



BUYER CONSULTATION

Playbook

KW Where Entrepreneurs Thrive

KW *Where Entrepreneurs Thrive*



WELCOME TO THE BUYER CONSULTATION PLAYBOOK



Objective: Set the stage for the value and objectives of the playbook, underscoring the crucial role of REALTORS® in guiding buyers through the complex process of purchasing a home.

Content Highlights:

Warm welcome and the playbook's purpose.

Inspirational note on the transformative role of a buyer's agent.

Brief overview of the journey ahead.

Impact Strategy:

Start with a compelling narrative that draws on success stories or testimonials, illustrating the tangible impact a dedicated REALTOR® can have on a buyer's experience.



The Essential "Don'ts" in Buyer Consultations

Embarking on the journey to find a new home is an adventure filled with possibilities and discoveries. As a REALTOR®, your role is to guide, educate, and advocate for your clients, ensuring they feel supported and informed at every turn. To set the stage for a successful partnership, it's crucial to understand not just what to do, but also what to avoid. Here are the essential "Don'ts" to keep in mind:

Don't Skip the Buyer Consultation

Your clients deserve a professional who sees their journey as a priority. The buyer consultation is your first opportunity to demonstrate this. It's a time to educate them about the current real estate market, understanding their needs, fears, and dreams. Be the professional who takes the time to pave the way for an informed, confident home-buying experience.

Don't Settle for an Abbreviated Consultation

An in-depth buyer consultation is irreplaceable. Avoid the temptation to condense this vital meeting into a quick chat or an informal conversation. Every moment spent understanding your client's needs, explaining the buyer process, and settling expectations is an investment in a successful outcome. A comprehensive consultation builds trust, clarifies objectives, and sets a solid foundation for the journey ahead.



Don't Conduct the Consultation in a Rushed Setting

While it might seem convenient to discuss a client's home buying aspirations during an open house visit, this setting rarely allows for the depth and privacy needed for a meaningful consultation. Rushed conversations can't replace the focused attention of a dedicated meeting. Moreover, a client's willingness to meet separately for a consultation is a strong indicator of their commitment and motivation, reflecting a readiness to embark on the home-buying process with seriousness and purpose.

Don't Assume Familiarity with the Home-Buyer Process

Even experienced buyers may not fully understand the intricacies of buying a home, as market conditions, regulations, and processes evolve. Never assume familiarity. Instead, empower your clients with knowledge. Walk them through each step, from financing and market analysis to negotiations and closings. Educating your clients turns the journey into an empowering experience, regardless of their prior experience in the real estate market.

Don't Overlook the Importance of Setting Realistic Expectations

Ensure your clients understand the realities of the current market, including competition, pricing, and the importance of flexibility.

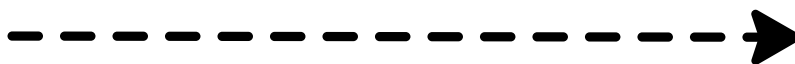
Don't Forget to Discuss Communications Preferences

Establishing how and when you will communicate throughout the home-buying process can prevent misunderstandings and ensure that your clients feel continuously supported.

Don't Neglect to Prepare Them for Potential Setbacks

Prepare your clients for the realities of house hunting, including the possibility of offers not being accepted, and use these discussions to strengthen their resolve and trust in the process.

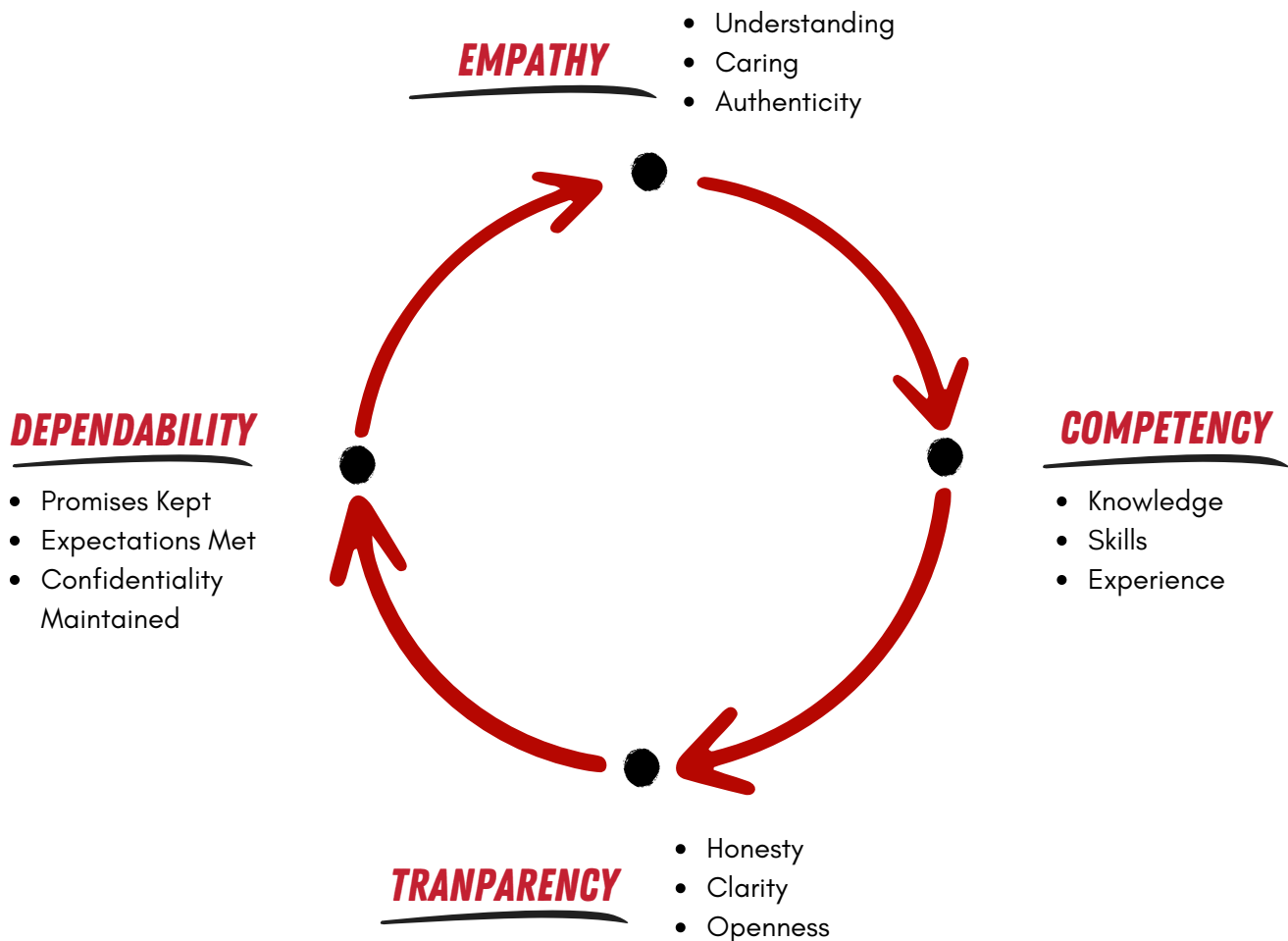
HOW TRUST IS BUILT OR LOST FOR BUYERS



Communication is essential to building trust. Trust can be built or lost with buyers at any point in the home buying process. To build life long business, prioritize top notch communication in every step.

Trust can be built or lost...	
1	When you're making first contact.
2	When you're presenting value, reaching agreement, and setting expectations
3	When you're qualifying them.
4	When you're searching for properties.
5	When you're showing properties.
6	When you're negotiating contracts.
7	When you're in due diligence period.
8	When you're closing the transaction.

THE CIRCLE OF TRUST



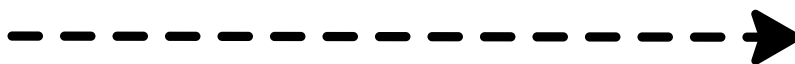
Empathy: Being able to know how someone else is feeling, even when you aren't in the same situation. Sometimes, in more simple words, we call empathy being able to "put yourself in someone's shoes" and see things from their view.

Competency: The knowledge, skills, abilities, and behaviors that contribute to individual and organizational performance. Knowledge is information developed or learned through experience, study or investigation. Skill is the result of repeatedly applying knowledge or ability.

Transparency: In a business or governance context refers to being open and honest, this requires disclosure of all relevant information so that others can make informed decisions.

Dependability: Consistently good in quality or performance. Capable of being relied on. Worthy of trust.

BUILD AND KEEP TRUST



in business, trust is hard-earned, easily lost, and difficult to reestablish. Trust is the invisible force that binds clients, fosters communication, and propels buyers toward your mutual goals. Without it, strategies falter and your relationships lose cohesion.

Up Front How You Build Trust Before Agreement	Over Time How You Keep Trust After Agreement
(Demonstrate) Empathy You demonstrate that you understand and care about your client's wants and needs.	(Demonstrate) Empathy You demonstrate that you understand your client's wants and needs and you put them above all else.
(Prove) Competency You show that you have the knowledge, skills, and experience to help them.	(Prove) Competency You put your knowledge, skills, and experience to work on their behalf.
(Establish) Transparency You communicate with openness, clarity, and honesty.	(Establish) Transparency You communicate consistently with openness, clarity, and honesty.
(Assure) Dependability You offer evidence that you keep your promises and will meet the mutually agreed-upon expectations in a timely manner.	(Assure) Dependability You keep your word. You said what you would do, and now you do what you said you would do.

PLAY 1: INITIAL BUYER CONSULTATION



Objective:

Establish the foundation for a successful buyer-agent relationship, focusing on setting clear expectations and the importance of thorough consultations.

Content Highlights:

- Step-by-step guide to conducting the first meeting.
 - Meeting at the office is ideal
 - Why?
 - Meeting on Zoom is acceptable but not preferable.
 - Why?
 - Meeting at the client's home for a buyer consultation is acceptable but unlikely.
 - Why?

Impact Strategy:

Incorporate interactive elements like checklists or worksheets that agents can use in real-time with clients to make consultations more engaging and productive.

- Ideas:
 - Buyer likes/dislikes (candy bars, kids, pets)
 - Why?
 - Moving checklist (show them, but tell them you'll send this later, while in escrow)
 - Why?
 - Utility checklist (show them, but tell them you'll send this later, closer to closing)
 - Why?

**HELP ME ANTICIPATE YOUR NEEDS
HOME BUYER**

FULL NAME: _____ PHONE: _____ EMAIL: _____

PLEASE TAKE YOUR TIME TO ANSWER THESE QUESTIONS THOROUGHLY. THE MORE INFORMATION YOU PROVIDE, THE BETTER I CAN TAILOR THE HOME SEARCH TO MEET YOUR EXPECTATIONS.

