



Real Estate Services Proposal



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Prepared Especially for:
John Smith Homebuyer





The Purpose of this Presentation

- Understand your goals, objectives and expectations...it's all about you!
- Understand the home and neighborhood needs.
- Discuss the benefits of the CENTURY 21 brand.
- Discuss our local market presence and my professional representation services.
- Assure your confidence in our service.
- Discuss current market conditions and market data so you better understand the buying marketplace.
- Discuss your affordability and financing strategies.
- Identify price range of your home purchase.
- Explain my plan of action
- Start finding you your next **HOME!!**





Working Together to Achieve Your Goals

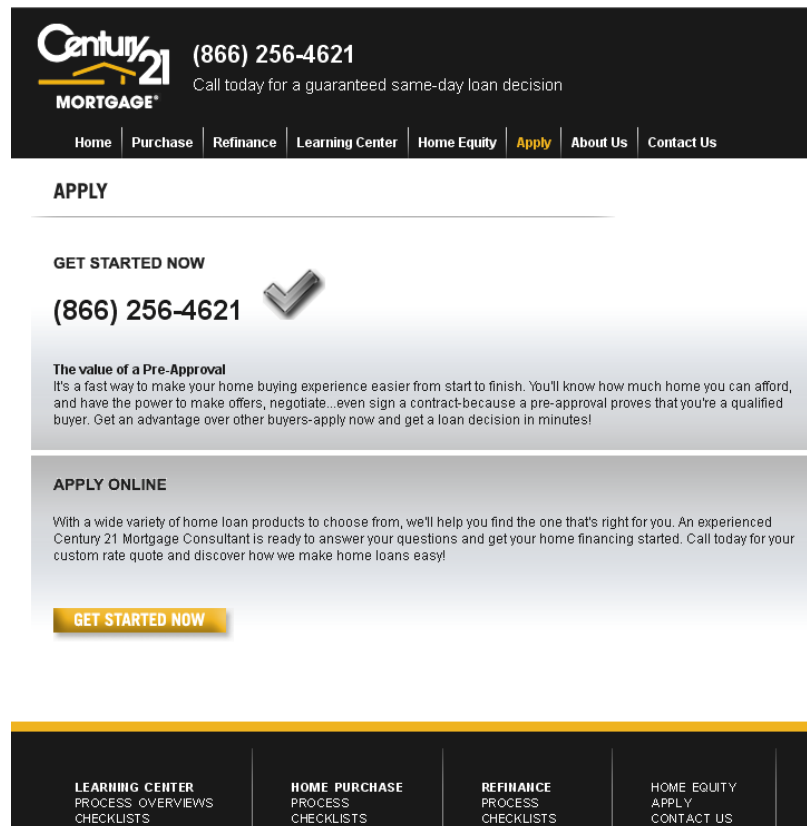
Your goals, dreams, expectations and objectives are at the center of the CENTURY 21® System's buying process. In order to set the foundation for a successful transaction, let's discuss the following topics:

- Why are you buying a home?
- Tell me about the time frame for your move?
- What is determining that specific deadline?
- Are there any challenges that you anticipate with purchasing a home?
- Are there specific services that you want from me?
- What would it take for you to be confident my services would meet your requirements

CENTURY 21 Northumberland has successfully represented buyers and sellers in your neighborhood. Our knowledge, expertise, and total commitment to your goals drive a selling process that runs smoothly and achieves success.



Now that we know what you want, what can you afford?




Century 21 (866) 256-4621
MORTGAGE® Call today for a guaranteed same-day loan decision

Home | Purchase | Refinance | Learning Center | Home Equity | **Apply** | About Us | Contact Us

APPLY

GET STARTED NOW

(866) 256-4621 

The value of a Pre-Approval
It's a fast way to make your home buying experience easier from start to finish. You'll know how much home you can afford, and have the power to make offers, negotiate...even sign a contract-because a pre-approval proves that you're a qualified buyer. Get an advantage over other buyers-apply now and get a loan decision in minutes!

