
LaMaster & Company

Home Buyer's Guide . . .

exceeding your expectations each step of the way!

A FULL SERVICE REAL ESTATE TEAM ~ AT YOUR SERVICE



*Steve & Katie Leydecker ~ Teresa & Bruce LaMaster ~ Lorie & Dave Gardner
Jessalyn Petersen
Brian Musket ~ Tamara Pschandal ~ Brittany Jackson ~ Dominic Brandon*

Often times in life, it's the questions that were not asked that seem to come back and bite us. We are all about making sure that you have all of your questions regarding the buying (and selling) of your home answered along the way.

This buyer's guide will serve several purposes.

- ◆ You will gain a more complete understanding of the home buying process.
 - ◆ Your questions regarding the process will be answered.
- ◆ You will better understand the difference in choosing the right Realtor.
- ◆ You will begin to have high expectations of your Real Estate and Mortgage consultants (*and as you get to know us, those expectations will be exceeded*).

We understand that buying a house is a major decision. Our goal is to walk you through the home finding/buying process, as efficiently, stress-free and successful as possible.



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EXPERIENCE ~ INTEGRITY & PASSION FOR REAL ESTATE

WHY WE GET UP IN THE MORNING

Our Vision

To serve people with such a high level of service,
that they become our strongest advocates.

Our Mission

To assist others in the fulfillment of home ownership
in a professional, personal, relaxed and as stress free as possible
manner by providing comprehensive information and
expert advice throughout every transaction.

Our Strategy

Treat every person exactly like we would want to be treated and
constantly strive to exceed every expectation.



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HOW WE DO BUSINESS

OUR BELIEFE SYSTEM

INTEGRITY

We live our lives by this value. We are honest and ethical in all of our interactions.

EXCELLENCE

We strive for excellence in everything we do because doing things right is not an option! It's our passion. Being excellent allows us to constantly exceed your expectations.

INNOVATION

We embrace technology and are constantly looking for ways to improve how we deliver our service without sacrificing the personal touch and individualized care our clients expect and deserve. Our team utilizes the latest technologies, market research and business strategies to **exceed** your expectations. Most importantly, **we listen** - that means we find solutions that are tailored to you.

PERFORMANCE

We reward outstanding performance and hold ourselves accountable for achieving our goals.



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MEET OUR TEAM

Our focus is to ensure your needs are met throughout the transaction. We are blessed to have a team of individuals whose areas of responsibility are their strengths. We do everything in our power to make sure you will be happy with your home purchase and with the process that takes you there.



Brittany Jackson, *Transaction Coordinator*

Brittany is a licensed Real Estate Professional that understands first hand the intricacies of every transaction. In addition to working with buyers, we are fortunate that she handles all of the paperwork, information gathering, scheduling, phoning, faxing, and emailing throughout the entire transaction. Her knowledge and expertise will ensure a smooth process from the effective date of the contract . . . all the way to a successful close!

Jessalyn Petersen, *Buyer's Specialist & Transaction Manager*

Jessalyn has lived in El Dorado for the past 15 years, she is well acquainted with the area and can confidently be your guide in finding the perfect home. Jessalyn's years of experience as a Transaction Coordinator adds to the attention to detail you will see throughout your entire real estate buying experience. Jessalyn personally oversees all of our transactions and her attention to detail will be the expertise you can count on in this ever changing market.



Steve & Katie Leydecker, *Buyer's Specialists*

Steve & Katie each have several years of Real Estate experience. They specialize in El Dorado Hills, Loomis, Granite Bay, Rocklin and Roseville. They have lived and worked in the area for years and bring with them experience you will need and be glad you have on your side throughout your home buying process. Their expertise in new home sales, as well as the resale market, will insure that no stone will be left unturned in your search for the perfect house.

Brian Musket, *Secure Funding Group ~ Our Preferred Lender!*

Unless you are paying cash for your home purchase, you will need a trustworthy person to handle the financing of your home purchase. There is much more to getting a loan than signing papers. You really want someone in your corner that will listen to your financial goals and help structure a mortgage that will help you reach your goals.

A 15-20 minute phone call with Brian will be worth your time.

We promise!



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Dave & Lorie Gardner, Buyer's Specialists

Dave & Lorie bring years of industry and community knowledge to the team. They specialize in Elk Grove and South Sacramento County and have lived, participated in the community and raised their family here. Their knowledge of the area will be a huge asset in your home search process. Their talents will be instrumental in helping you find the perfect home. When you can clearly identify what you are looking for - they will find it!

Tamara Pschandi, Buyer's Specialist

Tamara specializes in Fair Oaks, Roseville and Lincoln. Tami's willingness to listen and ability to truly hear what your needs are in a home will be refreshing. Like our entire team - Tami is never pushy just to "sell" you a house - we believe the right house will "sell itself". Once "THE ONE" is found, you can take comfort in knowing that you have Tami and a team of experienced negotiators and support staff working hard to get you the best deal possible.



Dominic Brandon, Buyer's Specialist

Dominic specializes in Folsom, Rancho Cordova, Carmichael and Orangevale. You can expect excellence ~ integrity ~ knowledge of the area ~ great communication and an ability to guide you through the maze of finding the perfect home for you. The current market is extremely unique, you will appreciate working with an agent you can trust to keep your best interests in mind and still make finding your home a very enjoyable experience.

