
BUYING A HOME?



**HOW TO BUY
SMART!
AND SAVE MORE
MONEY!**

HOW TO FIND US

Stop By.....60 Cavalier Blvd.
Florence, KY 41042

Call Us.....859-647-0700
800-365-4530

Fax Us.....859-486-6340

Meet Us.....On our website www.nkyhomes.com

Email Us.....Mike@MikeParker.com

How To Buy Smart And Save More Money!

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WHAT IS AGENCY?

All the Ways You Can be Represented and Protected by Us!

- *Representing Sellers*
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- *Representing Both the Buyer & Seller*



Rest assured you will be treated with the upmost respect as we do not discriminate because of a person's race, color, religion, national origin, sex, disability or familial status.

WHAT IS AGENCY?

All the Ways You Can be Represented and Protected by Us!

KENTUCKY CONSUMER GUIDE TO AGENCY RELATIONSHIPS

We are pleased you have selected HUFF REALTY to help you with your real estate needs. Whether you are selling, buying or leasing real estate, HUFF REALTY can provide you with expertise and assistance. Because this may be the largest financial transaction you will enter into, it is important to understand the role of the agents and brokers with whom you are working. This is some information that explains the various services agents can offer and their options for working with you.

Representing Sellers

Most sellers of real estate choose to list their home for sale with a real estate brokerage. When they do so, they sign a listing agreement that authorizes the brokerage and the listing agent to represent their interests. As the seller's agent, the brokerage and listing agent must: follow the seller's lawful instructions, be loyal to the seller, promote the seller's best interests, disclose material facts to the seller, maintain confidential information, act with reasonable skill and care and, account for any money they handle in the transaction. In rare circumstances, a listing broker may offer "sub-agency" to other brokerages which would also represent the seller's interests and owe the seller these same duties.

Representing Buyers

When purchasing real estate, buyers usually choose to work with a real estate agent as well. Often the buyers want to be represented in the transaction. This is referred to as buyer's agency. A brokerage and agent that agree to represent a buyer's interest in a transaction must: follow the buyer's lawful instructions, be loyal to the buyer, promote the buyer's best interests, disclose material facts to the buyer, maintain confidential information and, account for any money they handle in the transaction.

Dual Agency

Occasionally the same agent and brokerage who represent the seller also represent the buyer. This is referred to as dual agency. When a brokerage and its agents become "dual agents", they must maintain a neutral position in the transaction. They may not advocate the position of one client over the best interests of the other client, or disclose any confidential information to the other party without written consent.

Representing Both the Buyer & Seller

On occasion, the buyer and seller will each be represented by two different agents from the same brokerage. In this case the agents may each represent the best interest of their respective clients. Or, depending on company policy, the agents may both act as dual agents and remain neutral in the transaction. When either of the above occurs, the brokerage will be considered a dual agent. As a dual agent the brokerage and its managers will maintain a neutral position and cannot advocate for the position of one client over another. The brokerage will also protect the confidential information of both parties.

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Working with HUFF Realty

does offer representation to both buyers and sellers. Therefore the potential exists for one agent to represent a buyer who wishes to purchase property listed with another agent in our company. If this occurs each agent will represent their own client, but HUFF REALTY and its managers will act as a dual agent.

This means the brokerage and its managers will maintain a neutral position and not take any actions that will favor one side over the other.

HUFF REALTY will still supervise both agents to assure that their respective clients are being fully represented and will protect the parties' confidential information. In the event that both the buyer and seller are represented by the same agent, that agent and HUFF REALTY will act as dual agents but only if both parties agree. As dual agent they will treat both parties honestly, prepare and present offers at the direction of the parties, and help the parties fulfill the terms of any contract. They will not, however, disclose any confidential information that would place one party at an advantage over the other or advocate or negotiate to the detriment of either party.

If dual agency occurs you will be asked to consent to it in writing. If you do not agree to your agent acting as a dual agent, you can ask that another agent in our company be assigned to represent you or you can seek representation from another brokerage.

