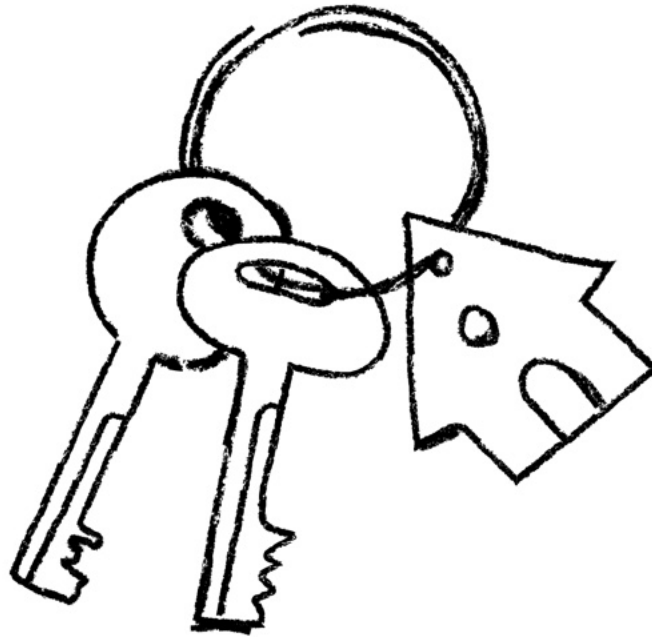


# Your Ultimate Guide *to Buying a Home.*



# Processes

1

## Consultation

We'll sit down together and help you determine your needs wants and goals while offering my personal industry expertise and strategies for bringing your vision to life.



2

## Pre-Approval

Getting pre-approved will help you know exactly what you can afford so you can confidently focus on the right homes. Plus, it shows sellers you're serious, giving you an edge when making an offer.



3

## Property tours

After you have reviewed and selected which homes you want to tour, we get to go shopping! This is where you can start figuring out what you really want in your new home.



4

## Write offer

Once we find the home of your dreams, we'll submit an official offer - including but not limited to sale price, inspection contingencies, and closing costs. The seller then has time to accept, reject, or counter your offer.



5

## Under Contract or Escrow

With your offer accepted, we enter a 30-day Escrow period. This involves a neutral third party company that holds funds while conducting a thorough underwriting process to ensure all aspects of the contract are upheld properly



6

## Appraisal

The appraisal is ordered by your lender to protect their investment. They have their own checklist of things they look at for the final approval to move forward. The appraiser can demand repairs completed by the seller before they will give their approval.



7

## Inspections

Now that you've found your home we need to order the inspection. The inspection will let you know what repairs are needed, some are minor and some may be safety issues. Don't worry, you are still protected.



8

## Closing

Congratulations! You now own a home and can get moved in. It's time to celebrate and have your housewarming and show off your home. We will be standing by to answer any questions you may have about home-ownership and have a list of contractors if the need arises.



# What Buyers Need To Know About The National Association Of Realtors (NAR) Changes.



## Starting August 17th, 2024

It is required to complete and sign a written agreement before showing a home. This applies to buyers requiring the services of any licensed agent in the U.S. to visit a property.



## By Signing the Agreement to Partner with an Agent

Our agent is dedicated to you and committed to finding a home that meets your needs.



## With a proven track record

We have the knowledge and experience to be the BEST asset in your real estate endeavors.

## Signing a Buyers Broker Agreement or BBA

- ✓ This is an agreement to engage with a professional real estate agent to consult, show homes, negotiate contracts, and advocate.
- ✓ It will establish the length of the agreement
- ✓ It shows the agent/broker's services and responsibilities
- ✓ It explains the agreement's exclusivity between Broker and client, what fees are owed for services rendered, and how to terminate the agreement. It mentions additional fees if the buyer signs with more than one agent.
- ✓ It provides a clear explanation of the various ways an agent can be compensated for their services to the Buyer.



# 105 More Ways

Agents Who Are Realtors<sup>®</sup> Are Worth Every Penny Of Their Compensation.

