

I'LL SHOW YOU THE WAY HOME

Vital First Steps in Buying a Home is to Choose:

The Right Realtor
The Right Real Estate Company
The Right Lender and get Pre Approved



*LET ME MAKE THIS **REALLY** EASY FOR YOU!*

Prepared for you by: Shelley Brugel
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Each Office is Independently Owned and Operated.



10 Things you NEED to Know When Buying a Home

1. Don't buy if you can't stay put.

If you can't commit to remaining in one place for at least a few years, then owning is probably not for you, at least not yet. With the transaction costs of buying and selling a home, you may end up losing money if you sell any sooner - even in a rising market. When prices are falling, it's an even worse proposition.

2. Start by shoring up your credit.

Make sure your credit history is as clean as possible. A few months before you start house hunting, get copies of your credit report. Make sure the facts are correct, and fix any problems you discover.

3. Before house hunting, get pre-approved.

Getting pre-approved will save you the grief of looking at houses you can't afford and put you in a better position to make a serious offer when you do find the right house. Not to be confused with pre-qualification, which is based on a cursory review of your finances, pre-approval from a lender is based on your actual income, debt and credit history.

4. Aim for a home you can really afford.

The rule of thumb is that you can buy housing that runs about two-and-one-half times your annual salary. But you'll do better by calculating all your monthly expenses (**be sure to ask for the home's utility costs**).

5. Work with your Lender, ask questions and choose a loan that is right for you.

There are a variety of public and private lenders who, if you qualify, offer low-interest mortgages that require a small down payment. Explore your options; compare the cost of each loan you qualify for. Your lender is a great source of information; don't be afraid to ask questions.

6. Get professional help.

Even though the Internet gives buyers unprecedented access to home listings, most buyers are better off using a professional agent. Do NOT rely on the internet for accurate information. Look for an exclusive buyer agent, who will have your interests at heart and can help you prioritize as broadly as possible about what you really want, as well as strategize during the bidding process.

7. Buy a home with good resale value.

Besides initially paying too much money for a house, there are many things that can become problematic when trying to sell. Your agent is invaluable when it comes to pointing such things out.

8. Choose carefully between points and rate.

When picking a mortgage, you usually have the option of paying additional points -- a portion of the interest that you pay at closing -- in exchange for a lower interest rate. If you stay in the house for a long time -- say three to five years or more -- it's usually a better deal to take the points. The lower interest rate will save you more in the long run.

9. Do your homework before bidding.

The main thing is to know your market. Real estate is extremely local and your agent should be your only source for accurate, reliable information. Your opening bid should be based on the sales trend of similar homes over the last three months.

10. Hire a home inspector.

His or her job will be to point out potential problems that could require costly repairs down the road.

8 Great Reasons to Buy a Home

Is this the right time to buy? Having reservations is normal. The more you know about why you should buy a home, the less scary the entire process will appear to you. Here are eight good reasons why you should buy a home.

1. **Pride of Ownership**

Pride of ownership is the number one reason why people yearn to own their home. It means you can paint the walls any color you desire, turn up the volume on your CD player, attach permanent fixtures and decorate your home according to your own taste. Home ownership gives you and your family a sense of stability and security. It's making an investment in your future.

2. **Appreciation**

Although real estate moves in cycles, sometimes up, sometimes down, over the years, real estate has consistently appreciated. The Office of Federal Housing Enterprise Oversight tracks the movements of single family home values across the country. Its House Price Index breaks down the changes by region and metropolitan area. Many people view their home investment as a hedge against inflation.

3. **Mortgage Interest Deductions**

Home ownership is a superb tax shelter and our tax rates favor homeowners. As long as your mortgage balance is smaller than the price of your home, mortgage interest is fully deductible on your tax return. Interest is the largest component of your mortgage payment.

