

Home Buyer's Strategy Guide



Your home tells your story and shines a light on your future.
We LOVE and We KNOW San Francisco.



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COMPASS

We KNOW and we LIVE in San Francisco. From the history of each neighborhood, down to each block, from the hidden parks to the secret outlook views, from historic local diner to recent open coffee shop, we know how to live up in this special city.

Finding a real estate agent to sell your home isn't an easy process. What you need is a team that can commit to you from the time you meet to see a property until the close, and well beyond. It is important to know how your listing agent represents your best interests, how they present your property and how quickly they can get the sale closed.

We believe that in today's market, no one person, even an experienced broker, can provide the range of services needed to ensure your total satisfaction. The best way forward is to work with a team of top-tier specialists who cover all phases of a real estate transaction, and can confidently simplify the entire process for you.

We are...

- A team understands modern style and old-fashioned value.
- Driven by market data and leading-edge technology.
- In tune with local neighborhood spirit and insight.
- Proud of a great reputation in this industry.

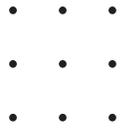
We love...

- The rich history of San Francisco.
- Historical architecture style.
- Traditional and modern inertial design.
- Talking to people to build a connection.
- Challenging ourselves to achieve your goal.



Contents

1. Discuss Your Needs
2. The Power of Pre-Approval
3. The Power of Underwritten Approval
4. Building Your Team
5. Education
6. Strategy
7. Action
8. Make a Competitive Offer
9. Accepted! Escrow Period
10. What is an Escrow
11. How is an Escrow Opened
12. Contingencies
13. Finance (Loan) Contingencies
14. Appraisal
15. Home Inspection
16. Title Search and Title Insurance
17. Vesting Option
18. Closing Costs
19. Final Walk Through
20. Signing and Recording
21. After Closing
22. Service



Step 1: Discuss Your Needs

Now, let's discover your needs and goals

Current Situation

- Why are you buying a home?
- Where are you in the process?
- When is your timing for purchase?

Current Living Situation

- Which neighborhood are you in now?
- Where is your office location?
- What is your commute mode?

Neighborhood and Lifestyle

- What neighborhoods do you like?
- What is your life style?
- Where do you spend the most of time at home?
- Is a view important to you?
- Is outdoor space important to you?
- Is weather important to you?
- Is parking important to you?
- Do you have pets?

Big Picture

- What are your real estate goals, long term and short term?
- What type of property are you looking for?
- What style of property do you like?
- What is your preference of property condition?





Step 2: The Power of Pre-Approval

The first step in the purchasing process is to determine your purchasing power. If not cash, you will need a loan. We highly recommend working with a local lender. In today's market, a pre-approval letter from a local and reputable lender will make your offer more attractive. That's because a good local lender will know what terms and language will make your financing competitive to a cash offer. The listing agent and seller will prefer a local lender too, as it will help confirm your strong financial position. Lenders will help you understand what you need in order to qualify for a loan, what the tax benefits are from a monthly cash flow perspective and what the different types of products are out there and help you identify which will work best for you to achieve your goals.





Step 3: The Power of Underwritten Approval

To add more strength to your offer, you could take a step further than pre-approval before you even find a property. That is fully underwritten approval. It means the mortgage underwriter your documents to approve your loan. A fully underwritten approval allows you to drop your finance contingency in the purchase agreement. So when you make an offer on a property without finance contingency, you are confident with your finance. It also shortens a timeframe on contingency if any, that makes your offer more attractive to sellers.







Step 5: Education

Learn the market, contract and disclosure package.

We'll dig into neighborhoods, architecture, aesthetics, compelling events, milestones, timelines and ROI. We have created a framework that does a great job touching all the critical points that will be the foundation of a productive search!

Market Data: Using the information on neighborhoods and budgets we cover in the first meeting, we will then provide you with micro and macro market data that will provide context and give you confidence in your analysis. The data will help you to understand the realities of the house hunt and help to guide the process.





