

Susan & Brian Dicks

"Your Real Estate Consultants for life!"

Earned the ERA Real Estates
Beyond Excellence
Circle Award
2004, 2005, 2009



Susan and Brian Dicks are a husband and wife real estate team who are affiliated with **ERA Key Realty Services**.

Combined they have over 40 years of Real Estate experience. Having similar beliefs in providing first class service to their customers and clients, Sue & Brian combined forces in August 1998. In February 1999 they took their partnership to a higher level and were wed on Valentines Day.

They work as a team on all their transactions, giving their clients and customers a level of service that can only be described as **WOW!** Their goal is to provide a level of service that creates clients and customers for life. Understanding that if they give **110%** to each and every person they do business with, these relationships will transcend from that transaction into the future through referrals and repeat business. They believe in their abilities so deeply they are willing to back it up with a signed *Commitment to Service*.

www.sueandbriandicks.com

Having lots of sales every year is nice, but it's what' behind those sales that counts.....Lots of Happy Families!

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What is Agency?

- **SELLER'S AGENT**

Represents the Seller through....

- * Undivided Loyalty * Reasonable Care * Disclosure
- * Obedience to Lawful Instruction
- * Confidentiality and Accountability * The Agent **MUST** disclose known material defects in real estate

**** *The agent must put the Seller's interest first and negotiate for the best price and terms for their client, the seller.***

- **BUYER' AGENT**

Represents the Buyer through...

- * Undivided Loyalty * Reasonable Care * Disclosure
- * Obedience to Lawful Instruction
- * Confidentiality and Accountability * The Agent **MUST** disclose known material defects in real estate

**** *The agent must put the Buyer's interest first and negotiate for the best price and terms for their client, the buyer.***



(NON-AGENT) FACILITATOR

- * Assists the seller and buyer in reaching an agreement but does not represent either the seller or buyer in the transaction.

DESIGNATED SELLER'S AND BUYER'S AGENT

- * A real estate agent can be designated by another real estate agent (the appointing or designating agent) to represent either the seller or the buyer, provided the buyer and seller expressly agrees to such designation. The agent then becomes the agent for either the seller or buyer who becomes their client. At this point all Buyer's Agent or Seller's Agent responsibilities apply.

DUAL AGENT

- * An agent may represent both the seller and the buyer in a transaction but only with expressed and informed consent of both the seller and the buyer. A dual agent shall remain neutral with regard to any conflicting interest of the seller and buyer.

Consequently a dual agent can not satisfy fully the duties of loyalty, full disclosure, obedience to lawful instruction which is required of an exclusive seller or buyer agent. However, a dual agent does owe a duty of confidentiality of material information and accounting for funds.

CAUTION

Thinking of buying a home?

Sellers have representation.....Lenders have representation.....Shouldn't a buyer have the right to have the same representation?

Why Enter Into A Buyers Agency Agreement

- **Someone to look out EXCLUSIVELY for your best interests**
- **Someone who has the experience to guide you through all the various aspects of purchasing a home, and the challenges that may arise.**
- **Someone who is skillful at negotiating the best deal for you.**
- **Someone who can save you valuable time by listening to your needs and wants**
- **Someone who will give you the ability to search all of the properties listed on the Multiple Listing Service**
- **Someone who will dedicate the time, talents, and expertise necessary to make the home buying process as simple as possible**

WHO'S WATCHING OUT FOR YOU?

Pre-Approval



A Pre-Approval is a vital piece of information necessary to begin your home search.