1. CURRENT ADDRESS: _____

2. ARE YOU MOVING WITH FAMILY? IF YES, HOW MANY FAMILY MEMBERS? _____

3. ANY CHILDREN? IF YES, FULL LIST THE CHILD: _____
AGE: _____ SPECIAL CONSIDERATIONS (E.G., SCHOOLS, PLAYGROUNDS) _____

4. ANY PETS? IF YES, HOW MANY? _____
AGE: _____ BREED: _____ SPECIAL NEEDS (E.G., LARGE YARD, PROXIMITY TO PARKS) _____

5. FAVORITE CUISINE OR RESTAURANT: _____

6. FAVORITE SNACK OR CANDY: _____

7. FAVORITE SPORTS TEAM: _____

8. HOBBIES OR INTERESTS: DO YOU REQUIRE SPACE FOR ANY HOBBIES? (E.G., CRAFTING ROOM, GYM, WORKSHOP) _____

9. PREFERRED AREA/NEIGHBORHOOD: _____

10. TYPE OF HOME (E.G., SINGLE FAMILY, CONDO, TOWNHOUSE): _____

11. BUDGET RANGE: _____

12. SIZE OF HOME (E.G., SQUARE FOOTAGE): _____

13. POOL, DECK, GARDEN: _____

14. ENTERTAINMENT ROOM, OTHERS: _____

15. SPECIAL ELECTRICAL CHARGES: _____

16. OTHER FEATURES ARE IMPORTANT TO YOU: _____

17. OUTDOOR HIGH COUNTRY, BARNMENTS: _____

18. OR NEIGHBORHOOD? _____

19. FIND YOUR IDEAL HOME? _____



PLAY 2: UNDERSTANDING BUYER NEEDS



Objective:

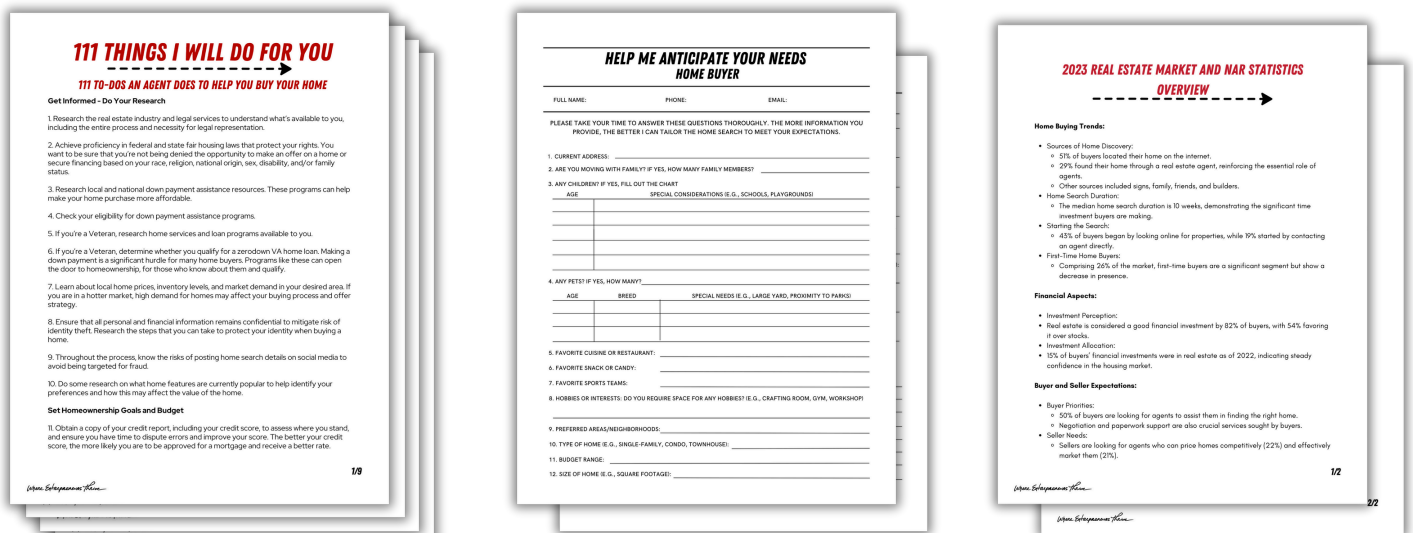
Deep dive into the buyer's motivations, desires, and limitations to tailor the search effectively.

Content Highlights:

- Advanced questioning techniques to uncover deep-seated buyer preferences.
- Show NAR infographics and stats that lean into value
 - Why?
- Key questions to ask to understand buyer needs.
 - REFER TO BUYER QUESTIONNAIRE (wants and needs)
- Scripts tailored to navigating difficult conversations about budget and compromises.

Impact Strategy:

Use storytelling to highlight how understanding buyer needs led to finding the perfect home against odds, demonstrating the agent's value.



ASKING YOUR BUYER THE RIGHT QUESTIONS

1

THE VISIONARY QUESTION:

"Imagine a space where every morning or evening is exactly as you wish it to be. Can you paint that picture for me? What sensations, views, or moments capture the essence of your perfect start or end to the day in your ideal home?"

4

THE LEGACY QUESTION:

"Homes are the backdrops for our cherished moments. What are the milestones, traditions, or everyday joys you're anticipating in the future canvas of your life?"

2

THE PAIN POINT PROBE:

"Let's talk about what hasn't worked for you in the past. In your previous home, what elements disrupted your peace or comfort, and how might that inform what you're looking for now?"

5

THE SANCTUARY SEARCH:

"We all need a retreat within our walls. What does your personal haven look like, and what features make it a place of rejuvenation for you?"

3

THE LIFESTYLE ENQUIRY:

"Envision your daily life in your new home. How does this space transform your routines, hobbies, or gatherings into the lifestyle you aspire to?"

6

THE COMMUNITY CONNECTOR:

"The right community can make a house feel like a true home. Describe the community where you see yourself thriving. What local atmospheres, activities, or values resonate with you and your way of life?"

These questions are designed to encourage reflection and elicit responses that provide a holistic view of the buyer's desires and needs.



DISCOUNTED BUYER AGENT COMPENSATION REPORT

LOOKING BACK 180 DAYS

MLS AVERAGE VERSUS DISCOUNT COMP

SP/LP% 99.2%	SP/LP% 92.82%
AVERAGE SALES PRICE \$918,890	AVERAGE LOSS OF \$58,652
AVERAGE CDOM - MLS AVERAGE 53 DAYS	AVERAGE CDOM - DISCOUNTED COMP 84 DAYS

MLS AVERAGE - DISCOUNTED COMP HAD AN AVERAGE DIFFERENCE OF 31 DAYS

ZERO COMPENSATION
AVERAGE CDOM 110.50

AS OF APRIL 1
2024



BUDGET DIALOG

ENCOURAGING CONVERSATION

1: EMPHASIZING THE JOY OF HOMEOWNERSHIP

Imagine waking up every day in a home that perfectly aligns with your lifestyle and aspirations. This is more than a financial investment—it's about creating a personal sanctuary where you and your family can build lasting memories. Let's carefully set a budget that makes this dream a comfortable reality for you.



2: BUILDING CONFIDENCE WITH MORTGAGE PRE-APPROVAL

Getting pre-approved is a fantastic step forward. It not only clarifies your buying power but also shows sellers you're serious and ready. This can make the entire process smoother and boost your confidence in making an offer when we find the right home. It's your first big step toward turning your dream into a tangible reality.



3: ADAPTING TO MARKET REALITIES

While the market can be competitive, finding your perfect home is about seizing opportunities that feel right. If we find a home that truly captures your heart, slightly adjusting your budget could be worthwhile. Imagine hosting your next big family gathering or reaching new heights in your career from the comfort of a home that inspires you daily.



4: PREPARING FOR THE FULL FINANCIAL PICTURE

Part of finding a home you love is knowing you're financially comfortable. Let's plan for all aspects—beyond the list price—to ensure no surprises. This includes closing costs and the little touches you'll want to add to make it yours. Planning these details will help you enjoy personalizing your new space from day one.



5: ALIGNING THE HOME PURCHASE WITH LIFE GOALS AGENT

Your home is where life unfolds. It's important that this purchase fits beautifully into your larger life picture, supporting your long-term goals. Let's ensure that this step feels like a milestone in your life's journey, bringing joy and stability. How can we align this home with your future aspirations?



6: KNOWING WHEN TO ADVANCE AGENT

As we explore these homes, remember, it's about finding a match that feels right emotionally and financially. If a home doesn't resonate fully, we wait. But when you feel that spark—the excitement of a new chapter—I'll be here to guide you through making a confident, informed decision. Let's find a place where you can't wait to come back to every day." These scripts are crafted to evoke emotions associated with the joy, stability, and personal fulfillment that come from finding the right home, while still ensuring financial comfort and confidence in the decision-making process. They aim to motivate buyers by connecting the process with their broader life goals and dreams.



BUDGET OBJECTION HANDLERS

OBJECTION HANDLER: CONCERN ABOUT TIMING



"I'm not sure if now is the right time to buy."

"It's natural to question timing in such a significant decision. Let's look at how the current market conditions align with your long-term goals. Historically, real estate has been a solid investment over time. If we find a home that fits your needs and budget, it could be a great opportunity to secure your future."



OBJECTION HANDLER: WORRIES OVER HIGH PRICES



"The prices seem high right now."

"I understand your concern. It's important to consider that while prices are high, interest rates are still relatively low, which can balance out overall costs. Plus, investing in a home is not just about the price but about the value it adds to your life. Let's focus on finding a property that offers you long-term value."





CLIENT

OBJECTION HANDLER: FEAR OF MAKING A WRONG DECISION

"What if I make the wrong decision?"

"Buying a home is a big step, and it's normal to feel cautious. That's why I'm here—to ensure you have all the information needed to make a decision you feel good about. We'll review everything thoroughly, from home inspections to neighborhood stats, so you can feel confident in your choice."



AGENT



CLIENT

OBJECTION HANDLER: OVERWHELMED BY THE BUYING PROCESS

"This process seems overwhelming."

"It can definitely feel that way, which is exactly why I'm here. Think of me as your guide and advocate. I'll break down each step for you and handle the heavy lifting, so you can focus on envisioning your life in your new home. Let's tackle this together, one step at a time."



AGENT



CLIENT

OBJECTION HANDLER: CONCERNS ABOUT INVESTMENT VALUE

"Is buying a home a good investment right now?"

"Real estate typically appreciates over time, making it a sound investment. Plus, owning a home can offer tax benefits and a sense of stability that renting cannot. Let's discuss your financial goals and how owning a home fits into your overall financial strategy."



AGENT



CLIENT

OBJECTION HANDLER: UNCERTAINTY ABOUT FUTURE NEEDS

"I'm not sure what my needs will be in a few years."

"Flexibility is key, and choosing a home that serves your current needs while also offering potential adaptability is our goal. Whether it's an extra room that could serve multiple purposes, or a location with growing value, we'll find a home that grows with you."



