

# Exhibit A

## Buyers Checklists

- ✓ 5+ Of The Most Common Hidden Defects In Real Property
- ✓ 5 Proven Checklists To Help Keep You On Track & Avoid Common Buyer Mistakes
- ✓ 5 Simple Steps To Becoming A "Smart" Buyer
- ✓ 6 Keys To Making You & Your Offer Look GREAT!
- ✓ 6 Truths About Today's Marketplace That Will Help Any Buyer Be More Realistic
- ✓ 7 Questions A Buyer Should Ask An Agent Prior To Making Their Agent Selection
- ✓ 8+ Ways To Protect Yourself Against Unpleasant Surprises When Buying A Home
- ✓ 9 Issues To Consider BEFORE Buying A Condominium
- ✓ 10 Key Questions To Ask A Home Inspector Before Hiring One
- ✓ 13 Common Contingencies That Buyers Might Consider Putting Into Their Offer To Purchase
- ✓ 13 "Don'ts" Every Home Buyer Should Know
- ✓ 14 Steps To Getting Yourself "In Shape" To Be A First Time Homebuyer
- ✓ 18 Steps Most Buyers Take To Buy Their Home
- ✓ 21+ Common Closing Costs For Buyers
- ✓ 23 Ingredients To Successfully Selecting A Contractor Or Home Remodeler For Buyers
- ✓ 12+ Sets Of Rules & Regulations Every Home Buyer Should Be Aware Of Before Buying
- ✓ A Proven "3 Step Approach" To Selecting The Right Property
- ✓ Are You A Ready, Willing & Able Buyer? 7 Critical Issues To Consider
- ✓ Attention Condo Buyers: 3 Warning Signs That Could Cost You Thousands Of Dollars
- ✓ Before You Continue Your Pursuit Of Buying Your Next Home. . . The "Big 3 "Questions To Ask Yourself
- ✓ Do I Need An Agent When Buying A Home? 9 Critical Points
- ✓ Home Warranty Policy Checklist . . . For Buyers
- ✓ Location - Location - Location...7 Characteristics Of An Economically Healthy Neighborhood
- ✓ Prioritizing Your Needs As A Buyer...30+ Home Buying Issues To Consider
- ✓ Searching For Your Next Home...11 Questions To Ask Yourself

## Buyer Checklists (cont.) ... Exhibit A

- ✓ The Final "Walk-Thru" . . . 36 Items You May Want To Consider
- ✓ The Top 8 Reasons For Using A Professional Real Estate Agent
- ✓ The Top 10...Service Providers You'll Want To Consider Using The Next Time You Purchase A Home
- ✓ 3 Major Tax Issues Every Buyer Of Real Estate Needs To Know
- ✓ Do I Have A Valid & Enforceable Contract? 6 Essential Elements Of Most Real Estate Contracts
- ✓ 9 Things Every Buyer Needs To Know About Title Insurance
- ✓ Buyer Goal Worksheet
- ✓ Getting Yourself "In Shape" To Buy Your Next Home
- ✓ The 5 Big Mistakes Most Home Buyers Make & How You Can Avoid Each One
- ✓ 5 Simple Steps To Buying Your Next Home That Could Save You Thousands Of Dollars

## Financial Checklists

- ✓ 5+ Key Components To Most Adjustable Rate Mortgages
- ✓ 5 Questions To Ask Yourself When Shopping For The Best Loan
- ✓ 6 Ideas On "How To Buy A Home With Little Or No Money Down"
- ✓ 6 Items That Combine To Make Up Your Monthly Mortgage Payment
- ✓ 6 Of The Most Popular Mortgage Options
- ✓ 9 Things Most Lenders Focus On When Evaluating A Property For Lending Purposes
- ✓ 12 Things To Consider When Getting A Fixed Rate Loan
- ✓ 14 General Questions To Ask All Lenders
- ✓ 26 Questions To Ask When Getting An ARM Loan
- ✓ Cash Strapped? Down Payment Obstacles Can Be Overcome With Some Creativity!
- ✓ Evaluating Yourself From A Lender's Point Of View . . . 5 Critical Areas To Consider
- ✓ Home Loan Application Checklist
- ✓ 5 Types Of Mortgages That Will Help Save You Thousands

