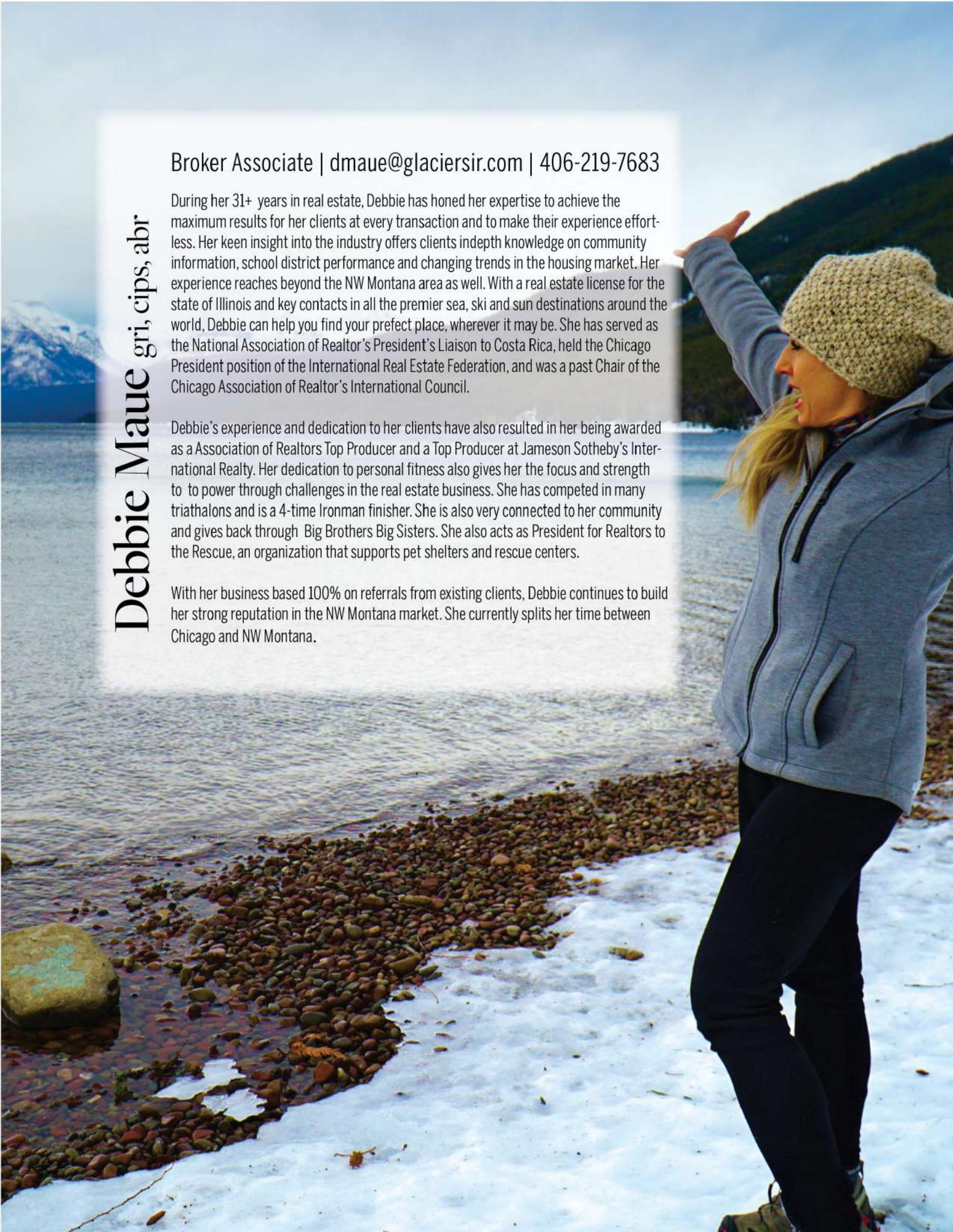


Buyer's Package

Making Your Montana Dream Come True!

Debbie Maue
Residential
Excellence



A woman with blonde hair, wearing a grey zip-up jacket and a light-colored knit beanie, stands on a snowy beach. She is pointing her right arm towards a large body of water in the distance. The background features a range of mountains under a clear blue sky. The foreground shows a mix of snow and dark, wet rocks along the shoreline.

Debbie Maue

gri, cips, abr

Broker Associate | dmaue@glaciersir.com | 406-219-7683

During her 31+ years in real estate, Debbie has honed her expertise to achieve the maximum results for her clients at every transaction and to make their experience effortless. Her keen insight into the industry offers clients in-depth knowledge on community information, school district performance and changing trends in the housing market. Her experience reaches beyond the NW Montana area as well. With a real estate license for the state of Illinois and key contacts in all the premier sea, ski and sun destinations around the world, Debbie can help you find your perfect place, wherever it may be. She has served as the National Association of Realtor's President's Liaison to Costa Rica, held the Chicago President position of the International Real Estate Federation, and was a past Chair of the Chicago Association of Realtor's International Council.

Debbie's experience and dedication to her clients have also resulted in her being awarded as a Association of Realtors Top Producer and a Top Producer at Jameson Sotheby's International Realty. Her dedication to personal fitness also gives her the focus and strength to power through challenges in the real estate business. She has competed in many triathalons and is a 4-time Ironman finisher. She is also very connected to her community and gives back through Big Brothers Big Sisters. She also acts as President for Realtors to the Rescue, an organization that supports pet shelters and rescue centers.