AGENT

PLAY 3: FINANCIAL PREPARATION AND PRE-APPROVAL



Objective:

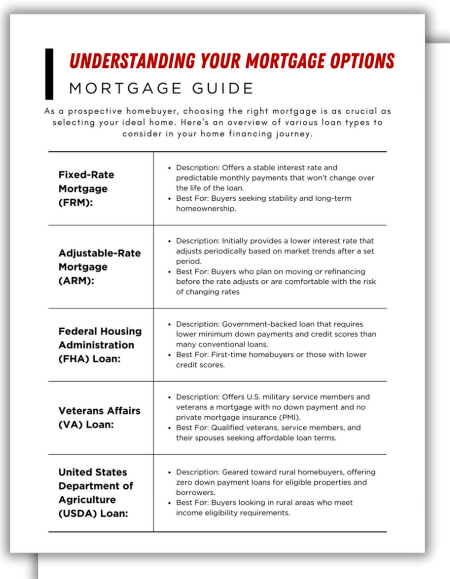
Emphasize the importance of financial readiness, guiding buyers through the pre-approval process.

Content Highlights:

- Clear, concise explanation of the pre-approval process and its benefits.
- Partnership strategies with lenders to streamline this step for buyers.
 - Expand further, if needed, on using different types of financing (government loans, conventional, jumbo, hard money, etc.)
 - It's recommended for an Agent to be *in attendance* for initial meetings with the Loan Officer. Join those conversation, as there may be things that come up and it keeps you in the process rather than passing it onto someone else. Why?
- Scripts for encouraging buyers to secure pre-approval and handling hesitations.

Impact Strategy:

Provide a downloadable guide or template for buyers to gather necessary documents for pre-approval, adding tangible value to the consultation.



BUYER PRE-APPROVAL DIALOG

ENCOURAGING CONVERSATION

"I'm thrilled to start this journey with you! Before we dive into house hunting, let's discuss pre-approval. It's a powerful step that speaks volumes to sellers about your readiness to buy. It also gives you clarity on your budget, so we can focus on homes that truly fit your needs. Think of it as getting the VIP pass to your home search. Shall we take this important step together?"



OBJECTION HANDLER: PRIVACY CONCERNS



"I'm not comfortable sharing my financial information just for pre-approval."

"I completely understand your concern about privacy. Your financial security is paramount. The pre-approval process is confidential and it's handled by trusted professionals who are legally bound to protect your information. It's a standard, secure step that ensures your home buying process is smooth and competitive. How about we explore lenders with the strongest reputation for confidentiality?"



OBJECTION HANDLER: UNCERTAINTY ABOUT READINESS



"I'm not sure if I'm ready to commit to buying just yet."

"That's perfectly okay. Securing a pre-approval doesn't lock you into anything; it simply prepares you for when the right opportunity comes along. It's about being ready to move forward without pressure or rush when you find the home that speaks to you. Would you like me to provide some information on the pre-approval process to help ease any concerns?"



OBJECTION HANDLER: WORRY ABOUT CREDIT IMPACT



CLIENT

Won't getting pre-approved hurt my credit score?

"It's a common concern, but the impact is typically minor and temporary. Think of it as a small investment in credibility that can pay off significantly when it comes to making an offer on a home. It shows sellers that you're serious and gives you a competitive edge. If it helps, I can connect you with a lender who can explain how they minimize the impact on your credit. How does that sound?"



AGENT

OBJECTION HANDLER: DOUBTS ABOUT QUALIFYING



CLIENT

"What if I don't qualify for pre-approval?"

"It's natural to worry about qualifying, but the process is actually an invaluable tool. If there are any obstacles, knowing them early gives us the chance to address them head-on. This way, we're building a stronger foundation for your home purchase when you're ready. And if you do qualify, we'll know exactly what homes to target. Either way, you gain clarity and control. Let's take this step as a learning opportunity. Shall we?"



AGENT

DIALOG TIPS

A well written sales dialog incorporates a call structure and strategy and provides a framework for salespeople to follow for keeping their message in alignment with how buyers think and why they buy. Otherwise, salespeople create objections.

PLAY 4: EDUCATING BUYERS ON THE MARKET



Objective:

Equip buyers with the knowledge to navigate the market confidently, including insights into current trends and how they impact buying power.

Content Highlights:

- Up-to-date market analysis techniques and tools.
- Use HiCentral and InfoSparks
- Focus on stats that matter to a buyer:
 - DOM (Days on Market). Use average instead of median.
 - Why?
 - Average Sales Price. In the area they're interested in.
 - Why focus on the area versus the island?
 - Months of inventory. In the area they're interested in.
 - Explain how you arrive at this calculation.
 - Average SP/LP%. In the area they're interested in.
 - Explain how you arrive at this calculation and how it can benefit them in negotiation.
- Explanation of industry phrases and what they mean for buyers.
 - Buyers Market, Sellers Market, Comps, Appraisal, Contingencies, Escrow, Open House, Earnest Money Deposits, Title Insurance, Home Inspections – all terms that licensees know well, but not as common for someone that might be a first
- Scripts for explaining complex market dynamics in understandable terms.

Impact Strategy:

Create an infographic or visual guide to market trends that can be shared with buyers, making the market analysis both informative and visually engaging.



PLAY 5: THE HOME SEARCH PROCESS



Objective:

Outline a strategic and efficient approach to finding the buyer's ideal home. Find the **right** property that **meets** their timing needs and get it at the **best** price with the **fewest** amount of hassles.

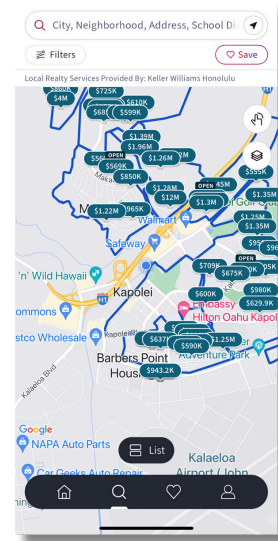
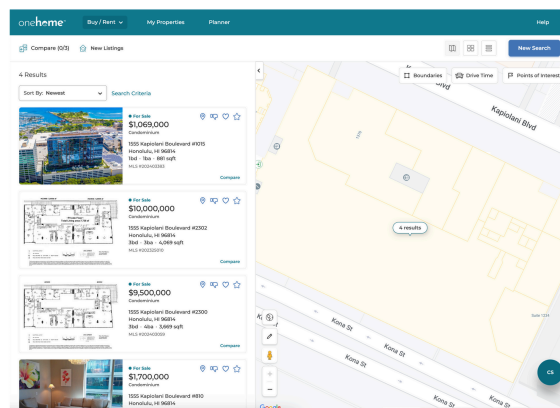
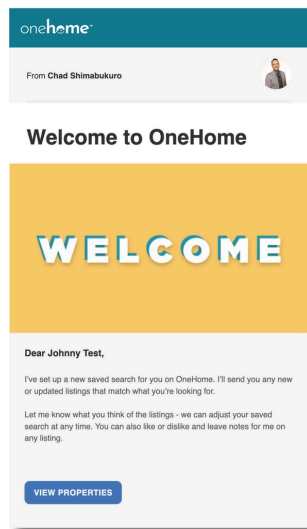
Content Highlights:

- Innovative search strategies using MLS as well as KW consumer app.
 - It's important to encourage a buyer to use the search tools YOU recommend. Utilize sources we already have like the weekly FSBO report. Otherwise they will be part of a data harvesting pool and will likely use another platform, ran by another brokerage, to another realtor who will take your client.
- Tips for organizing and conducting effective property viewings.
 - Grouping types of homes together on the MLS, or search criteria, by size, area, buyer concession
- Scripts for setting realistic expectations and maintaining motivation.
- Explain how you want them to communicate with you on properties they're interested in.
 - Text you the MLS number? Communicate with you on the app? Will you send them to open houses or will they go on their own?

Impact Strategy:

Introduce a proprietary method or unique approach to property searches that sets your guidance apart, offering buyers a novel way to approach their search.

- Ideas might include: how to search for off market (Weekly FSBO report) , coming soon, pre foreclosure, short sales, or comparatively under market value properties.



HOME SEARCH DIALOG

ENCOURAGING CONVERSATION

1: SETTING REALISTIC EXPECTATIONS

Finding the right home is a journey that sometimes requires patience and flexibility. Given the current market conditions, we might encounter competitive situations, and it's possible not every home will have every item on your wish list. It's my job to help you find the best possible home that meets your essential criteria and stays within your budget. Let's focus on what's most important to you and be ready to make strategic decisions when opportunities arise.



2: MAINTAINING MOTIVATION AFTER SETBACKS

I know it's disappointing to miss out on a home you had your heart set on, but every home we view is a step closer to finding the right one. What we learn from each experience sharpens our focus and improves our strategy for the next opportunity. Remember, the right home is out there, and we're in this together to ensure you find it.



3: MANAGING EXPECTATIONS ON PROPERTY CONDITIONS

As we look at homes, especially those within our target price range, we may see properties that need a bit of work. It's important to visualize beyond current imperfections and see potential. I'll help you understand what changes are easy fixes and what may require more investment, so you can make informed decisions about each property's possibilities.



4: ENCOURAGING QUICK DECISION MAKING

In this market, properties can move quickly, so it may be necessary to make decisions promptly when we find a home that matches your needs. I'll ensure you have all the information needed to make a confident decision, but a timely response can be the key to securing a home you love. Let's prepare to act decisively when the right opportunity presents itself.



5: DISCUSSING BUDGET CONSTRAINTS

Staying within budget is important, and sometimes that means making tough choices about which features are must-haves and which ones we can compromise on. Let's review your priorities again and consider where we might be flexible. This approach will help us find a great home that doesn't stretch your financial comfort.



PLAY 6: SHOWING PROPERTIES



Objective:

To ensure property showings are optimally organized, tailored to the buyer's specific requirements including financial readiness, and mindful of all relevant restrictions such as pet policies and parking availability. This strategy aims to enhance efficiency, respect privacy, and streamline the decision-making process.

Content Highlights:

- Pre-Approval, Pet Policies, and Parking Considerations:
 - Buyers must be pre-approved to confirm financial readiness before showings, adding credibility and seriousness to their offers.
 - Verify pet policies and the number of parking stalls available for properties like condos early in the process to ensure compatibility with the buyer's needs, avoiding unnecessary showings where pets are not allowed or parking is insufficient.
- Scheduling Showings Systematically:
 - Utilize tools like ShowingTime, Google Sheets, or Excel for effective scheduling and tracking of showings.
 - Implement strategic scheduling based on property status (vacant, owner-occupied, tenant-occupied) and required notice periods to respect current occupants' privacy.
- Information Management:
 - Provide buyers with the buyer version of MLS listings, which includes essential information without overwhelming details that could complicate the decision-making process.
 - Refrain from handing out property sheets for all scheduled viewings at once to maintain control of the viewing itinerary and prevent buyers from skipping properties impulsively.
- Open Houses and New Constructions:
 - Guide buyers on open house protocols, advising them to attend with the agent when possible, and to use the agent's business card for registration to keep the representation clear.
 - For first-time showings, include new construction properties where appropriate to ensure the buyers are registered under the agent's representation, securing professional guidance from the outset.
- Feedback and Adjustments:
 - Encourage immediate feedback after each showing to refine search criteria and improve the quality of future showings.
 - Set up a structured feedback mechanism allowing buyers to express their thoughts on what works or doesn't work for them.