## Exhibit B

# 13 “Don’ts” Every Home Buyer Should Know

- 1. Don't wait for the perfect house . . . there isn't one. Compromise & prioritizing are necessary elements in home purchasing.
- 2. Don't buy before you do some comparison shopping...especially if you're new to the area.
- 3. Don't write an unrealistic offer or you will simply be helping someone else's offer look good (too low of a price...too many contingencies).
- 4. Don't feel a need to negotiate if a property is fresh to the market, priced right and popular... the good ones often go quickly and at full or close to full price.
- 5. Don't think all real estate agents and companies are created equal...they are NOT. Find an agent/company with a great track record and proven home buying system.
- 6. Don't be afraid to write an offer above or below the asking price... offer what it is worth to YOU.
- 7. Don't work with more than one agent. Find one you like and stick with them. If you make a bad choice, change but stick with the new ONE.
- 8. Don't wait for perfect conditions to buy. The best time to buy is when you have found the right home.
- 9. Don't get too many friends and family involved in your buying decision... you'll go NUTS!
- 10. Don't wait until you find a home to shop for the best loan. Start up-front.
- 11. Don't wait until after you find a house to be qualified for a loan. Do it up-front.
- 12. Don't work with an agent who can't show you **Checklists & Systems** . Only pick a friend or relative that is licensed as an agent if they are GOOD! Look for value-added services.
- 13. Don't be surprised if you get buyer's remorse at some time before closing...most buyers do. It is normal and it will pass.



## Exhibit B

# Do I Need An Agent When Buying A Home? 9 Critical Points

There are several items that a professional real estate salesperson can provide to you while in pursuit of your new home. Here are several items to consider when asking yourself whether or not you will benefit from the assistance of a real estate professional.

- 1. Do I have time to research the residential housing market?
- 2. Do I have the knowledge to integrate and understand the information available to me?
- 3. Can I integrate the information available on the real estate Internet sites into useful data that can help me accomplish my goal of home ownership?
- 4. Do I have the expertise to negotiate on my own behalf?
- 5. Do I have the ability to find a qualified home inspector? See "**10 Key Questions To Ask A Home Inspector Before Hiring One**".
- 6. Do I have the time to research the home loan programs available in the market? See "**6 Of The Most Popular Mortgage Options**".
- 7. Do I have the time to interview mortgage loan officers? See "**14 General Questions To Ask All Lenders**".
- 8. Do I have the time and expertise to target market, if necessary, for the type of property I am looking to purchase?
- 9. Do I know the zoning regulations and building codes pertaining to residential real estate in the area I am interested in moving to?



## Exhibit B

# 18 Steps Most Buyers Take To Buy Their Home

- 1. Look for an agent to help you through the maze.
- 2. Interview the agent...set an appointment with an agent to find out if they have the skills, services and professional attitude you're looking for.
- 3. Discover if the agent is working "for" you or "with" you... client or customer?
- 4. Clarify your wants and needs to your agent...let them know your objectives and timetable.
- 5. Have the agent help you establish your purchasing power...this may include getting pre-approved.
- 6. Select the best three to five properties to see.
- 7. View each property objectively following the "Simple 3-Step" approach. See "**A Proven 3 Step Approach To Selecting The Right Property**".
- 8. Write the offer to purchase following the "**6 Keys To Making You & Your Offer Look Great**".
- 9. Have your agent present your offer ASAP...time is of the essence.
- 10. Handle all counter offers and negotiations with a win/win attitude...BIG Picture Mentality.
- 11. Avoid "Second Guessing Syndrome"...also known as "Buyer's Remorse". Almost EVERYONE gets it at some point in time. Let it pass...
- 12. Finalize any loan details to get final approval. If you haven't been pre-approved, you need to get the ball rolling NOW!
- 13. You or your agent need to order title insurance from the company of your choice.
- 14. Any inspections or predications that need to be addressed should be done in a timely fashion.
- 15. Address snags and problems as part of life. Keep focused on your goals...BIG Picture.
- 16. Do a "walk-thru" prior to closing...See "**The Final Walk-Thru Checklist**".
- 17. Show up early to closing with all necessary items from your closing checklist.
- 18. After closing, keep in contact with your agent. They want to assist you with questions, concerns and problems whenever you have the need!



## Exhibit B

# 14 General Questions To Ask All Lenders\*

- 1. Based on our situation, what looks to be the best program for us? Why?
- 2. What is the projected time for processing and closing a loan?
- 3. If PMI (Private Mortgage Insurance) is required, when and how does it go away?
- 4. What about your...Rates - Terms - Fees...are they all negotiable?
- 5. What standard underwriting guidelines do you follow? Are there any special underwriting guidelines?
- 6. What is your most popular loan program? Why?
- 7. Who services your loans?
- 8. Six months to a year from now, what will make this loan look good/bad to most borrowers?
- 9. What are your standard and special fees?
- 10. What, if any, escrow requirements exist?
- 11. What if rates go down during the "lock-in" period?
- 12. Who is our contact person after application for progress reports?
- 13. What do you need from us to get our loan approved?
- 14. Do you have any concerns about our ability to get a quick loan approval?

