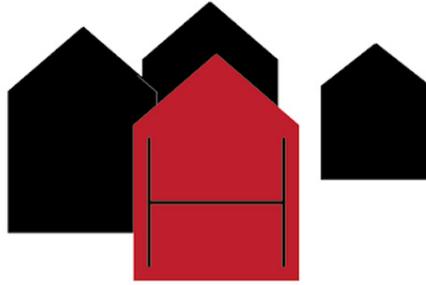


Buyer's Guide



Hunt Houses NC



Hunt Houses NC



644

Table of Contents

01	Agenda
02	The Buying Process
03	Frequently Asked Questions
05	Our Team
07	Our Commitment
09	Who We Are
11	Recent Sales
13	Consider Cost Not Price
15	The Search Is On
17	Making The Offer
19	Contingencies Cost Not Price
21	Home Inspection
23	Financing Your Dream
25	Numbers to Know
27	Taking Possession
29	What Our Clients Are Saying
31	Satisfaction Guaranteed

AGENDA

HIRE ME

- It's Free! The seller pays the buyer's agent's commissions
- Schedule an initial in-person meeting to discuss your goals & see a few homes
- Sign an agency agreement/6 month Buyer-Broker Agreement with me

PRE-APPROVAL

- I will supply you with a list of preferred lenders who can get you pre-approved
- You will determine what you are comfortable spending on your monthly payments, which will quantify the price range we will be searching for you

THE SEARCH

- I will set up email notifications to you for homes matching your search
- I will subscribe you to our Open House Guides List and I suggest that you attend as many open houses as possible
- I will schedule private showing appointments as needed, fitting your schedule
- I will take you on neighborhood tours to help narrow down your search area

WRITING OFFERS

- I will suggest an offer price using recent sales, days on market and property condition
- You will determine your offer price and included contingencies
- You will sign your offer
- I will assist you in compiling the appropriate documents to include with your offer (i.e. proof of funds, letter of the heart, pre-approval letter from lender)
- I will request to present your offer in-person to the listing agent and/or seller
- Once your offer is accepted, we will assist you in navigating the escrow process

DISCLOSURES & INSPECTIONS

- I will deliver copies of any available seller reports and disclosure for a given home
- I will determine inspections & arrange contractor walk-throughs

CLOSING

- Signing, Keys, and more!

THE BUYING PROCESS

FIND A REALTOR

ANALYZE YOUR NEEDS
IN A CONSULTATION

OBTAIN FINANCIAL
PRE-APPROVAL
FROM LENDER

SELECT
AND VIEW
HOMES

WRITE OFFER TO PURCHASE

DUE DILIGENCE DUE TO SELLER

EARNEST MONEY DUE TO ATTORNEY

INSPECTION
&
NEGOTIATION

Complete Loan
Requirements

Secure
Underwriting

Obtain Loan
Approval

Loan
Funds

Recieve the
Keys!

FREQUENT QUESTIONS

WHAT PRICE RANGE SHOULD I BE SEARCHING IN?

In the Triangle Area, I recommend searching at or below your maximum budget. In order to be competitive in multiple offer situations, you need to look comfortably below your maximum budget in order to have the ability to bid over the list price.

HOW QUICKLY SHOULD I SEE A HOME I AM INTERESTED IN?

I recommend reaching out to me immediately to learn a specific home's showing instructions. Together we can decide on the most convenient time for all parties.

CAN I SEND YOU HOMES I FIND ONLINE?

Yes. Finding a home is a collaborative process. As one of my services to you, I set up alerts directly from the MLS. You can respond to those or send me links from your favorite home search sites.

WHO PAYS YOUR COMMISSION?

Sellers typically pay an agent's commission.

HOW LONG IS A TYPICAL ESCROW?

A closing timeframe is typically for 7-45 days from the date that an offer is accepted, depending upon if you are obtaining financing or paying cash. 30-45 days is most common in our market.

WHAT ARE MY CLOSING COSTS GOING TO BE?

Closing costs vary according to your loan. For the most accurate estimate, contact your lender.

DO YOU HAVE A LIST OF RECOMMENDED INSPECTORS AND VENDORS?

Yes! I have many favorite inspectors and home service providers that I look forward to sharing with you.

HOW MUCH SHOULD I BUDGET FOR INSPECTION?

I recommend budgeting \$500 for your inspection. Typically runs between \$350-\$450 based on square footage.

FREQUENT QUESTIONS

HOW WILL YOU TELL ME ABOUT THE NEWEST HOMES AVAILABLE?

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way is most convenient for you: by phone, email or text.

WILL YOU INFORM ME OF HOMES FROM ALL REAL ESTATE COMPANIES?

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

CAN YOU HELP ME FIND NEW CONSTRUCTION HOMES?

Yes, I can work with most builders and get you the information you need to make a decision. On our visits with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost. It is important that I accompany you on your initial visit to the developer's office in order for me to assist you.

HOW DOES FOR SALE BY OWNER (FSBO) WORK?

Homeowners trying to sell their home without an agent representation are usually doing so in the hopes of saving the listing agent commission, but most understand they will pay for buyer agent commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most of the time the homeowner will work with an agent even though their home is not listed, since the agent is introducing a potential buyer to their property. This is no cost to you and ensures you are fairly represented and receive all of the disclosures and documentation throughout the sale.