*** Allows you to know the full extent of your buying power**

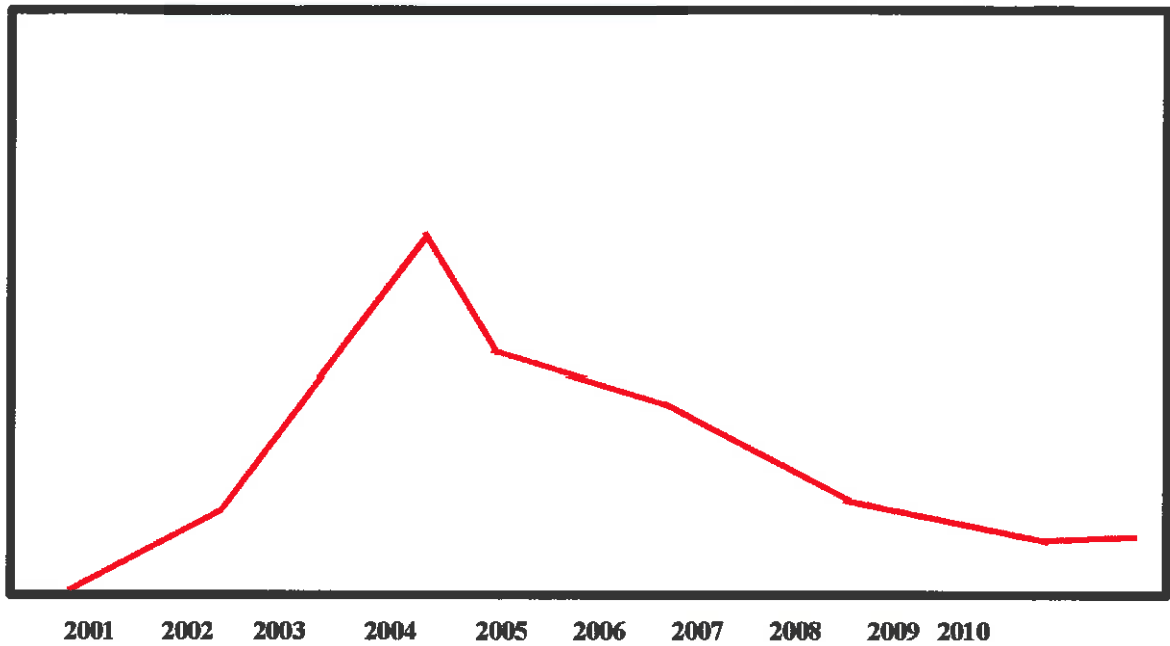
*** Shows the Seller that you are a ready willing and able Buyer**

