

MAKING YOUR HOME BUYING DREAMS COME TRUE

VIP

HOME BUYER SYSTEM™

HOW TO HAVE
A SMART HOME
BUYING STRATEGY!



The
Brad Korb
REAL ESTATE GROUP

*Focused on What Matters to You
Real Estate Since 1979*

Types OF AGENCY

There are two primary types of relationships that exist between Real Estate Agents and Buyers



Seller Agency

Where the agent represents the Seller and owes "Fiduciary" duties to the Seller Only.

Buyer Agency

Where the agent represents the Buyer and owes "Fiduciary" duties to the Buyer Only.

There are HUGE benefits to having a Buyer's Agent represent you!

Buyer Services PROVIDED BY **AGENTS**

Services / Duties Provided	Seller Agent	Buyer Agent
Arrange Property Showings	✓	✓
Assist with Financing	✓	✓
Provide Property Data	✓	✓
Explain Forms & Agreements	✓	✓
Monitor Closing	✓	✓

“Brad Korb won over our loyalty before we were even serious about the market. We called to inquire about a property for sale that we walked by and within a few minutes Brad followed up with a phone call and continued to check in several times over the next year, to see how we were doing and if we had any questions that he could help with. Throughout the process of searching for a home and closing, his staff was friendly, responsive and knowledgeable. Brad and his team are very good at what they do and we have recommended him to all of our friends expressing interest for property in the area.” - Dan M



Benefits OF BUYER AGENCY

Services / Duties Provided	Seller Agent	Buyer Agent
Protect BUYER'S Interests at ALL Times		✓
Advise and/or Disclose to BUYER ALL MATTERS (even if it means pointing out reasons NOT to buy!)		✓
Prepare Property Value Study or CMA for BUYER (even if low)		✓
Represent BUYER Exclusively		✓
Keep BUYER'S Financial Capabilities, Thoughts & Willingness to Pay More for a Property Strictly Confidential		✓
Represent BUYER on MLS Listed Properties PLUS Foreclosures, Bank Properties, Auctions, FSBOs, Builder Closeouts and Even OFF MARKET Properties		✓
Negotiate Home Inspection, Repairs, Occupancy Dates & Buyer Credits & Costs in BUYER'S Favor		✓
OWE FIDUCIARY OBLIGATIONS & RESPONSIBILITIES TO BUYER ONLY		✓

“Brad and his team are amazing. The process of selling one home and then trying to purchase another at the same time is incredibly overwhelming. Brad and his team made things very easy. Brad was always happy to take my phone call and answer my questions. Our family would not be in our home now if it wasn't for Brad's hard work. I had lost my job so now getting financing was going to be difficult. The house that we wanted was a Trust sale, Brad asked the current owners if we could do a lease-to-loan type of purchase. They agreed which gave me time to find a job so that we would have the financing in place when the lease expired. If it wasn't for Brad thinking out of the box and working hard for us we would not be where we are today”. - Brian M.

The ABCs

OF

REAL ESTATE SERVICES

(What most agents do)

- A** dvertise homes to get you to call them.
- B** eg you to come in and talk with them.
- C** hoose a bunch of homes they like.
- D** rive you from house to house.
- E** ncourage you to make an offer.
- F** eel frustrated because THEY select homes.



Our Exclusive VIP Home Buying System
Focuses on YOUR Needs

As Your

VIP BUYER SPECIALISTS

OUR TEAM WILL HELP YOU

1. Secure the best financing at the LOWEST rates and terms for YOU.
2. Find the best home for YOUR needs.
3. Negotiate the lowest price & best terms for YOU.
4. Meet YOUR home buying needs with the LEAST amount of hassle.



No Other
Real Estate Sales Team or Agent
Offers YOU
All These VIP Buyer Services

Each Step of the Way
YOU WILL
BENEFIT
FROM OUR

1. Innovative Home Loan Programs
2. Leading Edge Technology
3. Specialized Market Knowledge
4. Unique TEAM Sales Approach
5. Valuable Consumer Benefits

“I very rarely write reviews, but I was compelled to write this one. Brad Korb has helped me find my home! I was amazed at his wealth of knowledge and the fact that he was so personable. I just knew with the first meeting with him that he was going to help me find my home. Any questions I had were answered, all calls/emails. It was so great working with him, he made me feel as if I was his only client. A+++++” - Kim C.

