



YOUR GUIDE TO BUYING A HOME



TEN  EIGHT
REAL ESTATE TEAM

kw COEUR D'ALENE
KELLERWILLIAMS. REALTY

As a Buyer in THIS Market You Want

3 Things...

- **To Find the Home of Your Dreams**
- **To Never Pay Too Much**
- **A Hassle-Free Experience**



Hello! We are Seth & Kristen Horst, owners of Ten Eight Real Estate Team, and we KNOW we can find you the perfect home!

Please read on...



The Majority of Homeowners Surveyed said they didn't like the agent they chose to represent them in the purchase of their home...

Why?

Most Agents **Just...**

- Show you properties that don't even remotely meet your needs.
- Try to up-sell you into higher priced properties.
- Maybe preview a few homes, mostly waiting for you to find a home.
- Barely communicate with you through the process!



Eventually they become frustrated and lose interest in helping you purchase a home.



**We have a much
more Professional
& Proactive
approach**



**As Buyer Specialists, Our
Knowledge & Skill of the
market narrows down
your search, so you don't
have to look at every
home on the market...
Unless you want to, of
course.**

Here's Exactly How We Do It...

Read on...

Ten-EightRealEstate.com

(208) 329-8363

3931 N. Schreiber Way, Coeur d'Alene, ID 83815



Our 11 Step Buyer System

- Assess all of your needs, for now and in the future. We consult with you, not sell you.
- Find you the Perfect Mortgage Lender that fits your unique needs (trust us, they're not all the same)
- Quickly research your needs and Find your Top 5 Homes, perfect for you.
- Add you to our HomeBuyer Instant Notification System so you never miss a new listing. All brokers have access to the same information; it's just the speed in which you get it...and with multiple offers happening now, that's REALLY important.
- Communicate with you on a regular basis on what's new, what's next and ALL of our activities.



- Call For Sale By Owners to see if their home is a fit for your needs and represent you all the way until closing.
- Give you Our Open House Guest Pass. You don't want every agent in North Idaho calling you, do you? Use this and the onsite agents will call us, not you.
- Negotiate and Facilitate the Home Inspection making sure all major systems are up to par.
- Make Sure You Never Over Pay! - Enough said.
- Handle ALL of the details through to Closing, giving you and your family a Full-Service Experience.
- Guarantee Our Service...if within 6 months you are not 100% satisfied with your home we will sell it for free. *We're the only Team that offers this type of guarantee.



Remember, Our Job Is to Make Sure You:

- Find the Home of Your Dreams
- Never Pay Too Much
- Have a Hassle-Free Experience

We've got YOU covered!

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HOME
Sweet
HOME

The Buying Process

Steps To Take

Realtor, Lender, Title & Escrow companies are essential to the process. We will be in constant communication with them throughout the process

1. Financial pre-qualification or pre-approval

- The mortgage and loan process

2. Consultation to analyze your specific needs and wishes

- Your lifestyle interview, your home wish list, the neighborhood of your dreams

3. The search

- Select and view properties, the home tour

4. Write an offer to purchase/negotiate the purchase offer (price & terms)

- Making an offer!

5. You're Accepted! Time to turn in your "good faith deposit"

- First step with escrow. This deposit goes directly to the escrow company.

6. Inspections/Appraisal

- Scheduling inspections- home, roof & any additional inspections. Appraisal determines the current value of the property.

7. Loan Process

- The mortgage and loan process.

8. Final walk-through

- Make sure everything is the same as when we put in the offer

9. Title Company

- Signing loan docs - bring your ID and your thumb!

10. Closing!

- You get the keys!





The Buying Process | Making An Offer

Once you have found a property that you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate.

The Price

What you offer on a property depends on a number of factors; including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a very low offer just to see if the seller will accept, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

The Move-in Date

If you can be flexible on the possession date, the seller may be more apt to choose your offer over others.

Additional Property

Often the seller plans on leaving major appliances in the home, however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation; we will present it to the listing agent and/or seller. The seller will then do one of the following:

- Accept the offer**
- Reject the offer**
- Counter the offer with changes**

By far the most common is the counter offer. In these cases, our negotiating skills and experience help us represent your best interests.

When a counter offer is presented, we will work together to review each specific area of the counter offer, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.



Frequently Asked 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. We constantly check the New on Market list so we can be on the lookout for our clients. We will get you this information right away, the way that is most convenient for you, by phone, text, and/or e-mail.

Can you help me find new construction homes?

Yes, we can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. By using our services with a new construction home purchase, you will receive the services we offer, as well as those provided by the builder, at no additional cost.

What are "pocket listings" and "coming soon"?

Our team talks with local Realtors all day long, so we may have the inside scoop on what is coming up in the near future. A pocket listing is when a Realtor has a client that is thinking about selling, and will entertain offers off market or even show you the home.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of our services, let us contact the owner for you and make an appointment. Most times 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.

Can we go back through our property again once an offer is made, but before possession?

Yes! You will have the opportunity to go back during the home inspection contingency period and will have a final walk-thru a few days before we close. We can also always make an appointment to get into the house again, if needed.

