

A **Personalized** and **Individual** Approach to Purchasing

Presented By



THE REALTY FIRM

PROVEN RESIDENTIAL ADVISORS



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The Agenda



1. UNDERSTANDING YOUR **NEEDS**



2. ASK **QUESTIONS** YOU HAVE

3. GUIDE YOU THROUGH **THE PROCESS**

4. OUR **RESULTS**



5. **HIRE** THE REALTY FIRM

6. BUILD YOUR **SEARCH**



Getting to Know You



- Understanding Wants & Needs
- Top Priorities
- Time Frame
- Decision Makers
- What You Want From Your Agent
- Interactions With An Agent Thus Far



Wants & Needs



Want:

- .
- .
- .
- .
- .
- .

Would Like:

- .
- .
- .
- .
- .
- .

Timeframe:

1mo 1-3mo 3-6mo
6+ mo

Don't Want:

- .
- .
- .
- .
- .
- .

Areas of interest:

- .
- .
- .
- .
- .
- .

Primary Motivator of
Timeframe:

Name(s) on Search:
Phone Number(s):
Email(s):

Comfort Zone:

Price

\$ _____
-or- Monthly
\$ _____

Closing Costs:

Yes/No

Down Payment
Assistance:

Yes/No

School Districts



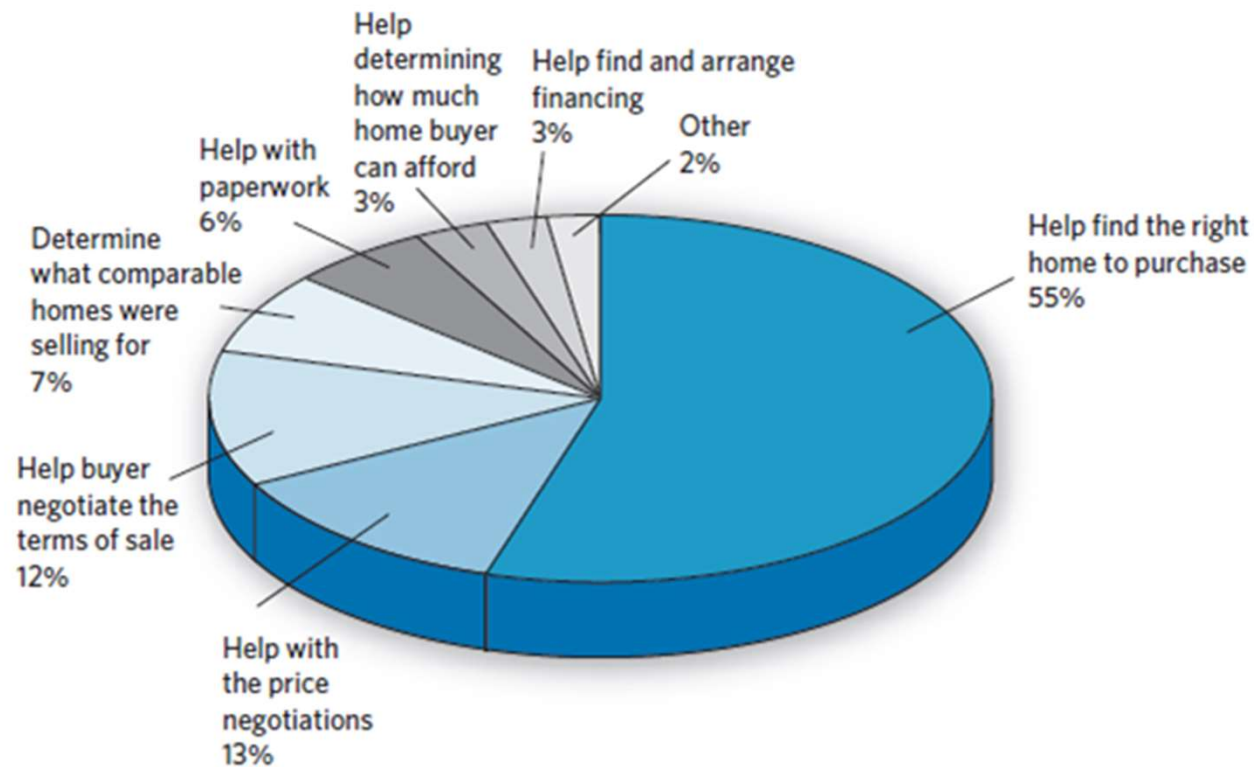
Working with The Realty Firm



Exhibit 4-8

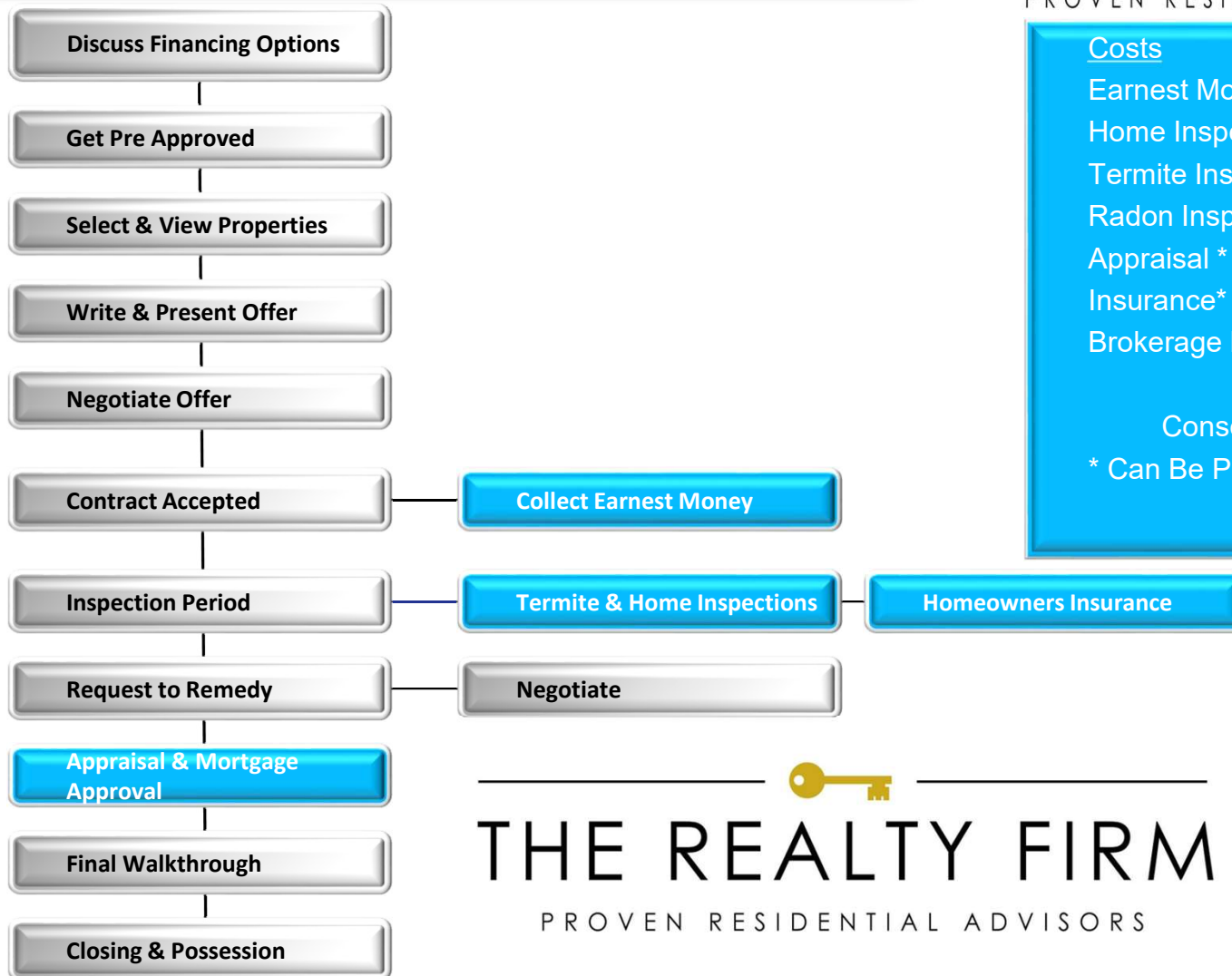
WHAT BUYERS WANT MOST FROM REAL ESTATE AGENTS

(Percentage Distribution)