4. **Property Tax Deductions**

IRS Publication 530 contains tax information for first-time home buyers. Real estate property taxes paid for a first home and a vacation home are fully deductible for income tax purposes. In California, the passage of Proposition 13 in 1978 established the amount of assessed value after property changes hands and limited property tax increases to 2% per year or the rate of inflation, whichever is less.

5. **Capital Gain Exclusion**

As long as you have lived in your home for two of the past five years, you can exclude up to \$250,000 for an individual or \$500,000 for a married couple of profit from capital gains. You do not have to buy a replacement home or move up. There is no age restriction, and the "over-55" rule does not apply. You can exclude the above thresholds from taxes every 24 months, which means you could sell every two years and pocket your profit--subject to limitation--free from taxation.

6. **Preferential Tax Treatment**

If you receive more profit than the allowable exclusion upon sale of your home, that profit will be considered a capital asset as long as you owned your home for more than one year. Capital assets receive preferential tax treatment.

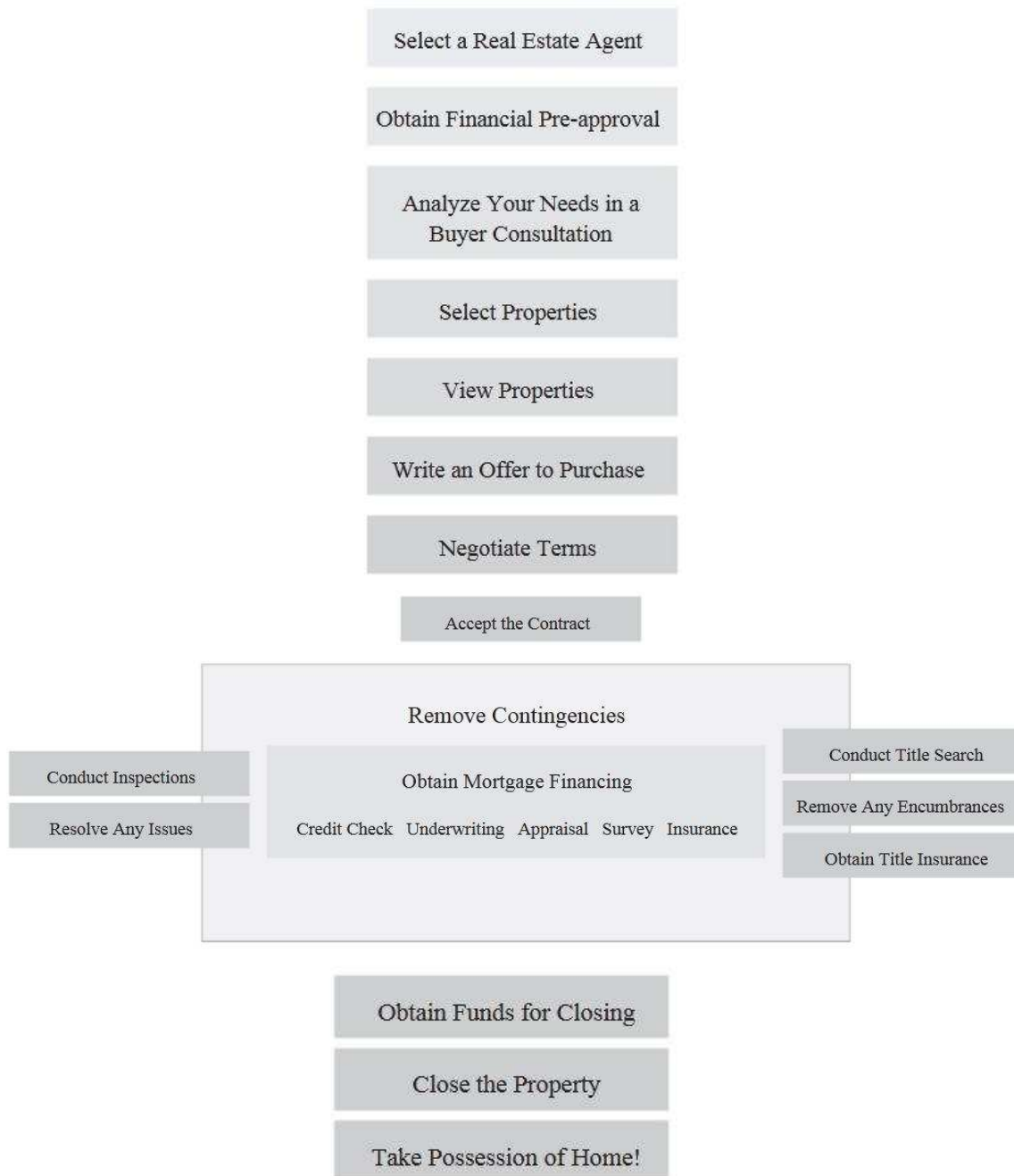
7. **Mortgage Reduction Builds Equity**

Each month, part of your monthly payment is applied to the principal balance of your loan, which reduces your obligation. The way amortization works, the principal portion of your principal and interest payment increases slightly every month. It is lowest on your first payment and highest on your last payment. On average, each \$100,000 of a mortgage will reduce in balance the first year by about \$500 in principal, bringing that balance at the end of your first 12 months to \$99,500.

8. **Equity Loans**

Consumers who carry credit card balances cannot deduct the interest paid, which can cost as much as 18% to 22%. Equity loan interest is often much less and it is deductible. For many home owners, it makes sense to pay off this kind of debt with a home equity loan. Consumers can borrow against a home's equity for a variety of reasons such as home improvement, college, medical or starting a new business. Some state laws restrict home equity loans.

The Home-Buying Process



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.

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 counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I 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.

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 Prequalify?

- 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.

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 as follows:

Delivery of the Buyer's 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.

Your Home Wish List

House – Interior:

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

Bedrooms:

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom?

Bathrooms:

How many bathrooms do you need?

What are your needs for each of the bathrooms?

Kitchen:

What features must your kitchen have (e.g., countertops, flooring, appliances, etc.)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

Dining Room:

Would you like the dining room to be part of the kitchen configuration? What about the living room?

What size dining room table do you have?

Your Home Wish List

Living Room/Family Room:

Describe your likes and dislikes.

Do you want a fireplace?

What size room(s) do you have in mind?

What other rooms do you need or want?

What else should I know about the inside of the house you are looking for?

Summary:

What are the top five things your home needs to have?

Beyond those five things, what is something else you really want to have?

If you could have something else, what would it be?

If you could have one last thing to make this your dream home, what would it be?

General:

Do you have a preference for when the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or a hot tub?

Are you looking for any structures such as a greenhouse or shed?

Your Home Wish List

Structure/Exterior:

What type of home are you looking for (e.g., single-family, condo, townhouse, etc)?

Approximately what size house are you looking for (square footage)?

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

What type of exterior siding will you consider?

Do you want a porch or deck?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What other exterior features are important to you?

The Neighborhood of Your Dreams

Please consider the following and record any notes or preferences:

Areas you would enjoy

Specific streets you like

School district(s) you prefer

Your work location(s)

Your favorite shops/conveniences

Recreational facilities you enjoy

Any additional items to consider when selecting your target neighborhoods

Mortgage Pre-Approval vs. Mortgage Pre-Qualification

What is a **pre-qualification**? A pre-qualification is an estimate of how much you can afford in a mortgage payment. It is based upon the information you provide, and is subject to the approval process, including further details such as a credit report, appraisal, and income verification. The information you provide won't be verified as part of the pre-qualification process.

What is a **pre-approval**? A pre-approval is a firmer commitment on behalf of the mortgage company and is a more formal process which includes a credit check and even employment verification. During a pre-approval the mortgage company does all the work of a full approval, except for the appraisal and title search. A credit report will be obtained by the lender to verify your monthly payments on installment loans and credit cards, and to check whether you have a history of making your payments on time. You will also need to provide paystubs and W-2 forms (or tax returns if you are self-employed), plus statements from savings and investment accounts to verify your assets. If you've been pre-approved for a loan, you can shop for a house with more certainty and less anxiety because you won't be going through the whole process worrying about your mortgage approval.