As a buyer, you may also choose to represent yourself on properties HUFF REALTY has listed. In that instance HUFF REALTY will represent the seller and you would represent your own best interests. Because the listing agent has a duty of full disclosure to the seller you should not share any information with the listing agent that you would not want the seller to know.

Working With Other Brokerages

When HUFF REALTY lists property for sale it also cooperates with, and offers compensation to, other brokerages that represent buyers. HUFF REALTY does reserve the right, in some instances, to vary the compensation it offers to other brokerages.

As a seller, you should understand that just because HUFF REALTY shares a fee with a brokerage representing the buyer, it does not mean that you will be represented by that brokerage. Instead that company will be looking out for the buyer and HUFF REALTY will be representing your interests.

We hope you find this information to be helpful to you as you begin your real estate transaction. When you are ready to enter into a transaction, you will be given an Agency Disclosure Statement that specifically identifies the role of the agents and brokerages. Please ask questions if there is anything you do not understand.

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All the Ways You Can be Represented and Protected by Us!

KENTUCKY CONSUMER GUIDE TO AGENCY RELATIONSHIPS

Confidential Offers

Sellers or Sellers Representatives may not treat the existence, terms, or condition of offers as confidential unless confidentiality is required by law or regulation, or agreement between parties.

When acting as a buyer's agent, HUFF REALTY also accepts compensation offered by the listing broker. If the property is not listed with any broker, or the listing broker does not offer compensation, we will attempt to negotiate for a seller-paid fee.

Fair Housing Statement

Kentucky's Fair Housing Law forbids discrimination in housing because of a person's race, color, religion, national origin, sex, disability, or familial status. It also forbids retaliation against an individual who files a complaint.

It is unlawful for a real estate operator, broker or sales agent:

To refuse to sell, rent, lease or exchange real property for discriminatory reasons.

To refuse to receive or transmit good faith offers to purchase or rent.

To deny any services or facilities relating to real property transactions.

To represent that real property as not available for inspection, sale or rental when in fact it is.

To retain a listing with the understanding that the seller plans to discriminate.

To engage in the tactics and practices of panic-selling; to represent that the racial composition of a neighborhood may change or that property values may lower; or make similar false and misleading statements.

It is unlawful to coerce, intimidate, threaten, or interfere with any person in the exercise or enjoyment any housing rights.

For more information on agency law in Kentucky you can also contact the Kentucky Real Estate Commission at 888-373-3300, or on their Web site www.krec.ky.gov.



WHAT IS AGENCY?

All the Ways You Can be Represented and Protected by Us!

THE HUFF COMPANY

HUFF REALTY is a company built on family values, integrity and results. It's about caring enough to provide the most professional services, and about looking for opportunities where we can benefit others. We are dedicated to the full service approach to real estate. From the day Jim Huff opened the first HUFF office in 1975 these unwavering principles have remained the guiding force of HUFF REALTY. We continue to seek new and innovative ways to serve our clients. You can count on our focus and commitment. HUFF management and sales associates take pride in their reputation for outstanding service and generosity. As your neighbors, they share your goals, realizing that the foundation of strong communities rests on its people.

The millennium ushered in new levels of success in growth and market share for HUFF REALTY. It also marked a time where HUFF assumed a position of primary growth leader offering a full range services. HUFF REALTY was honored by receiving consecutive Pinnacle Awards for being one of 15 of the areas fastest growing privately held emerging business. Our offices literally surround the market place with new office openings filling the gaps and reaching emerging markets.

In March of 2006 HUFF REALTY became a member of HomeServices of America, Inc., a Berkshire Hathaway affiliate, the second largest home services provider in the United States. HomeServices was built through the combination of market-leading companies from across the nation with long-standing traditions for excellence.

In April of 2006 HUFF REALTY launched HUFF Direct. Real estate transactions are complex requiring professional services from multiple, diverse operations. HUFF Direct offers a menu of real estate services that take the concept of one stop shopping to the next level. Our professional service providers are committed to managing the complexities of the real estate transaction in a seamless manner. Regardless of the point a consumer enters the process, buy, sell, mortgage, title, insurance or relocation, our clients have the benefit of every HUFF service partner jumping onboard to handle the many details, providing first class service, direct.... non-stop to closing."

