

VIP HOME BUYING SYSTEM



Flanagan 
HOME TEAM
forthright. local. qualified.

Making Your Home Buying Dreams Come True

Types of Agency



There are two primary types of relationships that exist between real estate agents and buyers

Seller Agency

Where the agent represents the seller and owes “fiduciary” duties to the seller only.

Buyer Agency

Where the agent represents the buyer and owes “fiduciary” duties to the buyer only.

There are HUGE benefits to having a Buyer’s Agent represent you!

Buyer Services Provided By Agents

Services / Duties Provided	Seller Agent	Buyer Agent
Arrange Property Showings	✓	✓
Assist with Financing	✓	✓
Provide Property Data	✓	✓
Explain Forms & Agreements	✓	✓
Monitor Closing	✓	✓



Benefits of Buyer Agency

Services / Duties Provided	Seller Agent	Buyer Agent
Protect Buyer's Interests at ALL Times		✓
Advise and/or Disclose to Buyer ALL MATTERS (even if it means pointing out reasons NOT to Buy!)		✓
Prepare Property Value Study or CMA for Buyer (even if low)		✓
Represent BUYER Exclusively		✓
Keep BUYER'S Financial capabilities, thoughts & willingness to pay more for a property strictly confidential		✓
Represent BUYER'S on MLS Listed properties PLUS Foreclosures, Bank properties, Auctions, FSBOs, Builder Closeouts and even OFF MARKET Properties		✓
Negotiate Home Inspection, Repairs, Occupancy Dates & Buyer Credits & Costs in BUYER'S Favor		✓
OWE FIDUCIARY OBLIGATIONS & RESPONSIBILITIES TO BUYER ONLY		✓

The ABCs of Real Estate

WHAT MOST AGENTS DO

- A** dvertise homes to get you to call them.
- B** eg you to come in and talk with them.
- C** hoose a bunch of homes they like.
- D** rive you from house to house.
- E** ncourage you to make an offer.
- F** eel frustrated because THEY select homes.



**Our Exclusive VIP
Home Buying System
Focuses on YOUR Needs**

As Your VIP Buyer Specialists

OUR TEAM WILL...

1. **Help** find financing at the best rates and terms for **YOU**.
2. **Help** find the best home that meets **YOUR** wants and needs.
3. **Help** negotiate the best price and terms for **YOU**.

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Each Step of the Way You Will Benefit From

1. Innovative Home Loan Programs
2. Leading Edge Technology
3. Specialized Market Knowledge
4. Unique TEAM Sales Approach
5. Valuable Consumer Benefits

Our Exclusive
5 Step Home Buying System
focuses on YOUR needs



Our Exclusive **5 STEP** Home Buying System

STEP 1 Home Loan Pre-Approval	We help you find out how much home you can buy by giving you access to free home loan pre-approval and the best home loans available!
STEP 2 Home Hunter System	We email you all properties that match your home buying criteria with our unique VIP Home Hunter System.
STEP 3 Specialized Market Knowledge	We help you get the home that you want using our specialized market knowledge & leading edge systems & technology.
STEP 4 Unique Team Sales Approach	We close your transaction quickly and with the least cost and hassle as a result of our unique team sales approach.
STEP 5 Valuable Consumer Programs	You receive valuable VIP Buyer Consumer Benefits including our exclusive Buy Back and Buyer Cancellation Guarantees!

STEP 1 Home Loan Pre-approval

THREE KEY BENEFITS

1. You will know exactly how much home you can afford, before you start looking and how much, if any, cash is required and what your monthly payments will be.
2. You get the best financing (competitive rates, favorable terms and highest quality of service) as a result of our long-standing relationships with several of the best lenders in the business.
3. You can make a stronger offer and beat out other buyers as a result of being pre-approved.

Mortgage Loan Agreement

APPROVED

Consider These Two Offers

Buyer A (Not Pre-Approved)



1. \$325,000
2. Offer conditioned on getting financing with no assurance of loan approval.
3. Uncertain ability to secure purchase funds.

