

II THE HOME SEARCH

- A. Store clients housing criteria for potential matches with existing and future listings.
- B. Review listings daily for suitability to client's needs.
 - 1. Price
 - 2. Location
 - 3. Amenities
- C. Eliminate marginal (if unsuitable) properties, those that are:
 - 1. Overpriced
 - 2. In bad condition
 - 3. On a busy street
 - 4. Backing up to a freeway
 - 5. In a sub-par neighborhood, etc.
- D. As needed, investigate newspapers for "Open House" and "For Sale By Owner" and evaluate using same criteria as above.
- E. Arrange home tour for client of selected properties:
 - 1. Check sales availability with listing brokers
 - 2. Make showing appointments with owners or tenants
 - 3. Map out tour route
 - 4. drive client to each home commenting on neighborhood, street, etc.
 - 5. Assist client with each home viewing, i.e., noting the condition of property.

Whether You Are
BUYING TODAY or
IN THE FUTURE,
REMEMBER...

Barbara
HATCH
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Camarillo Specialist
Full Time Service

*"You'll Like My Positive,
Professional Attitude"*



BUYER'S SERVICES
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I INITIAL MEETING

- A. Discuss present and future housing needs, i.e.:
 1. Single family home vs. Condo/town house
 2. Number of bedrooms and bath rooms
 3. Square footage of home and lot size
 4. Location vs. commute to work/school
 5. Desired amenities and age of home
 6. Your family size – current & projected
 7. Any hobbies or special needs to accommodate
 8. Preferred condition of the property (fixer upper?)
- B. Discuss financing abilities and alternatives, i.e.:
 1. Downpayment closing costs requirements
 2. Income and credit lender requirements
 3. Debt ratios and PMI lender requirements
 4. Techniques to maximize purchasing power (help from the seller)
 5. Recommend lenders (if requested)



III PREPARING THE PURCHASE AGREEMENT

- A. Prepare an itemized estimate of buyer's closing costs, downpayment and monthly payment for proposed home purchase.
- B. As needed, review a Comparable Market Analysis to determine approximate fair market value
- C. As needed, confer with listing broker to accurately assess buyer's negotiating position vis-a-vis the seller.
- D. Prepare the purchase agreement on behalf of buyer with special consideration being given to:
 1. Purchase price
 2. The deposit
 3. Closing costs
 4. Loan contingencies
 5. Fixtures vs. personal property
 6. Professional inspections
 7. Flood, special study zone & other disclosures
 8. Close of escrow
 9. Possession
 10. Condition of the property at time of possession
 11. An overall avoidance of unnecessary controversy, complications or delays
- E. Arrange for contract presentation to seller listing broker, or both, as appropriate. Meet with the said parties, negotiate on buyers behalf and facilitate the negotiations of any seller's counter offer to buyer, and vice versa.

IV PROCESSING THE ESCROW

- A. Open escrow
- B. Coordinate loan processing with loan officer
- C. Arrange access for inspectors
- D. Review all reports, forwarding them to the client (with interpretations, when needed)
- E. Order and schedule all repair work
- F. Review and forward all completion notices to client
- G. Review client's escrow instructions with escrow officer
- H. Schedule and conduct buyer's "walk-through" inspection
- I. Arrange client-escrow officer sign-off meeting
- J. Coordinate close of escrow and possession
- K. Arrange for transfer of the keys to the property
- L. In short handle any and all problems that arise along the way!