Our Exclusive
5 Step Home Buying System
focuses on **YOUR** needs



OUR EXCLUSIVE **5 Step**
HOME BUYING SYSTEM

STEP 1 Home Loan Pre-Approval	We Help You Find Out How Much Home You Can Buy By Giving You Access To A FREE Home Loan Pre-Approval And The BEST Home Loans Available!
STEP 2 Home Hunter System	We Email You ALL Properties That Match Your Home Buying Criteria With Our Unique VIP Home Hunter System.
STEP 3 Specialized Market Knowledge	We Help You Get The Home That You Want Using Our Specialized Market Knowledge & Leading Edge Systems & Technology.
STEP 4 Unique Team Sales Approach	We Close Your Transaction Quickly And With The Least Cost And Hassle As A Result Of Our Unique TEAM Sales Approach.
STEP 5 Valuable Consumer Programs	You Receive Valuable VIP Buyer Consumer Benefits Including Our Exclusive Satisfaction And Buyer Cancellation Guarantees!

“I would definitely recommend Brad Korb and his team. My husband and I purchased our first home with them and continued to be impressed. They informed us of steps and paperwork needed and taught us throughout the entire process. The feedback that we received from the realtor who sold us our home was that they said Brad Korb’s team was very fast at submitting all the paperwork which helped us get our home which had over 12 offers! Brad sent us a blanket with our names and date of purchase on the blanket, and sends us anniversary cards of our purchase date every year. If you need a realtor, you won’t regret choosing Brad and his team!” - Kelly M

Step 1

HOME LOAN **PRE APPROVAL**

Three Key Benefits

1. You will know exactly how much home you can afford, before you start looking and how much, if any, cash is required and what your monthly payments will be.
2. You get the best financing (lowest rates, most favorable terms and highest quality of service) as a result of our long-standing relationships with several of the best lenders in the business.
3. You can make a stronger offer and beat out other buyers as a result of being pre-approved.



Mortgage Loan Agreement

APPROVED

Consider THESE TWO OFFERS



BUYER A

(NOT PRE-APPROVED)

- \$325,000
- Offer Conditioned on Getting Financing With No Assurance Of Loan Approval.
- Uncertain Ability To Secure Purchase Funds.



BUYER B

(PRE-APPROVED)

- \$325,000
- Offer Made With Lender's Written Pre-Approval Letter!
- Financing **GUARANTEED** In Writing By Lender!

Which offer do you think
the seller will accept?

Step 2

VIP HOME HUNTER SYSTEM

1. YOU tell us exactly what you are looking for and we enter YOUR criteria into our PROPRIETARY property search program.
2. We instantly generate email reports for you on ALL properties which match your needs (including Foreclosures, FSBOs, Builder Closeouts, Pocket Listings, Pre-staged Homes and Off Market Properties!).
3. We receive PRIORITY notification when new properties meeting your criteria are listed By Any and Every Company!
4. YOU tell us what YOU are interested in and we look at and investigate the properties that YOU choose.

“We used Brad Korb’s services when purchasing a home for our son. His staff was very helpful and responsive for the entire process. Our experience with this purchase was nothing but a very enjoyable experience due to his staff’s responsiveness and kindness. Our phone calls were immediately returned, paperwork was processed quickly and accurately. The agent was very knowledgeable, honest, and kind. He would convey our concerns and questions to the seller and would keep us informed about the outcome almost immediately. I would highly recommend Brad Korb’s services to anyone who is in the market to purchase a home.” - Aida K.

YOU get access to the properties you want
BUT without any sales pressure!

How

MOST AGENTS
PICK OUT HOUSES

- They make a random search through the MLS.
- They pick out 6 to 8 homes.
- They try to sell you one of them.



“We bought our first family home using Brad Korb, and specifically the help from one of his brightest agents. We have many obstacles due to a past short sale, but the Brad Korb team and Brian guided us through every process. I also would like to emphasize the patience your team had in helping us find the right home and the right location. Our family recommends Brad Korb.” - Fernando C.

The wrong person
is deciding which homes
you’ll get to see!

We put
YOU
IN CONTROL

1. **YOU** get to pick the homes you want to see.
2. **YOU** get to choose when you see them and drive by at your leisure!
3. **YOU** get all the info that the Realtors® can see including how much the present owners paid for the property and ALL the data from the MLS system (not just the limited info the public can see).
4. **YOU** tell us which properties you are interested in and we will do additional research and arrange a showing of **ONLY** the properties **YOU** want to see.