Buyer B (Pre-Approved)



1. \$325,000
2. Offer made with lender's written pre-approval letter!
3. Financing guaranteed in writing by lender!

**Which offer do you think
the seller will accept?**

STEP 2 VIP Home Hunter System

1. **YOU** tell us exactly what you are looking for and we enter **YOUR** criteria into our PROPRIETARY property search program.
2. We instantly generate email reports for you on ALL properties which match your needs (including Foreclosures, FSBOs, Builder Closeouts, Pocket Listings, Pre-staged Homes and Off Market Properties!).
3. We receive PRIORITY notification when new properties meeting your criteria are listed By Any and Every Company!
4. **YOU** tell us what **YOU** are interested in and we look at and investigate the properties that **YOU** choose.

**YOU get access to the properties you want
BUT without any sales pressure!**

How Most Agents Pick Houses



- They make a random search through the MLS.
- They pick out 6 to 8 homes.
- They try to sell you one of them.

The wrong person is deciding which homes you'll get to see!

We Put **YOU** In Control

1. **YOU** get to pick the homes you want to see.
2. **YOU** get to choose when you see them and drive by at your leisure!
3. **YOU** tell us which properties interest you, we will do the research and arrange a showing of **ONLY** the properties **YOU** want to see.



STEP 3 Specialized Market Knowledge

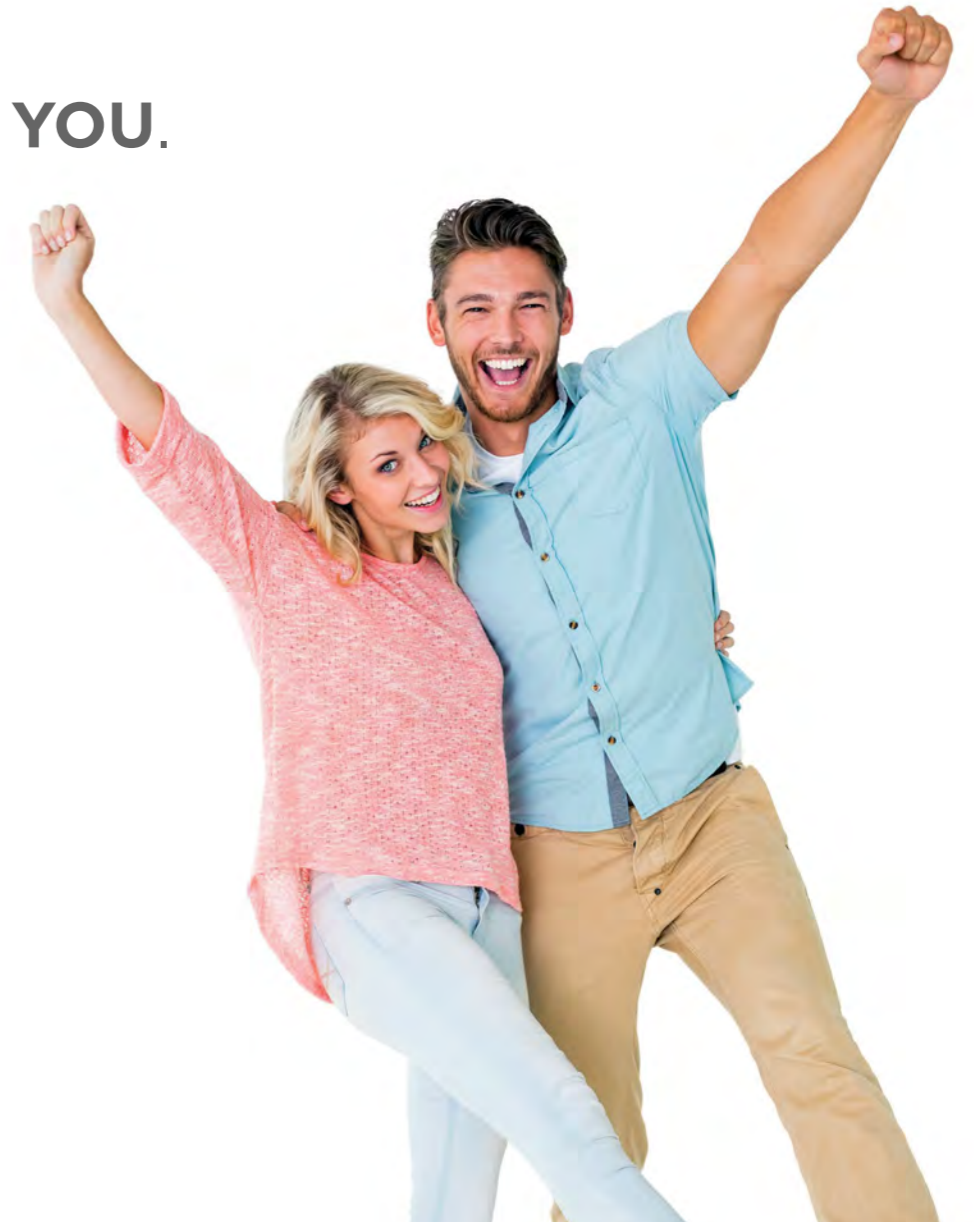
1. Our Buyer Specialists are full-time professionals, experts on the intricacies of our local market, its practices and inventory.
2. We regularly attend outside and in-house training, continuing education and seminars by experts in the field so that YOU have the benefit of the latest and most up-to-date information.
3. We have the latest state-of-the-art technology and software, giving YOU the competitive advantage over other buyers.



