

A Homebuyer's Guide to the Home-Buying Process

Welcome Home!

*This helpful home buying guide is provided by Charles Harris Winokur: 303.667-6600 or
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I'd Like to Be of Assistance

Buying a home is a rewarding and challenging experience! A first-time homebuyer may find the process overwhelming and seasoned homebuyers find that each move provides its own challenges. One clear advantage of working with a real estate professional is that you don't have to do it alone. My team and I have the training, knowledge and experience to help you through each step, making your move easier, quicker and even fun!

We are a valuable source of information about market trends, financing options, community and neighborhood characteristics, and homes currently for sale. Not every seller runs an ad in the local paper or puts a sign in their yard – you could drive by and miss an outstanding home that meets your needs. We offer complete, updated information to ensure you get the *right* property at the *right* price.

Providing excellence in real estate is our mission! We welcome the opportunity to assist you throughout the entire home-buying process and help you find the home of your dreams. We guarantee our high standards of service will exceed your expectations and hope to create in you a customer-for-life.

This guide provides useful information concerning the home-buying process, information about my sales team and an overview of how we can successfully help you find a home. While you go through the guide, please jot down any questions you may have for me.

I have also enclosed a few forms that will enable us to quickly establish a Home Preference Profile and begin the home search process.

Thank you for your consideration.



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Choose the Best

You are buying a new home. It's important not only for the memories that will be created there, but because it's one of the most important financial investments in your life. For this reason, you want to be sure to choose the best real estate professional to manage the process.

I know what it takes to find the right house and the right price and I WILL help you find the home of your dreams! My continued success is a result of the drive, desire, integrity, and experience that I provide to each of my customers. I have what's necessary to help you achieve your real estate goals.

My Personal Commitment

My personal commitment to you is excellent service to help you buy your home in the shortest time, with the least inconvenience to you!

I will:

- Initiate and maintain constant and continuous communication with you.
- Carefully analyze your needs, being sensitive to your special requirements.
- Orient you to current market conditions.
- Provide accurate information about property values, taxes, utilities, and zoning restrictions.
- Provide helpful community data, including association fees, public transportation, school systems, places of worship, shopping centers, and recreational facilities.
- Explain local real estate practices and procedures.
- Provide information about financing options.
- Prequalify you, so you can be sure the financing is available for the home you select.
- Thoroughly analyze the entire inventory of homes on the market and provide the information you request on selected properties.
- Avoid wasting your time by previewing properties and showing you only those that meet your needs.
- Carefully review and explain the Contract to Purchase.
- Facilitate all negotiations.
- Explain post-purchase activities, responsibilities and follow-up.
- As a customer-for-life, keep in touch with you after moving day.



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Choose a Full-Service REALTOR®

My main priority is not just helping you find the home of your dreams; rather I'm looking forward at all the various services you will need during the transition of buying your home. Buying a home is not just a transaction it's the beginning of a relationship between my customers, my team and me. As a full service REALTOR, I will offer detailed personal service before, during and after the home search.

Before the Home Search, My Team Will:

- Offer up-to-date information and creative alternatives to assist with the decision-making process. This includes financing information about owner-financing, conventional vs. government financing, zero down payment options, and current interest rate data.
- Assist you with getting pre-qualified by a mortgage lender, which will put you in a stronger buying position.
- Estimate and explain all purchase costs.
- Determine your homeownership needs, priorities and heart's desires.
- Review and explain the Multiple Listing Service (MLS) and the Contract to Purchase.
- Provide you with information about all the homes for sale that meet your requirements.
- Assist in the sale of your current home, if applicable.
- Provide you with a competitive market analysis for the sale of your current home, so that you can estimate your current equity.
- If you are moving from out of town, I will send you a relocation package, including details on the housing market, school systems, recreation, medical facilities, shopping, and other pertinent information.

During the Home Search, My Team Will:

- Constantly preview current inventory and select the appropriate properties to better narrow your focus and make the best use of your time.
- Discuss each home's benefits and drawbacks in relation to your requirements.
- Review daily updates on all new hot properties coming on the market.
- Set appointments, pick-up keys and show properties, neighborhood amenities and lifestyle benefits.
- Discuss all market trends and changes that will affect the decision-making process.
- Help you select the best property on which to make an offer.