However neither a pre-approval nor a pre-qualification means you are guaranteed a mortgage. Lenders still need to look at property appraisals, verify information, and in many cases, re-check credit before agreeing to make a loan.

Types of Mortgage Lenders

Mortgage Bankers

A true Mortgage Banker is a lender that is large enough to originate loans and create pools of loans which they sell directly to Fannie Mae, Freddie Mac, Ginnie Mae, jumbo loan investors, and others. Any company that does this is considered to be a mortgage banker. They can vary greatly in size. Some may service the loans they originate, but not all of them will. Most true mortgage bankers have wholesale lending divisions.

Examples of two of the largest mortgage bankers are Countrywide Home Loans and Wells Fargo Mortgage. One is associated with a bank and the other is not, but both are most correctly classified as mortgage bankers. A lot of companies call themselves mortgage bankers and some deserve the title. For others, it is mostly marketing.

Mortgage Brokers

Mortgage Brokers are companies that originate loans with the intention of brokering them to wholesale lending institutions. A broker has established relationships with these companies. Underwriting and funding takes place at the wholesale lender. Many mortgage brokers are also correspondents, which is why many of them also claim to be mortgage bankers. Mortgage brokers deal with lending institutions that have a wholesale loan department.

Helpful Vocabulary

Adjustable-Rate Mortgage (ARM): A mortgage in which the interest changes periodically, according to corresponding fluctuations in an index. All ARMs are tied to indexes.

Annual Percentage Rate (APR): This is not the note rate on your loan. It is a value created according to a government formula intended to reflect the true annual cost of borrowing, expressed as a percentage. It works sort of like this, but not exactly, so only use this as a guideline: deduct the closing costs from your loan amount, then using your actual loan payment, calculate what the interest rate would be on this amount instead of your actual loan amount. You will come up with a number close to the APR . Because you are using the same payment on a smaller amount, the APR is always higher than the actual not rate on your loan.

Application: The form used to apply for a mortgage loan, containing information about a borrower's income, savings, assets , debts, and more.

Appraisal: A written justification of the price paid for a property, primarily based on an analysis of comparable sales of similar homes nearby.

Closing: This has different meanings in different states. In some states a real estate transaction is not consider "closed" until the documents record at the local recorders office. In others, the "closing" is a meeting where all of the documents are signed and money changes hands.

Closing Costs: Closing costs are separated into what are called "non-recurring closing costs" and "pre-paid items." Non-recurring closing costs are any items which are paid just once as a result of buying the property or obtaining a loan. "Pre-paids" are items which recur over time, such as property taxes and homeowners insurance. A lender makes an attempt to estimate the amount of non-recurring closing costs and prepaid items on the Good Faith Estimate which they must issue to the borrower within three days of receiving a home loan application

Contingency: A condition that must be met before a contract is legally binding. For example, home purchasers often include a contingency that specifies that the contract is not binding until the purchaser obtains a satisfactory home inspection report from a qualified home inspector.

Contract: An oral or written agreement to do or not to do a certain thing.

Conventional Mortgage: Refers to home loans other than government loans (VA and FHA).

Credit Report: A report of an individual's credit history prepared by a credit bureau and used by a lender in determining a loan applicant's creditworthiness.

Deed: The legal document conveying title to a property.

Default: Failure to make the mortgage payment within a specified period of time. For first mortgages or first trust deeds, if a payment has still not been made within 30 days of the due date, the loan is considered to be in default.

Delinquency: Failure to make mortgage payments when mortgage payments are due. For most mortgages, payments are due on the first day of the month. Even though they may not charge a "late fee" for a number of days, the payment is still considered to be late and the loan delinquent. When a loan payment is more than 30 days late, most lenders report the late payment to one or more credit bureaus.