Step 5: Education continued

Review the Basics:

Getting you familiar with the purchase contract is a key step. We'll review the 7- page SFAR (SF Association of Realtors) contract with you long before we write your first offer so that you are ready to go. You can ask all the questions you want, and it's our goal to help you get your arms around the key components.

Disclosures Galore! We will provide context on the "disclosure package," which is 200+ pages of mandatory disclosure items involved in a sale/ purchase of a property in San Francisco.





Step 6: Strategy

We will create a general strategy for you and adjust it as we go based on changing scenarios. The San Francisco market is so unique that each case will be different, and it is easy to get emotionally distracted. The best way to be efficient is to be straightforward. When we find a matched property, we apply the data into the formula and then investigate further.

Whatever your budget is, take 15% off the top, and use that number as your top end search. A list price is just a marketing baseline, and the majority of homes go for over list price, so the 15% cushion provides you a more realistic number to target. For example, if your budget is \$1M, you should search for properties around \$850k and under since a home priced at \$850K will likely go for about \$1M. The percentage over list price varies by neighborhood and 15% is a good baseline. We will give you details on the average % over list specific to neighborhoods you are interested in.





Step 7: Action

This is the exciting part, we'll set up a portal for you to access the Multiple Listing Service (MLS) system.

The MLS allows you to get real-time information such as coming soon, new listings, price change, status change, etc. Other platforms, such as Zillow or Redfin, only update twice a day. And the info shown on those other can sites be inaccurate because the registered user is able to manually change the price or status. Whenever we find a property that matches your criteria, we recommend going out together and looking at properties a couple of times so we can get a first-hand sense of what resonates with you. After that we can either tour together or separately, but mostly important is to share feedback with each other and respond in a timely manner as the market moves quickly. Together we need to stay on top of the game.





Step 8: Make a Competitive Offer continued

Before writing an offer, you must be sure to read and learn about each property in detail. Eye observing the property condition is just a surface-level activity. Sometime the staging distracts us and blocks the default areas. So if buyers want to uncover more information after they view, the agent will request the disclosure package, providing insight into the activity/interest in the property. We'll thoroughly read the disclosure to help you understand the history, and condition of the property. Once you're satisfied with the results, we can proceed. We can estimate how many parties will realistically make an offer by asking the listing agent how many disclosures he/she sent out. It's not a perfect science, but on average the typical conversion from number of disclosures distributed to conversion into offers is about 25%-30%.

Once you find a home you are willing to make an offer on, the real excitement begins.

THE PURCHASE AGREEMENT:

The Residential Purchase Agreement (also known as RPA) is the contract that California Association of Realtors® has created for the purchase of residential property. Compass real estate professionals regularly attend intensive contract classes and meetings so that they may better explain key aspects of the contract. It's important, as you are beginning the purchase process and making an offer on a home, to carefully review each aspect of the contract. This is the time to ask any questions that you might have.

CONTINGENCIES: PHYSICAL INVESTIGATION, LOAN, AND APPRAISAL

The contract contains contingencies that allow the buyer to cancel the contract based on certain conditions. When you write an offer on a property, there will be a time period for you to investigate the property, obtain financing, verify the value of the property, and also exit the contract, if needed, without penalty.

Contingency clauses include:

PHYSICAL INVESTIGATION CONTINGENCY: As a buyer, you have the right to investigate any and all conditions and elements of the property. You may engage the services of multiple advisors and inspectors. This contingency will help you determine whether or not you're moving forward with the transaction. Additionally, this is also when you get to review the disclosures and reports provided by the seller.

Examples include the following:

Property Investigation: This can include inspections to make sure all the home's systems and components are in good working order. If defects are discovered or repairs are needed, the contract may need to be renegotiated.

