



Home Buyer:

In my experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.

This is about more than real estate - it's about your life and your dreams.

I understand you are looking for a new home, and I want to be the real estate professional to help you. I work with each of my clients individually, taking the time to understand their unique needs and lifestyle, and I want to do the same for you.

It's incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That's why I work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, we'll meet to go over the entire process and get started on finding your new home. I'll prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

I am so excited to get started on finding you the perfect home.

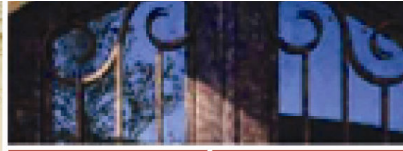
My best,  
Sheryl Brown

Keller Williams

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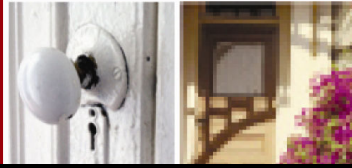
YOUR GUIDE  
TO BUYING  
A HOME



Comfort

Home

Value



The Realtor That Really Cares!



Compliments of:

**The Sheryl Brown Team**





## *It's All About You*

My real estate business has been built around one guiding principle:  
**It's all about you.**

***Your needs***

***Your dreams***

***Your concerns***

***Your questions***

***Your finances***

***Your time***

***Your life***

My focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why more than 50 percent of my business comes from repeat customers and referrals.

Good service speaks for itself. I'm looking forward to the opportunity to earn your referrals too!

Sheryl Brown • 760.639.0696

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## *Your Home Search*

I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular zip code. This is about your life. And it's important to me.

When you work with me, you get:

- **A knowledgeable and professional REALTOR®**
- **A committed ally to negotiate on your behalf**
- **The backing of a trusted company, Keller Williams Realty**

I have the systems in place to streamline the home-buying process for you. As part of my service, I will commit to helping you with your home search by:

- **Providing driving tours, if you are new to the area**
- **Personally touring homes and neighborhoods with you**
- **Keeping you informed of new homes on the market**
- **Helping you preview homes on the web**
- **Advising you of other homes that have sold and for how much**
- **Working with you until we find the home of your dreams**

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## *Getting Started*

### **Basic Information**

Who is the primary contact and what is the best time and way to reach that individual?

What is prompting your move?

When do you need to be in your new home?

Are you pre-approved for a mortgage?

What is your price range?

If we found a home today that meets all of your needs and as many of your wants as possible, would you make an offer?

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## *Your Lifestyle Interview*

### **Lifestyle**

Who will be living in the home you purchase?

Will anyone else be spending more than an occasional overnight stay (e.g., parents)?

Describe your lifestyle. What do you enjoy doing at home? Do you do a lot of entertaining? How do you spend your time in the evenings and on the weekends?

Does your home need to accommodate any special needs?

Do you have any pets?

Do you have anything special that needs to be accommodated such as athletic equipment, fine art, large furniture, or a large collection?

When people come to your home, what do you want your home to say about you?

Is there anything I should know about your lifestyle that I have not asked?

### **Location**

Tell me about your ideal location.

What is your maximum commute time and distance?

What is your work address?

Are schools important?

Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

What else is important about your location?

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## *Your Home Wish List*

### **General**

Do you have a preference in buying a short sale, foreclosure, or equity sale? Or do you need more information before you decide?

Do you have a preference for when the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or hot tub?

Are you looking for any structures such as a greenhouse or shed?

### **Structure/Exterior**

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what size house are you looking for (square footage)?

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

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## *Your Home Wish List*

### ***House – Interior***

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

### ***Bedrooms***

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom?

### ***Bathrooms***

How many bathrooms do you need?

What are your needs for each of the bathrooms?

### ***Kitchen***

What features must your kitchen have (e.g., breakfast area, types of appliances, etc.)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

### ***Dining Room***

Would you like the dining room to be part of the kitchen configuration? What about the living room?

What size dining room table or what size dining room do you need?

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## *Your Home Wish List*

### **Living Room/Family Room**

Describe your likes and dislikes.

Do you want a fireplace?

What size room(s) do you have in mind?

What other rooms do you need or want?

What else should I know about the inside of the house you are looking for?

### **Summary**

What are the top five things your home *needs* to have?

Beyond those five things, what is something else you really *want* to have?

If you could have something else, what would that be?

