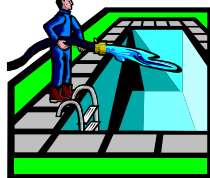
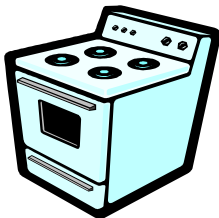


Tips for the Homebuyer

- Thanks to the Multiple Listing Service, we can give you information and show you nearly any home available, no matter who the listing office is. So, if you see a home advertised in the paper or drive past one, *just call us!*
- Bring your checkbook when looking for a home. You'll need to write a check for an "earnest deposit" to accompany any offer made. This earnest deposit will apply towards your down payment.
- When your Offer to Purchase is presented to the homeowner/builder, there are three possible scenarios:
 1. The seller can **ACCEPT** your offer.
 2. The seller can **REJECT** your offer.
 3. The seller can make a **COUNTER OFFER** for you to review (which can be countered by you in turn)
- Only when the seller accepts your offer or you accept his/her counter offer in writing do you have a binding contract for purchase of the property.
- It is important to remember that if you make a low offer on a home and the offer is rejected or responded to with a counter offer, another party may make an offer before you get a chance to write another offer (on the same property) or accept the seller's counter offer.
- Home warranties are desirable in many situations. They provide the buyer with one year's coverage on selected items which may include heating/air conditioning units, plumbing and electrical systems, built-in appliances and sometimes pool equipment. (They are renewable at the end of the year).
- A few days before closing, we will tour the property again to make sure everything is still in working order and that any previously agreed upon repairs have been completed (known as the "walk-through inspection").



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