HUFF REALTY is energized and excited about the changes and opportunities in our business. Jim Huff, chief executive officer and chairman of HUFF REALTY sums it up by saying, "We feel great about our decisions and direction. Our company has always been about the people we serve. They will benefit from the best practices and resources that flow between our partners. We have a rock-solid foundation that will preserve what we have accomplished thus far insuring we will continue to bring value to our associates and clients well into the future."

MEET THE TEAM THAT'S SAVING BUYERS MONEY!

- **Mike Parker, REALTOR®**, understands that you want the most home for your money and with the fewest problems. He also recognizes that getting this kind of fast, high dollar results are just too big a job for any one agent.

In 2007, Mike's innovative team concept helped almost 200 families close on new homes! *And remarkably, Mike Parker's clients pay no more for the services of his team of 5 REALTORS® than they would with just a single agent. And because their needs are met so quickly, Mike's clients and customers actually save money!*

Team Members & Their Roles in the Home Buying Process

- **Mike Parker, Rainmaker, Team Leader, ABR, CRS, GRI, SRES**

Mike's goal is to get you the home of your dreams at a price you're thrilled with.

- **Melondie Sullivan, REALTOR® and Operations Manager, licensed since 1998**

Melondie will walk you through EVERY phase of the closing process.

- **Jill Kuchle, REALTOR® and **Virtual Asst.**, licensed since 2003**

Jill will make sure all your questions are answered.

- **Larry Smith, Director of 1st Impressions**

Larry oversee details that need to be completed to the home prior to closing.

- **Trish Pedersen, Team Agent, licensed since 2003**

Trish will find you the perfect home, in the perfect location at the perfect price.

- **Peter Zimmer, Team Agent, licensed since 2005**

Peter 's determined to make your dream come true!



HIRE THE RIGHT TEAM.

Select not just an agent but an entire team with a plan for performance...

The Mike Parker Team Can Save You MONEY.

Being educated and knowledgeable of the area increases your chances of saving money!



The Mike Parker Team Can Save You TIME.

The average home in the Northern Kentucky MLS (Multiple Listing Service) is on the market 100 days before a buyer can be found. Our buyers know right away when a home that meets their needs is available!



The Mike Parker Team Can Save You PROBLEMS.

Mike's unique Team Approach to real estate sales means someone is monitoring your closing every hour and every day. So, no expensive detail is overlooked – and no needless problems occur!

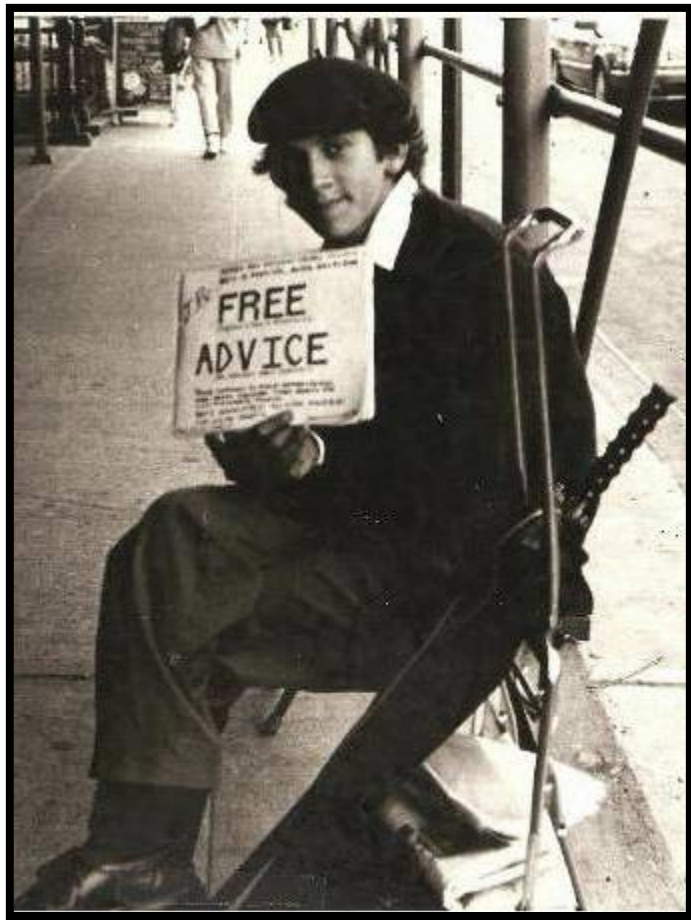


WHAT CAN WE OFFER YOU?

