



BERKSHIRE HATHAWAY

HomeServices
PenFed Realty



A Guide To **MARKETING AND SELLING**

YOUR HOME





BERKSHIRE
HATHAWAY
HomeServices
PenFed Realty



Identifying
YOUR NEEDS

UNDERSTANDING YOUR PROPERTY

Every property has special features that may interest buyers. Please tell me about your home.

What do you feel are the most appealing features of this property?

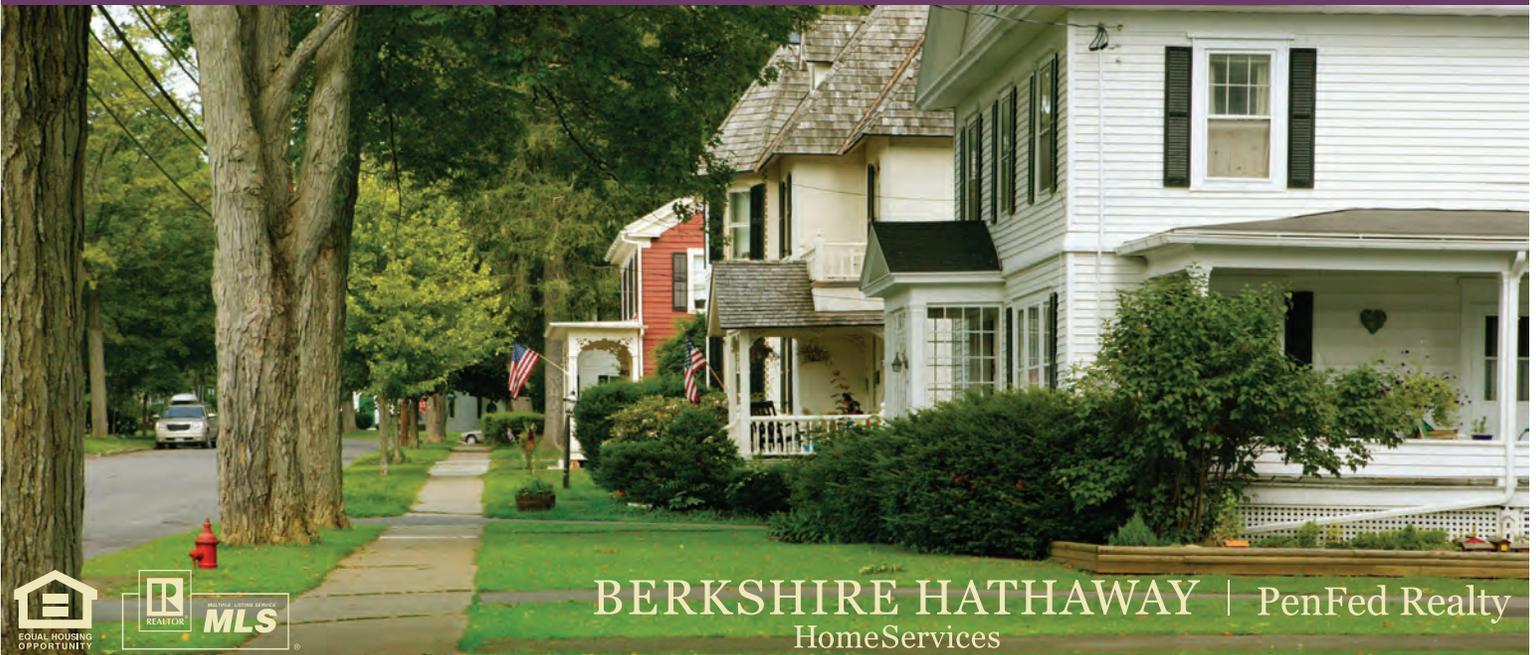
How is your property different from others?

What changes or enhancements would you suggest to make your property as marketable as possible?

What do you regard as the most attractive features of the surrounding neighborhood?

Should I be aware of any special terms or conditions regarding the sale of your property; e.g., items of personal property to be excluded, etc.?

Are you aware of any problems or concerns regarding the property or the neighborhood?



THE HOME SELLING PROCESS

The process of selling a home can be daunting even if it's not your first time. The process outlined below is designed to help you better understand the many steps involved in selling your home and how I work to tie them all together.

STEP 1

Discuss your needs, marketing plan, listing price, terms and conditions.

STEP 2

Sign the paperwork and consider a home warranty.

STEP 3

Implement a marketing program and prepare your home for showings.

STEP 4

Show your home and review feedback from potential buyers and their real estate professional.

STEP 5

Receive an offer and review the advantages and disadvantages.

STEP 6

Congratulations, you have a ratified contract of sale for your home.

STEP 7

Settlement day arrives. The transaction is finalized and proceeds are distributed.

STEP 8

Staying in touch. I will continue to provide support for all of your future real estate needs.

Together we will discuss and clarify the proposed terms and conditions, negotiate possible counter offers and reach a final agreement.

All documents are signed. I will stay on top of the details to ensure the timely completion of any remaining contingencies and get you to settlement.

I will be by your side while closing documents are signed.

I am never too busy for you!

GLOSSARY TERMS

AGENT A person acting on behalf of another, called the principal.

AGREEMENT OF SALE Known by various names, such as "contract of purchase", "purchase agreement", "sales agreement", "sales contract" or "binder", according to location or jurisdiction. A contract in which a seller agrees to sell and a buyer agrees to buy under certain specific terms and conditions spelled out in writing and signed by both parties.

APPRAISAL An expert judgment or estimate of the quality or value of real estate, completed by a licensed appraiser, as of a given date.

ASSESSED VALUE The valuation placed upon property by a public tax assessor as the basis for taxes.

CERTIFICATE OF TITLE A document signed by a title examiner or attorney, stating that the seller has a good marketable and insurable title.

CLOSING STATEMENT (Settlement) The computation of financial adjustments between the buyer and seller as of the day of closing a sale to determine the net amount of money which the buyer must pay to the seller

to complete the purchase of the real estate and seller's net proceeds. Also, "settlement sheets" or "HUD-1".

COMMISSION Payment of money or valuable consideration to a real estate broker for services performed.

CONVEY To deed or transfer title of property from one person to another.

DEED A formal written instrument by which title to real property is transferred from one owner to another. Also, "conveyance".

DEED OF TRUST Like a mortgage, a security instrument whereby real property is given as security for a debt. However, in a deed of trust there are three parties to the instrument: the borrower, the trustee and the lender or beneficiary.

