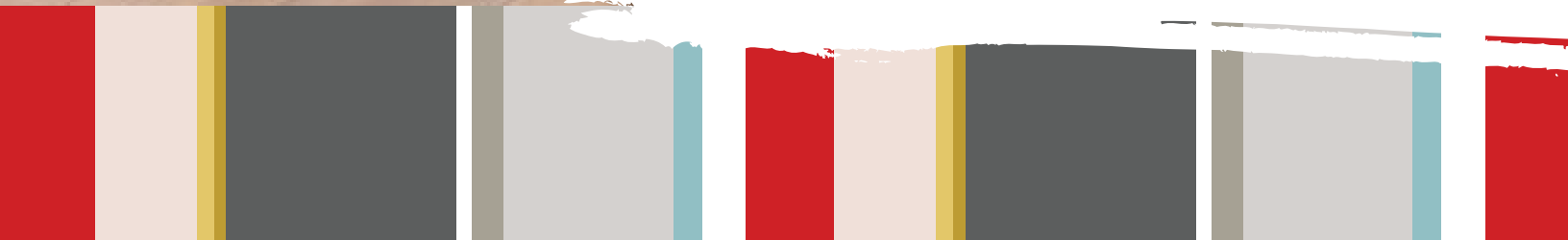




CANZELL
REALTY



BUYER'S *GUIDE*



THE CANZELL DIFFERENCE

At **CANZELL**, we sell a home every two hours! Choose to work with an agent that has a track record for success with providing the best client experience possible, every single time.



ZELL your home for free if you don't love it in the first 90 days.

Don't love your home the first 90-days? We have you covered! We will waive our commission if you decide you want to move in the first 90 days.



EASY EXIT with no long-term contracts.

If you are unhappy with our service, you can "Fire Me," anytime.



LIVE agent available from 8 AM - 9 PM every day.

Tired of not being able to get a hold of an agent when you need help? We have live agents available 7 days a week from 8 AM to 9 PM. This way, we never miss a call!