With her business based 100% on referrals from existing clients, Debbie continues to build her strong reputation in the NW Montana market. She currently splits her time between Chicago and NW Montana.



Partners for Life

Throughout the year I take the time to celebrate you. Don't be surprised if you find cards in the mail to celebrate anniversaries or invitations to one of my holiday parties. Even after a sale is complete I try to stay in touch and continue to help in any way that I can. I have established relationships with companies all around Montana to help with any household needs and connections with Agents around the world if you plan to relocate.



Happy Halloween!



Client Appreciation Party

Come celebrate the holiday season with us while enjoying fine dining, drinks, great conversation and a fun time!

1301 N. State P

Sponsored by Dean Vlamis-Guan, Interco Vidmer-Reel Estate Law, Sergio Guan, Advisor, Tony Fioritto-Fio Creative, Gr



Debbie Maue invites you to

YAPPY HOUR

April 28th, 4:00 - 7:00pm

SWIPE FOR ADDITIONAL DETAILS >>



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INTRODUCTION

THE HOME BUYING PROCESS: A BASIC OVERVIEW

1. Securing Financing
2. Define Your Goals, Needs and Budget
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5. Submit Your Offer
6. Negotiate Successfully
7. Close the Deal
8. 2019 Year-End Market Reports





Glacier Sotheby's International Realty understands that your best life begins with a home that inspires you. Building on the centuries-long reputation of the preeminent auction house, the Sotheby's International Realty brand is recognized globally. Our legacy of quality service is unmatched.

Global reach with local expertise.

TOP REASONS TO BUY

1. Tax Advantages
2. Pride of Ownership, Control & Predictability
3. Homes have appreciated 4.7% on average annually since 1940
4. Equity/Principal Paydown (forced savings)
5. Bankruptcy Protection

OWN VS RENT

Compare the advantages and considerations of owning after a 10 year period vs. renting a home.

		RENT	OWN
CURRENT RENT	\$4,000	-	\$775,000
PURCHASE PRICE OF HOME	\$700,000	-	\$505,521
PERCENTAGE OF DOWN PAYMENT	20%	-	\$75,000
LENGTH OF LOAN TERM (YEARS)	30	AVG. MONTHLY PAYMENT OVER TIME	\$4,200
INTEREST RATE	4%	TOTAL PAYMENT	\$230,400
YEARS YOU PLAN TO STAY IN THIS HOME	5	TOTAL SAVINGS	- \$252,000 + \$129,479
YEARLY PROPERTY TAX RATE	2%		
YEARLY HOME VALUE INCREASE RATE	2%		

*Note: These items were not used in the above calculations: private mortgage insurance, homeowner's insurance cost, loan closing cost, cost of selling a home, property tax, homeowner's tax saving, and rent increases. **Results are estimates only.***

Introduction

While every financially significant investment poses risks, the 2020 Western Montana real estate market offers more opportunities than ever before. Whether you are an experienced real estate investor with a sophisticated and diverse portfolio, or a first-time homebuyer contemplating the purchase of your first home, it's important to educate yourself on the latest economic and real estate market trends, the basics of the home buying process and to understand the unique local market trends impacting your neighborhoods of interest. It's also essential that you select a skilled and experienced real estate advisor to help you navigate the process.

Glacier Sotheby's International Realty provides homebuyers with expert advice, accurate market and property information, prompt access to coveted properties and the highest level of service and discretion. We offer skilled and authoritative assessment of real estate opportunities, as well as exclusive access to some of the best properties on the market.

A scenic view of a wooden cabin on a lake shore. The cabin is built on a wooden platform and has a gabled roof with snow on it. The cabin has large windows and a balcony. The lake is a deep blue color, and the mountains in the background are covered in snow. The sky is blue with some clouds. The text "THE HOME BUYING PROCESS: A BASIC OVERVIEW" is overlaid on a dark blue rectangular background in the center of the image.

THE HOME BUYING PROCESS: A BASIC OVERVIEW

The Home Buying Process: A Basic Overview

Finding and purchasing a home involves the general steps outlined in the following section; however, most homebuyers and real estate investors have unique financial, property and personal requirements that demand advice from a real estate advisor with specialized expertise. These include instances when you wish to purchase a:

- Home that is dependent on the sale of another property
- Vacation home
- Secondary or multiple investment property
- First home



The Home Buying Process: A Basic Overview

Step 1: Secure Financing

Before starting your home search, it's important to evaluate your financial situation, confirm your budget, familiarize yourself with mortgage options and secure pre-approval from your lender. This will help you conduct your search with confidence and negotiate your desired home successfully.

◆ *Establish Your Budget*

As a general guideline, total monthly housing costs for your primary home, including mortgage payments, taxes, maintenance fees, insurance, interest charges and utilities, should not exceed 32% of your gross monthly household income.

Many financial advisors also suggest that total monthly debt, including mortgage payments, credit card and car payments, should not exceed 40% of your gross monthly income.

Those purchasing a real estate investment property should consult their real estate and financial advisor to understand tax and financial implications of their purchase.

◆ *Confirm Down Payment*

If your down payment amount is less than 20 % of the total purchase price, you will need to purchase mortgage loan insurance that guarantees the debt against default. In most cases this will be added to the mortgage loan.

◆ *Check Your Credit Rating*

Your credit report plays an important role in your mortgage approval process and in determining the interest rate and other loan terms that a lender offers you. Before meeting with a potential lender, you may wish to confirm your credit rating so you have time to resolve any issues. Contact Transunion.com, Experian.com or Equifax.com for more information.