APPLY ONLINE

With a wide variety of home loan products to choose from, we'll help you find the one that's right for you. An experienced Century 21 Mortgage Consultant is ready to answer your questions and get your home financing started. Call today for your custom rate quote and discover how we make home loans easy!

GET STARTED NOW

LEARNING CENTER
PROCESS OVERVIEWS
CHECKLISTS

HOME PURCHASE
PROCESS
CHECKLISTS

REFINANCE
PROCESS
CHECKLISTS

HOME EQUITY
APPLY
CONTACT US

- As your real estate professional it is important that we know what you can afford and what type of mortgage best suits your needs.
- Price and type of loan could limit property options.
- We need to make sure that all of your interests are protected.
- A mortgage professional will review all of your finances and customize a mortgage program that you are comfortable with.



Example of Mortgage Funds

Affordability Calculator

Monthly Payment Calculator

PROCESS

CHECKLISTS

CALCULATORS

- Rate and Product
- Rent vs. Buy
- **Affordability**
- Monthly Payments
- Amortization

ARTICLES

PRODUCTS

FAQS

CALCULATORS

Affordability Calculator

How much house can I afford? Just answer four simple questions.

What is your annual income? \$

What is your total monthly debt? Include payments, credit card expenses, alimony, and all other recurring debts. Do not include utilities, insurance or rental payments. \$

How much do you have available for down payment and closing costs? \$

What interest rate do you expect to pay for this loan? \$

You can enhance the output by showing several interest rate variations in the Detailed Output view by checking the box below. Show detailed output

Adjust your [debt-to-income ratio](#) to see how it will affect your estimated maximum loan amount.

25%
 30%
 35%
 40%
 45%

CALCULATE

RESULTS

We typically estimate the maximum amount you qualify for to be:

Monthly payment:*	\$947
Loan amount:	\$176,364
Home purchase price:	\$181,818
Down payment:	\$5,591
Closing costs	\$4,409

Note: Estimates are computed using a 30-year term, 3% down payment and 2.5% estimated closing costs.

PRINT PAGE

PROCESS

CHECKLISTS

CALCULATORS

- Rate and Product
- Rent vs. Buy
- Affordability
- **Monthly Payments**
- Amortization

ARTICLES

PRODUCTS

FAQS

CALCULATORS

Monthly Payment

What will I pay each month? Find out fast & compare different loan terms.

What is the term of the loan in years?

What is the expected interest rate of the loan? %

What is the sale price, including buyer's premium, or estimated value of the home? \$

What is the amount of the loan? \$

What are the expected annual property taxes? (optional) \$

What is the expected annual hazard (homeowner's) insurance? (optional) \$

What are the expected annual homeowner's association dues? (optional) \$

CALCULATE

RESULTS

Based on the information you provided, we estimate your monthly payment will consist of the following amounts:

Your estimated monthly principal and interest payment is	\$944
Your estimated monthly private mortgage insurance payment is	\$139
Your estimated monthly property tax payment is	\$333
Your estimated monthly hazard insurance payment is	\$250
Homeowner's Association Dues	\$0
Your total estimated monthly payment is	\$1,667

PRINT PAGE



Once the search begins...

1. Now that I know what you are looking for and what price range you are comfortable in, I will send you daily e-mail alerts with all the new listings.
2. Feel free to drive by and take a look.
3. When you are ready to view the property in person, let me know.
4. I will schedule all of the appointments for you.
5. I will accompany you on all showings.
6. It is important to remember that the "Listing Agent" is representing the seller, while I am representing, "YOU" ...



Confidential Information



Poker Face

- At times the listing agent or sellers of the property may be present during our appointment.
- Keep in mind that any expression or excitement that you show can dramatically decrease our negotiating power.
- Once we are alone you are encouraged to share your thoughts with me, so that I can advise how we should proceed.



Your dream home

- Once we find your dream home we will work together to build a negotiating strategy to allow us to employ a successful deal.
- We need to understand the seller as much as possible to help us leverage our negotiations.

