

TeamBordin.com



Date: Today

To: Mr. and Mrs. Buyer
From: Sarah and Claes Bordin
Re: Your guide to buying a home

Dear Mr. and Mrs. Buyer

In our experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door. And the way you can instantly envision your life unfolding there.

This is about more than real estate. It's about your life and your dreams.

We understand you are looking for a new home. And we want to be the real estate professionals to help you. We work with each of our clients individually, taking the time to understand their unique needs and lifestyle, and we want to do the same for you.

We love matching our clients with the home they have always imagined. It's incredibly fulfilling to know we're helping them open a new chapter of their lives. That's why we work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, contact us. We'd like to prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

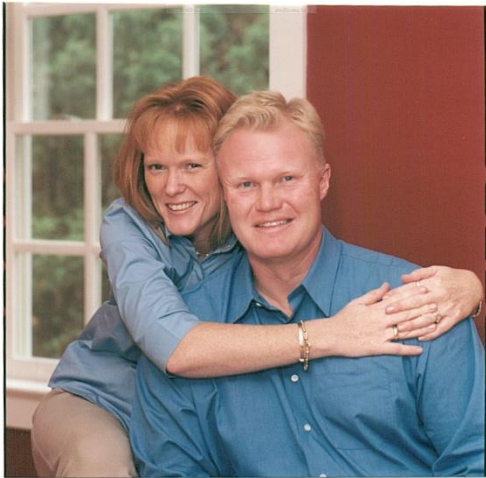
We appreciate the opportunity to earn your business.

Sarah and Claes Bordin

Keller Williams Realty

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Prepared for:

Mr. and Mrs. Buyer

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buying a home

It's all about you

The home buying process

Your lifestyle interview

The home wish list

The neighborhood of your dreams

The mortgage and loan process

Your home search

Making an offer

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Above and beyond

Why Keller Williams Realty

About us

Frequently asked questions

searching for a home

What's ahead

Summary of selected homes

Map of selected homes

Homes that have recently sold

Home search notes



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it's all about you

Our 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

Our focus is on your complete satisfaction. In fact, we work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why over 50% of our business comes from repeat customers and referrals.

Good service speaks for itself.

We look forward to the opportunity to earn your business too.

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the home buying process

There are a lot of details to be handled when purchasing a home.

This overview is designed to summarize the various steps along the path of qualifying, finding and buying a home.

In addition to this summary, we have included additional information and worksheets to make sure we find the right home, negotiate the best price and terms, and take care of all the details:

1. Consultation to analyze your specific needs and wishes

your lifestyle interview, your home wish list, the neighborhood of your dreams

2. Financial pre-qualification or pre-approval

the mortgage and loan process

3. Select and view properties

the home tour, frequently asked questions

4. Write an offer to purchase

making an offer

5. Negotiate the purchase offer

making an offer

6. Final mortgage application

the mortgage and loan process

7. Underwriting

the mortgage and loan process

8. Loan approval the mortgage and loan process

9. Title company

the mortgage and loan process, closing 101

10. Closing

closing 101

11. Moving

moving checklist, above and beyond



We will provide you with a **FREE Listingbook account** as an additional service. This will give you access to the same database that we use in the real estate business and you can access it 24/7 from any computer. It will provide you with up-to-the-minute data on all the properties that are on the market that matter to you.

You will get an email from Listingbook Messenger to activate your user code and password. Please make sure to **WRITE THEM DOWN!**

To make sure the Listingbook email isn't sent to a SPAM folder by mistake, please add mailservice@listingbook.com to your address book or contacts.

Your account is loaded with powerful and helpful tools you will not find in any other service. It is extremely easy to use.

With Listingbook you can easily:

- Find any home in the Multiple Listing Service- just like we do!
- Make an informed decision and find your dream home quickly.
- Receive automatic notification of price reductions and new listings.

Call us if you have any problems. Otherwise, log in and play with it for awhile. Our clients have raved about its power and we am very proud to be able to offer it to you. We look forward to working closely with you and hearing from you soon.

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your lifestyle interview

A home is about more than the number of bedrooms or bathrooms. It's about how you feel when you're in it. To really pinpoint the type of home you're looking for, consider the following questions:

1. What makes you comfortable in your current home? Is there anything in particular you'd like to duplicate?

2. What is your primary reason for searching for a new home?

3. Do you have children? What are their ages, interests and activities?

4. Do you entertain a lot? What areas of your home will you primarily use to entertain?

5. How long do you expect to live in the home?

6. Do you have any pets that stay in the house or outside?

7. Would you consider yourself to be more casual or formal?

8. When you imagine your dream home, what do you see? What images come to mind?



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your home wish list

Creating a list of the desired features and amenities for your new home will help us target the properties that meet your criteria.