◆ *Understand Mortgage Basics*

INTEREST RATES

Mortgage interest rates are fixed, variable or adjustable.

- Fixed: A fixed mortgage interest rate is a locked-in rate that will not change for the term of the mortgage.
- Variable: A variable rate fluctuates pending market conditions while the mortgage payment itself remains unchanged.
- Adjustable Mortgage Interest Rate: With an adjustable rate, both the interest rate and the mortgage payment change based on market conditions.

The Home Buying Process: A Basic Overview

◆ Understand Mortgage Basics continued

Work with your lender to optimize your mortgage payment schedule for your unique situation. Many primary homeowners aim to pay off their mortgages as quickly as possible, which can be achieved with more frequent installments. Your mortgage may also be structured to allow an increase in payments as cash flow permits, and you may be able to make lump sum payments each year to be applied directly to the principal.

If you are purchasing real estate solely for investment purposes, other considerations such as tax implications come into play. Consult your mortgage and financial advisor for assistance.

◆ Get Written Pre-Approval

In markets where there is high demand and a low volume of the type of home you wish to purchase, written pre-approval is essential and will give you the competitive edge in securing your desired home. For example, in a scenario where a seller receives two similar offers, one accompanied by a letter that confirms financing pre-approval, and another other without supporting documents, the former offer is frequently considered first.

The Home Buying Process: A Basic Overview

Step 2: Define Your Goals, Needs and Budget

Prior to meeting with your real estate advisor, it's important to clarify your budget, personal property preferences, and any anticipated life stage and lifestyle requirements that may impact the purchase of your home.

As a starting point for your consultation, complete the worksheet and review with your Glacier Sotheby's International Realty associate.

BUDGET RANGE

Target Budget _____

Maximum Budget _____

PREFERRED PROPERTY TYPE

Condo/Apartment

Townhouse

Single-Family Home

Multiplex

Vacation Home

Other _____

PRIMARY PROPERTY USAGE

Primary Family Home

Vacation/Secondary Property

Investment/Revenue Property

Other _____

PROPERTY FEATURES

Need

Want

How many bedrooms do you need?

How many bathrooms do you need?

Do you need space for a home office?

What kind of parking facilities do you need? For how many cars?

Do you require air conditioning?

Do you require storage or hobby space?

Do you require garden/outdoor space?

Is a fireplace high on your list?

The Home Buying Process: A Basic Overview

Step 3: Select Your REALTOR®

A REALTOR® represents your interests when purchasing a home, one of the most significant financial investments you can make. For this reason, it's essential to select an advisor with in-depth knowledge of your local real estate market and specialized experience in the property types you are interested in.

If you are interested in buying a home, a Glacier Sotheby's International Realty associate can help.

We offer our clients:

◆ *Local Expertise*

Our associates offer in-depth knowledge of your local real estate market, from advice on the homes and developments with the best potential return-on-investment, to insight into the properties and neighborhoods that best match your life stage and lifestyle.

We serve clients in cities and resort communities across Northwestern Montana, including Whitefish, Kalispell, Columbia Falls, Bigfork, Swan Valley, Lakeside, Polson, Mission Valley, Missoula and the Bitterroot Valley

◆ *Exclusive Access*

In some areas, many homes are sold within hours and days of being listed on MLS. Other properties are marketed exclusively and privately within the Sotheby's International Realty network without ever being made available to the public. Our connection to over 20,000 associates worldwide gives you direct and priority access to real estate opportunities that would otherwise be difficult to view.

◆ *Global Connections*

With a network of over 880 offices in 70 countries, Sotheby's International Realty provides unparalleled access to the global real estate market. We have the experience and contacts to facilitate international real estate transactions and to assist clients who wish to buy Northwest Montana real estate from abroad.

◆ *Real Estate Specialization*

We assist clients in the purchase of real estate in several real estate categories: single-family homes, condos, townhomes and multiplexes, as well as properties that demand specialized knowledge such as waterfront real estate, luxury real estate, golf properties, ski resort properties, farm and ranch and golf properties.

The Home Buying Process: A Basic Overview

◆ Professional Service and Discretion

We commit to providing you with confidential, knowledgeable and responsive service. We guarantee discretion, monitor and promptly deliver listings that meet your criteria, facilitate viewings and property tours according to your individual needs and schedule, and facilitate the negotiation and purchase of your home professionally.

◆ Seamless Sales & Marketing

If buying a home depends on the sale of your current one, we make the process efficient and seamless. Our real estate marketing program reaches the most targeted and qualified buyers through exclusive international, national and local publications, as well as online marketing that generates over 1 billion annual media impressions.

Glacier
Sotheby's
INTERNATIONAL REALTY

YEAR-END MARKET REPORT | WESTERN MT 2019 | GLACIERSIR.COM

This includes: Kalispell, Whitefish, Missoula, Columbia Falls, Bigfork, Lakeside, Eureka, Flathead County, Missoula County, Ravalli County, Lake County, Lincoln County & Sanders County.

