

# HOME BUYER'S GUIDE

A step-by-step overview



610.687.6060 | [BRETTFURMAN.COM](http://BRETTFURMAN.COM)

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**BRETT FURMAN**  
GROUP  
WRITING YOUR FIVE STAR REAL ESTATE SUCCESS STORY

**RE/MAX**  
Classic

# TWO NAMES YOU CAN TRUST



Helped 52 families  
in 2022

60+ 5 Star  
Reviews





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The Team

Our Agents

Buyer Process & Timeline

Costs

Why Brett Furman Group? Why RE/MAX?

Testimonials

Resources

Over 3 Decades  
of experience

Top Ranked  
RE/MAX team in  
PA & DE

RE/MAX  
Top 100  
Nationwide

# The Team

## Succeeding Where Others Fail

The team is made up of dedicated professionals who work together through their diverse roles to ensure you receive the best service. You get the expertise of multiple agents, along with a full time support staff at no extra costs. These roles are, but not limited to; working with home buyers, sellers, effortless transaction and administrative duties, home staging, professional photography, video tours, marketing strategies, custom designed brochures and more. The team recognizes and values the trust clients place in us. The Brett Furman Group takes great pride in making people's dreams a reality!

## Strategy

Complete customized marketing plans are developed and executed for each client to fit their needs.

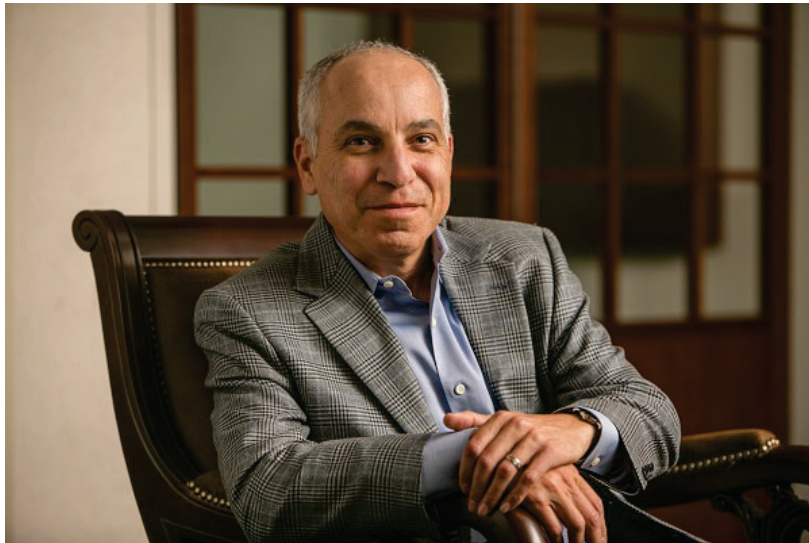
## Knowledge

With decades of experience, even in the most challenging markets, we know how to get you to closing.

## Honest & Committed

Our straightforward philosophy has proven beneficial for our clients time and time again. We put YOUR best interests first while making YOU our priority.





