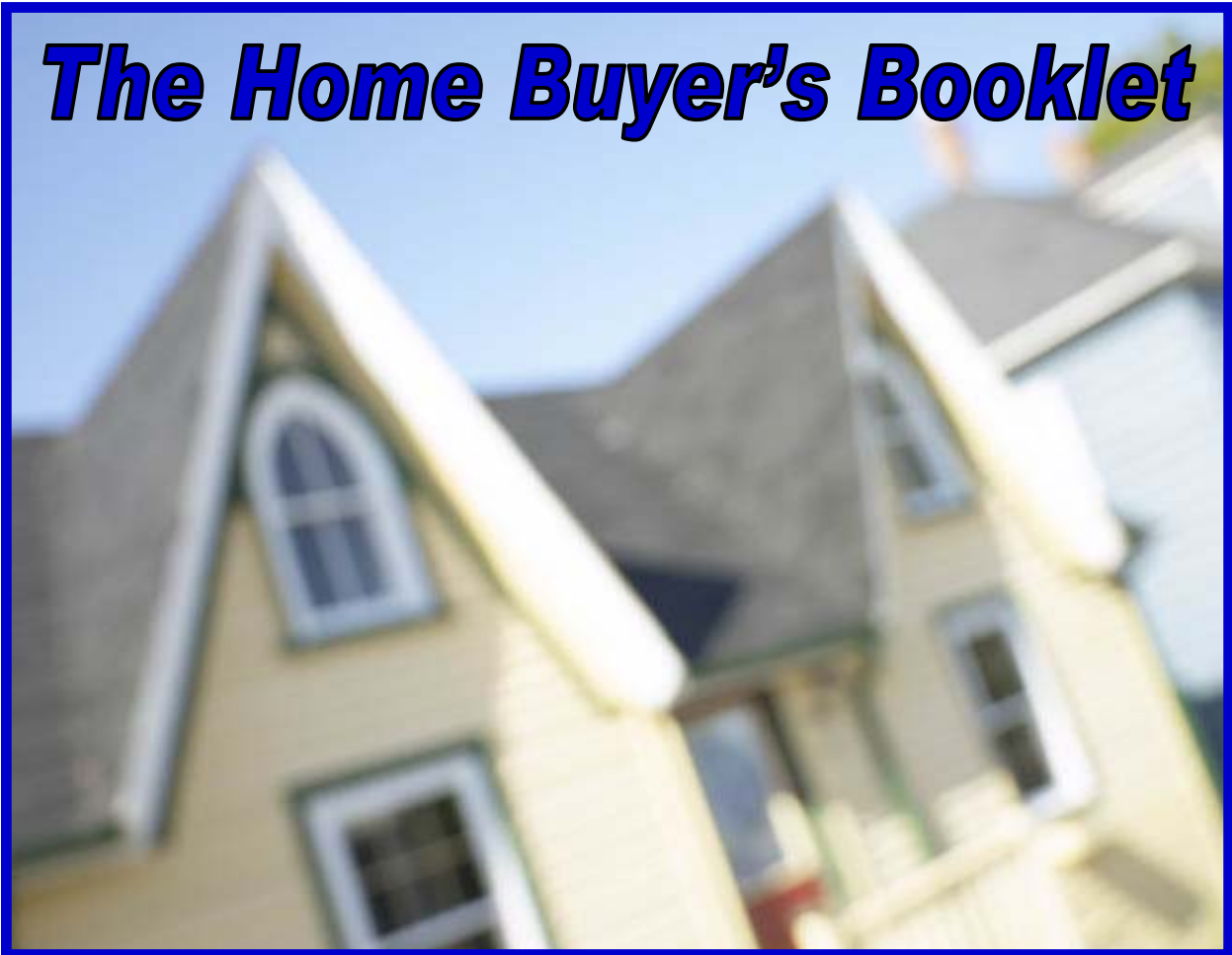


# *The Home Buyer's Booklet*



**Compliments of:**

**Higgins**  
HOME TEAM

*Prepare to be moved!*



# What are the advantage of working with **THE HIGGINS HOME TEAM** in the home-buying process?

**Buying a home is certainly one of the most rewarding experiences most of us ever have; it's also one of the most challenging.** If you're buying for the first time, the process may seem overwhelming. And even if you've been through it several times, every move is different, and presents new challenges.

One clear advantage of enlisting the help of the Higgins Home Team is simply that you don't have to "go it alone." As an experienced realtor, Judy has the training, the know how, and the understanding to help you through each step of the process. With her team of helpful assistants she makes the process of finding, buying, and moving into your new home as smooth, quick, and enjoyable as it can be.