- Financial Information
- Knowledge of the Neighborhood
- Appropriate Houses to Consider

(What you want and what you can afford in an area you want to live.)

- Negotiating the Transaction
- Active effort to find you the “right” home
- Agent for your Referrals



WHAT CAN YOU EXPECT FROM US?

Experience – Over 50 years of experience.

Ethical Standards – We support and practice the professional standards of the National Association of Realtors®.

Exposure – We offer you access every home listed in the Multiple Listing Service (MLS).

Information Source – We are a **valuable source** of information.



Full-Time Effort – Your needs will be satisfied by our **TEAM** of full-time licensed real estate professionals.

HOW WE MAKE A DIFFERENCE.

The Average Agent

Focuses on listings, marketing, closings and working with buyers
(We have other specialists who do these things!!)



The Mike Parker Team

Highly Trained Specialists who focus on finding the perfect home for you.

A Computerized Tracking System that instantly alerts us and you about properties coming on the market that meet your needs.

A LARGE Inventory of Homes For Sale that are in move-in condition and properly priced.

Expert Negotiation Skills – helping over 3000 Families move in to Northern Kentucky is a testimonial to the expertise and negotiation skills that give our Clients a major advantage over buyers working with other agents.

A Highly Trained Team– expertly handling every aspect of the transaction.

ADDED VALUE SERVICE FOR CLIENTS.

The Average Agent

Added services?

The Mike Parker Team

Our Range of Services Includes:

- ✓ Unlimited Free fax sending and receiving
- ✓ Free photocopying (100 copies max)
- ✓ Free use of our conference room (by appointment; please call to reserve)
- ✓ Free use of our community moving van* (please call to reserve)
- ✓ Free Web browsing/Internet access
- ✓ Use of our lawn care services
- ✓ Use of our handyman
- ✓ Client Parties
- ✓ Free Notary Services



HOW THE MIKE PARKER TEAM WORKS.

Listing Department

- Marketing
- MLS
- Researching
- Advertising
- Showing Feedback
- Property Fulfillment
- Professional Courier



Closing Department

- Appraisals
- Financing
- Disclosure Reports
- Home Protection
- Title Companies
- Inspections
- Lenders
- Closing

Team Agents

- Buyers Representative
- Showings
- Negotiating
- Networking
- Counters
- Contract Review
- Seller Representative

The real estate process needs a team of specialists for the best service.

MAKE THE RIGHT DECISIONS

8 REASONS TO BUY A HOME.

1. Tax Deductibility of Mortgage Interest
2. Tax Deductibility of Property Taxes
3. Appreciation Potential
4. Deferred Gain and Capital Gain Treatment
5. Once in a Lifetime Exclusion
6. Principal Accumulation
7. Dislike Paying Rent!
8. You can enjoy it – PRIDE!



THE COST OF RENTING.

