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www.KathleenBywater.com

Buying a home is about more than just finding four walls and a roof; it is an exciting milestone and one of the largest investments you'll ever make.

Berkshire Hathaway HomeServices California Property, REALTORS® have been helping homebuyers navigate the real estate market for decades. As trusted advisors, we are committed to keeping your best interests at heart every step of the way. We will go above and beyond to protect you from unforeseen issues during the homebuying process.

We set ourselves apart by:



#### 1. NAVIGATING THROUGH THE COMPLEXITIES WITH EXPERTISE

The home buying process is full of potential pitfalls. Our seasoned agents offer expert guidance to help you steer clear of delays, costly mistakes, and other headaches that may potentially interfere your experience. We've seen it all and know how to make it smooth.

#### 2. GUIDING YOU FROM DISCOVERY TO NEGOTIATION

We aim to ensure your home buying process is a success. We'll help you discover homes that match your interests, prepare a competitive offer, negotiate the best price and terms, and coordinate professional inspections and consultations. Leaning on our expertise, we will assist you in finding a home you love within your specified criteria, looking beyond surface details to focus on what truly matters.

#### 3. OFFERING ACCESS TO AN EXTENDED SEARCH POWER

Our sales associates have access to extensive networks that give you access to a comprehensive view of listings and market data others don't see. You'll have the information edge to make wise decisions.

#### 4. RELENTLESSLY ADVOCATING AT THE NEGOTIATING TABLE

In every real estate deal, numerous elements come into play, ranging from pricing to repairs to the timing of possession. We will act on your behalf, approaching the transaction with your criteria in mind. Our sales associates will assist you in negotiating a purchase agreement that aligns with your requirements, giving you the opportunity to conduct thorough research before committing to the purchase.

#### 5. COMPREHENSIVE UNDERSTANDING OF DUE DILIGENCE

With new laws, regulations and procedures constantly emerging, we can navigate the complexities of today's dynamic market effortlessly. As licensed professionals who handle transactions day in and day out, we're always up to date to guarantee a smooth, compliant experience.

#### 6. PROFESSIONAL SUPPORT THROUGHOUT THE PROCESS

Buying a home is inherently stressful. We're here to be reassuring voices of reason when you need them most.







## Buyer Representation:

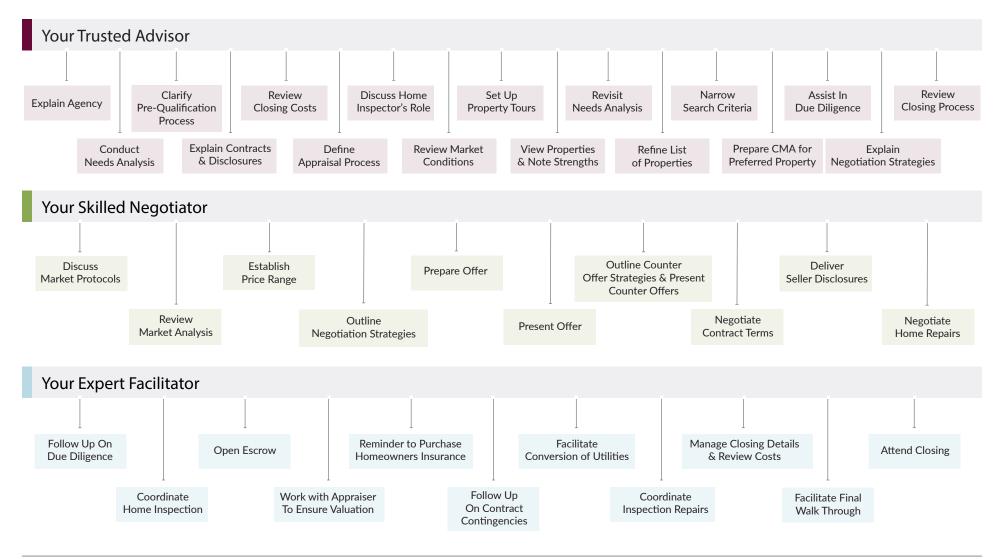
#### VALUE-DRIVEN ADVISOR, EXPERT FACILITATOR & MASTER NEGOTIATOR

**I am committed to delivering expert representation**, from providing specialized market knowledge to submitting the offer and negotiating in your best interest to a successful close.

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# Navigating through the complexities with expertise

- We dedicate time upfront to truly understand your must-haves, budgets, and lifestyle priorities, ensuring we focus on properties perfectly aligned with your vision.
- We provide comprehensive insights into all financial considerations, skillfully guiding you through budgeting, mortgages, and negotiating the best deal.
- With deep market knowledge, we curate a portfolio of listings matching your criteria, taking the guesswork out of your search and maximizing your time.
- From initial consultation to keys in hand, our seasoned agents walk alongside you, leveraging our network and expertise to make your homebuying journey efficient and enjoyable.

#### #2

# Guiding you from discovery to negotiation

- We clarify the process through comprehensive market insights, arming you
  with area statistics, disclosure guidance, and neighborhood details to make
  informed decisions every step of the way.
- Our agents take the time to truly understand your priorities, screening listings to showcase only homes perfectly aligned with your must-haves, accelerating your path to your dream home.
- We carefully map out projected timelines for house-hunting, mortgage approval, and closing, proactively addressing potential roadblocks to ensure a seamless, stress-free experience.
- With in-depth data on values, taxes, utility costs and more, our experts
  equip you with the insights to negotiate powerfully and stretch your
  budget further in this dynamic market.