EARNEST MONEY The money given to the seller by the potential buyer (usually held in escrow) upon the signing of the agreement of sale to show that buyer is serious about buying the house. Also, "deposit".

EQUITY The interest or value which the owner has in real estate over and above the debts against it. (Sales Price - Mortgage Balance = Equity.)

ESCROW Funds, property or other things of value left in trust to a third party. The escrow may be released upon the fulfillment of certain conditions or by agreement of the parties.

LISTING CONTRACT Between a homeowner (as principal) and a licensed real estate broker (as Sales Professional) by which the broker is employed to market the real estate within a given time for which service the owner agrees to pay a commission. Also "listing agreement".

MARKET VALUE The highest price which a buyer, ready, willing and able, but not compelled to buy, would pay and the lowest price a seller, ready, willing and able, but not compelled to sell, would accept. Basis for "listing price" or "asking price".

MARKET PRICE The actual amount for which a piece of property is sold. Also, "sales price", "purchase price".

MORTGAGE A lien or claim against real property given by the buyer to the lender as security for money borrowed.

PRORATE To allocate between the seller and buyer their proportionate share of an obligation paid or due. For example, a prorate of real property

taxes, utilities, or HOA/condominium fee.

SALES ASSOCIATE A person with a real estate license and associated with a specific real estate broker.

SURVEY A map or plat made by a licensed surveyor showing the results of measuring the land with its elevations, improvements, boundaries and its relationship to surrounding tracts of land. A review of the survey is often required by the lender to assure a building is actually sited on the land according to its legal description.

TIME IS OF THE ESSENCE Many contracts call for a specific time by which the agreed on acts must be completely performed. This means that the contract must be performed within the time limit specified. A party who fails to perform on time may be liable for breach of contract.

TITLE As generally used, a document that indicates rights of ownership and possession of particular property.

TRANSFER/RECORDATION TAX State tax, local tax (where applicable) and tax stamps (in some areas) required by law when title passes from one owner to another.



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Marketing
YOUR PROPERTY

CHARACTERISTICS OF HOME BUYERS

Home buyers may use several information sources in the search for their new home, however, they are most likely to find the home they actually purchase through a real estate sales professional.

92%

of home buyers used the Internet in their home search.

42%

of home buyers started the home buying process by searching for real estate properties online.

12
weeks

The typical home buyer searches for 12 weeks and views 10 homes.

38%

of recent home buyers were first-time buyers.

14%

purchased a multi-generational home.

42
years old

Typical buyer is 42 years old.

66%

of recent home buyers were married couples.

30%

of recent home buyers listed **the desire to own a home** as the primary reason for home purchase.

88%

of home buyers financed their home purchase.

Source: 2013 Profile of Home Buyers and Sellers (<http://www.realtor.org/sites/default/files/Highlights-NAR-HBS-2013.pdf>)



TRADITIONAL MARKETING

The objective of any good marketing plan is to expose your property to a pool of the most motivated and qualified buyers. While many home sellers believe newspaper ads are essential to attracting buyers, the reality is that the overwhelming majority of buyers come from other real estate professionals.

We focus our efforts and our dollars where they bring the greatest return. By taking advantage of our internal channels and concurrently publishing information directly to the entire real estate community, we are able to effectively reach and appeal to the prospective buyer.

Visible Signage

Our distinctive brand sign acts as a magnet to prospective buyers 24 hours a day. With 98% national name recognition, this is more than just a sign, it is a powerful advertisement.

Brochure Box

Home brochure distribution boxes contain enticing information about your home.

Lock Box

The key box allows cooperating Sales Professionals easy, secure access to your home for potential buyer showings. Property access is vital to a successful sale.

Open House

Depending on market conditions and the location of your property, an open house may be an appropriate and effective means of increasing exposure.



SALES PROFESSIONAL MARKETING

We enlist the efforts of other real estate professionals to maximize exposure to your home.



MULTIPLE LISTING SERVICE

We participate in multiple list systems that are constantly updating databases of properties that are currently on the market in any given area.



COOPERATING BROKERS

All brokers utilizing the multiple listing service will have the opportunity to cooperate in the sale of your home.



OFFICE PROPERTY TOUR/BROKERS OPEN

Berkshire Hathaway HomeServices PenFed Realty sales professionals may visit your property and provide feedback on price, terms and condition. We also invite other brokers to tour your property.



NETWORKING EVENTS

A large percentage of buyers are represented by other real estate professionals. Local and national networking functions, brokers' property tours, direct mail, e-mail, trade shows and telephone calls put your home in front of the most productive Sales Professionals.



PRINT MARKETING

Strategically targeted announcements can alert selected individuals, neighborhoods and the real estate community to the availability of your property. The following brochures, postcards and advertising opportunities can help spread the news in a professional and timely manner.



"For Sale" cards announcing your home is available for sale.

Monthly mailings to my Sphere of Influence.

DIRECT MAIL

ADVERTISING

In addition to our commitment to local advertising, our company marketing has international exposure in publications such as the: duPont Registry, The Wall Street Journal, Real Estate Magazine and Prestige.



Property flyers will be prepared. Open house handouts and direct mail pieces when appropriate.

FLYERS

SIGN RIDERS

Custom ordered sign riders contain a unique text code for potential buyers to get more information on your property. This text will automatically notify us of the interest in your home.



GET INSTANT INFORMATION

TEXT "1234567" TO 79564
www.YourWebsiteHere.com



MULTIPLE LISTING SERVICE
MLS

INTERNET MARKETING

Internet technology has changed the way Real Estate is bought and sold. Did you know...

- * Over 89% of buyers start their home buying process online.
- * 72% of internet home buyers drove by or viewed a home they saw online.



Berkshire Hathaway HomeServices PenFed Realty believes in the power of the internet. Every week, thousands of potential home buyers and sellers visit PenFedRealty.com.

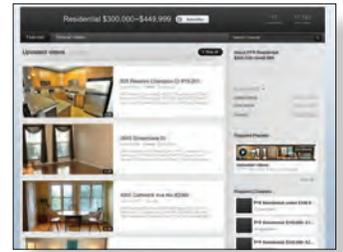
COMPANY WEB SITE

HOME WATCH & QUARTERLY SUMMARY

This search(es) updates daily when a property goes on the market, is reduced or has sold generating an email with the details. You can also receive a Quarterly Summary for the activity of the current quarter.



Automatically created and uploaded to YouTube pulled daily from MLS. YouTube mobile gets over 100 million views per day.