**STATISTICS PROVIDED BY NATIONAL ASSOCIATION OF REALTORS® 2011

The Buying Process




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Costs

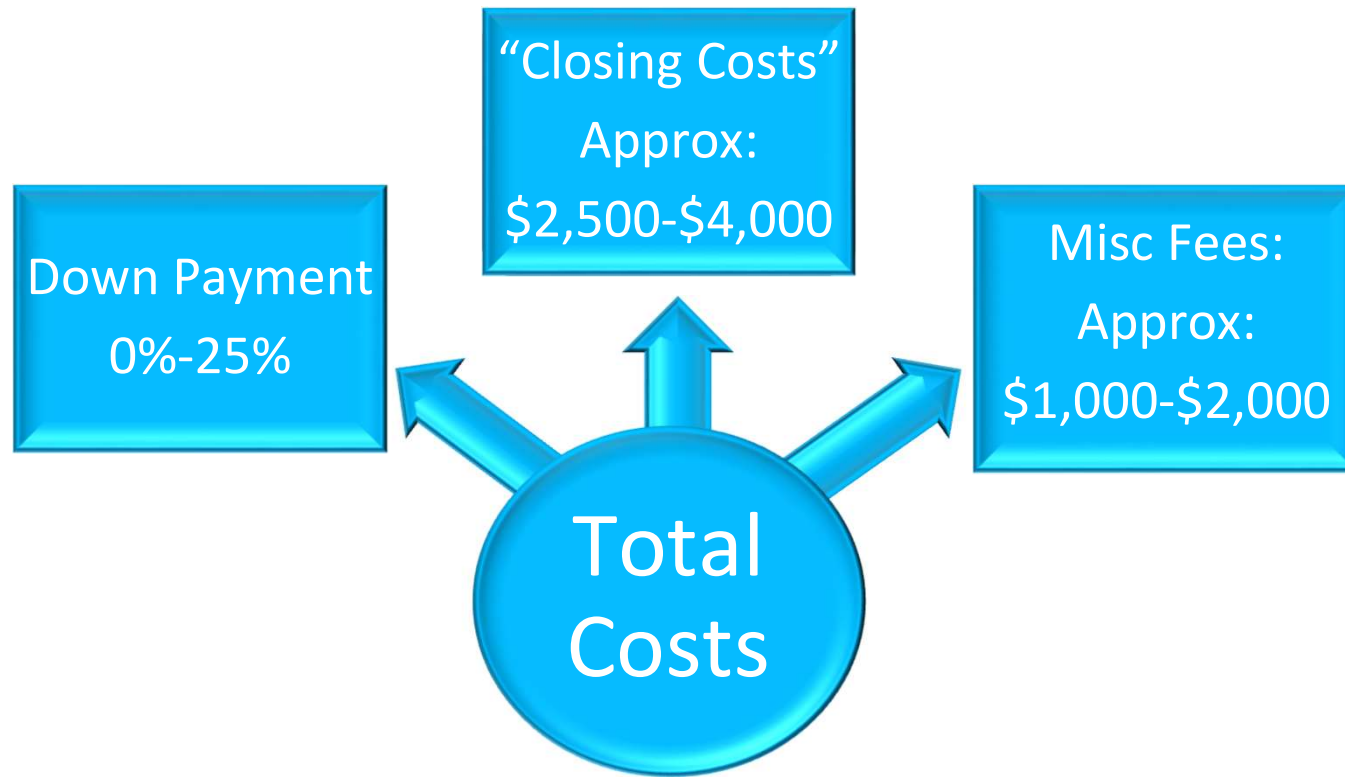
Earnest Money	Varies
Home Inspection	\$250 - \$400
Termite Inspection	\$60
Radon Inspection	\$100-150
Appraisal *	\$300- \$450
Insurance*	Varies
Brokerage Fee*	\$195

Conservative Total: **\$1500**

* Can Be Paid at Closing


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Costs of Purchasing



Tips:

Down Payment: Depends on Loan Type & Credit Profile


Closing Costs: Lender Estimates May Be Much Higher.

Included are Lender Fees, Title Fees, Recording Fees, etc

Misc Fees: Include Earnest Money, Inspections,
Appraisal, Brokerage Fee

Conventional vs **FHA**



Type of Loan	Conventional	FHA
Upfront Mortgage Insurance		
Monthly Mortgage Insurance		
Seller Paid Closing Costs		
Family Gifts		
Minimum Credit Score		
Debt:Income Ratio		