\*Also see..."26 Questions To Ask When Getting An ARM Loan" and  
"12 Questions To Ask When Getting A Fixed Rate Loan"



## Exhibit C

### Sample Ads

- #1. **\$8000 First Time Home Buyer Tax Credit...and much, much, more...**  
That's what you'll find on the "First Time Home Buyer Seminar" audio CD.  
Contact Sally Salesperson of ABC Realty to get a FREE copy of the CD.  
Phone: 123-456-7890 or email: [ssalesperson@ABC.com](mailto:ssalesperson@ABC.com)
- #2. **Does the \$8,000 First Time Home Buyer Tax Credit Program sound too good to be true?** Well, it's for real! Learn some of the details and other valuable home buying information from the new "First Time Home Buyers 2009 Seminar" on audio CD. Contact Sally Salesperson of ABC Realty to get a FREE copy.
- Phone: 123-456-7890
  - Email: [ssalesperson@ABC.com](mailto:ssalesperson@ABC.com)
- #3. **Are YOU thinking of buying your first home?** Have you heard the news about the "First Time Home Buyer Tax Credit" of up to \$8,000? With interest rates low, and a good selection of homes to pick from, now might be a great time to buy your first home. Contact Sally Salesperson of ABC Realty for a FREE copy of the new "First Time Home Buyer 2009 Seminar" on audio CD. Call or email at:
- Phone: 123-456-7890
  - Email: [ssalesperson@ABC.com](mailto:ssalesperson@ABC.com)
- #4. **Who's eligible for \$8,000???** The \$8,000 Tax Credit that is....Answer: First Time Home Buyers. Email or call Sally Salesperson for a FREE copy of the audio CD seminar entitled, "First Time Home Buyers 2009". You'll get timely and valuable information FAST.
- Phone: 123-456-7890
  - Email: [ssalesperson@ABC.com](mailto:ssalesperson@ABC.com)
- #5. **Real Estate News!!!!**
- Up to \$8,000 Tax Credit for First Time Home Buyers
  - Interest Rates are LOW
  - Great Selection of Available Homes
- ...3 Reasons to consider buying your "First Home" NOW!  
Contact: Sally Salesperson today to get your free copy of the new "First Time Home Buyer 2009 Seminar" on audio CD
- Phone: 123-456-7890
  - Email: [ssalesperson@ABC.com](mailto:ssalesperson@ABC.com)
- ...ACT NOW!!!

## Exhibit C

### Sample SOI Letter

Spring and summer are great times to make home improvements. Enclosed is one of my most popular consumer checklists:

*"23 Items to Consider When Selecting a Contractor or Home Remodeler"*

It has excellent food for thought.....

I'd also like to let you know about a new "First Time Home Buyer Seminar" on audio CD that I have. It gives great tips and information to people who might be thinking of buying their first home.

If you know anyone – family, friend, co-worker – who might benefit from the ideas and information, please pass onto them one of the enclosed passes. And if you want more, let me know.

Enjoy our warmer weather...and let me know if you have any real estate related questions or concerns.

Sincerely,

(Your Name)

P.S. The \$8,000 first time home buyer tax credit program has really created a wave of interest. The audio CD mentioned above is so helpful.



**VIP Pass**

This pass entitles you to a  
FREE

**First Time Home  
Buyer Seminar**  
on  
**Audio CD**

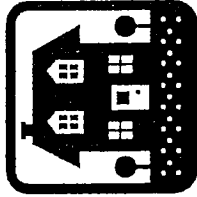
(see back for details)

This offer is extended  
to people considering  
the purchase of their  
first home...

Redeemable thru:  
Sally Salesperson  
ABC Realty  
123-456-7890  
Email: Salesperson@abc.com

\$8,000

FIRST TIME HOME BUYER TAX CREDIT



See back for details

\$8,000

\$8,000

Now might be the time for you or someone you  
know to buy their first home.

Contact Sally Salesperson for a FREE copy of  
"First Time Home Buyer Seminar"...on audio CD  
Phone: 123-456-7890  
Email: salesperson@abcrealty.com

\$8,000