With Our Specialized Knowledge

OUR TEAM WILL...

- 1. Do the best job** of finding that one “perfect property” for **YOU**.
- 2. Do the best job** of preparing an offer that meets **YOUR** needs at the lowest price and best terms.
- 3. Do the best job** of presenting & negotiating your offer so that the deal is in **YOUR** favor and **YOUR** interests come first (not the Sellers!).



STEP 4 Unique Team Sales Approach

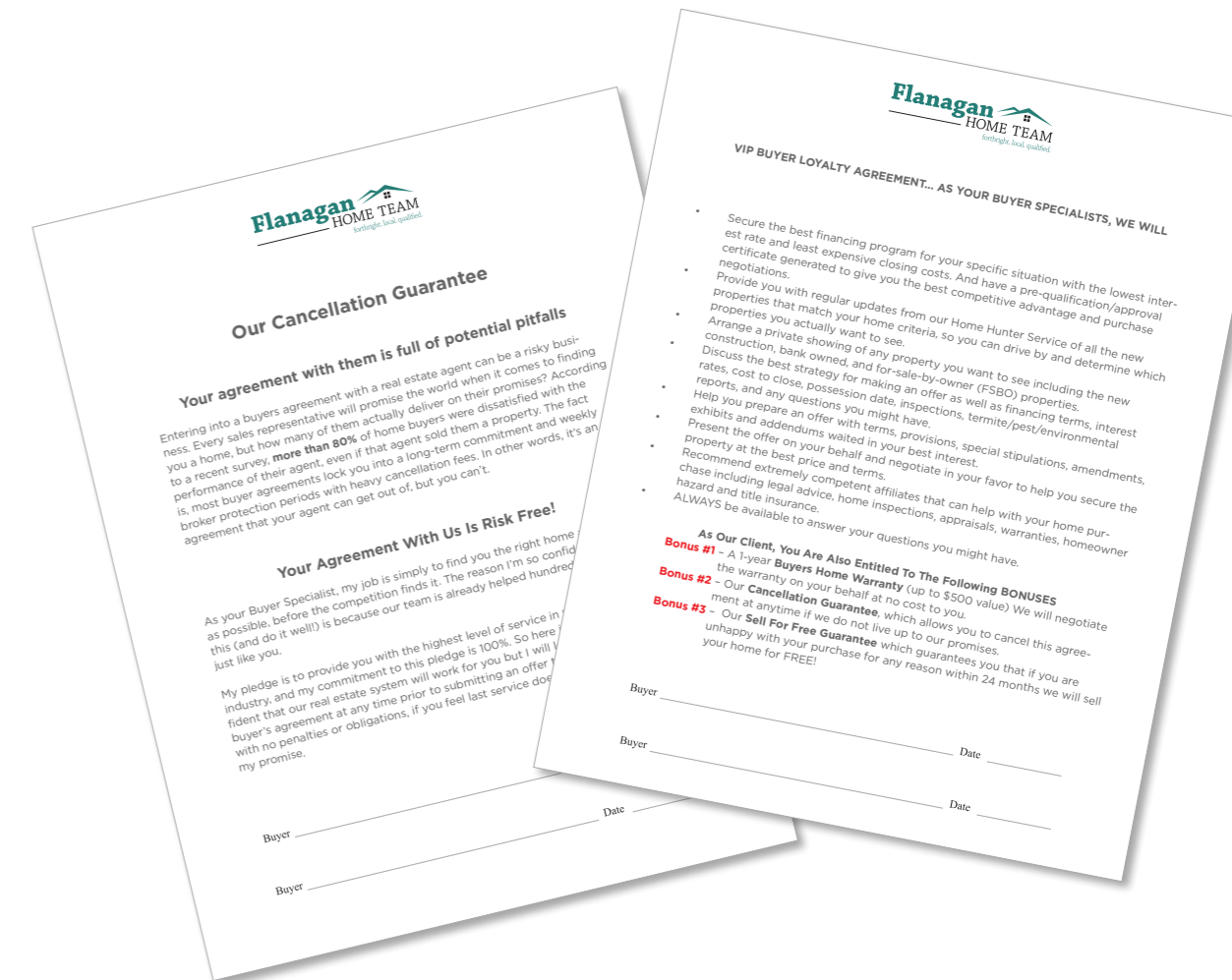
1. **Every** client is assigned an exclusive agent. This agent is supported by our specialized administrative staff.
2. **Every** specialized staff member is dedicated to insuring client satisfaction throughout the home buying process.
3. **Every** member of your team is accountable to you.