Century 21
Agents of Change®

Negotiation Plan

List issues to be negotiated:

⋮ _____
⋮ _____

Prioritize the issues:

Urgent & Important	Urgent, but Not Important
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Negotiation Strategy Decision Making Worksheet

List Potential Issues

Marketplace	Clients' Needs	Costs	Interest Rates	Misc

Prioritize Clients' Needs

1. _____	2. _____
3. _____	4. _____
5. _____	6. _____
7. _____	8. _____
9. _____	10. _____
11. _____	12. _____
13. _____	14. _____
15. _____	16. _____
17. _____	18. _____
19. _____	20. _____

Anticipated Needs of Other Party

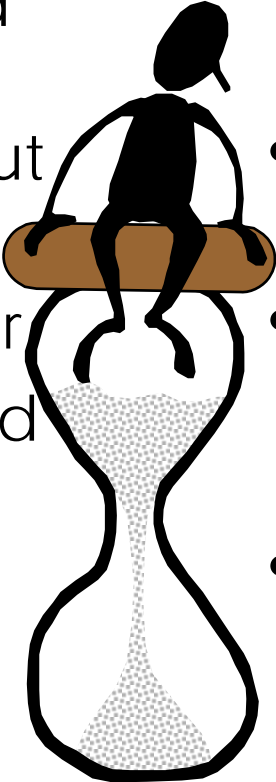
1. _____	2. _____
3. _____	4. _____
5. _____	6. _____
7. _____	8. _____
9. _____	10. _____

Select Negotiation Approach

Win-Win	Win-Lose
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Offer and Counter Offer

- Now that we have found your home and come up with a strategy it is time to put it in writing.
 - We will draft your offer.
 - We will take your good faith deposit.
 - We will submit your offer.
 - We will wait.
- 
- Waiting will be difficult for you.
 - The moment I get word, I will contact you.
 - It is important that I have all of your contact information.
 - The sellers will either accept, counter or refuse your offer.



Negotiating

- Refusal – The seller can simply say “NO” and I can guide you on how to proceed from there.
- Counter Offer – The seller can say “Maybe” if you agree to my new terms.
- Acceptance – The seller can accept your offer as written.
- Depending on the response from the seller, just remember that I am here to guide you every step of the way.
- As your trusted advisor, I will communicate with you every step of the way.
- What I know, you will know.



Done negotiating, now what?

- Per our contract we now have an opportunity to bring in inspection professionals to make sure that the home is: Sound, Safe and Secure.
- The mortgage company will order an appraisal to verify the homes value.



Inspection Results

- Based on the inspection results, I will guide you with our next steps.



Buyer To Do List

- Now that inspections are done....
- Finalize mortgage paperwork...
- Chose a closing representative, attorney, title agent...
- Obtain Home Owners Insurance.
- Home Warranty
- Arrange for Movers...



Pre Closing Inspection

- Prior to signing the final documents on your home we will visit the property to make sure it is being transferred to you the way you expected it.
- It is time to start getting excited.



Closing Day



- The keys will be yours.
- You will be able to move into your new home.
- Enjoying the benefits of home ownership.



My Office

History:

Century 21 Northumberland (1987) Limited has been in the PEI Real Estate Business since 1987. The Century 21 brand has been the number one name for sales and listings for over 30 years.

Century 21 Northumberland
629 Water Street East
Summeride PE C1N 4H8
(902)888-8860



My Accomplishments

RESUME DETAILS:

Experience:

Michael Poczynek, CRS, MCNE, CNE, ABR, CIAS, CDPE, SRES, ePro, RECS, is a very experienced Real Estate Agent/REALTOR in Prince Edward Island Canada (Certified Residential Specialist, Master Certified Negotiation Expert, Certified Negotiation Expert, Accredited Buyer's Representative, Certified Investor Agent Specialist, Certified Distressed Property Expert, Senior Real Estate Specialist, Internet Marketing NAR Certified, and Real Estate Cyber Society Member).