Brett Furman, Broker/Owner



Tracie Friedrich



Dave Rantanen



Ashley Murray



Samantha Baker



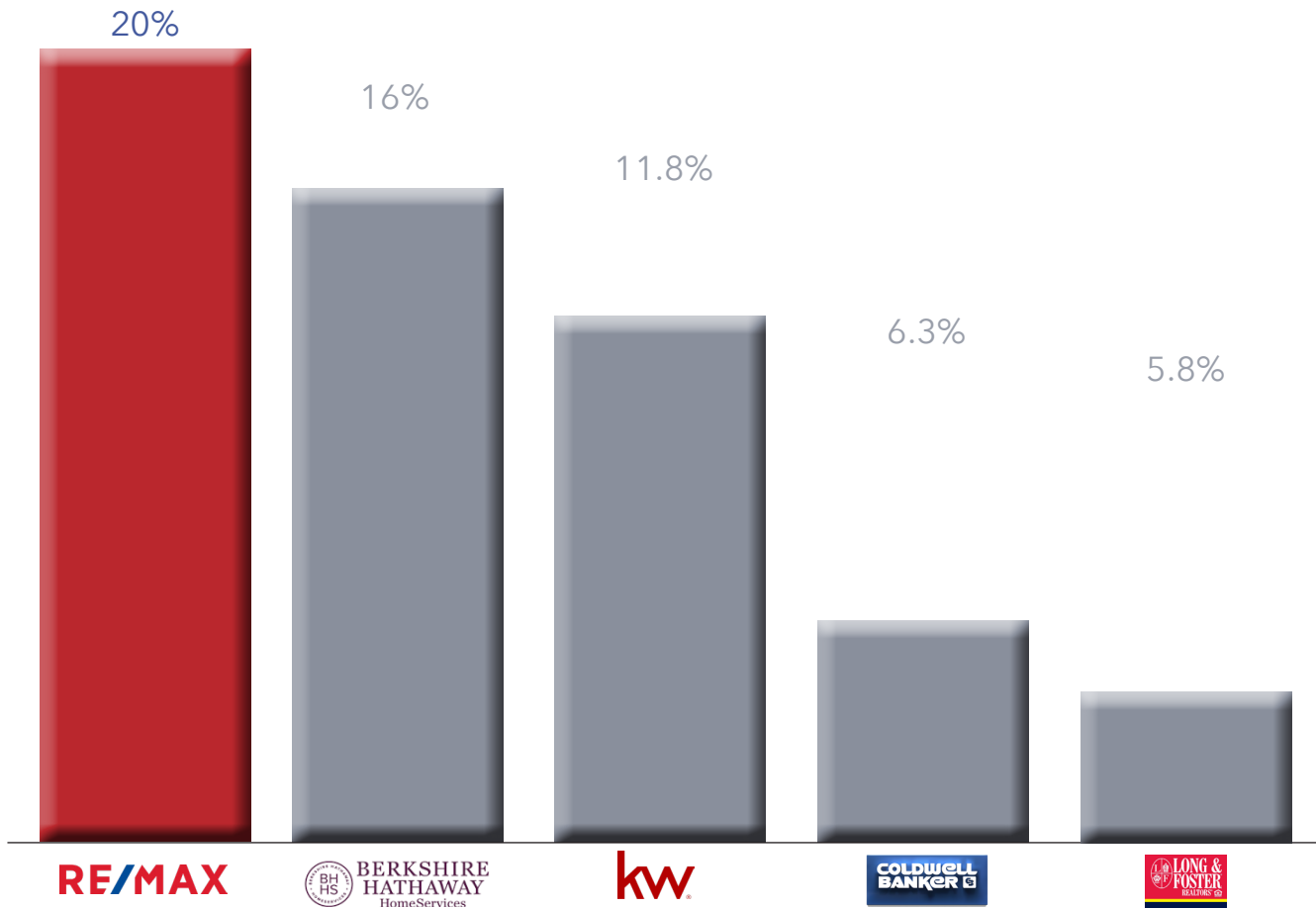
Mila Sokolova



Lisa Furman

# WHY RE/MAX ?

Market Share For Homes Sold



SOURCE: Bright Multiple Listing Service; Figures for the Realtors & agencies have been calculated for the Philadelphia area.

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# Real Estate Agents in U.S.

