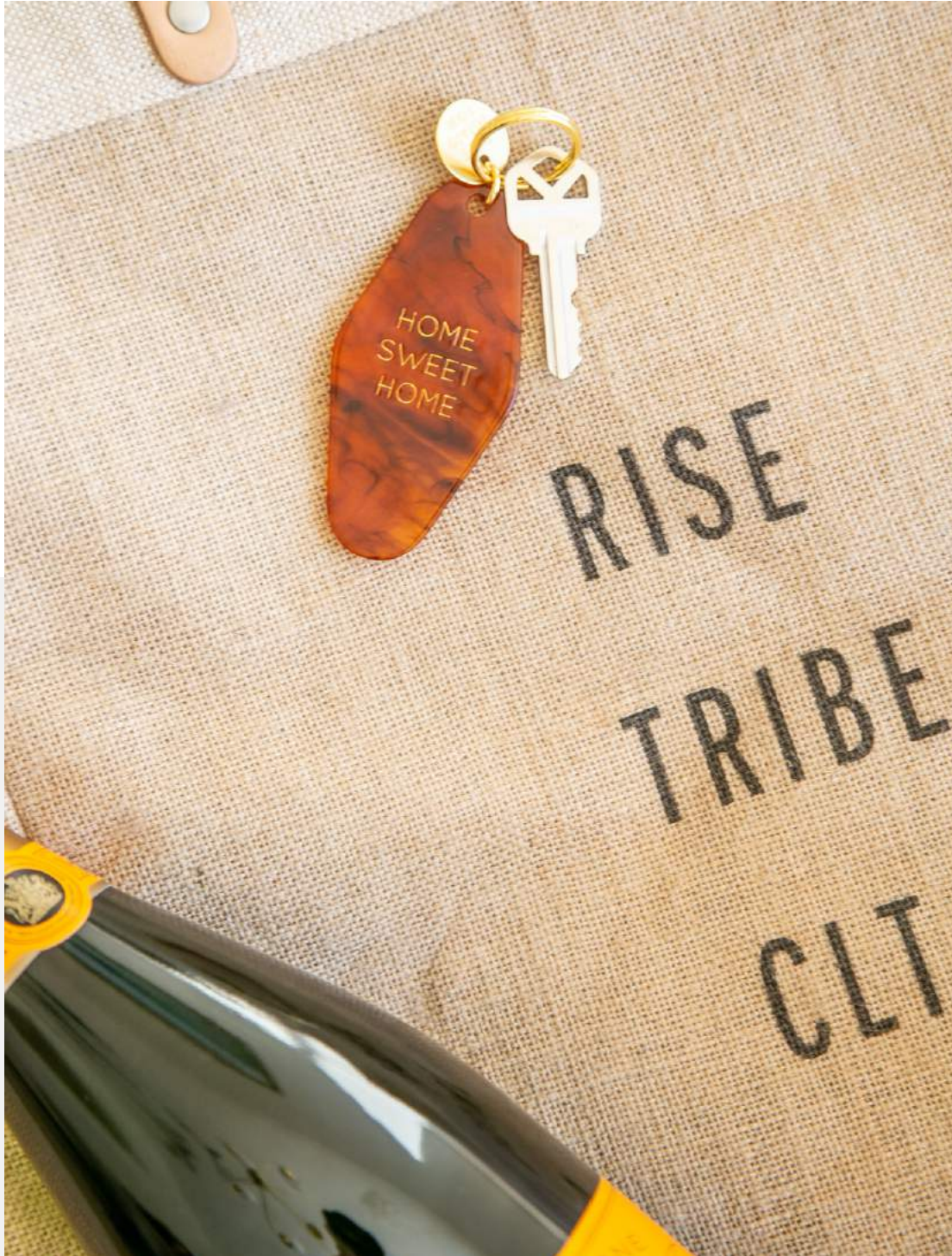




riserep.com

Brokered by: Real Broker, LLC



•
BUYERS

THE ULTIMATE ROADMAP TO BUYING A HOME

CONTENTS

ONE | THE TEAM

TWO | THE NUMBERS

THREE | THE STEPS

FOUR | BUY OR SELL FIRST

FIVE | HOME OPERATING COSTS

SEVEN | CHOOSING A NEIGHBORHOOD

EIGHT | FROM OFFER TO CLOSING

NINE | CLOSING COSTS

TEN | THE FAQs

ELEVEN | THE COMPANY

TWELVE | HOME BUYER'S CHECKLIST

THIRTEEN | THE WORDS

• THE TEAM

"Talent Wins Games, But
TEAMWORK & Intelligence
Win Championships" MJ



Lauren Schwab

REALTOR \ PARTNER

A super connector that enjoys helping clients and meeting new people. Lauren is always on top of the newest additions to the Charlotte scene and keeps a pulse on the hottest neighborhoods. She makes it a priority to be "in the know" so that she can keep her clients ahead of the curve. Being an advocate for women in business, she is the President of one of Charlottes fastest up and coming networking groups @businessbabescit. She most likely already knows your buyer.



Shannon Bondurant

Transaction Coordinator

& Real Estate Ninja

As a self described "closing ninja" Shannon excels in the details. She is the glue that holds Rise together. She connects with our clients regularly, checking in and making sure everything is on track. Her love of real estate is only second to her golden retriever Ranger. A former teacher, Shannon has the patience to work through complex situations while keeping our clients informed.

THE TEAM

We go where other Realtors don't. To find you opportunities that they won't.



Kyle Kyker

REALTOR \ \ PARTNER

A Top Producing agent in LKN market for the last 3 years. He joined the Rise Realty family 2 years ago and now leads Rises Lake office location. Kyle has a strong focus on client satisfaction. He is a highly motivated, solutions-oriented problem solver. There is no better agent to help get your home sold. He's a proud father that's family-oriented, down-to-earth, and fun to work with.



Chris Zoghby

REALTOR \ \ PARTNER

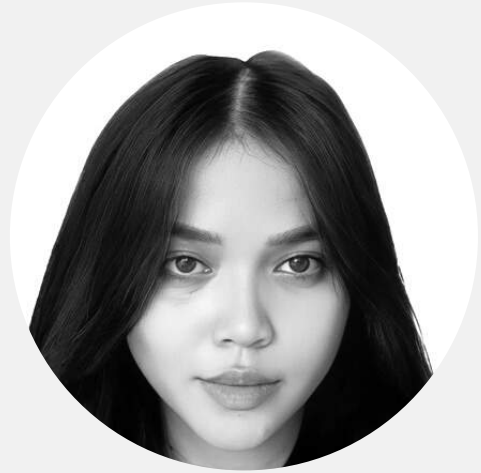
