



Home Buyer Guide

Accredited Buyer Representative
Make a move in the right direction with an ABR on your side



Chris Lorenzen-Rufiange
Realtor, ABR, ASR, CRS, GRI
EXIT New Options Real Estate
100 Erdman Way, 2nd Floor, Leominster, MA 01453
C 978.340.9648 F 978.401.9837
E chris@myrealtah.com W www.myrealtah.com



Real estate is about your dreams and goals. Providing you with outstanding service for a lifetime is my goal. I am dedicated to helping my clients achieve their real estate dreams and ensure their experience is a successful and pleasant one.

I joined the real estate industry in August of 2002. I am a full time-full service Realtor with the experience and knowledge necessary to make a difference. I specialize in both Buyer and Seller Agency assisting my clients with all their real estate needs. Whether you are buying, selling, relocating, downsizing or somewhere in between, your best interest is my main focus. Together we can make your real estate dreams a reality.

I have earned the following advanced real estate designations which give me the skills and techniques needed to ensure my clients receive the very best service they expect and deserve.

ABR	Accredited Buyer Representative
ASR	Accredited Seller Representative
CRS	Certified Residential Specialist
GRI	Graduate of Realtor Institute

I have been a consistent Top Producer within the North Central Massachusetts Association of Realtors since 2003 receiving Platinum, Gold and Silver awards. In 2005 I was awarded the Region C Sales Associate of the Year.

Besides real estate, I enjoy biking, walking, beach days, reading, wine tasting and visiting vineyards. I have two adult children, two granddaughters and reside in Fitchburg with my husband.

As an Accredited Buyer Representative, I look forward to being a part of your real estate experience! Remember, I represent you - your best interest will be my main focus. I will be here to educate and guide you through the entire process from beginning to end. Now, let's get started and find you a home!



Why use a REALTOR®?



Only Sales Representatives who are licensed members of organized real estate (National Association of REALTORS® for US and Canadian Real Estate Association in Canada) can call themselves REALTORS®. Only REALTORS® are held to a high code of ethical and professional conduct by these organizations. Only REALTORS® have access to MLS data to provide you with current information to guide you through the buying process.

Your REALTOR® can help you determine your buying power. You need to know how much house you can afford before you start the search. Your REALTOR® will provide detailed information on properties that meet your criteria from the Multiple Listing Service® and other information resources only available to REALTORS®

***almost 90% of
buyers purchase
their home through
a real estate agent***

Buyer Statistics, National Association of REALTORS®, 2015



How I Can Help



As an ABR, I am your trusted advisor; your ally in the home-buying process. When you find a property you like I will help you develop an offer including the offering price and other terms. I will advise you about the importance of a home inspection and other inspections, if any, required by law in your area. I can assist you in understanding different financing options and assist in identifying qualified lenders. I work with a team of professionals to help you smoothly navigate the home buying process from beginning to close.

Services You Will Receive

- ✓ Assistance in identifying the required characteristics of your new home
- ✓ Identification of available homes that meet your criteria and additional homes as they come on the market
- ✓ Accompany you on home tours
- ✓ Information on communities, schools, places of worship, and other lifestyle information
- ✓ Helping to determine your buying power, down-payment required, and maximum mortgage amount for which you qualify
- ✓ Review of similar properties recently sold
- ✓ Regular communication to review progress
- ✓ Expert advice when preparing an offer
- ✓ Keen negotiating skills
- ✓ Closing Information



Your New Home



A house is so much more than its construction. It is your home. It is the place where you create your hopes, dreams and memories. It is your playground and your safe place. It will likely be the largest purchase you will ever make, and I can help you navigate the process.

Next Steps

- Fill out the Your Perfect Home questionnaire at the end of this presentation
- Go to www.exitrealty.com/homesearch to calculate how much home you can afford
- Talk to a broker/lender about getting pre-approved for a mortgage
- I will search the MLS and other sources available to me in order to prepare a list of candidate properties
- I will schedule showing appointments to view your selected homes



The remaining plan of action will depend upon our success with the initial list of candidate properties. We will either prepare an offer to purchase on a property if we find the right home during our initial search, or I will continue to closely monitor the market and will notify you immediately when a suitable candidate property comes on the market.



