

How I Serve My Buyers

Maximize Purchase Power, Minimize Stress



My Goal: Most House, Least Money, No Stress

When it comes time to buy a home, you want to maximize your purchase power and minimize stress. I'll make sure you get the *most* house for the *least* money, and get you through the process smoothly. Drawing on 15 years of experience and hundreds of transactions, I'll put my proven systems to work for you.



Focus on You

I start by listening to what you want. Then I get to work. I'll outline the process, let you know what the next step is, and guide you along the way. You'll always be in the driver's seat; my role is to navigate to keep us on track.



Get the Best Financing

You want your monthly payments to be as low as possible. Good financing is key. I'll help you get the best possible. I work with some great loan officers who will help you pick a loan best suited for your situation and keeps your payment minimal.



Pre-approved vs. Pre-qualified

Pre-qualified is a minimal, weak step. It doesn't tell a seller about your ability to close because you don't have a solid "yes." *Pre-approved* buyers do—their paperwork has cleared underwriting and their loan is approved. Sellers know pre-approved buyers are stronger and can close more quickly. We'll get you *pre-approved*.



Prepare an Estimate of Costs

No one likes to be surprised by unexpected costs. I'll prepare a cost estimate that will list the expenses and approximate amounts needed to purchase your home and close escrow. Forewarned is forearmed, right?



Find the Perfect Home

Now we start looking—exciting! I'll set up an MLS search to automatically email you homes that match what you want. It will also auto-email you newly-listed homes and price reductions as soon as they're posted—you'll have a leg up on the competition.



Previewing Appointments

When you find homes you like, I'll set up showing appointments so you can preview them. The ones you like, we'll go back and see again. I'll help you take notes (and photos) so you remember the good ones.



Provide Comps to Determine Offer Price

Rather than *guess* at what a home is worth, wouldn't it be better to *know*? I'll provide you market data showing recent neighborhood sales, time on market, as well as active and pending listings. I'll take the guess work out of your offer price.



Submitting Offers

When you find a home you want, we'll write up an offer. To make it easier—and faster—we'll use my secure electronic signature service. You'll be able to review the agreement and sign with a few mouse clicks so we can submit it ASAP.



Negotiating Price

Many times, the seller will counter your offer. I'll help negotiate the most favorable terms for you. I've had success with creative solutions that have benefited my clients. Believe it or not, price isn't always the most important factor for sellers.



Open Escrow

Once the agreement is signed by you and the seller, I'll open escrow with a title company ("Title"). Title is a neutral third party that holds funds and ensures all documentation is correct. For the most part, I'll interface with Title on your behalf.



Meet Deadlines

There are a number of important deadlines you must meet or be in breach of contract. Submitting your Earnest Money Deposit ("EMD") to Title within one business day after contract execution is one. Completing the home inspection during your Due Diligence period is another—or forfeit getting the seller to pay for repairs. I'll stay on top of these, and *all*, deadlines and make sure you meet them.



Due Diligence Period

The Due Diligence period gives you time to inspect the property and review the Seller's Real Property Disclosure form ("SRPD"). During this period, if you decide you don't want to move forward, you can cancel and get your EMD refunded. I'll guide you through this process to make sure you get the information you need.



Inspection & Repairs

I'll review the inspection report with you and discuss any problems, and your preferred solution. Many buyers prefer a seller credit at COE. Others don't want the hassle of making repairs after they move in. I'll help you negotiate what's preferable to you.



Low Appraisals

Sometimes appraisals comes in low—a good thing for you, a bad thing for the seller. A low appraisal means either you come in with extra cash (not likely) or the seller reduces the price. I'll work with the listing agent to get the seller to reduce the price.



Preliminary Title Report

After opening escrow, Title will conduct a title search and issue a Preliminary Title Report ("Prelim"). The Prelim will show any liens, encumbrances, easements, and claims on the property. I'll review it for anything that would be a problem for you. If there's an issue, I'll make sure the listing agent addresses it with the seller.



CC&Rs

Many neighborhoods in Las Vegas have Community Covenants and Restrictions. These dictate things like whether you can park your RV in the street, build a carport for your boat, paint your house red, and so on. I'll review the CC&Rs with you to see if they contain anything that would cramp your style.



Home Warranty

Similar to your homeowner's insurance, a home warranty covers smaller, but still expensive, repairs your homeowner's insurance doesn't—things like your water heater, A/C unit, furnace, roof, etc. Even appliances if you want. As part of your offer, we'll ask the seller to pay for a home warranty.



Review Final Closing Statement

Before you close escrow, Title will issue a Final Closing Statement. This shows the fees and prorations the buyer and seller are to pay. I'll review this to ensure you're not charged more than what you owe.



Final Walk-through

A couple days before COE, you'll conduct your final walk-through. This is when you check the home and make sure it's the way it's supposed to be. I'll be with you on this to help you spot any issues.



Staying On Course

The journey from contract to closing has more than 50 deadlines that must be met. Missing some could cost you money or worse, torpedo the deal. I have systems in place to ensure you meet these. I'll stay on top of everything and keep you apprised of where we are, what's going on, and what the next step is. I'll get you to the closing table with a minimum of stress.



Attend COE with You

Close of Escrow is the final step in home ownership. Closing will be held at Title where you will sign your loan and closing docs. (We can get a mobile notary if you're out of town.) The escrow officer will be driving the bus, but I'll be there to make sure you're comfortable and handle any last-minute issues.



Getting Keys

Oops! Almost forgot—you need keys to your new house! If the seller hasn't left these at Title, I'll coordinate with the seller's agent to get them for you, as well as the clickers (garage door, gate, etc.), mailbox key, and any others. "Yaayyy! You made it!" Now you get to move. I can't help with *that*, but I *can* recommend a good moving company. 😊