

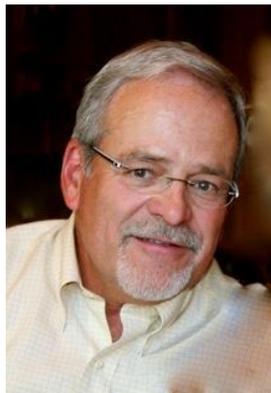


Buyer Plan

Prepared for

By
Phil Johnson, GRI, ABR, SRES
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Your Professional Real Estate Advisor



April 22, 2019

Dear

Thank you very much for giving me the opportunity to present the enclosed proposal for real estate services. I appreciate the time you spent outlining the criteria for your new home.

You will receive competent and professional service when you select me. I have assisted many clients in their search for their ideal home.

This proposal includes information on me that will confirm my qualifications as a buyer representative.

Sincerely,

Phil Johnson, GRI, ABR, SRES

Agency Relationships

We can represent our clients in 3 ways

Buyer's Agent

During the home selling process we represent you, the buyer. As a buyer's agent we will represent your best interests by monitoring the transaction from start to finish...meaning that a buyer's agent works solely for your best interests.

Seller's Agent

As a seller's agent we will represent your interests by taking care of your specific needs and providing full disclosure to the seller.

Dual or Limited Agent

As a dual agent we will represent both the buyer and seller at the same time, being responsible for the best interest of both parties.

It is important to choose an agency relationship that represents your best interests.

Why Choose a Buyer Representative?

Whether you're a first time buyer or an experienced buyer, it is good to know that your real estate agent has your best interests in mind as you select a home.

No matter where you find homes that attract your attention...

- In a local real estate magazine
- Via the internet
- Other agents FOR SALE sign
- Other agents OPEN HOUSE sign
- From a friend
- A "For Sale by Owner" sign
- Other agents exclusive listing

I can sell any of them to you!

Most importantly, I can negotiate any offers for you. But if you view a property with someone else, there is a possibility I cannot represent you. If you see a sign, an open house, or even hear about a property call me first. I will provide you with all the information on that property and make all the necessary arrangements for viewing.

Getting Pre-Approved

Most Realtors® and lenders recommend that home buyers get pre-approved with a lender before selecting a home to purchase. This way you can know up front what homes to look at that meet your lending qualifications and budget.

Reasons to get pre-approved...

With pre-approvals you can determine which loan program best fits your needs and which programs you qualify for.

You will know exactly how much you are approved for... It's no fun to find your ideal home and then realize that you can't afford it.

Your monthly payment will be set. This will allow you to budget your money before making this large investment.

It shows you what the down payment and closing costs will be.

If you are a first-time home buyer you may be able to qualify for a special first-time buyer program which may allow you to afford more home for your money.

Here are some suggested lenders that can assist you:

Justin Bundy
American Pacific Mortgage
(435) 669-6984
justin.bundy@apmortgage.com

Ryan Gubler
Platinum Mortgage
(435) 319-0018
ryan@platinummortgageinc.com

Ryan Boulton
Graystone Mortgage
(435) 627-0494
rbolton@graystonemortgage.com

The Home Finding Process

What I will do to help you through the home buying process.

- I will work with you to help you get pre-approved for a mortgage if need be. Sellers and their Realtors® know that a pre-approved buyer is serious and prepared to close on a property quickly.
- E-mail your specific home requirements to top producing agents in the area alerting them we have a qualified purchaser.
- Preview all new listings, Internet listings, Open Houses and For Sale by Owners that suit your home requirements.
- Provide immediate access to any new listing that meets your search criteria.
- Provide consultation and recommendations of the written offer to purchase with terms approved by you.
- Negotiate the right price and terms for you.
- Offer step by step communication of all processes leading to the transaction closing.
- Arrange for a property inspection (if desired) and an appraisal.
- Stay in constant communication with the lender, title company and other Realtor® to insure a smooth transaction and tackle any issues that may arise.
- Update you regularly on the transaction's status.
- Review the Closing Disclosure before closing.
- Attend your closing at the title company.
- Celebrate with you when you record and get your keys!
- After closing I won't disappear but will stay in contact with you and be readily available for any questions, concerns, issues or other real estate needs you may have!

Put an Experienced Buyer Representative to Work for You!

Property Search

Your buyer representative will appraise your particular criteria for a house and neighborhood, then search for properties that fit those specifications. Your buyer representative will set appointments for showing and monitor the market as new listings become available.

Market Data

Market value is determined by many factors, including the availability of similar properties at competitive prices, location, condition, and most of all the price that a knowledgeable buyer is willing to pay. Your buyer representative will provide market data to help you establish an offering price.

Purchase Offer

There may be other considerations besides price that are equally important in structuring a purchase offer. The terms and conditions of the offer, amount of deposit and possession date are likely to be factors when an offer is made. Your buyer representative will help in your preparations of a purchase offer.

Negotiating

When a purchase offer is made, the sellers may be concerned with certain aspects including the ability of the purchasers to fulfill their agreement, the terms and conditions of the offer, the breakdown of closing costs between buyer and seller and even the motivations and lifestyle of the prospective new owners! Your buyer representative will help structure a negotiating strategy that will create the desired result, a new home.

Handling Details

A lot has to happen between signing the purchase offer and moving into a new house. Your buyer representative will attend to the details and keep you in touch with the transaction each step of the way.

Sellers list their homes with real estate agents to ensure professional representation throughout the home selling process. As a buyer, you deserve the same kind of service!

Other Professionals I Recommend

Title Companies

Seth Lancaster
Traveling Title
(435) 256-1496
seth.lancaster@travelingtitle.com

Spring Johnson
Backman Title
(435) 688-8808
spring@backmantitle.com

Brigitte Chatelain
Mountain View Title
(435) 628-9220
brigitte@mvte.com

Home Inspectors

Jayce Housley
National Property Inspections
(435) 986-1037
Jayce.housley@npiinspect.com

Dave Neill
Alliance Home Inspections
(435) 773-5060
dveyo@aol.com

Colton Hill
Nook & Kranny Home Inspections
(435) 368-0045
colton@nook-n-kranny.com

Testimonials

Phil recently listed our home for us in St. George. His knowledge of the local real estate market was very clear when we first met and he told us what he thought our home would sell for. As it turned out, he was “right on” with his evaluation and we were able to get what we thought we needed for our home. We were away from St. George during the entire process and it was quite comforting to have him there representing us during this transaction.

-Bert & Claire Kendrick

Phil is very easy for us to recommend. We found him on Trulia and he alone took time to address our real estate needs. He took us through the entire process of buying a home in a very professional, prompt and courteous manner. His knowledge of his market was obvious to us as we hunted for homes in the St. George area; and being from out of town, this was a big plus.

-Richard & Carol Oakley

Phil Johnson was my Realtor on my recent home purchase. He was knowledgeable, communicated well (including being very available via phone), friendly, and detail oriented. I appreciated his professionalism during and after the transaction and highly recommend him. Thanks Phil!

-Phil Goold