



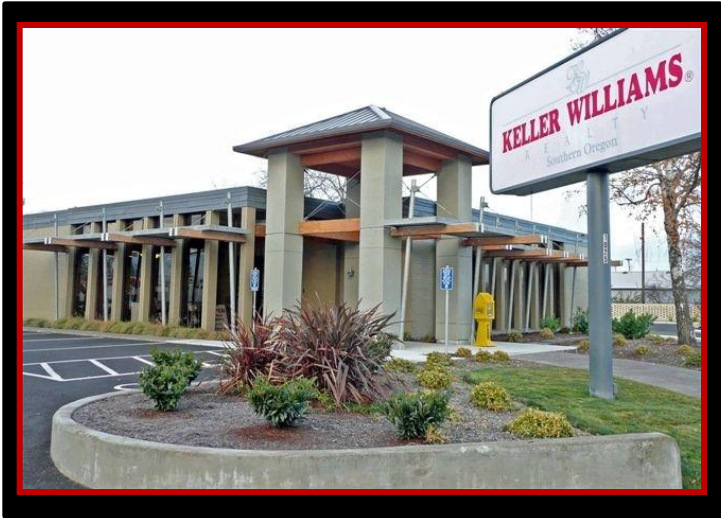
**Buyers Guide  
Compliments of:**

**Your Ford Team**

**Keller Williams  
Realty**

**1025 Court  
Street**

**Medford, OR  
97501**





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.

It's incredibly fulfilling to know we are helping our clients open a new chapter in 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, we'll meet to go over the entire process and get started on finding your new home. We'll 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 are so excited to get started on finding you the perfect home!

**Thanks,**

**John & Tami Ford - Brokers Licensed in the State of Oregon**

**Ford Team**

**[www.PropertyofSouthernOregon.com](http://www.PropertyofSouthernOregon.com)**

**Keller Williams Realty of Southern Oregon**

**1025 Court Street**

**541-227-3552 John**

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**888-814-2123 FAX**



YOUR GUIDE  
TO BUYING  
A HOME

## ***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 more than 50 percent of our business comes from repeat customers and referrals.

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



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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:

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

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 web**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the home of your dreams**



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## Getting Started

### Basic Information

Name  
Phone  
Email

Name  
Phone  
Email

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

What is prompting your move?

When do you need to be in your new home?

Are you pre-approved for a mortgage?

What is your price range?

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



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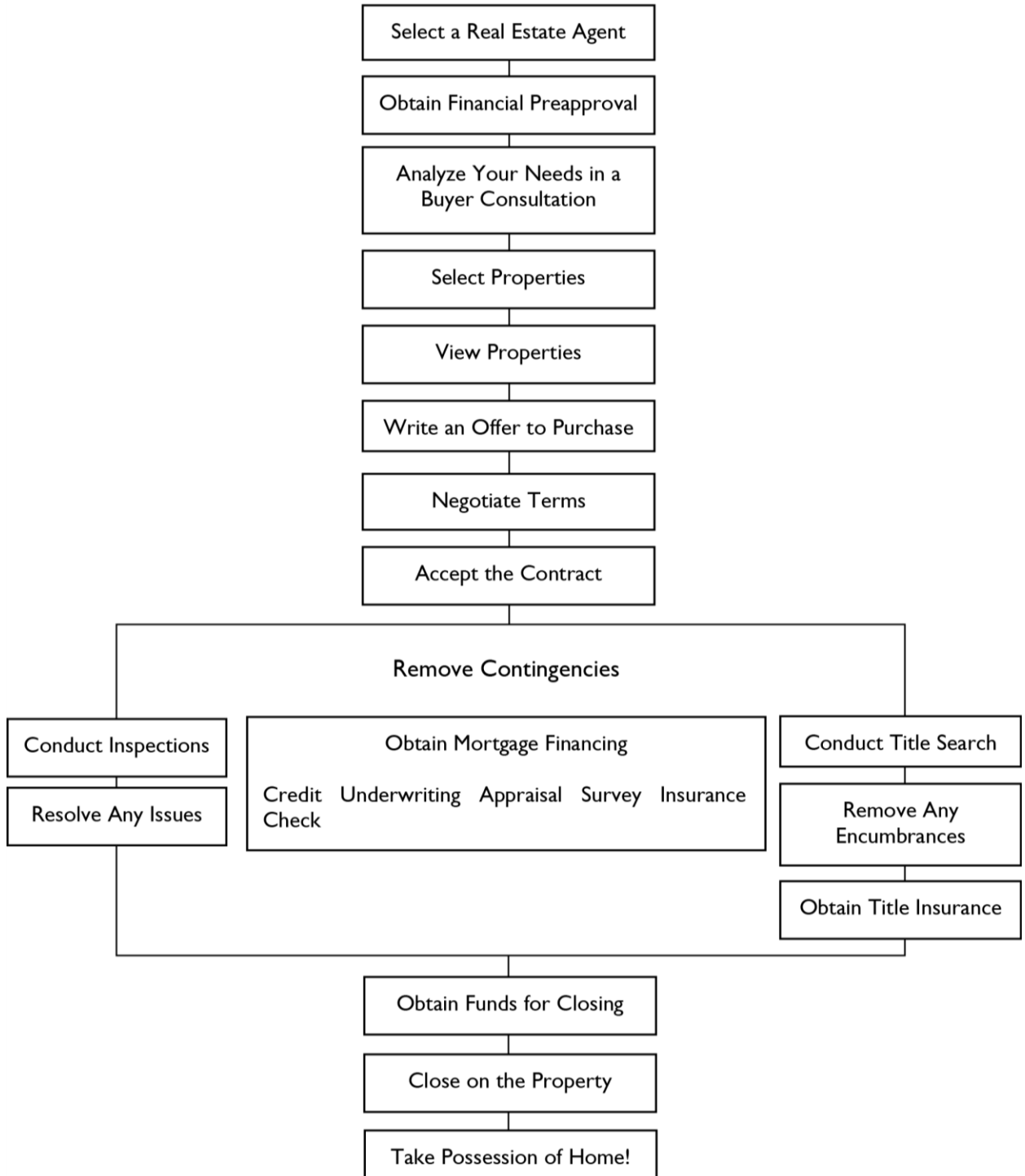
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## The Home-Buying Process