PROPERTY VIDEOS

SALES PROFESSIONAL WEB SITES

Every Berkshire Hathaway HomeServices PenFed Realty sales professional has their own web address. Your property will be advertised on every one of our 1,700+ Sales Professional's web sites at no additional charge. The web sites feature numerous on-line tools such as Property Search, HomeWatch, financial calculators, useful links, area information and a unique URL.



STRATEGIC INTERNET MARKETING

Berkshire Hathaway HomeServices Online Marketing Strategy

Our online marketing strategy leverages the power of the Internet to drive consumers to our listings. The strategy includes many new web alliances, online media partners and consumer resources. It reinforces Berkshire Hathaway HomeServices PenFed Realty as a leading interactive real estate company and positions our company as a trusted source for real estate information.

The bottom line: No one offers such a comprehensive lineup of integrated, online alliances and resources. Our Online Marketing Strategy places our listings in all the hot spots on the web, in front of millions of consumers, offering information consumers want most.

These sites include but are not limited to...



Berkshire Hathaway HomeServices Real Estate Intranet

Berkshire Hathaway HomeServices Real Estate's Intranet allows sales associates to share information with over 58,000 fellow real estate professionals throughout North America, putting your home in front of millions of potential home buyers.

Virtual Tours

A virtual tour will enhance and increase the visibility of your property online. The availability of a virtual tour and multiple photographs will contribute to the success of selling your property.

Berkshire Hathaway HomeServices PenFed Realty will open your home to a global market. Buyers can be on your doorstep with just a click of their mouse.



INTERNET MARKETING: PUBLISHER SYNDICATION



AND MUCH MORE!



NATIONAL ADVERTISING

Berkshire Hathaway HomeServices and its network members spend millions of dollars each year so home buyers know the sign in your front yard. We advertise on high profile venues creating millions of impressions with potential home buyers and sellers.

From Television To Print

Berkshire Hathaway HomeServices focuses considerable resources on creating lasting impressions for consumers across North America.

Positioning Berkshire Hathaway HomeServices on a robust national cable media schedule during the peak buying months of the year, our 'Good to Know' and 'Harris Poll Award' commercials can be seen on many networks, including these cable channels.



Attracting the right audience through print is an important part of our national print strategy. Our partnership with The Wall Street Journal (online and in print) plus our full color ads in top quality magazines assist in bringing buyers to your door.



Our brand campaign positions Berkshire Hathaway HomeServices as a company to be associated with as you enhance and grow your career.



*Berkshire Hathaway HomeServices recommends the above publications. Each individual Berkshire Hathaway HomeServices Sales Professional may choose to advertise your listing in similar or different publications.



HOME WARRANTY PLAN

A home warranty plan is a residential service contract that helps protect the homeowner in the event of a mechanical breakdown of a covered component.

8 out of 10 buyers prefer a warranted home. Homes with warranties sell up to 50% faster than those with no warranty.

Why is a home warranty plan important to the seller?

To reduce litigation.

The seller is protected while their home is on the market.

People prefer to buy homes that are protected by a warranty.

There are no caps or age limitations on any of the items covered in the policy.

Vacant homes can be covered provided that all utilities remain on and the home stays in show condition.



INTERIOR & EXTERIOR PRESENTATION

You only have one chance to make a positive first impression. No one has a more important role in the home selling process than you. Staging your home will present it at its best, resulting in a successful sale at the highest price. The key words to remember in preparing your house for sale are neat and sparkling clean. Take a tour of your house as if you were the buyer. Make a list of jobs and begin the work today.

How will buyers see your property? A comparatively small investment in time, money and effort can remove many distractions and lead to strong offers from buyers.

Interior Improvements

- Remove all unnecessary furniture
- Remove clutter throughout
- Curtains and draperies should be freshly laundered
- Clean all blinds
- Make sure your carpets are clean and odor-free
- Clean and wax hardwood flooring
- Organize closets and cupboards
- Make sure windows, screens and doors are sparkling clean
- Be certain that all windows, screens and doors are in proper working order
- Replace all broken glass
- Clean the oven and the dishwasher, inside and out
- Clean all other appliances and make sure they are in proper working order
- Oil noisy appliances and ceiling fans
- Run a lemon through the garbage disposal
- Brighten interior walls with a coat of neutral paint
- Repair cracked or peeling paint, wallpaper and woodwork
- Wash wall smudges and polish mirrors
- Check all light bulbs
- Clean the fireplace and/or wood stove
- Clean the furnace and replace filters
- Test all smoke & carbon dioxide detectors
- Tighten loose door knobs, towel racks, cabinet handles and switch plates
- Tighten loose banisters
- Repair sticking doors and windows and warped drawers
- Eliminate water discoloration in sinks and bathtubs
- Check the entire house for musty or distasteful odors
- Remove all rust and mildew
- Be sure your home is well aired and clean smelling
- Replace loose caulking or grout
- Make sure all plumbing fixtures are in proper working order
- Clean the garage so a car will fit into the proper space
- Clean oily cement floors
- Throw away unnecessary items
- Have the water conditioner serviced



INTERIOR & EXTERIOR PRESENTATION

CONTINUED

A comparatively small investment in time, money and effort can remove many distractions and lead to strong offers from buyers.