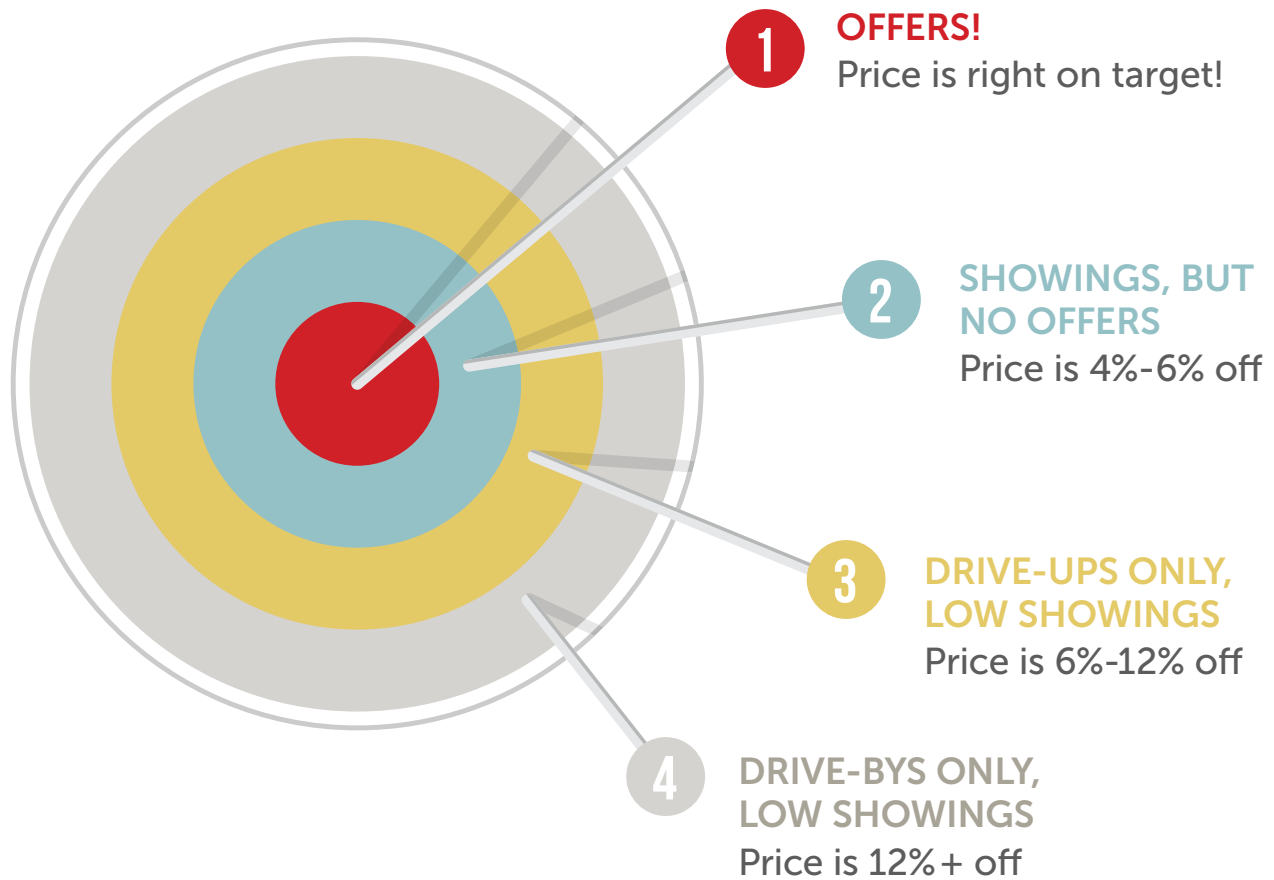


LOVE giving back to your charity of your choice with one click.

Do you love giving back to the community? I know we do! If you buy or sell with us, we will donate 10% of every dollar that comes in our doors to your choice of one of ten charities! Nothing comes out of the agent's pocket.

SELL YOUR HOME!

TARGETING THE RIGHT PRICE



- **Goal:** To select a price that is right on target and gets your home sold!
- **Rules of Thumb:** If you are getting showings but no one is writing an offer, it generally means that you are in the range of four to six percent above market price.
- If your number of showings is low and you're experiencing a lot of drive-ups but the buyers don't come in to see the home, then your home is six to twelve percent overpriced.
- If no showings are happening at all, then your house is likely priced twelve percent or more above what the market will bear for your property.

If after 8-10 showings you do not receive an offer, call us to determine if we need a price reduction.

PRICING

THE RISKS YOU FACE AND HOW TO AVOID THEM

THE ROLE A CANZELL REAL ESTATE AGENT HAS IN PRICING

- There is no “exact price” for real estate.
- We don’t tell you what we think your home is “worth”
- The market determines value—together we determine the listing price.
- We will show you a range of prices being paid for homes in your area.
- You determine the price based on the factors you control:
 1. Market Time
 2. Financing Alternatives Provided
 3. Condition of the Property
 4. Exposure Methods

The Real Value of Your Home Is Based on Facts

A good real estate agent will show you the facts regarding the price your home will sell for. The most revealing fact is the price that buyers have been willing to pay for homes similar to yours. These are called comparable sales and are available to every real estate agent in our area.

Don’t select your agent based on the price they say your home will sell for. Remember, the agent you choose isn’t buying your home; your agent is responsible for marketing your home.

Unfortunately, a homeowner will often select the agent who quotes the highest price. Sometimes, an agent who understands this will tell a seller an inflated price to get the listing.

The agent who is willing to list your house at the highest price is the least likely to get your home sold for top dollar. An agent who knowingly

takes an overpriced listing usually plans to start “working on you” immediately to get a series of deep price cuts. The problem, besides your frustration and feelings of betrayal, is that all the other agents quickly decide your home is an “overpriced burden” and won’t even consider showing it. You have to cut your price well below fair market value to get the other agents to think of it as a good value! The result is that your home takes longer to sell and you get less money.