If you could have one last thing to make this your dream home, what would that be?

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## ***The Neighborhood of Your Dreams***

Please consider the following and record any notes or preferences:

***Areas you would enjoy***

***Specific streets you like***

***School district(s) you prefer***

***Your work location(s)***

***Your favorite shops/conveniences***

***Recreational facilities you enjoy***

***Any additional items to consider when selecting your target neighborhoods:***

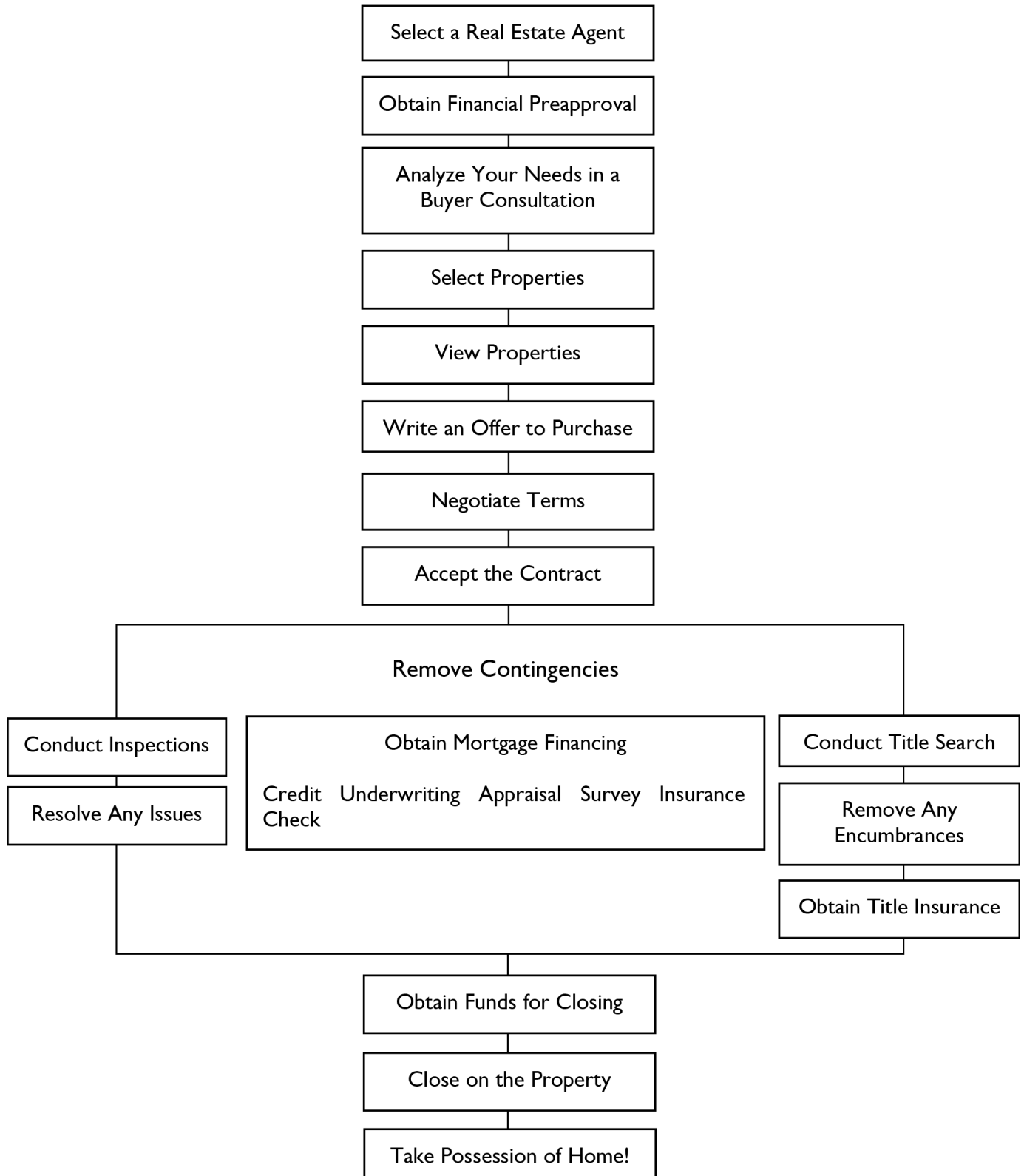
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## The Home-Buying Process