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After the Home Search, My Team Will:

- Research current and pending sales and competitive listing information to ensure right-pricing.
- Prepare and explain the Contract for Purchase.
- Provide expert, tireless contract negotiations on your behalf.
- Help you through the home financing process.
- Work hand-in-hand with the appraiser to ensure they have the latest comparable sales, all available surveys, home inspections, and easy access to the property.
- Coordinate all necessary inspections.
- Counsel you about the homeowner's insurance process.
- Accompany you to closing.



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Buy or Rent?

A recent homeownership survey demonstrated that seven out of 10 renters plan to buy a home. Renting may seem less likely to tie you down and offers almost a maintenance-free lifestyle; however, renting offers no equity build-up, no tax benefits and no protection about rent increases. On the other hand, homeownership offers critical financial and tax advantages.

Homeownership Builds Equity

Making a monthly mortgage payment is almost like having a forced savings account. A portion of each payment reduces the principal balance of your loan and increases your equity. You can borrow against this equity to remodel your home, pay for cost of education or take a dream vacation.

Homeownership Creates Long-Term Appreciation

Though not guaranteed, home values generally appreciate over many years. Historically, home appreciation usually outpaces inflation. The appreciation in your home adds to your equity.

Homeownership Offers Tax Advantages

Why pay more for taxes than you need to? Qualified mortgage closing costs, interest payments and property taxes may be tax deductible. Please contact a tax advisor for more information.

Homeownership Creates Pride in Ownership

Everyone likes the idea of settling down in something that belongs to them. They enjoy the freedom of being able to change the home to meet their needs. Homeownership provides a sense of satisfaction and pride! It lets you develop a strong tie to the community.

Homeownership Gives You a Way to Move Up

The tax savings, long-term appreciation and equity build-up provide the means for you to afford your next, larger home when you're ready to move.



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Greater Exposure

My team and I can show you all the homes that are on the market to make sure you find the perfect home.

See another company's sign or ad?

We cooperate with all real estate brokers and can show you any property through our multiple list service (MLS). Simply circle ads in publications and jot down the address of properties you drive by that interest you. Your home team will get the information you want and can schedule a showing if you decide it's something you want to see. There's no need to speak with other real estate brokers. We can also assist with For Sale By Owner properties.

Unadvertised properties and homes without signs

These include new homes in the market. Through our MLS computer, I am aware of any home that is placed in the market within 24 hours. Many times, the best price/best deals are sold before the sign ever goes up or an ad is run. Working as a team, we can find such properties before they are sold!

New construction

When I accompany you on the first visit to a new development, you'll receive all the benefits offered in this presentation in addition to those offered by the builder.



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Steps to a Successful Home Purchase

- Choose a qualified REALTOR®.
- Meet for a Home Search Consultation.
- Get a mortgage prequalification/preapproval.
- View selected properties with your real estate professional.
- Choose your perfect home, complete an Offer to Purchase and make an earnest money deposit.
- Your real estate professional will present your offer which will be accepted or returned with a counter-offer.
- When counter-offered, make a final decision.
- Begin the mortgage process, including application, verifications, credit check, and appraisal.
- Title company begins the title search and survey and issues title insurance.
- Arrange for inspections and negotiate any contingencies.
- Obtain final loan approval and satisfy any lending contingencies.
- Obtain homeowner's insurance and, if required, flood insurance.
- Confirm closing date.
- Conduct a walk-through inspection of the property.
- Bring final cashier's check to closing, get your keys and MOVE IN TO YOUR NEW HOME!



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Protect Your Rights

How My Team Can Help You

There are many critical aspects involved in the home-buying process. To ensure that your rights as a homebuyer are protected, it's important that my team discuss with you the following topics:

- Real estate agency relationships
- Equal housing opportunity
- Rights of homebuyers to perform inspections, such as:
 - General home inspection
 - Structural inspection
 - Well and water inspection
 - Septic inspection
 - Radon test
 - Lead-based paint inspection
 - Roof inspection
 - Termite inspection
- Warranty programs for resales and new construction
- Appraisal
- Survey
- Condominium/homeowner association documents, annual fees, application and board approval, if applicable
- Homeowner's insurance
- Flood insurance

I will schedule a homebuyer's orientation meeting to clearly explain all of the above. Whether you are a first-time homebuyer or you've formerly purchased a home, it's in the best interest to understand local, up-to-date rules and regulations. Laws change from year-to-year and state-to-state.