Another advantage is that Judy Higgins represents a valuable source of information about market trends, communities and neighborhoods, and especially, homes for sale throughout the area. Remember, not every home seller runs an ad in the local paper or puts a sign up in the yard; you could be driving by some outstanding properties that may be just what you're looking for in a home. Judy Higgins, on the other hand, offers you access to complete, regularly updated information about every home listed by area agents through the Multiple Listing Service (MLS).

In addition, Judy's team approach to the home-buying process makes transactions a smooth process every step of the way ... *all the way home.*



# Benefits

## Of Working With The Higgins Home Team To Buy A Home

Buying a home is a complicated business. Mistakes could literally cost you thousands of dollars or the missed opportunity of owning the home of your dreams. As a buyer, you are always in competition with all of the other buyers who are looking to buy *your* dream home.

There is a vast difference in the level of expertise and quality of service provided by real estate agents. Give yourself the advantage of working with the Very Best ... work with Judy Higgins and get these value-added services that will make a big difference for you!

### **A Well-Educated Buyer Specialist**

who focuses on nothing else but finding a perfect home for you. Judy's credentials include certification as a ABR (Accredited Buyers Representative).

### **A Computerized Tracking System**

that instantly alerts me about properties coming on the market that meet your needs. Through my highly sophisticated computer search system, I will constantly alert you to properties that meet your requirements as they hit the market and before most other real estate agents and buyers even know about them.

### **The Largest Inventory of Homes For Sale**

that are in move-in condition and properly priced.

### **Expert Negotiation Skills**

Judy Higgins has helped over 700 families move in Lewis-Clark Valley. This level of success is a testimonial to the expertise and negotiating skills that give clients of Judy Higgins a major advantage over buyers working with other agents.

### **A Highly Trained Team of Specialists**

From her Technology Coordinator who ensures Judy knows of all new homes on the market, to her Transaction Manager in charge of all the details, every one works together as a team to make sure that all of the important details are handled perfectly ...

**Let The Higgins Home Team Guide You in The Right Direction!**

# Realtor Pledge and Survey

I am here to provide you the service that you desire. I will always put your interests first before anyone else's. To provide you the best and most professional job, our Team would like to know your concerns, so we can jointly achieve the desired result.

**Please take a few minutes to complete the survey below:**

Concerns and Values About the Buying Process	Not Concerned		Very Concerned		
	1	2	3	4	5
Communication with Realtor	1	2	3	4	5
Buyer Qualification (getting pre-approved before looking)	1	2	3	4	5
Looking only on Multiple Listing Service	1	2	3	4	5
Looking at "For Sale By Owners"	1	2	3	4	5
Looking at "repos" and foreclosures	1	2	3	4	5
Receiving a CMA showing what I can expect to get for my dollar in a specific price range	1	2	3	4	5
Working with the whole Judy Higgins Team instead of "just" Judy	1	2	3	4	5
Possible unforeseen problems such as repairs after inspection	1	2	3	4	5
Systematic process to the sale (knowing what comes next)	1	2	3	4	5
Time of possession (Immediate after closing?)	1	2	3	4	5
Negotiating the contract	1	2	3	4	5
Having the cash for Closing Costs	1	2	3	4	5
Living in ONLY _____ (Lewiston, Clarkston, Orchards, Etc)	1	2	3	4	5
I am DEAD SERIOUS about buying a house and will do whatever it takes to do that in the next 45 days.	1	2	3	4	5
I wanna buy soon, but I will do it on my own terms. I will listen to your advice, but I go cautiously & offer lower than you suggest to start negotiating.	1	2	3	4	5
If it is meant to be it will be... there is no rush. My plan B is leasing or staying put 'til the market moves.	1	2	3	4	5

## Let Us Help You!

Buying a house can be confusing at times. There can be many different directions and options. But no matter where you find a home you may be interested in seeing, you need only call Judy Higgins for help. Because I share a cooperating relationship with all real estate offices within our community, it means I can show you properties that are listed with me or any broker in my area. I can also assist you in "For Sale By Owner" transactions. Just call Judy Higgins at 750-JUDY for all the information you need!



### Hear about a property for sale?

Give me a call and I'll search out the details for you!

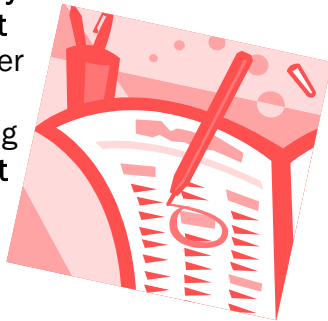
### See a Sign?