**Here's A Look At All The Things - Big And Small - That A REALTOR<sup>®</sup> May Do To Help Clients When Buying A Home.**



## Counseling Session Activities

- ✓ Prepare the buyer for executing a buyer representation agreement
- ✓ Explain agency relationships to the buyer and get state required legal consent to represent, if needed
- ✓ Inform the buyer of working relationship based on state law, the REALTORS® Code of Ethics, and the broker's business policies

## Building a Relationship

- ✓ Learn the buyer's wants and non-negotiable needs
- ✓ Understand the buyer's budget and what will be needed financially
- ✓ Help the buyer understand what property their chosen budget will buy
- ✓ Consider having the buyer fill out a homebuyer's checklist
- ✓ Assist the buyer in examining how much they can afford to spend
- ✓ Provide quality lender resources
- ✓ Partner with the buyer to locate suitable properties for consideration
- ✓ Match the buyer's needs with available property
- ✓ Constantly re-evaluate buyer's needs and refocus property showings to fit those needs
- ✓ After ensuring the buyer understands what is done for them, how it is done, and the benefit to them, obtain signatures on the buyer representation agreement
- ✓ Explain how compensation is paid, who pays it, and what the buyer's options are for paying it

## Educating the Buyer

- ✓ Communicate the working relationship based on state law, the REALTORS® Code of Ethics, and the broker's business policies
- ✓ Explain Federal and State Fair Housing laws
- ✓ Explain what to look for in applicable property disclosures
- ✓ Reassure the buyer that their personal information will remain confidential
- ✓ Inform the buyer that you will always disclose all known material defects
- ✓ In accordance with state law, provide information on checking the sex-offender registry and crime statistics for the neighborhood
- ✓ Discuss available resources that the buyer can check to learn more about prospective neighborhoods



**REALTORS®** are members of  
the National Association of  
**REALTORS®**



## Preparing the Buyer

- ✓ Explain the timeline for house hunting, mortgage approval, and closing
- ✓ Explain the local market and how it impacts the buyer
- ✓ Show statistics on what percentage of list price sellers in the area are currently receiving
- ✓ Inform the buyer on what home features are popular
- ✓ Identify current average days on market
- ✓ Share the dangers of using the price per square foot to figure home values
- ✓ Explain the concept of absorption rate and how it impacts the buying process
- ✓ Indicate current listing months of market inventory
- ✓ Share estimated potential out-of-pocket costs to complete the transaction
- ✓ Assist the buyer in analyzing the loan estimates
- ✓ Qualify the buyer for financial ability to purchase
- ✓ Help the buyer account for the complete costs of homeownership
- ✓ Prepare lender for listing agent calls
- ✓ Assist in comparing different financing options
- ✓ Help the buyer select for viewing only those homes that fit their needs
- ✓ Proceed in showing homes that fit the buyer's must-haves
- ✓ Caution the buyer on posting information to social media
- ✓ Review the sample sales contract so the buyer is prepared when it comes time to make an offer

## Showing Properties

- ✓ Schedule showings and provide access to all listed properties as soon as they become available in their local MLS broker marketplaces
- ✓ Educate the buyer on the immediacy of new listings appearing in their local MLS broker marketplaces and the lag time for them to appear on some websites
- ✓ Collaborate with the buyer on properties they may have learned about through their sphere contacts
- ✓ Research and assist on all unlisted properties the buyer wishes to see
- ✓ Preview properties prior to showing if needed
- ✓ Network with other agents to source properties not yet in their local MLS broker marketplaces
- ✓ Contact homeowners in focus areas to see if they are considering selling
- ✓ Set up an automated email alert system through their local MLS broker marketplaces that immediately notifies the buyer of properties that fit discussed requirements
- ✓ Arrange a tour of areas, schools, and key points of interest
- ✓ Provide resources containing neighborhood information on municipal services, schools, etc.
- ✓ Inform the buyer of negative aspects like nearby venues or operations that may result in issues that could impact value
- ✓ Collect and share any other vital information on available homes, remembering to follow all fair housing laws at all times
- ✓ Check applicable zoning and building restrictions
- ✓ Help the buyer decipher public property and tax information
- ✓ Collect and share pertinent data on values, taxes, utility costs, etc.
- ✓ Compare each property shown to the buyer's wants and needs list and remind them of what they were looking for
- ✓ Help the buyer narrow the search until the buyer identifies top choices
- ✓

## Negotiating Offers

- ✓ Assist the buyer in getting the best property at the best price
- ✓ Suggest that the buyer learn more about the neighborhood prior to making an offer
- ✓ Prepare a comparative market analysis (CMA) in advance of making an offer
- ✓ Prepare the buyer to have the most attractive offer in the current marketplace
- ✓ Explain common contract contingencies and include approved protective clauses in the purchase offer
- ✓ Ensure that the buyer receives and understands all state and federally-required disclosure forms
- ✓ Prioritize contract negotiation goals with the buyer
- ✓ Help create a negotiating strategy
- ✓ Use strategies such as an escalation clause to maintain a competitive offer
- ✓ Prepare the buyer for a multiple offer situation and develop negotiation strategies
- ✓ Write an offer that has a reasonable chance of being accepted
- ✓ Recommend optional contingencies and explain the pros and cons of using them
- ✓ Provide information on purchasing incentives that may be available
- ✓ Discuss financing alternatives
- ✓ Negotiate the buyer's offers to arrive at the best price and terms
- ✓ Utilize hyperlocal expertise and strong communication skills to assist the buyer in being the successful offer