Exterior Improvements

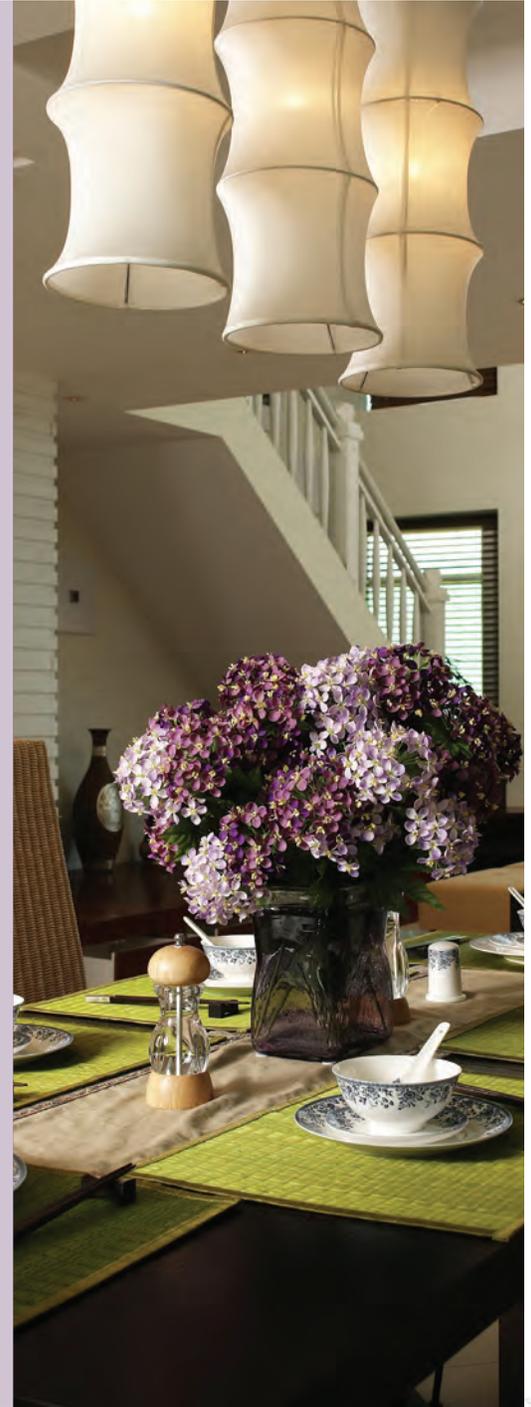
- Trim trees, hedges and shrubs
- Remove dead or dying flowers inside and out
- Put away outdoor tools and equipment
- Remove stains and clutter from the driveway
- Repair the driveway, sidewalks and stairs
- Remove mildew or moss from walls and walks
- Touch up exterior paint
- Paint the front door and the garage door
- Replace faded house numbers
- Replace old door mats
- Replace or paint weather-beaten mailbox
- Make sure the doorbell works
- Clean outdoor light fixtures
- Shine outside brass fixtures
- Clean and repair patio and deck areas
- Repair fences and gates
- Check roof shingles and replace or repair if necessary
- Remove debris from the roof
- Clean gutters
- Replace damaged bricks and rotted wood
- Clean basement entry drains
- Clean the chimney
- Stack the wood pile neatly
- Replace or repair anything that sticks, squeaks or drips



IT'S SHOW TIME! How to stage your home to sell!

GENERAL EXTERIOR INTERIOR

- Make beds
 - Clean up dishes
 - Empty wastebaskets
 - Turn off televisions and music
 - Put away clothing
 - Display decorative towels in bathrooms
 - Open drapes and shades
 - Turn on lights
 - Make sure pet areas are clean and odor-free
 - Empty litter boxes
 - Make a fire in the fireplace
 - Make sure the kitchen is clean
 - Pick up toys and clutter
 - Add a sanitizer to toilet bowls and keep lids down
-
- Keep the lawn trimmed and edged
 - Weed flower gardens
 - Pick up debris, toys and lawn equipment
 - Tidy up after pets
 - Park vehicles in the garage or on the street
 - Add color with flowers and potted plants
 - Turn on outside lighting after dark
-
- During showings, try to leave the property
 - Silence is golden if you are present for the showing
 - Always put away your valuable items
 - Be flexible in the scheduling of showings
 - Set a comfortable temperature on the thermostat
 - Fresh flowers are a nice touch
 - Make sure all pets are confined to a safe and out-of-the-way place
 - Only show the home when a Sales Professional is present
 - Make sure all outside trash is contained in covered bins
 - Maintain the property in ready-to-show condition
 - Showcase your home as if you are receiving guests





**BERKSHIRE
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Pricing
**YOUR PROPERTY
TO SELL**

FACTORS THAT AFFECT PRICE

What is the impact of pricing?

As a seller,
you control:

Asking
price

Property
condition

Access
to the
property

Terms of
the sale

Properties priced within market range generate more showings and offers and sell in a shorter period of time.

Properties that are priced too high have a difficult time selling.

Sales Professionals will preview your property and then not show it if they are finding better properties in your price range.

Buyers will visit your property with no result if they are finding better properties in your price range.

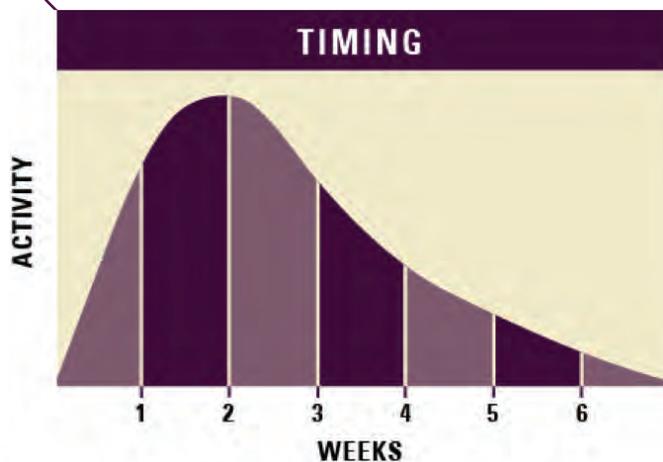
As a seller,
you DO NOT
control:

Market
condition

Motivation
of your
competition

Motivation
of your
buyer

Financial
Market



THE DANGER OF OVERPRICING

Make no mistake; we want you to get the best possible price for your property. However, when a home is priced too high for the market:

It attracts lookers, not legitimate buyers.

It implies that you aren't motivated to sell.

It reduces the number of showings.



It helps the competition look better.

If it doesn't appraise at the higher price, a buyer may not be able to secure a loan.

You may ultimately have to drop your price below market value in order to sell.

The best offers often come when a property is newly listed. If priced too high, it's difficult to create the momentum necessary to sell your home at the highest price in the least amount of time.

DETERMINING THE PRICE OF YOUR HOME

The selling price of your home is determined in several ways. The real estate market is constantly fluctuating, so pricing is not an exact science. It's a reasonable figure derived from a number of different components.

THE SELLING PRICE OF YOUR HOME IS NOT BASED ON:

What you have in it, what you need out of it or what you originally paid for it.

Appraised value.
What you have spent on improvements.

What your neighbor's house sold for, what the tax office says it's worth or that it is insured for.

Memories and treasures or prices of the homes where you are moving.



THE TRUE SELLING PRICE OF YOUR HOME IS BASED ON:

Today's current real estate market, competition, financing and economic conditions.

The buyer's perception of property condition and needs.

Location, special amenities and attributes.

Normal marketing time and your motivation.



**BERKSHIRE
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SOLD



Home Stretch:
**CONTRACT, SETTLEMENT
& BEYOND**

CONTRACT PRESENTATION & NEGOTIATION

Negotiation is a serious business that requires skill and knowledge to effectively achieve the desired outcome.

