



WHEN BUYING A HOME

Your agent will:

- Meet with you to discuss your needs and select available homes that meet your criteria
- Show homes and provide information about resale potential, positive factors, negative environmental factors, market value, and neighborhood overview
- Provide a full market analysis to establish market value and guidelines and strategies for successful negotiations on the home you select
- Construct the offer and conduct negotiations
- Coordinate with title company and arrange for inspections, repairs, and renegotiations on the home you select
- Attend closing, review closing statement and documents, provide information on utilities, cable, telephone, services and neighborhood information including schools, shipping, and worship
- Contribute 25% of their commission to provide you with a reduction in closing costs

WHEN SELLING A HOME

Your agent will:

- Meet with you to discuss your needs and provide a written market analysis along with pricing strategies
- Outline plans for advertising and marketing
- Provide a bi-monthly report on market activity and showing feedback
- Suggest necessary price adjustments or repairs if needed
- Negotiate contract to include strategies for alternate counteroffers if needed
- Provide weekly report on status, coordinate title company, appraisal, inspection, repairs and re-negotiations if needed after contract acceptance
- Attend closing, review closing statement and documents
- Reduce their listing commission 25%

FREQUENTLY ASKED QUESTIONS

Q: Are there any limits on how many times the HomePlus™ Program may be used?

A: NO, HomePlus™ may be used whenever there is a need to buy or sell a home

Q: Is a buyer eligible for a rebate if they choose to use a Builder's mortgage company for financing?

A: No

Q: Can the home buyer or seller choose their own agent?

A: No, the agents in our network have been carefully selected and have signed an agreement to deliver the professional service required to participate in our program. If not satisfied with the agent provided, a substitution can be made with another agent in our network. Agents from our network have met our stringent criteria and ONLY agents in our network are eligible to receive referrals.

Q: Does a home buyer have to be pre-approved first?

A: Yes. To aid the home finding process, we have agreed to provide the agents in the HomePlus™ network with pre-approved borrowers. Speak to our loan officer or ask your HomePlus™ Coordinator about obtaining a pre-approval letter.

Q: Why would an agent agree to this?

A: Referrals are a large part of an agent's business, and most already belong to referral networks independently or through their real estate companies. HomePlus™ goes a step further by providing our agents with a PRE-APPROVED borrower, which indicates that they are highly likely to purchase a home. By providing outstanding assistance, the agent hopes the buyer will provide additional personal referrals and will list their home later when they are ready to sell. Through the relationship and agreement we have with the agent they continue to receive business through our program that they normally would not have.

Q: Will you provide a list of network agents to choose from?

A: No. Our loan officer or a HomePlus™ coordinator will match the buyer/seller with the agent that best suits their needs. If they are not satisfied with their agent, we will work to make a substitution.