Impact Strategy:

- **Enhanced Buyer Experience:** Systematized showings and tailored property selection, including pet compatibility, parking availability, and adjusted information delivery, streamline the buying process and enhance the overall experience.
- **Maintained Process Control:** By controlling information flow and viewing schedules, the agent ensures that the process remains focused and efficient, minimizing distractions and maximizing the potential for making informed decisions.
- **Strategic First Impressions:** Introducing buyers to new constructions during their first showing can set a positive and broad perspective on available options, fostering a sense of opportunity and comprehensive market exposure.

PLAY 7: MAKING AN OFFER AND NEGOTIATION



Objective:

Prepare buyers for making competitive offers and navigating negotiations with confidence.

Content Highlights:

- Tactics for crafting an attractive offer.
 - Mention the strategies you might employ in your offer, which could be based on timeframes, offer price, expiration of offer, clauses, etc.
 - Do you suggest the buyer pay for items normally paid by the seller?
 - Are you competing with other offers?
 - How long has the subject property been on the market?
- Guidance on the negotiation process, including psychological tips.
 - For example, if the offers are due after an open house, why (or why not) offer with an expiration prior to the offer due date?
- Scripts for common negotiation scenarios and how to come out on top.

Impact Strategy:

Highlight negotiation success stories where creativity or unique strategies led to winning in competitive scenarios, offering actionable insights.

Don't make an offer without first contacting the listing agent to create report and gain insight.

OFFER AND NEGOTIATION DIALOG

REMEMBER TO USE THESE POINTS TO NEGOTIATE WITH A LISTING AGENT

PRICE



TERMS OVER PRICE



CLOSING TIME



SELLER'S MOTIVATIONS



PAYING FOR SELLER'S FEES



HAVING THE SELLER PAY FOR BUYER'S FEES
(RATE BUY DOWN, CLOSING COSTS)



MOVING INTO THE PROPERTY EARLY



ALLOWING THE SELLER TO REMAIN IN
THE PROPERTY



NEGOTIATING AFTER INSPECTIONS



ESCALATION/APPRAISAL CLAUSE



PLAY 8: UNDERSTANDING THE ESCROW PROCESS



Objective:

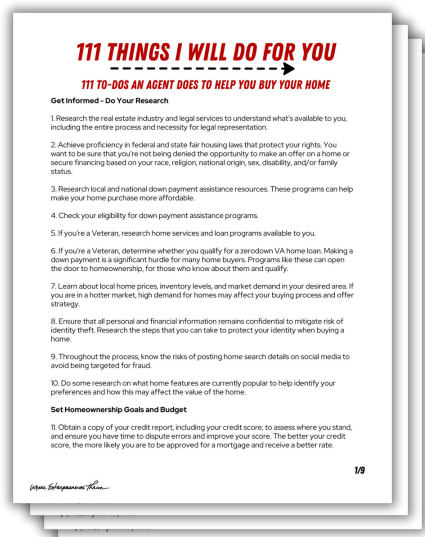
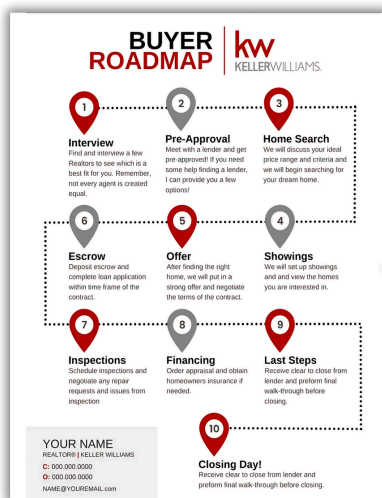
Demystify the escrow process for buyers, outlining key steps, milestones, and what buyers can expect.

Content Highlights:

- Timeline of the escrow process with key actions at each stage.
 - Show an infographic of the escrow timeline as well as all the contingencies in which a buyer can terminate the escrow.
- Common hurdles during escrow and how to handle them.
 - Why a buyer shouldn't make any large purchases during the escrow process, or open a new credit card, or make any large cash deposits (assuming they're financing).
 - Why a buyer shouldn't deposit all of their down payment immediately no matter how excited they are to close.
 - Use this as an opportunity to address issues that can happen and show how valuable it is to have an agent managing them
- Scripts for explaining the escrow process and reassuring buyers.

Impact Strategy:

Offer a customizable escrow timeline tool that agents can personalize for each buyer, enhancing understanding and engagement.





1. Home Inspection Issues

Hurdle: The home inspection may reveal significant issues that could affect the value of the home or lead to major repairs. Solution: Negotiate with the seller to either repair the issues before closing or provide a credit to cover the repair costs. If the problems are too severe, consider exercising the inspection contingency to withdraw from the purchase.

2. Appraisal Comes in Low

Hurdle: The appraisal values the home lower than the offer price, which can impact the loan amount your lender is willing to provide. Solution: You can either renegotiate the sale price with the seller, make up the difference in cash, or challenge the appraisal by requesting a second appraisal if you believe there were errors in the first one.

3. Financing Falls Through

Hurdle: Mortgage approval problems can arise from changes in the buyer's financial situation, or the lender could find issues during the underwriting process. Solution: Maintain the same employment and credit profile from pre-approval to closing. If the loan falls through, communicate with the lender to understand the reasons and explore alternative financing options. Also, ensure the contract includes a financing contingency to protect yourself.

4. Title Issues

Hurdle: The title search might uncover problems like outstanding liens, disputes over property boundaries, or issues with the chain of title. Solution: Work with a title company to resolve these issues. This may involve clearing liens, purchasing title insurance, or correcting title errors before proceeding.

5. Delays in Closing

Hurdle: Delays can occur due to paperwork errors, slow processing times, or issues in meeting lender requirements. Solution: Stay in close communication with your realtor, lender, and the title company to ensure all paperwork is completed correctly and promptly. Be proactive in providing any required documentation and inquire regularly about the status of your application.

6. Seller Delays or Non-Compliance

Hurdle: The seller may fail to make agreed-upon repairs or meet other contract terms before closing. Solution: Regularly communicate through your realtor to ensure the seller adheres to the terms. If the seller does not comply, consider legal options or negotiate for a seller's credit to handle the issues yourself.

7. Last-Minute Walkthrough Issues

Hurdle: Problems discovered during the final walkthrough, such as damage to the property or unremoved seller's belongings. Solution: Negotiate for immediate repairs, a delay in closing, or financial compensation to cover the costs of resolving these issues.

By preparing for these potential hurdles and knowing the solutions in advance, you can navigate the escrow process more smoothly and increase the likelihood of a successful home purchase.

PLAY 9: CLOSING THE DEAL



Objective:

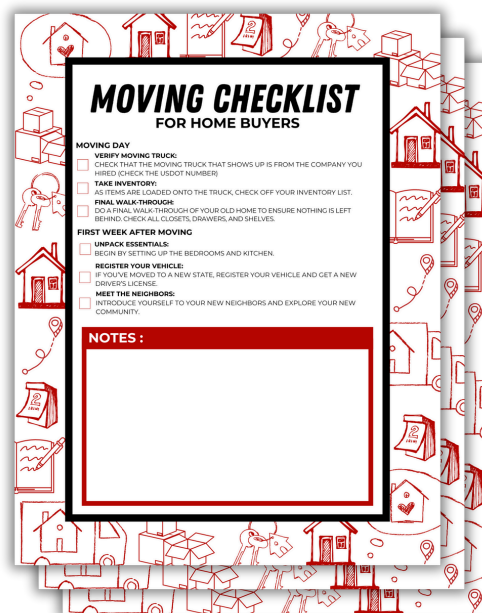
Ensure buyers are fully prepared for closing, understanding all steps, requirements, and potential last-minute challenges.

Content Highlights:

- Checklist for closing preparation.
 - Utilities Checklist
 - Moving Checklist
- Overview of closing documents and their significance.
 - Explain per diem, and closing costs from lender, appraisal fee, inspection costs.
- Scripts for finalizing the purchase and celebrating the milestone.

Impact Strategy:

Provide a closing day preparation kit or checklist that enhances the buyer's experience and readiness for this final step.



PLAY 10: GETTING TO THE AGREEMENT



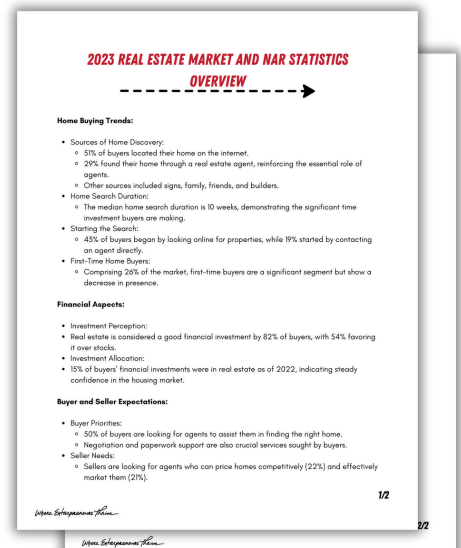
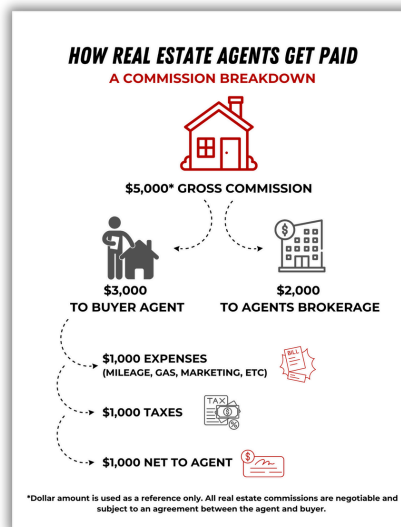
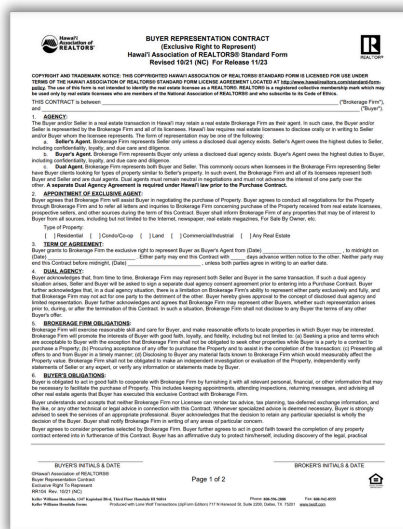
Objective:

Clearly explain the structure of real estate commissions, reinforcing the value provided by the agent. DO NOT go into the lawsuit, settlement, NAR, etc., unless the consumer asks.

Why?

Content Highlights:

- (ONLY IF ASKED) Breakdown of the NAR settlement and what it means for buyers.
- Transparent discussion on commissions, how they are earned, and distributed.
- Use the commission breakdown graphic to illustrate how much an agent actually earns
- Explain the different ways you can be compensated. What you charge, how you earn it, etc
- BUYER REP AGREEMENT MUST BE SIGNED AND EXECUTED PRIOR TO SHOWING A PROPERTY (Terms are negotiable, length of time could be a day, or even a single property, compensation must be clear and not open ended).
- Dialog for addressing common questions and concerns about commissions.