Included in the presentation of the offer to purchase your home are a number of specific concerns. Once the contract is signed, it becomes the binding guideline for the transaction. The offer will include, but is not limited to:

- Date, name and address of the buyer and seller and the legal description of the property.
- Amount of earnest money deposit that will be held in an escrow account by the selling broker, unless otherwise noted.
- Size of down payment and how the remainder of purchase price is to be financed and the right to cancel without penalty if such financing proves unavailable.
- Proposed settlement and occupancy date.
- Contingencies, if any.
- Other important provisions, including a list of items that convey or are excluded in the sale, stipulation that title must be insured and who is to pay various settlement costs.
- Sales price.



The Buyer's Offer and Your Net Sheet

The buyer's offer is reduced to dollars and cents on a sample net sheet. The estimated outcome is determined, which allows you to consider the value of the offer. Your decision regarding the offer should be made at presentation, if possible. Once the offer has been made, you have three possible options:

- Accept the offer as written.
- Make a "counter offer" on unacceptable aspects. A purchase offer with counters is not a ratified contract until the buyer accepts and initials the counters. Buyers can withdraw, accept or counter the counter offer.
- Reject the offer, if it is unacceptable to you.

Contract

A contract exists when all terms, including changes, are signed by both buyer and seller. When the contingencies are satisfied, the contract becomes enforceable and you are moving towards settlement.

MOVING TOWARD SETTLEMENT

A number of items you might consider, now that settlement is set, include:

- Get rid of items you won't be moving. Consider having a garage sale or make donations to local charities.
- Check with your insurance company. Make sure your family car and household goods are adequately protected while moving. If you plan to vacate the house more than 30 days before settlement, be sure hazard insurance covers risk until settlement occurs.
- Obtain transcripts of children's school records as well as medical and dental records.

You should make plans to clean, remove trash and vacate the day prior to settlement, or in any case, not later than settlement day. All appliances should be in good working order in time for the buyer's final walk-through inspection.

Settlement Day

Settlement day is here! There will be a lot of paper signing and the passing of the keys from seller to buyer.

At the settlement should be an attorney or title company representative, the buyer, listing and selling brokers and all owners. You should bring all warranties on equipment (or leave them in the house) and any instructions on equipment maintenance or operation.

The settlement attorney will have searched the title and obtained old and new lender instructions. First, all unresolved walk-through deficiencies are resolved, if any.

With the buyer, the attorney explains the deed of trust, deed of trust note and settlement sheets. The buyer signs all three and pays the balance of the down payment and buyer's closing costs.

With the seller, the attorney explains the deed and settlement sheets and gets the home seller's signature on them. The seller pays appropriate closing costs.

MOVING TOWARD SETTLEMENT

CONTINUED

Seller's Costs

Closing costs for the seller may include:

- Attorney's fees (preparation of the deed, settlement fee and any release fees)
- Lender's inspection fee
- Appraisal
- Broker's commission
- State deed transfer tax or recordation fee
- Condominium or homeowners association packet fees, if applicable
- Water escrow (to reduce, bring canceled check and last bill; amount prorated at settlement)
- Termite inspection
- Mortgage pay-off penalty (see deed of trust note)

Taxes and homeowners association dues or condominium fees will be prorated on a daily basis. The seller, buyer and brokers are supplied a copy of settlement sheets for their records. The house keys are transferred to the new owners.

Disbursement

The attorney or title company will disburse funds after all funds are in hand, checks have cleared, the new lender has reviewed papers and the title has been re-checked and the deed recorded. You should not plan to receive funds for up to four days, although they may be disbursed the same day in some localities.

The house has now been sold, settled and funds disbursed.





Good to know.™

About
US

BERKSHIRE HATHAWAY HOMESERVICES PENFED REALTY

Berkshire Hathaway HomeServices PenFed Realty is a full service real estate company ready to assist you with all of your real estate needs. Year after year we are recognized among the top real estate companies in our service area and are ranked in the top 1% of Berkshire Hathaway HomeServices affiliates nationwide.

Our 50+ offices and nearly 1,700 world-class sales professionals offer complete service coverage in the Virginia, Maryland, District of Columbia, Delaware, Pennsylvania, West Virginia, Florida, Tennessee, Kansas and Texas markets. We are here to do whatever it takes to make your move as smooth and hassle free as possible.