Title Report: The Title Report is typically paid for and provided by the seller. The buyer receives the Preliminary Title Report which specifies any encumbrances, easements and legal matters that may affect the property. Title insurance ensures that there are no "clouds" on the title to the property.

Seller Disclosures: This includes but is not limited to Real Estate Transfer Disclosure Statement (TDS), Seller Property Questionnaire (SPQ), Natural Hazard Disclosure Statement (NHD), Lead-Paint Disclosure if the home was built before 1978, and HOA documents if applicable.





Step 8: Make a Competitive Offer continued

- **9A/Municipal Report:** If applicable, this report will tell you if the property is connected on sewer or septic. It will also show pending assessments, if any. It's important that this be ordered early in the escrow, or ideally prior to opening escrow, as the time period to receive this report varies from city to city. Some cities may not require one.
- **C.L.U.E. Report (Combined Loss Underwriting Exchange):** This report is typically available via the buyer or seller's insurance company and will list any insurance claims made on the property within the past five years.

LOAN CONTINGENCY: If you are unable to secure a loan, mortgage terms and maximum interest rate as stated in the contract you may legally withdraw the offer.

APPRAISAL CONTINGENCY: If the appraised value determined by your lender's appraiser is less than the agreed-upon purchase price you will have the option to ask your seller to renegotiate, to cancel the agreement, or to pay the difference and close escrow. The buyer's contingencies remain in place until they are actively removed by the buyer. They do not expire. In the event a buyer is not performing in removing their contingencies, the seller may issue a notice to perform at the appropriate time. This will allow the seller to cancel the sale.

SPECIALIZED INVESTIGATIONS:

Geologic Inspections: Do you need a geologic inspection? Many buyers believe that if they are buying a hillside home, they must have a geologic inspection, but if they are buying a home on flat ground they don't need one. This isn't always the case, it depends on the individual property. Many hillside locations are actually very stable because of the shallow depth of the bedrock, while homes in the flats can be located in an ancient dry riverbed, flood channel, or a liquefaction zone, which could mean that the home may settle or crack during an earthquake. The best way to determine if a home is in an unstable zone or area, is to hire a reputable geologic inspector.

Mold | Environmental | Asbestos: There are a number of environmental/"dangerous elements" inspections that can be conducted at a property. The most common are mold and asbestos. Other optional inspections include radon gas, lead content, measurement of EMR (Electro Magnetic Radiation), etc. These inspectors will make recommendations regarding elimination of hazardous conditions.

Roof Inspection: If the general inspector notices some areas on the roof that are either dried out, worn, damaged, or show signs of water pooling, a roof inspection may be needed. That is enough reason to have a roofer tell you how it looks, and let you know how many years it may have left. A high quality roof can last for many years depending on the type of roof.

Sewer/Septic Inspection: It's important to know what type of waste removal system the house has, whether it's a septic tank or sewer line to the city. Most often the homes in L.A. will be on city sewer, however some areas are also on septic tanks. Maintaining the sewer line from the house to the city connection is the home owner's responsibility. Doing a sewer line inspection when buying is important so that you can negotiate with the Seller if repair or replacement of the line is needed.





Step 8: Make a Competitive Offer continued

Fireplace/Chimney Inspection: Many older chimneys are made of bricks and mortar. A chimney inspector will use a camera and look for cracks or separations inside the chimney that a “flashlight inspection” will not reveal. It may also show any code violations and such that are not visible from below. Sometimes a decorative or architectural touch-up to a fireplace may be a fire hazard. Get a good inspection to confirm.

Drainage: A drainage inspector will investigate the water conditions at the house, and on the grounds. The inspector may make recommendations regarding modifications and/or enhancements to the drainage system of the structures and property. Most drainage inspectors may also provide a cost estimate of recommended work.

Structural/Engineering: A structural or engineering inspection will analyze the safety condition, liability, and code compliance of the structural elements of buildings and landscape elements on the property.

