



Re: Your guide to buying a home

Hello,

In my 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.

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

My staff and I enjoy matching my clients with the home they have always imagined. It's incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That's why I 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 vendors to assist in the move.

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 me. I'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.

I appreciate the opportunity to earn your business.

Sincerely,

Bill Byrd

Keller Williams Realty

1405 Kempsville Road Chesapeake Virginia 23320

Phone 757.431.2222 Fax 757.410.5864 E-Mail byrd@kw.com

your guide
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BILL BYRD

BYRD REALTY GROUP

Keller Williams Realty

757.431.2222

757.285.6416



Guiding You Step By Step!



prepared for:

**My New Happy
Clients**

compliments of:

Bill Byrd

**Byrd Realty Group at
Keller Williams Realty**

1405 Kempsville Rd

Chesapeake, Virginia 23320



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it's all about you

My real estate business has been built around one guiding principle: *It's all about you.*

Your needs

Your dreams

Your concerns

Your questions

Your finances

Your time

Your life

My focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why over 60% of my business comes from repeat customers and referrals.

Good service speaks for itself.

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



Bill Byrd • 757.431.2222

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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. It is my job to streamline the steps for you, ensuring everything is completed according to plan.

In addition to this summary, I 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**
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- 7. Underwriting**
the mortgage and loan process
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the mortgage and loan process



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9. Title company or Attorney

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moving checklist, above and beyond



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byrd@kw.com • www.byrdrealtygroup.com

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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?



Bill Byrd • 757.431.2222

byrd@kw.com • www.byrdrealtygroup.com

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your home wish list

Creating a list of the desired features and amenities for your new home will help me 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. Attic _____ |
| 3. Number of bathrooms _____ | 11. Garage stalls _____ |
| 4. Living room _____ | 12. Lot/Yard 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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byrd@kw.com • www.byrdrealtygroup.com

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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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byrd@kw.com • www.byrdrealtygroup.com

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the mortgage and loan process

Funding your home purchase

1. Financial pre-qualification or pre-approval

Application & interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

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 settlement agent (Title Company or Attorney)

4. Title Company or Attorney

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

5. Funding

Lender reviews the loan package

Funds are transferred by wire

Why pre-qualify?

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes in the wrong price range.



Bill Byrd • 757.431.2222

byrd@kw.com • www.byrdrealtygroup.com

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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

I can put you in touch with the right professional's in order to get the job done right the first time!



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your home search

I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to me.

When you work with me, you get:

- **A knowledgeable and experienced professional REALTOR®**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, Keller Williams Realty**

I have the systems in place to streamline the home buying process for you. As part of my service, I will commit to helping you with your home search by:

- **Previewing homes in advance on your behalf**
- **Personally touring homes and neighborhoods with you**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the 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. It is best to determine what fair market value actually is for the subject home prior to making your offer and base your initial offer on knowing what the real market value is.

The Move-in Date

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

Additional Property

Often the seller plans on leaving major appliances in the home, however, which items stay or go is often a matter of negotiation.

Typically you will not be present at the offer presentation; we will present it to the listing agent and/or seller. The seller will then do one of the following:

- ***Accept the offer***
- ***Reject the offer***
- ***Counter the offer with changes***

By far the most common is the counter offer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counter offer is presented, you and I 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.



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closing

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 the title company or attorney at closing
- Photo IDs
- Social security numbers

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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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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above and beyond

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

Our past clients, family and friends have worked with the many of the different service professionals below, and have been happy with their services. We are glad to pass these service providers names on to you:

Movers:

- McCombs Brothers (757) 422-6683

Housecleaning services

- Barbara Wiseman (757) 717-9042

Legal

- Henry C. Frenck (757) 463-9019

Accountant

- Brenda Knapp (757) 425-1262
- Jeff Calhoun (757) 427-2742

Painters

- George Deladakis (757) 328-4248

Handyman

- John Taylor (757) 288-3163

Landscape Service

- Jeff Heitkamp (757) 971-4444

Investment Services

- Met Life...Charlie Brewer (757) 271-2105
- Merrill Lynch...Eric Bartok (757) 314-4900

Homeowners/Flood Insurance

- Allstate...John Warren (757) 496-8505



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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. Most recently passing Prudential as the 4th largest in the USA and Canada!

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

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



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about me

How am I different from other real estate agents?

Accountable...Dependable...Responsible...Reliable...Honest and Ethical.

Experience

20 years...Hundreds of Transactions...Broker...Builder...Developer...Investor

Technology

Leading Edge...Efficient...Client Centric...Always Seeking Perfection

Expertise

Real Estate...period.

Communication

Always available...Professional...Diligent...Responsive...Prompt

Clients for Life

YOU

My Commitment to You

To make this the best real estate experience you have ever had.



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what my clients say

After having an unpleasant experience with another agent we were glad we met Bill. He got us top dollar for our last home and gave us great advice on our next purchase. Truly an honest and dedicated professional! He was very patient, understanding and not pushy like most real estate agents. He really went the extra mile to make us feel comfortable and made sure we understood all aspects of the purchase process. We'd recommend him to anyone!

LCDR and Mrs. Dan Silbermann
Suffolk VA

I have known Bill for several years and used his services on a number of real estate transactions. Bill has always shown himself to be a professional giving exceptional service to myself, and to those I have referred to him. He has a knack for knowing what his clients want, and for making each transaction happen with a minimum of stress, a difficult thing to do. I recommend him to anyone looking for that exceptional person to represent them in any real estate transaction, and I will continue to count on him for my future business.

Tony Pirrone
Virginia Beach VA

Dear Bill and Millie,

A tremendously big thank you to both of you! We love the house and slowly but surely are making it into a home. I imagine our debt to income ratio is completely out of whack with the new mortgage but I'd be interested in investigating rental properties in the future. I've always wanted to purchase timberland so let me know if you hear of anything in that regard from the western parts of Virginia or NC. Thanks again and keep up the good work.

Tom & Grace Marshall
Virginia Beach VA



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frequently asked questions

How will you tell me about the newest homes available?

The Multiple Listing Service website provides up-to-date information for every home on the market. I constantly check the *New on Market* list so I can be on the lookout for my clients. I will get you this information right away the way that is most convenient for you, by phone and/or e-mail.

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

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available in the market.

Can you help me find new construction homes?

Yes, having built several custom homes personally, I can get you the information you need to make a wise decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?

Usually we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items, and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. Your lender will also give you a good faith estimate and the settlement agent will provide the HUD statement, which will indicate the amount you will need to bring to closing.



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