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## ***The Mortgage and Loan Process***

### **Funding Your Home Purchase**

#### **1. Financial pre-qualification or pre-approval**

Application and interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

Appraisal scheduled for current home owned, if any

#### **2. Underwriting**

Loan package is submitted to underwriter for approval

#### **3. Loan approval**

Parties are notified of approval

Loan documents are completed and sent to title

#### **4. Title company**

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

#### **5. Funding**

Lender reviews the loan package

Funds are transferred by wire

#### ***Why pre-qualify?***

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



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## ***Making an Offer***

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

### ***The Price***

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

### ***The Move-in Date***

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

### ***Additional Property***

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

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

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

When a counteroffer is presented, we will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



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## Closing 101

### Prepare for It

Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing
- An insurance binder and paid receipt
- Photo IDs
- Social security numbers
- Addresses for the past 10 years

### Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

#### ***Delivery of the buyers funds***

This is the check or wire funds provided by your lender in the amount of the loan.

#### ***Delivery of the deed***

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



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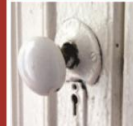
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## ***Frequently Asked Questions***

### ***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 we can be on the lookout for our clients. We will get you this information right away, the way that is most convenient for you; by phone and/or email.

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

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

### ***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 Our 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. We 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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## ***Moving Checklist***

New Telephone Number: \_\_\_\_\_

New Address: \_\_\_\_\_

Before you move, you should contact the following companies and service providers:

### ***Utilities:***

- \_\_\_\_\_ Electric
- \_\_\_\_\_ Telephone
- \_\_\_\_\_ Water
- \_\_\_\_\_ Cable
- \_\_\_\_\_ Gas

### ***Professional Services:***

- \_\_\_\_\_ Broker
- \_\_\_\_\_ Accountant
- \_\_\_\_\_ Doctor
- \_\_\_\_\_ Dentist
- \_\_\_\_\_ Lawyer

### ***Government:***

- \_\_\_\_\_ Internal Revenue Service
- \_\_\_\_\_ Post Office
- \_\_\_\_\_ Schools
- \_\_\_\_\_ State Licensing
- \_\_\_\_\_ Library
- \_\_\_\_\_ Veterans Administration

### ***Clubs:***

- \_\_\_\_\_ Health and Fitness
- \_\_\_\_\_ Country Club

### ***Insurance Companies:***

- \_\_\_\_\_ Accidental
- \_\_\_\_\_ Auto
- \_\_\_\_\_ Health
- \_\_\_\_\_ Home
- \_\_\_\_\_ Life
- \_\_\_\_\_ Renters

### ***Business Accounts:***

- \_\_\_\_\_ Banks
- \_\_\_\_\_ Cellular Phones
- \_\_\_\_\_ Department Stores
- \_\_\_\_\_ Finance Companies/Credit Cards