SIGNED AGREEMENT DIALOG

ENCOURAGING CONVERSATION

SETTING THE EXPECTATIONS FOR A SIGNED AGREEMENT

Thank you for taking time out of your busy schedule to meet with me today. I know your time is valuable. The goal for our meeting is to provide an overview of the homebuying process and learn what is important to you. We will also discuss the current real estate market and different mortgage products that are available to you. We have a lot to cover, but I promise you will find this information valuable and helpful as we start to navigate the homebuying journey. I will try to keep this as entertaining as possible and please feel free to stop me at any time to ask questions along the way.



AGENT



CLIENT

I can do that, tell me more.

At the end of our conversation, I'll provide you with a representation agreement for you to review once you are ready to move forward. We will sign it so that we are able to work together towards finding you the ideal home. Do you have any questions so far?



AGENT



CLIENT

No questions yet, thank you!

Perfect! I would like to start by asking you a few questions so that I can get to know you better and help you achieve your real estate goals!



AGENT

PLAY 11: POST-CLOSING SUPPORT



Objective:

Outline the ongoing support and resources available to buyers after closing, cementing a lasting relationship and encouraging referrals.

Content Highlights:

- Overview of post-closing support services and resources.
- Tips for homeownership success.
- Scripts for checking in post-closing and soliciting feedback and referrals.
 - Use “The Promise” Conversation

Impact Strategy:

Create a comprehensive homeowner's manual or resource guide that agents can customize and provide to buyers, offering lasting value beyond the transaction.

THE "PROMISE" DIALOG

THE CONVERSATION TO CLOSE THE DEAL

SECTION 1: BUSINESS COMMITMENT

OK, let's talk about "Our Promise."

Our group has this "Promise," this "Goal" to create an experience that you honestly...cannot imagine being any better.

- All of our systems and everything we do are designed around delivering on this Promise.
- Everyone in our group is focused on understanding what it is you want and what it is you need.
- We make every effort to be out in front of everything, to stop the surprises...and keep it as good as it can be.
- Now there will be challenges, we know there will be, it's real estate and it's people.
- Just know that to a person, our group is always focused on creating that 10+ experience if you will. And that's our Promise!!



That sounds great! It is very important to me to have an agent that understands me.

SECTION 2: CLIENT COMMITMENT

So, there is something that I want. (Smile and get some humor in at this point.)

- Just to say it, another goal we have is that some time from right now...until the day we close on your home....that you will feel so great about what we are doing for you, that you will call me.....text me.....or email me with the name of somebody that needs help in real estate.
- They might need to sell a home or buy a home, they might need to refinance or they may have general questions; they just need help with real estate.

Do you think you could do that?



THE “PROMISE” DIALOG CONT.

THE CONVERSATION TO CLOSE THE DEAL

SECTION 3: TEACH THEM HOW TO REFER

Awesome! So just to be sure you understand what I’m asking – While we are working together you will hopefully be giving my name out which I truly, truly appreciate...word of mouth is the lifeblood of our business.

- What I’m asking is that you take the next step...in addition to giving my name out, please call....text.....or email me their information because then there is a 100% chance that I’ll get in touch with them. Can you do that?



I can do that for you! I would only pick an agent I can recommend.

SECTION 4: VISUALIZE THE OUTCOME

Now, if we get to the date of closing and we are sitting at the closing table...

- We’ve signed all of the paperwork and you haven’t been in touch with the name of someone we can help, I’m going to assume that our group didn’t deliver on the promise, that we could have done better. So I’ll want to talk to you about it and find out what we could have done differently in order to have earned your referral.

Will that be ok with you?



THE RULE

“THE PROMISE” WE MAKE IS “THE PROMISE” WE KEEP.

- 1.The entire business is built off “The Promise”
- 2.“The Promise” is everyone’s promise and everything everyone does has to deliver on “The Promise”
- 3.“The Promise” sets clear expectations of the customer experience.



1. Home Warranty Information

- **Service Offered:** Explain the benefits and coverage of any home warranty policies that were included in the sale or recommend providers if not already in place. This can help cover unexpected repairs on appliances and systems.

2. Utility Setup Assistance

- **Resource Provided:** Offer a list of local utility providers (electricity, water, gas, internet) and possibly assist in setting up accounts. Some agents provide contact numbers and could facilitate introductions to service providers.

3. Local Community Information

- **Resource Provided:** Supply new homeowners with a curated list of local amenities, schools, parks, hospitals, restaurants, and cultural attractions to help them settle into their new community more comfortably.

4. Maintenance and Renovation Recommendations

- **Service Offered:** Recommend trusted contractors, landscapers, and service technicians to help manage home maintenance or renovations. Agents often have a network of vetted professionals whose work they can vouch for.

5. Tax and Financial Advice

- **Resource Provided:** Offer guidance or references for professional advice on how the home purchase affects their taxes and financial planning. This may include recommending financial advisors or tax professionals experienced in real estate.

6. Regular Market Updates

- **Service Offered:** Keep the buyer informed about the market conditions in their new area, which can help them understand their home's value over time. This could include periodic updates or newsletters.

7. Home Management Tips

- **Resource Provided:** Provide tips and resources on home maintenance and energy efficiency to help homeowners manage their property effectively, which can save money and prevent future issues.

8. Community Involvement Opportunities

- **Resource Provided:** Help new homeowners connect with local community groups, clubs, or organizations. Participation can enrich their social lives and help them make new friends in the area.

9. Event Invitations

- **Service Offered:** Invite new homeowners to local events or workshops, whether hosted by the agency or community organizations. This can include homeowner workshops, local fairs, or charity events.

10. Emergency Preparedness Information

- **Resource Provided:** Especially important in areas prone to natural disasters, offering information on local emergency services, evacuation routes, and preparedness tips can be invaluable.



1. Regular Home Maintenance

- **Tip:** Encourage homeowners to perform regular maintenance checks on their home's critical systems such as heating, air conditioning, roofing, and plumbing. Creating a seasonal maintenance schedule can help prevent costly repairs.

2. Budget for Unexpected Repairs

- **Tip:** Advise homeowners to set aside a budget for unexpected repairs. A good rule of thumb is to save 1-2% of the home's purchase price annually for maintenance and repair costs.

3. Improve Energy Efficiency

- **Tip:** Recommend energy-efficient upgrades that can reduce utility bills and increase the home's value. Simple changes like sealing windows, installing programmable thermostats, and using energy-efficient appliances can make a significant difference.

4. Stay Informed About the Market

- **Tip:** Keeping abreast of the local real estate market can help homeowners understand how their investment is performing. Encourage them to follow local market trends for insight on when might be a good time to refinance or even sell.

5. Enhance Home Security

- **Tip:** Suggest installing a home security system to protect their property and enhance their peace of mind. Modern systems offer features like remote monitoring, smart locks, and motion detectors.

6. Landscaping and Curb Appeal

- **Tip:** Advise on the importance of maintaining an appealing exterior. Well-kept landscaping not only enhances curb appeal but can also increase property value and attract potential buyers if they decide to sell in the future.

7. Understand Home Insurance Coverage

- **Tip:** Make sure homeowners understand what their insurance policy covers and encourage them to review it periodically. Discuss the importance of additional natural disaster coverage, especially if located in an area prone to events like floods or earthquakes.

8. Document Home Improvements

- **Tip:** Recommend keeping detailed records of all home improvements and maintenance activities. This documentation can be invaluable for tax purposes and future resale.

9. Community Engagement

- **Tip:** Encourage homeowners to engage with their community through local events, associations, or by simply getting to know their neighbors. Strong community ties can enhance their living experience and provide support networks.

10. Educate on Property Taxes

- **Tip:** Provide information on how property taxes are assessed and when they are due. Understanding these can help homeowners budget more effectively and avoid surprises.

AGENT RESOURCES

AS REFERENCED

KW Where Entrepreneurs Thrive

HELP ME ANTICIPATE YOUR NEEDS HOME BUYER

FULL NAME:

PHONE:

EMAIL:

PLEASE TAKE YOUR TIME TO ANSWER THESE QUESTIONS THOROUGHLY. THE MORE INFORMATION YOU PROVIDE, THE BETTER I CAN TAILOR THE HOME SEARCH TO MEET YOUR EXPECTATIONS.

1. CURRENT ADDRESS: _____

2. ARE YOU MOVING WITH FAMILY? IF YES, HOW MANY FAMILY MEMBERS? _____

3. ANY CHILDREN? IF YES, FILL OUT THE CHART

AGE	SPECIAL CONSIDERATIONS (E.G., SCHOOLS, PLAYGROUNDS)

4. ANY PETS? IF YES, HOW MANY? _____

AGE	BREED	SPECIAL NEEDS (E.G., LARGE YARD, PROXIMITY TO PARKS)

5. FAVORITE CUISINE OR RESTAURANT: _____

6. FAVORITE SNACK OR CANDY: _____

7. FAVORITE SPORTS TEAMS: _____

8. HOBBIES OR INTERESTS: DO YOU REQUIRE SPACE FOR ANY HOBBIES? (E.G., CRAFTING ROOM, GYM, WORKSHOP)

9. PREFERRED AREAS/NEIGHBORHOODS: _____

10. TYPE OF HOME (E.G., SINGLE-FAMILY, CONDO, TOWNHOUSE): _____

11. BUDGET RANGE: _____

12. SIZE OF HOME (E.G., SQUARE FOOTAGE): _____

13. NUMBER OF BEDROOMS: _____

14. NUMBER OF BATHROOMS: _____

15. WOULD YOU LIKE A BACKYARD? IF YES, WHAT SIZE? WHAT FEATURES (E.G., POOL, DECK, GARDEN):

16. DO YOU NEED ANY ADDITIONAL ROOMS/FEATURES? (E.G., HOME OFFICE, ENTERTAINMENT ROOM, OTHERS):

17. WHAT ARE YOUR PARKING REQUIREMENTS? (E.G., GARAGE, STREET PARKING, ELECTRIC CHARGING):

18. WHAT IS YOUR PREFERRED PROXIMITY TO AMENITIES? PLEASE LIST WHICH AMENITIES ARE IMPORTANT TO YOU.
(E.G., SHOPPING CENTERS, TRANSPORTATION, PARKS):

19. IS THERE ANYTHING ELSE YOU WANT YOUR HOME TO HAVE? (E.G., LARGE KITCHEN, HIGH CEILINGS, BASEMENT):

20. IS THERE ANYTHING SPECIFIC YOU WANT TO AVOID IN YOUR NEW HOME OR NEIGHBORHOOD?

21. ANY ADDITIONAL COMMENTS OR CONSIDERATIONS THAT CAN HELP ME FIND YOUR IDEAL HOME?

ADDITIONAL NOTES:

111 THINGS I WILL DO FOR YOU



111 TO-DOS AN AGENT DOES TO HELP YOU BUY YOUR HOME

Get Informed - Do Your Research

1. Research the real estate industry and legal services to understand what's available to you, including the entire process and necessity for legal representation.
2. Achieve proficiency in federal and state fair housing laws that protect your rights. You want to be sure that you're not being denied the opportunity to make an offer on a home or secure financing based on your race, religion, national origin, sex, disability, and/or family status.
3. Research local and national down payment assistance resources. These programs can help make your home purchase more affordable.
4. Check your eligibility for down payment assistance programs.
5. If you're a Veteran, research home services and loan programs available to you.
6. If you're a Veteran, determine whether you qualify for a zerodown VA home loan. Making a down payment is a significant hurdle for many home buyers. Programs like these can open the door to homeownership, for those who know about them and qualify.
7. Learn about local home prices, inventory levels, and market demand in your desired area. If you are in a hotter market, high demand for homes may affect your buying process and offer strategy.
8. Ensure that all personal and financial information remains confidential to mitigate risk of identity theft. Research the steps that you can take to protect your identity when buying a home.
9. Throughout the process, know the risks of posting home search details on social media to avoid being targeted for fraud.
10. Do some research on what home features are currently popular to help identify your preferences and how this may affect the value of the home.