Helpful Vocabulary

Deposit: A sum of money given in advance of a larger amount being expected in the future. Often called in real estate as an "earnest money deposit."

Discount Points: In the mortgage industry, this term is usually used only in reference to government loans, meaning FHA & VA loans. Discount points refer to any "points" paid in addition to the one percent loan origination fee. A "point" is one percent of the loan amount.

Down Payment: The part of the purchase price of a property that the buyer pays in cash and does not finance with a mortgage.

Earnest Money Deposit: A deposit made by the potential home buyer to show that he or she is serious about buying the house.

Escrow: An item of value, money, or documents deposited with a third party to be delivered upon the fulfillment of a condition. For example, the earnest money deposit is put into escrow until delivered to the seller when the transaction is closed.

Fannie Mae (FNMA): The Federal National Mortgage Association, which is a congressionally chartered, shareholder-owned company that is the nation's largest supplier of home mortgage funds. For a discussion of the roles of Fannie Mae, Freddie Mac (FHLMC), and Ginnie Mae (GNMA)

Federal Housing Administration (FHA): An agency of the U.S. Department of Housing and Urban Development (HUD). Its main activity is the insuring of residential mortgage loans made by private lenders. The FHA sets standards for construction and underwriting but does not lend money or plan or construct housing.

Fee Simple: The greatest possible interest a person can have in real estate.

FHA Mortgage: A mortgage that is insured by the Federal Housing Administration (FHA). Along with VA loans, an FHA loan will often be referred to as a government loan.

Firm Commitment: A lender's agreement to make a loan to a specific borrower on a specific property.

First Mortgage: The mortgage that is in first place among any loans recorded against a property. Usually refers to the date in which loans are recorded, but there are exceptions.

Fixed-Rate Mortgage: A mortgage in which the interest rate does not change during the entire term of the loan.

Hazard Insurance: Insurance coverage that in the event of physical damage to a property from fire, wind, vandalism, or other hazards.

Home Inspection: A thorough inspection by a professional that evaluates the structural and mechanical condition of a property. A satisfactory home inspection is often included as a contingency by the purchaser.

Homeowners' Association: A nonprofit association that manages the common areas of a planned unit development (PUD) or condominium project. In a condominium project, it has no ownership interest in the common elements. In a PUD project, it holds title to the common elements.

Homeowner's Insurance: An insurance policy that combines personal liability insurance and hazard insurance coverage for a dwelling and its contents.

Helpful Vocabulary

Homeowner's Warranty: A type of insurance often purchased by homebuyers that will cover repairs to certain items, such as heating or air conditioning, should they break down within the coverage period. The buyer often requests the seller to pay for this coverage as a condition of the sale, but either party can pay.

HUD-1 Settlement Statement: A document that provides an itemized listing of the funds that were paid at closing. Items that appear on the statement include real estate commissions; loan fees, points, and initial escrow (impound) amounts. Each type of expense goes on a specific numbered line on the sheet. The totals at the bottom of the HUD-1 statement define the seller's net proceeds and the buyer's net payment at closing. It is called a HUD1 because the form is printed by the Department of Housing and Urban Development (HUD). The HUD1 statement is also known as the "closing statement" or "settlement sheet."

Loan: A sum of borrowed money (principal) that is generally repaid with interest.

Loan Officer: Also referred to by a variety of other terms, such as lender, loan representative, loan "rep," account executive, and others. The loan officer serves several functions and has various responsibilities: they solicit loans, they are the representative of the lending institution, and they represent the borrower to the lending institution.

Loan Origination: How a lender refers to the process of obtaining new loans.

Loan Servicing: After you obtain a loan, the company you make the payments to is "servicing" your loan. They process payments, send statements, manage the escrow/impound account, provide collection efforts on delinquent loans, ensure that insurance and property taxes are made on the property, handle pay-offs and assumptions, and provide a variety of other services.

