



COLDWELL BANKER
REALTY

BUYER CONSULT

PRESENTED BY:



DALYS KEITH

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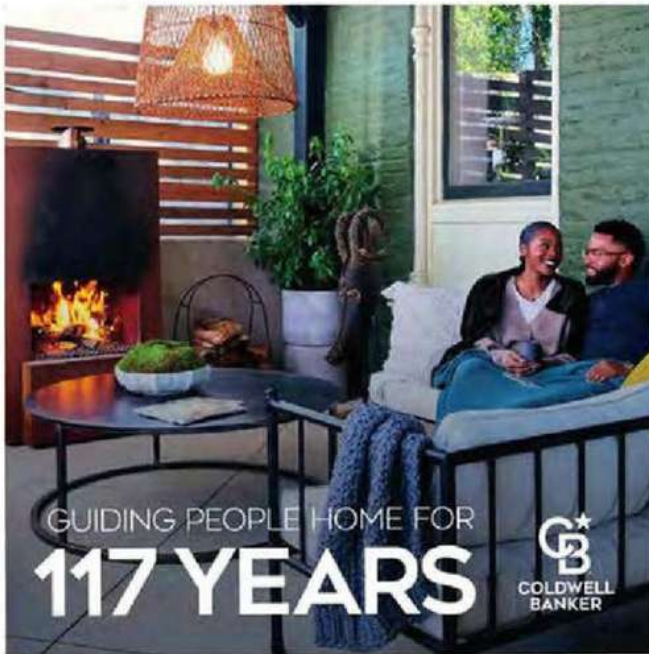
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CertifiedGlobalLuxury.com



DALYS KEITH

WHY COLDWELL BANKER REALTY?



GUIDING PEOPLE HOME FOR
117 YEARS



#1 IN AGENT
TRUST*

*COLDWELL BANKER QUARTERLY AGENT RESEARCH BRAND PERSONALITY
EXCEPTIONS JANUARY 2022



#1
MOST
VISITED
REAL ESTATE
BRAND ONLINE*

*REFLECTS TOTAL WEBSITE VISITS FOR 2022. SOURCE: COMSCORE 2022 MEDIA TRENDS



**\$295
BILLION**
IN SALES VOLUME*

*BASED ON COLDWELL BANKER FINANCIAL DATA Q1 2022 - Q4 2022



#1 NATIONWIDE

Realty Brokerage Group LLC has been the #1 residential real estate brokerage in the U.S. for 24 years*, successfully bringing together home buyers and sellers from across the country.



REALTRENDS
THE TRUSTED SOURCE

Company	Sales Volume
1.  Anywhere™	\$184 Billion
2. Compass	\$151 Billion
3. Home Services of America, Inc.	\$150 Billion
4. eXp Realty	\$72 Billion
5. Redfin	\$37 Billion
6. Douglas Elliman Real Estate	\$29 Billion
7. Hanna Holdings/Allen Tate	\$26 Billion
8. @properties	\$16 Billion
9. William Raveis	\$16 Billion
10. HomeSmart	\$15 Billion

*Based on residential sales volume in the U.S. for 2019. Data source: National Association of Realtors (NAR). © 2020 Realty Brokerage Group LLC. All rights reserved. *2019-2020 NAR Data. Downloaded by REALTRENDS on 10/21/2020 10:11:00 AM.



DALYS KEITH

WOMEN'S CHOICE AWARD[®] AWARD WINNER 5 YEARS IN A ROW




COLDWELL
BANKER



CONSUMERS WHO SAW OUR ADVERTISING WERE 3X MORE LIKELY TO WORK WITH A COLDWELL BANKER AGENT¹.

#1-RATED REAL ESTATE AD 11 YEARS IN A ROW²

Year after year, the Coldwell Banker® brand is proud to deliver the national network advertising that connects with viewers and leads the industry in effectiveness. By affiliating with Coldwell Banker Realty, I leverage one of the strongest and most recognized names in real estate to make the right impression and attract buyer interest in your property.