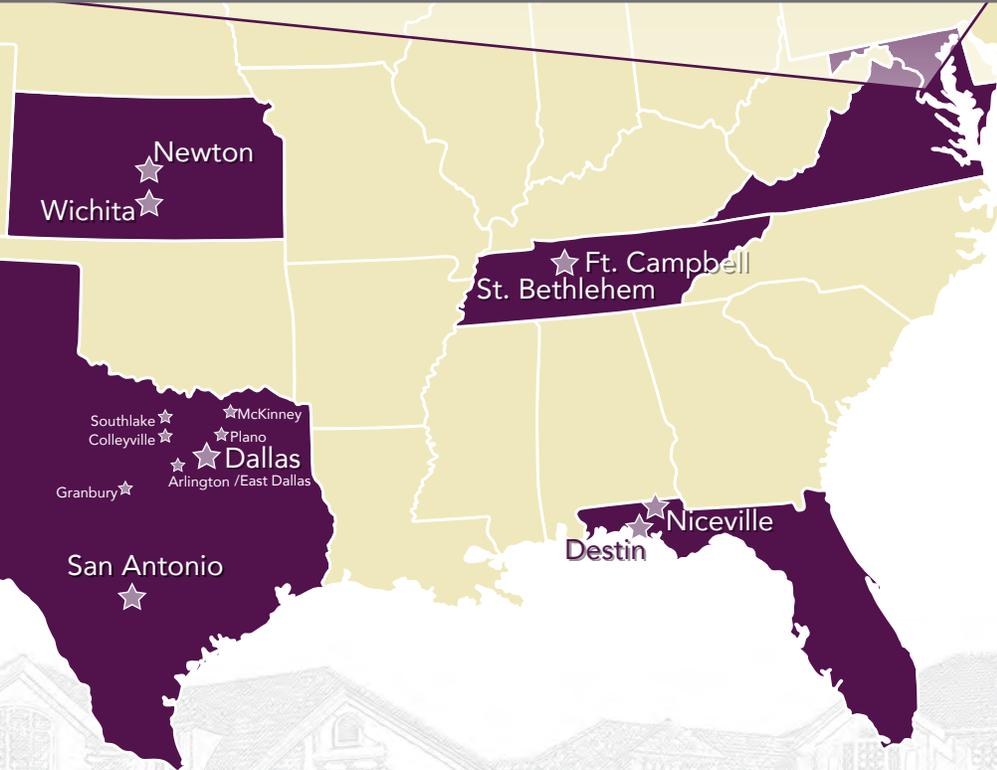
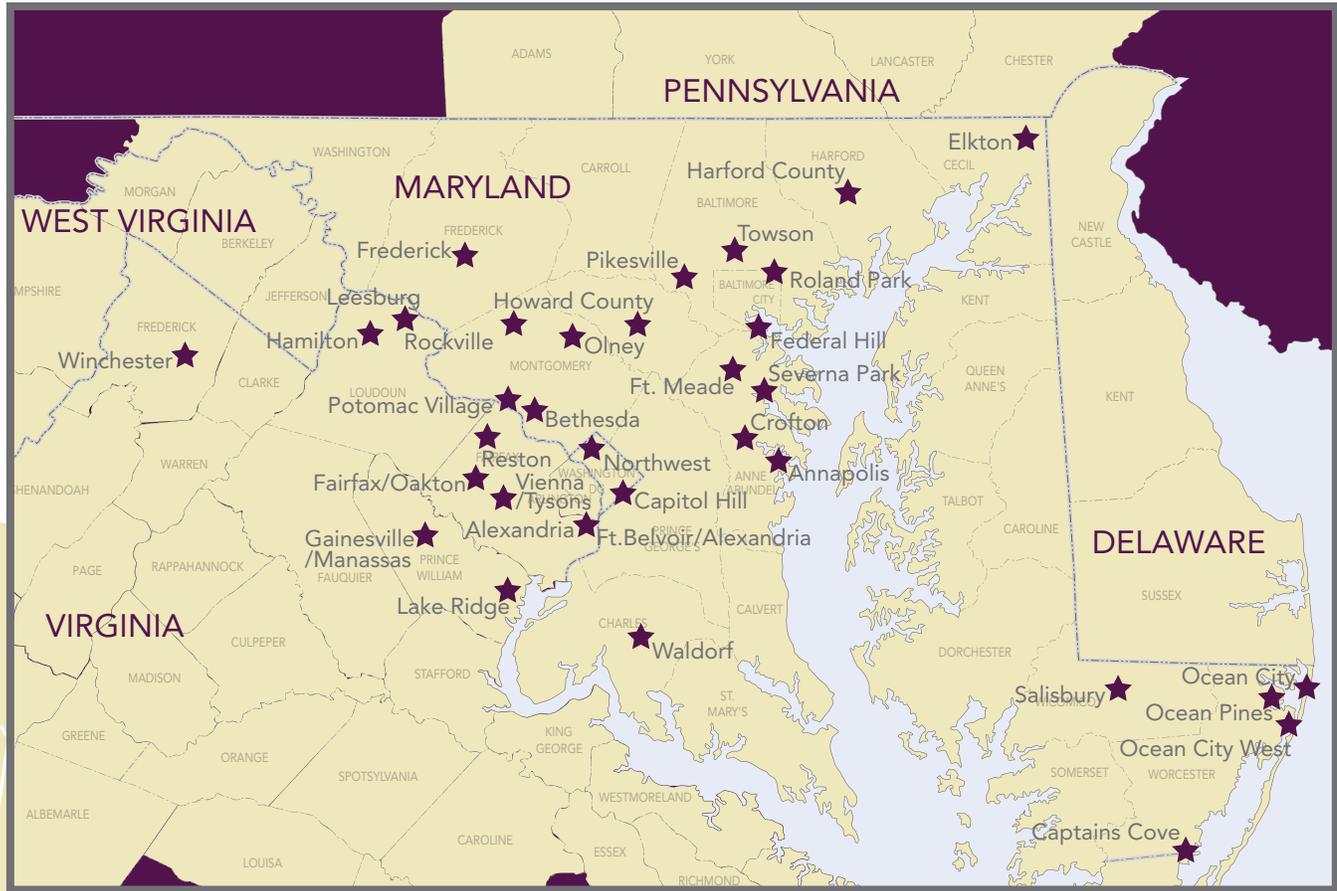
We offer specialized client services through outstanding Luxury Homes, New Homes, Relocation and Commercial Real Estate divisions.

Our preferred service providers offer true full service to our customers and clients through every step of the home buying process and beyond utilizing home and well warranty, inspection, moving and alternative sales services.



OFFICE LOCATIONS

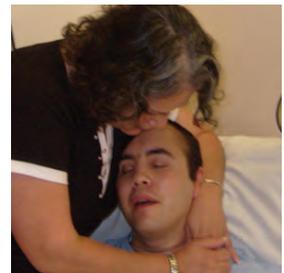
About
US



COMMUNITY

Berkshire Hathaway HomeServices PenFed Realty cares about the community. We support The Sunshine Kids, a nonprofit foundation that sponsors activities for children with cancer. Each year, with our help, the foundation offers a variety of events for children at hospitals across the country. We feel privileged to be able to help the foundation bring sunshine into the lives of these amazing children.

sunshinekids.org



We also support the Wounded Warriors/ Military Heroes of the PenFed Foundation. The Pentagon Federal Credit Union Foundation (PenFed Foundation) is a national charity working to meet unmet needs of the military personnel and their families in the areas of financial literacy, housing and support for the wounded. They work to ensure that those who selflessly devote their lives to the defense of our country have the resources they need for a secure financial future. They seek to prevent medical emergencies turning into financial hardships for our nation's defenders.



pentagonfoundation.org



DREAM MAKERS



PenFed Foundation
Because Military Heroes need heroes too

The Dream Makers Program offers grants for down payments to first-time homebuyers of modest means who valiantly work to protect our country's national security. You don't have to be a PenFed member to benefit from Dream Makers and you can apply the grant to a mortgage from any financial institution.

How Do I Qualify? You're eligible for a Dream Makers grant if:

- You are Military (Active Duty, Reserve, National Guard or Veteran), a Department of Defense employee or a Department of Homeland Security employee.
- You are a first-time home buyer, or you have not owned a home for the last three years, or you have lost your home through divorce or disaster.
- The gross annual income of all applicants used to qualify for mortgage is no more than the greater of: \$55,000, or 80% of area median income, adjusted for family size

What Steps Do I Take? Decide the amount of money you will contribute in down payment and closing costs to your mortgage financing.

1
STEP

- \$500 is the minimum amount for you to contribute.
- Dream Makers will match that three-to-one, up to our maximum of \$5000.
- Estimate the size of your mortgage loan. Decide if the money you contribute, plus the Dream Makers grant, will be at least 3% of mortgage amount. You must put 3% down to qualify for the grant.
- Check the Contributions Chart on pentagonfoundation.org.