The secret to getting the most money and the quickest sale with the fewest problems is to price your home properly, from the start. The facts are available and they are clear and convincing. The best way to select a real estate agent is to find the person with the best strategy for marketing your home.

PRICING YOUR HOME

ADVICE FROM CANZELL REALTY

When selling your home, one of the hardest things can be deciding on the price. You've called us in as experts to sell your home and to help you price it so it will sell. We're truly dedicated to getting you the most money you can receive from that sale. In addition, we recognize there are many reasons you may already have a certain price in mind. You may be considering...

Your Original Purchase Price

Chances are you paid market value. However, markets change, and today we have to deal with the current market conditions. If you inherited the property and paid nothing for it, would you sell it for next to nothing? Of course not. You'd price it at fair market value and sell it for what the market will bear.

Improvements

Improvements should be made for enjoyment, not resale. You cannot add an improvement to a home, select based on your style, use it, and then expect a buyer to pay the original cost. Likewise, maintenance preserves the value, but does not create value. If you needed a new roof, it was needed as a maintenance requirement and cannot be added to the market price of your home.

Your Need For Money

Your need for money or the fact that you are moving to a more expensive area where you will have to pay more for a home has nothing to do with the home's current market value.

The Cost to Rebuild Your Home Today

Construction cost does not take into account market value either.

PRICING YOUR HOME CONT.

ADVICE FROM CANZELL REALTY

Your a Attachment to the Property

The factors listed may influence the price in your mind; but as you can see, they really have nothing to do with what your home is actually worth in today's market. Over the years, we have often heard these comments from sellers:

"Another agent said it was worth more."

"People always offer less than the asking price."

"The buyers can always make an offer."

"My neighbor was able to get his price."

"My house is better than these other homes."

"We paid more than that for our home."

"We just painted and added new carpet."

"I need this much money for our next house."

Although some of these comments may be true, they are not valid when deciding on the right price.

MARKET *VALUE*

WHAT YOUR HOME *IS* WORTH

The ***TRUE*** Market Value of Your Home is
What a Buyer is Willing to Pay—*Based on:*

- Today's market
- Today's competition
- Today's financing
- Today's economic condition
- The buyer's perception of the condition
- The condition
- Normal marketing time
- Showing accessibility

On a scale of 1-10, the properties selling in today's market are the "10's!" Make your property a 10 by:

- Improving the condition dramatically
- Offering good terms
- Improving the way the home shows
- Adjusting the price

MARKET *VALUE*

WHAT YOUR HOME IS **NOT** WORTH

The Market Value of Your Home is **NOT:**

- ⊘ What you have in it.
- ⊘ What you need out of it.
- ⊘ What you want.
- ⊘ What it appraised for.
- ⊘ What you heard your neighbor's house sold for.
- ⊘ What the tax office says it's worth.
- ⊘ How much it is insured for.
- ⊘ Based on memories and treasures.
- ⊘ Based on prices of homes when you are moving.



AS A SELLER

You Control:

- The price you ask.
- The condition of the property.
- Access to the property.

You DO NOT Control:

- Market conditions.
- The motivation of your competition.
- Value.

EFFECTS OF *OVERPRICING*

You will lose the excitement that a new listing generates.

Agents are working with buyers who have seen what is currently on the market and are waiting for something new to be listed. Therefore, most activity will take place within the first thirty days of a listing. Your home will probably receive its best offers during this time. After this initial period, the only people who come to look at your home will be new buyers in the marketplace.

You will lose the most qualified prospects.

Potential buyers will not “make an offer” because they probably will never see your property. They will view the properties that are priced within their purchase-power range, knowing that they cannot afford anything above their price range.

Overpricing helps sell other more competitively priced homes first.

Your home may become the example demonstrating the good value of other properties. Your objective should be to enter the market in a position that will attract prospects, not drive them away.

Your home may become stale on the market.

