



Client Services Portfolio





Your Home Search

What are you doing now to find the property you want?

Searching for advertised properties

**Looking for properties with
“For Sale” signs**

Talking to several agents?





Did you know?

Many properties for sale are never advertised.

Talking to many agents may not increase and may decrease your chances of finding the right property.

The most attractively-priced homes sell very quickly and are rarely advertised or published in the Multiple Listing Service.

Many properties on the market do not display "For Sale" Signs





The Multiple Listing Service 8,000+ Homes



4814 Cherry Grove

Category: 1 Single Family Status: ACT MLS #: 9012694

Area: 2 NORTH SYLVANIA LP: \$499,900

County: LUCAS Parcel ID: 78-76237 Map Coord:

City: SYLVANIA Bedrooms: 4 # of Rooms: 9

Year Built: 1999 / UC Est Completion Date:

Room Descriptions: Approx Total SqFt: Source:

Master BR: 19 x 14 Bedroom2 17 x 12

Bedroom3: 15 x 12 Bedroom43 14 x 11

Den: 14 x 12 Living: 21 x 15

Family: 19 x 17 Dining: 17 x 13

Kitchen: M 18 x 17

Upper Level	Main Level	Lower Level	Total Baths
Full Baths: 2	1	0	3 Total :
Half Baths: 0	1	0	1 Baths: 3.5

Garage Spaces: 4.0 Lot Size: 105 X 215

Elem School: CENTRAL High School: SOUTHVIEW

SHOLZ DESIGN, STEVE SCARVELIS BUILT, FULL BRICK WITH

FINISHED BASEMENT, PREWIRED FOR HOME THEATRE,
VAULTED CEILINGS, LOTS OF NATURAL LIGHT,





What is the best way to find the right property?

The best way is to create a working relationship with one agent.

I can offer you many services that will save time and money in finding the right property.

Great bargains

Great advice



Enhanced - Interior Pictures - More Detail



Gourmet Baskets for all Occasions

1-800-flowers.com

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Today's Rates

30 Fix	15 Fix	1 Var
7.87%	7.30%	6.37%



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**The Multiple Listing Service informs us when
New listings come on the market for you**





Customized Financing Information

A Roadmap to Buying Your Home with
Less Money Down and Low Interest Rates

FINANCING INFORMATION FOR 2256 Collingwood					
SALES PRICE	\$279,900				
MONTHLY TAXES	\$246				
	5% DOWN FIXED	10% DOWN FIXED	20% DOWN FIXED	10% DOWN 7 YEAR	5% DOWN 2/28
DOWNPAYMENT	\$13,995	\$27,990	\$55,980	\$27,990	\$13,995
MORTGAGE AMOUNT	\$265,905	\$251,910	\$223,920	\$251,910	\$265,905
INTEREST RATE	8%	8%	7.75%	7.50%	7%
ORIGINATION	\$2,659	\$2,519	\$2,239	\$2,519	\$2,659
DISCOUNT	\$2,659	\$2,519	\$2,239	\$2,519	\$2,659
PMI	\$173	\$109	\$0	\$109	\$195
CLOSING COSTS	\$2,131	\$2,082	\$1,984	\$2,082	\$2,131
PREPAIDS	\$2,062	\$1,397	\$1,063	\$1,345	\$1,505
2 MONTHS TAXES	\$492	\$0	\$0	\$0	\$0
1 YEAR INS.	\$300	\$300	\$300	\$300	\$300
2 MOS. INS.	\$50	\$50	\$50	\$50	\$50
2 MOS. PMI	\$346	\$218	\$0	\$218	\$390
PER DIEM	\$58	\$55	\$48	\$52	\$51
P&J	\$1,951	\$1,848	\$1,604	\$1,761	\$1,769
TAXES	\$246	\$246	\$246	\$246	\$246
PMI	\$173	\$109	\$0	\$109	\$195
INSURANCE	\$25	\$25	\$25	\$25	\$25
TOTAL PAYMENT	\$2,395	\$2,229	\$1,875	\$2,142	\$2,235
TOTAL CASH NEEDED	\$18,188	\$31,468	\$59,027	\$31,416	\$17,631
INCOME NEEDED TO QUALIFY	\$102,641	\$95,511	\$80,365	\$91,781	\$95,789



**BEST
HOMES**



The Finest Buys - The Inside Scoop

I can provide access to properties on the market which include:

My Company's inventory.

Properties in Multiple Listing Services

Unadvertised properties.

Properties without "For Sale" signs.

Continuous monitoring of the computer system for the most attractive properties.





Your Information Resource

Comparable property values.

Taxes & Utilities.

Zoning.

Restrictions.

Location of schools, churches, shopping centers, and recreational facilities.

Association fees.

Public transportation.





Financing Protecting & Advising You

Our assistance can result in a form of financing that will suit your needs & help you:

Reduce your interest rate.

Reduce your out-of-pocket expenses.

Lower your monthly payment.

Enable to buy more house for the same monthly investment.





Free One-Stop Shopping

**I will assist you with any protection needs
such as:**

Homeowner's insurance

Fire insurance

Liability insurance

Mortgage insurance

Home Warranty





The Paperwork

A Friend in the Business

I will answer your questions concerning...

Purchase agreement and other forms

Coordinate your processing and closing time to meet your needs as a purchaser

The advantages of mortgage prequalification and other ancillary services

Settlement documents and procedures

Loan applications and processing





Negotiation Best Price & Terms

**Upon selection of a property,
we will...**

Negotiate for your best price and terms

**Act as a liaison between you and
the seller.**

**Assist you or your attorney in writing
your offer to purchase**

Monitor your transaction through closing.





Good News - It's Free!

There is no charge to you for my services,
if you buy a listed property.

If the property is unlisted, I will negotiate with
seller for my fees in your behalf.





**I can provide you with all the service
you'll need to find the property you
need and want.**

FREE OF CHARGE

Can we agree to work together?





Thank you for your time and for reviewing the info. Nice to meet you!
Please contact & let me know how I can best serve your real estate needs.
Standing by to help....

Sincerely,

Diana Barnum REALTOR®, e-PRO®, BPOR

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Best Homes Real Estate, LTD

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www.dianabarnum.com

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benefit from my realty services!

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PS - Referrals and introductions are appreciated, too, thanks!