



WAYS THE YERO TEAM WILL SERVE YOU AS A BUYER



A. Initial Meeting

- 1. INFORM YOU OF WORKING RELATIONSHIP OPTIONS BASED ON STATE LAW, THE REALTOR CODE OF ETHICS, MLS REQUIREMENTS AND THE BROKER'S BUSINESS POLICIES**
- 2. LEARN YOUR WANTS AND NON-NEGOTIABLE NEEDS**
- 3. UNDERSTAND YOUR BUDGET AND FINANCIAL CONCERNS**
- 4. GUIDE YOU TO OBTAIN PRE-QUALIFICATION LETTER**
- 5. MATCH BUYER'S NEEDS WITH AVAILABLE PROPERTY**
- 6. EXPLAIN HOW COMPENSATION IS PAID, WHO PAYS IT AND WHAT BUYER'S OPTIONS ARE**
- 7. EXPLAIN FEDERAL AND STATE FAIR HOUSING LAWS**
- 8. EXPLAIN WHAT TO LOOK FOR IN APPLICABLE PROPERTY DISCLOSURES**
- 9. INFORM YOU THAT WE WILL ALWAYS DISCLOSE ALL KNOWN MATERIAL DEFECTS**
- 10. AFTER ENSURING YOU UNDERSTAND WHAT IS DONE FOR YOU, HOW IT IS DONE, AND THE BENEFIT TO YOU, OBTAIN SIGNATURES ON THE BUYER REPRESENTATION AGREEMENT**
- 11. DISCUSS DIFFERENT TYPES OF FINANCING OPTIONS**
- 12. REASSURE YOU THAT PERSONAL INFORMATION WILL REMAIN CONFIDENTIAL**
- 13. IN ACCORDANCE WITH STATE LAW, PROVIDE INFORMATION ON CHECKING THE SEX-OFFENDER REGISTRY AND CRIME STATISTICS FOR THE NEIGHBORHOOD, EXPLAIN SCHOOL DISTRICT EFFECT ON HOME VALUE**
- 14. REITERATE WORKING RELATIONSHIP BASED ON STATE LAW, THE REALTOR CODE OF ETHICS AND THE POLICIES AND VALUE OF CENTURY 21**



WAYS THE YERO TEAM WILL SERVE YOU

B. Preparing the Buyer

- 1. EXPLAIN TIMELINE FOR HOUSE HUNTING, MORTGAGE APPROVAL AND CLOSING**
- 2. EXPLAIN LOCAL MARKET AND HOW IT IMPACTS THE BUYER**
- 3. SHOW STATISTICS ON WHAT PERCENTAGE OF LIST PRICE SELLERS IN THE AREA ARE CURRENTLY RECEIVING**
- 4. INFORM YOU OF WHAT HOME FEATURES ARE POPULAR**
- 5. IDENTIFY CURRENT AVERAGE DAYS ON MARKET**
- 6. SHARE DANGERS OF USING PRICE-PER-SQUARE-FOOT TO DETERMINE HOME VALUES**
- 7. EXPLAIN THE CONCEPT OF ABSORPTION RATE AND HOW IT IMPACTS THE BUYING PROCESS**
- 8. INDICATE CURRENT LISTING MONTHS OF MARKET INVENTORY**
- 9. SHARE ESTIMATED POTENTIAL OUT-OF-POCKET COSTS TO COMPLETE THE TRANSACTION (EARNEST MONEY, INSPECTIONS, OPTION MONEY, SURVEY, ETC.).**
- 10. ASSIST YOU IN ANALYZING THE LOAN ESTIMATES**
- 11. VERIFY YOUR ABILITY TO PURCHASE BY ENSURING YOU ARE PREQUALIFIED**
- 12. HELP YOU ACCOUNT FOR THE COMPLETE COSTS OF HOMEOWNERSHIP**
- 13. PREPARE LENDER FOR LISTING AGENT CALLS**
- 14. HELP BUYER SELECT FOR VIEWING ONLY THOSE HOMES THAT FIT THEIR NEEDS**
- 15. REVIEW SAMPLE SALES CONTRACT SO BUYER IS PREPARED WHEN IT COMES TIME TO MAKE AN OFFER**
- 16. DISCUSS FORECLOSURES AND SHORT SALES**