1. Coldwell Banker/Quester Real Estate Consumer Research, June 2022.

2. Ace Metrix Score 2012-2022. Real Estate Category.



86% RELY ON AGENTS*

For many people, buying a home is one of the largest financial transactions they'll make, which is why 86% of them rely on an agent to be their guide*.

*National Association of REALTORS® 2022 Profile of Home Buyers and Sellers.

#1 IN AGENT SATISFACTION

ONCE AGAIN*



COLDWELL
BANKER

*COLDWELL BANKER/QUESTER REAL ESTATE AGENT RESEARCH, FEBRUARY 2022.



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Compare locations based on living affordability, average home prices and other important factors. Try it out with whatever city you dream of moving to.

MOVE METERSM

Considering a move? Use data to compare where you live to any other location in A

City, State or Zip

VS

City, State or Zip

CALCULATE



Scan here to visit the Move Meter

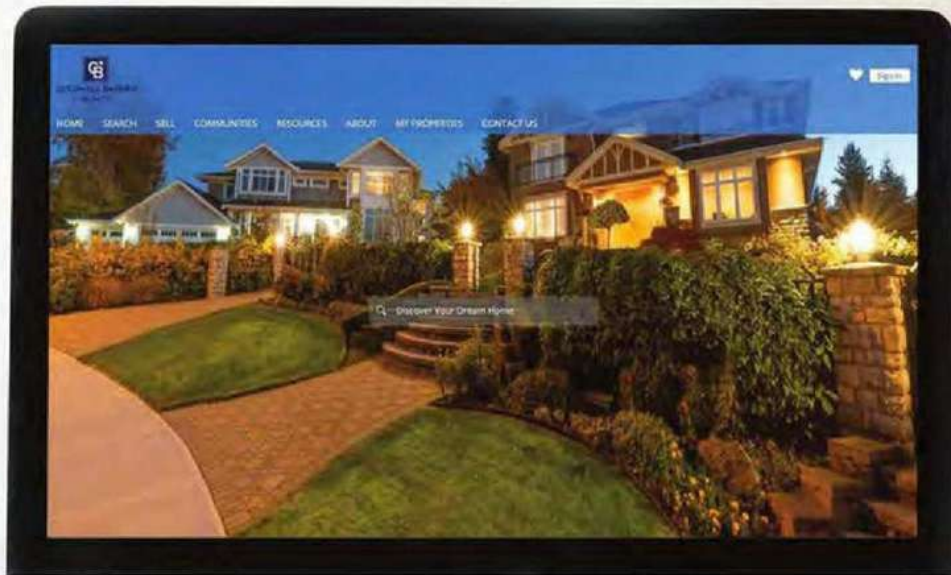
NEIGHBORHOOD NEWS.
The real estate market inside
scoop for the community you love.



**RECEIVE
MARKET DATA,
CURRENT
LISTINGS, AND
MORE!**

**SCAN HERE TO
GET STARTED!**





MY WEBSITE

The first stop on your home search? My website. Not only is it an easy way to check out all the available properties in your preferred area, it's also another way for me to get to know the types of properties that you like. Simply register on the site, and I will receive updates about your activity. Plus, you can save your search for future access, save and share homes you like, and sign up to receive email alerts when new homes that match your criteria come on the market.

And thanks to its responsive design, you can do it all from your mobile device, tablet or desktop!

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PURCHASING PROCESS



THE PRE-APPROVAL PROCESS

Here are some of the documents that you will need to provide your lender to get the pre-approval process started:

Income

- Current pay stubs, usually for last two months
- W-2s or 1099s, usually for last two years
- Tax returns, usually for last two years

Assets

- Bank statements
- Investments/brokerage firm statements
- Net worth of businesses owned (if applicable)