Bruce & Teresa LaMaster, Partners in Life & Business for over 30 years

Bruce has consistently been one of the top performing Realtors in the area and brings 20+ years of negotiating skills to every transaction. Teresa is an amazing Realtor and the expert at finding just what you are looking for and tirelessly works to find the home of your dreams. She loves shopping for homes and makes the process fun and enjoyable. Our focus is to ensure your needs are met throughout the transaction. We are blessed with a team of individuals whose areas of responsibility are their strengths. We are fully aware that you have a choice when choosing a Real Estate Team ~ we're honored that you choose us. Our goal is to exceed your expectations and earn your trust as well as the referrals of your friends, family and business associates.



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WHAT OTHER PEOPLE SAY

"We were very pleased with the service and support we received from Bruce LaMaster and his great team at Keller Williams. Bruce's knowledge of the market and his understanding of our needs made shopping for our new home a real pleasure. We feel that Bruce really went beyond any expectations we had. Our schedule became his schedule. We were literally looking at houses at 9:00 at night. Because of his experience, Bruce was able to introduce us to great financing and home owners insurance sources, which made the whole process seamless and stress-less. My husband was out of state near the end of the process, so Bruce facilitated our signing escrow documents at our kitchen table on a Monday night, because that was the only time Mike would be home. Thanks to the diligence of Bruce and his team, we love our new home."

Mike and Leslie J.
Lincoln CA

"I must admit I was reluctant to have anything to do with a realtor after a very bad experience with one that was referred to me. . .but after having met with Bruce, a realtor I didn't even know I must say I have never been so pleased and so well taken care of by he and his wife Teresa. I just want to take a moment to express my amazement and compliment Bruce and Teresa. In my years of conducting business I have never come across a more experienced and competent team. It was a pleasure to purchase a home from you and your team."

Joanie S. & John D.
Roseville, CA

"Making the decision to proceed with a short sale of my home, was not a decision I took lightly, but far better than foreclosure. Bruce LaMaster, with Keller-Williams, was wonderful to work with throughout the process. Bruce and his team were very knowledgeable and provided great professional guidance as well as emotional support to help with each step to a successful outcome. I recommend Bruce and his team to anyone considering a sale or short sale."

Jane W.
El Dorado, CA

"I would like to take this opportunity to express my appreciation to Bruce LaMaster, his family and Brian Musket for the excellent job on finding me a home. They went the "extra mile" whenever I had questions or had concerns. They where re-assuring whenever I was anxious or frustrated, and was always prompt at returning my phone calls and/or e-mails. Their professionalism, attention to detail, and skills as a negotiator were second to none. They kept me on tract and within my means. The results I have experienced and the service I've continued to receive have been and are outstanding and beyond all expectations. Not only do I have a new home but new friends as well."

Rachel Smith
Fair Oaks, California

"Our experience working with Bruce was positive and productive. He was very responsive and involved with each phase of the sale of our home. He was quick to provide solutions when issues arose and we were successful in selling our home in a difficult market directly because of Bruce's proactive involvement every step of the way. We have referred friends to Bruce and would use him again for any future real estate needs."

Chris & Kim K.
Sacramento, CA / Scottsdale, AZ



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FREQUENTLY ASKED QUESTIONS

Is there a charge for having you represent me?

As the buyer you never pay for our services. When the seller of a home signs the contract with the listing agent, they are agreeing to pay all of the Realtor commissions involved in the transaction.

Will I need to sign a contract with you to have you represent me?

We are kind of "old school". We still believe that a handshake is as good as a written contract. When we agree to help you find the home of your dreams - our team go to work. We pour our heart and soul into finding just what you are looking for. It's disappointing when someone does not have the same loyalty for us as we have for you, but I guess that's just the world we live in. Many agents want a "Buyer / Broker Agreement" signed so they have you "locked-in" to using them. We feel like that your expectations will be exceeded by us to the point that you will not be tempted to act impulsively with some other agent that has not put the time and energy into understanding you.

How will you tell me about the newest homes available?

Part the technology we use is our Instant Search Notification system. Once we have listened to you and discovered the amenities you desire in a home, we customize a search with you in mind. Our system is connected directly to the MLS and provides up-to-date information for every home on the market. Our clients find our system a real joy. It's comprehensive and interactive and gives you the edge you need in today's real estate market. In addition, we constantly check the New on Market list so we can be on the lookout for the home that is right for you and notify you so you can be ahead of the competition.

Is there an easier way to look for homes on the internet?

Of course there is! We live in a "drive-thru" world and we understand that often you will enjoy browsing the internet just to see for yourself that we are on our game. Go to www.BruceLaMaster.com and click on the "search the MLS" link on the left side of the page. You will be directed to the public version of the entire MLS. There, you can look around and search to your hearts content without having to give your personal information and run the risk of getting "hounded" by a bunch of people that you don't really want to talk to. If you do find something that you want more information on, just click the "more information" link that coincides with the property and we will be immediately notified and can assist you with your questions.