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Financing

Getting Prequalified/Preapproved

One of the best ways to improve your negotiating power is to present the home seller with a loan preapproval letter from your lender. And a prequalification will help narrow your focus to homes in your price range. What is the difference between a prequalification and a preapproval? A prequalification is based on unverified information you provide to your lender. A preapproval is based on verified information and a preliminary credit report.

Financing Options

Finding the right financing program can determine whether you qualify for the home you want. You can count on my assistance to explore all the options to find the most affordable program for you. Below is a brief description of the most commonly-used loan programs. Consult your lender for more detailed information.

- **Adjustable-Rate Mortgage (ARM):** A mortgage that permits the lender to adjust its interest rate periodically on the basis of changes in a specified index.
- **Balloon Mortgage:** A mortgage that has level monthly payments that will amortize over a stated term, but that provides for a lump sum payment to be due at the end of an earlier specified term.
- **Bridge Loan:** A form of second trust that is collateralized by the borrower's present home (which is usually for sale) in a manner that allows the proceeds to be used for closing on a new house before the present home is sold. Also known as "swing loan."
- **Construction-to-Permanent Mortgage:** An all-in-one mortgage that enables eligible borrowers to obtain financing to build a new home or remodel, repair, and upgrade a home that they are purchasing.
- **Conventional Mortgage:** A mortgage that is not insured or guaranteed by the federal government and typically meets the guidelines set by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). Contrast with government mortgage and non-conventional mortgage.
- **Down Payment Assistance Program (DAP):** A conventional mortgage that permits the homebuyer to make a down payment as low as 3% or receive free gift-money and incur no out-of-pocket expenses.



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- **FHA Mortgage:** A mortgage that is insured by the Federal Housing Administration (FHA). Also known as a government mortgage. FHA mortgages have a maximum loan limit that varies depending on the average cost of housing in a given region.
- **Fixed-Rate Mortgage (FRM):** A mortgage in which the interest rate does not change during the entire term of the loan. Fixed-rate mortgages, the most popular type of mortgage, offer the peace of mind that your interest rate will remain the same for as long as you have your loan.
- **Interest-Only Mortgage:** A mortgage in which the monthly payment covers only the interest due. The lower payment typically increases the loan amount for which a homebuyer can qualify and reduces payment-shock for first-time and move-up homebuyers.
- **Non-Conventional Mortgage:** A mortgage that is not insured or guaranteed by the federal government and does not meet all of the guidelines set by the Federal National Mortgage Association (Fannie Mae) and the Federal Home Loan Mortgage Corporation (Freddie Mac). Contrast with government mortgage and conventional mortgage. Also known as Alt-A mortgage.
- **VA Mortgage:** A mortgage that is guaranteed by the Department of Veterans Affairs (VA). Also known as a government mortgage.

Expand Your Horizons with Alt-A Financing

Alt-A, or non-conventional, mortgages offers many unique financing options and qualifying guidelines. Some of these include:

- 100% financing for individuals with little-to-no savings
- Financing for foreign nationals
- Reduced documentation programs that:
 - do not verify income
 - do not verify savings/assets



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Looking for Your Perfect Home

Does the “perfect” home exist for you? After our Home Search Consultation, you can be assured that I will have the information to target your home search efforts to those properties that best suit your requirements. I will use all available resources, including:

- Computer research of the Multiple Listing System (MLS)
- Analysis of all new-home subdivisions
- Consultation with other REALTORS® in your preferred areas
- For Sale By Owner properties
- Canvassing desired neighborhoods to find possible sellers, if none currently exist

When viewing a property, feel free to open closets and cabinets. You will receive a brochure containing information about each property in which you can make notes. If you have any questions, please let me know and I will coordinate with the seller agent to get your answers. Most importantly, feel free to discuss with me what you’re feeling. No offense will be taken if you don’t like something; rather, it will actually help me further narrow the focus of your home search.

Since we’ll put so much effort into your Home Preference Profile, most likely we find the home of your dreams rather quickly. It may even be the first home you see. My team will find it ... whatever it takes!