Loan-to-Value (LTV): The percentage relationship between the amount of the loan and the appraised value or sales price (whichever is lower).

Lock-In: An agreement in which the lender guarantees a specified interest rate for a certain amount of time at a certain cost.

Lock-In Period: The time period during which the lender has guaranteed an interest rate to a borrower.

Mortgage Banker: For a more complete discussion of mortgage banker, see "Types of Lenders." A mortgage banker is generally assumed to originate and fund their own loans, which are then sold on the secondary market, usually to Fannie Mae, Freddie Mac, or Ginnie Mae. However, firms rather loosely apply this term to themselves, whether they are true mortgage bankers or simply mortgage brokers or correspondents.

Mortgage Broker: A mortgage company that originates loans, then places those loans with a variety of other lending institutions with whom they usually have pre-established relationships.

Mortgagee: The lender in a mortgage agreement.

Mortgage Insurance (MI): Insurance that covers the lender against some of the losses incurred as a result of a default on a home loan. Often mistakenly referred to as PMI, which is actually the name of one of the larger mortgage insurers. Mortgage insurance is usually required in one form or another on all loans that have a loan-to-value higher than eighty percent. Mortgages above 80% LTV that call themselves "No MI" are usually made at a higher interest rate. Instead of the borrower paying the mortgage insurance premiums directly, they pay a higher interest rate to the lender, which then pays the mortgage insurance themselves. Also, FHA loans and certain first-time homebuyer programs require mortgage insurance regardless of the loan-to-value.

Helpful Vocabulary

Mortgage Insurance Premium (MIP): The amount paid by a mortgagor for mortgage insurance, either to a government agency such as the Federal Housing Administration (FHA) or to a private mortgage insurance (MI) company.

Origination Fee: On a government loan the loan origination fee is one percent of the loan amount, but additional points may be charged which are called "discount points." One point equals one percent of the loan amount. On a conventional loan, the loan origination fee refers to the total number of points a borrower pays.

PITI: This stands for principal, interest, taxes and insurance. If you have an "impounded" loan, then your monthly payment to the lender includes all of these and probably includes mortgage insurance as well. If you do not have an impounded account, then the lender still calculates this amount and uses it as part of determining your debt-to-income ratio.

PITI reserves: A cash amount that a borrower must have on hand after making a down payment and paying all closing costs for the purchase of a home. The principal, interest, taxes, and insurance (PITI) reserves must equal the amount that the borrower would have to pay for PITI for a predefined number of months.

Point: A point is 1 percent of the amount of the mortgage.

Qualifying Ratios: Calculations that are used in determining whether a borrower can qualify for a mortgage. There are two ratios. The "top" or "front" ratio is a calculation of the borrower's monthly housing costs (principle, taxes, insurance, mortgage insurance, and homeowner's association fees) as a percentage of monthly income. The "back" or "bottom" ratio includes housing costs as well as all other monthly debt.

Rate Lock: A commitment issued by a lender to a borrower or other mortgage originator guaranteeing a specified interest rate for a specified period of time at a specific cost.

Real Estate Settlement Procedures Act (RESPA): A consumer protection law that requires lenders to give borrowers advance notice of closing costs.

Real Property: Land and appurtenances, including anything of a permanent nature such as structures, trees, minerals, and the interest, benefits, and inherent rights thereof.

Realtor®: A real estate agent, broker or an associate who holds active membership in a local real estate board that is affiliated with the National Association of Realtors.

Recorder: The public official who keeps records of transactions that affect real property in the area. Sometimes known as a "Registrar of Deeds" or "County Clerk."

Recording: The noting in the registrar's office of the details of a properly executed legal document, such as a deed, a mortgage note, a satisfaction of mortgage, or an extension of mortgage, thereby making it a part of the public record.

Right of Survivorship: In joint tenancy, the right of survivors to acquire the interest of a deceased joint tenant

Second Mortgage: A mortgage that has a lien position subordinate to the first mortgage.