Prospects may wonder why it has been on the market so long or if something is wrong with the property, even after you lower the price. You will likely have to settle for less than market value. A house takes on a reputation surprisingly fast, so don't wear out your welcome on the market.

You lose a strong negotiating position.

When your house is on the market a long time, it hurts both financially and mentally. Prospects will not “rush” to make an offer on an overpriced property, and you may be faced with accepting less when they finally do.

If you do get an offer, the contract may fall through because of appraisal problems.

The lender, through the appraiser they send to your property, must justify the price to the market in order to approve a buyer's financing.

As you can see, pricing your home correctly will make a tremendous difference in how fast it sells and for how much. We make it our business to know the market and price our clients' homes to sell for the most money in the least amount of time—and we're good at it. Just ask our past clients. If we need to talk about price, we'll call you—or don't hesitate to call us first.

BENEFITS *FOR THE BUYER*



Buyer-Notification System

- Searching for properties that match your criteria
- Notification by mail or e-mail
- A systematized buyer process to save you time
- A team of trained professionals who work for you and with you



With Just One Call, We Can Show Them All!

If you see a sign from *ANY REAL ESTATE COMPANY*, we can represent you on any home for free.

THERE IS NO CHARGE FOR US TO REPRESENT YOU AS THE BUYER.

Remember, when you see a sign in front of a house, they represent the seller, not you. Don't you want someone representing you with your best interest in mind?

KEEP IN MIND...

If you are driving around and see a home that appeals to you that we haven't gone over from your search criteria results on the MLS, call me first as we are here to help you find the home of your dreams and answer any questions that you may have. If you don't reach your agent directly on the first call, then you have an entire team of people that are there to assist you. Most likely the reason we haven't gone over the property is because some search criteria you've requested doesn't match with what the listing has or the property is already under contract.

All companies in the area have their listings/homes entered into one big database, the MLS system, for all agents at all companies to access. So any property you see, your agent can see as well.

Remember that I am trained to be the best around and I take my job extremely seriously. I pride myself with exceptional service and excellence. If you are concerned about anything during any part of the home buying process I ask that you contact me directly and discuss any issues or questions you may have immediately.

BUYER'S *FAQS*

1 Do home buyers need the help of a Buyer Representative?

You bet! When buyers work with a real estate professional who is 100% loyal and completely committed to them, chances are that the entire home-buying process will go smoothly, with a higher level of buyer satisfaction.

2 Is there a cost?

NO, IT'S FREE. The Seller pays the commission!

3 What is a Buyer Representative?

A Buyer Representative works solely for you and has no legal or other responsibilities to the seller.* When working with a Buyer Representative, you have the advantage of personal representation, independent counseling, loyalty, confidentiality, and trust. On the other hand, while helping you present an offer and then negotiate and close a transaction, a general real estate agent has certain fiduciary responsibilities to the seller and agent of any property you choose.

4 Can a Buyer Representative show us the same properties?

Yes, a Buyer Representative can show you every home listed in the REALTOR®'s Multiple Listing Service (MLS), PLUS Real Estate Owned (REO) and For Sale By Owner (FSBO) properties. Additionally, a Buyer Representative can show you builder models, brand new properties and unlisted homes.

5 Will a Buyer Representative disclose more information to us?

Yes indeed, a Buyer Representative's fiduciary responsibility is to you. He or she can be more forthcoming with any negative aspects about properties that you are investigating for purchase.

6 Does a Buyer Representative make decisions for us?

No. As your personal agent, advocating your best interests, a Buyer Representative is obligated to provide you with maximum information about buying a home, each step of the way. That means disclosing specifics about location, property values, offering price, negotiations, counteroffers, contingencies, financing, and the entire closing process. Armed with such vital and detailed information, you'll be thoroughly prepared to make decisions that are right for you and your family.

*In a case where the property your agent is representing you to buy is also that agent's listing, dual agency applies. Talk to your agent for more information.