Once my offer is accepted, what should I do?

Celebrate and focus on moving into your new home! You will want to schedule your move and notify businesses of your address change. We can provide you with a moving checklist to help you remember all the details.

**We Look Forward
To Working Together**



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WHY CHOOSE Ten Eight Real Estate Team?

Ten Eight Real Estate Team realizes there is so much more to buying a home than just cruising the internet and making offers. What sets us apart from other agents is our motto: Honesty, Integrity and Service. We approach every transaction with an ethical and service-oriented mindset and go the extra mile to produce, providing excellent communication and accessibility to our clients. More importantly, our relationship with each buyer is a partnership in which both parties share responsibilities to each other, while moving towards a common goal.

Our goal is finding you the home of your dreams, guiding you to a smooth closing, reducing stress and saving you time.

Kristen has been a licensed Realtor since 2012 and currently lives in Coeur d'Alene, Idaho with her family and French Bulldog, Lilly. They like to spend their free time delving into numerous outdoor activities and adventures. As the wife of a retired First Responder, Kristen has an understanding of good family values and a deep commitment to the community. After buying and renovating her first house at a young age, Kristen and Seth have continued that process with several more homes where she developed a passion and knack for finding the true potential of a home and learned how a perfect space can create a sense of well-being for her family. Kristen brings her knowledge, energy, and imagination to the team and is excited to help her clients find the perfect home for their family.



Seth retired from a career in Law Enforcement and joined Kristen in Real Estate, which fulfilled a shared lifelong dream to be able to work together. Seth has a background in construction and home remodeling and enjoys using that knowledge to help his clients make informed decisions. Seth also brings a service-oriented attitude to the team and truly loves helping others, plus he's got really good jokes (at least he thinks so). Real Estate gives Seth the opportunity to meet and connect with a wide variety of people, which always leaves him feeling inspired and fulfilled.

Our Buyers 100% Satisfaction Guarantee

We are so confident that our real estate buyer services will work for you that we guarantee you if you are not 100% satisfied with the home you buy within 6 months time, We will sell it for free. Also, if during the home search you are not 100% happy you have the right to cancel our buyer agency agreement at any time prior to writing an offer to purchase your home, with no penalties or obligations, if you feel our service does not live up to our promise.

Entering into a buyer agency agreement with a real estate agent can be a risky endeavor. Every sales representative will promise the world when it comes to effectively finding your home, but how many of them can back that up with solid performance?

According to the NAR (National Association of Realtors) survey, most home buyers were dissatisfied with the performance of their agent, even if that agent had found them a property.

Some buyer agency agreements lock you into long-term commitments and broker protection periods with possible heavy cancellation fees. In other words, it's an agreement your agent can get out of, but you can't.

We want to offer you a way to buy your home with us that is totally risk-free.
We have helped many families, just like you, purchase their homes.

Our pledge is to provide you with the highest level of service in the real estate industry, and our commitment to this pledge is 100%.
Your right is to evaluate whether we live up to this standard, and to cancel your agreement with us at any time, with no penalties or obligations, if we fail to deliver the service we promised.

Seth Horst

Kristen Horst

ARE YOU AN A, B, OR C BUYER?

At Ten Eight Real Estate Team we want our motivation to match your motivation. This means that if you need to buy a home today... you probably want me to call you every time a new listing becomes available. Now if you are not really in a hurry to buy... you probably don't want me to call you every time a new listing becomes available (perhaps e-mail would work better for you in this situation). Nevertheless, by completing this form you will help us make sure that we can match your motivation.

When working with the Ten Eight Real Estate Team, it doesn't take long to see how busy we are. For you, the Buyer... that's a good thing. You want a Buyer Specialist who is active and really knows the market. You may also notice, if you've been to our office, our Buyer Activity Boards. These boards serve a couple of purposes. One is to enable us to match properties with specific Buyer needs. The second reason—and the most important—is to classify all of our Buyers by motivation. In order for our team to focus on your real estate needs, we must first determine your motivation or your "readiness" to buy.

Since all Buyers don't have the same needs, we categorize our Buyers by motivation as follows:
"A" Buyer: Our highest priority Buyer. These are people who have to buy a home now. They have either sold their existing home, transferred into town, or their lease has expired. In many cases they could potentially be homeless.

"B" Buyer: Our second highest priority Buyer. These are people who are ready to buy, except they have a home to sell first, have a lease to fulfill, or are in the stages of getting pre-approved.

"C" Buyer: Our third highest priority Buyer. These people may buy a home when the right one comes along. (low motivation)

As you can see.....if you are a "B" or "C" Buyer it doesn't mean you are less important to us. Your needs are paramount. It only means we are trying to find homes for the "A" Buyer's first. Remember you could quickly become an "A" Buyer and become top priority! We will always do our best to accommodate you. Should your motivation change at any time please let us know so we may adjust our motivation to match yours.

We've read the above and feel that I/We are a/an A B or C Buyer(s)

Buyer: _____

Date: _____

Buyer: _____

Date: _____