*** Allows you a quicker closing time**

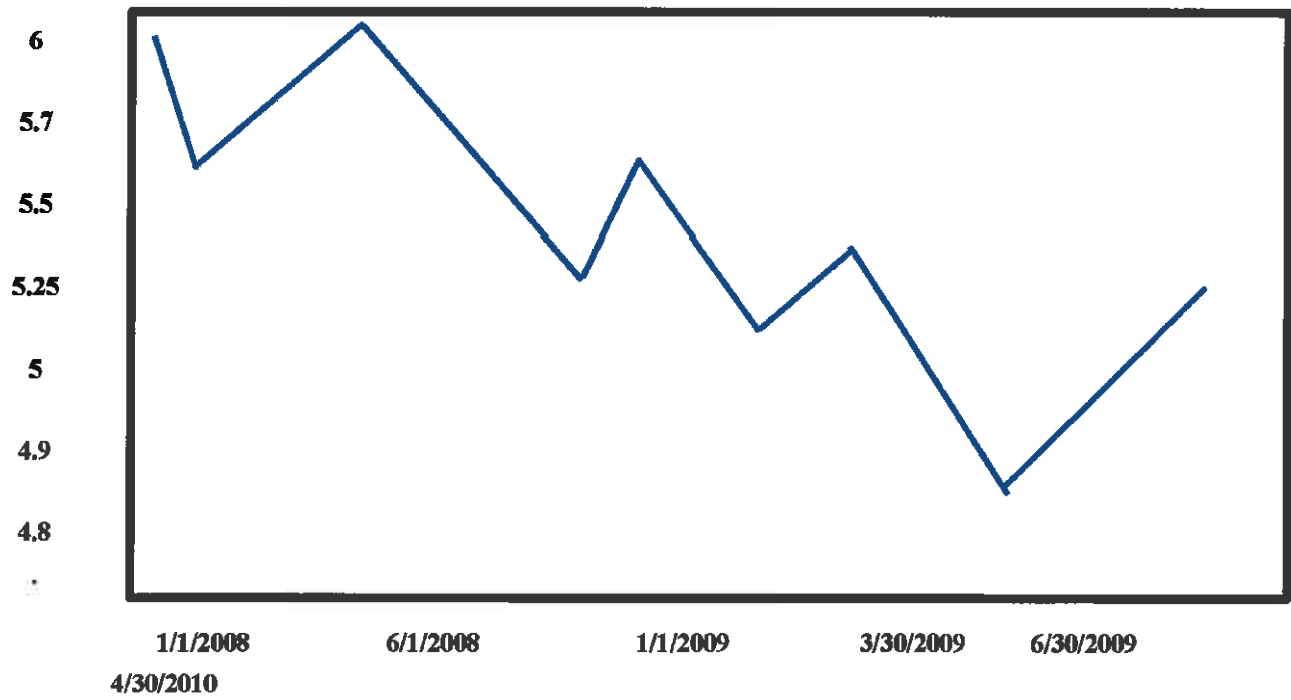


**Why Is Now Such A
Good Time To Buy A
Home?**

HOME VALUES DECLINE

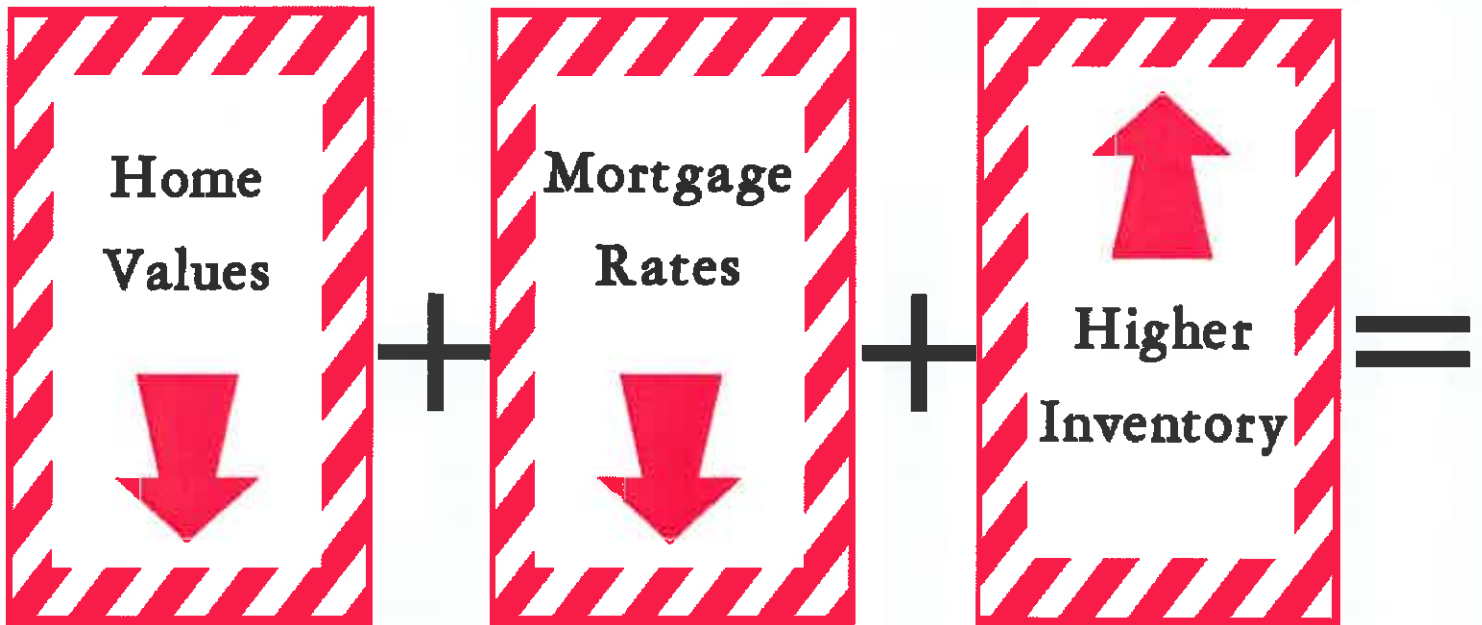


MORTGAGE VALUES ON THE RISE





What Does It All Mean?



