

CAUTION!

**This packet contains information
your real estate agent doesn't want
you to see.**

**Our information will help you sell
your home quickly and easily with
no selling agent commissions.**

theBigRedArrow.com

©



The Process of Selling Your Home

The American Dream...
What most of us strive for in life

The process of buying and selling a home can be challenging and stressful whether you decide to go it alone, "by owner", or with the aid of a professional Real Estate Agent. **Consumers' Choice Mortgage** can help with any prospective buyers who are in the need of mortgage loan assistance, title work, appraisals or questions dealing with any Real Estate transaction.

Our company consists of Licensed Realtors with over 40 years experience, and a staff of friendly and knowledgeable loan consultants who have mastered over 100 Lender programs. By combining that knowledge with our personalized service, we are dedicated to successfully obtaining loan approval both quickly and easily for everyone involved.

The sale of your home can be a smooth easy transaction, **Don't You Deserve it?**



What We Can Do For You As You Sell Your Home

Take advantage of these services offered to you - **at no cost** - by Consumers' Choice Mortgage:

- ➔ We help you in choosing the most accurate purchase price for your home to get the maximum value before putting it on the market.
- ➔ We pull comparables and recent sales in your area.
- ➔ We assist in the marketing of your home by providing the following:
 - ➔ Tax and legal
 - ➔ Ohio mandated documents
 - ➔ Purchase Agreement
 - ➔ Earnest Money disclosure
 - ➔ Flyers
- ➔ We will have a professional mortgage consultant on hand during your open house to immediately qualify your prospective buyer.

We also have programs available to allow you to purchase your new home while your current home is still on the market. Why not refer us to your prospective buyer, and at the same time, let us do the financing for your home purchase! That way, you will be informed on every aspect of the transaction.

What We Can Do For Your Prospective Buyer

We can have them **pre-approved** in as little as 20 minutes. You can have piece of mind knowing that your buyers are indeed **qualified** buyers.

The best thing is that we're right in town! We are a local company, family owned and operated. Our qualifications speak for themselves. We are members of the Better Business Bureau, Ohio Association of Mortgage Brokers, CABOR, NAMB and the Olmsted Chamber of Commerce.





About Consumers' Choice Mortgage

- ➔ Since 1996, Consumers' Choice Mortgage, Inc. Has operated with the basic principle that we take pride in our ability to offer the best possible service and the most complete selection of mortgage financing options to our clients.
- ➔ Consumers' Choice is dedicated to customer service. Our experienced knowledgeable staff will work closely with you offering both guidance and support in recommending mortgage solutions.
- ➔ We can provide your customers' and you with the service you both deserve 24 hours a day! Seven days a week!
- ➔ We have the ability to offer the lower 30 Year Fixed Rate ...We beat the banks!
- ➔ Up to **100% financing** for less than perfect credit with no mortgage insurance.





The Benefits of a Partnership with Consumers' Choice

Consumers' Choice Mortgage cares about you! You can rely on us to avoid the maze of loan approval. Through our partnership, we will make sure the loan is put together properly, and make the lending experience, a happy one for everyone involved. Consumers' Choice Mortgage guarantees that our partnership can be beneficial to you and your prospective buyers.

We have built our company on the promise to withhold the following principles and processes:

Professionalism

- ➔ Persistent communication
- ➔ Follow-up throughout entire loan process
- ➔ Experienced and knowledgeable
- ➔ Quick Pre-Qualification of Customers
- ➔ Outstanding service from beginning to end

Programs, Rates and Fees

- ➔ Programs to fit buyers specific needs
- ➔ 60 Day rate locks
- ➔ Competitive rates
- ➔ In house processing & funding

Availability

- ➔ Local company with convenient easy access
- ➔ Broker could be available at open house to pre-qualify buyers instantly
- ➔ Evening and weekend appointments





Consumers' Choice Buyer Services

- ➔ No charge for applications!
- ➔ 20 minute pre-qualification - done over the phone
- ➔ 1st time home buyer programs
- ➔ Investment properties
- ➔ Closing in less than 2 weeks
- ➔ Weekend and evening appointments
- ➔ 20 minute Fannie Mae or Freddie mac approvals
- ➔ Extended locks available
- ➔ Land contract conversions
- ➔ Jumbo loans that beat bank rates
- ➔ 3-5% down purchases
- ➔ Home equity
- ➔ Lines of Credit
- ➔ Up to 103% financing for a borrower
- ➔ Lease option purchases
- ➔ Lowest 30 year fixed rate - **we beat the banks!**





Who Pays What in a “Normal Escrow” Transaction

Buyer:

- ➔ Lender’s Fess, if applicable (e.g. Appraisal, Financing Fee, Homeowner’s Insurance, Tax Reserves, Interest Adjustment, Credit Report)
- ➔ Escrow Fee (1/2 on Sales)
- ➔ Half of the Owner’s Policy or any fees over the cost of a Title Guaranty (depending on the purchase agreement)
- ➔ Survey (if required)
- ➔ Exam fee (only in refinance)

Seller:

- ➔ Title Examination
- ➔ Title Guaranty (or, 1/2 the Owner’s Policy, depending on the purchase agreement terms)
- ➔ Deed preparation
- ➔ State transfer tax
- ➔ Tax Search, Update Fee
- ➔ Cancellation of Mortgage(s)

Note:The determination regarding whose responsibility it is for paying each of the above fees, can be affected by the agreement of the parties to the transaction. In addition, if the buyer decides to finance his purchase through FHA or VA, certain items can or cannot be paid by the Buyer or the Seller, so the fees will be paid according to those guidelines rather than the above lists.