I can show you properties that are listed with me or any broker in my area. I can also assist you in "For Sale By Owner" and Assist2Sell transactions!



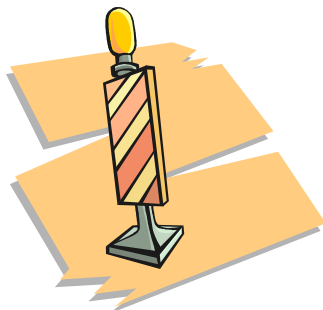
### Read an Ad?

I can help you with any house you read about in the paper, no matter what company or individual is marketing the home. In fact, just circle the ads, drop off your paper and I'll find out all of the details!



### Want to visit an Open House?

If I cannot accompany you, please either *do not sign in* or sign in with Judy Higgins name after yours!



### Want to tour a New Construction project?

Judy Higgins will need to *accompany you* to the property on the initial visit. By letting me help you with builders, you get all the services offered in this presentation, as well as those offered by the builder ... without paying more for it!

# The Real Cost of Renting

Based on a 6% Rental Increase Each Year, If You Now Pay ...

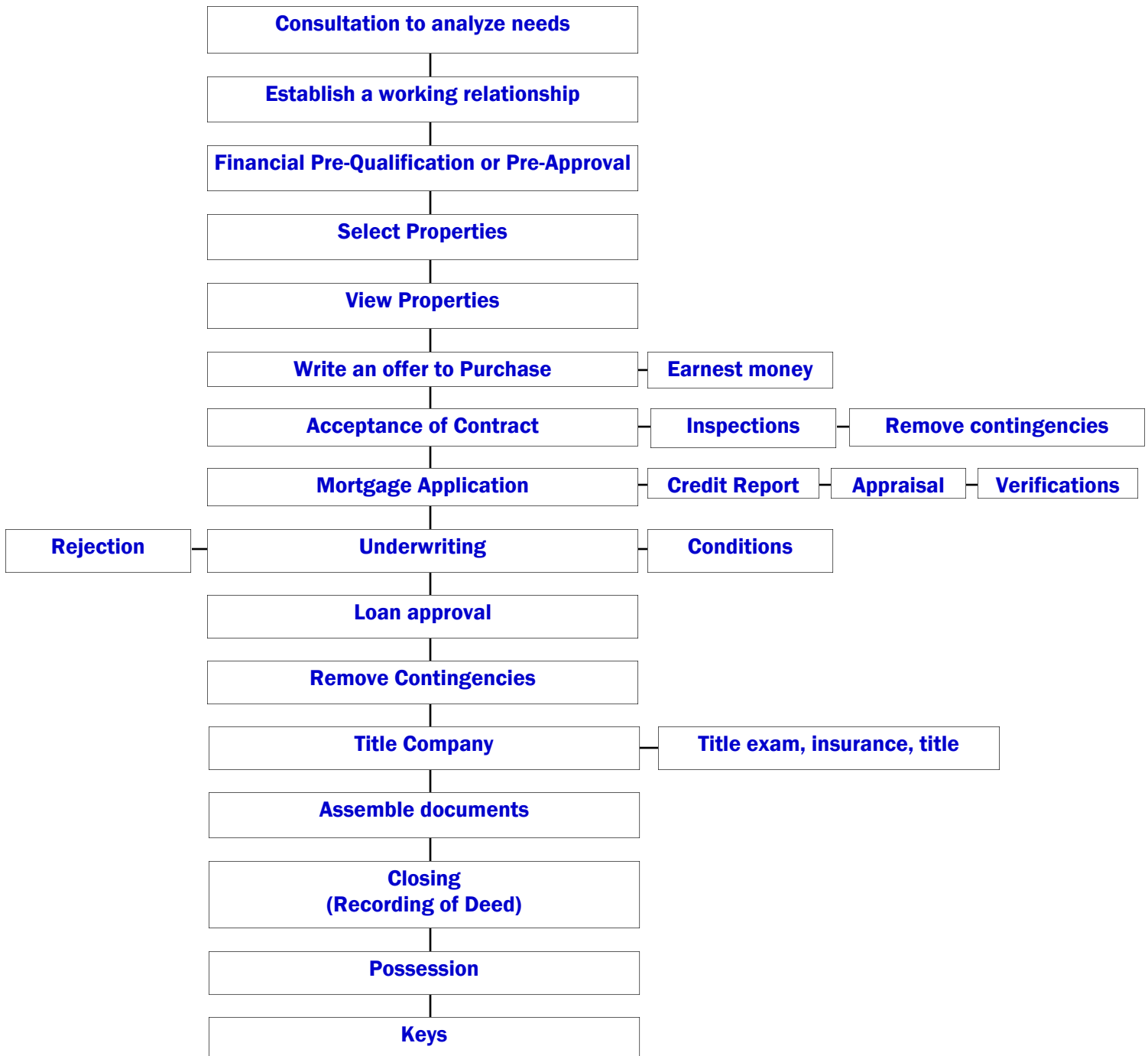
	<b>\$650 per month for rent today</b>	<b>\$700 per month for rent today</b>	<b>\$750 per month for rent today</b>	<b>\$800 per month for rent today</b>	<b>\$850 per month for rent today</b>	<b>\$900 per month for rent today</b>	<b>\$1000 per month for rent today</b>
	<b>You'll Pay</b>	<b>You'll Pay</b>	<b>You'll Pay</b>	<b>You'll Pay</b>	<b>You'll Pay</b>	<b>You'll Pay</b>	<b>You'll Pay</b>
This year	\$7,800	\$8,400	\$9,000	\$9,600	\$10,200	\$10,800	\$12,000
Next year	\$8,268	\$8,904	\$9,540	\$10,176	\$10,812	\$11,448	\$12,720
3rd year	\$8,760	\$9,432	\$10,116	\$10,788	\$11,460	\$12,132	\$13,488
4th year	\$9,288	\$10,008	\$10,716	\$11,436	\$12,144	\$12,864	\$14,292
5th year	\$9,840	\$10,632	\$11,364	\$12,120	\$12,876	\$13,632	\$15,144
6th year	\$10,428	\$11,268	\$12,048	\$12,852	\$13,644	\$14,448	\$16,056
7th year	\$11,064	\$11,952	\$12,756	\$13,620	\$14,472	\$15,312	\$17,016
8th year	\$11,724	\$12,660	\$13,536	\$14,436	\$15,336	\$16,236	\$18,036
9th year	\$12,432	\$13,428	\$14,340	\$15,300	\$16,260	\$17,208	\$19,128
10th year	\$13,176	\$14,232	\$15,204	\$16,224	\$17,232	\$18,240	\$20,280
<b>Total</b>	<b>\$102,780</b>	<b>\$110,916</b>	<b>\$118,620</b>	<b>\$126,552</b>	<b>\$134,436</b>	<b>\$142,320</b>	<b>\$158,160</b>