What should I do if I want to look at NEW homes?

We work fantastically with most builders and would be delighted to help you get through that maze. There is one very critical thing to keep in mind when thinking about looking at new homes. **WE MUST ACCOMPANY YOU ON YOUR FIRST VISIT TO THE MODELS!** There are no exceptions to this rule. By using our services with a new construction home purchase, you will benefit from our negotiation skills and receive the services we offer, as well as those provided by the builder - at no cost to you. So be sure to let you Buyer's Specialist know ahead of time if you are thinking about a new construction purchase so we can make the necessary arrangements ahead of time.



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FREQUENTLY ASKED QUESTIONS

What do I do if I drive by a house listed by someone else that I want to see?

Good question! Think about this. How comfortable are you at having the same Realtor that has a contract to represent the seller and get them as much as possible from the sale of their home Represent you? Do you really feel that they will have YOUR best interests as their primary objective?

Best thing to do is have your Buyer's Specialist's phone number on speed dial in your phone. That way if you happen to drive by that perfect house, we just a phone call away. If by chance you can not reach us, jot down the address and leave it on our voice mail. We can gather all of the information and schedule a showing. This way we move forward with your interests being protected.

What should I do about Open Houses?

Open house's can be a blast especially when you are excited about the possibilities of buying a new home. Who isn't tempted when driving around on a beautiful day to follow the signs to a open house that just happens to be in the neighborhood that you have dreamed of living in?

Keep a couple of very important things in mind before you stop.

Most open house's are open for one purpose - to capture buyers for the agent holding that house open! Often times, the agent holding the open house knows very little more about the house than you do. We're not telling to not stop, we just want to be prepared for what is to come when you walk in the door. You will be asked to "sign in" (that puts you on the agents data base), then you will ask several more questions - and the next thing you know . . . Well, you get the picture!

If you just have to stop at a open house, let the agent know when you walk in that you have a Realtor that you are working with and if you have any interest in the home that you will let your Realtor know.

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 as you 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.

Will you inform me of ALL homes or only those listed by Keller Williams Realty?

We will keep you informed of *all* homes. Our goal is to help you find your dream home, which means we will stay on top of every home that's available.

Once my offer is accepted, what should I do?

Let us schedule your inspections and organize the details of the transaction. We will make sure all the t's are crossed and i's are dotted so you can focus on the celebration of moving into your new home! We will provide you with a moving checklist to help you remember all the details. We will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

Can we go back through our property again once an offer is made and accepted?

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.



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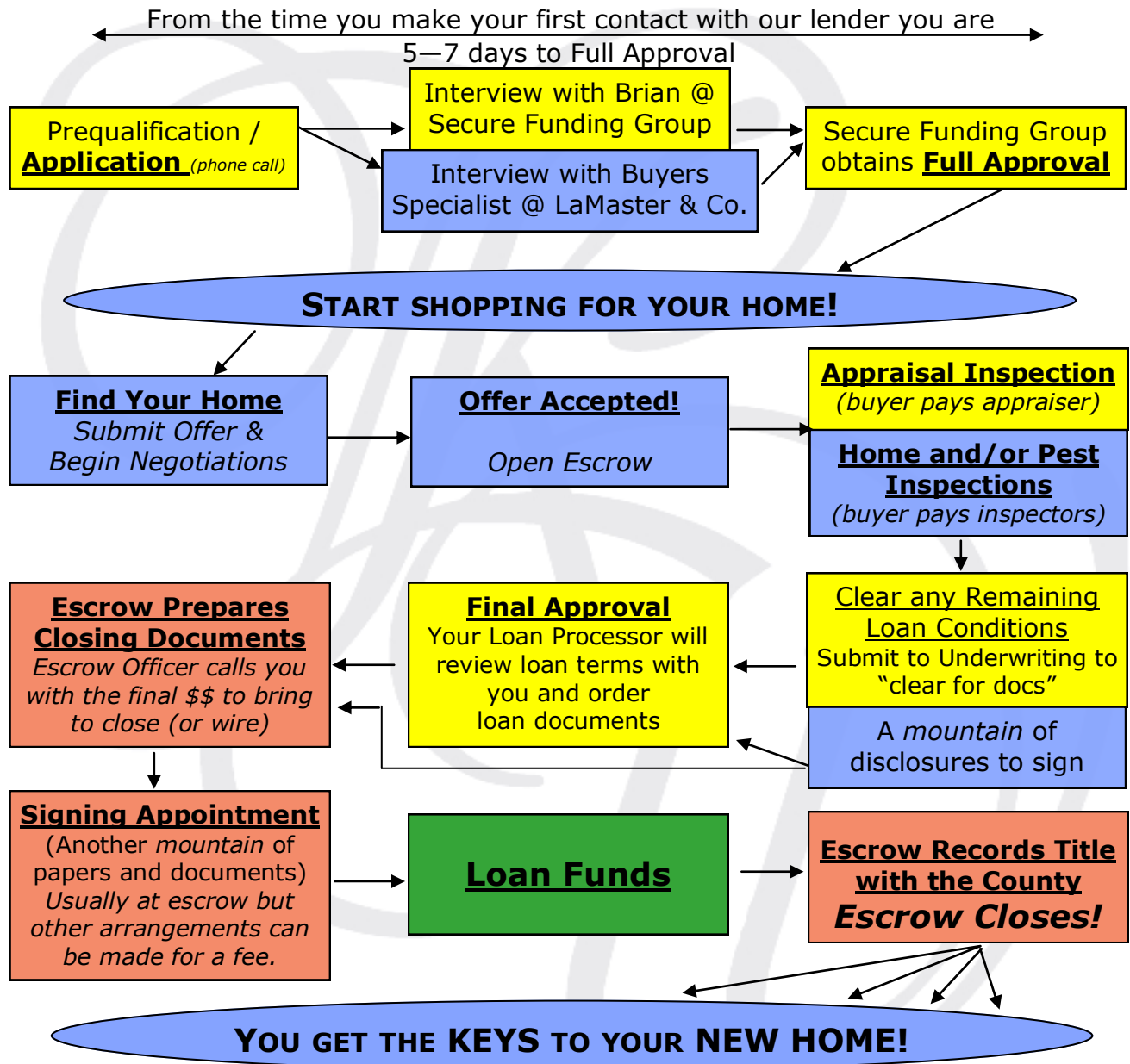
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AN OVERVIEW OF THE APPROVAL/BUYING PROCESS