	\$300 per month for rent today You'll Pay	\$350 per month for rent today You'll Pay	\$400 per month for rent today You'll Pay	\$450 per month for rent today You'll Pay	\$500 per month for rent today You'll Pay	\$600 per month for rent today You'll Pay	\$700 per month for rent today You'll Pay
This Year	\$3600	\$4200	\$4,800	\$5,400	\$6,000	\$7,200	\$8,400
Next Year	\$3816	\$4452	\$5,088	\$5,724	\$6,360	\$7,632	\$8,904
3 rd Year	\$4045	\$4719	\$5,393	\$6,067	\$6,742	\$8,088	\$9,438
4 th Year	\$4288	\$5002	\$5,717	\$6,431	\$7,147	\$8,575	\$10,005
5 th Year	\$4545	\$5302	\$6,060	\$6,817	\$7,576	\$9,054	\$10,605
6 th Year	\$4818	\$5620	\$6,424	\$7,226	\$8,031	\$9,635	\$11,241
7 th Year	\$5107	\$5957	\$6,809	\$7,660	\$8,513	\$10,210	\$11,916
8 th Year	\$5413	\$6314	\$7,218	\$8,120	\$9,023	\$10,824	\$12,630
9 th Year	\$5738	\$6693	\$7,651	\$9,023	\$9,564	\$11,472	\$13,388
10 th Year	\$6082	\$7095	\$8,110	\$9,564	\$10,138	\$12,164	\$14,192
TOTAL	\$47452	\$55354	\$63,272	\$71,175	\$79,094	\$94,856	\$110,719

**YOU WILL PAY AND PAY
AND PAY!**



THE BUYING PROCESS

THE STEPS INVOLVED IN BUYING A HOME.

Orientation

During the initial interview, you'll share your expectations and learn about the process of buying a home. You'll obtain valuable market knowledge about areas, prices, financing, your qualifications, and normal procedures.

Considering your wants, abilities, and needs, you decide on price, size, style, and area. At this point, we will begin the search to find your new home.

Financing

A strategy for a successful purchase is to apply for pre-approval prior to finding a home. Negotiating a contract with a loan commitment can be advantageous to you. There are specific things necessary to make a loan application and assembling them can take some time. Ask us if you need more information about this.

Formulating an Offer

When you find the right home, you will want to make an offer to purchase it. This is done in writing specifying every detail that is part of the agreement. There are standard forms that your real estate agent can provide you.

Acceptance of an Offer

When both parties have an agreement you will receive an acceptance of your offer.

Closing

Once the pending process is complete, all parties involved in the transaction will meet for the closing of the property.

PRE-APPROVAL an ADVANTAGE.

Applying for a loan and obtaining approval before a buyer finds a home they want to buy can be a distinct advantage. Making a loan application is going to need to be necessary eventually anyway unless they are going to pay cash for the home.

Pre-qualification is a procedure where you get an opinion from a mortgage officer about how much you qualify for. In the process, any obvious difficulties that might cause problems might be discovered. This process is always recommended but it doesn't have the advantages of a pre-approval.

Pre-approval requires a complete application with credit reports and verifications. The Mortgage Company will issue a commitment subject to a specific interest rate and points and a satisfactory appraisal when the property is identified.