ONCE MY OFFER IS ACCEPTED, WHAT SHOULD I DO?

Getting the lender the needed documentation and signed authorizations should be at the top of your priority list. The quicker you are, the smoother the process will be for all parties. Your lender will get you a loan estimate and will go over it with you in detail so there are no surprises at closing.

Celebrate and focus on moving into your new home! Plan for inspections, complete all documents in a timely manner and ask any questions that you have. You will want to schedule your move, pack items, and notify businesses of your address change.

OUR TEAM WOULD LIKE THE OPPORTUNITY TO HELP YOU BUY YOUR HOME

There are a few key points that I believe set Hunt Houses NC apart from other real estate professionals:

WE HAVE A 3 PERSON TEAM

Allows us to be 100% focused on you and your needs.

OUR TEAM LEADER

Delivers exceptional client care, showing homes, and being your ultimate negotiator and cheerleader.

OUR EXECUTIVE ASSISTANT

Ensures timely follow up and that all business systems are in place.

OUR TRANSACTION COORDINATOR

Handles your transaction for a smooth escrow and closing process.

We do more than help people buy homes. We solve problems. We create solutions. We connect the dots. We are the space between where you are and where you are going.

Many agents think their most important job is satisfying the customer. We believe that satisfying the customer is simply the MINIMUM requirement for staying in business. We work constantly to improve our systems, processes, and services to go well beyond the standard level of service provided by most agents.

We want to make you so satisfied with your real estate experience that you gladly refer us to your friends and family. We are truly looking forward to working with you.

All our best,

Hunter Johnson

Team Leader | Hunt Houses NC

OUR COMMITMENT **TO YOU**

OUR MISSION

This is your life, your dreams, your memories, your place. We will help you find it. Our team is committed to building exceptional relationships and listening deeply to your dreams so we can make them come true. We will make this fun again, we will focus on you, we will help you find your place.

FOR THE LOWEST PRICE POSSIBLE

We save you more money than the average agent. We negotiate on your behalf and get your home under contract for less than other agents.

IN THE SHORTEST AMOUNT OF TIME

The ability to have smooth transactions that close on time or early is our competitive advantage. When buying a home there are a lot of unknowns, we don't want the closing date to be one of them. We strive to close at the time it's most convenient for you.

WITH THE LEAST HASSLE

We want your biggest concern during the home purchasing process to be that you were expecting it to be harder. Hunt Houses NC strives to provide first class client care, and a "let us handle that for you" approach to the sale. We've refined our process so that nothing falls through the cracks.



AGENT & BUYER COMMITMENT

BUYING EXPERIENCE

The experience of buying a home is exciting and exhausting. The first step is to choose and stay with the right agent. Buying a home is more than a business transaction, it's personal. Our team is committed to our one-on-one relationship, reducing time and energy, and bringing back the fun in buying a home.

SERVICES WE **PROVIDE**

- Help you find the perfect home for you; in the neighborhood you want, at the right price
- Keep you updated on the most current listings via email
- Private showings with our team
- Find off market properties (once a neighborhood has been chosen, we will canvas the neighborhood to find you your next home)
- Preview listings on your behalf
- Provided resources to you - preferred lenders, inspectors, home repair referrals, school information, neighborhood information
- Provide on demand communication and weekly updates
- Navigate the offer process, showing you how to create an offer that will win
- Assist with needed inspections
- Communicate aspects of transactions between parties during the transaction
- Be available anytime to answer questions before, during and beyond transaction
- Cancellable agreement any time by email.

AGENT & BUYER COMMITMENT

BUYERS COMMITMENT

- Tell us all about your dream home, location, style, amenities and more!
- Meet with lender to start the loan proces and obtain pre-approval
- Let our team know when you would like to schedule showings
- Allow our team to navigate you through a successful negotiation process
- Be loyal to our team and our process



WHO WE ARE



We want to make real estate personal again. We want to make something that can be stressful and complicated, easy and streamlined. We are local. We live locally, we shop locally, we support local. We make this our home. We know this market inside and out and are excited to share our expertise with you.



Our passion is people. We know how important it is to have someone you like, know and trust guiding your every step of the way. We are committed. We are here for you. We are excited to be taking this journey with you!



Catering to our Clients

WHAT MAKES US

When you hire our team to represent you, you will soon recognize that we do so much more than average agents:

- We **only work with a small number of clients**, ensuring personal service
- We **preview homes daily and weekly** on your behalf
- We contact other area agents for their **coming soon homes & pocket listings**
- We use marketing pieces to **find off market homes**
- We **research bank owned** and **notice of default homes**
- We will **actively door knock** communities you like to find you a home
- We will **listen to your needs and wants** and show you homes that match
- We will **negotiate aggressively** on your behalf
- We will **work closely with your lender**
- We will **ensure a smooth transaction and closing**

