

# JCRE Homebuyer Solution



**JEFF COOK**

— REAL ESTATE —

# Our Objective

Our sole objective is to make your home buying experience the absolute best it can be!

We accomplish this by...

- Helping you find the **best home**.
- Helping you negotiate the **best price** on your new home.
- Helping you secure the **best financing** and the **best monthly payment**.
- Helping **represent and protect** you throughout the entire process.
- Helping make the entire experience as **hassle free** as possible.

And, best of all,  
our program is

**100% FREE!**

(Our fees are paid for by the seller)

Why use a  
Jeff Cook Real Estate  
Exclusive Buyer Specialist?

Let's start by understanding Buyer Agency

If you call the real estate agent who has the property listed to represent you,

They are being paid to  
**NEGOTIATE AGAINST YOU!**

Why?

They represent the **SELLER!**

**Who represents whom as my “Buyer’s Agent”?**

What happens if you see a home that you like that  
we also have listed for sale?

By using a **JCRE Exclusive Buyer Agent**  
to represent **YOU** and **ONLY YOU**,  
you know you have an agent who has only  
**YOUR best interest in mind!**

# JCRE Buyer Agent

Services/Duties Provided	Jeff Cook Real Estate	The Traditional Agent
Work exclusively for the buyer to promote and protect the buyer's interests, ensuring the buyer's home purchase experience is positive.	YES	NO
Access to all MLS listed properties PLUS exclusive listings including, but not limited to: coming soon listings, bank properties, auctions, FSBO's and new construction.	YES	NO
Structure offer with the Buyer's best interest in mind and negotiate the best price and terms in favor of the buyer.	YES	NO
Assist the buyer in the necessary steps to get the buyer to closing and in their new home.	YES	NO



Exclusive Buyers Agent

So now that you know you must have an  
**Exclusive Buyers Agent,**  
what is so unique about the  
**Jeff Cook Real Estate Team?**

Our **JCRE Homebuyer Solution** is completely different than anything else you have ever seen...

**We focus exclusively on YOUR needs.**

Our exclusive **JCRE Homebuyer Solution** is comprised of four simple steps...

## The Perfect Home Buying Experience



Home Loan Pre-Approval

Finding the Right Home

Negotiating the Best Price

Protecting Your Interests

**Step 1:**

**Home Loan Pre-Approval**

**How much home will comfortably fit in your budget?**

## 3 Key Benefits:

- **Know how much home you can comfortably afford...** both in terms of total purchase price and monthly payments
- **Identify the best loan program** that meets your unique situation (best interest rates, term, fixed rate, payment structure, etc.)
- Put yourself in the **strongest purchasing position** to know how much to offer on a home within your specific spending limits

# Which offer would you accept?

## *Buyer A*

(You with an  
**Approved Home Loan**)

- \$250,000
- Same as Cash
- No Conditions

## *Buyer B*

(Another buyer who is  
**NOT pre-approved**)

- \$250,000
- Conditional upon financing

# How to Accomplish Loan Pre-approval:

- A **credit report** is generated by Tabor Mortgage Company.
- **Your financial details** are gathered (if required and/or necessary).
- A **comprehensive search** is conducted to locate the **right mortgage program** for YOU, choosing from hundreds of different programs.
- **Information is forwarded** to the lender/bank for **underwriting and final approval**.

**Step 2:**

**Finding The Right Home**

What are **YOU** looking for?