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Secure Funding Group

Title/Escrow Company



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COMMUNICATION IS VERY IMPORTANT TO US



**Wednesday
Update
Calls**



| | | | | |
|---------------|----------------|-------------|-----------------|---------------|
| Monday | Tuesday | Wed. | Thursday | Friday |
|---------------|----------------|-------------|-----------------|---------------|

**We will contact you with an update every
Wednesday to keep you informed.**

You will hear from us at least once a week!



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THE BENEFITS TO YOU OF HIRING A REALTOR

HAVING EXPERIENCE ON YOUR SIDE IS YOUR BEST BET!

Never take a knife to a gun-fight!

An experienced Realtor is a pro when it comes to negotiating the home purchase terms and price. The home seller's goal is to get the highest possible price for his or her property and your goal is to get the lowest possible price for the same property. It's in your best interest to enlist the help of an experienced and effective negotiator. Other issues likely to be negotiated can include the property's condition and needed repairs, the closing date, and the home's contents that will be included in the purchase price. Working with an expert negotiator is the only way to endure that you and the seller reach a compromise that is reasonable and efficient, and results in the best possible deal for you.

Home sellers are required by law to disclose certain types of information about the for-sale home that could impact the property's appeal and your decision to buy it. The disclosure requirements can be complex and the laws vary by state. Only an experienced Realtor can help ensure the requirements pertinent to your real estate transaction have been met.

As a Home buyer, you have nothing to lose and everything to gain when you utilize a Realtor because it's the home seller who pays all of the commissions and fees associated with the home/sale purchase transaction.

Purchasing a home is likely the single largest and most complex investment most of us will ever make, it's wise to utilize the help of an experienced realtor who can guide you through this monumental step in your life.

A Realtor has a fiduciary duty (*in real talk, that means that we have an obligation to act and conduct business with your best interests as our focus*), to work as an advocate on your behalf, representing your best interests in the real estate purchase transaction. This means helping you find the best house, negotiating the best terms and price, and making sure the property disclosure requirements applicable to your real estate transaction have been met. An experienced Realtor also has invaluable knowledge about the community and the real estate market.

Realtors have access to comprehensive for-sale home listings data via a cooperative arrangement known as the Multiple Listing Service (MLS), which combines and markets virtually all of the for-sale home listings in a given area of region. Additionally, Realtors typically share new listing information with each other. Access to this inside track provides you the most up-to-date listings information that is available, and could lead you to a for-sale home that has not yet been posted on the MLS.



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DOES YOUR MORTGAGE LENDER REALLY MATTER?

IT'S YOUR CHOICE ~ JUST KEEP IN MIND . . . IT'S A CRITICAL ONE!

Choosing the right mortgage source can make a HUGE difference in your home buying experience.

The real estate and mortgage market has drastically changed over the last few years – more than any time in our history. Getting the financing of your home is not as easy as filling out an application and picking an interest rate – as it was in the recent past. The ability to obtain financing on a *specific* home and get your escrow closed depends on numerous factors that didn't exist just a few years ago.

Combine these facts with the ever changing economic environment for families - and more than ever, clients need to be able to depend on their mortgage lender. A great one is much more than just as an "order taker" looking to complete a "transaction", they're a trusted advisor who will be your mortgage planner for life.

DO WE HAVE ANYONE THAT WE RECOMMEND?

You bet we do! We have been around long enough to have completed many transactions. Some with lenders who did not have our clients best interests in mind. (*Those client's found the lender on their own*). I know it may be a little difficult to believe, but there are some mortgage lenders who really only care about meeting a quota or business goal and that can greatly interfere with your best interest.

We have been using the services of Secure Funding Group and Brian Musket for years. The reason? His *Integrity*, his *Experience* and his ability to treat each and every client as they should be treated - with the respect they deserve and the individualized attention to detail that is so rare in our world today.