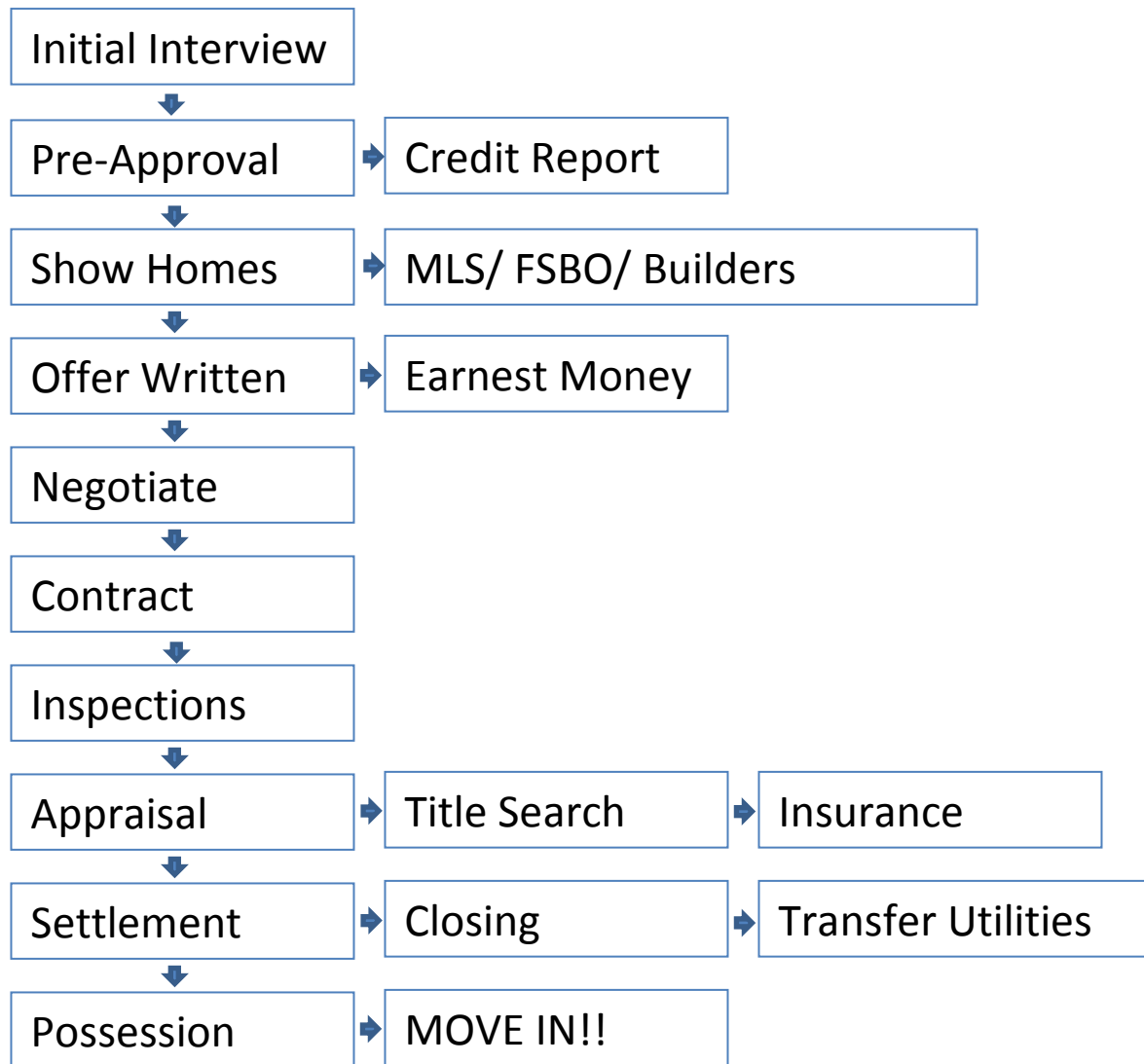
Time limits are usually placed on pre-approval commitments. It is recommended to be ready to look at homes and make a decision after you receive your pre-approval commitment.

The advantages of being pre-approved:

- Looking at the right-priced homes.
- Avoiding disappointment in deciding on a home that you can't afford.
- Saving money with a seller who is confident about taking their home off the market with buyers who have a definite loan commitment.
- One less contingency that the seller will be concerned with to get their home sold.
- When closing quickly, the lengthiest contingency is usually the mortgage approval. The appraisal can be done quickly.
- Minimizing the anxiety of not knowing whether or not you qualify.



HOME BUYING PROCESS.



How to Buy **SMART!**  And Save More **MONEY!**

I CAN PERSONALLY SHOW YOU EVERY HOME ON THE MARKET.



- All of the homes in our company
- All of the homes in other companies
- All of the homes in the MLS
- Builders' Market Homes
- For Sale by Owners

BUILDERS OF NEW HOMES.

We have LOADS of experience working with builders from all over the Northern Kentucky area. I am a member of the Home Builders Association and I can work with most builders and can get all the information you need to make any decisions. But I will need to accompany you to the property on the initial visit, or make the initial contract.

By letting me help you with builders, you can get all the services in this presentation and those offered by the builder as well.

You'll get more, but you won't pay more for it!!



ARLINGHAUS BUILDERS
Homes Built The Way They Should Be.



FOR SALE BY OWNER.

A homeowner trying to sell their home themselves is usually doing so in hopes of saving the commission. Coincidentally, this is the reason a buyer wants to deal directly with a homeowner. Many times a homeowner will work with an agent, even though his home is not listed, if the agent introduces the buyer to the property. If you should see a FSBO and want the advantages of our TEAM services, please let us contact the owner and set the appointment.