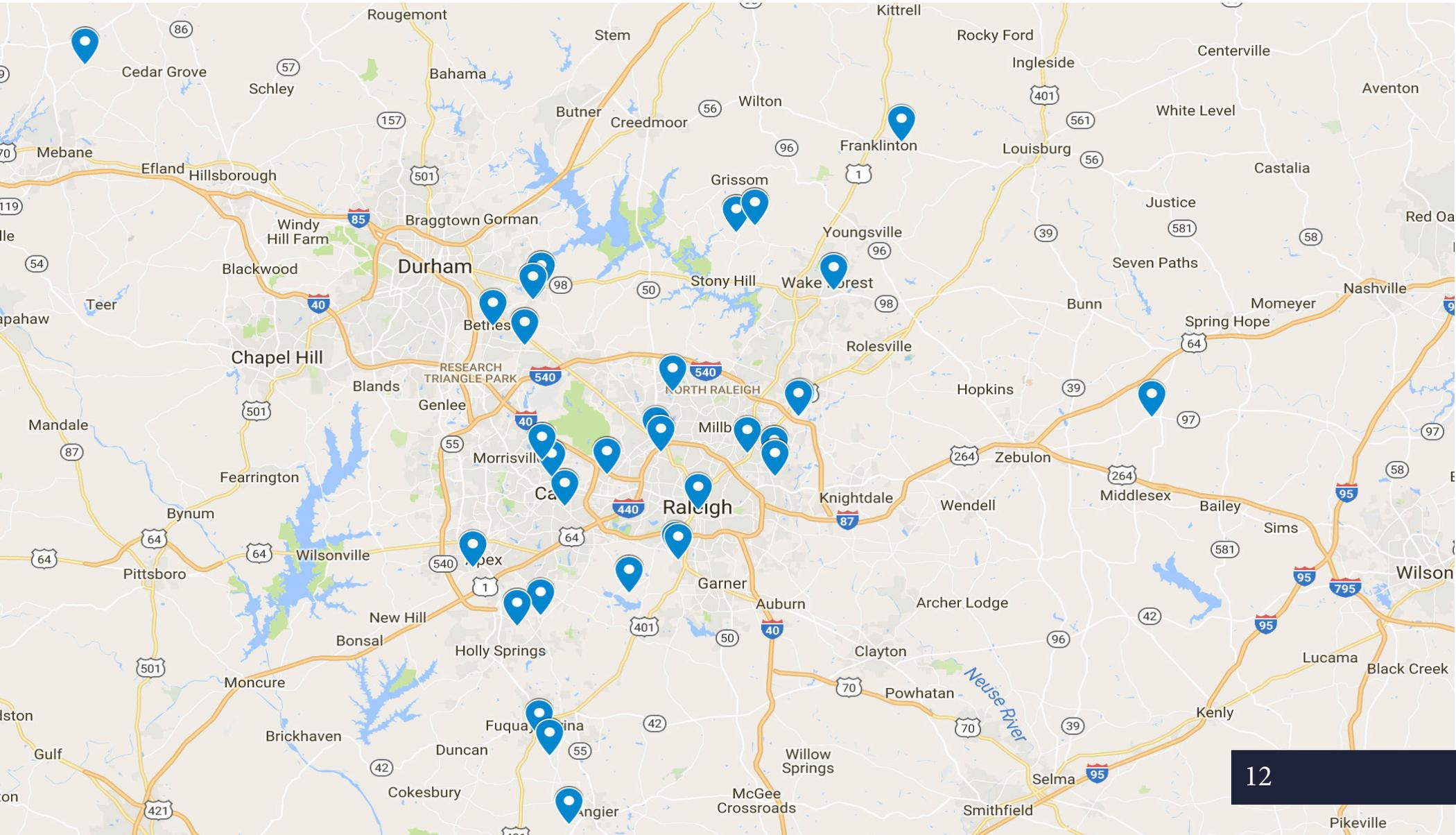
Recent Sales

1301 Athens Drive Raleigh, NC 27606
4600 Slayton Drive Apex, NC 27539
701 Resplendent Place Raleigh, NC 27603
2728 Moorsfield Court Raleigh, NC 27604
4409 Emmit Drive Raleigh, NC 27604
21 Suncrest Court Raleigh, NC 27703
228 Rosebrooks Drive Cary, NC 27513
309 Milky Way Drive Apex, NC 27502
403 Ravenstone Lane Durham, NC 27703
808 S Phillips Pointe Drive Fuquay-Varina, NC 27526
4113 Wilson Town Road Oxford, NC 27565
4811 Lynch Store Road Mebane, NC 27303
827 Cupola Drive Raleigh, NC 27603
117 Hidden Rock Road Cary, NC 27513
101 Farmingdale Road Fuquay-Varina, NC 27526
3609 Deering Drive Raleigh, NC 27616
305 Roberts Ridge Road Cary, NC 27513
307 Roberts Ridge Road Cary, Nc 27513
66 Dare Court Angier, NC 27501
5702 Belmont Valley Court Raleigh, NC 27612
3102 Binghampton Lane Raliehg, NC 27604
7409 Rolling Dale Court Raleigh, NC 27615
8488 Covington Ridge Road Wake Forest, NC 27587