HVAC: An HVAC inspection will assess the efficiency and operation of heating, ventilation and air conditioning systems on the property. HVAC will make recommendations on equipment repair and/or replacement and code compliance.

ADDITIONAL PROVISIONS:

Home Warranties: A home warranty can offer protection against some of the things that can go wrong early on. Often the seller, when asked, will provide a one-year home warranty plan to the buyer, which offers protection on the property if any of the covered items fail during the first year.

Dispute Resolution: Mediation and arbitration of dispute. The contract provides preliminary agreements on dispute resolution. Mediation is a part of every contract, and both parties can agree to arbitration in the event of a dispute.

Liquidated Damages: Liquidated damages, if agreed to, determine damages in the event that the buyer defaults after all contingencies are removed. Typically, the buyer may be in danger of forfeiting their initial deposit, usually limited to 3% of purchase price.

When you are signing a purchase agreement for a home, be sure to go over all of these provisions carefully.

Making the Right Offer: In our market we often see multiple offers. Part of your home buying strategy is considering the right offer to make. The goal is to make the offer that is most appropriate for the home’s value and most likely to get accepted. There are many factors that go into this process. Items to review include:

- Number of days the home has been on the market
- Current price (is it in line with local comparable homes?)
- Condition of the home and any repairs needed
- Number of competing offers





Step 8: Make a Competitive Offer continued

Other ways to make your offer the one that is chosen:

- **Financial:** The better you can make these terms for the seller - whether it be a larger down payment or shorter loan contingency - the better your offer will look to the seller.
- **Waiving contingencies:** THIS IS NOT RECOMMENDED. If other offers contain contingencies and yours doesn't it may be more appealing to the seller. There is potential danger in doing this but there may be other protections that your agent can explain to you.
- **Sharing costs:** There are costs in the purchase contract that need to be incurred by one party or the other. Paying for some of these costs or splitting them with the seller may increase your chances of getting your offer accepted.

FINAL WALK THROUGH:

Final Verification of Condition: This is the final walk-through of the property. This is done to verify that the condition of the property is essentially the same as it was when the offer was accepted and to verify that any required repairs have been completed.

EXPERTISE — COOL UNDER FIRE:

It all comes down to keeping cool under fire. Most brokers know how to get an offer accepted for their clients. What defines expertise is being able to navigate through the entirety of the deal with ease and efficiency, maintaining open communication with all parties and handling any issues which arise with integrity and poise.

The Offer:

We will pull all the offer components together in a tight package and present the offer on your behalf directly to the listing agent. We work with you to ensure all the necessary docs are read and signed by you, and we take it from there. We make sure you have a comprehensive understanding of the the contract and related documents, line by line.