## Step 2: Finding The Right Home

**flexmls** Quick Launch

Dashboard Add/Change Search Daily Functions Contacts Taxes

1 - Residential *work on behalf of a contact*  
Saving Draft

View Results:

- Status of Active
- Sub-Type
- List Price between 250,000 and 275,000  
250,000 to 275,000
- Area of 61 - N. Chas/Summerville/Ladson-Dor  
61 - N. Chas/Summerville/Ladson-Dor  
61 - N. Chas/Summerville/Ladson-Dor  
62 - Summerville/Ladson/Ravenel to Hwy 165  
63 - Summerville/Ridgeville  
64 - St. George/Harleyville/Reevesville  
[See All...](#)
- City
- County
- Subdivision
- Subsection
- Bedrooms of 3+  
3 to max
- Baths - Full of 2+  
2 to max
- Ground Level
- Apx. SqFt
- Acreage
- Sold Price
- Year Built
- Exterior
- Garage/Parking of (or) 2 Car Garage
  - or 1 Car Carport
  - or 1 Car Garage
  - or 1.5 Car Garage
  - or 2 Car Carport
  - or 2 Car Garage
  - or 2+ Car Carport

**19**

**listings matched your search**

- [View results in a list](#)
- [Show listing details](#)
- [See photos, videos, and virtual tours](#)
- [Map the listings](#)
- [Compare listings](#)
- [Send Messages about listings](#)
- [Save, E-mail or Print your listings](#)
- [Create a CMA or Export](#)

The MLS has information on thousands of homes for sale by ALL companies.

## The "Old School" mentality...

How most other agents still operate today.

- Make a **random search** through MLS
- Pick out **6-8 homes** to show you
- **Pressure you** to buy one

The **WRONG PERSON** is choosing **YOUR** home

# The Solution

Our **Smart-Search** system was designed to:

- **Give you priority access** to hot new listings that match your home buying criteria.
- **Alert you** of the hottest new listings **the moment they become available**.
- Make your home search **quick and simple**.

## Here's how it works:

We enter your specific home buying criteria into our custom **Smart-Search** system.

The moment a new listing comes on the market, **you are instantly emailed** all the home's information and characteristics.

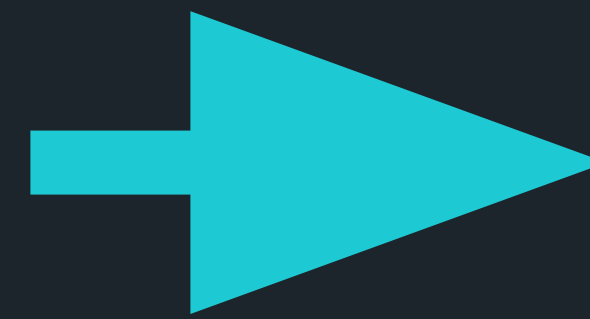
## We put YOU in control...

- We only send you the homes that match **YOUR** specific criteria.
- You pick **as many homes as you want** and drive by them.
- When you see a home you like, you call us and **we arrange a private showing** of the home.
- There is **NO PRESSURE to buy!**

# You are in control, which means...

## No More...

Searching through **random websites** looking at homes that may **already be sold**

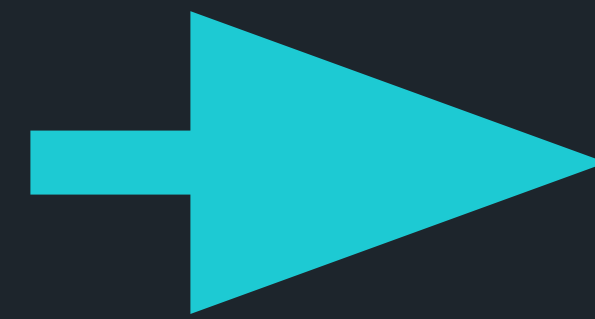


You get **EXCLUSIVE access** to hot new listings **BEFORE** other buyers

# You are in control, which means...

## No More...

Wasted time viewing homes  
a real estate agent has  
selected that don't interest  
you