1914 Nellora Lane Durham, NC 27703
1201 E Mason Street Franklinton, NC 27525
300 Peachtree Court Cary, NC 27513
644 Cala Lilly Lane Wake Forest, NC 27587
811 Ember Drive Durham, NC 27703
640 Cala Lilly Lane Wake Forest, NC 27587
228 Rosebrooks Drive Cary, NC 27513
2102 Tower Road Norlina, NC 27563
2009 Delphi Court Wake Forest, NC 27587
2705 Ridge Road Raleigh, NC 27612
312 Victory Falls Drive Apex, NC 27539
701 Resplendent Place Raleigh, NC 27603
10186 W NC 97 Highway Middlesex, NC 27557
6409 Giddings Street Raleigh, NC 27616
6432 Swatner Drive Raleigh, NC 27612
492 Alderly Circle Blowing Rock, NC 28605
5305 Beckom Street Raleigh, NC 27616
133 Renwick Court Raleigh, NC 27615
102 Belle Isle Court Cary, NC 27513
4261 Saubbranch Hill Street Raleigh, NC 27616
1103 Laurel Twist Road Cary, NC 27513
100 Coronado Way Cary, NC 27513
4264 Saubbranch Hill Street Raleigh, NC 27616

RECENT SALES

\$10 MILLION SINCE 2015



CONSIDER COST ... NOT PRICE

CONSIDER COSTS, NOT JUST PRICE

As a seller, you will be most concerned with "short term price" - where home values are headed over the next six months. As a buyer, you must not be concerned with price, but instead the "long term cost" of the home.

The Mortgage Bankers Association (MBA), the National Association of Realtors (NAR), and Freddie Mac all project that mortgage interest rates will increase by nearly a full percent point by this time next year. According to CoreLogic's most recent Home Price Index Report, home prices will appreciate by 5.3% over the next 12 months.



CONSIDER **COST** ... NOT **PRICE**

WHAT DOES THIS MEAN AS A BUYER?

Here is a simple demonstration of what an interest rate increase would have on the mortgage payment of a home selling for approximately \$250,000 today if home prices appreciate by the 5.3% credit CoreLogi over the next twelve months:

	MORTGAGE	INTEREST RATE*	PAYMENT (PMI)*
Today	\$250,000	3.64%	\$1,142.24
Next Quarter	\$263,250	4.6%	\$1,349.54
DIFFERENCE IN MONTHLY PAYMENT			\$207.30
MONTHLY	ANNUALLY	OVER 30 YEARS	
\$207.30	\$2,487.60	\$74,628	

* Rates based on Freddie Mac's prediction of rates at time printed

THE SEARCH IS ON!



DETERMINING YOUR WANTS VS. NEEDS

There are many ways to find out what you want vs. what you need in your home. What we found is that by sitting down with everyone involved and filling out a “wish list” helps analyze everyone’s expectations.

THE SEARCH BEGINS

Our team will preview homes on your behalf that meet your style, location, price, and size. Sometimes we will discover new listings together. If you are like most buyers, you will be searching online and visiting open houses whenever you can. Just make sure you send those homes over so we can find out the behind the scenes information on them for you.

ZILLOW SCHMILLOW

Many buyers look at online sites to get pricing for homes. While we love and use sites like Zillow and Trulia, their analytics cannot take every factor into consideration when pricing a home. They can’t adjust for noisy or messy neighbors, or the care of the home. Also, if the neighborhood’s market took a downturn or hit an upswing three months ago, the six-month old sales won’t be nearly as predictive of the value of the houses. It’s important for you to be aware of this difference. Also - Zestimate means NOTHING. Fun fact: the CEO of Zillow sold his home for \$400,000 less than his home’s Zestimate!

OUR HOME SEARCH SITE

HuntHousesNC.com

THE SEARCH IS ON!

HOMESPOTTER APP

This is my personal home search application that I will share with you after our consultation once we have addressed your wants vs. needs. With this knowledge, I can effectively put you on a local search of homes, catered to you, and automatically updated every 15 minutes.

MLS SAVED SEARCHES

As you favorite homes, I will compile a list of these homes on our Multiple Listing Service and either preview the homes for you or show with you in person.