Secondary Market: The buying and selling of existing mortgages, usually as part of a "pool" of mortgages.

Helpful Vocabulary

Tenancy in Common: As opposed to joint tenancy, when there are two or more individuals on title to a piece of property, this type of ownership does not pass ownership to the others in the event of death.

Third-Party Origination: A process by which a lender uses another party to completely or partially originate, process, underwrite, close, fund, or package the mortgages it plans to deliver to the secondary mortgage market.

Title: A legal document evidencing a person's right to or ownership of a property.

Title Company: company that specializes in examining and insuring titles to real estate.

Title Insurance: Insurance that protects the lender (lender's policy) or the buyer (owner's policy) against loss arising from disputes over ownership of a property.

Title Search: A check of the title records to ensure that the seller is the legal owner of the property and that there are no liens or other claims outstanding.

Transfer Tax: State or local tax payable when title passes from one owner to another.

Truth-in-Lending: A federal law that requires lenders to fully disclose, in writing, the terms and conditions of a mortgage, including the annual percentage rate (APR) and other charges.

VA Mortgage: A mortgage that is guaranteed by the Department of Veterans Affairs (VA).

Why Keller Williams Realty

Technology

Leading-edge tech tools and training give me the edge in effectively marketing your property online, 24 hours a day, seven days a week! Through the exclusive Keller Williams Listing System (KWLS), your property is fed to more than 350 online search engines and is available on KW's Web network of more than 76,000 sites.

Best of all, because of Keller Williams Realty's "My Listings, My Leads" philosophy, every single Internet inquiry on your property will come directly to me so that I can follow up quickly with those potential buyers.

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, I'm confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.

Knowledge

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me 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 my belief that my success is ultimately determined by the legacy I leave with each client I serve.

Track Record

I'm proud to work for the most innovative real estate company in North America and the second largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.

Awards and Client Testimonial

NVAR Top Producers Club
Coldwell Banker Chairman's Club
Coldwell Banker Circle of Honor
Coldwell Banker International Diamond Society
Coldwell Banker President's Club
Prudential Leading Edge Society Brokerage
Prudential Real Estate Honor Society

"We couldn't have asked for more in an agent. Shelley's experience shows and her guidance helped save us time and worry. She not only sold our house quickly and at our asking price, she helped us to buy our dream home."

Tom and Kelly Walker, State College

After interviewing three realtors from the top 3 agencies in the area, we selected Shelley Brugel to list our home. We chose Shelley for her professionalism, high energy, and can-do attitude. We could not have been happier with the results. Shelley not only had our home sold within 30 days, but we received the full asking price. I would recommend Shelley to anyone looking to buy or sell a home in the region."

Karen James, Steeplechase

Simply put our experience with Shelley was perfect! We needed a Realtor who could quickly and cost efficiently help us get this house in order in effort to sell and maximize our results, needless to say that is exactly what we got and more!! If you plan on selling a home we definitely and without hesitation recommend you give her a call!"

Scott Lucchesi—Roylen Circle

"Hiring Shelley Brugel was the best decision we've ever made. She is professional, efficient, and reassuring. She works hard and gets the job done. Shelley knows the housing market, and was able to negotiate our terms in record time, putting our minds at ease. The whole process was so easy, I don't know why I was ever nervous about selling in the first place! She is my recommendation to anyone that asks."

Jennifer Fleury

"We would like to commend Shelley Brugel for her help, diligence and concern regarding the purchase of our home. She knew and understood what we were looking for and therefore, Shelley showed us only those properties that would best suit our needs. The lines of communication were always open between Shelley and ourselves, and when we finally made an offer on the property, we felt Shelley was looking out for our best interests. In our overall experience working with Shelley we found her to be both professional and very personable. She is very knowledgeable in her field and is an asset to Coldwell Banker, Stevens."