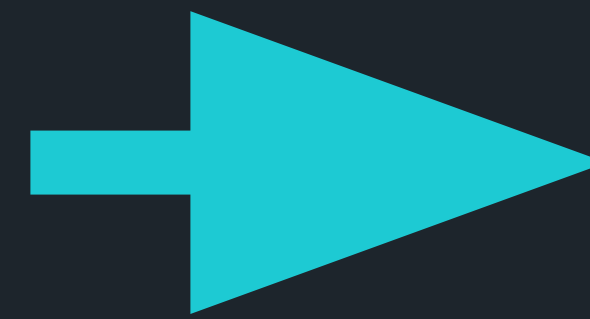


You only receive homes  
that match YOUR criteria  
and YOU select the homes  
you want to see

**You are in control, which means...**

**No More...**

**Overpaying for the home  
you want**



**Because you beat out  
other buyers, you can  
negotiate the best  
possible price!**



## Step 3:

**Negotiating the best price & terms using  
our specialized knowledge**

# Once you find the home you want, we will...

- Discuss the price, timing, & other terms under which **YOU** would like to make an offer
- Help to prepare an offer that **meets YOUR specific needs**
- **Present that offer on YOUR behalf** to the sellers and/or their agent
- **Negotiate all terms and conditions** of the offer and/or counter offer in **YOUR best interest**
- **Educate YOU** on paperwork and closing details

**So what's included in closing costs?**

**Transaction Opening Fees  
&  
Closing Day Fees**

# What are Transaction Opening Fees?

Earnest Money- (\$1,000-\$2,500)

Pest, Home, & Roof inspection- (\$400-\$650)

Appraisal- (\$400-500)

**Total- (\$1000-\$3000)**

\* These are paid up front before the closing

# What are Closing Day Fees?

Down Payment- (3-20% of Loan Amount)

1<sup>st</sup> year Homeowners Insurance- (\$800-\$1,500)

Escrow/Mortgage/Attorney/Title Fees- (\$1,500-\$3,500)

1<sup>st</sup> year Home Warranty Protection Plan- (\$450-\$750)

JCRE's Agency Administration Fee- (\$495)

**Total- \$8,000-\$20,000**

\* These costs are approximate

**So what's it really going to cost me?**

# Cost To Close (Using A Traditional Agent)

Transaction Opening Fees	\$1,000-\$3,000
+	+
Closing Day Costs	\$8,000-\$20,000
=	=
Average Cost to Close	\$9,000 +

# Cost To Close (Using A Jeff Cook Agent)

Transaction Opening Fees	\$1,000-\$3,000
+	+
Closing Day Costs	\$8,000-20,000
-	-
Preferred Homebuyer Credit	\$3,000-5,000
=	=
Average Cost to Close	\$6,000 +



Once finished...

You'll be in escrow on your new home,  
with terms that are  
**100% acceptable to you!**

**Step 4:**  
**Protecting **YOU** Interests**

**Making sure **YOU** get the house **YOU** expected.**

**Now that you have your new home under contract, we will help represent you each step of the way by:**

- Making sure the home is in **a condition acceptable to YOU**
- That you know everything that may be **affecting the value & livability** of the home.

**All of this is completed... BEFORE YOU are committed to proceed with the purchase!**

# How We Protect You

- We help you coordinate any inspections that you wish conducted.
- We help you review all disclosures and documents related to the home and its purchase.
- We coordinate with you, the title company, the lender, and any other parties involved to make sure everyone keeps all aspects of the purchase on track and on time.

And when all is said and done...

**YOU NOW OWN YOUR  
NEW HOME!!!**

So why use a  
Jeff Cook Real Estate  
Exclusive Buyer Specialist?

Our program is  
**100% FREE!**

(Our fees are paid for by the seller)

# Now That You Have Joined Our Team, You Receive...

- **Money back at closing** to cover some or all of your closing costs.
- **Priority Notification of Hot New Listings**, usually 1-2 days before most other buyers even know about them.
- **Assistance with all paperwork and vendor relationships** along the way (Inspectors, Attorney, Title, Mortgage)



Are you ready to be a  
**SMART HOMEBUYER?**

Let's get **YOU** started today!

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