## *The Mortgage and Loan Process*

### **Funding Your Home Purchase**

#### **1. Financial pre-qualification or pre-approval**

Application and interview

Buyer provides pertinent documentation, including verification of employment

Credit report is requested

Appraisal scheduled for current home owned, if any

#### **2. Underwriting**

Loan package is submitted to underwriter for approval

#### **3. Loan approval**

Parties are notified of approval

Loan documents are completed and sent to title

#### **4. Title company**

Title exam, insurance and title survey conducted

Borrowers come in for final signatures

#### **5. Funding**

Lender reviews the loan package

Funds are transferred by wire

#### **Why pre-qualify?**

We recommend our buyers get pre-qualified before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

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## *Making an Offer*

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

### ***The Price***

What you offer on a property depends on a number of factors, including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

### ***The Move-in Date***

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

### ***Additional Property***

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller. The seller will then do one of the following:

- ***Accept the offer***
- ***Reject the offer***
- ***Counter the offer with changes***

By far the most common is the counteroffer. In these cases, my experience and negotiating skills become powerful in representing your best interests.

When a counter offer is presented, you and I will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

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## *Frequently Asked Questions*

### ***How will you tell me about the newest homes available?***

The Multiple Listing Service Website provides up-to-date information for every home on the market. I will customize a search for you on the MLS and email you daily or weekly information on homes that meet your needs.

### ***Will you inform me of homes from all real estate companies or only Keller Williams Realty?***

I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

### ***Can you help me find new construction homes?***

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

### ***How does for sale by owner (FSBO) work?***

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

### ***Can we go back through our property again once an offer is made, but before possession?***

Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home, especially if we negotiated any repairs.

### ***Once my offer is accepted, what should I do?***

Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

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## *Moving Checklist*

New Telephone Number: \_\_\_\_\_

New Address: \_\_\_\_\_

Before you move, you should contact the following companies and service providers:

### ***Utilities:***

\_\_\_\_\_ Electric  
 \_\_\_\_\_ Telephone  
 \_\_\_\_\_ Water  
 \_\_\_\_\_ Cable  
 \_\_\_\_\_ Gas

### ***Professional Services:***

\_\_\_\_\_ Broker  
 \_\_\_\_\_ Accountant  
 \_\_\_\_\_ Doctor  
 \_\_\_\_\_ Dentist  
 \_\_\_\_\_ Lawyer

### ***Government:***

\_\_\_\_\_ Internal Revenue  
 Service  
 \_\_\_\_\_ Post Office  
 \_\_\_\_\_ Schools  
 \_\_\_\_\_ State Licensing  
 \_\_\_\_\_ Library  
 \_\_\_\_\_ Veterans Administration

### ***Clubs:***

\_\_\_\_\_ Health and Fitness  
 \_\_\_\_\_ Country Club

### ***Insurance Companies:***

\_\_\_\_\_ Accidental  
 \_\_\_\_\_ Auto  
 \_\_\_\_\_ Health  
 \_\_\_\_\_ Home  
 \_\_\_\_\_ Life  
 \_\_\_\_\_ Renters

### ***Business Accounts:***

\_\_\_\_\_ Banks  
 \_\_\_\_\_ Cellular Phones  
 \_\_\_\_\_ Department Stores  
 \_\_\_\_\_ Finance Companies/Credit  
 Cards

### ***Subscriptions:***

\_\_\_\_\_ Magazines  
 \_\_\_\_\_ Newspapers

### ***Miscellaneous:***

\_\_\_\_\_ Business Associates  
 \_\_\_\_\_ House of Worship  
 \_\_\_\_\_ Drugstore  
 \_\_\_\_\_ Dry Cleaner  
 \_\_\_\_\_ Hairstylist

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## *Above and Beyond*

To me, providing exceptional service involves more than just making your real estate dreams come true. It requires taking the next logical step; helping you through the details after you officially own your home.