Like we said at the top of this page, *it's your choice!* In our opinion you have so much to gain by having Brian and his team on your side. The next few pages will help you understand why picking your mortgage lender is such a critical choice.



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WHY SECURE FUNDING GROUP IS OUR PREFERRED LENDER



Secure Funding Group (SFG) is a mortgage company whose core business is to provide real estate financing solutions. We specialize in integrating mortgages into the individual financial plans of our clients. SFG believes that a mortgage is not a "product" that should be "sold" then - job over, but rather an integral part of that client's finances that should complement their strategic financial plan - even if they don't have a formalized written financial plan yet.

WHY DOES THIS MATTER? I JUST WANT TO BUY A HOME!

The first question in figuring out the right mortgage and house should not be "how much can I qualify for?", but rather, "*how much house should I buy for my long-term financial stability*"? That's where our years of experience working with clients from a financial advising prospective come into play. Even before the "meltdown", we approached the home buying process this way. Our success comes not from simply making sure a loan gets closed, but talking with each client years after their purchase and hearing the feedback that the home purchase, and their loan, was the right move.

Secure Funding Group is a Direct Lender. As a Direct Lender we make local decisions that eliminate the problems and time wasters often associated with Mortgage Brokers and the big banks.



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WHY SECURE FUNDING GROUP IS OUR PREFERRED LENDER

THIS IS IMPORTANT STUFF - LET'S BE SERIOUS!

There's no way to "sugar coat" it – getting a mortgage loan today is not as easy or "hassle free" as it was in the recent past. With that being said, Secure Funding Group's personalized yet systematic approach to the home-buying process makes it as smooth and stress-less as possible. Secure Funding Group works with your LaMaster Team expert throughout the process to make sure your loan works for the specific property you wish to purchase AND that the loan closes on time so you can start enjoying your new home! In addition, our commitment to working with you extensively BEFORE you even start shopping for a home eliminates many of the headaches later in the process that are so common in today's marketplace.

Having a mortgage lender in your corner that understands today's marketplace and how your mortgage loan fits is essential.

Secure Funding Group's mission is to:

-  Ensure you get the right mortgage that makes sense for you today AND for the long term.
-  You are educated on the home buying process, the costs associated with it and that you understand what you are signing. We want you to feel comfortable throughout the process.
-  Work with your LaMaster & Company Real Estate Expert to structure the offer on your new home so that it fits your financial needs. This means your monthly payment fits your budget and the amount of "cash to close" bottom line is the right amount for your situation.
-  Communicate CONSISTANTLY with your LaMaster & Company team agent about the ability for you to qualify on specific properties you may be considering. Remember, the homes available in today's market place are not all created equal for mortgage qualifying purposes.
-  Keep you updated throughout the loan process.
-  Fund your loan on time so you can start enjoying your new home.



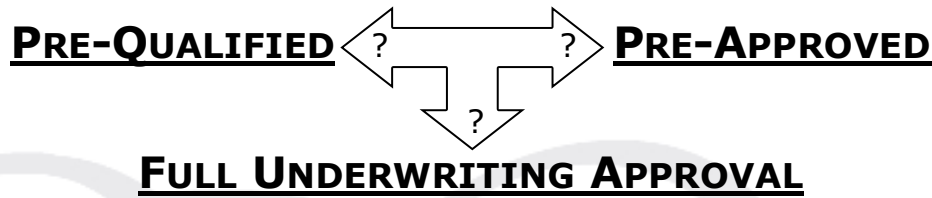
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WHAT'S THE BIG DEAL? ~ DOES IT REALLY MATTER?

THE DIFFERENCE BETWEEN THE THREE LEVELS OF "APPROVAL" IS HUGE AND IT MATTERS GREATLY TO THE SELLER AND THEIR AGENT, ESPECIALLY IN TODAY'S COMPETITIVE REAL ESTATE ENVIRONMENT.

The seller will consider your offer to be much stronger if you have an underwriting approval letter vs. a simple pre-qualification or pre-approval.

WHAT DOES IT MEAN TO BE PRE-QUALIFIED?

Getting pre-qualified for a loan gives you an idea of how much you might qualify to borrow. Most mortgage sources also pull your credit report as a part of the pre-qualification process.

You have not actually applied for a loan and the prequalification is using only the information you have provided on your income, assets and liabilities. Most of the information has not been verified and the loan amount is in no way guaranteed. You may be given a pre-qualification letter that merely states you are likely to be approved for a mortgage. Getting a pre-qualification is generally very fast and the seller's and their agent know this is only worth so much.



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EXACTLY WHAT IS A PRE-APPROVAL?

WHAT IT MEANS TO BE PRE-APPROVED

Getting *pre-approved* means that not only have you provided information on your income, assets, and liabilities, but your information has been checked and verified. In addition, the *pre-approval* includes your credit report being pulled. Getting a *pre-approval* letter means that you are likely to be approved for a mortgage and also states the amount for which you may be approved. It carries a bit more weight than a *pre-qualification* letter. In fact, many sellers, especially banks dealing with foreclosure properties will not even consider a *pre-qualification* letter.