Proven sales specialist, focused on meeting deadlines and exceeding expectations. A real estate agent with a natural ability to plan around possible complications and generate innovative ideas. Always working to improve clients experiences. A goal oriented thought leader; focused on sales performance, with a passion for success.

• THE TEAM



Samantha Goodwin
Creative Strategist + Client
Support

Sam attended school at Liberty University in Virginia and moved to the Charlotte area with her Husband during the pandemic. She is a creative powerhouse with an eye for detail. Sam works hard to keep our clients' connected through social media and our Rise Tribe appreciation events. She loves photography and often carries her trusty camera with her; always on the ready to catch our clients having a great time. She works to keep our team connected with the local community & most recent happenings.



Jesse Terceno
Client Care + Lead Engagement

Jesse is one of the sweetest and most hard-working people on the planet. She loves to help others through difficult situations by problem-solving and finding the smoothest path forward. She also specializes in reaching out to expired/withdrawn/for sale by owner properties to find more opportunities for our buyer clients and help provide solutions for sellers. She listens, cares, and is proactive in everything she does.

THE NUMBERS •

A little informative snapshot of our success with our buyer clients.



5 Star rated TEAM 4
years in a row

102

Total number of houses
the Rise Team sold last
year.



Our BUYERS win contracts on
houses faster and with less
headaches than 80% of other
buyers out in the market



Largest refferal network in
Charlotte. Our contacts mean
more off market opportunities
for our BUYERS.



THE STEPS

The journey can be both treacherous & exciting. The Rise Team will be with you every step of the way.

**START
HERE**

**GET
PRE-APPROVED**

You'll want to make sure to get this process started asap, as getting pre-approved for financing is essential.



MAKE AN OFFER

We'll draw up an offer tailored to the situation and designed to WIN. We are trained negotiator who will always keep you in the best possible position.