I have worked with the following service professionals, and highly recommend them to my clients:

Metro Cities Escrow North County – Tami Williams, Sr. Escrow Officer  
Lawyers Title – Joe Mears and Stacey Angstead  
Home Inspections – Dave Jobe, BPG Inspections  
Lenders – Glenn Brickner, David Stapleton, Cheryl Sutcliffe  
Roofer – Dave Daubenspeck Roofing 760.579.8596  
Pest Control – Western Exterminators or Pete Paniagua Termite and Pest  
Termite – Antimite – Angel Medrano  
Drywall – Henry Repsher 760.535.0129  
Painters – Joe at 760.535.6294  
Handyman – Brian Graham 760.212.6556  
Carpet and Window Cleaning – Rancho 760.758.0074  
Fencing – Vista Fence 760.941.1629  
Housekeeping – Jackie 760.798.0748  
Chimney Sweep – Don Richards 760.436.0086  
Stucco – Peter Fusco with Apptec 760.505.2943  
Electrician – APES, Michael Sots  
Moving Company – Priority Moving  
Masonry – Bruce Morgan 760.635.1600  
Plumbing – Richard Walker 760.917.3935 or Roland at Apex Plumbing  
Electric gates – Ron with Gate Masters at 760.805.7521  
Screens – Brandon 858.692.7508

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**A GUIDE  
TO SELLING  
YOUR HOME**

*Service Speed*

*Results*

## *What My Clients Say*

"Sheryl Brown was amazing to work with! Being new to the area, I would have been lost without her extensive knowledge of the region and the market. She patiently helped me determine my "wish list," and then, after thorough research, had the insight to show me the house that immediately said to me, "welcome home." She made the whole process a great experience, all the way through closing. Sheryl is both a warm and delightful person to be around and a top quality professional."

P.S. "This testimonial doesn't begin to say how great it was to work with you, and how much I appreciate all your patience and guidance...."

***Laurie Gilbert***

"Sheryl Brown has the three most important attributes to be an effective realtor. Understanding of her clients' needs; persistent application of due diligence; and plain old integrity. Come to think of it, these are wonderful attributes for any business person.

We will refer every and all prospective new clients to Sheryl in full confidence. Thanks for all your efforts on our behalf and for your patience!"

***Ed and Juta Grube***

"Sheryl Brown is the most thorough, Real Estate sales person we have every met!! Her preparation and follow through cannot be overstated. She treats every sale with the highest degree of enthusiasm and personal effort. She sold our home \$5,000 over listing price! We would not hesitate to use Sheryl again."

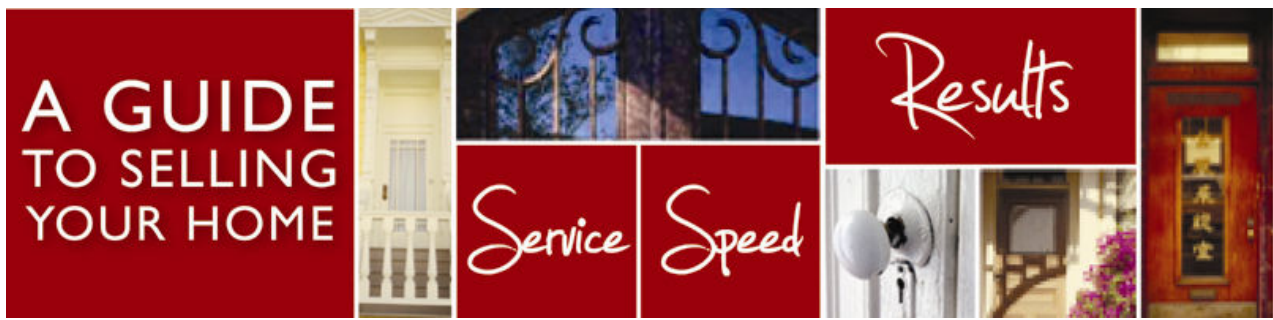
***Craig and Karen Bullington***

"Buying a home in San Diego from another state was difficult, and working with the bank to secure the loan was even more difficult. However, Sheryl worked very hard for us throughout the whole process. She answered every question and followed up with every concern we had which included zoning questions for the city and water district. We now happily live in San Diego County with a great home. Thank you Sheryl!"

***Steve and Nicole Kerekes***

"First of all, I'm glad that I waited for Sheryl Brown to switch realty offices - because she is the Best! My house sold in less than 2 weeks and I got what I wanted.

***Juan and Karen Martinez***



## *About Me*

### ***How am I different from other real estate agents?***

I go beyond the call of duty to take care of your needs before, during, and even after the purchase of your home. Check out the testimonials of satisfied clients. My tag line, “*The Realtor that Really Cares,*” says it all.