Please consider the following and record any notes or preferences:

- | | |
|------------------------------|---------------------------|
| 1. House style _____ | 9. Kitchen _____ |
| 2. Number of bedrooms _____ | 10. Basement _____ |
| 3. Number of bathrooms _____ | 11. Garage stalls _____ |
| 4. Living room _____ | 12. Lot size _____ |
| 5. Dining room _____ | 13. Pool _____ |
| 6. Family room _____ | 14. Age of property _____ |
| 7. Fireplace _____ | 15. View _____ |
| 8. Home office _____ | 16. Fencing _____ |

Other requirements or comments:



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the neighborhood of your dreams

More than just the home, it's important to think about the type of neighborhood that is right for you.

Please consider the following and record any notes or preferences:

1. **Areas you would enjoy** _____

2. **Specific streets you like** _____

3. **School district(s) you prefer** _____

4. **Your work location(s)** _____

5. **Your favorite shops/conveniences** _____

6. **Recreational facilities you enjoy** _____

Any additional items to consider when selecting our target neighborhoods: _____



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the mortgage and loan process

Funding your home purchase

1. Financial pre-qualification and pre-approval

Application & 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 and pre-approved 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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the mortgage and loan process

continued . . .

It's all here

Keller Williams Realty strives to offer the CORE services that will meet your needs throughout the home buying process. Enjoy the convenience of one-stop shopping through our preferred partners, which meet our rigorous standards in the following areas:

Integrity

Experience

Operations

Customer service

Communication



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your home search

We love helping buyers find their dream home. That's why we 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 us.

When you work with us, you get:

- **Knowledgeable and professional REALTORS®**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, Keller Williams Realty**
- **A free Listingbook account. Get your own, personalized HomeFinder.**

We have the systems in place to streamline the home buying process for you. As part of our service, we 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 Internet**
- **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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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 very low offer, just to see if the seller will accept, 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 offers 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 counter offer. In these cases, our experience and negotiating skills become powerful in representing your best interests.

When a counter offer is presented, you and Team Bordin will work together to review each specific area of the counter offer, 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.



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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why Keller Williams Realty

There is a reason more and more agents are making the change to Keller Williams Realty. Here's why it matters to you:

Knowledge

Powerful curriculum through Keller Williams University keeps us ahead of trends, tools and advancements in the real estate industry.

Speed

Leading-edge technology solutions accelerate our efficiency and productivity.

Teamwork

Unlike other real estate companies, Keller Williams Realty was designed to reward agents for working together, to serve clients better.

Reliability

Keller Williams Realty was founded on the principles of trust and honesty, emphasizing the importance of having the integrity to do the right thing and always putting the customer's needs first.

Success

Keller Williams Realty is the fastest growing real estate company in North America.

When you offer a superior level of service, the word spreads fast.

As part of the Keller Williams Realty team, we look forward to providing you with a phenomenal real estate experience!

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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. We constantly check the *New on Market* list so I can be on the lookout for my clients. We will get you this information right away the way that is most convenient for you, by phone and/or e-mail. You personal Home Finder we provide FREE from Listingbook will send you automated reports.

Will you inform me of homes from all real estate companies or only Keller Williams Realty?

We will keep you informed of all homes. We want to help you find your dream home, which means I need to stay on top of every home that's available in the market. Home Finder covers all listed, sold, pending and withdrawn properties in the MLS.

Can you help me find new construction homes?

Yes, we can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. By using our services with a new construction home purchase, you will receive the services we 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 our services, let us 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. We will provide you with a moving checklist to help you remember all the details. Your lender 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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what's ahead

Let's look for a new home.

The following pages represent homes that we have selected for your review. The information we discussed about your wants, needs and desires were all taken into account when we chose these homes.

In some cases, our clients find their dream home on the first day. In other cases, it takes more time to find the right home. Rest assured, there is a home out there just right for you. We just have to find it.