A Perfect Time To Buy

**How Do We Find The Home
That Is Just Perfect For You?**



**The Search Begins
NOW**

Purchasing your first home is one of the largest investments you will have made thus far in your life. We want to make sure that we do all we can to help you fulfill those dreams.

Every one has ideas and dreams about what "the right" home will look like. In order to help you to realize as many of those ideas and dreams as is realistic, we need to begin the process by identifying what those dreams, needs, and desires really are.

The following is an exercise to help you identify those dreams, needs, and desires.....





Search for a Home

1. Categorize Your Needs, Likes, and Wants

*** Make a list of what you must have in a your home, what you would like to have in your home, and what you wish you could have in your home.**

2. Establish a MLSProperty Finder Email Account

*** With the above information we will enter you criteria into the MLSProperty Finder Email Program. You will receive an email daily with all the newest listings to hit the market.**

3. View Homes

*** Once you receive your emails contact either Sue or Brian and they will get the addresses for the particular property that you asked about. Take a ride by these homes and call them to schedule appointments to view the interiors of the homes you liked.**

Did you know that 98% of the homes that emailed to you from the MLSProperty Finder you will rule out once you drive by for various reasons saving you valuable time?

******* Whether you see a home advertised in the paper, on the internet, on a sign, in a magazine as your Buyer's Representative we can assist you. We can show you ALL the homes that are available - not just**

ERA Key homes *****

Sue & Brian Dicks

ERA Key Realty Services

www.sueandbriandicks.com



What Type of House



Do I Want?



Assess Your Needs, Likes, and Wants

This exercise will help Sue and Brian identify specific homes to show you. If you have any other needs/likes/wants, be sure to list them and discuss them with Sue and Brian.

Home Feature Prioritizing Tool

Ideal Price _____ Ideal Town(s) _____

of Bedrooms - Minium _____ # of Bathrooms - Minium _____

Garage Yes No # of Cars _____ Lot Size _____

Age of House - Range _____ Square Feet of Living Space _____

Style of House _____

Number of Floors _____ Type of Neighborhood _____

Determine What You Need Versus What You Want

Rate the features below on a scale of 0 to 10, with 0 being the least desireable and 10 being the things you MUST absolutely have in your home.

Eat-in-Kitchen	0	1	2	3	4	5	6	7	8	9	10
Separate Dining Room	0	1	2	3	4	5	6	7	8	9	10
Fireplace	0	1	2	3	4	5	6	7	8	9	10
Family Room	0	1	2	3	4	5	6	7	8	9	10
Deck	0	1	2	3	4	5	6	7	8	9	10
1st Floor Master	0	1	2	3	4	5	6	7	8	9	10
Lot Size	0	1	2	3	4	5	6	7	8	9	10
Neighborhood	0	1	2	3	4	5	6	7	8	9	10
Yard	0	1	2	3	4	5	6	7	8	9	10
View	0	1	2	3	4	5	6	7	8	9	10
Basement	0	1	2	3	4	5	6	7	8	9	10
Finished Basement	0	1	2	3	4	5	6	7	8	9	10
Cosmetic Work	0	1	2	3	4	5	6	7	8	9	10
Exterior Condition	0	1	2	3	4	5	6	7	8	9	10
Laundry	0	1	2	3	4	5	6	7	8	9	10
_____	0	1	2	3	4	5	6	7	8	9	10
_____	0	1	2	3	4	5	6	7	8	9	10

Find Your Dream House



In the columns below fill in needs, likes, and wishes.

Sit down and think about all of the items that you just can't live with out, the items you would like to have but could live with out, and the items that you just wish you could have in a home. Once you do this the vision of your ideal home will begin to appear.....