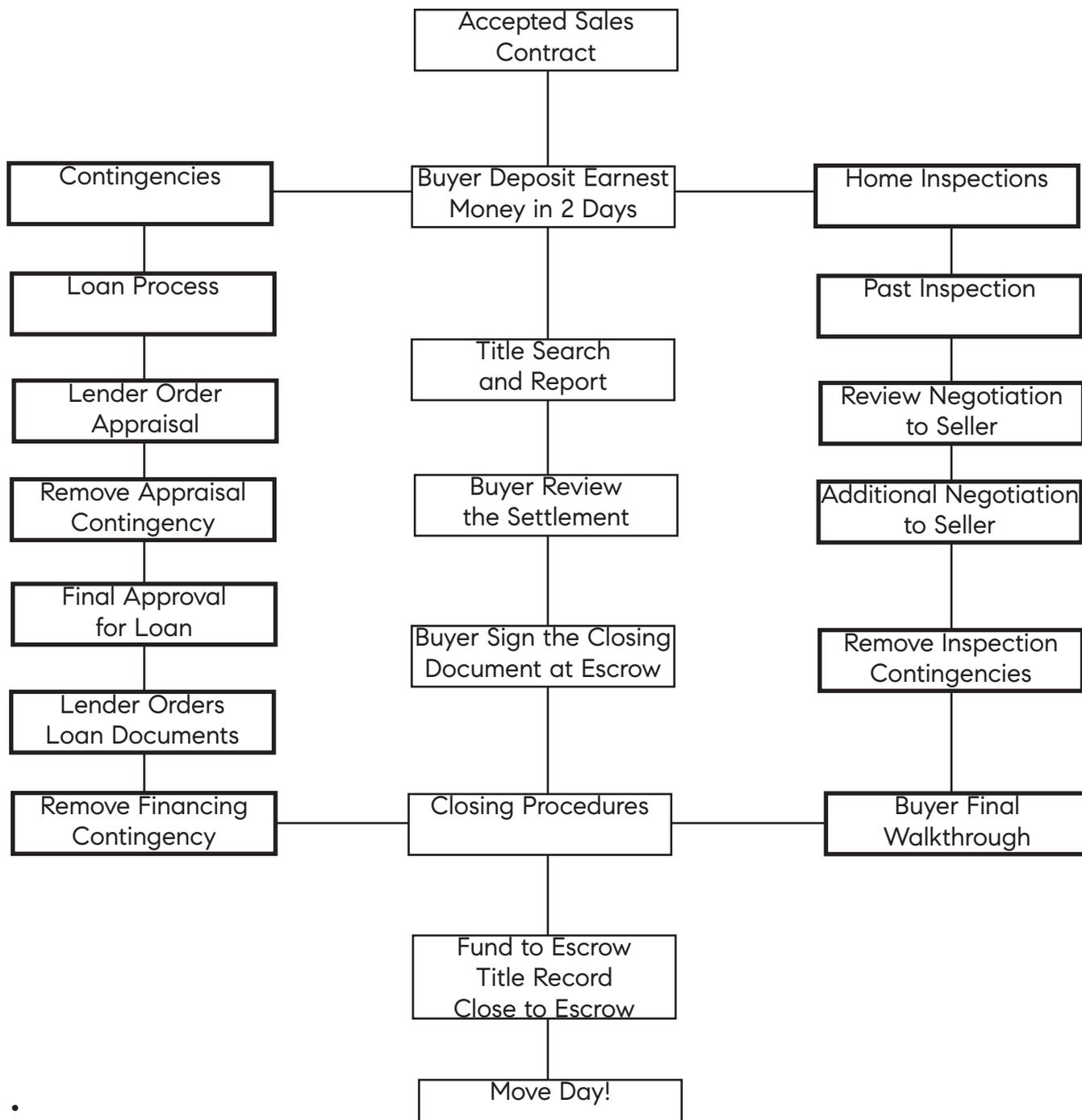
Your offer package includes: a letter from us to the listing agent and Seller, an introduction letter from you to the seller, purchase contract pre-approval letter/ POF if cash and fully executed disclosures to show you are a serious and determined buyer.

If you are a loan buyer, we will have the mortgage officers contact the listing agent directly to enhance your credibility. The escrow period is called out in the contract typically by number of days. On average here in SF the shorter the escrow period the stronger your offer. For cash deals, you can see escrow periods as short as 5 to 7 days; for deals with financing on average you see 18-25 days.





Step 9: Accepted! Escrow Period





Step 10: What is Escrow?

Escrow is the process of having a neutral party manage the exchange of money for real property. The escrow holder is known as an escrow or settlement officer or agent. The buyer deposits funds and the seller deposits a deed with the escrow holder along with all of the other documents required to remove all contingencies (conditions and approvals) in the purchase agreement prior to closing.





Step 10: How is an Escrow Opened?

The escrow period begins once the purchase contract is ratified; essentially this happens when the last signed doc on the last counter and/or original offer is delivered to the parties involved. The agent representing the party who will pay the fee selects an escrow holder. Within 2 days, buyers have to deposit 3% of the purchase price in the contract to the escrow account. Earnest money is a deposit made to a seller that represents a buyer's good faith to buy a home.