**You will pay and pay and pay!**

# Home Buying Process

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We have designed this book to assist you with the purchase of your new home. We understand the many questions and concerns of home buyers and how this information will be helpful throughout the transaction. We assure you that it is our goal to provide you with the most professional and informative service available. **Judy Higgins** is always just a call away when you have a question.



## 5 Great Reasons To Be Pre-Qualified By A Lender

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- You will know in advance what your payments will be.
- You won't waste time considering homes you cannot afford.
- You can select the best loan package without being under pressure. There are many options to choose from in today's market.
- Sellers may find your offer to purchase more favorable if they know in advance of your ability to secure financing. This may make your offer more competitive if there is competition with other offers.
- Peace of mind.

***BEST PIECE OF ADVICE:***  
**Take the pre-qualification  
one step further and get a  
full loan approval. This is  
the best approach.  
Judy Higgins can help you  
with all of the details!**



## Our Pledge to Buyers

To provide unsurpassed service to help you buy your home at a fair market price, in the shortest time, with the least inconvenience to you, I will:

- Explain real estate agency relationships
- Maintain communication during the term of the agreement
- Analyze buyer's property needs and desires
- Orient buyer to current market conditions
- Provide helpful community data
- Explain local real estate practices and procedures
- Provide information on lenders and financing alternatives
- Search the local multiple listing service for suitable properties
- Coordinate appointments and show all properties of interest, whether or not the properties are our office listings
- Provide relevant market data as to fair market value of homes
- Disclose all material defects of the property known
- Discuss relevant information about the seller as known
- Explain the process of offer presentation
- Deliver any state required Property Disclosure Form
- Carefully explain and prepare Offer to Purchase forms
- Arrange to present all offers to seller in a timely manner
- Strive to obtain the best possible price and terms for buyer
- Explain post-purchase activities and responsibilities
- Follow-up on all post-purchase activities
- Keep confidential any information buyer designates in writing as confidential



# **We are here to make your dream home purchase come true!**

We look forward to helping you in every way we can through the joys and learning process of purchasing a home. Please feel free to contact us anytime:

**judy@judyhiggins.com**  
**208-746-7400 (office)**  
**208-750-JUDY (cell)**  
**1-866-750-JUDY (toll free)**

**It is our pleasure to serve you!**

**The Higgins Home Team**  
***Prepare to be MOVED!***