THE REAL COST OF RENTING

MONTHLY PAYMENTS <small>(Based on a 6% Rental Increase Each Year)</small>								
	\$600	\$700	\$800	\$900	\$1,000	\$1,200	\$1,400	\$1,600
This year	\$7,200	\$8,400	\$9,600	\$10,800	\$12,000	\$14,400	\$16,800	\$19,200
Next year	\$7,632	\$8,904	\$10,176	\$11,448	\$12,720	\$15,264	\$17,808	\$20,352
3rd year	\$8,090	\$9,438	\$10,787	\$12,135	\$13,483	\$16,180	\$18,876	\$21,573
4th year	\$8,575	\$10,005	\$11,434	\$12,863	\$14,292	\$17,151	\$20,009	\$22,868
5th year	\$9,090	\$10,605	\$12,120	\$13,635	\$15,150	\$18,180	\$21,210	\$24,240
6th year	\$9,635	\$11,241	\$12,847	\$14,453	\$16,059	\$19,270	\$22,482	\$25,694
7th year	\$10,213	\$11,916	\$13,618	\$15,320	\$17,022	\$20,427	\$23,831	\$27,236
8th year	\$10,826	\$12,631	\$14,435	\$16,239	\$18,044	\$21,652	\$25,261	\$28,870
9th year	\$11,476	\$13,389	\$15,301	\$17,214	\$19,126	\$22,951	\$26,777	\$30,602
10th year	\$12,164	\$14,192	\$16,219	\$18,246	\$20,274	\$24,328	\$28,383	\$32,438
TOTAL	\$94,901	\$110,721	\$126,537	\$142,353	\$158,170	\$189,803	\$221,437	\$253,073

Think about the home you could have purchased using that money.

Not to mention the potential annual tax deduction for mortgage interest paid!

THE BUYING PROCESS

STEP BY STEP

Find a Real Estate Agent Who You Can Trust - *The First Step...*

Now that you have chosen a specialized buyer representative you can trust, you have accomplished the first step in the home-buying process. We will make sure that all of your needs are met and will be representing you through the entire process of buying your new home.

Getting Pre-Approved - *An Important Step...*

We feel an important aspect when starting the process of buying a home is to meet with a lender and get a pre-approval. Your buyer representative can put you in contact with a lender, if you desire, who can give you information about your approval and also explain some of the financing options available to you.

Consulting Session - *Important Information...*

Important Information... Your buyer representative will meet with you one on one to discuss the features you desire in a home as well as to pin-point the area you wish purchase.

The Search Begins - *The Next Step...*

Once you've established the type of home you're searching for, it's time to start looking. Your buyer representative is available by appointment to help you find your dream home.

THE BUYING PROCESS *STEP BY STEP*

Your Offer - *Be Careful—This Is a Big Step...*

When you find your dream home, you should present a competitive offer immediately. Your buyer representative has extensive experience in contract negotiations. He or she will ensure that you get the home you want for a fair price and always have your best interest in mind.

The Accepted Offer - *We're Starting to Jog Now...*

When the seller accepts your offer, you will have what we call a pending offer. You want to make sure that every detail is handled accurately and immediately. We will ensure that your home closes properly and on time.

Inspections - *You're on the "Home" Stretch!...*

Final details are handled and inspections are performed to ensure that the property is "perfect" for you. Contract details are further negotiated and we head to closing!

Signing the Loan Documents - *Finalizing the Lender's Commitment...*

Be prepared to bring your cashier's check, insurance binder, and driver's license to the closing. The next steps you take will be into your new home!



CONGRATULATIONS!

NOW THE HOME IS YOURS!
YOU ARE FINALLY HOME...

After the deed is recorded and a possession date is decided upon, pick up the keys and move into your new home!