From this point, the escrow holder will follow the mutual written instructions of the buyer and seller, maintaining a neutral stance to ensure that neither party has an unfair advantage over the other. The escrow holder also follows the instructions of the buyer's new lender, the seller's existing lender, and both parties' agents. The escrow holder ensures the transparency of the transaction while carefully maintaining the privacy of the consumers.

In more normalized markets, 30 days is the benchmark. The escrow period is a busy time and it's critical for you to respond to inquiries in a timely manner to keep the transaction moving forward. Any small oversight may cause the deal to fall apart. We manage and monitor the process proactively and responsively. Key deliverables during the escrow period include but are not limited to: inspections, loan conditions removed, disclosures read/ signed, appraisal completed, title insurance issued, you deposit your funds into escrow, both the buyer and seller sign closing docs, the bank funds the loan and you get your closing statement which you will need for taxes.



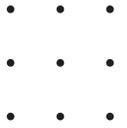


Step 11: Contingencies

A contingency is a condition that must be met in order for the contract to be binding. After your offer is accepted, the contingencies in the contract let you review information and take necessary action within given time frames. If the contingency is not met then the contract is considered null and void. The buyer can cancel the contract and escrow will release the earnest money back to buyer.

The 3 most common contingencies are, Finance, Appraisal and Inspections.





Step 11: Finance (Loan) Contingencies

Once the offer is ratified, the signed purchase agreement and related documents will immediately be send to your lender. The lender will order the appraisal and obtain final loan approval. If all conditions have been satisfied, the underwriters will issue a clear to close. Buyers then remove the financing contingency in writing.

You can also wavier the loan contingency in the purchase agreement on a property to shorten the timeframe on close of escrow. It makes your offer more attractive to sellers. By doing this, you need to get fully underwritten approval before finding a property.





Step 14: Appraisal

Appraisal is an estimate of value of property resulting from analysis of facts about the property: an opinion of value. This is the standard part of the mortgage process; your lender will order an appraisal report to ensure that the loan will be guaranteed by the home value. The reason for a home appraisal is to check the current market value of the home. This protects not only the lender, but the buyer as well. By waiving the appraisal contingency you will be strengthening your offer. A seller will have more confidence in your offer and will be more likely to accept it. This is especially helpful in a seller's market where sellers are receiving multiple offers at or above their listing price.





Step 15: Home Inspection

An inspection contingency allows the buyer to cancel contract based on the findings in the home inspection. If certain items are in need of repair or replacement the buyer can demand the seller make these repairs before closing. An inspection contingency gives buyers much more negotiating power. Buyers can also walk away from the deal if the home inspection comes back with unfavorable results. In today's market, sellers usually do the home inspection and pest inspection before the sale. It is an option that is up to the seller. We always advise you to do your own inspection to your satisfaction. When buyers waive the home inspection contingency, it gives sellers the certainty that buyers are committed fully to the property.





Step 16: Title Search and Title Insurance

Title search is a historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property. It is important to purchase title insurance in case the records contain errors or there are mistakes in the review process. Title insurance provides coverage for certain losses due to defects in the title that occurred prior to your ownership. A loan policy of title insurance protects the interest of the mortgage lender, while an owner's policy protects the equity of buyers for as long as you or your heirs own the real property.



