

# Home Purchase Information

**My Commitment to finding  
Your Next Home With You!**



**Hilda Rocha**

# finding a Home...



**for Your family..**

**It starts with a dream...  
and my commitment  
makes it all happen for you!**

# Avoiding the Most Common Mistakes Home Buyers Make...

1. **Not understanding** a local market and all that is available.
2. Thinking that it is both safe and easy to buy foreclosure and short sale homes. **This is a biggie!**
3. Not understanding **pricing and the value** of certain amenities.
4. **Weak negotiating.** This mistake alone can cost the buyer thousands of dollars.
5. Not requiring the **proper inspections** and/or not understanding these reports when an inspection is done.
6. Not understanding the **importance of being pre-approved** by a Lender prior to beginning the home buying process.

**Utilizing my exclusive service, your home purchase will go smoothly and you will avoid these costly common mistakes.**

# **As a Home Buying Specialist my commitment is to assist you with...**

1. Locating the **best home** for your needs.
2. Negotiate the **lowest price**.
3. Secure the **best financing**.
4. Meet your home buying needs with the **least amount of hassle**.
5. Provide you with **superior client service**.



**...AND THE SELLER PAYS OUR COMMISSIONS  
SO YOU DON'T HAVE TO!**

# **I Will Provide You Information On Every Home Available**

**Including Distressed Properties, Short  
Sales, Foreclosures, REOs, Auction  
Properties and **Recently Reduced Listings****

“I have been a licensed Real Estate Agent and Customer Service Provider for almost 30 years. I have sold and negotiated the completion of hundreds of transactions. Many were Short Sales, REO’s, Distressed Property, and **difficult complex transactions** that required skillful tactics to bring the best possible results for my clients.”



**Work with an Agent who is Qualified  
to Handle This Type of Transaction**

# For NEWLY CONSTRUCTED OR RENOVATED HOMES...

The builder has a professional representative watching out for his/her interests, and you need the same **expert representation.**

Buying a new home or newly renovated property is a little more difficult and time-consuming than buying a resale. I can professionally guide you through this process. I have prepared **a list of questions** to help ensure that you are dealing with a reputable builder and will review them with you should you be interested in pursuing a new construction or a completely renovated property



## **REMEMBER –**

The Builder often requires that your Agent accompany you on **your first visit** to the Builder's sales office in order for your representative to participate in the process.

# Communication

*The key to a successful home purchase.*

Through **constant communication**, we will keep you apprised of every detail in the entire process of your home buying experience. Once we have found that perfect home, **I will negotiate on your behalf** with the sellers and their agent to get the best possible price and terms for the home you desire.



**You will benefit from my years of experience in the real estate business at no cost to you!**

# MY INFORMATION

*Is Your Power !*

I Will Use Our Multiple Listing Association,  
Technology, The Internet and all my Private Resources  
and Contacts...

All ready to provide you with up to date information on  
each new home as it comes on the market.

I preview the “**new on market**” list constantly, on the  
lookout for the perfect home for you.

I work with most builders and **can get all the information**  
you need to make any decisions, but I will need to  
accompany you to the property on the initial visit.

I will provide you the latest information about distressed  
properties that fit your criteria and help you choose the  
right home **and avoid the nightmares.**

I will provide you information about For Sale By Owners  
that are trying to sell their homes by themselves. I will  
contact them in your behalf and find **the inside  
information for you to save the most money.**





# Having Negotiated Hundreds of Successful Offers Throughout My Years of Experience.

## *I Understand the Secret of Power Negotiating*

In most cases, I will deliver your offer personally to the Seller with their Agent present. I will negotiate to your benefit!

A face-to-face presentation by me on your behalf will also insure that you get the best price and terms!

My objective is to balance your money to the value of the house you intend to purchase...

There is no other way to represent your best interest.