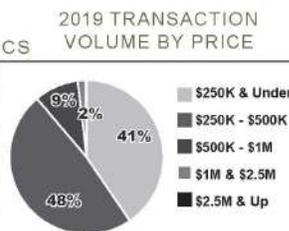
WESTERN MONTANA RESIDENTIAL SALES

YEAR	TOTAL SALES	AVERAGE PRICE	MEDIAN PRICE	AVERAGE DOM	GROSS SALES
2017	8,503	\$273,527	\$239,000	132	\$2,325,801,825
2018	8,228	\$303,302	\$259,000	127	\$2,495,568,363
2019	8,770	\$328,321	\$282,353	124	\$2,879,371,433



WESTERN MONTANA RESIDENTIAL STATISTICS

PRICE RANGE	TOTAL SALES	AVERAGE DOM	GROSS SALES
\$250K & Under	3,552	109	\$621,268,620
\$250K - \$500K	4,237	117	\$1,453,840,730
\$500K - \$1M	818	180	\$526,551,709
\$1M - \$2.5M	143	289	\$208,497,842
\$2.5M & Up	20	256	\$69,212,599



WESTERN MONTANA LAND SALES

YEAR	TOTAL SALES	AVERAGE PRICE	MEDIAN PRICE	AVERAGE DOM	GROSS SALES
2017	2,129	\$118,973	\$75,000	322	\$253,294,352
2018	2,293	\$133,005	\$81,000	306	\$304,979,333
2019	2,322	\$137,208	\$85,000	298	\$318,597,041



Based on information from Montana Regional MLS. This representation is based on whole or in part on data supplied by Montana Regional MLS. Montana Regional MLS does not guarantee nor is in any way responsible for its accuracy. Data maintained by Montana Regional MLS may not reflect all real estate activity in the market.

The Home Buying Process: A Basic Overview

Step 4: Conduct Your Home Search

Once your Glacier Sotheby's International Realty associate has an understanding of your budget and property preferences, you can expect them to provide you with:

◆ *Automatic Property Updates*

As soon as a property that meets your desirable home criteria is posted on MLS, your real estate associate will contact you with pertinent information.

◆ *Advance Access to Exclusive Properties*

In some neighborhoods, homes are sold within days, or even within hours, of being listed on MLS. Others are marketed and sold within a real estate company's network without ever being made available to the public. In some cases, your REALTOR® may be able to arrange for advance access to properties that are represented within their professional and company network.

◆ *Property Tours*

Your real estate agent will schedule walk-throughs of properties matching your preferences and needs. You may also review properties on glaciersir.com, then contact your REALTOR to schedule a private tour, should there be one that matches your needs.

◆ *Evaluation of Options*

It can be challenging to determine the fair market value of a home and to assess whether it is "good value" for its listed price or for your budget. Variables that impact the value of a home or property include its location, neighborhood, community plan, proximity to amenities, lot attributes, views, property size, interior and structural condition, construction type, age, unique features, and the state of the local real estate market.

Your Glacier Sotheby's International Realty associate will assist you in assessing the pros and cons of the home(s) you are interested in, and provide insight on recent comparable property sales so you have the information you need to place an offer and negotiate effectively.

The Home Buying Process: A Basic Overview

Step 5: Submit Your Offer

It's important that you sit down with your agent to prepare your offer. Real estate laws vary widely from region to region, and it's essential that you protect your legal interests and account for any specific contractual contingencies that are unique to your area and desired property. Some general considerations include:

◆ *Legal and Contractual Obligations*

Making an offer commits you to legal and contractual obligations as soon as the other party has accepted it. Prior to submitting an offer, ensure you are clear on the legal obligations you are undertaking, should the offer be accepted.

◆ *Valuation*

Prior to writing your offer, your Glacier Sotheby's International Realty associate can provide you with information on recent area sales, local market information and background on whether there are competitive bids, which will help you determine your initial offer as well as your target price for this specific home.

◆ *Offer Details*

The details of an offer typically include: your legal name, the legal address of the property, the price you are offering to pay, inclusions (items in or around the home that you think are included in the sale should be specifically stated in your offer, such as appliances, lighting fixtures or window coverings), amount of your deposit, dates you take legal and physical possession of the home, legal "contingencies" or "conditions" upon which the contract becomes final (such as satisfactory home inspection report or financing approval), and the date the offer expires. Your offer is a legally binding document and should be prepared by your real estate professional.

◆ *Professional Inspection*

Your REALTOR® can advise you as to whether a professional inspection should be conducted prior to or after submitting your offer. This will depend on the property age and type, and whether competitive bids are anticipated.

◆ *Time Frame*

Ensure that any time frames indicated in your contract are realistic, particularly if your offer is still subject to securing a mortgage loan. You should secure a mortgage loan pre-approval in advance. Increases in market activity as well as increased vigilance by lenders may mean that mortgage approval requires more time. Consult your Glacier Sotheby's International Realty associate and lender for more information.

The Home Buying Process: A Basic Overview

Step 6: Negotiate Successfully

◆ *Preparation*

After submitting an offer, you should be prepared to negotiate, not just on the initial price, but on all key factors impacting the sale of the home including deposit, inclusions, dates for completion and possession, and deadlines for contingency removals. Ensure you know your budget and requirements prior to submitting your offer so you don't commit to additional costs in the heat of the process.

◆ *Multiple Offers*

In high-demand, low-inventory areas, you may find yourself bidding against other buyers. Some sellers in high-demand niche markets may also intentionally list their home at a low price hoping to stimulate multiple offers. This doesn't necessarily mean that the price will be bid up significantly over the asking price, but it does mean that due diligence is required on your part and the part of your REALTOR® to ensure the offer you submit is strategic, competitive and reflective of what you are ultimately willing to pay for the property.