Step 3

SPECIALIZED MARKET KNOWLEDGE

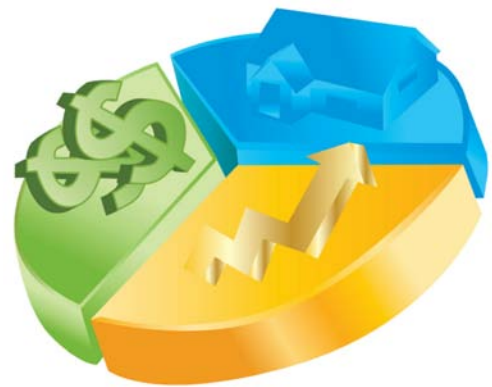
- Our Buyer Specialists are full-time professionals, experts on the intricacies of our local market, its practices and inventory.
- We know zoning, land use, construction, real estate development, investment and a broad array of other real estate related matters.
- We regularly attend outside and in-house training, continuing education and seminars by experts in the field so that **YOU** have the benefit of the latest and most up-to-date information.
- We have the latest state-of-the-art technology and software, giving **YOU** the competitive advantage over other buyers.



With our
SPECIALIZED KNOWLEDGE
OUR TEAM WILL...

1. Do the best job of finding that one “perfect property” for **YOU**.
2. Do the best job of preparing an offer that meets **YOUR** needs at the lowest price and best terms.
3. Do the best job of presenting & negotiating your offer so that the deal is in **YOUR** favor and **YOUR** interests come first (not the Sellers!).
4. Do the best job of closing **YOUR** transaction with the least cost and hassle to **YOU**.

“The Brad Korb Real Estate Group has been extremely helpful & responsive in helping us to determine what the market value of our home in the north Glendale area should be, and we will certainly be listing the sale of our home with the Brad Korb Real Estate Group in the near future. Brad and his team always returns phone calls and/or email messages in a very timely manner and has a thorough and up to date knowledge of the inventory of homes & comparable sales in our area. I would highly recommend the Brad Korb Real Estate Group to anyone that is interested in either buying or selling a home.” - Joe B.



Step 4 UNIQUE TEAM SALES APPROACH

1. Most agents are one-man shows with limited resources, time & energy, juggling several clients with little or no help and limited funds. How can such agents give you world class service?
2. Our hand picked TEAM of real estate specialists always has time for you.
3. Our unique TEAM approach means you get a highly qualified staff of individuals, each with their own specialized knowledge and areas of expertise.
4. Best of all, you get our entire TEAM of professionals all working hard for YOU!



Step 5 VALUABLE CONSUMER BENEFITS

- All VIP Buyers get a written “VIP Buyer Cancellation Certificate” that allows you to stop working with us if you feel we are not living up to the promises we make!
- All VIP Home buyers get a Home Warranty Protection Policy (worth up to \$500!).
- All VIP Buyers get a written “VIP Buyer Satisfaction Certificate” that ensures your complete satisfaction with your purchase.



What's **IN IT** **FOR YOU?**

Your Eight VIP Buyer Benefits

BENEFIT 1 YOU get pre-qualified FREE of charge for a home loan and get access to special financing.	You get more home for your money, you don't waste time on homes above or below your price range & you beat out buyers who are not pre-approved.
BENEFIT 2 YOU receive the best new listings that match YOUR criteria BEFORE the average buyer knows about them!	You can beat other buyers to all the HOT NEW LISTINGS!!!
BENEFIT 3 YOU are backed by our specialized market knowledge.	You get the house you want at the lowest possible price and on the best terms and conditions.
BENEFIT 4 YOU have an entire TEAM of pros and leading-edge technology at your disposal, at no extra cost!	Our state-of-the-art technology and unique TEAM sales system means you save time and money & your transaction is hassle-free.

What's **IN IT** **FOR YOU?**

<p>BENEFIT 5 YOU receive a Buyers Home Warranty (up to \$500).</p>	<p>You have the security of knowing your home is protected!!!</p>
<p>BENEFIT 6 YOU get a written Cancellation Certificate, signed by us, that allows you to cancel if we do not live up to the promises we make!</p>	<p>YOU are in control, not the real estate agent. You get our signed, written commitment – we take all the risk so you don't have to!</p>
<p>BENEFIT 7 YOU get a written Satisfaction Guarantee, that ensure you are satisfied with your purchase.</p>	<p>If within 24 months you are not 100% satisfied with your new property we will sell it for FREE!</p>
<p>BENEFIT 8 YOU get priority access to competent affiliates that can assist you with your total home purchase needs and circumstantial details.</p>	<p>We have special relationships with Real Estate Attorneys, Home Inspectors, Certified Engineers and others that can handle those special needs.</p>

All we ask for

IN RETURN IS

YOUR LOYALTY



“It’s difficult to keep it short, but I’ll try my best. Our experience with Brad Korb was nothing but positive. He and his team were experienced, professional, efficient, well networked, responsive, and always available. I haven’t met a more positive and upbeat broker. We wanted and received frank and honest opinions regarding all aspects of the home purchase from 1st look at the home, financing, inspection, final walk thru, to closure. Brad let us be the final decision maker on any issue, never being pushy or out of our comfort zone. He even has a van you can borrow if needed to help with moving. No place is too far from his office, he’ll go anywhere to make a deal happen.” - Wayne K.

