

USA REALTY

Reasons to Buy a Home

- Pride of ownership
- Freedom of enjoyment
- Principal accumulation
- Mortgage tax deduction



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INNOVATIVE CONSUMER PROGRAMS MEETING AGENDA

1. About You & Your New Home.
2. Finding Your home & the Buying Process
3. Details of the Sale.
4. How Do You Save \$\$\$
5. Plan of Action
6. Mutual Agreement

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INNOVATIVE CONSUMER PROGRAMS HOME PROFILE

1. Bedrooms
2. Bathrooms
3. Style of Home
4. Square Footage
5. Fireplace
6. Garage
7. Age of Home
8. Size of Lot
9. Investment Range
10. Location
11. Special Features

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INNOVATIVE CONSUMER PROGRAMS QUESTIONS

1. How many homes have you looked at so far?
2. How long are you going to look for a house?
3. Why are you moving?
4. Are you working with any other agents
5. What type of initial investment do you have to purchase a home?
6. What type of monthly payment would you feel comfortable with?
7. What price are you looking in

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CHOOSING A LENDER

Pre Qualified VS Pre Approved

How a lender makes money

Experience

Junk Fee's



SECURITY
HOME MORTGAGE

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INNOVATIVE CONSUMER PROGRAMS SPECIAL PROPERTIES

- 1 Foreclosure
- 2 Divorce
- 3 Must Sell
- 4 Anxious Sellers
- 5 Price Reduced
- 6 Seller Financing
- 7 Vacant Homes

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INNOVATIVE CONSUMER PROGRAMS MAGAZINES & NEWSPAPERS

The Problem

The Good Deals are already SOLD.

Too much information to plow through.

The Solution

Buyers need to see properties when they first come on the market.

Buyers need more concise information with faster sorting.

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INNOVATIVE CONSUMER PROGRAMS MULTIPLE LISTING SERVICE

- 1 View listings from all member companies
- 2 Access to information right now
- 3 New listings
- 4 Hot Sheet search track new listings in your price range with your criteria

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BUYERS NET SHEET

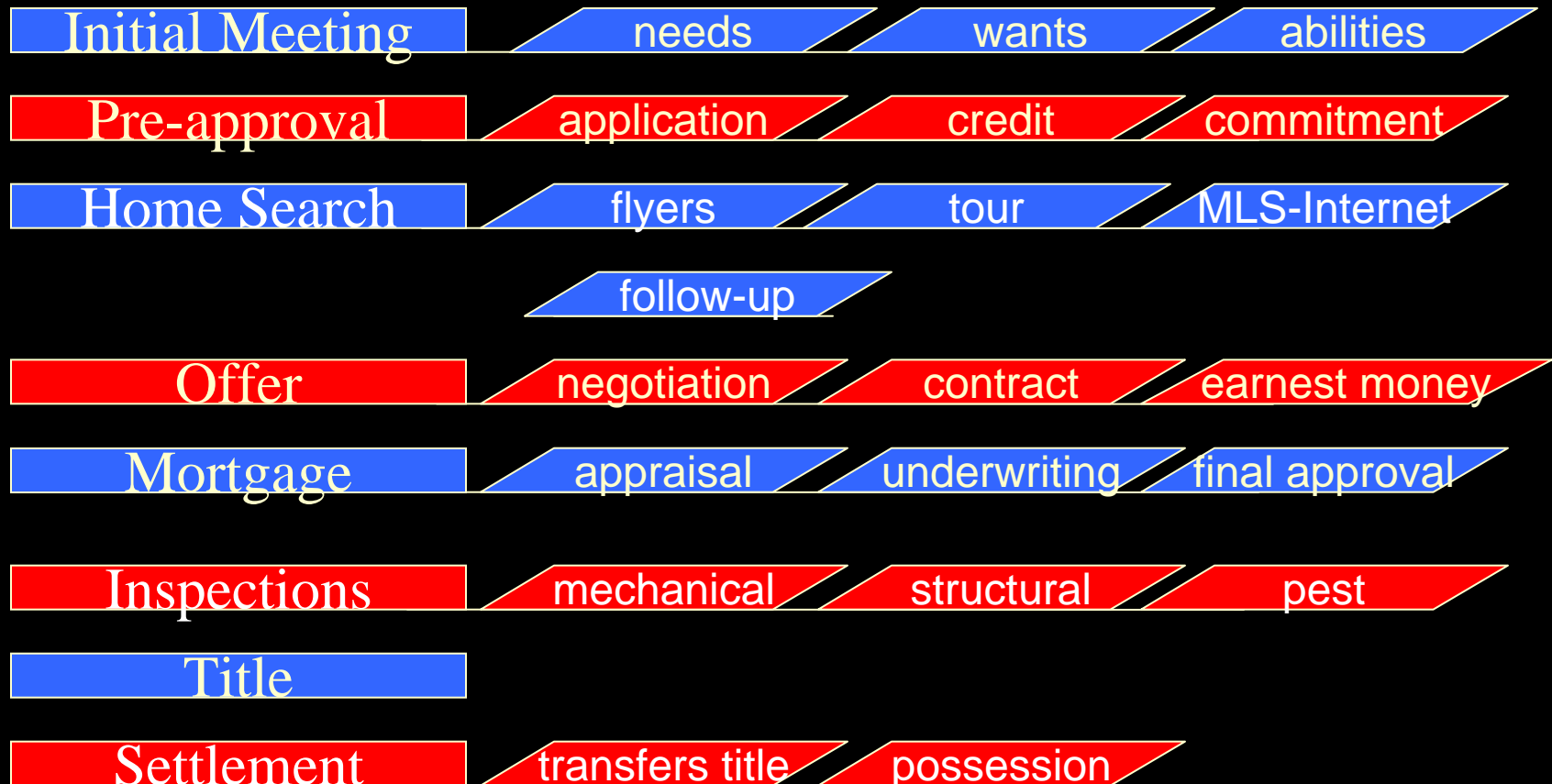
1 Estimate of costs

2 No surprises

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HOME BUYING PROCESS



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INNOVATIVE CONSUMER PROGRAMS ADDENDUMS AND CLAUSES

Addendum / Counter offer

FHA-VA Addendum

Survey Addendum

Assumption Addendum

Seller Financing Addendum

Lead Base Paint Addendum

Lead Base Paint Disclosure

Contingent on Seller Purchasing another Home

Backup Contract

Third Person Approval Contingency

Subordination Clause

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WHAT IS EARNEST MONEY

Purpose:

Proves to the seller that you mean business

(Good Faith Deposit)

The Deposit is used as a source of damages – If buyer backs out

What Happens to your money:

The money is deposited in a trust account

If the transaction is closed the money is used as part of your

Down payment.

If the Buyer defaults the seller may receive the money for damages.

If the Buyer exits the sale with contractual reason the money is returned to the buyer.

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WHO PAYS THE COMMISSION

Homes already listed for sale have already agreed to pay a commission

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MUTUAL AGREEMENT: IF I WILL...

- Make the effort to find your home
- Commit my time, car, & computer
- Incur all my own expenses
- Continue until we find you home

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MUTUAL AGREEMENT: WILL YOU...

- Let me know if your plans change?
- Tell me what you like and dislike?
- Stay with me until we find your home?
- Work with me until we find you a home?