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Buying a Lifestyle

People buy more than bricks-and-mortar, they buy a way of living. Let me help you find the whole package – the house, plus neighborhood playmates for their children, convenience to shopping, recreational facilities and places of worship. To ensure the lifestyle you want and expect, ask yourself these questions before you buy:

- What schools will my child attend?
 - Where are they located?
 - What are their test results?
 - What is the consensus of local parents?
 - Do they have the special programs necessary for my child?
 - How will my child get to school?
- How far is it to work?
 - How long am I willing to commute?
 - Are there optional routes to take to work?
- Are shopping facilities adequate and convenient?
- How close are hospitals and/or medical centers?
- Are churches/synagogues close?
- If necessary, is public transportation available and convenient?
- Are police and fire protection adequate?
- If important, how close is the airport?
- Does the Homeowner's Association provide recreational facilities such as:
 - Golf
 - Tennis
 - Lake Access
 - Pools
 - Playgrounds
 - Are there fees and regulations involved for their use?
- What additional recreational facilities are close by?
 - Golf - Public/Private/Semi-Private
 - Tennis - Public/Private/Semi-Private
 - Country Clubs - Private/Semi-Private
 - YMCA/Gyms
 - State Parks - Hiking/Camping/Boating/Picnic Facilities



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- How available are children's activities?
 - Scouts
 - Dance
 - Karate
 - Swimming
 - Music School
 - Gymnastics
 - Sports Leagues
- Are there children in the neighborhood?
- Are movies, libraries, theatre, sports complexes, and museums convenient?
- Is there a Homeowner's Association?
 - How active are they?
 - Can I live with their rules and regulations?
 - What are their dues?
- Is the community well-planned and well run?
- What is the immediate neighborhood like?
 - Is it well kept?
 - How is traffic?
 - Are there sidewalks?
 - Sewer?
 - Septic?
 - Public water?
 - How is drainage?
- Are there protective zoning ordinances?
- Is there any vacant land close by? What is it zoned for?



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Facts About FSBOs

Who wins in a “For Sale By Owner” transaction?

A seller sells their home on their own to save the commission. A homebuyer buys a FSBO to save the commission. But who wins? Trying to save on commission makes it tempting to skip the REALTOR® when considering buying a home. But, without access to the proper resources, you may end up paying too much for your new home. Put a REALTOR on your side. We can make a difference!

FSBO Checklist

- What is the property really worth on today’s market?
- Can I negotiate a deal, including counter-offers and repair contingencies, and keep the deal together?
- Am I familiar with today’s financing options, down payment requirements and closing costs? Can I ask the seller if they are willing to pay any portion of these?
- Do I know all of today’s legal contract intricacies and disclosure laws, thus protecting me from any potential lawsuits?
- Am I willing to take all these risks, possibly endangering my family personally and financially? *Perhaps a REALTOR can help me find the right house at the right price after all.*



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Is Home Improvement an Option?

What if you find a home that is nearly perfect in every way, if only it had ... an extra bath, a pool, a fireplace, an updated kitchen, or some other feature? I can help you the financing that will enable you to buy the home and make home improvements, all in one package.

Most times, home improvements are worth every dollar – or more – for your family’s pleasure and enjoyment. If you’re concerned about return-on-investment, the following chart from the Institute of Real Estate Appraisers will help you make an educated decision. Estimates vary due to locale, trends and other market factors.

Feature	Estimated Cost	Percent Recoverable
Add a full bath: <ul style="list-style-type: none"> to a 1½ bath home to a 2 bath home 	\$5,000 - \$10,000	80% 50%
Add a half-bath: <ul style="list-style-type: none"> to a 1½ bath home 	\$2,000 - \$3,000	60%
Add a garage	\$3,500 - \$6,000 +	Up to 50%
Add a fireplace	\$1,500 - \$3,000	Up to 75%
Turn a basement into a recreation room	\$3,000 - \$6,000 +	Up to 15%
Enclose a porch	\$5,000 - \$6,000	50% - 60%
Install: <ul style="list-style-type: none"> central air room units 	\$2,500 - \$4,500 \$500 - \$1,000	Up to 75% 0% - 50%
Install new heating plant	\$1,200 - \$2,000	0% - 100%
Repaint frame house	\$1,000 - \$2,000	30% - 80%
Install new exterior siding	\$3,000 - \$8,000	Up to 75%
Landscape	\$500 - \$2,000	40% - 60%
Add a pool	\$10,000 +	0% up to 40%
Add a patio	\$2,000 - \$4,000	35% - 60%



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From Contract to Closing

A crucial period begins once all parties have accepted a sales contract. My closing checklist will guarantee each step is being completed in a timely manner. You will receive weekly updates until closing.