Set Homeownership Goals and Budget

11. Obtain a copy of your credit report, including your credit score, to assess where you stand, and ensure you have time to dispute errors and improve your score. The better your credit score, the more likely you are to be approved for a mortgage and receive a better rate.

12. Consider all your homeownership wants and non-negotiable needs. You may need a certain number of bedrooms based on the size of your family, or a first-floor bedroom and bathroom if you plan to age in place.
13. Set your budget and be mindful of the complete cost of homeownership. Consider the purchase cost of the home and any ongoing living and maintenance expenses. Those ongoing expenses may include but are not limited to real estate taxes, heating, AC, water, yard and appliance maintenance, repairs, homeowners association fees, and commuting costs.
14. Assess your financial ability to purchase a home. The typical rule of thumb is that your total monthly housing payment (mortgage, taxes, insurance, etc.) shouldn't be more than 30% of your gross monthly household income, but individual situations may vary.
15. Assess your desired market's compatibility with your budget based on current income and other considerations.
16. Professionally advocate for yourself throughout the entire process. To do that, you should promote and defend your interests while keeping emotions in check to ensure you get your desired outcome.

Start Your Home Search

17. Establish and adhere to a schedule for house hunting, mortgage approval, and closing to meet your desired timeline. If you miss any milestone deadlines, you could be at risk of losing your down payment or losing the home for purchase.
18. Learn how local markets could affect your buying and owning process. Fewer homes for sale, future development plans, school ratings, access to transportation, and community amenities are all elements that may affect demand in a given market.
19. Scout listings and online marketplaces for suitable properties.
20. Set up real-time alerts on home search marketplaces to get notifications when matching homes hit the market, and for open houses and price reductions.
21. Compare properties to your wants and needs list to ensure they align with what you're looking for.
22. Tap your personal network to uncover additional properties of interest that are not yet publicly listed and may become available for sale soon.
23. Contact homeowners in desired areas to see if they are considering selling.
24. Gather information about any homes that might be for sale but are not actively being marketed.

25. Virtually preview properties that you're interested in.
26. Select homes for viewing that align with your specific needs.
27. Schedule multiple in-person home viewings by contacting each home's listing agent. Schedule separate appointments at times that suit the listing agent but may not always suit you.
28. Periodically reevaluate your needs and refocus your property search, as necessary.
29. Explore all available resources to learn more about prospective neighborhoods. Be sure to speak to local experts who understand the neighborhood and will give you honest feedback.
30. Tour the amenities, schools, and points of interest, and test commute times in your chosen search area.
31. Cross-reference local crime registries for the neighborhoods you are searching.
32. Educate yourself on what to look for in property disclosures of home listings while you search to make informed decisions. Required property disclosures vary by state and may include, but are not limited to rights of way, upcoming special assessments, whether the home is in a flood zone, past termite damage, and the presence of lead paint.
33. Stay current with the listing months of market inventory. As with days on the market, this indicates how competitive a given market is and should inform your offer.
34. Consider measures of home value beyond price per square foot. These include neighborhood, proximity to work and community amenities, and community development plans. Be sure to consult with a local expert to get the most comprehensive information.
35. Research municipal services and other relevant neighborhood information.
36. Be informed about potential neighborhood negatives such as noise levels, venues, or operations that could impact your property value.
37. Check applicable zoning and building restrictions if you plan to rent out your home or add a unit to generate short-term or monthly rental income.
38. Understand public property and tax information for potential homes. It's important to be informed about the possibility of future tax increases and property assessments, which will affect the property taxes you owe from year to year.
39. Gather and consider important data on utility availability and costs. For example, you'll want to confirm if the home has good high-speed internet access.

40. Research any environmental factors and risks that could affect your home, such as flooding, wildfire, heat, air quality, and noise. Some of these factors will affect the cost of ownership. For example, if the home you purchase is in a flood zone, you will need to obtain flood insurance.

41. Narrow down your top home choices for a closer look before considering making any offer.

Prepare Financing

42. Analyze your finances to determine the total down payment and closing costs you can afford.

43. Gather and assess quality lender resources. Ask friends and family for recommendations.

44. Consider at least three mortgage lenders during the pre-approval process. Mortgage rates, terms, and eligibility may vary from lender to lender.

45. Familiarize yourself with the mortgage pre-approval process. Pre-approval means that a lender has verified your income, credit background, and other factors and has provided a conditional commitment for an approved mortgage amount. With pre-approval, your offer will be considered far more seriously.

46. Prepare and collect personal financial information like pay stubs, credit card statements, and other existing loans/debt, and share that information with the lenders you're considering.

47. Collect and compare multiple financing options. Beyond traditional mortgages, look into lesser-known alternative options like seller financing or rent-to-own programs.

48. Explore various financing options to find the best fit for your needs. Many people use a conventional, fixed-rate 30-year mortgage, but mortgages with other terms (e.g., 15- and 10-year fixed rate, adjustable rate, and assumable) might also be options.

49. Coordinate with your lender to discuss discount points, which you can pay to lower the interest rate on your loan.

50. Analyze loan estimates. Loan duration, size of your down payment, fees, and other loan terms can affect your overall mortgage costs.

51. Obtain a pre-approval letter from your lender, which is more comprehensive than pre-qualification. Pre-approval is a written commitment from a lender that stipulates the amount they will lend you for a home purchase.

52. Carefully review the pre-approval letter from your lender to understand its contents and ask necessary questions.

Making Your Offer

53. Review statistics to see what percentage of the list price sellers in your area are currently receiving. This will help you decide whether to offer the asking price, or adjust your offer below or above the asking price, to make your bid more competitive.

54. Consider the current, local average days on the market to gauge property pricing and market competitiveness. Fewer days on market indicates greater demand, which means you may need to raise your offer or offer additional incentives to make your offer more competitive.

55. Pay for a professional comparative market analysis (CMA) before making an offer to ensure it's competitive. A CMA is a report that details recent home sales, local market activity, and sales prices to help you craft a successful offer.

56. Research independent home valuation information from online resources like Realtor.com to assess an offer price that considers the sale of similar homes in the area. It's important to make an offer that's in line with local market conditions. You don't want to overpay for a home, or make an offer that's so low it won't even be considered, so it's good to talk to an independent adviser who has local market knowledge.

57. Consider hiring a real estate lawyer for legal representation as you build your offer and for legal due diligence as you review contractual documentation.

58. Review a sample sales contract to prepare to make an offer. This document outlines every facet of the transaction, but it may not include everything you want in the transaction or from the seller, so don't assume everything is there.

59. Understand common contract contingencies and the importance of including protective clauses in your offer. These may include but are not limited to your ability to secure financing that covers the appraised home value, inspections (home, radon, lead, etc.), closing date, date of possession, and owner lease-back terms.

60. Learn about any purchasing incentives that you might be eligible for. Home sellers may offer concessions like a pre-paid homeowner warranty, closing costs, or allowance for home improvements/repairs as indicated by a home inspection. You will need to negotiate these as your own representative.

61. Ensure your offer will stand out as the most attractive in the current market. Be ready to compete—many homes today are receiving multiple offers and bidding wars are common.

62. Craft an offer that is well positioned to be accepted, and submit it to the seller's agent. An offer typically includes how much you are willing to pay for the home, how much earnest money you can provide, when you want to close on the home, and the deadline for the seller to respond.

Negotiations and Offer Acceptance

63. Identify and prioritize your main goals for contract negotiations.
64. Familiarize yourself with negotiation best practices. Be mindful of how your body language and facial expressions can influence a successful negotiation.
65. Develop a negotiating strategy to secure the best terms. In addition to price, consider terms such as repairs, closing costs, or the timeline for closing.
66. Negotiate the best price with the seller's agent. The seller's agent will be negotiating on the homeowner's behalf. You will be negotiating with a professional who likely has extensive experience in this area, and you may be at a disadvantage.
67. Be prepared for multiple-offer situations. Don't get discouraged, and have your negotiation strategies ready.
68. Consider using offer strategies like an escalation clause, which raises the price you're offering by a certain amount over the price that another buyer is offering; offering flexibility on move-in/possession date; or waiving various contingencies.
69. Explore optional contingencies, and understand their advantages and disadvantages. If you agree to waive the inspection contingency, for example, you are accepting the risk of purchasing a home that may have myriad defects or require additional funds to repair or bring up to code.
70. Be aware that all known material defects should always be disclosed to you. Know what questions to ask, and ensure you receive and comprehend all required disclosure forms by state and federal laws. These forms vary by state.
71. Agree to final terms with the seller, and sign the contract. In some states an attorney may be required.
72. Verify the final offer is signed by all parties.
73. Prepare your lender for listing agent calls. The agent representing the home seller will contact your lender to confirm pre-approval and arrange other settlement details. These details will likely favor the home seller, since that agent is representing their interests, so you may want to participate in those calls to negotiate on your behalf.

Facilitate Closing

74. Coordinate communications effectively among all parties, including your lender, the seller's agent, the closing attorney, and any additional third parties.

75. Seek additional guidance for transactions involving short sales, foreclosures, or bank-owned properties. These transactions often involve additional title, ownership, and financing considerations, and they may be as-is –meaning, the properties may be damaged or require costs for repairs that the buyer is accepting as a condition of purchase.
76. Estimate the gross out-of-pocket cost of completing the transaction. This may include, but is not limited to, closing costs, a title search, financing points (to “pay down” the mortgage interest rate), and transfer taxes.
77. Acquaint yourself with flood insurance. If the home you purchase is in a FEMA-identified flood zone, you must obtain flood insurance as a condition of ownership. You may also consider adding flood insurance to your regular home insurance policy, because most regular policies do not cover damage from flooding.
78. Learn about title insurance, and consult a qualified insurance broker. Title insurance covers any pre-existing title problems that you may discover after you’ve purchased the home (e.g., tax liens, unpaid/outstanding mortgages, previous ownership claims).
79. Fully investigate your options for a home inspector, title company, appraiser, and other services. Forgoing a home inspection is not advised as these professional inspectors will provide a comprehensive assessment of a home’s current condition and risks.
80. Create a list of required and optional home inspections, including environmental, roofing, and mold. This will help you determine what inspection contingencies to include in your purchase offer.
81. Ensure that necessary property surveys are ordered. A property survey will help you understand where your property begins and ends, and determine any potential issues—such as easements or encroachments—before you take ownership of the property.
82. Discuss any concerns arising from the home inspection. Use any negative findings from your home inspection report as leverage for repairs or credits.
83. Track and meet all contract deadlines. Depending on the terms of your offer, these may include deadlines for inspections, final financing/loan, down payment and earnest money deposits into escrow, title searches, and settlement date.
84. Order the appraisal. Confirm whether your lender will accept an independent appraiser or require an appraisal management company to conduct the appraisal.
85. Question the appraisal report if it affects your financing. Check for errors like square footage, inadequate home comparisons, or incorrect descriptions of the home or neighborhood.
86. Order the title search. A clean property title means the buyer and lender agree there are no claims on the property that could become an issue after ownership is transferred.