TOGETHER
EVERYONE
ACHIEVES
MORE

STEP 5 Valuable Consumer Benefits

- All VIP Buyer's get a written "VIP Buyer Cancellation Certificate" that allows you to stop working with us if you feel we are not living up to the promises we make!
- All VIP Home buyers get a Home Warranty Protection Policy.
- All VIP Buyers get a written "VIP Buyer Satisfaction Certificate" that insures your complete satisfaction with your purchase.



What's In It For YOU?

YOUR EIGHT VIP BUYER BENEFITS

<p>BENEFIT 1 YOU get pre-qualified FREE of charge for a home loan and get access to special financing.</p>	<p>You get more home for your money, you don't waste time on homes above or below your price range & beat out buyers not pre-approved.</p>
<p>BENEFIT 2 YOU receive the best new listings that match YOUR criteria BEFORE the average buyer knows about them!</p>	<p>You can beat other buyers to all the HOT NEW LISTINGS!!!</p>
<p>BENEFIT 3 YOU are backed by our specialized market knowledge.</p>	<p>You get the house you want at the lowest possible price and on the best terms and conditions.</p>
<p>BENEFIT 4 YOU have an entire TEAM of pros and leading-edge technology at your disposal, at no extra cost!</p>	<p>Our state-of-the-art technology and unique TEAM sales system means you save time and money & your transaction is hassle-free.</p>

What's In It For YOU?

CONTINUED

<p>BENEFIT 5 YOU receive a Home Owners Warranty.</p>	<p>You have the security of knowing your home is protected!!!</p>
<p>BENEFIT 6 YOU get a written Cancellation Certificate, signed by us, that allows you to cancel if we do not live up to the promises we make!</p>	<p>YOU are in control, not the real estate agent. You get our signed, written commitment – we take all the risk so you don't have to!</p>
<p>BENEFIT 7 YOU get a written Satisfaction Guarantee, that insure you are satisfied with your purchase.</p>	<p>If within 3 months you are not 100% satisfied with your new property we will sell it for FREE!</p>
<p>BENEFIT 8 You get priority access to competent affiliates that can assist you with your total home purchase needs and circumstantial details.</p>	<p>We have special relationships with Real Estate Attorneys, Home Inspectors, Certified Engineers and others that can handle those special needs.</p>