Debts

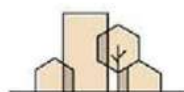
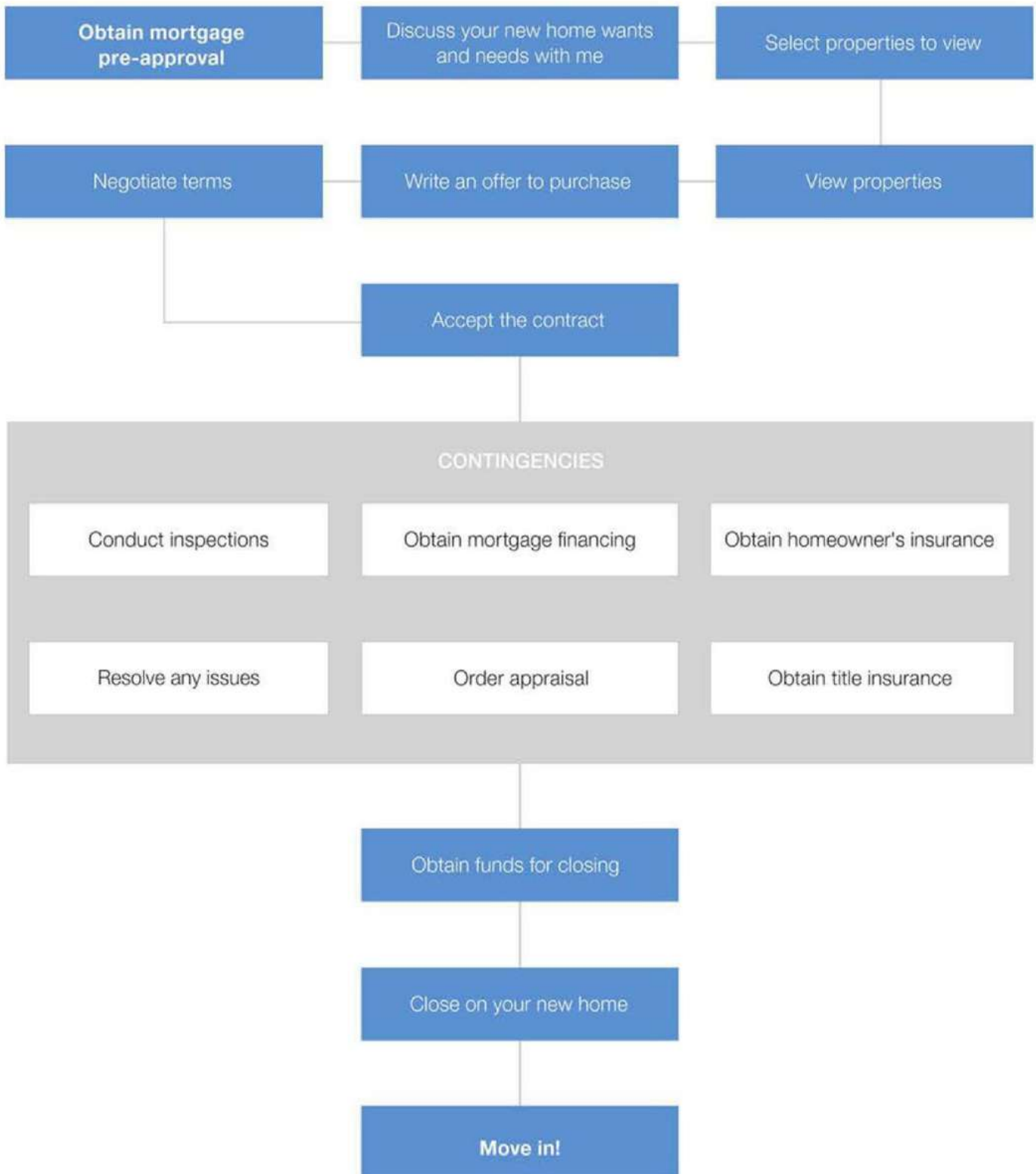
- Credit card statements
- Loan statements
- Alimony/child support payments (if applicable)

HOME PREFERENCES

The more I know about the type of home you want, the better. Take a minute to think about the features your new home must have, as well as what you would ideally like it to have, so we can talk it over.