WAYS THE YERO TEAM WILL SERVE YOU

C. Showing Properties

1. SCHEDULE SHOWINGS AND PROVIDE ACCESS TO ALL MLS-LISTED PROPERTIES
2. EDUCATE YOU ON THE IMMEDIACY OF NEW LISTINGS THAT APPEAR IN MLS AND THE LAG TIME FOR THEM TO APPEAR ON SOME WEBSITES
3. COLLABORATE WITH YOU ON PROPERTIES YOU MAY HAVE LEARNED ABOUT THROUGH SPHERE OF CONTACTS, RESEARCH AND ASSIST ON ALL UNLISTED PROPERTIES YOU WISH TO SEE AND NETWORK WITH OTHER AGENTS TO SOURCE PROPERTIES NOT YET IN MLS
4. PREVIEW PROPERTIES PRIOR TO SHOWING IF NEEDED
5. CONTACT HOMEOWNERS IN FOCUS AREAS TO SEE IF THEY ARE CONSIDERING SELLING
6. SET UP AUTOMATED EMAIL ALERT SYSTEM THROUGH MLS THAT NOTIFIES YOU OF POTENTIAL PROPERTIES
7. ARRANGE AND SEND SHOWING SCHEDULE OF TARGETED MARKET AREAS
8. LOOK FOR POSSIBLE REPAIRS WHILE SHOWING
9. GATHER FEEDBACK AFTER EACH SHOWING
10. PROVIDE RESOURCES CONTAINING NEIGHBORHOOD INFORMATION ON MUNICIPAL SERVICES, SCHOOLS AND OTHER LOCAL SERVICES
11. INFORM BUYER OF ASPECTS SUCH AS NEARBY VENUES OR OPERATIONS THAT MAY RESULT IN ISSUES THAT COULD IMPACT VALUE
12. CHECK APPLICABLE ZONING AND BUILDING RESTRICTIONS
13. HELP YOU DECIPHER PUBLIC PROPERTY AND TAX, WATER INFORMATION
14. COLLECT AND SHARE PERTINENT DATA ON VALUES, HOA, TAXES, UTILITY COSTS AND OTHER CARRYING COSTS
15. UPDATE ON ANY PRICE DROPS
16. HELP YOU IDENTIFY TOP CHOICES
17. EXPLAIN THE INSPECTION PROCESS
18. EXPLAIN RECORDING DEVICES DURING SHOWING



WAYS THE YERO TEAM WILL SERVE YOU

D. Negotiating Offers

- 1. GUIDE YOU THROUGH THE EMOTIONAL JOURNEY**
- 2. PREPARE YOU TO HAVE THE MOST ATTRACTIVE OFFER IN THE CURRENT MARKETPLACE**
- 3. PREPARE A COMPARATIVE MARKET ANALYSIS IN ADVANCE OF MAKING AN OFFER**
- 4. DETERMINE PROPERTY INCLUSIONS AND EXCLUSIONS**
- 5. USE HYPER-LOCAL EXPERTISE AND STRONG COMMUNICATION SKILLS TO HELP BRING THE MOST SUCCESSFUL OFFER**
- 6. EXPLAIN COMMON CONTRACT CONTINGENCIES, AND INCLUDE APPROVED PROTECTIVE CLAUSES IN THE PURCHASE OFFER**
- 7. ENSURE YOU RECEIVE AND UNDERSTAND ALL STATE AND FEDERALLY REQUIRED DISCLOSURE FORMS**
- 8. OBTAIN SELLERS DISCLOSURE FOR REVIEW**
- 9. VERIFY ANY EXISTING LEASE AGREEMENTS**
- 10. PRIORITIZE CONTRACT NEGOTIATION GOALS WITH YOU**
- 11. PREPARE YOU FOR MULTIPLE-OFFER SITUATION**
- 12. EDUCATE YOU ABOUT AN OFFER THAT HAS A REASONABLE CHANCE OF BEING ACCEPTED**
- 13. WHEN APPROVED BY BUYER, USE STRATEGIES SUCH AS AN ESCALATION CLAUSE TO MAINTAIN A COMPETITIVE OFFER**
- 14. RECOMMEND OPTIONAL CONTINGENCIES AND EXPLAIN THE PROS AND CONS OF USING THEM**
- 15. NEGOTIATE BUYERS OFFERS TO ARRIVE AT THE BEST PRICE AND TERMS**
- 16. DISCUSS TRANSFERRABLE WARRANTIES**
- 17. EXPLAIN PROPERTY APPRAISAL PROCESS**
- 18. EXPLAIN HOME WARRANTY OPTIONS**
- 19. DISCUSS LOAN OBJECTION DEADLINES**
- 20. CHOOSE A CLOSING DATE**