## **NOT ALL AGENTS ARE CREATED EQUAL** 2022

### AGENT PRODUCTIVITY BY BRAND & RE/MAX CLASSIC VS. NATIONAL BRANDS

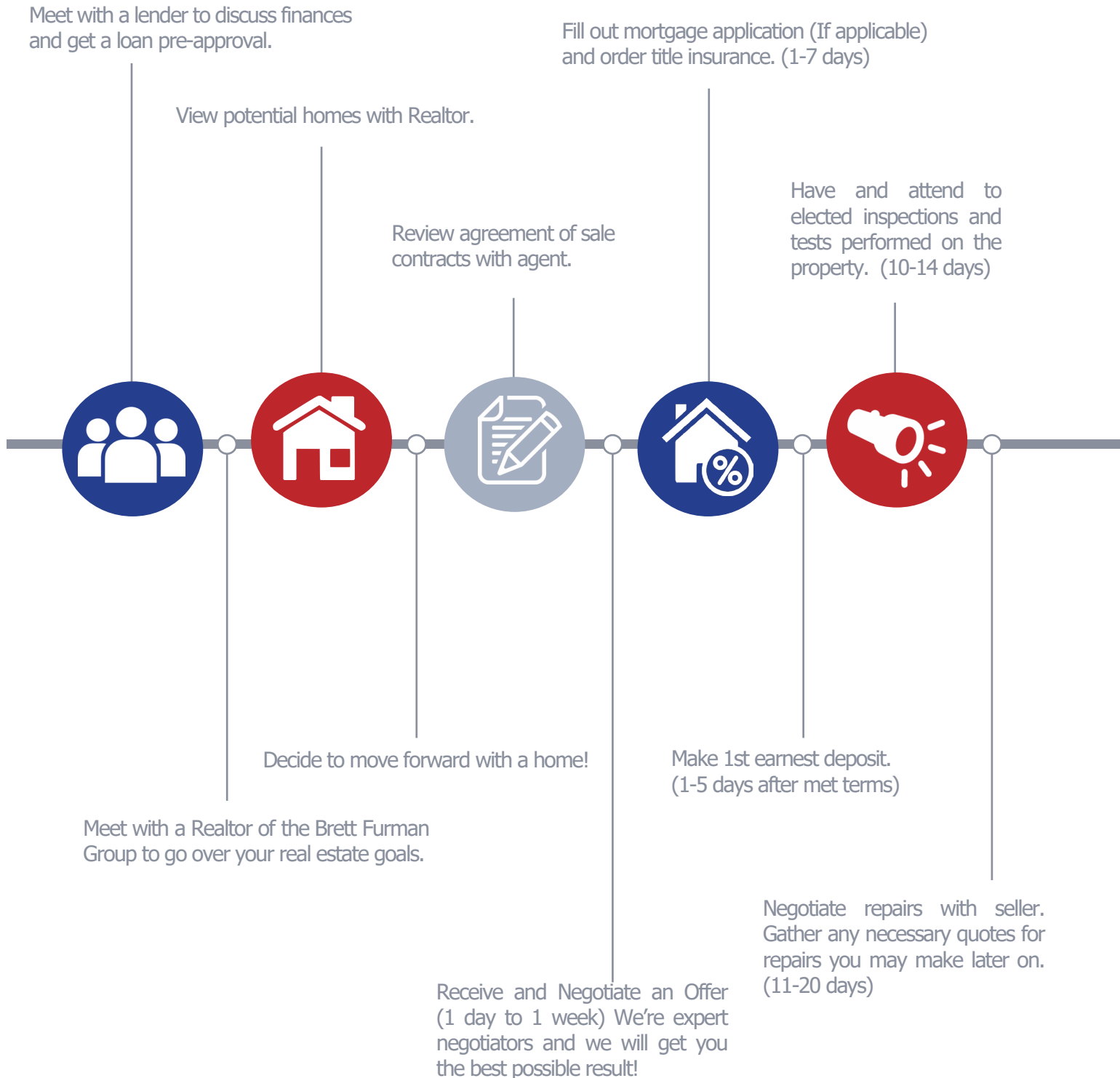
Among national U.S. brands, RE/MAX® agents average more sales than agents at any other national real estate brand.



\*U.S. transaction sides per agent are calculated from the T3 Sixty Real Estate Almanac Enterprises report, citing 2021 transaction sides, some of which are estimated by T3 Sixty.  
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# Buyer's Timeline

The Brett Furman Group process to buying a home





Make 2nd deposit  
of a cashier's check.

Appraisal completed. Any  
required repairs completed  
by sellers.

Complete allowance of 1-2 final  
walk-throughs before closing.

Schedule closing at Buyer's  
agent's office.

Attend closing and get  
keys to your new home!



Arrange for utilities to be  
transferred over to new home  
on the day of closing.

MOVE IN!

Receive cleared mortgage  
commitment from lender.

Get final money figure needed  
to purchase the home. Bring to  
closing as cashier's check.

Get home owners insurance quote.

# Ever Wonder...

What "just a little more" costs?

Loan Amount	5%	6%	7%	8%
500.00	2.5	3	3.5	4
1000.00	5	6	7	8
1500.00	7.5	9	10.5	12
2000.00	10	12	14	16
2500.00	12.5	15	17.5	20
3000.00	15	18	21	24
3500.00	17.5	21	24.5	28
4000.00	20	24	28	32
5000.00	22.5	30	37.5	45
6000.00	30	36	42	48

If you have ever wondered how little it may cost to get the home you really want, take a look. Today, with record low interest rates, it is easier than you think to own your own home. And for a few dollars more, you can get just the right home!