87. Regularly contact your lender to ensure the loan process is on track to meet the closing requirements.
88. Ensure any necessary funds, like earnest money or down payments, are received by the stated deadlines to avoid any risk of the seller terminating your contract.
89. Ensure all parties have all forms and information needed to close the sale. Missing or late paperwork can cause delays.
90. Check addendums and alterations for agreed-upon terms.
91. Take note of the location and details of your closing meeting.
92. Confirm and communicate the closing date and time to the seller's agent, noting any changes.
93. Schedule and conduct a final property walk-through. Create a comprehensive checklist of your concerns regarding the home, and then confirm that any agreed-upon repairs were addressed or fixed by the seller.
94. Confirm the clear-to-close status, indicating all documents and conditions to approve your loan have been met, with your lender.
95. Review your closing statement. It explains the terms of the mortgage, the projected monthly payments, and how much your fees and closing costs will be.
96. Double-check all taxes, dues, and prorations related to your purchase.
97. Request the final closing figures from the closing agent. This is the total amount of money that you will have to bring to the closing table.
98. Review your title insurance commitment carefully to ensure all information is accurate.
99. Be aware of wire fraud risks, and verbally verify all wiring instructions with the seller's agent before transferring funds. Get the detailed instructions from your closing company, and be leery of any messages you receive that request changes to the original instructions.
100. Provide receipt of escrow deposit to the seller's agent/broker to verify this financial step has been completed.
101. Gather all required forms and documents for closing. Typically, you'll need a photo ID and a cashier's or certified check (or receipt of a wire transfer).
102. Perform any remaining closing activities to complete the transaction.
103. Review all closing documents with the closing agent or attorney. Be prepared to sign a ton of paperwork.

104. Distribute final documents to all involved parties for their records. You'll want to keep this important paperwork safe.

105. Verify receipt of all keys, access codes, garage door openers, and manuals for all equipment and appliances.

Post-Closing Activities

106. Prior to moving, consider rekeying your locks and changing access codes as an extra precaution to safeguard your home from anyone who may have had access prior to your ownership.

107. Remember to transfer all utilities and services to your new residence so you do not incur costs on your former residence. This ensures everything is up and running in preparation for your move-in date.

108. Turn your home inspection report into a maintenance to-do list.

109. File claims with your homeowner's warranty company as needed. A home warranty is a policy that covers the cost of major repairs or appliances.

110. Stay engaged and proactively follow up on any pending items or concerns post-closing. Keep a running checklist handy to ensure you stay on top of any potential warranties, including their expiration dates.

111. Arrange for the move-in day in your new home by contacting movers. Buy yourself a bottle of champagne. Congratulations, you're a new homeowner now.

***NO ONE IS BETTER QUALIFIED TO REPRESENT A BUYERS INTERESTS WHEN BUYING A HOME
THAN A PROFESSIONAL BUYER'S AGENT.***

UNDERSTANDING YOUR MORTGAGE OPTIONS

MORTGAGE GUIDE

As a prospective homebuyer, choosing the right mortgage is as crucial as selecting your ideal home. Here's an overview of various loan types to consider in your home financing journey.

Fixed-Rate Mortgage (FRM):	<ul style="list-style-type: none">• Description: Offers a stable interest rate and predictable monthly payments that won't change over the life of the loan.• Best For: Buyers seeking stability and long-term homeownership.
Adjustable-Rate Mortgage (ARM):	<ul style="list-style-type: none">• Description: Initially provides a lower interest rate that adjusts periodically based on market trends after a set period.• Best For: Buyers who plan on moving or refinancing before the rate adjusts or are comfortable with the risk of changing rates
Federal Housing Administration (FHA) Loan:	<ul style="list-style-type: none">• Description: Government-backed loan that requires lower minimum down payments and credit scores than many conventional loans.• Best For: First-time homebuyers or those with lower credit scores.
Veterans Affairs (VA) Loan:	<ul style="list-style-type: none">• Description: Offers U.S. military service members and veterans a mortgage with no down payment and no private mortgage insurance (PMI).• Best For: Qualified veterans, service members, and their spouses seeking affordable loan terms.
United States Department of Agriculture (USDA) Loan:	<ul style="list-style-type: none">• Description: Geared toward rural homebuyers, offering zero down payment loans for eligible properties and borrowers.• Best For: Buyers looking in rural areas who meet income eligibility requirements.

UNDERSTANDING YOUR MORTGAGE OPTIONS

MORTGAGE GUIDE(CONT.)

Conventional Loan:	<ul style="list-style-type: none">• Description: Not government-insured, may require a higher credit score but offers flexibility in terms and conditions.• Best For: Buyers with strong credit who can afford a larger down payment.
Jumbo Loan:	<ul style="list-style-type: none">• Description: Exceeds the conforming loan limits set by the Federal Housing Finance Agency and requires stringent eligibility criteria.• Best For: Buyers looking at high-value properties that surpass typical loan limits.
Interest-Only Mortgage:	<ul style="list-style-type: none">• Description: Allows payment of only interest for a certain period before requiring payment of both interest and principal.• Best For: Buyers with variable incomes who expect a future increase in earnings.
Balloon Mortgage:	<ul style="list-style-type: none">• Description: Features low monthly payments with a large lump-sum payment due at the end of the loan term.• Best For: Buyers who have a clear plan to either sell or refinance before the balloon payment is due.

NAVIGATING LOAN CHOICES

Your choice of mortgage will affect your financial situation for years to come. Consider factors such as loan term, interest rate, monthly payments, down payment, and any fees associated with the mortgage. Consult with a mortgage professional to understand all implications and determine the best option tailored to your financial situation and homeownership goals.

REAL ESTATE TERMS

DON'T GET LOST IN TRANSLATION, HERES SOME COMMON INDUSTRY PHRASES!

Amortization	Repayment of a mortgage over the loan term through regular monthly installments of principal and interest, based on an amortization schedule. If you have made your required monthly payments, at the end of the loan term (e.g., 15 or 30 year mortgage), you will own your home.
Appraisal	A period of time (typically 30 days or more) after a buyer has made an offer on a home and a seller has accepted. During this time, the home is inspected and appraised, and the title searched for liens, etc.
Buyers Market	The act of paying off one loan by obtaining another. Refinancing is generally done to secure better loan terms, such as a lower interest rate.
Closing Costs	Fees associated with the purchase of a home that are due at the end of the sales transaction. Fees may include the appraisal, the home inspection, a title search, a pest inspection and more. Buyers should budget for an amount that is 2% to 5% of the home's purchase price.
Comparables (Comps)	Properties used as comparisons to determine the value of a specific property.
Contingencies	Conditions written into a home purchase contract that protect the buyer should issues arise with financing, the home inspection, or something out.
Debt-to-income ratio (DTI)	The ratio, expressed as a percentage, of a borrower's monthly expenses to gross monthly income. There are two ratios. The first is the expense of the property to income. This includes the mortgage payment, taxes and insurance. The second is the total expense to income. This includes car payments, credit card payments, etc.
Earnest Money	A security deposit made by the buyer to assure the seller of his or her intent to purchase.

Equity	A percentage of the home's value owned by the homeowner.
Home Inspection	A visual evaluation performed by a licensed home inspector to look for any potential defects or items of note related to the property, building(s), and the systems in a home. Inspection occurs when the home is under contract or in escrow.
In Escrow	A period of time (typically 30 days or more) after a buyer has made an offer on a home and a seller has accepted. During this time, the home is inspected and appraised, and the title searched for liens, etc.
Open House	A house which is open without an appointment to prospective buyers (or tenants) for inspection, during certain hours and days of the week.
Pre-approval	A thorough assessment of a borrower's income, assets and other data to determine a loan amount they would qualify for.
Private mortgage insurance (PMI)	A fee charged to borrowers who make a down payment that is less than 20% of the home's value. The fee, 0.3% to 1.5% of the yearly loan amount, can be canceled in certain circumstances when the borrower reaches 20% equity.
Refinancing	The act of paying off one loan by obtaining another. Refinancing is generally done to secure better loan terms, such as a lower interest rate.
Sellers Market	A situation favoring a seller. In real estate, when there are more interested buyers than available properties.
Title Insurance	Insurance against loss resulting from defects of title to a specifically described parcel of real property. Defects may run to the fee (chain of title) or to encumbrances.
Under Contract	A period of time (typically 30 days or more) after a buyer has made an offer on a home and a seller has accepted. During this time, the home is inspected and appraised, and the title is searched for liens, etc.

HOW REAL ESTATE AGENTS GET PAID

A COMMISSION BREAKDOWN



\$5,000* GROSS COMMISSION



\$3,000

TO BUYER AGENT



\$2,000

TO AGENTS BROKERAGE

\$1,000 EXPENSES
(MILEAGE, GAS, MARKETING, ETC)



\$1,000 TAXES



\$1,000 NET TO AGENT



***Dollar amount is used as a reference only. All real estate commissions are negotiable and subject to an agreement between the agent and buyer.**

BUYER ROADMAP

kw
KELLERWILLIAMS.



Interview

Find and interview a few Realtors to see which is a best fit for you. Remember, not every agent is created equal.



Pre-Approval

Meet with a lender and get pre-approved! If you need some help finding a lender, I can provide you a few options!



Home Search

We will discuss your ideal price range and criteria and we will begin searching for your dream home.



Escrow

Deposit escrow and complete loan application within time frame of the contract.



Offer

After finding the right home, we will put in a strong offer and negotiate the terms of the contract.



Showings

We will set up showings and view the homes you are interested in.



Inspections

Schedule inspections and negotiate any repair requests and issues from inspection



Financing

Order appraisal and obtain homeowners insurance if needed.



Last Steps

Receive clear to close from lender and preform final walk-through before closing.



Closing Day!

Receive clear to close from lender and preform final walk-through before closing.