WE FOUND YOUR DREAM HOME...

Now What.....

The Mike Parker Team will.....

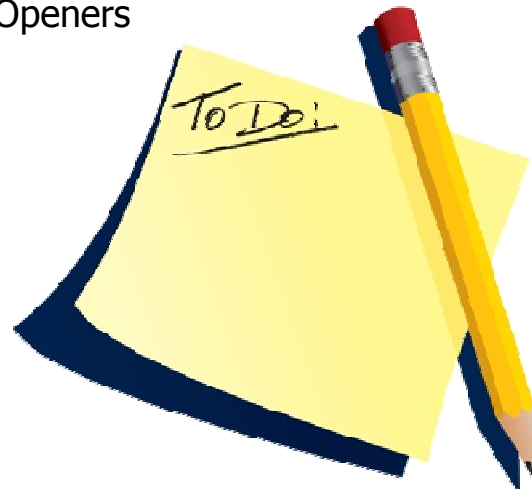
- Prepare an Offer to Purchase agreement and explain all the details.
- Provide you with copies of all the documentation involved in the purchase agreement.
- Pull Comparable Sales for you to base your offering price on.
- Coordinate any necessary inspections of the property to evaluate the major elements of the home.



PRIOR TO CLOSING...

The Mike Parker Team will...

- Confirm the mortgage loan approval
- Coordinate the following as applicable to your transaction:
 - Inspections
 - Survey
 - Home Warranty Application
 - Special agreements
 - Amendments
 - Escrow agreements
 - Lien Waivers
 - Title Policy
 - Closing Statement
 - Closing Date
 - Walk through before closing
 - Affidavits
 - Moving Dates
 - Authorization to deliver deed
- Remind you to Coordinate the following prior to final closing:
 - Transfer Utilities
 - Check Keys
 - Check Electric Garage Door Openers



THE OFFER PROCESS.

Negotiating – the offer will include:

- The Amount You are willing to Pay
- Financing Terms
- Any personal property specifically included
- Closing & Occupancy Date
- Other contingencies, including inspections

The offer will be written on a HUFF contract form. If the initial offer is not accepted by the seller, further negotiations will occur until both parties come to an agreement.

Earnest Money Deposit – at the time of your offer, you will be required to make a deposit in the form of a personal check or cashiers check.

- The amount deposited will be kept in an escrow account at HUFF Realty and will not be turned over to the seller.
- This money represents your sincerity in the attempt to purchase and is fully refundable if the offer is not accepted, if your loan is not approved or if some other condition in the contract is not met by the seller.
- The check will be made out to HUFF Realty and will be credited to you at closing as part of your down payment and/or closing costs.

Title Insurance – The lender and/or Buyer need a preliminary tile report when a property is sold to see what liens and encumbrances are against the property. Items that a preliminary title report show include:

- Easements of Record
- Restrictions, covenants and conditions
- Liens
- Exact owner of record
- Legal description

When the subject property is final and the title company has recorded the necessary documents, they will issue a policy of title insurance to the new lender and the buyer showing clear title to the property. As a buyer, at closing, you will have the ability to purchase owners coverage.

Understanding Closing Costs

Application fee – A fee charged by the lender to offset fixed costs related to mortgage loan processing such as appraisal, credit report and underwriting.

Closing fee – The fee by the closing company who prepares the closing documents and closes the loan on behalf of the lender.

Commitment fee – This is often called an origination fee.

Discount points – One point is equal to 1% of the mortgage amount. The lender uses points to adjust the yield on the mortgage when it is sold to an investor. By paying more points, the borrower can obtain a lower mortgage interest rate.

Funding fees – Normally applicable to VA loans only, equal to 1% of the loan amount. The fee is due at closing and may be added to the loan amount and financed.

Homeowners insurance – A 1 year premium is due in advance at the time of closing.

Mortgage Insurance – Insurance that is required by the lender when the down payment is less than 20%. In the case of loan default, this insurance reduced the lender's loss.