E. Facilitating Close

- 1.COORDINATE EARNEST MONEY TRANSFER
- 2.PROVIDE OPTIONS FOR HOME INSPECTOR, TITLE COMPANY, APPRAISER AND MORTGAGE LENDER
- 3.REVIEW AND DISCUSS HOME INSPECTION CONCERNS AND NEGOTIATE REPAIR REQUESTS
- 4.OBTAIN COPY OF HOA/BYLAWS
- 5.GUIDE YOU TO REVIEW THE SETTLEMENT STATEMENT
- 6.INFORM BUYER OF NEED TO TRANSFER UTILITIES TO THE NEW RESIDENCE
- 7.SCHEDULE FINAL WALKTHROUGH, ACCOMPANY AND CONFIRM REPAIRS HAVE BEEN MADE
- 8.ENSURE APPRAISAL HAS BEEN ORDERED AND NOTIFY BUYER OF DATE
- 9.ASSIST BUYER IN REVIEWING APPRAISAL REPORT
10. IF APPRAISAL REPORT AFFECTS FINANCING, DISCUSS THE POSSIBILITY OF REQUESTING A RECONSIDERATION OF VALUE
11. CONFIRM CLEAR-TO-CLOSE WITH LENDER
12. ENSURE ALL PARTIES HAVE ALL FORMS AND INFORMATION NEEDED TO CLOSE THE SALE
13. CONFIRM THE CLOSING LOCATION, DATE AND TIME
14. ENSURE ALL PARTIES HAVE ALL FORMS AND INFORMATION NEEDED TO CLOSE THE SALE
15. CONFIRM THE CLOSING LOCATION, DATE AND TIME
16. EXPLAIN FLOOD AND TITLE INSURANCE TO BUYER
17. ORDER ANY SURVEYS NEEDED
18. ORDER TITLE SEARCH
19. CONFIRM STATUS OF LOAN FUNDING
20. CHECK ADDENDUMS AND ALTERATIONS FOR AGREED TERMS
21. REVIEW YOUR CLOSING STATEMENT TO ENSURE ACCURACY
22. EXPLAIN WIRE FRAUD RISKS AND REMIND CLIENTS TO VERIFY ALL WIRING INSTRUCTIONS BEFORE TRANSFERRING FUNDS
23. DOUBLE CHECK PROPERTY TAX, HOMEOWNER ASSOCIATION DUES, UTILITY AND APPLICABLE PRO-RATIONS, IF RELEVANT
24. REQUEST FINAL CLOSING FIGURES FROM CLOSING AGENT
25. CAREFULLY REVIEW CLOSING FIGURES TO ENSURE ACCURACY
26. RECEIVE AND CAREFULLY REVIEW TITLE INSURANCE COMMITMENT WITH YOU
27. ADVISE YOU ON RE-KEYING LOCKS OR INSTALLING SMART LOCKS. FACILITATE KEY/ACCESSORY TRANSFER
28. HELP YOU CONSIDER A ONE-TIME CLEANING SERVICE OR LANDSCAPING BEFORE MOVING DAY
29. ENSURE HOME WARRANTY IS IN PLACE FOR YOU
30. REVIEW DOCUMENTS WITH CLOSING AGENT
31. SUPPORT BUYER IN FINAL CLOSING ACTIVITIES