Buying Your Home

Step by Step

Hire me as your Real Estate Agent

Obtain Pre-Approval for a Mortgage-Ask Me for a Trusted Referral

Complete My Perfect Home Questionnaire

View Candidate Properties

Create Offer to Purchase on Desired Property

Negotiate Terms

Conduct Appropriate Property Inspections

Accept Offer

Fulfill or Waive Contingencies/Conditions

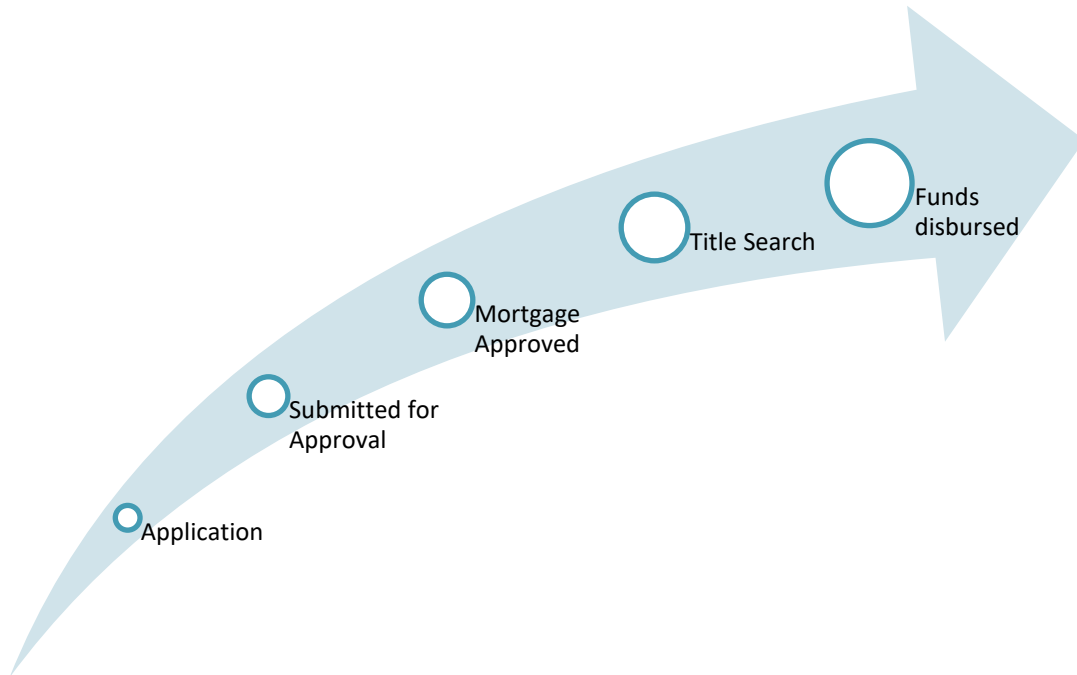
Obtain Mortgage Financing

Close The Property

Move In!



The Mortgage Process



Application – you will be required to provide documentation including Letter of Employment; credit report is conducted

Submitted for Approval– your application will be submitted to the underwriter for approval

Mortgage Approved– all parties notified; condition of financing fulfilled

Title Search– a title search is conducted; title insurance acquired

Funds disbursed– at closing, lawyer or title company will disburse funds accordingly to all parties



Closing Costs (2 – 5% of Purchase Price)

Down-payment

The down-payment amount is the difference between the selling price of the property and the amount of money borrowed to purchase the property. The deposit provided with the offer is deducted from the down-payment. Example: Selling price is \$300,000. Deposit with offer is \$10,000. Mortgage loan is for \$270,000. Remaining down-payment will be \$20,000.

Prepaid Utilities

The buyer is responsible for paying utilities as of the closing date and may also need to reimburse the seller for prepaid utilities.

Prepaid Property Taxes

Property taxes are calculated based on the value of the property. If the seller has prepaid property taxes, the buyer may be required to reimburse the seller.

Interest Adjustment

The interest adjustment is the amount of interest accrued between the closing day and the date of the first mortgage payment.

Legal Fees/Disbursements

Legal fees include conducting a title search on the property, putting title insurance in place, registering the home in the buyer's name, and facilitating financial disbursements upon closing.

Transfer Taxes (Land, Estate, etc)



My Commitment To You.

- + To **invest 100% of my effort** delivering first-class service to you
- + To make the **process as simple and stress-free** as possible
- + To work with my network of professionals to ensure you are fully informed and knowledgeable about the home-buying process by **utilizing technology, my experience, and knowledge**
- + To **offer exclusive services** that can only be attained by hiring me as your trusted advisor



Think Smart. Think EXIT™



Client Testimonials



I recommend Chris Lorenzen without reservation as a Seller/Buyer Agent. I have sold two homes and purchased two with her assistance. Each time the process of selling was thorough, detailed, comfortable and professional. Chris has always been responsive and a pleasure to work with. My experiences with her have been wonderful and her contribution to the process was exceptional. Karen S.



Scott & I have known Christine for a few years as neighbors and as our broker. She helped us sell our home last year in Fitchburg. Then helped us find and purchase our new home in Lunenburg this year. She is knowledgeable, caring, concerned about our needs and always available when we needed her. Christine was a pleasure to work with and we would highly recommend her to others who are interested in purchasing or selling their home. The Legere's Lunenburg, MA



Christine is kind, supportive and calm with each situation that arises. She is charismatic and knowledgeable. We were impressed with her expertise every step of the way!
Kara St. Cyr, Fitchburg, MA

Visit my website to read more testimonials @ www.myreftah.com



EXIT GIVES BACK

with each transaction

A portion of every transaction fee received by EXIT Realty Corp. International is pledged to charity. In 2004, the company began a long and successful affiliation with Habitat for Humanity when it sponsored the first of many home builds and later also supported community revitalization projects and the Jimmy & Rosalynn Carter Work Project in both the US and Canada. In 2016, EXIT Realty Corp. International introduced a program to match funds raised by its brokerages and agents to benefit Habitat for Humanity initiatives in their local communities.

