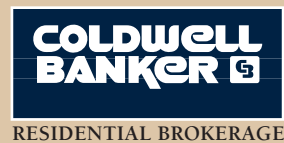
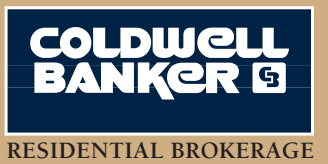


Coldwell Banker has been helping Northern Californians buy and sell homes since our beginnings in San Francisco in 1906. With nearly a century of experience, we've built a solid reputation and gained unparalleled knowledge and expertise in all types of real estate transactions. Coldwell Banker has more than 126,400 agents in 45 countries throughout the world and one out of nine homes sold in the United States involves a Coldwell Banker agent.

With 68 offices and more than 4,800 agents in Northern California, Coldwell Banker handles more properties than any other real estate company in California. In fact, on average we sell more than 220 homes per day. With this dynamic network, chances are one of my Coldwell Banker colleagues is currently working with a client who is selling the home of your dreams. Call me today to learn more.



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STEPS TO THE
HOME BUYING PROCESS

HELPING YOU FIND THAT SPECIAL PLACE YOU CALL HOME

1. THAT SPECIAL PLACE YOU CALL HOME

You are about to embark on one of life's most important and exciting journeys, the selection and purchase of a home. At Coldwell Banker, we are committed to making the home buying process efficient, effective and satisfying. Let me show you why 95% of our clients say they would work with Coldwell Banker again and would confidently recommend us to their family and friends.

2. UNDERSTANDING THE HOME BUYING PROCESS

As your agent I will represent your best interest throughout the home buying process. An important part of my professional services is to explain each step of the process including the seller's obligations, your obligations and choices, the purchase agreement, offers and negotiations, seller's disclosures, home inspections, title and appraisal, closing the deal and home warranty information.

3. HOW MUCH HOUSE CAN YOU AFFORD?

I encourage all of my clients to become pre-approved for a mortgage up to a certain amount prior to going house hunting. This will let us know, in advance, the amount of mortgage you can manage. The lender will educate you on specific loan programs. At Coldwell Banker we have a partnership with Coldwell Banker Mortgage allowing for fast approval and some of the lowest rates available.



4. DETERMINING THE CHARACTERISTICS OF A HOME THAT ARE IMPORTANT TO YOU

Once you've made the decision to buy, we will host a buyer counseling session in which you outline the features and values of homes that interest you. We will discuss factors such as location, age and size of house, physical condition, floor plan and architectural style.

5. BEGINNING YOUR HOME SEARCH

As we begin your search I will prepare a Competitive Market Analysis that will show you the recent selling prices of similar homes in your target neighborhoods. Together we will evaluate potential properties and discuss the features that may affect its value and future resale. If you see homes in the papers or online, I can provide you with detailed information about the homes and take you to view the ones that interest you.

6. THE POWER OF THE INTERNET AT YOUR FINGERTIPS

Coldwell Banker continues to innovate with not only one, but four websites to make your home search easier. These include CaliforniaMoves.com, ColdwellBanker.com, OpenHouse.com and Realtor.com. All sites feature a range of property search tools including online virtual home tours, online shopping, community information, mortgage calculators and an e-mail alert system which will immediately notify you when listings hit the market that meet your search criteria. Plus, CaliforniaMoves.com features all homes listed on the 20 Multiple Listing Services throughout California allowing you to do your own customized search of all homes in your area, rather than just one company's.

7. FINDING YOUR DREAM HOME IS ONLY THE BEGINNING

Finding your dream home is only the beginning of the home buying process – followed by the complexities of mortgage, title, appraisals, escrow, mortgage insurance and home warranty companies. I will offer you my advice on the initial price and terms to offer where permitted, based on the Competitive Market Analysis and my experience in the area. Once the offer is approved, we have a full complement of added value services including home inspections, title and escrow and much more – all designed to make your real estate transaction smooth and efficient. I will monitor the escrow process to ensure all contingencies and conditions required under our purchase agreements are complete.



8. COMING HOME

Let my expertise and my connections through Coldwell Banker handle everything for you in one streamlined process. After you have closed escrow on your new home I am available to follow-up on any details that need attention or service needs you may have. I am also here to help you, your family and your friends when other real estate needs arise.