OPEN HOUSES

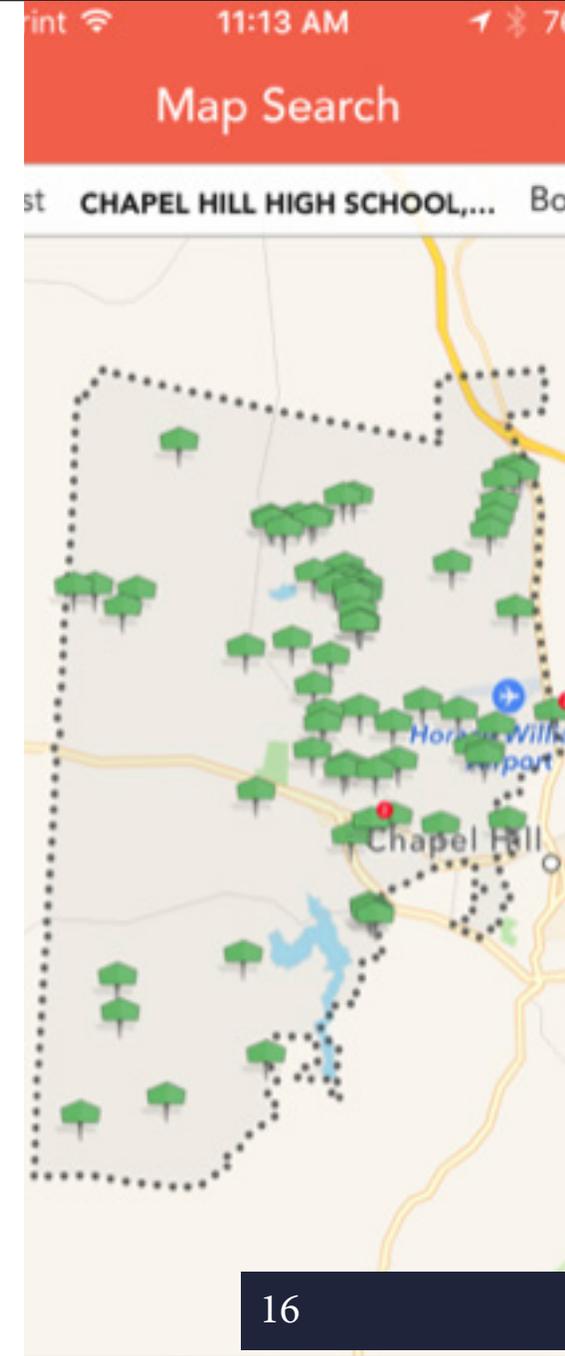
If private showings are unavailable, I will schedule time with you to preview the homes during their open houses.

FULL SERVICE

I will be an available resource to you day and night. Feel free to call, text, or email me whenever you feel necessary. I have a very high response time and usually respond within 5 minutes of contact. The team is also here for a smooth transaction.

OUR HOME SEARCH SITE

HuntHousesNC.com



MAKING THE OFFER

Once we have found the home you wish to purchase, you will need to determine what offer you are willing to make for the home. It is important to remember that the more competition there is for the home, the higher the offer should be - sometimes even exceeding the asking price. Remember, be realistic. Our team will help you make offers that will get accepted.

DUE DILIGENCE "FEE"

In North Carolina, it has become standard practice to pay a Due Diligence "fee" to the sellers that will be applied to your loan at closing. Sellers have come to expect this fee and offers without the Due Diligence fee will not be taken seriously. This "fee" is essentially insurance for the seller in case you want to back out of the contract at any point. This Due Diligence fee is **due immediately** once both parties agree and sign the contract and is non-refundable. Again, it really is not a fee unless you back out of the contract, otherwise it gets applied to your loan at closing.

*In Multiple offer situations, the amount of Due Diligence you offer can be just as important as your Purchase Amount.

EARNEST MONEY DEPOSIT

When writing your offer we will offer an earnest money deposit. Generally, this is 1-3% of the purchase price of the home. The amount you offer is based on several factors that our team will guide you through. This money is held in escrow during the transaction period as a sign of good faith that you will be moving forward in the purchase of the home. This money is due within 3 days after acceptance. If you decide to back out of the contract for any reason, this money is refundable to you if it falls before the Due Diligence date, which is **typically 3 weeks** from the contract date. This will be discussed in the consult.

MAKING THE OFFER

THE CONTRACT - REJECTED, ACCEPTED, OR COUNTERED

After we present your offer to the seller, the offer will either be accepted, rejected, or the seller will make a counter-offer. This is when we will negotiate terms of the contract if necessary to create a win-win for both buyer and seller.

The step-by-step contract procedure for most single-family home purchases is standard. The purchase agreement used is a standard document approved by our local real estate board. The purchase agreement or contract constitutes your offer to buy and, once accepted by the seller, becomes a valid, legal contract. For this reason, it is important to understand what is written on the contract offer. I have included a copy in this packet

BE REASONABLE

After Market value is determined by what a buyer is willing to pay. Market value is not a fixed, rigid price, but instead a range of value. This is because no two buyers are alike. While one must have a huge kitchen, another may not even cook. You, the buyer, are the market.

All buyers are looking to get a home at a good "value" today. There is value and then there is "crazy-talk". If a home is offered for X and you are willing to pay 10% less than X, do not offer an unreasonable offer that will not be taken seriously. You can still purchase a home at a good value, but the insanely great "deals" are still needles in a haystack, because the market value will always be determined by what a buyer is willing to pay. Our team will work with you to make sure your offer is strong and we have discussed every option to get a great house at a great price!

CONTINGENCIES & HOME WARRANTY

INSPECTION PERIODS

Once our offer has been accepted, our time line for inspections begin. Per the contract we have 17 days for our physical inspection. This is a general inspection of the home. We will personally schedule your inspection with our preferred inspector, Will Draper, who will go over the entire home and point out things we need to be aware that are not up to the current health and safety codes. Remember, we agree to purchase homes "as-is". The inspection is to notify you of issues you need to be aware of. We will have an opportunity to request the seller repair some items in a seperate negotiation.



TITLE & NATURAL HAZARD REPORTS

After You will receive a title report showing your property lines, areas of use near your home and a clear title. You will also receive a Natural Hazard Disclosure showing you what natural hazards may be affecting the home

CONTINGENCIES & HOME WARRANTY

HOME OWNER'S ASSOCIATION

If the property has a home owner's association, you will receive the CC&R's to review. These documents describe the rules, regulations, fees, and restrictions that pertain to the association. We want to make sure everything is in good standing and there is a plan to keep it that way.