Pre-approval letters carry more weight with sellers than *pre-qualification* letters. However, in the past few years, more and more mortgage sources have been providing *pre-approval* letters with only brief reviews of buyer's credit, income and asset documentation. This has resulted in many escrows experiencing problems with financing even though the borrower had a "*pre-approval*" letter.

Bottom line is that (depending on your lender) the *pre-approval* letter doesn't carry as much clout as it did years ago. The seller's agents know some lenders may give out *pre-approval* letters without actually verifying your information or a borrower may not give completely accurate information about their situation.

This being said, providing that you have given accurate information to the lender, and providing that you are using a reputable mortgage lender like Secure funding Group - a *pre-approval* letter is the minimum you will need to get serious about shopping for a home.



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WHY SECURE FUNDING GROUP IS OUR PREFERRED LENDER

Or, you can settle for nothing less than the Best!

~






A Full Underwriting Approval

Secure Funding Group goes the extra mile for our clients and whenever possible, we obtain an underwriter approval prior to you starting to shop for a home. We do this because of the "watered down" perception of pre-approval letters and to make the escrow process as smooth as possible for you.

Make no mistake, this process is very time consuming and costly for SFG but the benefits to you make it worth it:

What are the benefits? Great question - Glad you asked!

A Full Underwriting Approval;

-  Gives you an increased confidence that your financing is arranged if you find a home that meets the lenders standards (vs. a pre-approval).
-  Gives your offer an "edge" over other equal offers that only have a "pre-approval".
-  Often times it can mean a faster closing.
-  Identifies possible problem spots in your income, assets, credit profile before your home is in escrow. This gives us more time to address and overcome any of these issues and helps avoid stressful situations of trying to address these items once your home is in escrow.
-  Gives you much more "peace of mind" as you find your future home.



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GETTING YOUR PRE-APPROVAL OR FULL UNDERWRITING APPROVAL

JUST FOLLOW THESE SIMPLE STEPS

Step 1:

Call Brian Musket at Secure Funding Group one of the numbers listed below. He can take your application right over the phone in about 20 minutes. He will also discuss with you a number of factors that will help us to figure out what options to explore to obtain the right mortgage for you.

Step 2:

Collect the list of documents below and fax them to him at 916-669-1782 or call for instructions on how to upload to their secure web site.

- ~W2's for the last two years
- ~Pay check stubs covering the last 30 days
- ~Last 2 year's federal tax returns (all schedules)
- ~A complete copy of divorce decree (if divorced)
- ~If you receive soc sec or retirement income, the most recent award letter
- ~Last 2 month's bank statements (all pages) for checking and savings accounts
- ~Most recent statement for any open asset accounts (i.e. IRA, 401K, Pension)
- ~Copy of Drivers license
- ~Copy of Social Security card

If you currently own Real Estate:

- ~Copy of most recent mortgage statement
- ~Home insurance policy information
- ~Home equity account information (if applicable)

Step 3:

Once we receive the documents, we will begin processing your pre-approval immediately. We will complete this within 2 business days and will give you a call once it's completed to discuss the options available to you. You are now ready to shop for your new home!

Brian Musket

916-804-2074 - Cell

916-669-1682 - Office

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Email: bmusket@securefundinggroup.com



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INSTRUCTIONS FOR A SMOOTH TRANSACTION

There are some DO's & DO NOT's

There are things to **AVOID** doing before applying and during the loan process. Any one of these items below can greatly impact your ability to qualify for a mortgage loan so it is critical to avoid doing any of the following until **AFTER** your loan has closed.

- ☹ Do not change jobs
- ☹ Do not switch banks or move your money around
- ☹ Don't make any "large" deposits into your bank accounts other than your regular payroll deposits.
- ☹ Do not pay off bills (unless you talk to us about it first)
- ☹ Do not raise the balances on your existing credit cards or credit lines
- ☹ Do not make any major purchases
- ☹ Do not apply for any other type of credit – avoid any new inquiries to your credit profile. A good rule of thumb for keeping your credit clean during the loan process is to never provide your social security number. Your social security number is required to perform a credit check, so by refusing to provide it you will never accidentally apply for new credit (which could potentially have adverse implications on your mortgage financing).
- ☹ Do not get married 😊
- 😊 Don't ever feel like you can't ask a question

If you **MUST** do any of the things listed above (even if you've just started the process) **contact SFG immediately**. They can help you by re-qualifying you if necessary and advising you of your options. By avoiding these things, you can look forward to a successful loan closing and enjoying your new home quicker.

DO THESE THINGS:

- 😊 During the loan process remember to continue to pay credit related obligations on time. Late payments, especially to your mortgage, could result in your loan being denied!
- 😊 Be completely honest and upfront with all information. This will streamline your application and give you a better chance of approval than changing facts to appear better than they are.



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WHEN YOU'RE READY TO WRITE AN OFFER

HAVING EXPERIENCE ON YOUR SIDE IS YOUR BEST BET!

The Purchase Offer

You've finally found the perfect house and now it's time to jump in and make a offer. The offer is a legal document, so it's imperative that the contract is a well planned and thoroughly protects your interests. At this point in the real estate transaction, your realtor is an invaluable advocate and resource.