2
STEP

Fill out Dream Makers application. The fastest way to complete it is online. You may apply when you start to think about purchasing a home; you don't have to select a home and/or a mortgage company before you submit your application.

3
STEP

We will respond to your application with instructions on the process. When you select your mortgage company, you will share the contact information with the Foundation who will coordinate the grant paperwork process with your lender.

4
STEP

Attend a home-buying educational seminar in your area.
See upcoming seminars and locations by visiting pentagonfoundation.org.



WHY CHOOSE US?

Because people are attracted to companies they know and trust.

Reputation

For more than 125 years, Berkshire Hathaway HomeServices has developed a solid reputation for building individual security, integrity, stability and results.

Global Customer Base

More than 50 million people do business with Berkshire Hathaway HomeServices - that's one out of every five households.

Exposure

Berkshire Hathaway HomeServices spends more than \$90 million annually on brand advertising.

Recognition

With so much exposure it's no wonder 98% of consumers recognize the "Berkshire Hathaway HomeServices" name.

Network Strength

There are over 1,500 Berkshire Hathaway HomeServices member offices in North America. Within these offices are over 60,000 Sales Professionals, all providing a substantial network of potential home buyers and sellers.



Local Knowledge

Understanding the nuances of local communities and neighborhoods to better serve your needs

Market Expertise

Providing current information on market conditions, pricing and housing trends for best decision making

Superior Service & Representation

Experienced sales professionals working to promote your interests

Commitment to Customer Service

The needs of our customers come first. Because Berkshire Hathaway HomeServices PenFed Realty is part of the Berkshire Hathaway HomeServices family of companies, we can help provide customers throughout the United States with a lifetime of real estate services.

High Standards

Not every company is invited to join the Berkshire Hathaway HomeServices Affiliates. It's a highly selective process. Only companies that measure up to Berkshire Hathaway HomeServices's demanding criteria may become part of its elite network.

Equal Opportunity in Housing

We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtain housing because of race, religion, sex, handicap, familial status or national origin.

#6 FASTEST GROWING
COMPANY IN THE US!

PenFed Realty has grown by over

1153% since 2010

RISDMEDIA'S 2014
POWER BROKER

#32

#35

TRANSACTIONS

SALES VOLUME

OUT OF TOP 500 BROKERS

WE RANK #9 IN THE US!

2013 Gibraltar Award - Top 50 Companies
in the Berkshire Hathaway HomeServices
Network based on total company GCI.





**BERKSHIRE
HATHAWAY**
HomeServices
PenFed Realty

Revolutionizing real estate by
delivering service beyond excellence
and unparalleled value, benefits &
resources to those we serve.

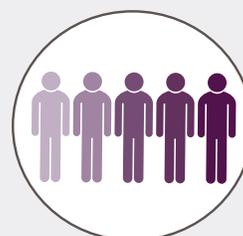


5,281+
UNITS SETTLED IN 2013

MID-ATLANTIC



31 OFFICES



1153%
AGENT GROWTH
SINCE 2010

OVER \$10 MILLION IN CONSUMER CREDITS SINCE 2006
OVER \$3 MILLION IN AGENT BONUSES + BENEFITS SINCE 2011

1326%

UNIT GROWTH
SINCE 2010



100%

COMMISSION
AND TEAM PLANS
AVAILABLE

#31

2014
REAL TRENDS 500

898%

INCREASE IN
MARKETSHARE
SINCE 2010



\$1.7 BILLION

SETTLED IN VOLUME IN 2013



MULTIPLE LISTING SERVICE
MLS



**BERKSHIRE
HATHAWAY**
HomeServices
PenFed Realty

Revolutionizing real estate by
delivering service beyond excellence
and unparalleled value, benefits &
resources to those we serve.



10,800

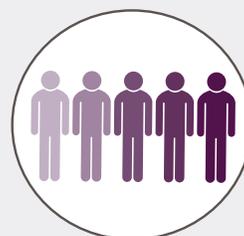
UNITS SETTLED IN 2013

NATIONALLY



50+

OFFICES NATIONWIDE



650%

AGENT GROWTH
COMPANY WIDE

OVER \$5 MILLION IN CONSUMER CREDITS SINCE 2011
OVER \$3 MILLION IN AGENT BONUSES + BENEFITS SINCE 2011

2100%

UNIT GROWTH
SINCE 2011



100%

COMMISSION AND
TEAM PLANS AVAILABLE

57 **LEADING TO** **31**
IN 2012 IN 2013

2014 REAL TRENDS 500

1300%

INCREASE IN
MARKETSHARE
SINCE 2010



\$2.8 BILLION

SETTLED IN VOLUME IN 2013



MLS

Award Winning Services

Claims the Triple Crown!

2013 Brookfield Awards

👑 Spirit of Partnership Award

👑 2013 North American Performance
Award for Destination Services

👑 #1 Inventory Division



WHR
Group Employee
Relocation

Partner in Quality
Award, 2013

Coined for Government
Services FBI, 2009

SIRVA Relocation -
Operational Excellence
Award, 2007

NORTH AMERICAN PERFORMANCE AWARD FOR DESTINATION SERVICES

1st Place 2013, 3rd Place 2010, 1st Place
2009, Regional & North American 2006

In recognition of outstanding relocation
destination referral performance and demonstrating the
highest levels of external outreach, work done with
group moves, and partnering with Brookfield Global
Relocation Services network (formerly Prudential
Real Estate and Relocation Services, Inc.)

SPIRIT OF PARTNERSHIP AWARD

2013, 2011, 2010, 2005

In recognition of outstanding relocation referral
performance and demonstrating the highest levels
of external outreach, work done with group
moves, and partnering with Brookfield Global
Relocation Services network (formerly
Prudential Real Estate and Relocation
Services, Inc.)

Corporate
Employee of the Year
2009

Relocation Advisory
Council - Essential Piece
Award 2008

Corporate Services - North
American Performance
Award 2008

Business
DEVELOPMENT
infinite connections

#1 INVENTORY DIVISION

2013 & Second Place, 2010

This award recognizes the company's outstanding
results in direct home selling costs, Broker Market
Analysis (BMA) variance, days on market, and
performance improvement with Brookfield
Global Relocation Services network (formerly
Prudential Real Estate and Relocation
Services, Inc.)

SERVICE *beyond* EXCELLENCE
Corporate Relocation Services



LOCAL LEADERSHIP

PenFed Realty Story

PenFed Realty was established in the greater Washington, DC metropolitan area as a wholly owned subsidiary of PenFed Credit Union on January 1, 2006. PenFed Realty has steadily increased its presence and expanded its market share across multiple states since opening with 1 office and 25 agents in Reston, VA. The firm enjoys the culture of a small family business combined with the resources of a parent company that has over 1.3 million members and over \$17B in assets. This unique value proposition has led to sustained business growth for PenFed Realty sales professionals in all market areas.