MAKE A DEAL

We might receive a counter offer, or receive notice that there are multiple offers on a home. We'll review everything with you and decide on the best next steps.

DO OUR DUE DILIGENCE

Schedule the inspection, appraisal is performed, lender gives commitment, and we do a final walkthrough



MOVE IN!



HOME!

Head to the attorneys office, sign paperwork, Get the keys and move into your new home!



CHOOSE AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favour!



HOUSE HUNTING BEGINS

We'll take note of your requirements and start searching for properties that fit the bill!





**LAUREN AND SHANNON WERE
FANTASTIC! THEY WERE PATIENT
AND WALKED US THROUGH
EVERYTHING, WE FOUND OUR
DREAM HOME BECAUSE OF
THEM!**

-Myrium Nichols

• BUY OR SELL FIRST

What's best? We break it down for you right here.

Every situation is unique, so we like to examine a few factors before advising which is best for you. For example: What are the current market conditions? Are you financially capable of carrying two properties without feeling stressed? If we're in a seller's market you might want to find a new home first, but if we're in a buyer's market it's probably best to sell your property first. Let's take a look at the advantages of both.

BUY FIRST

Works best when:

- There is a lot of competition in the market and property prices are rising
- You're confident there will be a high level of demand for your existing property
- You can negotiate or make it conditional on selling your own home
- You're prepared to accept an offer that lets you move on, pay bridging finance, or use a loan to cash program like Ribbon

SELL FIRST

Works best when:

- Property prices are flat or declining
- if you want greater certainty about how much you have to spend on your next home
- If you're moving locations and buying in a different and slower market
- If you can negotiate a long settlement or know that you'll be able to find something that suits your requirements.

HOME OPERATING COSTS

TAXES

Property taxes are a major source of income and are used to help pay for city services. Each municipality determines their own tax rate every year.

UTILITIES

Utilities are the services required to run your home including: power, water, sewer, cable/phone. You will need to make sure that these services are all setup in your name and active on closing day. The cost of utilities can vary widely from home to home and from season to season. It is important to ask if the home is on septic or sewer | well or city water.



INSURANCE

Home insurance can protect you against all types of damage to your home, such as flooding, vandalism and theft. Most lenders require you to have home insurance to get a mortgage so they can protect the asset they are lending on. You will need to reach out to an insurance provider to have a policy written for your new home, and provide that information to your lender.

CHOOSING A NEIGHBOURHOOD



WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo or townhome? Do some research of what types of homes offer what that will help narrow down your search area.

2

CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.



OLD OR NEW HOUSES?

Older neighborhoods are great for their charm and character, but often older homes can require more repairs, newer developments have modern finishes and less repairs needed.

4

COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Whatever it is write it down and choose areas that have those features.



5

WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to.

6

MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.



THE OFFER PROCESS

Let's talk about the offer process,
here are the steps and what to expect.

DRAFT THE OFFER

We will draft an offer that protects you and include any clauses that make sure are needed. Keep in mind that this offer is just an offer, until it is accepted.



ACCEPT



REJECT

COUNTER

The Seller may accept
your offer - CONGRATS!!!!

The Seller may reject
your offer.

The Seller may come back
with their own offer

Time to celebrate, now we
will move ahead with any
conditions laid out in the
offer like home inspection.

Once completed we wait
for closing and then MOVE
IN!

We will ask questions to
discover why and if there
is anything we can do to
make the offer more
appealing. If not we move
on and find the home you
were meant to have!

In this case, we will review
the terms with you and
continue to negotiate until
we have reached a mutual
agreed upon offer or until
no agreement can be
reached.

Everything
you'll need to
budget for.

CLOSING COSTS



BEFORE CLOSING

- DEPOSIT
- Due Diligence & Earnest Money
- PROPERTY APPRAISAL
- HOME INSPECTIONS
- SURVEY

ON CLOSING

- LAND TRANSFER TAX
- PROPERTY TAX
- MORTGAGE INSURANCE
- ATTORNEY FEES

AFTER CLOSING

- MOVING EXPENSES
- UTILITY CONNECTIONS
- RENOVATIONS
- IMMEDIATE REPAIRS AND MAINTENANCE



**WE HAD NO IDEA WHERE TO START
TEAM RISE HELPED US THROUGH IT
ALL AND HELPED US UNDERSTAND
THE WHOLE PROCESS DURING OUR
SEARCH, WE COULDN'T BE HAPPIER**

-KAILA WATSON

You've got Q's
We've got A's

FAQ'S •

HOW LONG DOES THE PROCESS USUALLY TAKE?