Whether you are anticipating competition or not, you should be preapproved for your mortgage prior to your home search and well in advance of writing an offer. In a multiple offer situation, this will impact your ability to negotiate successfully, particularly if others making an offer are already preapproved. It also lets you know the maximum you can afford in what may be a stressful situation.

◆ *Potential Responses*

You can expect one of three responses to your offer:

- Accepted as is: the deal is complete and once signed by the seller, the offer becomes a binding legal contract.
- Counter offer: the seller may make changes to your offer, such as adjustments to the price, closing date or conditions. You may accept the counter offer and close the deal by signing the document. Or, you may make another counter offer back to the seller.
- Rejection of the offer: the seller may choose to reject the offer and the sale will not go through.

◆ *Offer Acceptance*

Once both parties come to an agreement, negotiations conclude and you move on to the next steps in the buying process. You will have a set period of time in which to satisfy the legal conditions ("contingencies") agreed to in your contract, such as completing a satisfactory home inspection report or securing financing.

The Home Buying Process: A Basic Overview

Step 7: Close the Deal

The closing or completion day is the day you take legal possession of your new property.

◆ *Preparation*

As this day nears, your REALTOR® and lender will monitor the progress of your transaction to ensure there are no last minute issues that need to be dealt with.

◆ *Completion (Closing) Day*

On completion day itself, legal property ownership is transferred to your name. The mortgage amount is provided to your title company by your lender and you will receive a Closing Disclosure with costs payable, including: balance owing, legal fees, property transfer taxes and other completion costs. Your title company will pay the seller, complete necessary documents and transfer legal ownership.

On your closing day, your lender provides the mortgage money to your title company, you provide the down payment (minus your deposit) to your title company as well as remaining closing costs. Your title company pays the previous owner, registers the home in your name and provides you the deed to your new home.



TYPICAL PURCHASE TIMELINE

WEEK 1	WEEK 2	WEEK 3	WEEK 4	WEEK 5	WEEK 6	WEEK 7	WEEK 8	WEEK 9	WEEK 10
1. MEET WITH AGENT, SET UP ONLINE SEARCH, CHOOSE INITIAL AREA AND PROPERTY TYPE									
2. MEET WITH LENDER (PRE-APPROVAL & PRICE RANGE, COSTS)									
3. CHOOSE REAL ESTATE ATTORNEY AND INSPECTOR									
4. BEGIN LOOKING AT PROPERTIES									
5. WRITE CONTRACT, SECURE NECESSARY DOCUMENTS									
6. BEGIN REAL ESTATE ATTORNEY REVIEW AND CONSIDER INSPECTION									
7. INSPECT PROPERTY									
8. FINALIZE ATTORNEY APPROVAL									
8.5 MORTGAGE PROCESS									
9. FINAL WALK THROUGH									
10. CLOSE									

Approximate timeline for guidance.

TYPICAL CLOSING TIMELINE

WEEKS UNTIL CLOSE					
6	5	4	3	2	1
1. APPLY FOR HOMEOWNER'S INSURANCE					
2. CONSIDER PURCHASING A HOME WARRANTY (TALK TO YOUR AGENT)					
3. SCHEDULE MOVERS (SOME BUILDINGS REQUIRE SCHEDULE AND FEE)					
4. TALK TO YOUR ATTORNEY ABOUT HOW TO HOLD TITLE					
5. HAVE YOUR ATTORNEY SCHEDULE CLOSING TIME					
[see below] 6. ASK YOUR ATTORNEY TO DETERMINE YOUR CLOSING COSTS					
7. SCHEDULE FINAL WALK THROUGH					
[see below] 8. TRANSFER / SET-UP					
9. REVIEW CLOSING DOCUMENTS					
10. CLOSE – KEYS REMOTES / MANUALS					
11. MOVE IN					
12. AFTER CLOSE – WE STAY IN CONTACT TO ADVISE, PROVIDE RESOURCES & KEEP YOU UP-TO-DATE ABOUT THE MARKET					
6.	Transfer Fees, Title Fees, Escrow, Loan Fees, Legal Fees, Insurance, Appraisal, Inspection, Pro-Rations, Deposits, Property Tax, Assessments, Down Payment				
8.	UTILITIES Gas, Electric, Water, Phone	SERVICES Garbage, Cleaning, Lawn, Cable, Alarm	ADDRESS CHANGE Mail, Subscriptions, Bank, Credit, School	CITY Permits, Fees	COMMUNITY School, Library, Health Club

Approximate timeline for guidance.



The Process of Buying Property

- -
 -
- -

responsibilities to you

Once we find the property you would like to purchase:

Time is of the essence.....The market is very strong...

