



From: Gary D. Scarborough

## GREETINGS

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.

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 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. I'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.

I am so excited to get started on finding you the perfect home.

Thank you for allow me to be of service for you home purchase  
Gary D. Scarborough

Keller Williams Preferred Properties

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Compliments of:

**Gary Scarborough**

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**301-367-4097**



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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 more than 50 percent of my business comes from repeat customers and referrals.

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



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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 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 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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## *Your Lifestyle Interview*

### **Lifestyle**

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g., parents)?

Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?

Does your home need to accommodate any special needs?

Do you have any pets?

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture, or a large collection?

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

Is there anything I should know about your lifestyle that I have not asked?

### **Location**

Tell me about your ideal location.

What is your maximum commute time and distance?

What is your work address?

Are schools important?

Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

What else is important about your location?



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## *Your Home Wish List*

### **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 hot tub?

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

### **Structure/Exterior**

What type of home are you looking for (e.g., single-family, condo, town house, 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?

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?



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## *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., breakfast area, types of 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?



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## *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 that be?

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

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## *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:***



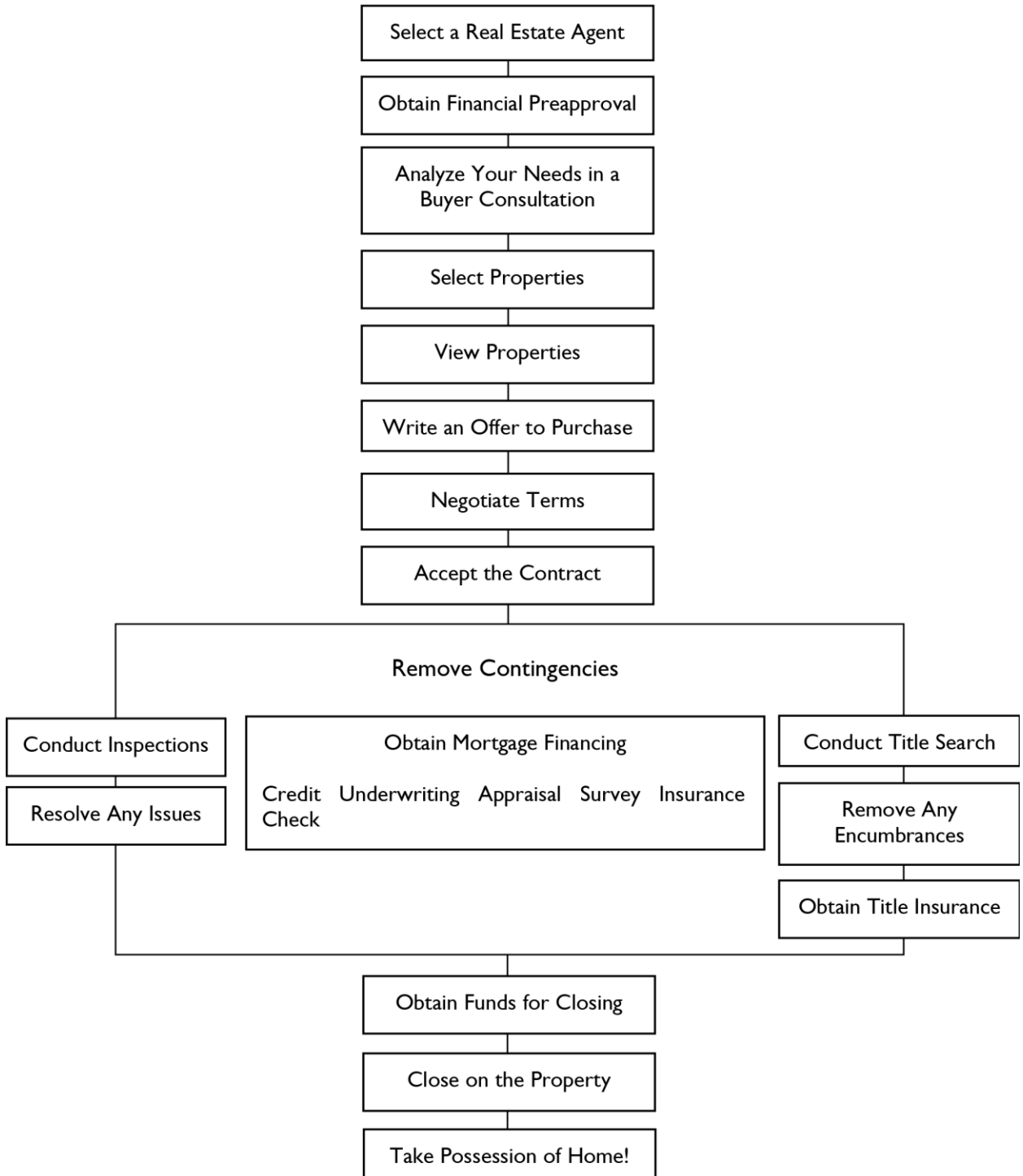
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## The Home-Buying Process





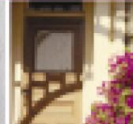
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## *The Mortgage and Loan Process*

### **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.

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.



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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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## 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 email.

### ***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 on the market.

### ***Can you help me find new construction homes?***

Yes, I can work with most builders and get you the information you need to make a 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. I 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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## How Does Someone Win or Lose With You?

### WIN

- 1.
- 2.
- 3.
- 4.
- 5.

### LOSE

- 1.
- 2.
- 3.
- 4.
- 5.

What do you feel you have the right to expect from me as your real estate consultant?

What do you feel I have the right to expect from you as my client?



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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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### *Above and Beyond*

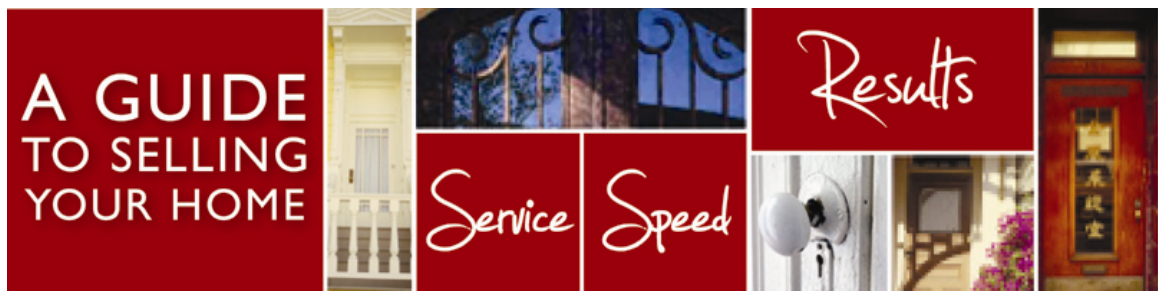
To me, providing exceptional service involves more than just making your real estate dreams come true. It requires taking the next logical step; helping you through the details after you officially own your home.

I have worked with the following service professionals, and highly recommend them to my clients:



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## *Why Keller Williams Realty*

### **Technology**

Leading-edge tech tools and training give me 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, 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 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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