I promise to offer continued guidance and support throughout the entire home purchase process.

From offer ...

...to closing...

...until the moving van pulls away!

CLOSING CHECKLIST			
Contract Closing Date _____		Contract Price \$ _____	
Property Address _____			
Seller _____	eMail _____	Phone _____	
Buyer _____	eMail _____	Phone _____	
Listing Agent _____	eMail _____	Phone _____	
Selling Agent _____	eMail _____	Phone _____	
Closing Agent _____	eMail _____	Phone _____	
Loan Officer _____	eMail _____	Phone _____	
Attorney _____	eMail _____	Phone _____	
	Date Ordered & From Whom	Date Due & Set To Whom	Work Completed & Delivered
Balance of Deposit	_____	_____	_____
Mortgage Contract to Lender	_____	_____	_____
Sales Contract to Title Co.	_____	_____	_____
Buyer Approved by Lender	_____	_____	_____
Estoppels Letter/Final Payoff	_____	_____	_____
Appraisal	_____	_____	_____
Survey	_____	_____	_____
Radon Test	_____	_____	_____
Termite Inspection	_____	_____	_____
Roof Inspection	_____	_____	_____
Home Inspection	_____	_____	_____
Homeowner's Insurance	_____	_____	_____
Flood Insurance	_____	_____	_____
Credit Approved	_____	_____	_____
Condo Documents Requested	_____	_____	_____
Condo Board Approval	_____	_____	_____
HOA Documents Requested	_____	_____	_____
Water and Well Certification	_____	_____	_____
Septic Certification	_____	_____	_____
Possession Date Confirmed	_____	_____	_____
Funding Date	_____	_____	_____
Escrow Check Ordered	_____	_____	_____
Walk-Through Inspection	_____	_____	_____
Keys for New Owners	_____	_____	_____
Sign Removed	_____	_____	_____



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Homebuyer's Checklist

Once negotiations on the purchase of your new home have been completed, we can begin preparing for the closing. Following is a list of homebuyer to-dos. I'm here to assist you throughout the process, please feel free to call at any time with questions.

- Verify that you have a fully executed copy of your Agreement of Sale, a copy of the property description and a signed copy of the Seller's Disclosure Information Sheet.
- Apply for home financing within the time stipulated on the Agreement of Sale.
- Provide all requested information to your lender in a timely manner to avoid processing delays.
- My team will assist you with scheduling and completing all necessary inspections stipulated in the Agreement of Sale. We will ensure that all necessary certifications and documentation is provided to you at the conclusion of the inspection process.
- Deliver your second deposit check to my office on or before the date on which it is due.
- Obtain homeowner's insurance in compliance with your lender's requirements. Evidence of insurance will be required by your lender prior to closing.
- Arrange to transfer all utilities, including electric, gas, trash removal and water into your name. Contact the telephone and cable companies to arrange for new service.
- One week prior to closing, contact my office to schedule a final walk-through inspection to be held within 48 hours of closing.



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Moving Checklist

BEFORE THE MOVE

Address Change

- Post office: Give forwarding address 4 to 6 weeks.
- Charge accounts, credit cards
- Subscriptions: Notice requires 6 to 8 weeks.
- Friends and Relatives
- Employer
- Clubs/Memberships
- Veterans Administration

Bank

- Transfer funds, arrange check cashing in new city.
- Arrange credit references.

Insurance

- Notify company of new location of coverage for Life, Health, Fire and Auto.

Utility Companies

- Gas, light, water, telephone, fuel, garbage.
- Get refunds on any deposits made.

Delivery Service

- Laundry, newspaper, changeover of service.

Medical, Dental, Prescription Histories

- Ask Doctor and Dentist for referrals: transfer prescriptions, glasses, X-rays, etc.
- Obtain birth records, medical records, etc.

Pets

- Ask about regulations for licenses, vaccinations, tags, etc.

Things to do

- Empty freezer, plan use of food.
- Defrost freezer and clean refrigerator. Place baking soda inside to dispel odors.
- Have appliances serviced for moving.
- Remember arrangements for TV and cable.
- Clean rugs or clothing before moving.