Features	Specify Your Preferences	Importance 1 – 5
Exterior		
View		1 2 3 4 5
Architectural Style		1 2 3 4 5
Swimming Pool		1 2 3 4 5
Deck/Patio		1 2 3 4 5
Garage		1 2 3 4 5
Lakefront		1 2 3 4 5
Interior		
Floor Plan – Split		1 2 3 4 5
Room Sizes		1 2 3 4 5
Bedrooms		1 2 3 4 5
Bathrooms		1 2 3 4 5
Living Room		1 2 3 4 5
Family Room		1 2 3 4 5
Bonus/Game Room		1 2 3 4 5
Dining Room		1 2 3 4 5
Kitchen		1 2 3 4 5
General Interior Comments		1 2 3 4 5
Community/Location		
Convenience to Employment		1 2 3 4 5
Convenience to Transportation		1 2 3 4 5
Convenience to Shopping		1 2 3 4 5
Convenience to Schools		1 2 3 4 5
Convenience to Daycare		1 2 3 4 5
Nearby Recreational Facilities		1 2 3 4 5
Near Police and Fire Protection		1 2 3 4 5
Appearance of Properties in Area		1 2 3 4 5
House Value Relative to Area		1 2 3 4 5

STEP BY STEP





MAKING AN OFFER

There are many factors that influence the market value of a home. I will give you the insight and information you need to make an offer you're comfortable with. Some of the factors to consider include:

- How long the home has been on the market
- If the price has been reduced
- How much the home is worth – I will provide a comparable market analysis (CMA) showing the list and sale prices for similar homes in your area
- If there are multiple offers
- Other items that might be included in the sale (furniture, hot tub, etc.)
- The "list to sale price ratio," an indication of how competitive the market is for homes in this area
- Why the seller is selling
- Whether the seller is offering an assumable loan or financing

Once the offer is written, I will present it to the seller's agent. At that point the seller can accept your offer, reject it or counter it to start the negotiation process. I will work with you to plan a strategy to ensure the most advantageous terms and acceptable pricing for you and your budget.



CLOSING ON YOUR HOME

Once your offer has been accepted, the closing process begins. Here are some of the typical steps involved.

Home inspection – Most property sales are contingent on the results of a home inspection, which is paid for by the buyer. The inspection typically occurs within 10 days of offer acceptance, and includes a review of the home's exterior elements like the roof, siding, trim and windows, as well as kitchen and bathroom fixtures and appliances, and major systems like heating and cooling, plumbing and electrical.

If defects are discovered during the inspection, you may exercise the remedy described in your offer or negotiate with the seller to determine what repairs will be made.

Title search – This is a historical review of all legal documents relating to ownership of the property to ensure that there are no claims against the title of the property. It is also recommended that you purchase title insurance in case the records contain errors or there are mistakes in the review process.



Appraisal – As a standard part of the mortgage process, your lender will order an appraisal report to ensure that the loan will be guaranteed by the home's value.

Final walk-through – If it's requested in the contract, you'll be given the chance to look at the home to make sure it's in the same condition as when you signed the sales agreement.

Closing costs – In addition to your deposit and down payment, there are a variety of other costs involved in closing including:

- Loan origination fees, appraisals and reports
- Surveys and inspections
- Mortgage insurance
- Hazard insurance
- Taxes
- Assessments
- Title insurance, notary and escrow fees
- Recording fees and stamps



TRANSACTION MANAGER

Your transaction forms for the purchase of your new home will be entered into Transaction Manager, a convenient, secure website where you can track the progress of your sale and access your documents throughout the process, and long after the closing.

- Important information and documents are uploaded and stored online in your personal account
- Forms, activities and services related to your purchase can be viewed anytime during your transaction
- Automated email alerts and messaging keep you informed
- Upon closing, your transaction is archived so you can retrieve documents during estate planning, renovations, financial planning or tax season



YOUR PARTNER IN THE PROCESS

When you choose me to represent you, you'll have someone by your side every step of the way, giving you the insights and information you need to have confidence in your decision.

I will:

- Meet with you to discuss your needs and goals, and to plan your property search
- Help you get pre-approved and establish your budget
- Show you properties that meet your criteria
- Keep you informed of new properties that come on the market
- Work with you until you find the right home
- Help you determine your offer
- Negotiate the offer and contract in your best interests
- Facilitate the home inspection and resolution process
- Prepare you for closing and the associated costs
- Keep you updated on the progress of your transaction every step of the way

DALYS & COLDWELL BANKER SUPPORT ST. JUDE

I'm proud to announce my partnership with St. Jude's Children's Research Hospital.® In addition to my monthly donations, as part of the CB Supports St. Jude program, I'm making a donation to this one-of-a-kind hospital every time I help a client buy or sell a home.