Conventional vs FHA



700+
Credit

Loan Options:	Purchase	Purchase
	Conventional 30 Year Fixed	Fixed 30 Year FHA
	Financed Upfront MI	Standard FHA MI
Sales Price	\$250,000.00	\$250,000.00
Down Payment	5.0%	5.0%
Interest Rate	4.375%	4.000%
Points	-	-
Financed Upfront MI	\$5,106.25	\$4,156.25
Loan Amount	\$242,606.25	\$241,656.25
Principal & Interest Payment	\$1,211.30	\$1,153.70
Taxes	\$150.00	\$150.00
Homeowners Insurance	\$50.00	\$50.00
Mortgage Insurance		\$271.86
Total Payment/Month	\$1,411.30	\$1,625.57
Total Closing Costs- ALL FEES	\$2,550.00	\$2,550.00
Total costs of Points	\$0.00	\$0.00
Prepaid Taxes, Ins., & Interest	\$1,400.00	\$1,400.00
Estimated Cash to Close	\$16,450.00	\$16,450.00

Conventional Rate is higher than the FHA

Look how expensive the FHA MI is !!

The FHA loan payment over \$200 more!

Conventional vs FHA



660 Credit

	Purchase	Purchase
Loan Options:	Conventional 30 Year Fixed	FHA 30 Year Fixed
	Borrower Paid MI	Standard FHA MI
Sales Price	\$250,000.00	\$250,000.00
Down Payment	5%	5%
Interest Rate	4.625%	4.000%
Points	1.500	-
Upfront MI	\$0.00	\$4,156.25
Loan Amount	\$237,500.00	\$241,656.25
Principal & Interest Payment	\$1,221.08	\$1,153.70
Taxes	\$150.00	\$150.00
Homeowners Insurance	\$50.00	\$50.00
Mortgage Insurance	\$237.50	\$271.86
Total Payment/Month	\$1,658.58	\$1,625.57
Total Closing Costs- ALL FEES	\$2,550.00	\$2,550.00
Total costs of Points	\$3,562.50	\$0.00
Prepaid Taxes, Ins., & Interest	\$1,400.00	\$1,400.00
Upfront MI cost		
Estimated Cash to Close	\$20,012.50	\$16,450.00

Types of Properties



Type of Property	Benefit	Drawback	Condition
Normal Resale	Flexible Contract Terms	Emotional Sellers, Possession	  
Short Sale	Price	Three Parties, Time Frame to close	 
Foreclosure	Price, Financing	Negotiation, Popularity, Condition & Appraisal	  
HUD	Price, Financing	Tedious, Popular, Condition & Appraisal	
Estate	Price	Court Approval or Estate Sign Off	 
Auction	Small Buyer Pool	Buyer Premium, Contract Terms,	 
For Sale By Owner (FSBO)	Flexible Contract Terms	Emotional Sellers, Motivations	  

Select & View Properties

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Agent Full

Residential-Single Family Freestanding



Status: Active

List Number: 215012844

Listing Agreement Type: Exclusive Right to Sell

List Price: \$215,000

Original List Price: \$215,000

VT:

	BR	FB	HB	LIV	Din	Eat SP	Fam	Den	Great	Util Sp	Rec
Up 2	0	0	0								
Up 1	3	2	0								
Entry Lvl	0	0	1			1			1	1	
Down 1	0	0	0								1
Down 2	0	0	0								
Totals	3	2	1								

Location

Address: 162 Dogwood Drive Delaware, OH 43015 Unit/Suite #:

City (Mailing Addr): Delaware Zip Code: 43015

Subdiv/Cmplx/Comm: Stratford Woods

School District: DELAWARE CSD 2103 DEL CO. Corp Lim: Delaware

Township: None

Directions: Between Rt 23 & Liberty Rd, just north of Rt 315 jct, off Hawthorn Bl

Characteristics

SqFt Tax Record: 1,539

Acreage: 0.34

Lot Size (Front):

Lot Size (Side):

SqFt ATFLS: 1,900

Source: Realist

Mult Parcels/Sch Dis:

Year Built: 1995

Parcel #: 419-130-06-019-000

Tax District: 14

Addl Parcel Numbers:

Built Prior to 1978: No

County: Delaware

Assoc/Condo Fee: 80

Assessment:

Taxes (Yrly): 3,201 Tax Year: 2014

Approx Complete Date:

Per: year

Possession:

Vol# / Pg#: Instr #:

Comm Dev Chrg: No

HOA /COA Cntct Name/Phone: Stratford Woods HOA / 877-405-1089

HOA/COA Transfer Fee: Reserve Contribution:

HOA/COA Fee Includes: Common Area Only

Addl Acc Conditions: None Known

Features

Style: 2 Story

Accessibility Features Y/N: No

Warranty:

Air Conditioning: Central

Interior Flooring: Carpet; Ceramic/Porcelain; Laminate-Artificial; Vinyl

Windows: Insulated All

Heating: Forced Air, Gas

Basement/Foundation: Block, Full

MLS Primary Photo Src: Realtor Provided

Exterior: Brick, Vinyl, Wood

New Financing: Conventional, FHA, VA

Rooms: 1st Flr Laundry, Eat Space/Kit, Great Room, Rec Rm/Bsmt

Parking: 2 Car Garage, Attached Garage

New Construction: No

Garage/Enclosed Spaces: 2

Manufactured Housing:

Alternate Uses:

Leased Items:

Fireplace: One, Direct Vent

Tax:

Lot Characteristics: Stream On Lot

Interior Amenities: Dishwasher; Electric Range; Microwave; Refrigerator

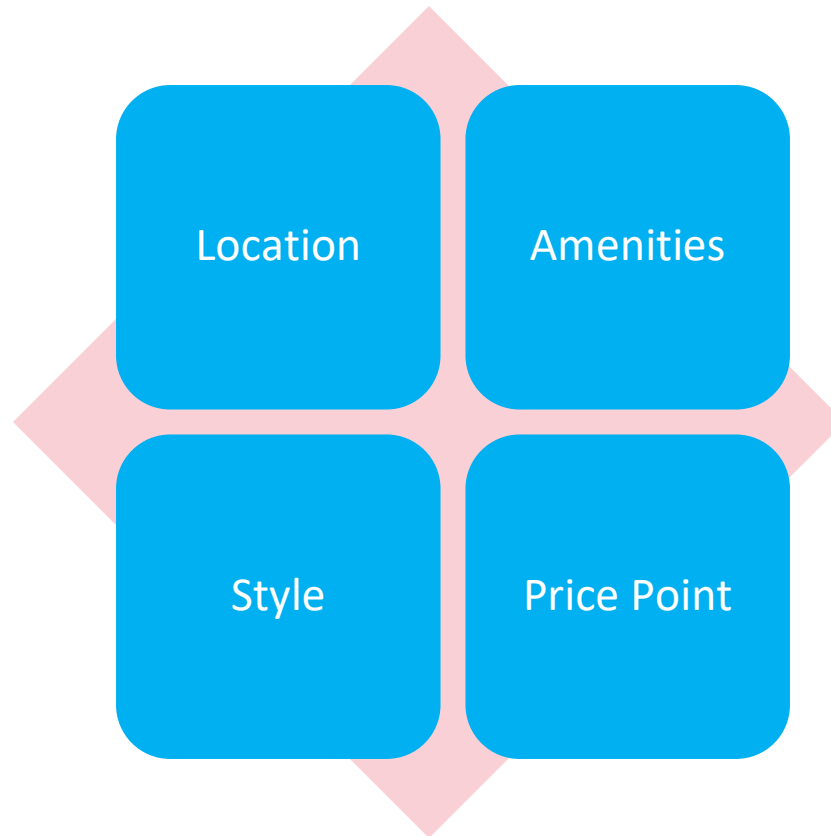
Exterior Amenities: Deck, Invisible Fence

Complex/Sub Amenities: Sidewalk

Property Description: Do not miss out on this opportunity! This beautifully updated home includes completely remodeled kitchen in 2013, newer roof (2008), newer furnace and A/C (2014), fresh carpet and paint (2015) and new hardware in the bathrooms (2015). Spacious floor plan includes soaring ceilings in the Great Room, ample cooking space in the kitchen, a large finished basement and comfortable bedrooms! Set up your showing today!

Agt to Agt Remarks: (See A2A Report for full text) Please contact David Fairman with any questions/offers. David@therealtyfirm.com, 614-425-0188

Search **Compromises**



Offer Strategies



Tips:
Avoid **Multiple** Offers.
Pay Attention to **Days on Market**.
See How Many **Business Cards** Are on the Table.

Earnest Money



Earnest money: A deposit on the house you want to buy.

It's used to show sellers that you are earnest, or very serious, about buying their home.