HOME WARRANTY

When you purchase a newly built home, the builder usually offers some sort of full or limited warranty on things such as the quality of design, materials, and workmanship. These warranties are usually for a period of one-year from the purchase of the home. At closing, the builder will assign to you the manufacturer's warranties that were provided to the builder for materials, appliances, and fixtures, etc. For example, if your dishwasher were to become faulty within one year from the purchase of your newly built home, you would call the manufacturer of the dishwasher - not the builder. If the homebuilder does not offer a warranty, **BE SURE TO ASK WHY!**

RESALE HOME WARRANTY

When you purchase a resale home, you can purchase warranties that will protect you against most ordinary flaws and breakdowns for at least the first year of occupancy. The warranty may be offered by either the Seller, as part of the overall package, or by the agent. Even with a warranty, you should have the home carefully inspected before you purchase it.

A home warranty program will give you peace of mind, knowing that the major covered components in your home will be repaired if necessary. Ask me for more details about home warranty packages.

Home Inspection

We highly recommend that you have a professional home inspection.

THE INSPECTION WILL INCLUDE THE FOLLOWING:

- Appliances
- Plumbing
- Electrical
- A/C & Heating
- Ventilation
- Roof & Attic
- Foundation
- General Structure

The inspection is not designed to criticize every minor problem or defect in the home. It is intended to report on major damage or serious problems that require repair. Should serious problems be indicated, the inspector will recommend that a structural engineer or other professional inspect it as well.

Your home cannot “pass or fail” an inspection, and your inspector will not tell you whether he/she thinks the home is worth the money you are offering. The inspector’s job is to make you aware of repairs that are recommended or necessary.

The seller may be willing to negotiate completion of repairs or a credit for completion of repairs, or you may decide that the home will take too much work or money. A professional inspection will help you make a clear-headed decision. In addition to the overall inspection, you may wish to have separate tests conducted for termites.

We have a preferred inspector that we will personally schedule to come out and inspect the property for you. He will stay in touch with both of us throughout the process.

Home Inspection

Once we receive the Inspection Report, items under these categories will need repair:

ITEMS FLAGGED FOR REPAIR:

- **Water**

Water is the enemy of all construction and if there is any evidence of active water penetration, we will ask to have it remedied in our repair request.

- **Structural Integrity**

The property has to be able to stand on its own, so if there are structural issues we obviously will want them fixed.

- **Infestation**

Infestation of wood boring insects are damages we would require to have remedied.

- **Mechanical Systems**

The HVAC, plumbing, sewer lines, electric etc. should all be functioning properly.

- **Safety**

The home has to be safe to occupy. This would include things like double tapped circuit breakers, toxic levels of radon, or even a window that won't stay open on the first floor in the event of a fire.

FINANCING YOUR DREAMS

GETTING PRE-APPROVED.... HOW CAN PRE-APPROVAL HELP YOU?

1. Generally, interest rates are locked in for a set period of time. You will know in advance exactly what your payments will be on offers you choose to make.
2. You won't waste time considering homes you cannot afford.
3. A seller may choose to make concessions if they know that your financing is secured.
4. You can select the best loan package without being under pressure.

QUALIFYING FOR THE MORTGAGE

Most lenders require that your monthly payment range between 25-28% of your gross monthly income. Your mortgage payment to the lender includes the following items:

- The principal of the loan (P)
- The interest on the loan (I)
- Property taxes (T)
- The homeowner's insurance (I)

Your total monthly PITI and all debts (from installments to revolving charge accounts) should range between 33-38% of your gross monthly income. These key factors determine your ability to secure a home loan: Credit Report, Assets, Income, and Property Value.

FINANCING YOUR DREAMS



DOWN PAYMENT REQUIREMENTS

Most loans today require a down payment of between 3.5% up to 20% or higher, depending on the type and terms of the loan. If you are able to come up with a 20-25% down payment you may be eligible to take advantage of lower interest rates and possibly eliminate mortgage insurance.

DUE DILIGENCE FEE	-paid to Seller/s
EARNEST MONEY DEPOSIT	-paid to/held by Closing Attorney
PHYSICAL INSPECTION	-paid to Inspector
APPRAISAL	-paid to Lender
CREDIT REPORT	-paid to Lender

CLOSING COSTS

You will be required to pay fees for loan processing and other closing costs. These fees must be paid in full at the final settlement, unless you are able to include them in your financing. Typically, total closing costs range between 1-3% of your mortgage loan.

NUMBERS TO KNOW

PURCHASE AMOUNT

This is the amount you have agreed, with the seller, to pay for the home. It is inclusive of the due diligence, earnest money, and down payment you have offered. It is not inclusive of your closing costs.

DUE DILIGENCE FEE

When you make an offer in writing you will also pay a "fee" called Due Diligence. This "fee" is unique to North Carolina and a handful of other states. The Due Diligence "fee" will be written in the Offer to Purchase and is paid via a check to the seller directly and is due immediately upon acceptance of the offer by the seller. This is a non-refundable "fee" that gets applied to the Purchase Amount at closing. It is not an additional fee.

