EXCLUSIVE BUYER BENEFITS

For the discerning homebuyer,
your dream home deserves nothing less than top priority.

We understand that finding your dream home is a deeply personal journey. Our **Preferred Buyer Service**, designed for those truly committed to this process, offers exclusive benefits to ensure that your experience is seamless, efficient, and tailored to your specific needs — and the best part? It's completely free, with no strings attached.

Unparalleled Personalized Service
You will receive the highest level of personal attention throughout the entire buying process. From initial consultation to the closing day, your goals are our top priority.

Private Video Tours
Can't make it to the property in person? No problem! View your prospective new home from the comfort of wherever you are.

Detailed Cost-to-Own Reports
We go beyond just the asking price — our team provides detailed reports on property taxes, maintenance, utilities, and any other cost factors to help you make the best financial decision.

Preferred Service Providers
From mortgage lenders to home inspectors, we'll connect you with the best service providers in the industry, ensuring smooth transitions at every step.

Electronic Signing
Fast, convenient, and secure document handling.

Listing Prioritization
As a Preferred Buyer, you'll be prioritized when it comes to receiving new listings, including off-market properties, so you never miss an opportunity.

Workable Availability
We're here for you, on your schedule. Our team remains flexible to ensure we're available to show homes, answer questions, and guide you.

HOME BUYER'S *Roadmap*

1. Get Pre-Approved
2. Set Up Property Search
3. Tour Potential Homes
4. Make an Offer
5. Execute the Contract
6. Deposit Earnest Money
7. Schedule Inspections
8. Obtain Homeowners Insurance
9. Final Walk-Through
10. It's Closing Day!

REQUIRED DOCUMENTS

- Pre-Qualification Letter from your Lender
- Drivers License or State ID
- Executed Buyer Broker Agreement

THE COST OF HOMEOWNERSHIP

UPFRONT COSTS

Earnest Money Deposit	1% of Purchase Price
Home Inspection	$400-$800
WDO/Termite Inspection	$150-$300
Survey	$500-$800
Appraisal	$600-$1,000
Septic Inspection (if necessary)	$350-$450
Pool Inspection (if necessary)	$150-$250
Stucco Inspection (if necessary)	$300+ *approx. depending on square footage

DOWNPAYMENT

VA	0%
USDA	0%
FHA	3.5%
Conventional	3-30%

ADDITIONAL COSTS

Title Insurance	Varies with Purchase Price
Loan Origination Fees	Varies by Lender
Homeowners Insurance	Varies by Carrier
Buyer Agent Commission	Varies with negotiation

The numbers provided are general estimates and may vary based on property size and purchase price.

REFINING YOUR *Home Search*

To help us find the perfect home, let's fine-tune your list of "Wants" and "Needs. Once we have that list, we'll plan the home tours together. As your partner in this journey, feel free to reach out anytime with questions.

Financial Considerations

Will you be paying in cash or applying for a mortgage?

- If cash: What's your budget?
- If mortgage: What monthly payment are you comfortable with?

Ideal Timeline

When would you like to move into your new home?

Preferred Location

What location factors are important (e.g., proximity to work, schools, or transit)?

Home Preferences

- What type of property do you prefer (e.g., house, condo, townhouse)?
- What are your must-haves and deal-breakers?

Lifestyle & Amenities

Are there certain community features or amenities you'd like (e.g., parks, pools, gyms)?

Staying in Touch

- How do you prefer to communicate (e.g., call, email, text)?
- What's the best time to reach you?

LOAN APPLICATION CHECKLIST

The following is a list of documentation that may be required to process your loan application:

INCOME

❏ W-2s from the past 2 years
❏ Past 2 years of Personal Income Tax Returns (self-employed or 25% or more income
is from commission)
❏ Past 3 years of Corporate Returns Including K-1 (if self- employed)
❏ Most recent 30-days of paystubs

ASSETS

❏ Bank statements for the most recent 2 months
❏ Most recent 401k, IRA, Stock, Bond Statements

MISCELLANEOUS

❏ Homeowner's Insurance Policy and Agent's Contact Info
❏ Driver's License
❏ Social Security Card
❏ Bankruptcy Discharge Paperwork
❏ Divorce Decree (if applicable)
❏ Gift Letter and Supporting Documents (if applicable)
❏ Canceled Earnest Money Check
❏ Signed Purchase Agreement (if applicable)
❏ Existing 1st or 2nd Mortgage Note

OUR PROMISE

Our **PROMISE** means that we will deliver the best service you could ever imagine receiving. That everyone on our team will be focused and care about your needs as if you were our only client. That we will anticipate challenges and get ahead of it so we can stop any surprises. The Talley Group of Keller Williams is focused on making this a 5 star experience that exceeds all your expectations.

In return of our promise, we ask **two** things of you:

1. Between right now and closing day you will feel compelled to refer us to someone that needs assistance with real estate. This may be someone that needs to sell a house, refinance, buy a house or just has a general question about real estate. It is very important that when you have this person to refer us that you will get permission for us to call with their phone number so there is a 100% chance that we are able to reach out to help them.

2. We ask for you to fill out online reviews about your real estate experience after closing or anytime during this transaction. We make this very easy for you to do by emailing you all the details after we have earned the 5 star review. This is important because Travis and the rest of the team want to know how we did for you and also many people select their Realtors based on online reviews.