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- Check with your Moving Counselor: insurance coverage, packing and unpacking labor, arrival day, various shipping papers, method and time of expected payment.
- Get children's school transcripts.
- Make arrangements for care of children and pets on moving day.
- Return library books.
- Assemble a moving kit to take to new house (hammer, nails, pliers, masking tape, tape measure, flashlight, fuses, rags, scissors, and first aid kit).
- Return borrowed items.
- Round up things borrowed from you.

ON MOVING DAY

- Carry enough cash or traveler's checks to cover cost of moving services and expenses until you make new banking connections.
- Carry jewelry and important documents yourself, or use registered mail.
- Let close friends or relatives know route and schedule you will travel incl. overnight stops; use them as message headquarters.
- Double check closets, drawers, shelves to make sure they are empty.
- Leave old keys, garage door openers, broiler pans, landscape/house plans and instruction manuals needed by new owners with Realtor.

AFTER THE MOVE

- Obtain certified check or cashier's check necessary for closing Real Estate Transaction
- Check on service of telephone, gas, electricity, water and garbage.
- Ask Mail Carrier for mail he/she may be holding for your arrival.
- Have new address recorded on driver's license.
- Visit city offices and register to vote.
- Register car within five days after arrival in state or penalty may have to be paid when getting new license plates.
- Obtain inspection sticker and transfer motor club membership.
- Apply for state driver's license.
- Register in your new place of worship.
- Register children in school.
- Arrange for medical services.



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HOMEBUYER PROFILE

It is a great pleasure to be working with you. So that my team and I can serve you better, please take a few minutes and complete the following.

Contact Information

Mailing Address _____ _____	
Seller _____	Co-Seller _____
Home _____	Home _____
Office _____	Office _____
Cell _____	Cell _____
Fax _____	Fax _____
eMail _____	eMail _____
Birthday _____	Birthday _____

General Information

Child _____	Age _____	Birthday _____
Child _____	Age _____	Birthday _____
Child _____	Age _____	Birthday _____
Child _____	Age _____	Birthday _____
Pets: <input type="checkbox"/> Dog # _____ <input type="checkbox"/> Cat # _____ <input type="checkbox"/> Bird # _____ <input type="checkbox"/> Other _____		
Hobbies: <input type="checkbox"/> Boating <input type="checkbox"/> Computers <input type="checkbox"/> Cooking <input type="checkbox"/> Gardening <input type="checkbox"/> Golf <input type="checkbox"/> Hunting/Fishing <input type="checkbox"/> Skiing <input type="checkbox"/> Tennis <input type="checkbox"/> Travel <input type="checkbox"/> Other _____		
Favorite Color _____ Flower _____ Restaurant _____		

Real Estate Profile

Have you purchased a home before? What kind of experience did you have? _____
Have you used the services of a REALTOR® before? _____
What REALTOR services are important to you? _____
How soon do you need a new home? _____
If you found a home today, could you make a decision on it? _____
Why did you decide to move? _____
Why did you buy your last home? _____



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Home Preference Profile

I'm not just helping you find a home, I'm helping you find a lifestyle. People buy more than bricks-and-mortar; they buy a way of living. I'll present you with a complete package – the house, plus neighborhood playmates for their children, convenience to shopping, recreational facilities and places of worship. The following information will enable me to better narrow your home search focus. Help me to discover your heart's desires, your wants and your needs.

What is your new-home price range? _____

Are you prequalified/preapproved? For how much? _____

Would you like assistance identifying available financing options and obtaining a home loan? _____

What features do you enjoy most about your current home? _____

What do you like least about your current home? _____

Have you seen any homes you liked? Why didn't you buy them? _____

What is the most important room in the house and why? _____

What features do you have in your current home that must be in your next home? _____

What features could you do without? _____

Do you have special/over-sized furniture which will move with you? _____

What style of home do you prefer? _____

What size home are you looking for? _____ Bedrooms _____ Baths _____ Total Square Feet _____

What kind of a neighborhood personality are you looking for (e.g., "friendly and open," "quiet and private")? _____

How far are you willing to commute? Where is your office? _____

Are school systems important to you? _____

What children's activities would you like nearby (e.g., scouts, playgrounds)? _____

What recreational activities would you like nearby (e.g., country clubs, golf courses, tennis courts)? _____

What amenities would you like the homeowner's association to provide (e.g., pool, tennis courts, playground)? _____