# FINANCING

## Loan Pre-Approval 3 Key Benefits

- 1** You know exactly **HOW MUCH YOU CAN AFFORD** (Eliminating wasted time looking at homes that are above or below your price range)
- 2** You get the **BEST FINANCING** (I.e. lowest interest rate, lowest down payment, which will allow you to get the most house for your money)
- 3** You can make a **STRONGER OFFER** (You get the power of immediate action, you can beat out other buyers, and you can negotiate the lowest price & best terms.)



# Benefits of Buyer Agency

All Sellers are represented with a typical agency listing agreement. Buyers too have the option of being represented exclusively by their own agent.

## Consider the following benefits:

**Loyalty:** The real estate agent must act in the best interest of the buyer.

**Obedience:** Must follow the lawful instructions of the principal (buyer).

**Disclosure of all Material Facts:** Relationships between agent and other parties  
Existence of other offers, Property's true worth, Status of earnest money, Commission split with other brokers, Seller's financial condition and Legal effects of contract provisions

**Confidentiality:** Any discussions, facts, or information can be shared freely with the kind of CONFIDENTIALITY you expect from someone working in your best interest

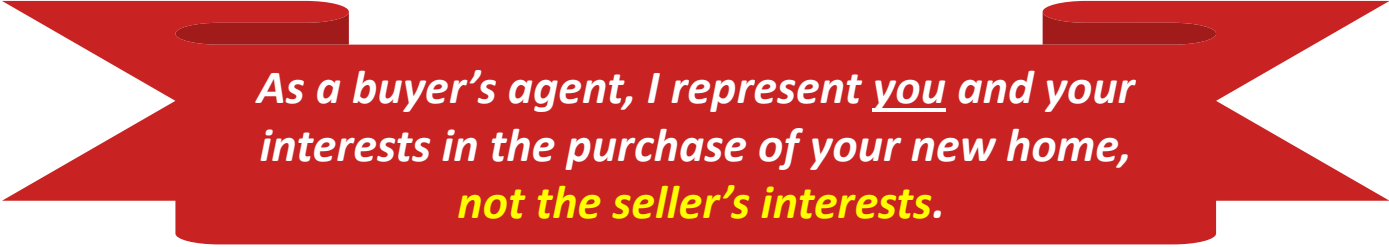
**Accounting in Dealings:** Reporting of where any money placed in the hands of the broker is kept and protect you from losing any deposits you may place.

### **Reasonable Skill and Care:**

Arriving at a reasonable purchase price and advising buyer of such.

Affirmatively discovering material facts and disclosing them to the buyer.

Investigating the material facts related to the sale of the home.



*As a buyer's agent, I represent you and your interests in the purchase of your new home, **not the seller's interests.***

# **Your Benefits in Buyer Agency**

*If you choose to have a real estate broker exclusively represent you (not the seller) as your agent, you should always enter into a **written contract** that clearly establishes how your buyer's agent will work for you.*

*This action sets out a precedence how your agent will work for you alone. **Your commitment will gain you a fierce consultant working on your side...one that seeks only the best possible outcome exclusively to you!***

**“I want to be that person for you!”**



# Here is a Partial List of My Home Buyer Services...

*I will provide you with a list of every home in every area of interest plus. . .*

- *I will open the doors so you can inspect every home first hand.*
- *I will continue until you find the home that is exactly right for you.*
- *I will provide you with detailed information.*
- *I will counsel you so you can make informed decisions.*
- *I will prepare a complete Purchase Offer for your approval.*
- *I will negotiate directly with Seller and Agent on your behalf.*
- *I will negotiate to your benefit in every situation.*
- *I will open escrow and deposit earnest money for you.*
- *I will find and help secure the best possible financing.*
- *I will order and coordinate every inspection need or requirement.*
- *I will explain the findings of all inspections.*
- *I will monitor the progress of your transaction DAILY!*
- *I will communicate almost daily with you during the transaction.*
- *I will oversee every detail involved in your new home.*
- *I will make sure every "i" is dotted, every "t" is crossed.*
- *I will make sure that your transaction closes on time.*
- *I will explain all closing and other documents involved.*
- *I will make sure it closes.*
- *I will hand you the keys to your new home.*
- *I will check in with you in case there are any surprises.*
- *I will continue to communicate with you forever.*
- *I will handle all of your friends and family real estate needs.*
- *I will personally provide the same level of service to your referrals.*
- *I will ask you to grade us on our services.*
- *I will continue to serve you for all your real estate needs and wants.*