Recognizing that EXIT Associates are involved in many charitable endeavours locally, this matching program was expanded in 2017. The Spirit of EXIT Dollar-for-Dollar Matching Program makes it possible for EXIT Associates to raise funds for not only Habitat for Humanity initiatives but also for other approved, registered charities and submit a proposal to EXIT Realty Corp. International for those funds to be matched dollar-for-dollar from EXIT Realty's pledged pool of funds which totals \$4 million to-date.

"Many of our Associates work tirelessly to raise funds for charity in their communities," said Tami Bonnell, CEO, EXIT Realty Corp. International. "We believe that by matching the funds they raise, we can have an even greater impact than ever before. The Spirit of EXIT Dollar-for-Dollar Matching Program allows EXIT to touch more lives."



\$4 million dollars has
been pledged to
**The Spirit of EXIT Dollar-
for-Dollar Matching
Program**



The Power of the Entire Organization Behind You

EXIT Realty Corp. International was founded in Canada in 1996 and has grown steadily boasting real estate brokerage locations across the North American continent. We are a by-invitation only company meaning each real estate agent has to be invited to join. Our unique business model fosters an atmosphere of empathy, mentorship and teamwork. Each and every person has a vested interest in the success of the organization. When you work with an EXIT Realty professional, you have the power of the entire organization behind you.

EXIT Realty professionals are highly trained and knowledgeable with access to in-depth teaching, training and coaching at the corporate, regional and brokerage level in specialties such as negotiation and market knowledge. In particular, our agents learn how to recognize distinct personality types to give us an edge in the negotiation process. Knowing how to speak the language of each personality type not only helps us communicate effectively with the other agents involved in the transaction but often results in a more efficient and effective negotiation process.

"The mission of a real estate professional is to establish good teamwork with all customers and clients. Working together with deliberate harmonious intent produces the best results," says Steve Morris, Founder & Chairman, EXIT Realty Corp. International.

Working together with deliberate harmonious intent produces **the best results**



Moving Considerations

Consider the following as you plan to move into your new home.

Communication

Cable/Satellite

Home Phone

Cell Phone

Internet

Health Alert System

Utilities

Water

Heating/Cooling

Electric/Hydro



Other

Home Security System

Water Filtering/Conditioning

Newspaper Delivery

Magazine Subscriptions

Banking Needs

Storage Facilities

Pool Service

Yard/Garden/Snow Removal
Service

Pest Control

Postal Change of Address



Moving Tips

1. Preparation

- Arrange with movers, prior to packing day, to ensure all specialty packaging needs are taken care of
- Make arrangements for moving household plants, pets and vehicles
- Collect house keys, mail keys, all household manuals, garage door openers
- Write a note to new owners with any helpful hints you can give them regarding the upkeep of the home
- Cancel or redirect newspaper and magazine subscriptions
- Forward mail as of two days prior to your move
- Pack a “First Open” box: remotes, screws, nails, tools
- Make sure all automatic bank withdrawals, all bank accounts, charge card accounts and all other financial agencies are notified of new address

2. Day Before Move

- Charge cell phones/cameras
- Final check for missed items
- Organize suitcases, pet items, children’s items, coolers for move day
- Arrange for snacks and drinks for movers and family



3. Move Day

- Pack all chargers
- Final check of all rooms; attic, basement, sheds, garage, and crawl space
- Confirm with movers on directions, anticipated arrival at new location and exchange cell phone numbers with the driver

4. Move In Day

- Snacks and drinks for movers and family
- Find “First Open” box
- Enjoy your new home!



Buyer Information

Name _____

Cell Phone _____ Home Phone _____

Email _____

Name _____

Cell Phone _____ Home Phone _____

Email _____

Who is the primary contact? _____

Preferred method of contact _____

What is the reason for your desire to move?

What is your time frame?

What is your price range? Are you pre-approved for a mortgage?

Other Important Notes



Your Perfect Home

Location

What area are you interested in? Suburban, urban, country?

What is the maximum commute time you are comfortable with?

Are there features you would like nearby? (Lake, bicycle path, mountains, river)

Other

Lifestyle

Do you have children? If so, do you have any school considerations?

Do you have pets? What special considerations would they require?

Describe your lifestyle. Do you like to entertain? Do you need a large yard for kids and/or pets? Do you have elderly parents living with you?

Is security an important concern? Would you prefer a 24-hour concierge in the building?

Other



Exterior

What type of home are you looking for? (detached, condo, townhouse, etc)

What size lot would you prefer? Landscaped or open?

How much parking do you need? What size garage?

Do you want a porch or deck?

Do you want a swimming pool?

Is there a particular exterior finish you would prefer?

Other

Interior

What floor plan do you prefer? (open concept, cozy rooms)

How many bedrooms do you need? How many do you want?

How many bathrooms do you need? How many do you want?

What kitchen features would you like? (finishes, eat-in, island, appliances)

What else matters to you? What other features would you prefer?