EARNEST MONEY DEPOSIT

When you make an offer in writing you will also pay a deposit called the Earnest Money Deposit, usually 1-3% of the purchase price. This amount will be written in the Offer to Purchase and is paid by the buyer. Earnest money is a portion of the purchase amount that is held in an escrow account by your closing attorney as a good faith from the buyer to the seller. This deposit is refundable as long as you back out before the end of what is called the Due Diligence Date, which will be written in the Offer to Purchase and is generally 3 weeks from the Contract Date. When the transaction closes, the earnest money is transferred to the seller as a portion of the original purchase amount. It is not an additional fee.

DOWN PAYMENT

The down payment is a portion of the purchase price that the buyer is paying in cash. Down payments can range between 3.5% and 100% and each buyer determines the best scenario for the particular purchase.

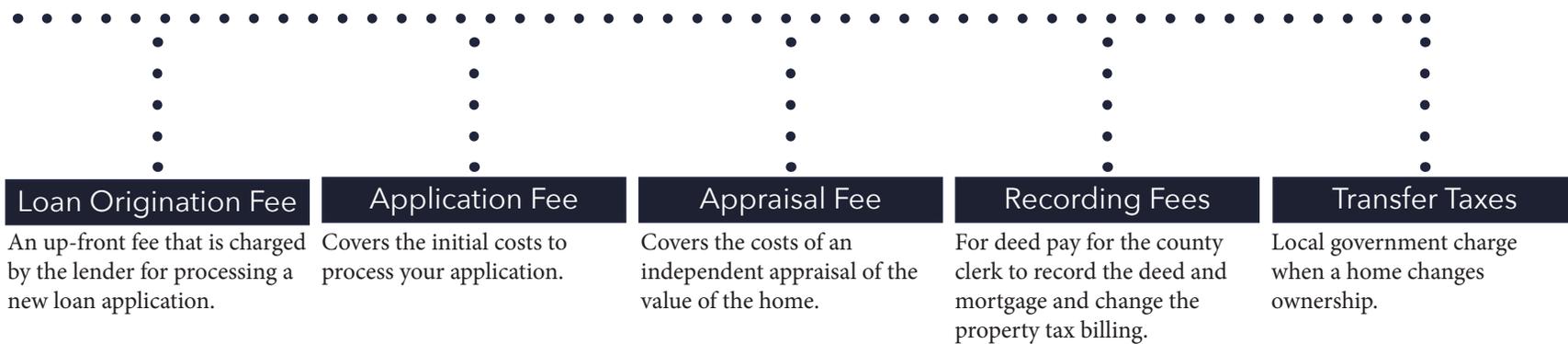
NUMBERS TO KNOW

CLOSING COSTS

Closing costs are not part of the purchase amount, but rather charges associated with the buyers loan, the transaction itself and any pre-payment required by the lender such as taxes, insurance and HOA dues. Closing costs are an assortment of fees based on the transaction between the seller and buyer of a home. These fees are collected by the closing attorney at the end of a transaction.

WHO PAYS CLOSING COSTS?

Some closing costs are split between the buyer and the seller. Many of the closing costs are related to the mortgage and are therefore the buyer's responsibility. One of the largest costs associated with the closing is the loan origination fee. This is the fee your lender is charging you to provide the loan. The fee varies from lender to lender and should be considered when shopping for a good loan. You can expect to pay 1-3% of the purchase price in closing costs



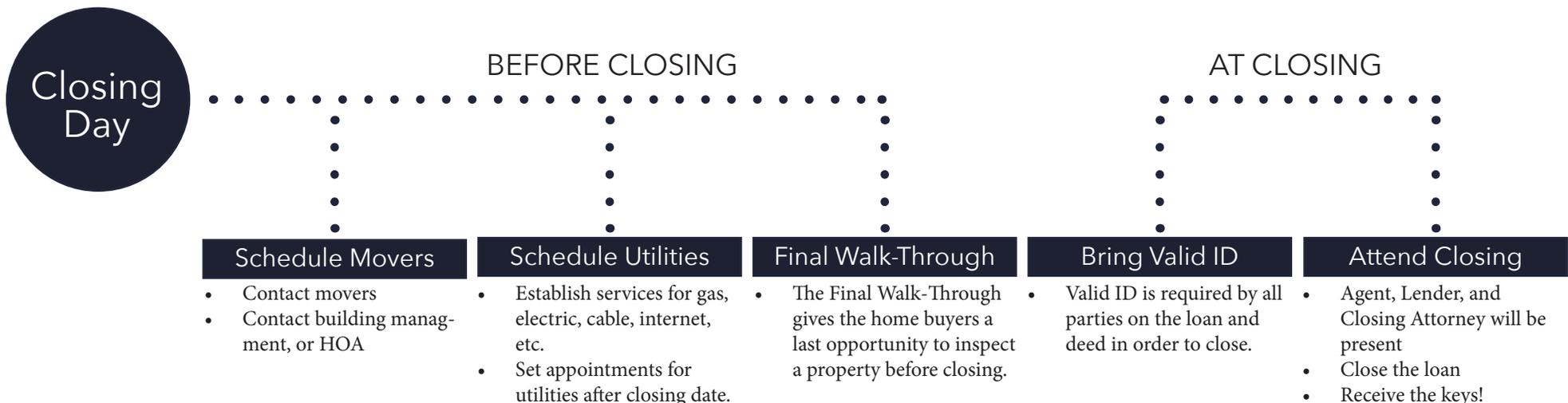
TAKING POSSESSION

CLOSING

The “closing” is actually two separate closings. You will sign closing documents relating to the transfer of the property and the loan. Once all documents are signed and returned back to the lender and closing attorney, the lender disburses the funds to the escrow company. Escrow then notifies the title company to record the transfer of title with the Wake County Recorder’s office. As much as we hope that everything moves smoothly, sometimes the closing and recording can happen a day or two past our expected date, so we will stay in contact every step of the way. Bring your ID to sign at closing.