The Coldwell Banker brand has been guiding people home since 1906. Home is the place we long for at the end of the day, the place that holds all we love and everything we cherish. At St. Jude, they give kids the second chance they need to realize dreams and reach milestones. When they need it most, these patients and families find a home-away-from-home at St. Jude, where everyone shares the same mission: Finding Cures. Saving Children.®

With your support, we can help one of the world's leading children's cancer hospitals develop even more powerful treatments and help the world's bravest kids get back home even faster.

For more information visit coldwellbanker.com/stjude





Bolstered by over two decades of experience as a member of the National Association of Realtors, serving communities throughout Maryland and Washington, D.C., Dalys understands that buying or selling a home is one of the biggest decisions in our lives. Having begun her career as a caseworker passionately advocating for adolescents in the inner cities, she subsequently moved to media marketing, building a successful track record as an executive for radio and television stations before pursuing a career in real estate. Her unparalleled experience in sales, marketing, and expert negotiation are skills used daily to deliver personal service and winning results.

Honesty, responsiveness, and attention to detail are hallmarks of her business model and are just some of the characteristics that have propelled Dalys as an award-winning and highly credentialed luxury agent. A member of the Coldwell Banker International President's Circle, a Certified Luxury Home Marketing Specialist (CLHMS), Certified International Property Specialist (CIPS), Military Relocation Professional (MRP), and a member of the Institute for Luxury Home Marketing; she ranks among the top 5% of all agents worldwide.

Outside of her sales achievements, Dalys is passionate about charitable causes that include volunteering to feed the food-insecure through her affiliation with the University Club of D.C. She donates her time to the Wounded Warrior Project. She fuels her commitment to children by assisting with humanitarian relief as a UNICEF Guardian Circle member and St. Jude Children's Research Hospital.

Dalys enjoys cycling, hiking, skiing, and salsa dancing at the same high energy level brought to her daily schedule. Above all else, she is the proud mother of a son and three daughters.

Respected throughout the industry as a smart, savvy, and sophisticated professional, Dalys maintains an ongoing relationship with her clients, making certain their needs continue to be met long after the transaction is closed.



GLOSSARY

Adjustable Rate Mortgage (ARM): A mortgage with an interest rate that changes over time in line with movements in a financial index. ARMs can also be referred to as AMLs (adjustable mortgage loans) or VRMs (variable rate mortgages).

Adjustment Period: The length of time between interest rate changes on an ARM. For example, a loan with an adjustment period of one year is called a one-year ARM, meaning that the interest rate can change once a year.

Amortization: Repayment of a loan in installments of principal and interest, rather than interest-only payments.

Appraisal: An estimate of the property's value.

Assessed Value: The value placed on a property for purposes of taxation.

Assumption of Mortgage: A buyer's agreement to assume the liability under an existing note that is secured by a mortgage or deed of trust. The lender must approve the buyer in order to release the original borrower (typically the seller) from liability.

Balloon Payment: A lump sum principal payment due at the end of some mortgages or other long-term loans.

Buy-Down: A permanent buy-down is prepaid interest that brings the note rate on the loan down to a lower permanent rate. A temporary buy-down is prepaid interest that lowers the note rate temporarily on the loan, allowing the buyer to more readily qualify and increase payments as income grows.

Cap: The limit on how much an interest rate or monthly payment can change, either at each adjustment or over the life of a mortgage.

Cash Reserves: The amount of the buyer's liquid cash remaining after making the down payment and paying all closing costs.

CC&Rs or Covenants, Conditions and Restrictions: A recorded document that controls the use, requirements and restrictions of a property.

Commission: An amount paid by the seller to the listing and buyer's agent for handling the real estate transaction.

Commitment Period: The period of time during which a loan approval is valid.