Buying a home can happen in a week or take months. We will work with you to make it happen as quickly as possible, but won't settle until we find the right one.

WHAT IS A BUYER VS SELLER MARKET?

A seller's market happens when there's a shortage in housing. A buyer's market occurs when there are more homes for sale than buyers.

HOW DO WE KNOW WHAT WE CAN AFFORD?

We'll walk you through the process of figuring out how much you can afford, the first step is making an appointment with a trusted lender resource.

We have some great ones!



THE COMPANY

Real

Brokered by: Real Broker, LLC

Real brokerage is quickly growing to hold the top spot in agent count, homes sold, and sales volume. Simply put, Real is a force to be reckoned with. Home to the Tech-Enabled Agent, Real Brokerages' International business model equips agents with a technological edge and the ability to offer customers a better overall experience while putting more actual dollars in their pockets.

R

RISE REALTY

Rise Realty is a close-knit team of high-achieving individuals that enjoy having fun, helping others, and creating experiences worth talking about. We are client-forward and relationship based. We turn our clients into raving fans. Partnering with Real Brokerage gives us a global reach, and the Rise Team gives you the local touch.

Our clients become friends, those friends become family. WE CARE



HOME BUYERS CHECKLIST

From beginning to end, we've created a list of things you might not be thinking of.

TWO MONTHS BEFORE

- ☐ Start downsizing and donating old and unwanted items
- ☐ Start researching moving costs and companies
- ☐ Collect school records and transfer
- ☐ Order packing supplies

ONE MONTH BEFORE

- ☐ Change your address and send moving notifications to friends and family
- ☐ Find local healthcare providers and shopping necessities
- ☐ Buy any new appliances or make plans for what to buy

TWO WEEKS BEFORE

- ☐ Contact utilities
- ☐ Finalize moving arrangements

2-3 DAYS BEFORE

- ☐ Plan payments and expenses for moving
- ☐ Defrost your fridge
- ☐ Clean as you continue to pack
- ☐ Pack things you will need right away separately

MOVING DAY

- ☐ Do a final walkthrough
- ☐ Keep all receipts
- ☐ Pre-clean, seal any windows or doorways
- ☐ Check for damages in your new home that will need to be fixed
- ☐ Unpack room by room

• THE WORDS

What our clients had
to say about our
selling process



Chris and his team were hands down the best realtors we've ever worked with, we will use them again and again and again...

-Teresa Campbell



The Rise Team can sell and sell well, wow what a great experience, they made sure we were always comfortable and involved every step of the way.

-Steve Nuernberg



Every step of the way Kyle and his team delivered exceptional service. Every bit of my process was painless and they assisted with whatever they could do to help. Will use and recommend them to everyone I know. 10/10

-Trevor Hackworth



Kyle came to the rescue and was able to put an actual plan together to get our home SOLD. He actually brought one of his own investor clients, saved us money, and sold our home for over asking!! We will be hiring Kyle the next time we make a move.

-Rosita Wheeler



My mom needed to sell her home during the pandemic, everything from safety procedures to wonderful virtual marketing ads were perfectly executed. We didn't have to do anything or worry about too many ppl coming through our home. My Mother is elderly it was very important to us to be as safe as possible.

-Gerrard Knoble



Chris & Shannon were absolutely amazing to work with. They made selling my house a breeze, were both super responsive & extremely friendly! They both put a lot of time & effort into selling my house and I can't recommend them enough if you are looking to buy or sell!!

-Brandon Jenson



There are a lot of realtors out there and a lot of choices, but when it came to selling our home we knew there was no one else better suited. Lauren was professional, caring, knowledgeable and when it came down to it made us feel like part of their team and part of their family. It was as fun to sell our home as it was profitable. Lauren is definitely the best of the best! We wouldn't hesitate to recommend her to our family, friends, co-workers, everyone!!!

- Shane McCurry



Our family could not be happier with Lauren both as an real estate agent and as a person. Her competence and professionalism were evident throughout the entire sale / purchase process. She was also very understanding of our needs and always kept a positive attitude. Would highly recommend Lauren to anyone looking for a great real estate agent!