Step 17: Vesting Options

	Tenancy in Common	Joint Tenancy	Community Property	Community Property with Right of Survivorship
Owner	Two or more persons	Two or more persons	Married Couple	Married Couple
Ownership Interests	Ownership can be divided among owners in equal or unequal interest	Ownership interests must be equal	Ownership interests must be equal	Ownership interests must be equal
Right to Transfer Property	Each co-owner may transfer his or her interest separately	Each co-owner may transfer his or her interest separately, but tenancy in common results	Both spouses' must consent to transfer	Both spouses' must consent to transfer
Death of Co-Owner	Decedent's interest passes by will or intestacy and is usually subject to probate costs and delays	Decedent's interest automatically passes to surviving joint tenant(s) ("right of survivorship")	Decedent's interest passes to surviving spouses' unless other provisions are made in decedent's will	Decedent's interest automatically passes to surviving spouse ("right of survivorship")
Possible Advantages	Free ability to transfer co-owner's interest. Ability to own property in unequal shares. Freer ability to give property in a will	Free ability to transfer co-owner's interest. Right of survivorship avoids probate on property.	May have tax advantages if given to surviving spouse upon death	Right of survivorship avoids probate on property. May have tax advantages for surviving spouse. Avoids creditor claims against property by decreased spouses creditors
Possible Disadvantages	Doesn't avoid probate; May have tax disadvantages for a spouse	May have tax disadvantages for a spouse	Doesn't avoid probate; Both spouses must consent to transfer	Both spouses must consent to transfer



Step 18: Closing Costs

For sellers, closing costs usually run in the range of 6% to 7% of the sales price, not including loan pay-off and any significant home preparation, staging or repair costs. property.

In addition to your down payment, there are a variety of other costs charged by the lender, the title company, the city and other providers to complete the title transfer. Very generally speaking, buyers can expect that closing costs will be anywhere from 1% to 2% of the purchase price, the major variable being the loan points charged by their lender. Other than loan-related fees, the big costs for buyers are for escrow fees and title insurance, home inspections, the first year of hazard insurance and property tax pro-rations, if any. If new construction, buyers often pay the transfer taxes instead of sellers.





Step 18: Closing Costs continued

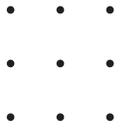
Sellers Customarily Pay

- Brokerage Commissions
- Real Estate Transfer Taxes
- Document Preparation for Deed
- Payoff Existing Property Loans and Loan Related Fees
- Bonds or Assessments
- Notary Fees and Recordation Fees
- Pre-Sale Inspection Reports
- Natural Hazard Zone Disclosure Statement
- City Report of Residential Record
- Energy/Water Conservation And Other
- Statutory Compliance Work
- Underground Storage Tank Reprot
- Any judgments, Liens Recorded Against The Property
- Any Unpaid Homeowner's Dues
- Any HOA Move-Out Fees
- Pro-Rated HOA Fees
- Pro-Rated Property Tax

Buyers Customarily Pay

- Escrow Fee
- Notary Fee
- Title Insurance Premiums
- Inspection Reports: Pest, Contractor, Engineer, Roof, As Desired.
- Appraisal Cost, Loan Points & Fees
- Mortgage Insurance if Required By The Lenders
- Any Interest on Funding to 30 Days Prior To First Payment
- Home Warranty (Optional)
- Homeowners Insurance For First Year
- Earthquake Insurance (Optional)
- Any Community Enhancement Fee
- Any HOA Transfer, Certification And Move-In Fees
- Pro-Rated HOA Fees
- Pro-Rated Property Tax





Step 19: Final Walk Through

The chance to look at the home to make sure it's in the same condition as when you signed the sales agreement. If certain items are in need of repair or replacement the buyer can demand the seller make these repairs before closing.





Step 20: Signing and Recording

Once the loan is approved and all invoices and paperwork have been provided, the lender and escrow officer will collaborate on the preparation of the Closing Disclosure (CD). In order to close on time, the buyers must receive the CD at least three days prior to the signing date. The escrow officer will prepare an estimated settlement statement and inform the buyer of the balance of the down payment and closing costs needed to close the escrow. Buyers sign the closing disclosure at the escrow office with the escrow officer/notary. You will need to bring a picture ID. This typically takes 45 - 60 minutes. You sign the deed, loan docs and additional closing documents, and the officer will summarize and explain the docs you are signing throughout the process. This is NOT the day you close. This date may move slightly; receipt of the loan docs to escrow is the critical piece. After signing the closing documents, buyers wire the funds to close. It is typically the day before close of escrow if not 2 days before close. The bank does not fund escrow until they have proof your closing funds are in the account. Then the lender will send funds directly to the escrow holder. When the loan funds are received, the escrow holder will verify that all necessary funds are in. Escrow funds will be disbursed to the seller and other appropriate payees. Once the deed records (typically around 2 pm) you will formally be the new owners of the home.





