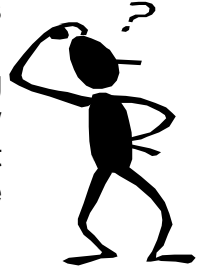


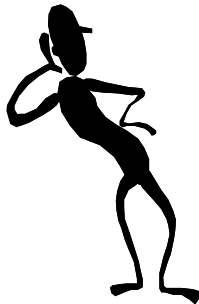
The Kiper Team Can Do It ALL!

Buying a house can be confusing at times. There can be many different directions and options. But no matter where you find a home you may be interested in seeing, you need only call **THE KIPER TEAM** for help. Because we share a cooperating relationship with all real estate offices within our community, it means we can show you properties that are listed with us or any broker in our area. We can also assist you in "For Sale By Owner" transactions. Just call **THE KIPER TEAM** for all the information you need!



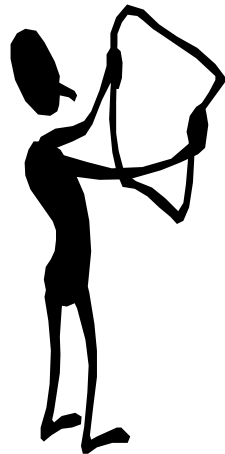
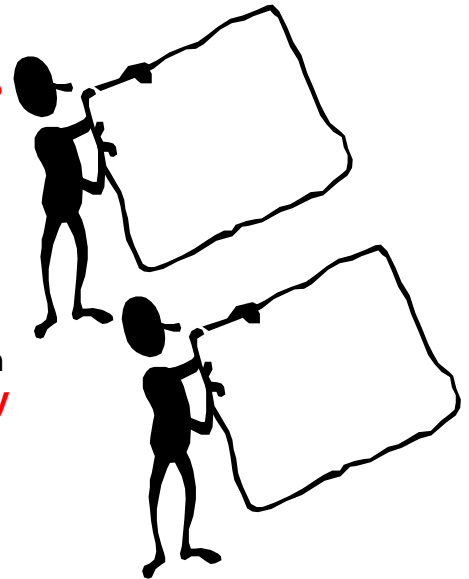
Hear about a property for sale?

Give us a call and we'll search out the details for you!



See a Sign?

We can show you properties that are listed with us or any broker in our area. We can also assist you in "For Sale By Owner"



Read an Ad?

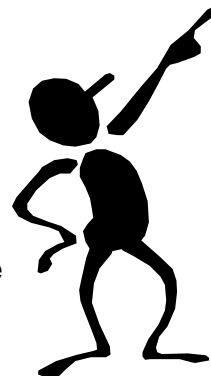
We can help you with any house you read about in the paper, no matter what company or individual is marketing the home. In fact, just circle the ads, drop off your paper and we'll find out all of the details!

Want to visit an Open House?

If we cannot accompany you, please either **do not sign in** OR sign in with **THE KIPER TEAM** name after yours!

Want to tour a New Construction project?

THE KIPER TEAM will need to **accompany you** to the property on the initial visit. By letting us help you with builders, you get all the services offered in this presentation, as well as those offered by the builder ... without paying more for it!



Using The Kiper Team to Purchase a “For Sale By Owner”

Why should I use an Agent to purchase a “For Sale By Owner” home?

The advantages of having THE KIPER TEAM help you purchase a “For Sale By Owner” home are the same as those for purchasing a listed home. An agent’s job is to get the buyer the lowest price on the best terms, and provide the true facts as to the value, market, neighborhood conditions and obvious physical defects. They provide you with the expertise in contract writing, negotiation, and closing assistance.

Don’t underestimate the value of having a skilled negotiator on your side. Some one that can remain objective without compromising your financial position. A good real estate professional will not only help you obtain your best offer, their experience will keep your transaction from falling apart during the closing process.

Have you ever known someone that tried to fix their plumbing without calling in an expert. They usually end up spending more money and more time traveling back and forth to Home Depot. The buying of your home is probably the biggest transaction you’ll ever make. Before going at it alone, consider the costly disadvantages of not hiring an expert.



Is there any advantage to not using an Agent to purchase a “For Sale By Owner” home?

No.

There is no advantage for you to buy directly from the owner. Owners don’t have your best interest in mind. They are doing everything to their advantage.