### ***Subscriptions:***

- \_\_\_\_\_ Magazines
- \_\_\_\_\_ Newspapers

### ***Miscellaneous:***

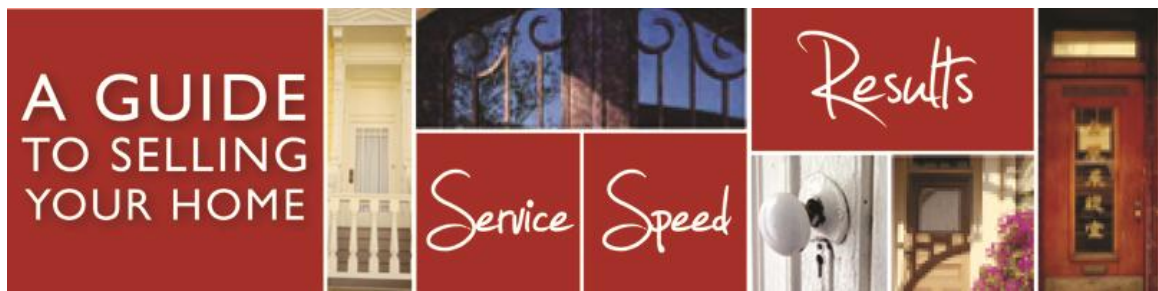
- \_\_\_\_\_ Business Associates
- \_\_\_\_\_ House of Worship
- \_\_\_\_\_ Drugstore
- \_\_\_\_\_ Dry Cleaner
- \_\_\_\_\_ Hairstylist



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## ***What Our Clients Say***

"We fell in love with the Rogue Valley when we moved here two years ago. We rented a condo for a little while and after careful planning and saving, we decided this the place we wanted to purchase our first home. Tami Ford worked very hard to help us achieve our dream of owning a great home. She was always flexible with our schedule and showed us properties that reflected our vision. When we finally found the home we wanted, she helped negotiate a great price for us. She was always accommodating during our home search and even stayed in touch with us to see how we liked our home. Tami is a team player and we will always be appreciative of the time and attention she gave us. We are now proud homeowners in Southern Oregon!"

### ***Michelle & Anthony Sanders***

"John & Tami were very professional and always put our needs before the sale. They never hesitated to be there when we needed them and went out of the way to make buying our first home as easy as possible."

### ***Nick & Krystle***

"We were so pleased with the tenacity and wisdom that Tami and John exhibited as they represented us in the purchase of our home. They were professional, kind and respectful. We felt like they represented us like they would their own family."

### ***The Koehler Family***

"Tami and John worked hard to find us the perfect house. They showed us everything from Medford to Shady Cove, returned all of our phone calls, emailed everything that was available in our price range and persisted throughout the whole process. We love our house and hope to be in it for 30 years like we were in our old house. We thought it would be impossible to find what we wanted because we wanted a \$400,000 house for \$250,000, but they found it and it is everything we ever dreamed of. Thank you all so much!"

### ***The Millers***



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## **About Me**

### ***How am I different from other real estate agents?***

As educated real estate professionals, we know how to set goals that are client-centered and agent directed in order to deliver you the quickest, most desirable results possible.

### ***Experience***

The Ford Team has handled all types of transactions from *short sales, REO's, HUD properties*, as well as working with investors to purchase properties that bring a positive ROI. We are skilled negotiators who understand the complexities of property transactions and provide the kind of customer service you will feel the need to talk about!

### ***Expertise***

As Rogue Valley natives, we are intimately familiar with neighborhoods, places of interest, schools, contractors, vendors, culture and demographics. This means you can be confident that we will take the time to understand the dynamics of your dream home and community, and we have the knowledge to make those dreams become reality.

### ***Communication***

Throughout the home buying process, we will be your voice. We will communicate on your behalf with sellers, title companies, inspectors and anyone else necessary to facilitate your home purchase. The bottom line is we will be available to you throughout the process.

### ***Clients for Life***

As our business has grown, so too has the list of repeat clients. For instance, when a client who purchased a home through us had family relocate to our area, the first thing our clients did was put them in touch with us to search for their dream home. We found their dream home and got them closed and ready for move-in before Christmas, as promised!

### ***Our Commitment to You***

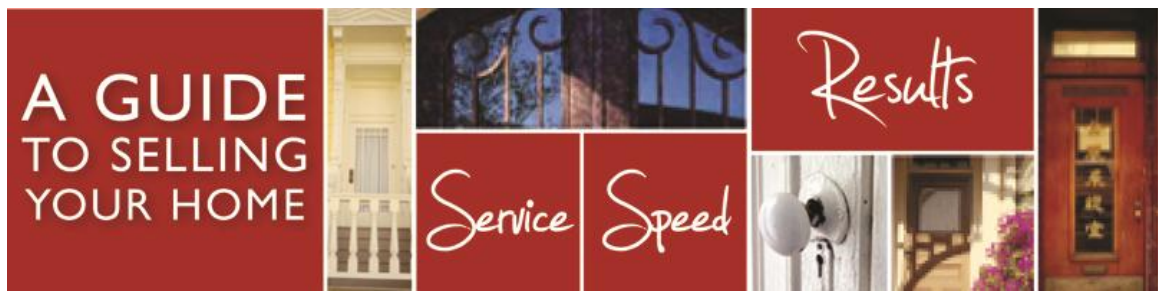
We will work together to really understand what you're looking for in a home and community. Once we've drawn that picture, we will find a house that you will love and be proud to call home.



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## ***Why Keller Williams Realty***

### **Technology**

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

### **Teamwork**

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

### **Knowledge**

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

### **Reliability**

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

### **Track Record**

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



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## ***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 I 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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