Usually \$500-\$1,000

Can be Used Towards Down Payment

Protected By Contingencies

Inspections



Home
Inspection

Termite
Inspection

Radon
Inspection

Mold
Septic
Roof
Chimney

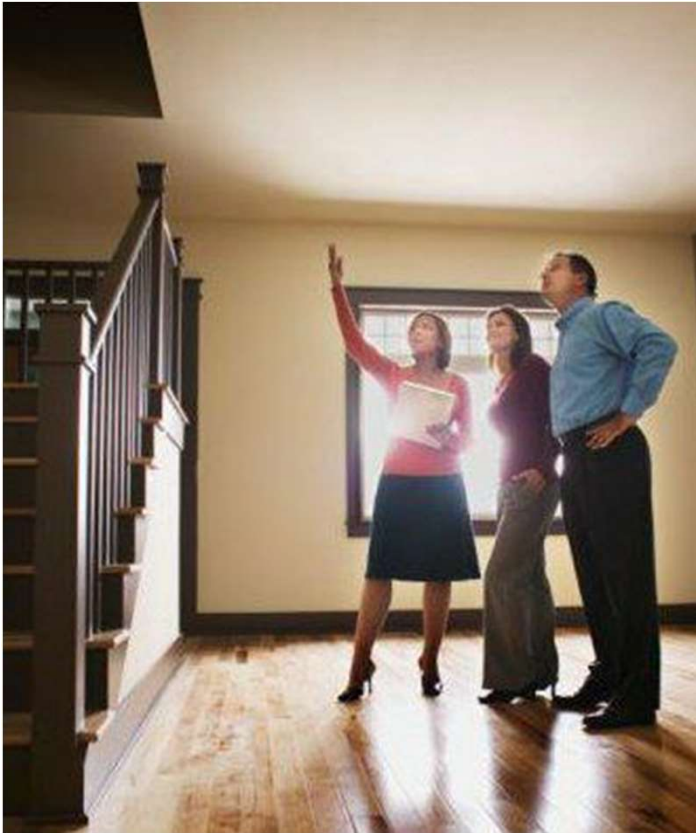
Appraisal



- Completed by the **Lender**
- Goal: **At or Above** List Price
Sale Price \$150,000 Appraised Value \$150,000
- **Condition** Matters
- Varies By **Type of Financing**



Walk Through & Closing



Walk Through: To take place within 48 hours prior to closing.

Goals:

1. To verify the property is in the **same condition** as the time of inspection. (minus repairs)
2. Verify the completion of any **items fixed** on the Request to Remedy (if applicable)

Note: Neither you or I are home inspectors. It may be a great idea **to select a home inspector who does re-inspections.**

Our Rankings



**Association
of Realtors**

**Top 1%
Nationwide**



**2014 Best of Trulia
Top Agent Award**

Realtor.com

#1 Local*



**5-STAR
PREMIER AGENT**
★★★★★

Zillow

**#1 Local*
#17 National***



**Foreclosure
Experts**

#1 – Zillow*

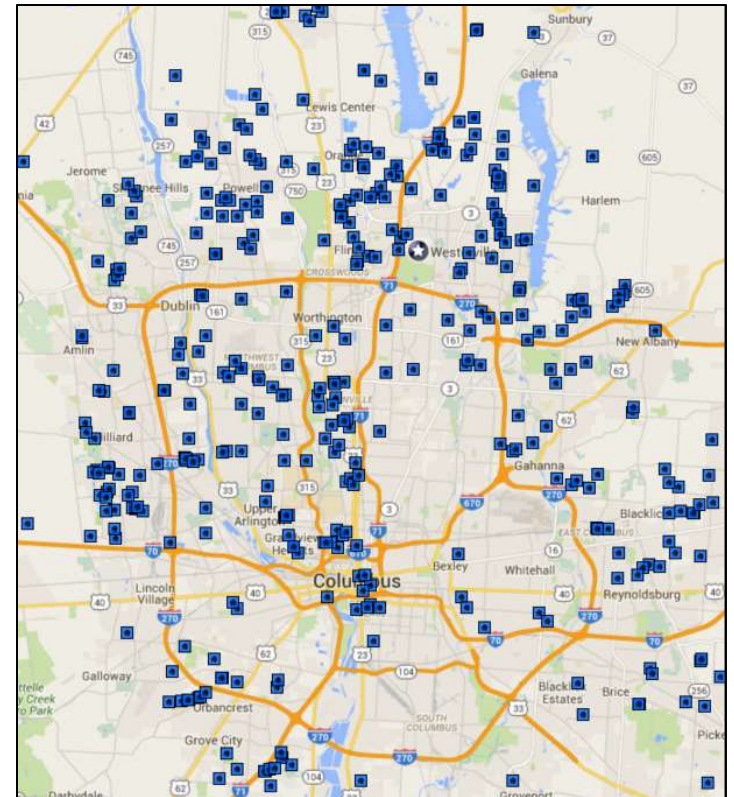


*Based on Client Reviews

Our Results



2 Years	Average Agent	The Realty Firm
# of Transactions	23	423
Sales Volume	\$4 mil	\$101 mil
Certified Negotiation Specialists?	NO	YES
Staff on Call To Always Show Property?	NO	YES