Michael has been a leading and top producing Real Estate Agent with Century 21 Northumberland since 1997 and specializes in dealing with off Island Buyers & Sellers. Michael is originally from Burlington, Ontario, Canada, and moved to PEI in 1997. Michael has been involved with Commercial and Residential Real Estate since he was a teenager, and was involved with the development and creation of Canada's first major Commercial Real Estate Marketing Site called ICIWorld.

Michael is the only agent with CRS, MCNE, CNE, ABR, CIAS, CDPE, SRES, & RECS designations in PEI, and has a huge interest in continuous education primarily in Real Estate, and International Real Estate Marketing and Social Media. Michael is currently a CCIM candidate, and is a member of the Atlantic Commercial Council (ACC). Michael believes in offering his clients the very best as a result of his huge interest in continuous education and his marketing skills.

He works with Waterfront, Oceanfront, Recreational, Relocation, Luxury, Investment, Income (Multi-Family, Apartments, Strip Malls, Retail Centres, Raw Land), Commercial, and Development properties in PEI and across Canada and the USA. Michael is also a developer and has an extensive background in IT and has a programming, RF communication, and board level electronics technician background. Michael can be reached at (902)888-8860 or on these websites at: michaelshomes.com, michaelshomesHD.com, michaelsadvantages.com.



My Commitment to You



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michael@michaelshomes.com

Let me go to work for you now!



EXCLUSIVE BUYER REPRESENTATION SERVICE PLEDGE® CERTIFICATE

Our Commitment to You

As an independently owned and operated CENTURY 21® office, we are dedicated to providing you with service that is professional, courteous and responsive in helping you find a property. To fulfill this commitment, we agree to provide you with the following services:

1. Make the process of buying your next home as easy and as successful as possible.
 2. Respect you, your needs and be honest and forthright.
 3. Value and respect your time, being as efficient and effective as possible.
 4. Understand your needs and respond quickly.
 5. Use my base of experience, knowledge, tools and the most up-to-date training to best serve you.
 6. Consult with you to determine your particular real estate wants and needs. This includes providing information as to the advantages and disadvantages of the choices available to you, in order to help you make informed decisions.
-
1. Maintain your confidentiality and represent your best interests throughout your buying process.
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1. Help you define your financial ability to purchase, explain alternative methods of purchasing and financing, and assist in arranging mortgage financing.
 1. Provide a Customized Home Search Plan for locating the right property for you, at the right price and terms, in an acceptable time frame.
 1. Search using available methods to locate the property that will best meet your needs and wants. This may include properties listed with our office, the Multiple Listing Service, offered through other real estate companies, as well as unlisted properties.
 2. Utilize the vast and powerful resources of the CENTURY 21 System to get you the results you deserve, including leveraging our network of more than 8,000 offices worldwide.
 1. Provide the resources of century21.com that offers thousands of listings, allowing you to easily review homes that are right for you.
 2. Show properties that meet your specifications, in accordance with Fair Housing Regulations and ethical real estate practices.
 1. Disclose material facts known about the property, and other relevant information that is likely to affect your ability to obtain the right price and terms.
 1. Use my knowledge and expertise to promote the most valuable purchase on your behalf. Assist you in evaluating the market value of properties that are of interest to you, and suggest negotiating strategies to help you obtain the most advantageous price and terms.
 1. As your advocate, advise and assist you in completing your purchase agreement, and present your offer in a light most favorable to you.
 1. Refer you to other professionals (attorneys, accountants, inspectors, mortgage lenders, etc.) for information or assistance as appropriate.
 1. Upon acceptance of an offer between you and the seller, monitor all pre-settlement (escrow) activities throughout the closing process as permitted by law or local practice.
 1. Consult and communicate with you on a regular basis throughout your entire real estate purchase process.
 1. Recommend a home warranty to protect you.
 1. _____

We appreciate your allowing us to help you find the right property for your needs. If at any time you have a question, concern, comment or suggestion, please contact:

_____ Phone _____





Thank You for taking time to review the steps we plan to take to support the purchase of a your new home.

Do you have any questions about what we have discussed?

Are you ready to begin the journey of finding a home with CENTURY21 Northumberland and me?