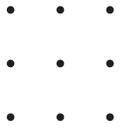
Step 21: After Closing

We suggest you keep all records pertaining to your home together in a safe place, including all purchase documents, insurance, maintenance, and improvement. The original deed to your home will be mailed directly to you by the county recorder, generally within four to six weeks.. The title insurance policy will be mailed to you in about two to three weeks. You may not receive a tax statement for the current year on the home you buy. However, it is your obligation to make sure the taxes are paid when due. We will send you the reminder a month ahead of each payment due. You can check the status on County Auditor/Controller's website.

Services:

We are here to be your full support; closing is just another start of a long relationship with you. We will provide you a list of resources and will always be available to help you. If you plan to invest in real estate as a long term finance plan, we set up a customized strategy based on your portfolio. We are here for the long game!





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Home Buyers

Questionnaire

Client Name: _____ Email Address: _____

Phone (Mobile): _____ Phone (Home/Work): _____

Partner/Spouse Name: _____ Email Address: _____

Phone (Mobile): _____ Phone (Home/Work): _____

Current Address: _____

Profession(s) or Field(s): _____

Do you currently own or rent? _____ How long have you lived there? _____

If you are renting, how long is your lease and what is the flexibility? _____

If you own, will it be necessary to sell your current home before purchasing? _____

Why are you planning on moving? _____

When would you like to be in your new home? _____

What area(s) are you considering? _____

Are you familiar with that/those area(s)? _____

If so, please explain what it is that you particularly like about each area: _____

What are the most important features in a home that you are looking for and why? _____

What style(s) are you attracted to? _____

What style(s) do you not gravitate toward and why? _____

1.) _____

2.) _____

3.) _____

Approximately how many square feet are you looking for? Do you know how to estimate? _____

How many bedrooms do you need? _____ How many bathrooms? _____

How many family members will be living with you? _____



Do you have pets and if so what needs do you have for them? _____

Where do you spend most of your time in your home? _____

Do you entertain often? _____

Do you commute to work? _____ If so, where? _____

Do you need/want to be in any specific school district or near any specific facilities, and if so which ones? _____

If so, how important is proximity? (on a scale of 1-5, 5=most important) _____

What are your parking needs? _____

Any family members with special needs? _____

What are the 3 most important features you can't live without in your home & why? _____

1.) _____

2.) _____

3.) _____

What would you be willing to compromise or give up to ensure that you have your #1 feature? _____

Are there other amenities you are looking for and if so, what are they? _____

On a scale of 1-5 (1=All for it; 5=Not a chance!), how do you feel about remodeling? _____

On a scale of 1-5 (1=All for it; 5=Not a Chance!), how do you feel about New Construction? _____

How long have you been looking for a home? _____

What is the price range you are considering? _____

Will you be paying Cash or Financing a loan? Please check: Cash _____ Financing _____

Have you already spoken with a lender? Yes _____ No _____ If yes, whom? _____

Do you have a current pre-approval letter? Yes _____ No _____

What are your expectations in terms of listing price and an offer you will make? _____

How many homes do you expect to view before feeling comfortable enough to purchase? _____

If there are multiple offers on a property, does that affect your interest in making an offer? Yes _____ No _____

Will you hesitate to enter into a multiple offer situation? Yes _____ No _____

What are the best days/times for you to look at homes? _____

Are you available during Sunday Open Houses? Yes _____ No _____

Are you available during Tuesday Broker's Caravan? Yes _____ No _____

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