#### #3

# Offering access to an extended search power

- Leverage our approach to Multiple Listing Services (MLS) and professional networks to gain early access to newly listed properties matched to your criteria.
- Our agents' relationships span the region, tapping into exclusive off-MLS listings and upcoming inventory to expand your options beyond what is publicly available.
- We diligently preview and assess each property against your specific criteria, ensuring only the most promising options make it to your curated list of showings.
- Our agents leave no stone unturned, networking tirelessly with other brokers to source upcoming and unlisted homes aligned with your unique parameters.

#### #4

# Relentlessly advocating at the negotiating table

# #5

# Comprehensive understanding of due diligence

### #6

# Professional support throughout the process

- Armed with comprehensive market analysis, we craft a meticulous pricing and negotiation strategy to ensure you secure your dream home at the best possible terms.
- Our agents provide in-depth guidance on neighborhoods, disclosure forms, contingencies, and negotiation tactics, equipping you with the knowledge to negotiate confidently.
- We diligently study the playing field, aligning your offer's terms, conditions, and contingencies to outshine the competition and maximize your advantage.
- Our skilled negotiators are your relentless champions, leveraging expertise and determination to tirelessly pursue your goals and secure the optimal outcome at the negotiating table.
- We empower you to make informed decisions by presenting a comprehensive list of recommended inspections, meticulously reviewing findings, and skillfully negotiating resolutions for any concerns identified.
- Our agents proactively coordinate every milestone, ensuring seamless utility transfers, survey orders, appraisal and mortgage processing, and timely closing preparations with all parties aligned.
- We go the extra mile to educate you on crucial property considerations like flood risks, title insurance, and wire fraud prevention, protecting your interests every step of the way.
- As your closing nears, we will coordinate the time and location of the closing. We will guide you through the final walkthrough, advocating for any last-minute items needing resolution and confirming all is in order for your hassle-free transition.
- As seasoned professionals, we anticipate and proactively address potential challenges, leveraging our knowledge to provide clarity and confidence during complex moments.
- As you embark on this life transition, our consistent communication and support ensures you feel heard, understood and empowered throughout the entire experience.

At Berkshire Hathaway HomeServices California Properties, our greatest mission is to be your educated, ethical advocates and partners, making your home purchase a truly rewarding experience. Allow us to make your home buying experience as rewarding as the investment itself.

#### PROTECT YOUR INVESTMENT

# THE IMPORTANCE OF HIRING A BUYER'S AGENT

# EXPERTISE AND MARKET KNOWLEDGE

Buyer agents analyze market trends, evaluate property values, and identify suitable listings based on client preferences and budget. Utilizing a buyer's agent ensures you are aware of all properties for sale that meet your criteria, including possible off-market properties.



Buyer agents offer insights into neighborhoods, schools, and local amenities, helping clients make informed decisions. Additionally, they provide access to a network of trusted professionals, including lenders, inspectors, and contractors.



Buyer agents bring expertise, advocacy, and dedication to help clients achieve their real estate goals, providing a seamless and rewarding homebuying experience.



Buyer agents negotiate on behalf of clients to secure the best deal, whether it involves purchase price, contract terms, or contingencies, aiming to protect their interests and maximize investment.

# STREAMLINING THE PROCESS

Buyer agents handle paperwork, schedule inspections, and coordinate with other professionals involved in the transaction, ensuring a smooth and efficient process from start to finish.









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#### YOUR BUYER'S AGENT: VALUE ADDED

The Buyer Representation Agreement establishes our commitment to work as a team to find you the property that meets your criteria. I pledge to give my time, energy, knowledge, and skill in this endeavor.

As a buyer's agent, I work solely in your best interests, helping you navigate the complex process of purchasing a property. This begins with providing you with the following information in order to assist you in making an informed decision about where you would like to live and what the market values are:

- Comprehensive market data
- Including current listings and recent sales
- Neighborhood trends, and information on schools and local amenities
- Off-market properties

Along with searching the MLS for listings that match your criteria, I receive information about off-market properties through my relationships with listing agents who share their current and upcoming off-market inventory with me. In addition, I can utilize our exclusive home finder program to target homes that are most likely to sell.

Once we have found your ideal property, I will negotiate strongly on your behalf to secure the best possible price and terms. I will also provide professional guidance, including the opinion of our dedicated legal team when necessary, throughout the process to ensure that you understand any legal documents, disclosures, and contingencies. This helps protect your interests and ensure compliance with all relevant regulations.

#### My goal is to be a resource to you as your Forever Agent.

To better serve our clients, Berkshire Hathaway HomeServices California Properties is a full-service broker, offering escrow, title, insurance, and lending services, with the highest level of fraud protection available for your transaction.



When you choose me to represent your home purchase, I commit to delivering expert representation, from providing specialized market knowledge to submitting the offer and negotiating in your best interest to a successful close.

I would love to walk you through the home buying process and all the different services I provide you before, during, and after your purchase.

Call me for value-driven service when you are ready to think about buying a home.



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