Roberta and Ken Metzner

"We had listed our house "For Sale By Owner" with little interest for many weeks. We selected Shelley to market our property and within 4 days we had multiple offers on our house. Shelley handled both ends of our transaction and provided exceptional customer service. As far as moves go, this was the best one we ever have been through! I would strongly recommend Shelley and your office to anyone who is seeking to sell or buy a home in the Northern Virginia area."

Mark and Amy Karch

"We couldn't have asked for more in an agent. Shelley's experience shows and her guidance helped save us time and worry. She not only sold our house quickly & at our asking price, she helped us to buy our dream home."

Tom and Kelly Walker, State College

Awards and Client Testimonials

“Shelley Brugel is an incredible real estate agent. Punctual, professional and always present, she embodies the kind of service-oriented person that anyone should want if they are considering selling their home. In our case, it took one day—just one day—to have a full-price offer on our house, which resulted in a successful settlement merely weeks later. Sure, that could have been a coincidence. But in this market, coincidences are rare. What occurred with our transaction was real, and we owe a great deal of thanks and well-deserved praise to Shelley. She made it happen.”

Lance Baird

“Last year alone Shelley handled three real estate transactions for me, each one presenting its own challenges but due to Shelley’s exemplary knowledge and meritorious service we were able to achieve results I hadn’t even anticipated! I highly recommend her to anyone looking for a truly top notch professional realtor. She goes far beyond the norm to ensure her client’s needs are being fulfilled and keeps you informed

every step of the way. Working with someone of her magnitude is refreshing, you can relax knowing that no matter what may occur she’ll handle it!”

Faith M. Lucchesi, Esq.

“Linda and I just wanted to take a second to thank you for selling our townhouse in Burke earlier this month. As you know, after having put so much time and effort into refurbishing it, we had hoped to sell our rental property ourselves. After holding 3 Open Houses, we decided to take your advice and list the property with you and Coldwell Banker, Stevens. After deciding upon a listing price about \$9,000 over our asking price and signing a seller’s Listing Agreement with you on Friday, we accepted a contract offer 2 days later ... taking the best of the 3 offers we received! We also were able to go to settlement within 3 weeks!

Frankly, as landlords of rental properties for over 25 years, we are cashing out and reinvesting our profits in less demanding assets. We were grateful for your helping us decide upon a reasonable listing price, recommendations on choosing the most appropriate offer, and in expediting the quick settlement that followed. We should have listed with you sooner!”

Paul and Linda Hughes

“Having had universally negative experiences with real estate agents over the years, I was concerned about the quality of service I’d get selling my townhouse. To my pleasant surprise, Shelley Brugel proved my concerns unwarranted. Shelley’s attention to detail and personal touch were essential in preparing my property for showing. She made herself available at all hours to respond to my questions throughout the process, and respected my wishes regarding communication and showings. Best of all, Shelley got results—securing a buyer sooner than I expected and a selling price higher than I anticipated. Many agents will literally say anything to get a listing, and forget about you once the agency contract is signed. Shelley provides unparalleled service after the sale, and would be the first person I’d call for my real estate needs.

Kevin F. Greer, Esq., Attorney-at-Law and Penn State MBA Graduate

“We recently inherited a home from my late father, after reviewing our options of what to do with it we came to the conclusion that selling it was the right answer, but since it had been many years since we had bought or sold real estate we didn’t know where to begin. After speaking with friends about our situation, they told us about a REALTOR whom they had worked with named Shelley Brugel, and how pleased they were with the results. I placed a phone call to Shelley and made arrangements for her to view the property, which although in good location, was in much need of updating, but we didn’t have the time or the energy to go through all that it would need. She gave us an HONEST assessment of the property, and gave us a list price which we were very pleased with. Shelley then put the house on the market and through her outstanding marketing ability was able to create such excitement that we literally had two days of non-stop traffic, thus resulting in multiple contracts and sales price higher than what we had listed it for. It was a result of amazing dedication and we couldn’t be more pleased with the outcome.”

Pam Smith, Holly Circle