## Advocating for the Buyer and Facilitating the Close (Part 1/2)

- ✓ Advocate for the buyer throughout the entire process
- ✓ Encourage the buyer to fully investigate their options in terms of a home inspector, title company, appraiser, mortgage lender, and other services
- ✓ Present a list of the types of required and optional inspections such as environmental, roofing, and mold
- ✓ Review and discuss home inspection concerns
- ✓ Negotiate repair requests from home inspection
- ✓ Guide the buyer on meeting all contract deadlines
- ✓ Assist in coordinating communications
- ✓ Advise the buyer to review the settlement statement
- ✓ Inform clients that they need to transfer utilities to the new residence
- ✓ Schedule final walkthrough
- ✓ Accompany the buyer on the walkthrough
- ✓ Assist the buyer in questioning the appraisal report if it affects the financing
- ✓ Confirm clear-to-close with the lender
- ✓ Ensure all parties have all forms and information needed to close the sale
- ✓ Remind the buyer of the location where the closing will be held
- ✓ Confirm the closing date and time, and notify parties if there are changes
- ✓ Gather all required forms and documents for closing
- ✓ Explain flood insurance to the buyer
- ✓ Explain title insurance to the buyer and refer to qualified insurance broker
- ✓ Order any surveys needed

## Advocating for the Buyer and Facilitating the Close (Part 2/2)

- ✓ Order the appraisal
- ✓ Order the title search
- ✓ Confirm the status of the loan funding
- ✓ Check addendums and alterations for agreed terms
- ✓ Review the buyer's closing statement to ensure accuracy
- ✓ Explain wire fraud risks and remind clients to verify all wiring instructions before transferring funds
- ✓ Double-check all tax, homeowners' association dues, utility, and applicable prorations, if relevant
- ✓ Request final closing figures from the closing agent (often an attorney or title company)
- ✓ Receive and carefully review closing figures to ensure accuracy
- ✓ Receive and carefully review title insurance commitment with the buyer
- ✓ Advise the buyer to re-key their locks and to consider a one-time cleaning service or landscaping before moving day
- ✓ Review documents with the closing agent (attorney)
- ✓ Support the buyer in any final closing activities



Actual services provided will depend on the needs of the buyer and the transaction –not all 105 things will need to be done in every transaction.

Featured content from the Center for REALTOR® Development's Accredited Buyer's Representative (ABR®) Designation Course. Visit [crd.realtor](http://crd.realtor) to learn more.



love<sup>®</sup> where you live



Welcome to the Piper Partners Home Buying Guide! Our goal is to provide you with all the information and resources you need to navigate the home buying process smoothly and confidently. From understanding the role of your Realtor<sup>®</sup> to closing on your dream home, this guide covers each step in detail.

## *An Indispensable Partner...*

With a wealth of online resources and countless reality TV shows about real estate, it's not surprising some homebuyers consider a DIY approach when purchasing a new home. But for most, a real estate professional is an indispensable partner in the homebuying process. While today's buyers are more educated about real estate than ever before, all the research in the world can't match an experienced agent's "in-the-trenches" understanding of what's happening in the market today. And when the most in-depth market knowledge is backed by the best marketing and technology in the business, the results are unmatched. As one of the nation's largest and most innovative real estate brands, @properties offers the expertise and resources to make your home-buying experience seamless, and just as importantly, enjoyable.

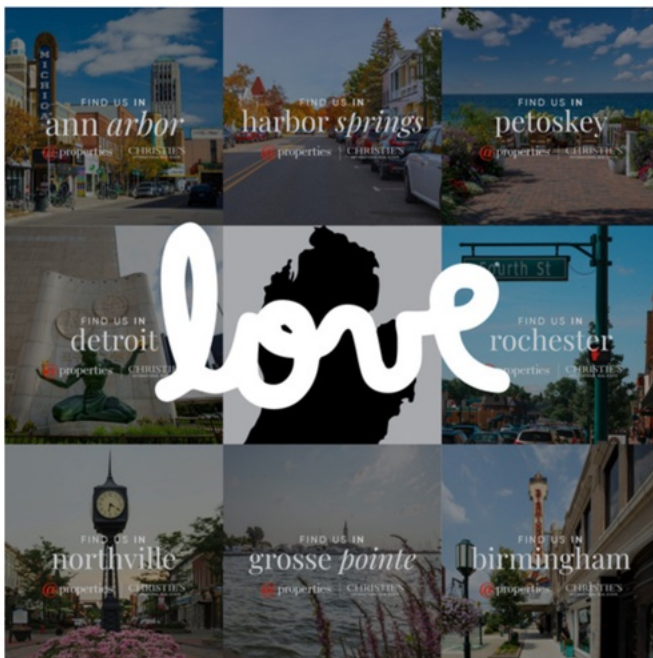
# Home is...