Condominium: A form of real estate ownership in which the owner receives exclusive title to a particular unit and shares ownership in certain common areas with other unit owners. The unit itself is generally a separately owned space whose interior surface (walls, floors and ceiling) serve as its boundaries.

Contingency: A condition that must be satisfied before a contract is binding. For example, a sales agreement or offer may be contingent upon the buyer obtaining financing.

Conversion Clause: A provision in some ARMs that enables home buyers to change an ARM to a fixed rate mortgage, usually after the first adjustment period. The new fixed rate is generally set at the prevailing interest rate for fixed rate mortgages. This conversion feature may involve an extra charge.

Cooperative: A form of multiple ownership in which a corporation or business trust entity holds title to a property and grants occupancy rights to shareholders by means of proprietary leases or similar arrangements.

CRB or Certified Residential Broker: To be certified, a broker must be a member of the National Association of REALTORS®, have five years of experience as a licensed broker and have completed required Residential Division courses.

Debt Ratios: The comparison of a buyer's housing costs to his or her gross or net effective income and the comparison of a buyer's total long-term debt to his or her gross or net effective income. The first ratio is the housing ratio and the second is the total debt ratio.

Deed: A document which, when properly executed and delivered, conveys title of real property.

Disclosure: To make known or public. By law, a seller of real property must disclose facts which affect the value or desirability of the property.

Discount Points: A negotiable fee paid to the lender to secure financing to the buyer. Discount points are interest charges paid up-front to reduce the interest rate on the loan over the life or a portion of the term.

Due-on-Sale Clause: A clause that requires a full payment of a mortgage or deed of trust when the secured property changes ownership.

Earnest Money: The portion of the down payment delivered to the seller or escrow agent by the purchaser with a written offer as evidence of good faith.

Easement: A right to use all or part of the land owned by another for a specific purpose. For example, an easement may entitle the holder to install and maintain sewer or utility lines.

Encumbrance: Anything that affects or limits the ownership of real property, such as mortgages, liens, easements or restrictions of any kind.

Equity: The difference between what is owed and the amount for which the property could be sold.

Escrow: A procedure in which a third party acts as a stakeholder for both the buyer and the seller, carrying out both parties' instructions and assuming responsibility for handling all of the paperwork and distribution of funds. An escrow fee, typically paid by the buyer, is charged by the title company to service the transaction and to escrow money and documents.

Federal Home Loan Mortgage Corporation (FHLMC): Often referred to as "Freddie Mac," it purchases loans from savings and loan lenders within the Federal Home Loan Bank Board.

Federal National Mortgage Association (FNMA): Popularly known as "Fannie Mae," it purchases and sells residential mortgages insured by the FHA or guaranteed by the VA, as well as conventional home mortgages.

Fee Simple: An estate in which the owner has unrestricted power to dispose of the property as he or she wishes, including leaving by will or inheritance.

FHA Loan: A loan insured by the Federal Housing Administration (of the Department of Housing and Urban Development).

Fixed Rate Mortgage: A conventional loan with the same interest rate for the life of the loan.

Fixtures: Personal property that is attached to real property and is legally treated as real property while it is attached – such as light fixtures, window treatments and medicine cabinets.



Foreclosure: The legal process in which mortgaged property is sold to pay the loan of the defaulting borrower.

Fully Indexed Rate: The maximum interest rate on an ARM that can be reached at the first adjustment.

Gift Letter: A letter from a relative stating that an amount will be gifted to the buyer and that said amount is not to be repaid.

Government National Mortgage Association (GNMA): Known as "Ginnie Mae," a governmental part of the secondary market that deals primarily with recycling VA and FHA mortgages, particularly those that are highly leveraged.

Graduated Payment Mortgage: A residential mortgage with monthly payments that start at a low level and increase at a predetermined rate.

Home Warranty Plan: Protection against failure of mechanical systems within the property and usually includes plumbing, electrical, heating and cooling systems and installed appliances.

Index: A measure of interest rate changes used to determine changes in an ARM's interest rate over the term of the loan.

Initial Interest Rate: The introductory interest rate on a loan, which signals that there may be rate adjustments later in the loan.