Needs

What we absolutely need
to have in a home

Likes

What we would like
to have in a home

Wishes

What we wish we could have
in a home

The Purchasing Process

This section will describe the formal purchasing process including descriptions of the Offer to Purchase, the Home Inspection Process, and the Purchase and Sales Agreement.

This is the area where it becomes a behind the scene process. To you it will be a time of waiting and possibly some anxiety. This is the area where an experienced Realtor can help minimize this.

We will stay in touch with your lender, the appraiser, the closing attorney, and the co-broke Agent to ensure that all dates, times, and necessary items are met and dealt with. We will attempt to head off any issues that may arise before they become problems.

Our Promise to You

We promise that we will never leave you on your own. We promise that whatever issues that may arise we will calmly discuss any solutions that are available to you, and we promise that we will do everything within our power to make the process as smooth as we possibly can.



Offer to Purchase Agreement

Once we find a home that suites your needs we then fill out the Offer to Purchase Agreement .

The Offer to Purchase is the document that describes what you wish to pay, what the dates for performance will be, and what the particulars of the transaction will be. This is a legal and binding contract and should not be entered into lightly.

Attached to the Offer to Purchase Agreement will be a Home Inspection, Pest Inspection, Radon, Well, and Mortgage Contingency. These contingencies protect you and your deposit in the event that there is an issue which arrises with any of your inspections, or if your status has changed and you are unable to obtain a mortgage.



Why A Home Inspection?

A home inspection gives you more detailed information about the overall condition of the home prior to completing the purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- 1) evaluate the physical condition: structure, construction, and mechanical systems**
- 2) identify items that need to be repaired or replaced**
- 3) estimate the remaining useful life of the major systems, equipment, structure, and finishes**
- 4) identify any safety issues that may be present.**



Purchase and Sales Agreement

Once the Offer to Purchase has been accepted, the home inspection has taken place, and any inspection items have been negotiated and agreed upon it is now time to enter into a Purchase and Sales Agreement.

A Purchase and Sales Agreement is a legal and binding contract. The Purchase and Sales Agreement will spell out in very specific detail all of the particulars of the purchase which have been agreed upon. The dates and times within the Purchase and Sales Agreement are vitaly important and MUST be adhered to.

Since the Purchase and Sales Agreement is such a vital and legally binding contract you have the right to consult legal council to review this document prior to signing.



Short Sales and Foreclosures

During your search for a home you will come across a couple of different variations on home listings and terms. Besides the "normal" listing that you will see in the MLS Property emails, which will be sent to you, you will also see terms such as Short Sale, Foreclosure, REO, or Bank Owned. The following is a brief explanation of the differences between these types of listings and a normal listing.

SHORT SALE

- * Property Is Up Side Down - the Seller owes the Bank more than the house is worth.**
- * Seller Must Ask The Bank To Take Less Than They Are Owed**
- * Process Could Take 1 - 6 Months For Bank To Answer**
- * Bank Could Say No**
- * Home Inspections Usually For Informational Purposes Only**
- * Possibility Of Getting A Property At A Discount Costs**



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FORECLOSURE, REO, BANK OWNED

- * Property has been taken back by the bank**
- * Property has usually been vacant for a period of time**
- * Utilities have been turned off**
- * Possibility of some type of damage to property**
- * Home Inspections Usually For Informational Purposes Only**
- * Possibility Of Getting A Property At A Good Discounted Costs**



Final Check List

- _____ Order 6D Certificate if a Condo
- _____ Order Smoke Detector Certification
- _____ Call Attorney for Actual Closing Date
- _____ Call Water Department for Final Reading
- _____ Call Movers
- _____ Call Electric Company
- _____ Call Cable Company
- _____ Call Gas Company
- _____ Mail out Change of Address Cards
- _____ Call Closing Attorney for Final Numbers
- _____ Get Bank Check for Final Numbers
- _____ Attend Closing
- _____ Fill Out Performance Questionnaire



Welcome Home



*Best Wishes
& Congratulations from
Sue & Brian Dicks*



**Key Realty
Services**

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76 Church Street, Whitinsville, MA 01588
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