POSSESSION

The time has come and you can take possession of your new home. All the details, time and effort have been worth it as we get to hand you your keys!



TAKING POSSESSION



WHAT OUR CLIENTS ARE SAYING



DAVE VARNER

Hunter is a well rounded agent, most notable was his quick and timely follow up to any questions that arose. He was very knowledgeable and proactive. I was living in California at the time and was looking to buy a home in the Triangle; Hunter came to me as a referral and with such a long distance things could easily have gotten lost in translation but Hunter's diligence to the sale kept everything running smoothly. I would recommend him to anyone I come to meet here looking for an agent.



MATT AND CASSIE BERGEVIN

Hunter simply goes above and beyond to deliver an exceptional client experience. Both my wife and I were extremely impressed with his dedication to our particular situation with selling our home. He is always available to answer questions, explain the "next steps", or simply put our minds at ease. I highly recommend Hunter and gladly trust him with our friends and family. Thank you Hunter!



BRANDON AND MATTHEW

Thank you so much Hunter Johnson for helping us find this treasure. While we may have been difficult we couldn't have done it without your guidance and expertise! Hunt Houses NC is definitely the way to go if you're searching for a home in the Triangle! They were not just nice to have along the way but, rather, imperative. The team was superb, professional, and did everything with a heart of gold. Expertise, professionalism, and a touch of southern comfort is just the tip of the iceberg to what Hunter and his team, Kevin Jackson and Justin G. McNair have to offer!

WHAT OUR CLIENTS ARE SAYING



DAVE AND SEIKO BUELL

Mr. Johnson worked harder than any realtor I've ever worked with; he helped us with the typical realtor activities, but also provided help with so many other issues that really were beyond what I would have expected. He was aggressive in seeking out business and made the effort to meet us very early in the selling and buying process. He offered an approach that seemed far beyond the typical efforts of the average realtor. We felt he represented the best chance to sell our house quickly at the optimal price. Mr. Johnson's friendly demeanor suggested that we would have a pleasant and successful experience. Beyond that, he was very easy to communicate with and very responsive; we would recommend him and his services to our friends, family, and anyone looking for an excellent realtor.



MICHELLE AND CARRIE HENDERSON

Hunter is a personal friend of ours and we were very happy to have a friend who knows the ends and outs of the home buying process. He was as excited about the purchase of our first home as we were, which made it a real pleasure to buy rather than a chore. Hunter made the process fly by and we will recommend him to everyone we know!



BEN AND JENNIE FORSYTHE

Hunter helped my wife and I buy our first home. He did a wonderful job with helping us find what we wanted in the area and budget we wanted!! He did a fantastic job!! Could not recommend him more!! You won't find a better realtor!! He works he hardest for you and is available whenever you have a question or concern through the arduous process of home buying!!

SATISFACTION GUARANTEED



SATISFACTION GUARANTEED

OUR TEAM POLICY

If you are not completely satisfied with our service as promised, you can cancel your agreement with Hunt Houses NC at anytime. We are so confident that our real estate system will work for you, that we guarantee you the right to cancel our agreement at any time prior to an offer on a home, with no penalties or obligations, if you feel our service doesn't live up to our promise.

CANCELATION POLICY

If you are not completely satisfied with our service as promised, you can cancel your agreement with Hunt Houses NC at anytime. We are so confident that our real estate system will work for you, that we guarantee you the right to cancel our agreement at any time prior to an offer on a home, with no penalties or obligations, if you feel our service doesn't live up to our promise.

Cancellation Guarantee

Entering into a buyer brokerage agreement with a real estate agent can be a risky business. Every sales representative will promise the world when it comes to helping you find your home, but how many of them can back that up with solid performance? According to a recent survey, more than 80% of home buyers were dissatisfied with the performance of their agent, even if that agent found them a property. However, most buyer agreements lock you into a long term commitments and lengthy broker protection periods with heavy cancellation fees. In other words, it's an agreement you can get out of, but you can't.

I'm offering you a way to work with us that is totally risk-free.

For you, success in real estate is the ability to locate homes faster than the competition. I'm confident that I can do this for you because our team has already helped over 50 families just like you.

REALTOR _____

CLIENT _____

Choosing a Real Estate agent is the first step along the road to home ownership, and we appreciate you taking the time to consider us.

We invite you to contact us with any questions you may have about our services that will help ease the decision-making process.

We look forward to
Working with you.

HUNT HOUSES NC

HUNTHOUSESNC.COM

7751 Brier Creek Pkwy | Raleigh, North Carolina 27617