- All personal property to be included
 -
 -
 - Attorney and inspection terms
 - necessary riders (lead paint, property disclosure, etc.)
 - Any other negotiable items
 - We will review the comps and determine the offering price
-
- I will then meet or discuss over the phone the terms of this offer
 - The seller and the listing broker will review the terms of the offer to determine if and what their counter will be
 - The listing broker will contact me to negotiate their counter of We may negotiate back and forth multiple times
-
- The contract is signed by the seller and all parties involved receive a copy
 - Receipt does not take place until we receive a copy, at which time, the “clock starts ticking”.
 - Sellers and buyers contact their attorneys.
 - Copies of the contract are forwarded to the attorneys for their review as outlined in
 - Copies of the contract are forwarded to the lenders and condo associations, when applicable.
 - An inspection may or may not be performed upon your request (as outlined in purchase contract). After which, any mechanical o
cts of concern shall be negotiated with the seller to be remedied.
 - Your lender/mortgage broker should be contacted to proceed with loan application as outlined in purchase agreement. Be sure t
them with all necessary documents to complete your mo
 - The listing agent coordinates any requirements by condo association, when applicable.
 - You will provide, when applicable, to the condo association any additional documents, information, or funds.
 - You will meet with the condo association, when applicable.
 - The listing agent obtains certificate of insurance for condo, when applicable.
 - I will provide your attorney with any additional documents they may request.
 - As outlined in purchase agreement, terms of attorney’s approval, property inspection and mortgage requirement are met in a timely matter.
 - 48 hours prior to close of escrow you will do a final walk
 - Close of escrow takes place and moneys are distributed.

CONGRATULATIONS ON YOUR NEW HOME!!!!!!

hat all terms of the purchase agreement are met in a timely and responsible manner or it may constitute a breach of contract.



184 Things REALTORS® Do

Make appointment with seller for listing presentation
mail confirmation of listing appointment and

Research sales activity for past 18 months from MLS and public
“Days on Market” for this property of this type, price

Download and review property tax roll information
“Comparable Market Analysis” (CMA) to establish fair market

Obtain copy of subdivision plat/complex lay
out, property’s ownership & deed type
Research property’s public record information for lot size &

Research property’s land use coding and deed restrictions
Research property’s current use and zoning
“Deeds of owner(s) in county’s public property records
Prepare listing presentation package with above materials
“Curb Appeal Assessment” of subject property

Compile and assemble formal file on property
Confirm current public schools and expla

Review listing appointment checklist to ensure all steps and actions

Listing Appointment Presentation

Give seller an overview of current market conditions and projections
Review agent’s and company’s credentials and accomplishments in the

Present company’s profile and position or “niche” in the marketplace
Present CMA Results To Seller, including Comparables, Solds, Current

Offer pricing strategy based on professional judgment
interpretation of current market conditions
Discuss Goals With Seller To Market Effectively
“Pros and benefits of Multiple Listing Service
Explain market power of web marketing, IDX and REALTOR.com
Explain the work the brokerage and agent do “behind the scenes” and
agent’s availability on weekends
Explain agent’s role in taking calls to screen for
protect seller from curiosity seekers
Present and discuss strategic master marketing plan
Explain different agency relationships and determine seller’s

Review and explain all clauses in Listing Contract & Addendum and
seller’s signature Once Property is Under Listing Agreement

Review current title information
Unheated and heated square footage
Measure interior room sizes
Confirm lot size via owner’s copy of certified survey, if available
Unrecorded property lines, agreements, easements
Obtain house plans, if applicable and available

Order plat map for retention in property’s listing file
Prepare showing instructions for buyers’ agents and agree on showing

Obtain current mortgage loan(s) information: companies and & loan

Obtain current
current loan information with lender(s)
Check assumability of loan(s) and any special requirements
Discuss possible buyer financing alternatives and op
Review current appraisal if available
Identify Home Owner Association manager if applic
Verify Home Owner Association Fees with manager
Unpaid optional and current annual fee
Order copy of Homeowner Association bylaws, if appl
Research electricity availability and supplier’s name and phone

Obtain
Water: Calculate average water fees or rates from last 12
Research and verify city sewer/septic tank system
Water System: Calculate average water fees or rates from last 12

Well Water: Confirm well status, depth and output from Well Report
verify availability and supplier’s name and

Lease: Confirm lease term of service and whether owned or

Verify if seller has transferable Termite Bond

Prepare detailed list of property amenities and assess market impact
Prepare detailed list of property’s “Inclusi

Compile list of completed repairs and maintenance items
Send “Vacancy Checklist” to seller if property is vacant
Explain benefits of Home Owner
Assist sellers with completion and submission of Home Owner

When received, place Home Owner Warranty in property file for

Have extra key made for lockbox
Verify if property has rental unit
* Make copies of all leases for retention in listing file

* Inform tenants of listing and discuss how showings will be handled
Arrange for installation of yard sign
Assist seller with completion of Seller
“New Listing Checklist” Completed
Review results of Curb Appeal Assessment with seller and provide
suggestions to improve salability
Review results of Interior Décor Assessment and suggest changes to

Move into transaction management software program

Entering Property in Multiple Listing S

Prepare MLS Profile Sheet Agents is responsible for “quality control” and accuracy of listing data
Enter property data from Profile Sheet into MLS Li

Proofread MLS database listing for accuracy
placement in mapping function
Add property to company’s Active Listings list
Provide seller with signed copies of Listing Agreement and MLS Profile Sheet Data Form within 48 hour
Take additional photos for upload into MLS and use in flyers.
cy of panoramic photography

Marketing The Listing

Create print and Internet ads with seller’s input
Coordinate showings with owners, tenants, and other Realtors®. Return all call
Install electronic lock box if authorized by owner. Prog upon showing time windows
Prepare mailing and contact list
merge letters to contact list
Order “Just Listed” labels & reports

Review comparable MLS listings regularly to ensure property competitive in price, terms, conditions and availability
Prepare property marketing brochure for seller’s review
Arrange for printing or copying of supply of marketing