Do you need to be close to medical facilities, places of worship, shopping, and/or public transportation? _____

Are warranties important to you? _____

What special energy features are important to you? _____

Please indicate those home features that you want, but could do without and those features that you have to have:

Feature	Want If Possible	Have to Have
Split Plan	_____	_____
Home Office	_____	_____
Large Master Bath	_____	_____
Walk-In Closets	_____	_____
Eat-In Kitchen	_____	_____
Family Room	_____	_____
Formal Living Room	_____	_____
Formal Dining Room	_____	_____
Two-Car Garage	_____	_____
Fireplace	_____	_____
Swimming Pool	_____	_____
Spa/Jacuzzi	_____	_____
Enclosed Porch	_____	_____
Fenced Yard	_____	_____
Hardwood Floors	_____	_____
Electronic Security System	_____	_____
Cathedral Ceilings	_____	_____
Laundry Room	_____	_____
New Construction	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____
Other _____	_____	_____

Additional To-Dos

- Review enclosed guide.
- Make list of any questions you have for me.

Working together, I am confident I will make your home search a pleasant and rewarding experience!



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- Charles Harris Winokur -

CLOSING CHECKLIST

Contract Closing Date _____		Contract Price \$ _____	
Property Address _____			
Seller _____	eMail _____	Phone _____	
Buyer _____	eMail _____	Phone _____	
Listing Agent _____	eMail _____	Phone _____	
Selling Agent _____	eMail _____	Phone _____	
Closing Agent _____	eMail _____	Phone _____	
Loan Officer _____	eMail _____	Phone _____	
Attorney _____	eMail _____	Phone _____	

	Date Ordered & From Whom	Date Due & Set To Whom	Work Completed & Delivered
Balance of Deposit	_____	_____	_____
Mortgage Contract to Lender	_____	_____	_____
Sales Contract to Title Co.	_____	_____	_____
Buyer Approved by Lender	_____	_____	_____
Estoppels Letter/Final Payoff	_____	_____	_____
Appraisal	_____	_____	_____
Survey	_____	_____	_____
Radon Test	_____	_____	_____
Termite Inspection	_____	_____	_____
Roof Inspection	_____	_____	_____
Home Inspection	_____	_____	_____
Homeowner's Insurance	_____	_____	_____
Flood Insurance	_____	_____	_____
Credit Approved	_____	_____	_____
Condo Documents Requested	_____	_____	_____
Condo Board Approval	_____	_____	_____
HOA Documents Requested	_____	_____	_____
Water and Well Certification	_____	_____	_____
Septic Certification	_____	_____	_____
Possession Date Confirmed	_____	_____	_____
Funding Date	_____	_____	_____
Escrow Check Ordered	_____	_____	_____
Walk-Through Inspection	_____	_____	_____
Keys for New Owners	_____	_____	_____
Sign Removed	_____	_____	_____



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Please Take a Minute

Tell Us How We Did

My team and I are pleased to have been of service to you and hope to assist you with your future real estate needs. Because the satisfaction of our customers is so important to us, we are continually striving to improve. We're asking for your assistance. Please complete the following questionnaire and return it in the enclosed envelop. Your opinion is important. All responses are anonymous, unless you choose to provide your name. Thank you for your business and thank you for taking the time to complete and return this questionnaire.

Please rate your experience in the following areas:	Excellent	Good	Fair	Poor
Timeliness of return phone calls	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Issues were addressed satisfactorily	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Consistent, helpful communication	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Knowledge of real estate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Attention given to your special needs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Overall experience	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Agree	Disagree
The real estate process was adequately explained and I knew what to expect during the escrow and closing processes.	<input type="checkbox"/>	<input type="checkbox"/>
My real estate team cared about me and my needs.	<input type="checkbox"/>	<input type="checkbox"/>
My REALTOR earned their commission.	<input type="checkbox"/>	<input type="checkbox"/>
I would recommend my REALTOR to my friends and family.	<input type="checkbox"/>	<input type="checkbox"/>

Why did you choose to work with our team? _____

What stands out most in your mind about your real estate experience? _____

What could my team do to improve our service? _____

What is your overall impression of our team? _____

Do you have any friends or family who will be selling and/or looking for a new home? _____

Optional: May we use you as a reference? Yes No

Your Name _____

*Thank you for your participation.
We really appreciate it.*



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