchase by Buyer and made available through other real estate brokers.
 - 7) **DUAL AGENCY REPRESENTATION.** Buyer acknowledges that Broker and Salespersons affiliated with Broker regularly list real property for sale and, in such capacity, represent the interests of the Sellers of such property. In the event Buyer shall consider for purchase a property which is listed with Broker, Buyer acknowledges that Broker will represent both Buyer and Seller of the listed property. Under no circumstances, however, shall an individual Salesperson licensed with Broker represent both the Seller and Buyer in connection with a property, which is also listed by that same Salesperson. In such event, Broker will be the Dual Agent, however, another Salesperson licensed with Broker will be appointed by Broker as the Intra-Company Agent on behalf of the Buyer and the listing agent will be the Intra-Company Agent on behalf of the Seller. For other properties listed with Broker where the Salesperson representing the Buyer is not the listing agent, the Broker will be the Dual Agent and the Salesperson representing the Buyer will be an Intra-Company Agent on behalf of the Buyer. An Intra-Company Agent on behalf of the Buyer will provide to Buyer the same services as an exclusive agent of the Buyer including advising the Buyer as to the price and negotiation strategy.

Should Buyer elect to consider for purchase a property which is listed with Broker, Broker shall advise Buyer of its listing of the property and, in such event, Buyer will be provided with a Consent for Dual Agency form as prepared by the Maryland Real Estate Commission in accordance with Maryland law for the review and signature of Buyer. A copy of the Consent for Dual Agency form is attached hereto as Exhibit A.

- 8) **TERMINATION OF DUAL AGENCY.** In the event Buyer or a Seller of a property listed with Broker which Buyer shall desire to consider for purchase shall withdraw Buyer's or Seller's prior authorization and consent for Broker to be a Dual Agent as herein provided, by Seller's or Buyer's unwillingness to sign the required Consent for Dual Agency form, Buyer acknowledges that Broker shall not undertake to be a Dual Agent on behalf of both the Buyer and the Seller and Buyer expressly consents to and authorizes Broker to be the sole and exclusive agent of the Seller of said property. In such event, Broker shall not disclose to the Seller any confidential information obtained by Broker during the representation of the Buyer by the Broker, except as otherwise required by law.
- 9) **LIMITATIONS AS TO BROKER'S UNDERTAKING.** Buyer acknowledges that Broker is being retained solely as a real estate agent and not as an attorney, tax advisor, lender, appraiser, surveyor, structural engineer, home inspector or other professional service provider. Buyer has been advised to seek independent, professional advice for these and other such matters.
- 10) **LEGAL OBLIGATION OF BROKER.** Buyer acknowledges that Broker must at all times be fair and honest in dealings with all Sellers and Sellers' agents and must adhere to the Code of Ethics of the National Association of Realtors® and all applicable federal, state and local law. Properties will be located by the Broker for Buyer without regard to race, color, sex, religion, national origin, physical or mental handicap, or family status in compliance with Title VIII of the Civil Rights Act of 1968 and the Fair Housing Amendments of 1988 as well as all applicable state and local fair housing laws and regulations.
- 11) **PRIOR BUYER AGENCY AGREEMENT.** Buyer represents and warrants to Broker that Buyer has not entered into a Buyer Agency Agreement, whether verbal or written, with any other real estate broker or real estate agent which agreement remains in effect as of the date of this Agreement or which would obligate Buyer to pay compensation to any real estate broker or real estate agent other than Broker.
- 12) **MINISTERIAL ACTS.** Buyer authorizes and consents to Broker providing ministerial acts on behalf of others as defined by the Maryland Real Estate Brokers Act.
- 13) **COURT COSTS AND OTHER LEGAL FEES.** In the event Broker shall prevail in any legal action, including litigation, against Buyer to collect all or any part of the brokerage fees due to Broker from Buyer under the terms of this Agreement, Buyer agrees to pay, reimburse, indemnify, and hold harmless Broker for all costs and expenses, including but not limited to, reasonable attorney's fees, which Broker incurs or becomes obligated to pay in any legal action to collect the brokerage fee owed by Buyer.
- 14) **VOLUNTARY MEDIATION.** In the event a dispute between Buyer and Broker arises out of this Agreement or the transaction which is the subject of this Agreement, Buyer and Broker acknowledge that such dispute may be voluntarily submitted to mediation through the Local Board/Association of Realtors (if available), the State Association of Realtors, or through such other mediator or mediation service as mutually agreed upon by Buyer and Broker, in writing. Mediation is a process by which the parties attempt to resolve a dispute with the assistance of a neutral mediator who is trained to facilitate the resolution of disputes. The mediation process requires the voluntary participation by both Buyer and Broker. The mediator has no authority to make an award, to impose a resolution of the dispute upon the parties or to require the parties to continue mediation if either party does not desire to do so. A resolution of a dispute through mediation is not binding upon the parties unless the parties enter into a written agreement resolving the dispute.
- 15) **ENTIRE AGREEMENT AND MODIFICATION OF AGREEMENT.** This Agreement contains the full, final and entire agreement between Buyer and Broker, each of whom acknowledges receipt of a copy of this Agreement. This Agreement may not be amended or modified, except in writing, signed by Buyer and Broker.

Buyer/Tenant	Date	Buyer/Tenant	Date
--------------	------	--------------	------

(Buyer Address)	City:	State:	Zip:
-----------------	-------	--------	------

Home Phone:	Cell:	Cell#2:
-------------	-------	---------

Primary Email Address: _____

By: _____

(Signature of Authorized Representative of **Scott Smith Realty Group** of Keller Williams Realty)