Where we make memories.  
Where we build relationships.  
Where we celebrate milestones.  
Where we laugh.  
Where we love.  
Where we dream.  
It's so much more than a place to live - and finding that special place you want to call home starts with finding an agent who understands that.



# Love is...

Not just about buying and selling homes; it's about uniting people and strengthening our communities. We fulfill this mission through various efforts, such as supporting local organizations and collaborating with small businesses on special marketing initiatives like @loves local. Inspired by the communities we serve, we strive to give back and make a positive impact whenever we can.





# *Meet Your Team...*

Piper Partners Real Estate Team is a boutique-sized, highly specialized real estate team with experienced and highly trained agents who live in the areas we serve – Ann Arbor, Dexter, Chelsea, Canton, Plymouth, Saline, South Lyon, Brighton, and Ypsilanti markets to name a few.

With cutting-edge technology and marketing tools, we deliver world-class real estate services in innovative ways and can navigate through real estate under any market conditions.

Working with us, you will receive up to the minute market information and never feel pressured to make a decision. We will protect your interests and negotiate aggressively on your behalf.

Our team is equipped to win homes for our buyers and sell listings fast and for the best price for our home sellers. Our listings sell 80% faster than the Ann Arbor Board of Realtors average.

We are a training-based organization with the best coaching and training available in the real estate industry. We have a well-defined team culture with a set of core values that we live each day.







## *Andy Piper*

CEO, REALTOR®

Andy Piper, founder and CEO of the Piper Partners Real Estate Team, is renowned for his deep local expertise and exceptional client service. Known for his marketing acumen, especially in online strategies, he has developed Piperpartners.com, one of the nation's most comprehensive real estate websites, offering valuable resources on buying, selling, and living in Ann Arbor, Michigan.

Ranking in the top 5% of Ann Arbor real estate agents, Andy combines a customer-first approach with strong marketing, negotiation, and management skills to achieve outstanding results. His commitment to technological advancement in real estate further enhances his effectiveness.

A resident of Ann Arbor since 1996, Andy, along with his wife Diana, their three children, and three cats, brings a deep understanding of the local market. Originally from Grosse Ile, Michigan, and a Michigan State University Urban Planning graduate, Andy enjoys photography, woodworking, and music in his free time.



## *Ashley Gartrelle*

Associate Broker, REALTOR®

Ashley Gartrelle, a Metro Detroit native, discovered her passion for real estate at 15 while working as a receptionist in Macomb County. Her early start led to extensive experience across administration, marketing, and management, establishing her as a competitive and visionary leader in the industry.

Based in Ann Arbor, Ashley leverages over a decade of industry experience and deep local market knowledge to assist clients in Ann Arbor and Washtenaw County. Her expertise in property statistics and market trends helps clients make well-informed decisions in buying, selling, commercial or investing.

Known for her resourcefulness and innovative problem-solving, Ashley builds strong, trusting client relationships with her approachable and dynamic personality. Outside of real estate, she is a talented artist, athlete, and avid traveler, bringing creativity and enthusiasm to all her endeavors. With Ashley as your REALTOR®, you can trust her commitment to making your real estate dreams a reality.



## *Carlos Navia*

Bilingual REALTOR®

Carlos Navia is a committed real estate agent with the Piper Partners Team at @propertiesREMI | Christie's International Real Estate in Ann Arbor, Michigan. Originally from Mexico, Carlos moved to the U.S. in 2015 to earn a degree in business administration and start a new chapter in his professional journey.

Driven by a passion for helping clients achieve their real estate goals, Carlos works diligently to ensure every transaction is seamless and rewarding. His bilingual abilities in English and Spanish enable him to effectively assist a diverse range of clients, whether they are buying, selling, or investing in real estate.

Carlos is dedicated to providing comprehensive guidance throughout the real estate process, addressing any questions or concerns clients may have. His commitment to exceptional service and his broad skill set make him a valuable resource for navigating the real estate market.





***Darryn Von***  
Trilingual REALTOR®

Darryn Von's real estate career was inspired by his mother's extensive work in lending and equity investment. Born in Ann Arbor and having lived in Ypsilanti, Detroit, Spain, and France, Darryn combines his local roots with a global perspective. Fluent in Spanish and proficient in French, he connects effectively with a diverse range of clients as part of the Piper Partners Team.

