



The Multiple Ways the YERO TEAM will Serve You as a Buyer

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

Preparing the Buyer

15. Explain timeline for house hunting, mortgage approval and closing
16. Explain local market and how it impacts the buyer
17. Show statistics on what percentage of list price sellers in the area are currently receiving
18. Inform you of what home features are popular
19. Identify current average days on market



20. Share dangers of using price-per-square-foot to determine home values
21. Explain the concept of absorption rate and how it impacts the buying process
22. Indicate current listing months of market inventory
23. Share estimated potential out-of-pocket costs to complete the transaction (earnest money, inspections, option money, survey, etc.).
24. Assist you in analyzing the loan estimates
25. Verify your ability to purchase by ensuring you are prequalified
26. Help you account for the complete costs of homeownership
27. Prepare lender for listing agent calls
28. Help buyer select for viewing only those homes that fit their needs
29. Review sample sales contract so buyer is prepared when it comes time to make an offer
30. Discuss foreclosures and short sales

Showing Properties

31. Schedule showings and provide access to all MLS-listed properties
32. Educate you on the immediacy of new listings that appear in MLS and the lag time for them to appear on some websites
33. 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
34. Preview properties prior to showing if needed
35. Contact homeowners in focus areas to see if they are considering selling
36. Set up automated email alert system through MLS that notifies you of potential properties
37. Arrange and send showing schedule of targeted market areas
38. Look for possible repairs while showing
39. Gather feedback after each showing
40. Provide resources containing neighborhood information on municipal services, schools and other local services



41. Inform buyer of aspects such as nearby venues or operations that may result in issues that could impact value
42. Check applicable zoning and building restrictions
43. Help you decipher public property and tax, water information
44. Collect and share pertinent data on values, HOA, taxes, utility costs and other carrying costs
45. Update on any price drops
46. Help you identify top choices
47. Explain the inspection process
48. Explain recording devices during showing

Negotiating Offers

49. Guide you through the emotional journey
50. Prepare you to have the most attractive offer in the current marketplace
51. Prepare a comparative market analysis in advance of making an offer
52. Determine property inclusions and exclusions
53. Use hyper-local expertise and strong communication skills to help bring the most successful offer
54. Explain common contract contingencies, and include approved protective clauses in the purchase offer
55. Ensure you receive and understand all state and federally required disclosure forms
56. Obtain sellers disclosure for review
57. Verify any existing lease agreements
58. Prioritize contract negotiation goals with you
59. Prepare you for multiple-offer situation
60. Educate you about an offer that has a reasonable chance of being accepted
61. When approved by buyer, use strategies such as an escalation clause to maintain a competitive offer
62. Recommend optional contingencies and explain the pros and cons of using them
63. Negotiate buyers offers to arrive at the best price and terms
64. Discuss transferrable warranties
65. Explain property appraisal process



66. Explain Home Warranty options
67. Discuss loan objection deadlines
68. Choose a closing date

Facilitating Close

69. Coordinate earnest money transfer
70. Provide options for home inspector, title company, appraiser and mortgage lender
71. Review and discuss home inspection concerns and negotiate repair requests
72. Obtain copy of HOA/Bylaws
73. Guide you to review the settlement statement
74. Inform buyer of need to transfer utilities to the new residence
75. Schedule final walkthrough, accompany and confirm repairs have been made
76. Ensure appraisal has been ordered and notify buyer of date
77. Assist buyer in reviewing appraisal report
78. If appraisal report affects financing, discuss the possibility of requesting a reconsideration of value
79. Confirm clear-to-close with lender
80. Ensure all parties have all forms and information needed to close the sale
81. Confirm the closing location, date and time
82. Ensure all parties have all forms and information needed to close the sale
83. Confirm the closing location, date and time
84. Explain flood and title insurance to buyer
85. Order any surveys needed
86. Order title search
87. Confirm status of loan funding
88. Check addendums and alterations for agreed terms
89. Review your closing statement to ensure accuracy
90. Explain wire fraud risks and remind clients to verify all wiring instructions before transferring funds
91. Double check property tax, homeowner association dues, utility and applicable pro-rations, if relevant



92. Request final closing figures from closing agent
93. Carefully review closing figures to ensure accuracy
94. Receive and carefully review title insurance commitment with you
95. Advise you on re-keying locks or installing smart locks. Facilitate key/accessory transfer
96. Help you consider a one-time cleaning service or landscaping before moving day
97. Ensure home warranty is in place for you
98. Review documents with closing agent
99. Support buyer in final closing activities