Pre-Payables – are funds collected from you at the time of closing for (1) Prepaid Interest is the interest that accumulates on the mortgage loan from the date of closing through the end of the month. (2) A Reserve Account (sometimes called an "escrow" or "impound" account) is an account of funds held by the lender to assure future payments for items such as real estate taxes, hazard insurance, flood insurance, mortgage insurance and other assessments. You will probably have to pay an initial amount for each of these items to start the reserve account at the time of closing. A portion of your regular monthly payment will added to the reserve account. Prepays generally total from 1.5 to 2.5 % of the loan amount.

Processing fee – fees charged by the escrow processor, either working for the escrow company, title company or real estate company for administrative services performed from the point of contract through closing.

Recording fees – fees charged by state or municipal entities for entering the closing documents into the public record.

Survey fee – the title company checks the survey for encroachments from within or from outside the subject property.

Title insurance – Provides protection for lenders and homeowners against financial loss resulting from legal defects in the title. For homeowners to be covered they have to buy coverage.

Underwriting fee – practices vary from lender to lender. Check the good faith estimate for the amount of the underwriting fee.

HOME INSPECTIONS

A Home Inspection allows you to purchase your home with confidence. It gives you more detailed information to help you make an informed decision. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition (structure, construction and mechanical systems)
- Identify items that impact the habitability of the home that will need to be repaired or replaced.
- Estimate the remaining useful life of major systems, equipment, structure and finishes.
- Paid at time of the inspections.



Items on your Inspection Report.....

- ✓ FOUNDATION, BASEMENT & STRUCTURES – Basement floor and walls, proper drainage and ventilation, evidence of water seepage.
- ✓ EXTERIOR SIDING, WINDOWS & DOORS – Exterior walls, windows and doors; porches, decks and balconies; garage.
- ✓ ROOF – Roof type and material, condition of gutters and downspouts.
- ✓ ELECTRICAL SYSTEM – Type of service, the number of circuits, type of protection, outlet grounding and the load balance.
- ✓ INTERIOR PLUMBING SYSTEM – Hot and cold water system; the waste system and sewage disposal; water pressure and flow; and hot water equipment.
- ✓ CENTRAL HEATING SYSTEM – Energy source, type of cooling equipment, capacity and distribution.
- ✓ INTERIOR WALLS, CEILINGS, FLOORS, WINDOWS & DOORS – Walls, floors, ceilings, stairways, cabinets and countertops.
- ✓ ATTIC – Structural, insulation and ventilation information.
- ✓ FIREPLACE – Notes about chimney, damper and masonry.
- ✓ GARAGE – Doors, Walls, Floors and Opener
- ✓ APPLIANCES – Includes a wide range of built-in and other home appliances, smoke detectors and television/ cable hookups.
- ✓ LOT & LANDSCAPING – Ground slope away from foundation, condition of walks, steps and driveway.
- ✓ MISCELLANEOUS

WHO PAYS THE COMMISSION?

THE SELLER DOES!

The seller has generally signed a listing agreement with his agent specifying a certain fee to be paid and many times it has provisions for splitting that fee with the agent who sells the property regardless of the sub-agency or buyer agency.



REFERENCES

I can provide you with a list of some of the buyers we've helped...

You're Welcome to call them!



Ken Fritz

859-992-1977

Andrew & Shelia Vance

859-647-6087

Dan & Jeannie Jones

859-384-6028

Jim & Christy Longano

859-817-0913

Jeff & Shelly Ast

859-384-0706

MUTUAL COMMITMENT

If I will:

Make my best effort to find the home that meets your needs until you either find a home or tell me to stop looking,

Commit my time, resources and experience to find exactly what you want while incurring my own expenses.

Mike Parker

Will you:

Tell me what you like and dislike about the homes we look at?

Tell me if you want to look at a home listed with another broker, builder or for sale by owner?

Tell me if you feel the need to talk to another agent?

Let me know if your plans change?

Work with me until we find you the right home?

Refer your friends and family to me?

Your Signature