



With a RE/MAX Select Agent by your side, the road to your new home can be an exciting and enjoyable ride! On this journey knowledge and experience are key, and lucky for you the professionals at RE/MAX Select Realty have plenty of both!

Now can be a great time to buy a home! Inventory is high, interest rates are low, and there are tax incentives for first time home buyers!

Our full time real estate professionals possess the knowledge, experience and education to help you find the home of your dreams in the shortest amount of time, while representing you in a professional manner through the selection, negotiation, and closing of your home.

Don't travel the road alone... have a RE/MAX Select Real Estate Professional guide you and navigate the road to home ownership.

724.933.6300 / www.SelectHomeFinder.com

The Key to Your Real Estate Road Map... Our Full Time Real Estate Professionals.

- Full Time - This is not a hobby... it is our career.
- Out Produce the Competition 3 to 1 - More experience to serve you!
- More Designations and Certifications - Education and Specializations to meet your specific needs.
- Direct Communication - Reach your agent anytime at 724.933.6300 by dialing their extension then pressing #.
- Full Service - Our full service approach provide you with everything you need to get from house hunting to the closing.

Call a RE/MAX Select Real Estate Professional today at 723.933.6300 or start your home search online at www.SelectHomeFinder.com!

What to Pack for Your Trip.

Don't Head Out on the Road without these Home-Shopper Services!

RE/MAX Select Real Estate Professional

Select one of our full time professional to be your guide as you head down the road to home ownership.

724.933.6000 / www.SelectHomeFinder.com

Keystone Lending Group, LLC

Work one-on-one with a Mortgage Consultant who will help you determine your house hunting budget, as well as pick a mortgage product that meets your needs.

724.933.6320 / info@KeystoneLending.com / www.KeystoneLending.com

Keymax Settlement Services, LLC

Our dedicated staff of licensed title attorneys, notaries, and settlement officers handle all of the paperwork and assemble everything for closing!

724.933.6330 / info@KeymaxSettlement.com / www.KeymaxSettlement.com

American Select Insurance

Receive great rates and insurance products for your home, life, auto and more!

724.933.6300 x242 / Andy@SelectInsurance.us

H.S.A. Home Warranty

Protect the mechanicals in your home with a home warranty.

Ask your RE/MAX Select Real Estate Professional for details!

\$8,000 Tax Credit for 1st Time Home Buyers!

You May Qualify If...

You have not owned a home in the past 3 years.

If you purchase a home between Jan. 1st and Dec. 1st of 2009.

If you are a single taxpayer with an income under \$75,000 or a married couple with an income under \$150,000.



Time is of the essence for buyers who want to take advantage of this opportunity. Only homes purchased on or after Jan. 1, and before Dec. 1 are eligible.

Ask your RE/MAX Select Real Estate Professional for Details!

724.933.6300

www.SelectHomeFinder.com

Buying A Home? Don't Travel the Road Alone.



Let Us Be Your Guide.



RE/MAX Select Realty
www.SelectHomeFinder.com

Mapping Out Your Journey



The Benefits of Buyer Agency

When you begin your home search with RE/MAX Select Realty your real estate professional will ask you to sign a buyer agency agreement. This agreement is usually at no cost to you, and has many benefits.

Loyalty – Your buyer agent must act in your best interest

Obedience – Your buyers agent must follow lawful instructions and a strict code of ethics.

Disclosure of all material facts – Examples include, *but are not limited to*, relationships between themselves and other parties involved, the existence of other offers, the property’s market worth, the legal effect of important contract provisions.

Confidentiality – Your buyers agent will hold all facts, information, and discussion with you in confidence, while honoring a responsibility to all parties in areas of fairness and honesty.

Fiduciary Duty – your buyer’s agent will negotiate a reasonable purchase price and ascertain facts relevant to the purchase of the home on your behalf.

Pre Approval

Applying for a pre approval will determine how much you will be able to spend on a new home and will allow you to begin to set search criteria for your home search.

Writing an Offer

Your RE/MAX Select Agent will assist you with writing up and submitting an offer to the Seller’s Agent. At this point the sellers can accept the offer, counter offer, or decline the offer. Your RE/MAX Select Real Estate Professional will assist you in taking the next steps to negotiate the terms and conditions of the contract.

Inspections

Your RE/MAX Select Real Estate Professional will assist you in determining when the inspections should be scheduled to abide by the terms in the contract. Inspections should be performed by an ASHI Certified Home Inspector who carries adequate liability insurance. Repairs that are identified as a result of inspections are negotiable with the seller. In addition to a general home inspection you may elect to have the following inspections performed.

Wood Infestation - checks for infestation by any wood -boring pests which include termites, carpenter ants, wood boring bees and other insects.

Radon Gas - looks for trapped radon gas which can be easily mitigated by a professional.

Mold - looks for toxic mold growth that could be hazardous to your health.

Well & Septic - Verifies the quality of your water and identify any need for repairs or cleaning of the septic system.

Lead Based Paint - Homes that were built before 1978 could have a portion of potentially harmful lead in the paint.

Municipality Dye Test - Required by some municipalities as a condition of the sale.

Appraisal

An appraisal will be ordered by the lender as a part of the loan process. A house will almost always appraise for the contract price, or higher. In the unlikely event that the home does not appraise for the sale price, you have the option to re-negotiate your contract or withdraw your offer.

Insurance

The bank will require that you have insurance on any mortgaged property. Homeowners insurance can protect your home and you as the owner in the case of major damage to the home or on the property. In addition to home owners insurance you may elect to obtain a Home Warranty (if not provided by the seller). A home warranty can protect the mechanicals of your home including appliances and HVAC equipment.

Walk-Through

As the new home buyer you are entitled to a walk-through 24 hours in advance of your closing. The walk through gives you the opportunity to ensure that the home is in the same or better condition than when you originally selected it. This also provides you the opportunity to verify that all requested repairs have been made, and that all inclusions agreed upon are still in the house. This is extremely important since a closing constitutes acceptance of the property in its current condition.

Closing

This is the day you have been waiting for; the day your new home becomes yours! The settlement company that you select with the help of your buyer’s agent will review the final numbers with you prior to the closing. You will sign the necessary paperwork that is provided to your settlement agent by your mortgage lender. Please remember to bring a certified check and personal identification with you to the closing so that the settlement office can notarize your signature. Your buyers agent will accompany you to the closing to ensure that everything is properly taken care of.

At the closing you will receive valuable paperwork. Please be sure to keep this paperwork in a safe place as it will be required for tax deductions and special tax incentives.

Congratulations!

You are now the owner of your new home.

If you have questions or need assistance hiring movers, or require other home related services your RE/MAX Select Real Estate Professional can provide you with references to local, reputable companies.



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