Place marketing brochures in all company agent mail boxes
ting to company and agent Internet site, if applicable
Mail Out “Just Listed” notice to all neighborhood residents
Advise Network Referral Program of listing
ta to buyers coming through international

g data to buyers coming from referral network
Provide “Special Feature” cards for marketing, if applicable
Submit ads to company’s participating Internet real estate sites
changes conveyed promptly to all Internet groups
Reprint/supply brochures prom
Loan information reviewed and updated in MLS as required
mails/faxes sent to buyers’ agents after showings
Review weekly Market Study
rom showing agents with seller to determine

Place regular weekly update calls to seller to discuss marketing

Promptly enter price changes in MLS listing database

The Offer and Contract

Receive and review all Offer to Purchase contracts submitted by

Evaluate offer(s) and prepare a “net sheet” on each for the owner for comparison purposes
Counsel seller on offers. Explain merits and weakness of each component of each offer
’ agents to review buyer’s qualifications and

ax/deliver Seller’s Disclosure to buyer’s agent or buyer upon request and prior to offer if possible
qualified by calling Loan Officer
qualification letter on buye

Negotiate all offers on seller’s behalf, setting time limit for loan approval and closing date
Prepare and convey any counteroffers, acceptance or amendments to buyer’s agent
Fax copies of contract and all addendums to closing attorney

When Offer to Purchase Contract is accepted
seller, deliver to buyer’s agent
Record and promptly deposit buyer’s earnest money in escrow

Contract Showing Restrictions” as seller

pies of fully signed Offer to Purchase contract to

/deliver copies of Offer to Purchase contract to Selling

Fax copies of Offer to Purchase contract to lender
Provide copies of signed Offer to Purchase contract for office
in handling additional offers to purchase

Change status in MLS to “Sale Pending”
Update transaction management program show “Sale Pending”
Review buyer’s credit report results Advise seller of worst and

Provide credit report information to seller if prope

Assist buyer with obtaining financing, if applicable and follow

Coordinate with lender on Discount Points being locked in with

property information to buyer
inspection, if applicable

Receive and review septic system report and assess any possible impact on sale
Deliver copy of septic system inspection report lender & buyer
Deliver Well Flow Test Report copies

termite inspection ordered
Verify mold inspection ordered, if required

Tracking the Loan Process

141. Confirm Verifications Of Deposit & Buyer's Employment Have Been Returned
142. Follow Loan Processing Through To The Underwriter
143. Add lender and other vendors to your management program so agents, buyer and seller can track progress of sale
144. Contact lender weekly to ensure processing is on track
145. Relay final approval of buyer's loan application to seller

Home Inspection

146. Coordinate buyer's professional home inspection with seller
147. Review home inspector's report
148. Enter completion into transaction management tracking software program
149. Explain seller's responsibilities with respect to loan limits and interpret any clauses in the contract
150. Ensure seller's compliance with Home Inspection Clause requirements
151. Recommend or assist seller with identifying and negotiating with trustworthy contractors to perform any required repairs
152. Negotiate payment and oversee completion of all required repairs on seller's behalf, if needed

The Appraisal

153. Schedule Appraisal
154. Provide comparable sales used in market pricing to Appraiser
155. Follow-Up On Appraisal
156. Enter completion into transaction management program
157. Assist seller in questioning appraisal report if it seems too low

Closing Preparations and Duties

158. Contract Is Signed By All Parties
159. Coordinate closing process with buyer's agent and lender
160. Update closing forms & files
161. Ensure all parties have all forms and information needed to close the sale
162. Select location where closing will be held
163. Confirm closing date and time and notify all parties
164. Assist in solving any title problems (boundary disputes, easements, etc) or in obtaining Death Certificates
165. Work with buyer's agent in scheduling and conducting buyer's Final Walk-Thru prior to closing
166. Research all tax, HOA, utility and other applicable prorations
167. Request final closing figures from closing agent (attorney or title company)
168. Receive & carefully review closing figures to ensure accuracy of preparation
169. Forward verified closing figures to buyer's agent
170. Request copy of closing documents from closing agent
171. Confirm buyer and buyer's agent have received title insurance commitment
172. Provide "Home Owners Warranty" for availability at closing
173. Reviews all closing documents carefully for errors
174. Forward closing documents to absentee seller as requested
175. Review documents with closing agent (attorney)
176. Provide earnest money deposit check from escrow account to closing agent
177. Coordinate this closing with seller's next purchase and resolve any timing problems
178. Have a "no surprises" closing so that seller receives a net proceeds check at closing
179. Refer sellers to one of the best agents at their destination, if applicable
180. Change MLS status to Sold. Enter sale date, price, selling broker and agent's ID numbers, etc.
181. Close out listing in your management program

Follow Up After Closing

182. Answer questions about filing claims with Home Owner Warranty company if requested
183. Attempt to clarify and resolve any conflicts about repairs if buyer is not satisfied
184. Respond to any follow-on calls and provide any additional information required from office files.



The Process

How Does the Commission Get Distributed?

How Realtors Are Paid...

As a consumer in the real estate market, you will benefit from the services of an experienced Realtor throughout the selling or buying process. Therefore, it is important that you understand how real estate agents are paid.

Basically, the seller pays a commission to the listing broker based on a percentage of the selling price. The listing broker then shares this commission first with the broker representing the buyer and then with the listing agent.

Sotheby's agents are paid the same regardless of whether a buyer purchases a home listed internally (by Sotheby's) or with another firm.