-John Speicher



• THE COMMUNITY

KIND People
are OUR kind
of people



HELPING HANDS

The Rise Team volunteers regularly within our community to strengthen relationships and advocate for those in need. We have a passion for helping others at our core.

REAL CARES

Real Brokerage banded together to form a powerful organization that helps thousands of families worldwide every year. A portion of each agent's income goes toward making a difference in people's lives.



FAMILY EVENTS

Planning and hosting quarterly events where we can connect with our clients and showcase the community, continues to be a major focus for our Team. The best part is we have SOOO much FUN!!



AS SEEN IN



OPEN HOUSE VM

The Rise Team featured our home in one of their weekly market update videos, and it went VIRAL!! We had people reaching out on absolutely every outlet possible.

CHARLOTTE AGENDA NOW AXIOS

We love being featured in this online magazine, it always means more viewings and better offers!

LUXURY PORTFOLIO

KW Luxury listings are featured in 100+ print and online publications including the New York Times

ONLINE SYNDICATION & PLACEMENT

Your homes online presence is important. Our Team syndicates our listings to over 500 of the most trafficked home search sites, and partners with Zillow to maintain Top Tier placement for our clients





**OUR HOME WAS FEATURED IN
THE CHARLOTTE AGENDA, THEY MADE
IT LOOK STUNNING AND ATTRACTED
SOOOO MANY BUYERS. THE STREET
WAS LITTRALLY LINED WITH CARS IN
BOTH DIRECTIONS!!**

-Brittany Bayer

●

READY TO GET STARTED?



Brokered by: Real Broker, LLC

704.389.0150 | hello@riserep.com

CHRIS ZOGHBY

704.488.5122 | Chris@RiseREP.COM

KYLE KYKER

410.259.0708 | Kyle@RiseREP.COM

LAUREN SCHWAB

910.880.5526 | Lauren@RiseREP.COM

SHANNON BONDURANT

704.778.5133 | Shannon@RiseREP.COM

RiseREP.COM

FOLLOW ALONG



This form is required for use in all sales transactions, including residential and commercial.



Working With Real Estate Agents Disclosure (For Buyers)

IMPORTANT

This form is not a contract. Signing this disclosure only means you have received it.

- In a real estate sales transaction, it is important that you understand whether an agent represents you.
- Real estate agents are required to (1) review this form with you at first substantial contact - before asking for or receiving your confidential information and (2) give you a copy of it after you sign it. This is for your own protection.
- Do not share any confidential information with a real estate agent or assume that the agent is acting on your behalf until you have entered into an agreement with the agent to represent you. Otherwise, the agent can share your confidential information with others.

Note to Agent: Check all relationship types below that may apply to this buyer.

_____ **Buyer Agency:** If you agree, the agent who gave you this form (and the agent's firm) would represent you as a buyer agent and be loyal to you. You may begin with an oral agreement, but your agent must enter into a written buyer agency agreement with you before making a written offer or oral offer for you. The seller would either be represented by an agent affiliated with a different real estate firm or be unrepresented.

_____ **Dual Agency:** Dual agency will occur if you purchase a property listed by the firm that represents you. If you agree, the real estate firm and any agent with the same firm (company), would be permitted to represent you and the seller at the same time. A dual agent's loyalty would be divided between you and the seller, but the firm and its agents must treat you and the seller fairly and equally and cannot help you gain an advantage over the other party.*

_____ **Designated Dual Agency:** If you agree, the real estate firm would represent both you and the seller, but the firm would designate one agent to represent you and a different agent to represent the seller. Each designated agent would be loyal only to their client.*

**Any agreement between you and an agent that permits dual agency must be put in writing no later than the time you make an offer to purchase.*

_____ **Unrepresented Buyer (Seller subagent):** The agent who gave you this form may assist you in your purchase, but will not be representing you and has no loyalty to you. The agent will represent the seller. Do not share any confidential information with this agent.

Note to Buyer: For more information on an agent's duties and services, refer to the NC Real Estate Commission's "Questions and Answers on: Working With Real Estate Agents" brochure at ncrec.gov (Publications, Q&A Brochures) or ask an agent for a copy of it.

Buyer's Signature

Print Name

Buyer's Signature

Print Name

Date

Agent's Name

Agent's License No.

Firm Name