Our **VIP**
LOYALTY AGREEMENT



*Focused on What Matters to You
Real Estate Since 1979*

VIP BUYER LOYALTY AGREEMENT... AS YOUR BUYER SPECIALISTS, WE WILL

- Secure the best financing program for your specific situation with the lowest interest rate and least expensive closing costs. Have a pre-qualification/approval certificate generated to give you the best competitive advantage and purchase negotiations.
- Provide you with regular updates from our Home Hunter Service of all the new properties that match your home criteria, so you can drive by and determine which properties you actually want to see.
- Arrange a private showing of any property you want to see including the new construction, bank owned, and for-sale-by-owner (FSBO) properties.
- Discuss the best strategy for making an offer as well as financing terms, interest rates, cost to close, possession date, inspections, termite/pest/environmental reports, and any questions you might have.
- Help you prepare an offer with terms, provisions, special stipulations, amendments, exhibits and addendums weighted in your best interest.
- Present the offer on your behalf and negotiate in your favor to help you secure the property at the best price and terms.
- Recommend extremely competent affiliates that can help with your home purchase including legal advice, home inspections, appraisals, warranties, homeowner hazard and title insurance.
- ALWAYS be available to answer your questions you might have.

As Our Client, You Are Also Entitled To The Following BONUSSES

Bonus #1 – A 1-year **Buyers Home Warranty** (up to \$500 value) We will negotiate the warranty on your behalf at no cost to you.

Bonus #2 – Our **Cancellation Guarantee**, which allows you to cancel this agreement at anytime if we do not live up to our promises.

For the services above, we are due a commission of no less than 3.0% of the purchase price of the home you buy. Commissions are paid by the seller and negotiated as part of the purchase agreement. You are giving us permission to ask the seller to pay our commission on your behalf.

Please let us know which properties you'd like to see and be sure to inform other agents, for-sale-by-owners, and builders that our team is representing you as your exclusive buyer's agent. This agreement automatically expires six months from today's date unless cancelled by either party in writing.

AND REMEMBER... YOU ARE NEVER UNDER ANY OBLIGATION TO PURCHASE ANY PROPERTY!

Buyer _____ Date _____

Buyer _____ Date _____

Our

CANCELLATION

GUARANTEE



*Focused on What Matters to You
Real Estate Since 1979*

Our Cancellation Guarantee

Your agreement with them is full of potential pitfalls

Entering into a buyers agreement with a real estate agent can be a risky business. Every sales representative will promise the world when it comes to finding you a home, but how many of them actually deliver on their promises? According to a recent survey, **more than 80%** of home buyers were dissatisfied with the performance of their agent, even if that agent sold them a property. The fact is, most buyer agreements lock you into a long-term commitment and weekly broker protection periods with heavy cancellation fees. In other words, it's an agreement that your agent can get out of, but you can't.

Your Agreement With Us Is Risk Free!

As your Buyer Specialist, my job is simply to find you the right home as quickly as possible, before the competition finds it. The reason I'm so confident I can do this (and do it well!) is because our team has already helped hundreds of people just like you.

My pledge is to provide you with the highest level of service in the real estate industry, and my commitment to this pledge is 100%. So here it is: I am so confident that our real estate system will work for you that I will let you cancel our buyer's agreement at any time prior to submitting an offer to purchase a home, with no penalties or obligations, if you feel our service does not live up to my promise.

Buyer _____ Date _____

Buyer _____ Date _____

What to do and say

WHEN YOU COME ACROSS HOMES ON YOUR OWN

- If you see a home that you like (including FSBOs and new construction), feel free to call for information, but always tell the agent that you're working with us (this will prevent you from being hounded by other agents with questions and sales pitches).
- Get the price and the MLS # or contact info of the builder or FSBO and we will supply you with complete information.
- If you see a home that you want to visit, always call us to set up an appointment.



The
BradKorb
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NEXT STEP



“Since day one Brad Korb & his team of professionals have been nothing but truly exceptional. Had my eyes set on a house & they went out of their way to make sure I got a great deal. Took 2 months for the whole process of a short sale to close. WOW!!! I still can’t believe it. With their efforts & knowledge I am now an extremely happy home owner. They even lent me a moving van @ no charge & offered to cater my house warming party. Nothing but the best from this staff. I highly recommend!!!!!!” - Julio R.

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