### ***Experience***

Realtor since 2003; prior work with Coldwell Banker and Realty Executives  
Co-founder of the American Council on Exercise, starting from scratch and building a successful international business for 15 years

### ***Areas Served***

20+ years in North County and a native of San Diego  
Bonsall, Carlsbad, Escondido, Oceanside, Fallbrook, San Marcos

### ***Communication***

Tell me your communication preference. I am available by text, email, fax, e-fax, phone and cell phone.

### ***Clients for Life***

After the sale, I stay in touch with my clients and continue to answer questions they have about their home – it’s value, referrals to help with home repairs, and news worthy information on trends in real estate. That’s why nearly half my business is from referrals from past clients or repeat business with past clients.

### ***Awards/Recognition***

FIVE Star Realtor 2010 – given for high customer satisfaction, ranking in the top 5% of other real estate agents in San Diego County.

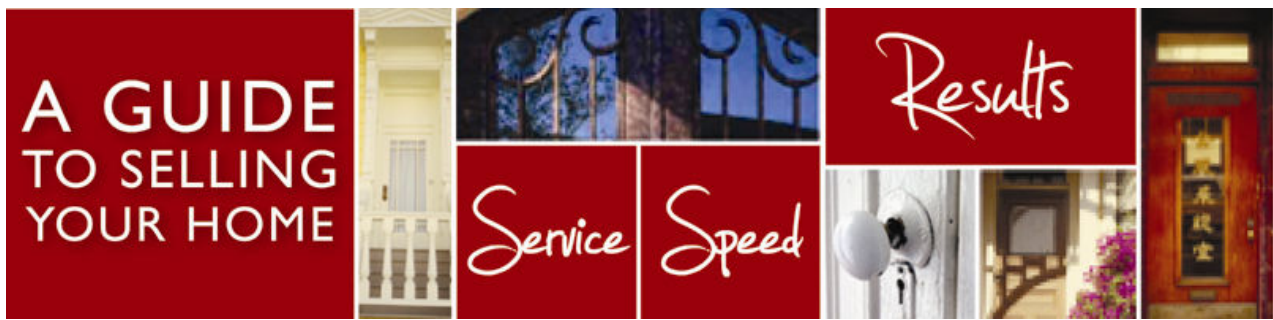
### ***My Commitment to You***

It’s simple – 100% satisfaction guaranteed!

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## *Why Keller Williams Realty*

### **Technology**

Leading-edge tech tools and training give me the edge in effectively finding the perfect home for you!

### **Teamwork**

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every Keller Williams professional shares the common goal of serving you, my client, in the best way possible.

### **Knowledge**

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

### **Reliability**

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces my belief that my success is ultimately determined by the legacy I leave with each client I serve.

### **Track Record**

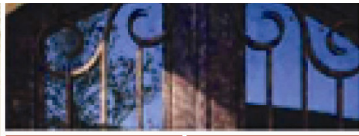
I'm proud to work for the fastest-growing real estate company in North America and the third-largest real estate company in the United States. It's proof that when you offer a superior level of service, the word spreads fast.

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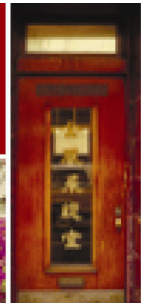
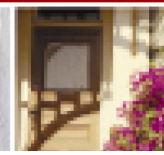
# YOUR GUIDE TO BUYING A HOME



Comfort

Home

Value



## *What's Ahead*

Let's look for a new home.

The following pages represent homes that I have selected for your review. The information we discussed about your wants, needs and desires were all taken into account when I chose these homes.

In some cases, my clients find their dream home on the first day. In other cases, it takes more time to find the right home. Rest assured, there is a home out there just right for you. We just have to find it.

To assist you in the home search journey, I have organized a list of homes showing us the following information for each:

- **Photos of the home**
- **The home address**
- **The current asking price**
- **The square footage and property taxes**
- **The number of bedrooms and baths**
- **The age and lot size**
- **Unique features and comments**

Once we narrow down the list of properties that are of interest, I will:

- **Provide you with more detailed information about the home**
- **Review the county tax records for tax liens, etc.**
- **Schedule a personal visit to the home**
- **Tour the home with you**
- **Determine how the asking price compares with other homes in the area**
- **Answer any and all questions you may have**

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