As your agent, I represent you and owe a *fiduciary* responsibility to you. This applies whether or not I am representing you as a listing agent or as a buyers' agent.

Real estate agents are self-employed and receive no salary. We have no paid vacation, company car, or expense accounts. We have ongoing out-of-pocket expenses similar to those of any business.

Commission Distribution Breakdown

Seller pays 100% of the commission to the listing broker

50-60% is retained by listing broker

40-50% is paid to buyer's broker

Listing agent is paid by listing broker

Buyers agent is paid by buyer's broker



Buyer's Needs Evaluation

Name(s): _____

Address: _____

Phone: (Home) _____ (Cells): _____

Rent: _____

Children(s) Names: _____ Ages: _____

Why have you decided to move?: _____

When would you like to move?: _____

How long have you been looking?: _____

Do you have any pets: _____ If so, what kind(s) and weight? _____

Describe your present home?: _____

What do you like most about your present home?: _____

What do you like least about your present home?: _____

Hobbies & special interests: _____

Are there any areas, neighborhoods or homes you like?: _____

What type of home would you like?: _____

Family Room: ____ Separate Dining Room: ____

School District: _____

Transportation needs: _____ Any other needs: _____

Is your home currently on the market?: _____ If so, at what price?: _____

Anything which would preclude you from purchasing a home today?: _____



Buyer's Cost Estimated

Property Address: _____

\$ _____
\$ _____

Loan Origination Fee _____
Annual Fee _____
Credit Report _____

Recording Fees

Recording Fees _____
Tax Stamps _____

Interest _____
Hazard Insurance _____

Additional Settlement

Pest Inspections _____
Home Warranty _____
Home Inspection Fee _____
Other Fees _____

Total Estimate of Buyers Costs

Title and Closing Charges

Amount Financed \$ _____
Interest Rate _____ %

Interest _____
Mortgage Insurance Premium _____
Taxes & Insurance _____
Owners Assoc. Fee (if any) _____

NOTE: Lenders and other related services will vary in their charges; therefore, these figures are not and cannot be



Mortgage Loan Checklist

In order to expedite the mortgage loan process, please be sure that you bring everything you need to make your appointment as smooth and efficient as possible.

- Sales Contract (On the purchase of your new home)
- Copy of Sales Contract and certified copy of Closing Statement (On the sale of your present home)
- Copy of driver license and Social Security Card (FHA only)

Residence History

- Past 24 months of residence with complete addresses
- Length of time you lived at each residence
- Name of landlord and their address (if currently renting) Employment History

Employment History

- Employers for the past two years with complete addresses Dates of employment for each place
- Most recent two years of W-2s
- Most recent two years of tax returns (with all schedules and signed in blue ink)
- Most recent date profit and loss statement and current balance sheet (if self-employed)
- If there have been any gaps in your employment, be prepared to explain

- Creditors' names and addresses Account numbers
- Current total balances you owe
- Monthly installments, payments and how many months are left to pay

- Name and address of each financial institution
- Three months of bank statements for all accounts
- All account numbers
- All current balances and values

Current Real Estate

- Property addresses
- Estimated market values
- Outstanding loan balances
- Amount of monthly payment
- Amount of monthly rental income, if applicable

Personal Property

- Net cash value of your life insurance
- Year, make and value of your automobiles
- Value of your furniture and other personal property
-

If applicable, the following

-
- Certificate of eligibility & DD214 (VA Only)
- Check for appraisal and credit report fees



Qualification Worksheet

Date: _____ Requesting Agent: _____

Borrower #1: _____ Social Security #: _____

_____ rity #: _____

Address: _____ ty: _____

Gross Monthly Income

2: _____ Credit Cards: _____

Other: _____ Alimony: _____

TOTAL INCOME: _____ Child Support: _____

Other: _____

TOTAL DEBT: _____

ount: _____ Source: _____

Bankruptcy: _____ dgements: _____

Price: _____
ayment: _____
ount: _____

gram: _____ LTV: _____

st Rate: _____ P&I: _____

Margin: _____ Index: _____ Insurance: _____

Caps: _____ PITI: _____

: _____ otal Dept Ratio: _____

Comments: _____

_____ 's Association: _____ Dues: _____



Important Phone Numbers

Electric	Flathead Electric Cooperative	406.751.4483
	NorthWestern Energy	888.467.2669
Phone	Ameritech	800.244.4444
	Spectrum	
Police (Non Emergency)		406.863.2420
Poison Control		800.942.5969
Fire Department		406.863.2483
City of Whitefish	CityofWhitefish.org	406.863.2402

Note: It is advised that you order your phone service & cable 3 weeks prior to occupancy date.

****Cancel current utilities the day after you've moved from the residence.**



Vendor List

Heart of Sky Fencing Grant

antclapp@aol.com

Red Union Daniel Maddison

dschiel2@yahoo.com

tyrellmikkelson@gmail.com

snsheil@montanasky.net

Domenic Garefino Direct Source

domenic@directsourcemt.com

kysandelin@gmail.com

Alpine Women's Medical Center

www.alpinewomenscenter.com

www.mtlaserdentristy.com

Angelique Dousis

angelique@dousislegal.com

Whitefish Credit Union

Parkside Credit Union

Black Diamond Mortgage

Debbie Maue gri, cips, abr

406-219-7683

dmaue@glaciersir.com

WhitefishMontanaProperties.com



Glacier

Sotheby's

INTERNATIONAL REALTY



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www.linkedin.com/in/debbiemaue/