Our agents have **universal knowledge of the market**, with expertise ranging from tax abated downtown lofts to large acreage estate parcels.

Moving Forward



1) Answer Your Questions & Set Expectations
for Follow Up

2) Decide if The Realty Firm is right for you

3) Construct Personalized Search & Share
Lender Info (if requested)

4) Generate Time Frame to Select & View
Properties



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Lets Get Started!

School Information



District	Website	Performance Index	Indicators Met	Report Card
Bexley Schools	http://www.bexleyschools.org/	B - 88.5%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=043620
Big Walnut Local School District	http://www.bigwalnut.k12.oh.us/	B - 87.1%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=046748
Buckeye Valley Local Schools	http://www.buckeyevalley.k12.oh.us/	B - 83.3%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=046735
Canal Winchester Local Schools	http://www.cwschools.org/	B - 83.6%	A - 91.7%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=046946
Columbus City Schools	http://www.columbus.k12.oh.us/	D - 66%	F - 12.3%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=043802
Delaware City Schools	http://www.dcs.k12.oh.us/	B - 83.3%	A - 93.8%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=043877
Dublin City Schools	http://www.dublin.schools.net/	B - 89.6%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=047027
Fairbanks Local Schools	http://www.fairbanks.k12.oh.us/	B - 84.9%	A - 91.7%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=050328
Gahanna-Jefferson Public Schools	http://www.gahannaschools.org/	B - 84.9%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=046961
Grandview Heights City Schools	http://www.grandviewschools.org/	A - 90.1%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=044073
Granville Exempted Village Schools	http://www.granville.k12.oh.us/	A - 90.0%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=043393
Groveport Madison Schools	http://www.gocruisers.org/	C - 76.3%	D - 38.3%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=046979
Hilliard City Schools	http://www.hilliard.k12.oh.us/	B - 86.3%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=047019
Jefferson Local Schools	http://www.west-jefferson.k12.oh.us/	C - 79%	C - 70.8%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=048236
Johnstown-Monroe Local Schools	http://www.johnstown.k12.oh.us/	B - 83.8%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=047983
Johnston Alder Local Schools	http://www.xider.k12.oh.us/	B - 86%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=048264
Licking Heights Local Schools	http://www.licking-heights.k12.oh.us/	B - 82.1%	A - 93.8%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=048009
Marysville Exempted Village Schools	http://www.marysville.k12.oh.us/	B - 84.8%	A - 93.8%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=043476
New Albany - Plain Local Schools	http://www.new-albany.k12.oh.us/	B - 88.6%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=046993
Northridge Local Schools	http://northridge.k12.oh.us/	B - 82.4%	B - 83.3%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=048033
Olentangy Local Schools	http://www.olentangy.k12.oh.us/	B - 89.6%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=046763
Pickerington Local School District	http://www.pickerington.k12.oh.us/	B - 86.1%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=046896
Reynoldsburg City Schools	http://www.reyn.org/	B - 84.1%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=047001
Southwest Licking Local Schools	http://www.swl.k12.oh.us/	B - 83.3%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=048041
South-Western City Schools	http://www.swcs.us/	C - 77.9%	C - 70.8%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=044800
Teays Valley Local Schools	http://www.tvsd.us/	B - 83%	A - 93.8%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=048088
Upper Arlington Schools	http://www.uaschools.org/	B - 89.3%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=044933
Westerville City Schools	http://www.westerville.k12.oh.us/	B - 83.6%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=043047
Westfall Local Schools	http://www.westfall.k12.oh.us/	C - 78.6%	C - 73%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=048106
Whitehall City Schools	http://www.whitehallcityschools.org/	C - 72.6%	F - 33.3%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=043070
Worthington Schools	http://www.worthington.k12.oh.us/	B - 86.7%	A - 100%	http://reportcard.education.ohio.gov/Pages/District-Report.aspx?DistrictID=043138