**All of this and you pay me nothing!**

**It almost seems unfair doesn't it?**

# My "VIP" Program BENEFITS and PROMISE

**This is what I offer you today:**

**Love it or Leave it Guarantee** .-If you buy a home with me and for any reason you are not 100% satisfied with that home in the first 12 months, *I will sell it for free!*

**Free Home Warranty** .- My Free Home Warranty for home buyers could save you thousands of dollars in your first year as a homeowner . I want you to have *peace of mind* even after you purchased your home.

**Access to my "Exclusive Desperate Sellers HOT LIST"** .- If you are looking to buy your new home at a discount, my "Desperate Sellers HOT LIST " is all your need..

**Backstage Pass To The MLS** .- Your dream home is just a click away with my free program available to all my buyer clients.

**Risking Two Mortgage Payments? ..NOT IF YOU WORK WITH ME** .- Need to sell your house before you buy a new one?. Don't get *stuck* with two mortgages!

**New Construction Guarantee - Discounted Amenities** . Because of the volume of my business with new builders, I have already got *discounts* set ahead for all my clients.

**Cancel our Agreement at Any Time** .- You will never feel obligated when you work with me . If you are not satisfied, you can *cancel* our agreement at any time.

# MY SERVICE COMMITMENT TO YOU:

1. **Provide my professional services** to you on a full-time basis
2. **Communicate** with you responsibly, honestly and frequently.
3. **Counsel and explain** all pertinent Real Estate Documents.
4. **Scour the market daily** and know what's available.
5. **Utilize every resource** in searching for available properties.
6. **Perform a comprehensive Market Analysis** on every home of interest.
7. **Show you properties** you have selected to preview.
8. **Assist you** in arranging financing and get you pre approved now.
9. **Review and counsel** you on all offers, counter-offers and multiple offers.
10. **Professionally present your offer** and negotiate to your benefit!
11. **Provide an environment** where you are **never SOLD but you can always buy...with no pressure.**
12. **Coordinate inspections:** termite, contractors, well, septic and roof, etc.
13. **Oversee paperwork** throughout the transaction, escrow and closing.
14. **Hand You the Keys to Your New Home!**

I agree to work with you and your family in a cooperative effort for the next \_\_\_\_\_ days to locate and purchase a new home.

Hilda Rocha \_\_\_\_\_

Date \_\_\_\_\_

# YOUR COMMITMENT TO ME:

*I have explained in depth the advantages of working with me as your exclusive buyers agent. In order for you to receive these benefits here is what I ask of you:*

1. To **communicate** responsibly and honestly.
2. To willingly **provide** pertinent information as needed.
3. To promptly inform me of changes in timing, requirements or other **critical information** which affect your service commitment to me.
4. To **submit** all lender required information immediately in order for us to obtain pre-approval for your loan.
5. To enter into contracts in **good faith** and make every effort to adhere to all negotiated contingencies, terms and conditions.
6. To **inform** all real estate agents that you are represented by Carlos Herboso and Maxus Realty Group.

I agree to work solely with **Hilda Rocha & Maxus Realty Group** for the next \_\_\_\_\_ days in a cooperative effort to locate and purchase a home. All contracts shall be written by **Hilda Rocha** and if possible personally presented to the seller of the property so that my interest and those of my family can best be protected.

Buyer \_\_\_\_\_

Date \_\_\_\_\_



Let's Get Started!



**Hilda Rocha**

&

**Maxus Realty Group**

**Making Your Dream Come True!**