## Take a look and see!

# Home Buyer Wishlist

Use this list when considering what features you'd like for your new home

Wishlist Amentities	Must Have	Would Like to Have	Don't Need it
Asking Price			
Real Estate Taxes			
Style of Home (Ex. Colonial)			
Type of Home (Ex. Townhouse)			
Condition of Home			
Number of Stories			
Floor Plan (Ex. Open Concept)			
Number of Bedrooms			
Number of Bathrooms			
Garage			
Views			
Privacy			
Neighborhood			
School District			
Near Schools			
Near Work			
Near Shopping			
Near Major Roadways			
Near Parks			
Near Dining			
Community Associations			
Closet/Storage Space			
Type of Heat			
Green Features (Ex. Solar Panels)			
Fireplace			
Kitchen (Ex. Eat-in)			
Formal Dining Room			
Living Room			
Family Room			
Master Suite			
Office			
Finished Basement			
Patio/Deck			
Backyard			
Pool			
Landscaping			
Driveway Parking			
Other:			

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# Who Pays What?

Below are some examples of typical closing costs

## BUYER

- **Appraisal:** one-time fee for new loan
- **Credit Report:** for loan application
- **Homeowners Insurance:** paid by buyer for re/hazard insurance
- **Home Inspection:** paid by buyer prior to inspection
- **Loan Fees:** origination & processing fees charged by lender
- **Prepaid Interest:** prorated depending on the time of month the loan closes
- **PMI\*:** some lenders and loan programs require Private Mortgage Insurance
- **Owners & Lender's Title Insurance:** paid by buyer for inspection
- **Escrow Fee**
- **Property Taxes\*:** origination & processing fees charged by lender (reimbursement)
- **Owner's Title Insurance Premium**

## BOTH

- **Notary Fees:** buyer & seller will choose which party will pay
- **Recording Fees:** to file legal documents with County Recorder
- **Documentation Preparation:** Legal documents required for the transaction
- **Transaction Fee:** conveyancing tasks to complete the transaction
- **Transfer Tax:** city/county conveyance tax (1/2 each)

## SELLER

- **Professional Real Estate Fee**
- **Home Warranty, Existing Encumbrances** (if needed)
- **Homeowners Association (HOA) Dues & Transfer Fees** (if needed)
- **Pest Inspection/Correction:** termite report (if needed)
- **Use & Occupancy Inspection:** township certification for residential resale

This list is an example of typical closing costs. \*May depend on time of closing or loan program.

# Real People, Real Reviews

Past performance is an indication of future results...

*Brett was a pleasure to work with. He and his team were always professionals who knew their business. With over 35 years of experience, Brett has a vast knowledge of the real estate market. In the fast pace of today's current market, his team was always ahead of the curve and was able to bring a great offer to the table. There is no need to worry when Brett is your agent.*

*-Lee H.*

*We worked with Brett for the purchase of our new home in April 2020 during the COVID shut downs. Even with extra hoops to jump through for the home purchase process, he made it super easy. He was great to work with and had our best interest at heart through the whole process. We've been in the house over a month, and he still checks in regularly to make sure we are comfortable and okay. I would recommend Brett to anyone buying or selling their home. He is kind, fair, a great negotiator, and he knows his stuff!*

*-Justin Fleckser*

*A real gentleman. The for sale sign went up and the house sold in a day. negotiating was easy, my opinion was always handled with tact. my phone calls were quickly answered as well as all questions. I had been in the house for 28 years but the move went smoothly.*

*-Marsha H.*

*Brett assisted my husband and I as we planned for and ultimately sold our family home of 20 years to down-size and move into the city. This was a challenging transition for us and Brett was supportive and non-judgmental throughout the process. We found Brett to be available and responsive. I appreciated his calm reassurance while my husband valued his analytical knowledge. With Brett's help, we had an agreement of sale within 3 weeks time!*

*-Jennifer O.*

*From the first time Brett visited our home we were very pleased with him. He came prepared with comps, information on selling our home, toured our home with interest and took the time to sit down and talk with us while answering all our questions and concerns. He listens to you, cares about your thoughts and feelings and is very easy to talk to. Brett was always very responsive and helped us tremendously every step of the way like a dear friend would. ...*

*-Nadja Frist*

# Concierge Service

Access to hundreds of tried-and-true vendors in just about every industry imaginable, including:

- Appliance Repair
- Auction Houses
- Carpets and Flooring
- Chimney
- Closet Organizers
- Decks
- Decorators
- Downsizing & Transition vendors
- Elder Care Financial Planner
- Elder Lawyer
- Electricians
- Geriatric Case Manager
- Gutter Cleaner
- Handymen
- Home Inspectors
- Home Alarm Systems
- HVAC
- Insurance
- Landscaping
- Mold
- Mortgage Representatives
- Movers
- Painters
- Pest Control
- Title Companies
- Window Washers
- and hundreds more...



# Example Contracts