We understand there are many items listed in a typical purchase offer including the buyer's and seller's names, the property's address, offered purchase price, the closing date, the amount of the down payment, mortgage and good faith deposit, financing terms, any seller concessions and the date the offer expires. The purchase offer will also include an itemized list of items that will be included in the purchase price, e.g., drapes, light fixtures and appliances, as well as any certain conditions or contingencies that must be met before the contract is finalized.

Determining the offered purchase price is perhaps the most tricky and stressful part of making an offer. We're here to help you come up with a fair and reasonable offer and will guide you through the process.

We will provide you with a comparative market analysis (CMA) which compares the list price and final sale price of like properties in the neighborhood.

The conditions specific to your local real estate market also will factor into your offered purchase price. Is the market in the throes of a red-hot bidding frenzy? Or is the market slow enough to warrant a lowball offer? In either situation, the information in the CMA can help you determine your best offer.

How motivated is the seller? Several factors can help you determine the seller's motivation: how long the home has been on the market, whether the list price has been reduced, why the seller is selling, how much equity the seller has in the home, and when the seller bought the property and for how much. A motivated seller is more likely to seriously consider a fair but lower-than-list price offer.

It's typical to enter into a spate of negotiations following your initial purchase offer. The home seller may decline your initial offer and present a counter-offer; or once the home inspection process has been completed, you may present a second offer that requires the seller to make some repairs.

Your peace of mind is that no matter what - our team is walking through the entire process with you and will be there to celebrate the success of your new home.



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**SOME THINGS TO CONSIDER AFTER YOUR OFFER
HAS BEEN ACCEPTED**

HAVING EXPERIENCE ON YOUR SIDE IS YOUR BEST BET!

Home Inspections

Because a home purchase is most likely the largest investment you'll ever make, it's essential that you have a thorough understanding of the property's condition.

A comprehensive professional home inspection will provide you with a detailed and much better understanding of the property you intend to buy.

The standard home inspection is an objective visual examination of a home's physical structure and systems from top to bottom including: the heating and air conditioning systems, plumbing and electrical systems, roof, walls, ceilings, floors, windows, doors, foundation, basement, and attic and other visible structures.

A house can't fail a home inspection; the inspector simply evaluates the home's physical condition and reports on what may need to be repaired or replaced. No home is perfect. Try to refrain from being nit-picky - be willing to overlook the small stuff. If any major issues arise, it's common to negotiate a remedy.

It's also likely that the home inspection will give you peace of mind by pointing out a property's positive attributes.

It's a good idea to be present during the last few minutes of the inspection. This will give you an opportunity to engage the inspector in a conversation about his findings, to ask questions about the home's systems and maintenance, and to learn other useful details about the house like the location of gas and water shutoff valves and other utility connections. Having first-hand knowledge of the inspection will also help you better understand the written inspection report?

In addition to the basic home inspection, you will want to get a pest inspection to check for termite, dry-rot damage or environmental inspection to check for radon, lead or asbestos. Your home inspector or Realtor can help you determine which, if any, additional inspections may be recommended.



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**SOME THINGS TO CONSIDER AFTER YOUR OFFER
HAS BEEN ACCEPTED**

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Home Owner's Insurance

A lender will not sign-off on your mortgage loan unless you have secured adequate homeowners insurance. The policy protects your financial interests and the lender's investment in your home. Don't wait until the last minute to begin shopping for a homeowner's insurance policy. Annual premium costs and coverage options vary widely between insurance companies.

A typical homeowner's insurance policy provides protection for casualty, liability and personal property. Your insurance broker can help you determine how much coverage you need for each of the three standard protections.

Casualty coverage provides protection for common hazards including fire, wind, lightning, or other incidents that can cause structural damage to your home. If the house is damaged or destroyed by a covered peril, the casualty insurance should cover the cost to rebuild. Ask your insurance broker about a guaranteed replacement cost provision. The provision ensures that your insurance will cover the cost of

rebuilding your home even if the costs exceed your policy limits.

Homeowners can be subject to a host of legal liability issues. The liability coverage provision in a homeowner's policy provides protection against lawsuits that can result if a guest or some other visitor is injured while on the property. One rule to consider is that your liability limits should total at least twice the property's value but, make sure you talk with your insurance professional and get their advice.

Personal property coverage protects the contents in your home. The limits and terms of this coverage can vary widely. For example, a replacement cost provision can provide reimbursement for you possessions based on what they were worth when initially purchased minus depreciation. In the event that you file a personal property claim, it's a good idea to have a detailed catalog of your possessions. The easiest way to document and itemize your personal property is to go from room to room. With a video recorder and methodically record your homes contents.



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Home Buyer's Guide . . .

exceeding your expectations each step of the way!

WE BELIEVE IN EXCELLENCE

HAVING EXPERIENCE ON YOUR SIDE IS YOUR BEST BET!

Our World Class Service ~ Defined

"I believe that if I take care of my clients, my clients will take care of me. To ensure the best possible service to you, I have initiated the "World Class Service" Program. I will be involved with every stage of the home finding process, from the initial selection of properties to view, through the presentation of a purchase offer, to obtaining financing and the completion of the transaction." Our "World Class Service" Program will provide:

Home Buying Consultation - Knowing what to expect and having the information needed will help take the mystery out of the searching process.