To assist you in the home search journey, we have organized a list of homes showing us the following information for each:

- **Photos of the home**
- **The home address**
- **The current asking price**
- **The square footage and property taxes**
- **The number of bedrooms and baths**
- **The age and lot size**
- **Unique features and comments**

Once we narrow down the list of properties that are of interest, we will:

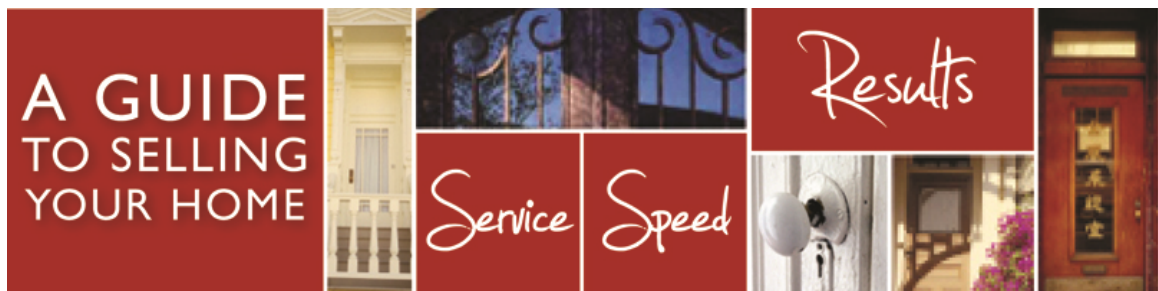
- **Provide you with more detailed information about the home**
- **Review the county tax records for tax liens, etc.**
- **Schedule a personal visit to the home**
- **Tour the home with you**
- **Determine how the asking price compares with other homes in the area**
- **Answer any and all questions you may have**



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about Team Bordin

How are we different from other real estate agents?

Prior Proper Planning Prevents Poor Performance. PPPPPP.

Experience

We have 35 years of combined real estate experience.

Claes has been involved in Real Estate since 1980. He started on the investment side, both commercial and residential. In 1985 he became a Licensed Realtor in his home country-Sweden. In 1990 Claes moved to Brussels, Belgium where he worked with investments and also marketing and sales for a Real Estate company. In 1998 Claes became a Floridian and soon a Realtor. He is a constructional Engineer, has a degree in Marketing, has taken numerous University courses in Merchant Law, Contract Law and Taxation. Claes holds a Florida State Real Estate Broker license.

Sarah has a background in the hospitality business and became a Florida Realtor in 1999. Sarah was a Buyers Consultant on the Gary and Nikki Team and also spent 5 years selling new construction townhomes, villas and single family homes for an award winning builder in the Tampa market.

Technology

We use state of the art computers and iPhones with MLS, Layar/IMAPP, KW Homes, Public records and other information at our fingertips. We can always be in contact with our clients via phone, email, fax, texting and smoke signals. Claes holds the ePro designation.

Expertise

We have lived in Westchase for over 10 years and have done business in all of the surrounding communities.

Communication

Our Main number automatically rings our cell-phones. Voicemail is checked frequently. E mails and faxes can be accessed wherever we are in the world.

Clients and supporters for Life

Our goal is to live up to promises and exceed expectations.

Our Commitment to You

To use the highest integrity in all situations and to always apply "The Golden Rule".



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Sarah and Claes' Personal Mission Statement

Adopt, Adapt, Improve

Our focus in life is to live in such a way that our parents and our family would be proud. Never will our intent be to hurt or harm anyone. Always will our desire be to help, comfort and please our fellow man.

Our integrity will always be our staple in this industry. After an experience with Team Bordin, our clients will realize that their best interest and well being truly came first.

They will also know that no stone was left unturned in our attempt to accomplish all of their real estate objectives. Even if we disagree they will know that our recommendations are our sincere professional solution to their real estate problems.

Ultimately our clients will appreciate that our main goal is to make them so happy about their real estate experience that they become our ambassadors of goodwill and are compelled to refer Team Bordin whenever anyone mentions real estate.

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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 & Fitness
- _____ Country Club

Insurance Companies:

- _____ Accidental
- _____ Auto
- _____ Health
- _____ Home
- _____ Life
- _____ Renters

Business Accounts:

- _____ Banks
- _____ Cellular Phone
- _____ Department Stores
- _____ Finance Companies/Credit Cards

Subscriptions:

- _____ Magazines
- _____ Newspapers

Miscellaneous:

- _____ Business Associates
- _____ House of Worship
- _____ Drug Store
- _____ Dry Cleaner
- _____ Hair Stylist



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Uncovering your needs to discover and understand.

What one thing has to happen to make the experience of selling or buying your home a great one?

Please define exactly what you mean.

What is most important to you about that?

What else is important to you about that?



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What one thing could we add to make this an even better experience?

What is most important to you about that?

If we could add one more thing that would earn your referrals, what would it be?

Please define and tell us what's important to you about that.

We believe it's vital for us to understand exactly what you need in a successful transaction. We're not in the house selling business, we're all about satisfying needs and creating win/win relationships.

Thank you for helping all of us with this process.

Additional notes:



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