BE A HAPPY HOME OWNER

MONTHLY MORTGAGE PAYMENTS

Monthly principal and interest payments for a 30 year fixed rate mortgage; taxes, insurance, and MI or MIP not included

Loan Amount	4.50%	5.0%	5.50%	6.0%	6.50%	7.0%
\$100,000	\$507.00	\$537.00	\$568.00	\$599.00	\$632.00	\$665.00
\$125,000	\$634.00	\$671.00	\$710.00	\$749.00	\$790.00	\$832.00
\$150,000	\$761.00	\$806.00	\$852.00	\$899.00	\$948.00	\$998.00
\$175,000	\$887.00	\$940.00	\$994.00	\$1,049.00	\$1,106.00	\$1,164.00
\$200,000	\$1,014.00	\$1,074.00	\$1,136.00	\$1,199.00	\$1,264.00	\$1,331.00
\$225,000	\$1,141.00	\$1,208.00	\$1,278.00	\$1,349.00	\$1,422.00	\$1,497.00
\$250,000	\$1,268.00	\$1,343.00	\$1,419.00	\$1,499.00	\$1,580.00	\$1,663.00
\$275,000	\$1,394.00	\$1,477.00	\$1,561.00	\$1,649.00	\$1,738.00	\$1,830.00
\$300,000	\$1,521.00	\$1,611.00	\$1,703.00	\$1,799.00	\$1,896.00	\$1,996.00
\$325,000	\$1,648.00	\$1,745.00	\$1,845.00	\$1,949.00	\$2,054.00	\$2,162.00
\$350,000	\$1,775.00	\$1,880.00	\$1,987.00	\$2,098.00	\$2,212.00	\$2,329.00
\$375,000	\$1,901.00	\$2,014.00	\$2,129.00	\$2,248.00	\$2,370.00	\$2,495.00
\$400,000	\$2,028.00	\$2,148.00	\$2,271.00	\$2,398.00	\$2,528.00	\$2,661.00



10% FOR 10 CAUSES – crcares.org

We want to partner with you to help the causes that you are most passionate about. When you close a home with us, you can choose from one of 10 different charities. We will give 10% of our profit directly to that cause.

Maybe you're passionate about helping the homeless or maybe the crisis pregnancy center, or orphans overseas. Everybody has a cause that's near and dear to their heart, and this is your chance to make a difference.



FOSTER CARE

Help a child find a new home.
We love to partner with organizations who raise awareness for children in need of foster care.



YOUNG LIFE

Young Life doesn't start with a program. It starts with adults who are concerned enough about kids to go to them, on their turf and in their culture, building bridges of authentic friendship



HOMELESSNESS

We are passionate about partnering with various organizations who provide food, clothing shelter & medical care to those in need.



VARIOUS CHARITIES

We work with dozens of charities to meet physical needs of the widows, orphans, homeless and disabled, by meeting them right where they are.



BEYOND THE BORDERS

Compassion International has helped meet the physical needs of over 1.9 million children in extreme poverty all over the world.



CR CARES

To support CR associates in our local community who encounter sudden hardships.



PREGNANCY CENTERS

Crisis Pregnancy Centers support families in crisis-related pregnancies by offering real help for the present, hope for the future and healing from the past.



OPERATION CHRISTMAS CHILD

A project of Samaritan's Purse International, Operation Christmas Child has delivered 157 million gift-filled shoe boxes to boys & girls around the world.



VARIOUS CHURCHES

Churches play a crucial part in meeting spiritual & physical needs in our communities and we are passionate about partnering with them to change lives, both inside & out.



URGENT NEED

Our board of directors will assess the needs of approved churches and charities and allocate donation to the organization that has the most pressing needs at the time.



MISSION *STATEMENT*

To glorify God by putting our clients' interests above our own.

VISION *STATEMENT*

To change the lives of the communities we serve through abundant giving.

OUR *CORE VALUES*

- ① Think win/win
- ② Be a go getter
- ③ Follow up & follow through
- ④ Address issues head on
- ⑤ Do the right thing
- ⑥ Let your yes be yes and no be no.
- ⑦ Drive the bus, land the plane.

TO LEARN MORE ABOUT CR, VISIT:

CanZell.com