Growth

PenFed Realty now has over 50 office locations supporting more than 1,700 sales professionals nationwide. Our sales professionals assist clients in Maryland, Virginia, Washington DC, West Virginia, Delaware, Pennsylvania, Florida, Kansas, Tennessee and Texas. In 2013, PenFed Realty was the 6th fastest growing real estate company in the United States according to the Real Trends Top Movers report. The firm grew from 5,360 unit sales in 2012 to 10,965 unit sales in 2013. With total settled sales volume of \$2.8B in 2013, PenFed Realty is now in the Top 1% of all real estate firms nationwide as published in the RISMedia Power Broker 500 report.

Future

PenFed Realty is committed to our vision of building the highest quality real estate company in the nation. In order to achieve our vision we must continue to deliver service beyond excellence and unparalleled value to those we serve. PenFed Realty will constantly innovate its agent centric business model by investing in resources, systems and training that ensure the highest levels of productivity and customer service are upheld. PenFed Realty will continually develop new client focused business development programs, such as Real Estate Rewards, that lead to industry best sales opportunities for our agents.

Berkshire Hathaway
HomeServices and
PenFed Credit Union

Local, supportive
& responsive
parent company

Management &
leadership by
fellow Realtors

50+ offices
nationwide

Over 1,700
world class sales
professionals

Real Estate Rewards
Value of Membership

Revolutionizing Real Estate Together.



BERKSHIRE HATHAWAY | PenFed Realty
HomeServices

OUR VALUES

A solid foundation
Strong support built with honesty,
integrity & trust
Rooms filled with energy & laughter
Doors open to the community
Windows open to the world
Covered with gratitude
Fueled by innovation & passion
Surrounded by growth & opportunity

OUR VISION

To provide a gateway to a better life for our
clients, sales professionals & employees

OUR MISSION

To revolutionize real estate by delivering service beyond excellence
and unparalleled value, benefits & resources to those we serve





**BERKSHIRE
HATHAWAY**
HomeServices
PenFed Realty



About
ME



HOME SELLING SERVICES

My Commitment To You

Selling your property is an important decision. As your Berkshire Hathaway HomeServices PenFed Realty Sales Professional, my goal is to help you sell your property for the highest price attainable, within the time frame that fits your plans and to make the home selling process as efficient and stress-free as possible.

I commit to you that I will:

○ **Communicate with you in a timely and efficient manner.**

○ **Identify your needs.**

- Consult with you to clarify your needs, expectations and priorities.
- Discuss seller, buyer and dual agency alternatives and determine how I can best work with you to achieve your real estate objectives.
- Answer any questions you might have about the home selling process.

○ **Develop and implement an effective Marketing Plan for your property.**

- Design a Marketing Plan that is tailored to your property, in order to achieve maximum exposure to prospective buyers.
- Share information about your property with the Berkshire Hathaway HomeServices professionals in my office and other real estate professionals through the Multiple Listing Service (MLS).
- Install the well-recognized Berkshire Hathaway HomeServices FOR SALE sign (where allowed).
- Discuss how open houses may be an effective way to reach potential buyers and hold open houses as needed.
- Promote your property through effective print advertising and electronic media.
- Explain how written property disclosure, a home warranty and professional home inspections can enhance the salability of your property.
- Seek buyers who are pre-qualified or pre-approved by a lending institution and require financial qualifying information on all buyers submitting offers.
- Communicate with you throughout the marketing process.

○ **Help you determine an effective Pricing Strategy.**

- Explain how market value is determined and discuss the role of market-sensitive pricing in the successful sale of your property.
- Research and present a Comparative Market Analysis showing recent real estate activity and trends, to help you determine a realistic listing price.
- Discuss financing options that will help attract potential buyers.
- Prepare a preliminary estimate of your costs and cash proceeds based on the probable selling price and financing terms.
- Continue to monitor real estate market activity and, if appropriate, recommend price adjustments to keep your property competitive.

○ **Recommend steps to prepare your property for market.**

- Identify enhancements that will help your property make the best possible impression on prospective buyers.
- Advise you how to prepare your property for real estate professional previews and buyer showings.

○ **Represent you in negotiations with prospective buyers.**

- Review all purchase offers with you and explain your available choices to accept, reject or counter each offer.
- Negotiate in your best interests, including the handling of counter offers, to reach an agreement that is acceptable to you.

○ **Work to protect your interests through the completion of the transaction.**

- Work with the buyer's real estate professional and others to see that all requirements of the purchase agreement are satisfied and to help keep the transaction on schedule.
- Keep you informed of the progress of the transaction.
- Follow up on any remaining details after the close of sale, and provide you with information on relocation assistance or additional services you may need.

○ **Other Services:** _____





**BERKSHIRE
HATHAWAY**
HomeServices
PenFed Realty

PenFedRealty.com



No two homes are identical, which is why choosing a sales price or offer price for a home can be challenging. That's where the comparable market analysis, or CMA, can be useful.

What is a CMA?

The CMA is a side-by-side comparison of homes for sale and homes that have recently sold in the same neighborhood and price range. This information is further sorted by data fields such as single-family or condo, number of bedrooms, number of baths, zip codes, and many other factors. Its purpose is to show fair market value, based on what other buyers and sellers have determined through past sales, pending sales and homes recently put on the market.

How is the CMA created?

CMAs are generated by a computer program supplied by your real estate agent's multiple listing service (MLS). The MLS is available to licensed members only, including brokers, salespeople, and appraisers, who pay dues to gain access to the service's public and proprietary data, including tax roll information, sold transactions, and listings input by all cooperating MLS members.

Listing agents generate CMAs for their sellers, and buyer's agents create them for their buyers so both sides know what current market conditions are for the homes they're interested in comparing.

How accurate are CMAs?

The CMA is a here-and-now snapshot of the market, based on the most recent data available, but it can instantly be rendered obsolete by a new listing, or a change of status in a home with the same criteria. Why? The market is constantly changing – new listings, pending sales, closed sales, price reductions, and expired listings.

CMAs can vary widely, depending on the knowledge and skill of the person inputting the search parameters to the software as well as the number and type of data fields that are chosen. That means some features may not be included.

As informative as the CMA is, it should only be used as a tool and should not substitute for your real estate professional's knowledge and advice.