Home Buyers Guide - General Information about my company, how I do business, and the home buying process.

Wednesday Update Calls - Once you are in contract, we will call you every Wednesday to update you on your file and to answer any questions you may have.

Weekly Loan Consultant Updates - Once you are in contract, we will also contact your loan consultant every Tuesday with status updates so that we are all on the same page.

Client Appreciation Program - Educational and/or informational items of value will be sent to you on a monthly basis.

House Warming Party - Sixty to ninety days after you move, I would like to host a Housewarming Party to celebrate your new home. While you are busy getting settled in, I will take care of making sure everyone you would like is invited to see your new place at the Housewarming Party.

Annual Review Call - I will call you annually to address any questions you may have with your home and present an annual market analysis of your home so that you know how much equity you have gained.

Communication - If you call us, we will call you back! Usually right away but definitely within 24 hours or by the next business day.

Everyone on our team is committed to providing you "**World Class Service**"



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A Note from Bruce:

My life's mission is to live, act and represent myself with the highest degree of character and integrity in all things – Personal and Business.

One of the things I enjoy most about real estate is the people I am blessed to work with. One of my passions in life has always been to help others turn dreams into realities. The team of people associated with LaMaster & Company are just simply the best! Every person on our team is dedicated to making the process of buying or selling real estate as stress free as possible for each of our clients. We have successfully negotiated scores of transactions. Our understanding of the intricacies of today's complex real estate transaction and our ability to find solutions to a myriad of issues will give you peace of mind throughout your home purchase.

If your dreams are related to buying or selling your personal home - or finding just the right piece of investment property. You will soon discover that you have found an honorable resource. Having the opportunity to earn your business is something I cherish and do not take lightly.

I understand that people have a choice when picking a Realtor. My commitment to all of my clients is to provide superior customer service, to consistently surpass your expectations in the home buying/selling process and to earn your trust and the title "Realtor-for-life".

I truly believe that the highest compliment I can receive is the referrals of my friends and family and I'm committed to 100% customer satisfaction.

We are education based which keeps us ahead of trends, tools and advancements in the real estate industry. We utilize Leading-edge technology solutions to accelerate our efficiency and productivity. Contrary to other real estate companies, Keller Williams Realty was designed to reward agents for working together – that just means we serve our clients better. We hang our hat with Keller Williams because KW 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. The fact that Keller Williams Realty is the fastest growing real estate company in North America speaks for itself.

I'm excited about the real estate market. There has not been a better time to purchase a home in years. I'm even more excited about the opportunity to introduce you to our team so you can see first hand what it is like to be provided with a phenomenal real estate experience!



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MOVING CHECKLIST

8 Weeks before the move

- If using or considering professional movers, call for estimates from three companies.
- Call Chamber of Commerce in your new area for their residential information packet.

6 Weeks before the move

- Inventory your possessions - furniture, kitchenware, decorative items, electronics, personal items and apparel. Decide what to move, sell replace or donate to charity.
- Complete and mail USPS change of address forms to utilities, media subscriptions, membership organizations and financial institutions.
- If moving out of town, obtain copies of all medical (don't forget the veterinarian), dental, accounting and legal records.
- Arrange for transfer of educational records if necessary
- Start making arrangements for moving day. (It's hard for friends to say "no" 6 weeks out)
- Contact your tax advisor to discuss potential tax deduction and liabilities related to your move.
- If using professional movers, select the company and obtain itemized costs, including packing, loading, special charges, insurance, etc.

4 Weeks before the move

- If using professional movers to pack, schedule with the company for packing to take place 1-2 days before the move.
- Purchase adequate boxes, packing materials, and tape or request it from the moving service.
- Arrange for short-term or long-term storage if needed.



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MOVING CHECKLIST

3 Weeks before the move

- Gather packing materials in a central location.
- Begin packing items you won't need immediately or that will go into storage.
- Contact utilities on both ends of the move to order termination or turn-on for occupancy date.
- Confirm travel arrangements for family and pets.

2 Weeks before the move

- If you are moving vehicles out of town, prepare them for the trip. Check tires and have cars serviced.
- Terminate newspaper and other delivery services.
- Locate the local services that will need n your new neighborhood.

1 Week before the move

- Gather important papers, records and valuables for protected shipment to new home or safety deposit box.
- Notify friends and neighbors of new address and phone number (unless you don't want them to find you).
- Obtain any prescription medications needed for the next few weeks.

THE Week of the move

- Defrost refrigerator/freezer and give away all perishable food that won't make the trip. Plan simple meals for take-out for moving day.
- Keep a box marked "Last Box Packed/First Box Unpacked" for tools, flashlights, first aid kit and so on. On moving day, this should be the last box put in the truck.
- Pack items to carry with you. Valuables, financial records, personal papers, signed bill of lading and inventory from the movers.
- Give the movers a telephone number and address to reach you.



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NOTES

Lined area for notes, featuring horizontal lines and a large, faint watermark of the letters 'BLW' in the background.



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