All We Ask For In Return Is Your Loyalty

Our VIP Loyalty Agreement



VIP BUYER LOYALTY AGREEMENT... AS YOUR BUYER SPECIALISTS, WE WILL

- Secure the best financing program for your specific situation with the lowest interest rate and least expensive closing costs. Have a pre-qualification/approval certificate generated to give you the best competitive advantage and purchase negotiations.
- Provide you with regular updates from our Home Hunter Service of all the new properties that match your home criteria, so you can drive by and determine which properties you actually want to see.
- Arrange a private showing of any property you want to see including the new construction, bank owned, and for-sale-by-owner (FSBO) properties.
- Discuss the best strategy for making an offer as well as financing terms, interest rates, cost to close, possession date, inspections, termite/pest/environmental reports, and any questions you might have.
- Help you prepare an offer with terms, provisions, special stipulations, amendments, exhibits and addendums weighted in your best interest.
- Present the offer on your behalf and negotiate in your favor to help you secure the property at the best price and terms.
- Recommend extremely competent affiliates that can help with your home purchase including legal advice, home inspections, appraisals, warranties, homeowner hazard and title insurance.
- ALWAYS be available to answer your questions you might have.

As Our Client, You Are Also Entitled To The Following BONUSES

- Bonus #1** - A 1-year **Buyers Home Warranty** (up to \$500 value) We will negotiate the warranty on your behalf at no cost to you.
- Bonus #2** - Our **Cancellation Guarantee**, which allows you to cancel this agreement at anytime if we do not live up to our promises.
- Bonus #3** - Our **Sell For Free Guarantee** which guarantees you that if you are unhappy with your purchase for any reason within 24 months we will sell your home for FREE!

For the services above, we are due a commission of no less than 3.5% of the purchase price of the home you buy plus \$695 additional commission due at closing. Commissions are paid by the seller and negotiated as part of the purchase agreement. A \$345 transaction fee is due at closing to for the internal processing of your transaction. You are giving us permission to ask the seller to pay our commission and fees on your behalf.

Please let us know which properties you'd like to see and be sure to inform other agents, for-sale-by-owners, and builders that our team is representing you as your exclusive buyer's agent. This agreement automatically expires six months from today's date unless cancelled by either party in writing.

AND REMEMBER... YOU ARE NEVER UNDER ANY OBLIGATION TO PURCHASE ANY PROPERTY!

Buyer _____ Date _____

Buyer _____ Date _____



Our Cancellation Guarantee



Our Cancellation Guarantee

Your agreement with them is full of potential pitfalls

Entering into a buyers agreement with a real estate agent can be a risky business. Every sales representative will promise the world when it comes to finding you a home, but how many of them actually deliver on their promises? According to a recent survey, **more than 80%** of home buyers were dissatisfied with the performance of their agent, even if that agent sold them a property. The fact is, most buyer agreements lock you into a long-term commitment and weekly broker protection periods with heavy cancellation fees. In other words, it's an agreement that your agent can get out of, but you can't.

Your Agreement With Us Is Risk Free!

As your Buyer Specialist, my job is simply to find you the right home as quickly as possible, before the competition finds it. The reason I'm so confident I can do this (and do it well!) is because our team has already helped hundreds of people just like you.

My pledge is to provide you with the highest level of service in the real estate industry, and my commitment to this pledge is 100%. So here it is: I am so confident that our real estate system will work for you that I will let you cancel our buyer's agreement at any time prior to submitting an offer to purchase a home, with no penalties or obligations, if you feel our service does not live up to my promise.



What To Do And Say

WHEN YOU COME ACROSS HOMES ON YOUR OWN

- If you see a home that you like (including FSBOs and new construction), feel free to call for information, but always tell the agent that you're working with us (this will prevent you from being hounded by other agents with questions and sales pitches).
- Get the price and the MLS # or contact info if builder or FSBO and we will supply you with complete information.
- If you see a home that you want to look at, always call us to set up an appointment.



Next Step



Start
Packing!

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