



WHY YOU NEED A BUYERS AGENT

- **Needs Exploration:** We will discuss *your preferences and lifestyle needs* to find the perfect home.
- **Market Knowledge:** With detailed knowledge of the local real estate market, including pricing trends, neighborhood amenities, school districts, and future development plans, you can make informed decisions when *choosing a home and making an offer*.
- **Negotiation Skills:** Whether it's negotiating a lower price, getting the seller to cover closing costs, or resolving issues that arise during inspections, I will *always protect your financial interests*.
- **Help with Legal and Financial Complexities:** Real estate transactions come with a variety of legal documents and financial considerations. I'll ensure that you understand your obligations and that the paperwork is completed accurately to *minimize the risk of legal or financial mistakes*.
- **Cost Transparency:** Recent NAR changes require buyers to be more aware of agent compensation. I will provide *clear guidance on how commissions work* and help ensure that you understand all the costs associated with your purchase.



SERVICES OFFERED

Our dedicated real estate services for homebuyers encompass personalized property searches, expert market analysis, and seamless transaction support. We guide you through the entire home-buying process, offering in-depth property evaluations, negotiation assistance, and diligent paperwork management.

From identifying your dream home to closing the deal, our Realtor services ensure a smooth and successful home-buying experience tailored to your unique needs.

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- 01 Personalized Property Search**
We conduct a tailored search based on your preferences, ensuring you view homes that match your criteria. From location and size to amenities, we prioritize your needs to find the perfect property.
 - 02 Expert Market Analysis**
Receive comprehensive market insights to make informed decisions. We provide data on property values, trends, and negotiation strategies, empowering you to secure the best deal.
 - 03 Seamless Transaction Support**
Our support extends beyond finding the right home. We guide you through negotiations, inspections, and paperwork, ensuring a smooth transaction from offer to closing. Trust us to navigate the complexities and make your home-buying journey hassle-free.



BUYER COMPENSATION

Ways realtors get buyer compensation

With the recent NAR changes, buyers now have several options for compensating their agent if the seller does not cover the buyer's agent commission. Here are the main options:

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- **Cash Payment at Closing:** The buyer can pay their agent's commission directly as part of their closing costs. This would be a separate payment from the down payment and other fees.
 - **Reducing the Down Payment:** Buyers can adjust their down payment amount to allocate funds for the buyer's agent commission. For example, if they planned a 10% down payment but need to pay a 3% commission, they could opt for a 7% down payment and use the remaining funds for the commission.
 - **Negotiating with the Seller:** Buyers may negotiate with the seller to cover all or part of their agent's commission, particularly in a competitive market. This can be structured as part of the purchase offer, where the seller pays a portion of the buyer's agent fees.
 - **Rolling into the Loan:** Depending on the lenders' policies and the loan structure, buyers may be able to finance the commission by rolling it into their mortgage. This option depends on the buyer's financial situation and the loan terms.



NEXT STEPS



After your buyer consultation, we'll sign a Buyer Representation Agreement and initiate a personalized property search based on your preferences. We'll choose which homes to see, schedule viewings, and begin the exciting journey of finding your dream home!

Thank you!

The background of the entire page is a photograph of a modern interior space. It features three large whiteboards with light wood frames mounted on a wall. In the foreground, there is a white wooden cabinet with three drawers, each having a small gold handle. A green plant in a white pot sits on top of the cabinet. To the right, a portion of a modern-style chair with a light wood frame is visible. The floor is a light-colored, textured material.

What to EXPECT

GREAT COMMUNICATION

HONESTY & TRANSPARENCY

INTEGRITY & RESPECT

LOCAL MARKET KNOWLEDGE

REACH YOUR REAL ESTATE GOALS



Koby Reed

REAL ESTATE AGENT



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