Darryn's experience working with the Ministry of Education overseas, where he developed bilingual curriculum, sharpened his attention to detail and patience—qualities essential for successful real estate negotiations. With a background in International Affairs from Eastern Michigan University, focusing on economics and political science, he offers valuable insights into market dynamics.

Known for his humility and dedication, Darryn serves investors, sellers, buyers, and renters with a commitment to excellence. His ability to navigate complex transactions ensures a seamless and rewarding experience for every client. With Darryn as your REALTOR®, you can expect expert and attentive service throughout your real estate journey.

# *Our Core Values...*

*Who we are, what we do and why we do it...*

Together we achieve more. The whole is greater than the sum of its parts.

When we help others, we help ourselves. Goodwill is contagious!

We learn, train and practice daily because it is the foundation of success.

We attract and retain exceptional talent through continuous growth and improvement.

We create structure to have freedom.

We actively seek to understand our own and others' struggles so that we are kind and compassionate.

We are energized by building safe, trusting relationships.

We have a limitless mindset and know that every day there can be a revelation or new discovery.

We are committed and resilient in the face of challenges.

We actively identify and pursue our passions, and create the paths to our Big Why.

We are committed to keeping our minds, bodies, and souls healthy.

*Who we are, what we do and why we do it...*

## ***Our Mission...***

The Piper Partners Team improves lives by delivering 5-star real estate service with the highest levels of competence, trust, and integrity. We are known as professional, caring, compassionate, and giving leaders in the communities we serve.

## ***Our Vision...***

We create the opportunity for individuals to exceed their goals, realize their vocation, create wealth and well-being, through real estate.

## ***Our Perspective...***

We are in charge of our destiny. We define our personal and professional goals and vision and make commitments to achieve them. We are learning and training-based and deliver the best real estate services to our clients and the best training to our team members. We develop talent and promote from within. We're innovative - we approach problem-solving in a creative and fundamental way so we and those we help can live better lives. We are deeply connected in our community and support organizations that serve those in need.



# Proven *Results*

From Relocating to Ann Arbor, or buying a new home in the same subdivision, read through what your neighbors have to say about working with us!

## ★★★★★★ - Lisa, Bought in Ann Arbor

*"Andy and his team helped us find the right home for our family and had answers to all of our questions. Our family was making a move to Ann Arbor. We did not really know much about the area or which neighborhoods would be the best for us. Andy and his team guided us through the whole house selection process offering great insight into what neighborhoods would be a good fit for us. He took the time to really get to know us to match us with the right properties. We valued and respected his opinion. The Piper Partners are very knowledgeable and was able to answer all of our questions. We would use him again in a heartbeat except that he already found us the perfect forever home!"*

## ★★★★★★ - Julia & Chris, Bought in Ann Arbor

*"We were referred to Piper Partners from our former realtor in Denver and had such a wonderful experience! Andy and his team really seemed to "get us" and what we were looking for. Despite an extremely tough market, the team assured us that he would be able to help us find what we are looking for, and he did! We felt supported and encouraged throughout the home search process and guided through the actual purchase and paperwork process step by step."*

## ★★★★★★ - Julia and Eric, Bought In South Lyon

*"Someone from the Piper Partners team was always available to help us with our questions. When you're making a big purchase like this, this is so important! Andy was always willing to drive to the furthest suburbs with us as we looked for homes in the countryside, which we loved. The PiperPartners website has so much great information about the different neighborhoods in Ann Arbor, making narrowing down our search areas very easy. Andy understands the market in and around Ann Arbor like very few can. They are in tune with every community's market and gives great advice for leveraging the best offer possible. Their market knowledge, accessibility, friendliness, and helpfulness are unmatched. Don't hesitate to choose them as your realtors! I'd be happy to recommend the Piper Partners team to anyone looking to buy a home near Ann Arbor!"*

## ★★★★★★ - Jenn D. Relocated from Seattle to Ann Arbor

*"The Piper Partners were recommended to me by a long-time Ann Arbor resident (20 years), and after working with them I offered to provide a testimonial - especially for others relocating from other states. When purchasing a home in Ann Arbor and living in another state you have to trust and rely on your agent, and I did, entirely. Andy is responsive, incredibly knowledgeable of the market, trends, etc. but also an excellent resource "of all things Ann Arbor", efficient, friendly, professional, and incredibly reliable. I cannot recommend Andy highly enough. In fact I offered to speak with others moving from out of state to share my experience first hand with others."*



STOP LOOKING.

START FINDING.