The seller is only interested in his/her financial gain. Who is protecting you and watching out for your interests? Is the seller telling you everything about the house? What if you and the seller have a personality conflict and you Really want to buy their house? What if they change their mind a week before closing? What is your recourse?

Using an Agent to Purchase New Construction

Should you use a REALTOR® when buying a new home? Yes!

by Valerie Wilkinson

Think of planning a trip to Europe without the help of a travel agent . . . or how about buying insurance without an insurance agent? Then imagine being involved in a major league business dispute and you're representing yourself in front of the judge and jury. If you depend on people in the service industry for travel needs, filing a claim for hail damage to your roof, or handling legal matters, then why would you want to represent yourself in the most expensive and probably most important purchase of your lifetime . . . your new home?

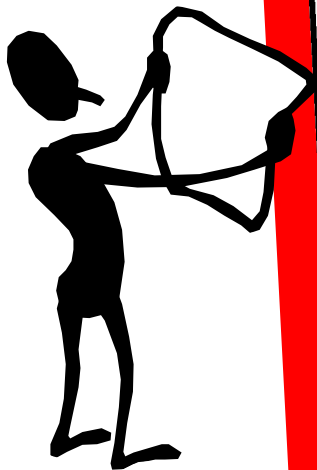
It is a common misconception that buying a new home directly from the builder, without the assistance of a REALTOR®, will save you money. Not so! The price of a new home is the same whether you have a REALTOR® or not. Since this is the case, common sense would tell you to utilize a professional to help you with contract negotiations, researching loans or helping you to decide which lot is best suited for you!

One broker associate has been on both sides of the fence. For ten years she represented builders as an onsite salesperson. During the past three years she has represented both buyers and sellers, in resale and the purchase of new homes. Here's what she found: New home sales is a one-price policy . . . buyers receive all of the services and don't pay any extra, but they also don't receive any discounts. I always felt concern for buyers who weren't associated with a REALTOR®, as they didn't have the support system they deserve in such a major lifetime transaction."

In our current, fast paced real estate market, there are many new home communities to choose from. You need to ask yourself some pertinent questions when looking for a new home. Is this a good builder? Do they have a solid business reputation, years in business, etc.? How does the quality of their product compare to that of other builders? What are the existing inventories of the various builders? How do builder models meet your needs (floor plans, square footage, location, etc.)? If I sell in a few years what upgrades should I include to be competitive?

When you find the answers to these questions, ask yourself if the time spent in researching these answers was time well spent -- put a dollar value on your time. Real estate professionals can be a valuable asset in collecting information in areas which may affect your decision on the purchase of a new home.

If builders rely on real estate professionals to sell their homes, then why wouldn't you, the buyer, take the same precaution in assuring yourself the best service and expertise in making this important decision!



Using The Kiper Team to Purchase **New construction**

Why should I use an Agent to purchase a new home?

The advantages of having THE KIPER TEAM help you purchase a new home are the same as those for purchasing a resale home. They can provide you with valuable insight into the market, they will help you find the perfect home quickly, and they provide you with expertise in contract writing, negotiation, and closing assistance.

The builder has a professional real estate representative watching out for their interests. You need and deserve the same expert representation watching out for your interests.

Buying a new home is a little more difficult and time-consuming than buying a resale. THE KIPER TEAM can professionally guide you through this process. Having worked with builders, THE KIPER TEAM has a rapport with them and a database of information about subdivisions, floor plans, etc. THE KIPER TEAM is also very familiar with new home warranties and builder's purchase contracts.

It is **very important** that your interests be professionally represented when you are entering into a contract for a semi-custom or a build-to-suit home. These transactions are complex and the contract details must be exact in order to protect you and to ensure you get exactly the home you want!

Is there any advantage to not using an Agent to purchase a new home?

No. There is no financial advantage for you to buy directly from the builder. Builders have a "single-price" policy meaning you will be charged the same price whether your interests are represented by an Agent or not. Just as in any resale, the Seller pays your Agent's fee. Please indicate your affiliation with The KIPER TEAM by presenting our card to the builder.

REMEMBER - THE BUILDER REQUIRES THAT YOUR AGENT ACCOMPANY YOU ON YOUR FIRST VISIT TO THE BUILDER'S SALES OFFICE OR THEY WILL NOT PAY YOUR REPRESENTATIVE'S FEE. GIVE THEM OUR CARD AND HAVE THEM CALL THE OFFICE.