Joint Tenancy: An equal, undivided ownership of property by two or more persons. Upon the death of any owner, the survivors take the decedent's interest in the property.

Jumbo Loans: Mortgage loans that exceed the loan amounts acceptable for sale in the secondary market. Jumbos are packaged and sold differently to investors and have separate underwriting guidelines.

Lien: A legal hold or claim on a property as security for a debt or charge.

List-to-Sale Ratio: The ratio between the price at which a property is listed and the amount for which it is actually sold.

Loan Commitment: A written promise to make a loan for a specified amount on specified terms.

Loan-to-Value Ratio: The relationship between the amount of the mortgage and the appraised value of the property, typically expressed as a percentage of the appraised value.

Lock-In: The fixing of an interest rate or points at a certain level, usually during the loan application process. It is typically fixed for a specified amount of time, such as 20 to 30 days or some other period of time determined by the lender.

Margin: The number of percentage points the lender adds to the index rate to calculate the ARM interest rate at each adjustment.

Mortgage (Deed of Trust): A legal document that provides security for repayment of a promissory note.

Mortgage Insurance Premium (MIP): The mortgage insurance required on FHA loans for the life of said loan. The MIP is either paid in cash at the time of closing or financed over the course of the loan.

Multiple Listing Service (MLS): The pooling in a central bureau of all properties for sale. The listings are held individually by members of a group of real estate brokers, with the agreement that any member of the group may sell the properties and the commission will be divided between the broker that sold the property and the broker who filed the listing.

Negative Amortization: Occurs when monthly payments fail to cover the cost of the interest on a loan. The interest that is not covered is added to the unpaid principal balance, meaning that even after making several payments the borrower could owe more than at the beginning of the loan. Negative amortization may occur when an ARM has a payment cap that results in monthly payments that are not high enough to cover the interest.

Origination Fee: A fee or charge for work involved in evaluating, preparing and submitting a proposed mortgage loan. The fee is limited to 1% for FHA and VA loans.

PITI: The term for a mortgage payment that includes principal (P), interest (I), taxes (T) and insurance (I).

Planned Unit Development (PUD): A zoning designation for property developed at the same or slightly greater overall density than conventional development, often with improvements clustered between open or common areas. Use may be residential, commercial or industrial.

Point: An amount equal to 1% of the principal amount of the investment or note.

Pre-Approval: When a borrower has completed a loan application and provided debt, income and savings documentation which an underwriter has reviewed and approved. A pre-approval is usually done at a certain loan amount and makes assumptions about what the interest rate will actually be at the time the loan is made, as well as estimates for the amount that will be paid for property taxes, insurance, etc.

Prepayment Penalty or Clause: A fee charged to a borrower who pays a loan in full before the stated due date.

Private Mortgage Insurance (PMI): Insurance written by private companies to protect the lender against loss if the borrower defaults on the mortgage. PMI is often required on mortgage loans in which less than 20% has been put forth for the down payment. Depending on the conditions of the mortgage, the borrower may request cancellation of PMI when equity in the property reaches 20%.

Purchase Agreement: A written document in which the purchaser agrees to buy certain real estate and the seller agrees to sell under stated terms and conditions. Also called a sales contract, earnest money contract or agreement for sale.

Rate Gap: The difference between the current rate and the rate to which it could adjust on an ARM.

REALTOR®: A real estate broker or sales associate active in a local real estate board affiliated with the National Association of REALTORS®.

Recording Fee: Charged by the County Clerk to record documents in the public records.

Refinance: A new loan with new terms, interest rates and monthly payments that completely replaces your current mortgage.

Regulation Z: The set of rules governing consumer lending issued by the Federal Reserve Board of Governors in accordance with the Consumer Protection Act.

Short Sale: The sale of a home for less than the balance remaining on the homeowner's mortgage.

Tenancy in Common: A type of joint ownership of property by two or more persons with no right of survivorship.

Title: The rights of ownership recognized and protected by law. It is a combination of all elements that constitute the highest legal right to own, possess, use, control, enjoy, transfer and dispose of real estate.



Thank You!



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