YOUR NAME

REALTOR® | KELLER WILLIAMS

C: 000.000.0000

O: 000.000.0000

NAME@YOUREMAIL.com

MOVING CHECKLIST

FOR HOME BUYERS

TWO MONTHS OUT

- ☐ **INVENTORY ASSESSMENT:**
GO THROUGH ALL BELONGINGS AND DECIDE WHAT TO KEEP, DONATE, OR DISCARD.
- ☐ **RESEARCH MOVING COMPANIES:**
GET QUOTES FROM MULTIPLE MOVING COMPANIES AND CHECK REVIEWS. DECIDE WHETHER YOU'LL HIRE PROFESSIONALS OR MOVE YOURSELF.
- ☐ **CREATE A MOVING BUDGET:**
OUTLINE ALL ANTICIPATED MOVING EXPENSES TO MANAGE YOUR FINANCES EFFECTIVELY.
- ☐ **START GATHERING SUPPLIES:**
COLLECT BOXES, TAPE, BUBBLE WRAP, AND OTHER PACKING MATERIALS.
- ☐ **IMPORTANT DOCUMENTS:**
GATHER ALL IMPORTANT DOCUMENTS (E.G., BIRTH CERTIFICATES, PASSPORTS) IN ONE PLACE. CONSIDER A FIREPROOF LOCKBOX.

SIX WEEKS OUT

- ☐ **START PACKING NON-ESSENTIALS:**
BEGIN PACKING ITEMS THAT YOU WON'T NEED UNTIL AFTER THE MOVE, LIKE OUT-OF-SEASON CLOTHING AND BOOKS.
- ☐ **LABEL BOXES:**
CLEARLY LABEL BOXES WITH THEIR CONTENTS AND INTENDED ROOM IN THE NEW HOUSE.
- ☐ **MEASURE FURNITURE AND SPACES:**
ENSURE LARGE PIECES OF FURNITURE WILL FIT THROUGH DOORWAYS AND INTO THE SPACES OF YOUR NEW HOME.
- ☐ **CHANGE YOUR ADDRESS:**
NOTIFY THE POST OFFICE, YOUR EMPLOYER, BANK, AND OTHER IMPORTANT CONTACTS OF YOUR ADDRESS CHANGE.
- ☐ **SCHEDULE UTILITIES:**
ARRANGE FOR UTILITIES AT YOUR NEW HOME TO BE SET UP A DAY BEFORE YOUR MOVE, AND SCHEDULE DISCONNECTION AT YOUR OLD HOME FOR THE DAY AFTER YOU LEAVE.

NOTES :

MOVING CHECKLIST

FOR HOME BUYERS

ONE MONTH OUT

NOTIFY SCHOOLS:

- ☐ IF YOU HAVE CHILDREN, ARRANGE FOR THEIR RECORDS TO BE TRANSFERRED TO THEIR NEW SCHOOLS.

MEDICAL RECORDS:

- ☐ ARRANGE FOR THE TRANSFER OF MEDICAL RECORDS TO YOUR NEW HEALTHCARE PROVIDERS AND REQUEST PRESCRIPTIONS TO COVER THE MOVING PERIOD.

PETS:

- ☐ MAKE TRAVEL ARRANGEMENTS FOR PETS, INCLUDING UPDATING MICROCHIP AND LICENSE INFORMATION.

PACK ROOM-BY-ROOM:

- ☐ FOCUS ON PACKING ONE ROOM AT A TIME, LEAVING EVERYDAY ITEMS UNTIL LAST.

TWO WEEKS OUT

CONFIRM MOVING COMPANY:

- ☐ CONFIRM ARRANGEMENTS AND REVIEW THE MOVING PLAN WITH THE MOVING COMPANY.

PLAN MEALS:

- ☐ USE UP PERISHABLE FOODS AND PLAN MEALS TO MINIMIZE GROCERY SHOPPING.

PACK SUITCASES:

- ☐ PACK A SUITCASE FOR EACH FAMILY MEMBER AS IF YOU'RE GOING ON A TWO-WEEK VACATION. INCLUDE NECESSARY TOILETRIES, MEDICATIONS, AND A FEW CHANGES OF CLOTHES.

ONE WEEK OUT

FINAL PACKING:

- ☐ FINISH PACKING ALL ITEMS EXCEPT FOR THE ESSENTIALS YOU'LL NEED RIGHT UP TO MOVING DAY.

PREPARE AN ESSENTIALS BOX:

- ☐ PACK A BOX WITH ITEMS YOU'LL NEED IMMEDIATELY UPON ARRIVING AT YOUR NEW HOME (TOOLS, TOILET PAPER, TOWELS, BED LINENS, SNACKS, COFFEE)

PREPARE APPLIANCES:

- ☐ IF YOU'RE MOVING APPLIANCES, ENSURE THEY'RE CLEAN AND READY TO GO.

NOTES :

MOVING CHECKLIST

FOR HOME BUYERS

MOVING DAY

VERIFY MOVING TRUCK:

- ☐ CHECK THAT THE MOVING TRUCK THAT SHOWS UP IS FROM THE COMPANY YOU HIRED (CHECK THE USDOT NUMBER)

TAKE INVENTORY:

- ☐ AS ITEMS ARE LOADED ONTO THE TRUCK, CHECK OFF YOUR INVENTORY LIST.

FINAL WALK-THROUGH:

- ☐ DO A FINAL WALK-THROUGH OF YOUR OLD HOME TO ENSURE NOTHING IS LEFT BEHIND. CHECK ALL CLOSETS, DRAWERS, AND SHELVES.

FIRST WEEK AFTER MOVING

UNPACK ESSENTIALS:

- ☐ BEGIN BY SETTING UP THE BEDROOMS AND KITCHEN.

REGISTER YOUR VEHICLE:

- ☐ IF YOU'VE MOVED TO A NEW STATE, REGISTER YOUR VEHICLE AND GET A NEW DRIVER'S LICENSE.

MEET THE NEIGHBORS:

- ☐ INTRODUCE YOURSELF TO YOUR NEW NEIGHBORS AND EXPLORE YOUR NEW COMMUNITY.

NOTES :



IMPORTANT NUMBERS

POLICE, FIRE, AMBULANCE EMERGENCIES

911

Abandoned Vehicles	808-532-7700
Board of Water Supply	808-748-5000
Building Permits	808-768-8200
Dead Animal Pick-Up	808-768-3200
Drain and Ditch Cleaning	808-768-7890
HandiVan Reservations	808-456-5555
Hawaii Poison Control	1-800-222-1222
Hawaiian Electric	808-548-7311
Honolulu Fire Department (Non-Emergency)	808-723-7101
Honolulu Police Department (Non-Emergency)	808-529-3111
Humane Society Animal Emergencies	808-356-2250
Kaiser Permanente Moanalua	808-432-0000
Kapiolani Medical Center	808-983-6000
Kuakini Medical Center	808-536-2236
Pali Momi Medical Center	808-486-6000
Pothole Hotline	808-768-7777
Queen's Medical Center	808-691-1000
Refuse Collection, Bulky Pick-Up	808-527-6308
Senior Citizen Information	808-768-7700
Streetlight Repair & Maintenance	808-768-5300
The Gas Company	808-535-5933
Tree Maintenance/Street Blocking	808-971-7151

UTILITIES RESOURCES

Oahu Resources

Electricity

Hawaiian Electric Company (HECO)

hawaiianelectric.com 808-548-7311

Water and Sewer

Board of Water Supply (BWS)

boardofwatersupply.com 808-748-5000

Gas

Hawaii Gas

hawaiiigas.com 808-535-5933

Internet, TV, and Phone

Spectrum

spectrum.com 855-243-8892

Hawaiian Telecom

hawaiiantel.com 808-643-3456

Maui Resources

Electricity

Maui Electric company

mauielectric.com 808-871-9777

Water

Maui County Water Supply

mauicounty.gov 808-270-7730

Gas

Hawaii Gas

hawaiiigas.com 808-877-6557

Internet, TV, and Phone

Spectrum

spectrum.com 855-243-8892

UTILITIES RESOURCES

Hawaii Island (Big Island) Resources

Electricity

Hawaii Electric Light Company

hawaiielectriclight.com 808-969-6999

Water

Hawaii County Department of Water Supply

hawaiidws.org 808-961-8050

Gas

The Gas Company

hawaiigas.com 808-935-0021

Internet, TV, and Phone

Spectrum

spectrum.com 855-243-8892

Kauai Resources

Electricity

Kauai Island Utility Cooperative (KIUC)

kiuc.coop 808-246-4300

Water

Kauai Department of Water

kauaiwater.org 808-245-5400

Internet, TV, and Phone

Spectrum

spectrum.com 855-243-8892

Tips for Buyers

- **Contact Early:** It's recommended to contact utility providers at least two weeks prior to your move-in date to schedule service activations.
- **Check for Service Bundles:** For services like internet, TV, and phone, check for bundle deals that might offer cost savings.
- **Energy Efficiency Programs:** Ask about energy efficiency programs or rebates that may be available through your electricity provider.

2023 REAL ESTATE MARKET AND NAR STATISTICS

OVERVIEW



Home Buying Trends:

- Sources of Home Discovery:
 - 51% of buyers located their home on the internet.
 - 29% found their home through a real estate agent, reinforcing the essential role of agents.
 - Other sources included signs, family, friends, and builders.
- Home Search Duration:
 - The median home search duration is 10 weeks, demonstrating the significant time investment buyers are making.
- Starting the Search:
 - 43% of buyers began by looking online for properties, while 19% started by contacting an agent directly.
- First-Time Home Buyers:
 - Comprising 26% of the market, first-time buyers are a significant segment but show a decrease in presence.

Financial Aspects:

- Investment Perception:
 - Real estate is considered a good financial investment by 82% of buyers, with 54% favoring it over stocks.
- Investment Allocation:
 - 15% of buyers' financial investments were in real estate as of 2022, indicating steady confidence in the housing market.

Buyer and Seller Expectations:

- Buyer Priorities:
 - 50% of buyers are looking for agents to assist them in finding the right home.
 - Negotiation and paperwork support are also crucial services sought by buyers.
- Seller Needs:
 - Sellers are looking for agents who can price homes competitively (22%) and effectively market them (21%).

2023 REAL ESTATE MARKET AND NAR STATISTICS

OVERVIEW (CONT.)



Market Dynamics and Trends:

- Real Estate's Ecosystem:
 - The convergence in real estate brings together various sectors, including insurance, property management, technology, and more.
- Commercial Sector Shifts:
 - Record-high office vacancy rates reflect changes in the workplace, while other sectors also adapt to new market conditions.

Additional Insights:

- Interviews and Representation:
 - A majority of buyers interview only one agent, emphasizing the importance of first impressions.
 - The use of written buyer representation agreements is at 41%, highlighting the trend towards formalizing agent relationships.
- Economic Risks:
 - Looking ahead to 2024, potential risks include governance challenges, global conflicts, financial system issues related to commercial real estate, and natural disasters.
- Seller Selection Factors:
 - Sellers place a high value on an agent's reputation (33%) and honesty (21%), underlining the importance of an agent's professional standing.
- Expected Tenure:
 - Many buyers expect long tenures in their homes, with a significant number planning for 16 to 20 years of occupancy.
- Property Value Factors:
 - Detailed property information and photos are highly valued by buyers, with 80% finding them very useful.

kw *Where Entrepreneurs Thrive*

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kw *Where Entrepreneurs Thrive*

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