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!
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:

- Previewing homes in advance on your behalf
- 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
Getting Started

Basic Information

Name
Phone
Email

Name
Phone
Email

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?
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?

Brenda Stone 703-615-4862

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Your Home Wish List

General
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 type of exterior siding will you consider?

Do you want a porch or deck?

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

What other exterior features are important to you?

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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 do you have?
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:
The Home-Buying Process

Select a Real Estate Agent

Obtain Financial Preapproval

Analyze Your Needs in a Buyer Consultation

Select Properties

View Properties

Write an Offer to Purchase

Negotiate Terms

Accept the Contract

Remove Contingencies

Conduct Inspections

Obtain Mortgage Financing

Conduct Title Search

Credit Underwriting Appraisal Survey Insurance Check

Remove Any Encumbrances

Obtain Title Insurance

Obtain Funds for Closing

Close on the Property

Take Possession of Home!
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.
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 counteroffer 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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Closing 101

Prepare for It
Closing day marks the end of your home-buying process and the beginning of your new life! To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing.
- An insurance binder and paid receipt.
- Photo IDs.
- Social security numbers.
- Addresses for the past 10 years.

Own It
Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

**Delivery of the buyers funds**
This is the check or wire funds provided by your lender in the amount of the loan.

**Delivery of the deed**
A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.

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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 constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

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.

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.
How Does Someone Win or Lose With You?

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What do you feel you have the right to expect from me as your real estate consultant?

What do you feel I have the right to expect from you as my client?

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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:

Please email or call me for a recommendation from my ‘Circle of Excellence’. They are tried, tested and highly recommend professionals in every field from house cleaners, pet sitters, moving companies to painters, plumbers, granite, remodeling and flooring experts.
Suggested Questions to ask in a Buyer Agent Interview

- How many years have you been a licensed Realtor?
- Have many years have you lived in this area? How many years have you been doing business in this area?
- How much experience do you have as a Buyer’s Agent?
- Are you a full time Realtor?
- Have you had any Buyer Agency/Representation training?
- May I review documents beforehand that I will be asked to sign?
- How will you help me find other Professionals? Who do you work with and why? Are any of your ‘affiliated’ relationships financially beneficial to you or your company?
- Will you handle all aspects of my transactions or will you delegate some tasks to a sales associate or administrative assistant?
- How much of your business is repeat or referral?
- How many buyer clients did you have last year? How many of these buyers successfully closed on their home purchase last year?
- How many homes did you list and sell last year?
- How many buyers are you working with right now?
- Do you have a communication plan to keep me informed?
- How quickly can I expect a response from you?
- What is the most you have negotiated off an asking price for a buyer in the past 12 months?
- How much notice do you need if I want to view a home?
- When are you available to answer my calls and show me homes?
- Are you experienced with Short Sales and Foreclosures?
- Will you provide references with contact information?
- What are the three top things that set you apart from your competition/other Realtors?
Buyer Agent Comparison Chart

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<th>Fill this out to compare agents</th>
<th>Agent 1</th>
<th>Agent 2</th>
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<td>Years as a licensed Realtor? As a Buyer’s Agent?</td>
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<td>Full Time Realtor?</td>
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<td>Communication Plan? How long for a response?</td>
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<td>Available via email / page / cell phone?</td>
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<td>Located close to me? How far?</td>
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<td>Number of homes sold / year or $ volume / year</td>
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<td>Number of homes sold / $ in my ZIP code</td>
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<td>Knowledgeable about my neighborhood</td>
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<td>Number of buyers represented in the past 12 months?</td>
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<td>Willing to work hard?</td>
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<td>Available days / nights / weekends?</td>
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<td>Willing to work within my price range?</td>
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<td>Can work with my time frame?</td>
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<td>Requires an exclusive buyer rep. agreement?</td>
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<td>Commission and Admin/other fees charged for services?</td>
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<td>Experienced at Short Sales/Foreclosures</td>
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<td>Professional Designations (NAR, CRS, etc.)</td>
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<td>References?</td>
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<td>Other Notes:</td>
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What My Clients Say

Brenda Stone is a genius at her craft of matchmaking you with the home of your dreams. I could not have been more pleased with the patience and precision she used to find me exactly what I was looking for at a price that exceeded my expectations. She was never pushy to sell me anything but enjoyed the adventure of seeking out the perfect property for my first home.

Ashley Welburn
Alexandria, VA

Brenda Stone is hands-down the best real estate agent we have ever worked with. She goes beyond expectations and works tirelessly to get the desired results. We wish she had a Chicago branch!

Nancy Leith
Alexandria, VA and Chicago, IL

Brenda is a learning-ready real estate professional who is always working hard to be the best she can be for her clients. In today's world, everyone needs an up-to-date Realtor and Brenda would be a great choice!

Jackie Leavenworth
“The Real Estate Whisperer”

Brenda Stone is one of the finest and most thorough realtors that I know. In dealing with both owner's and tenants; the conversation about their realtor always arises. When the resident's mention Brenda Stone, they always comment on what a pleasurable experience it is working with such a professional realtor.

Shawn Harbaugh
Alexandria VA

Brenda assisted me in an extraordinarily way on number of occasions when I was looking for and then moving into a new apartment in July. After she helped me find the perfect apartment, she helped me resolve very effectively a set of complex issues with the condition of the apartment and convinced the owners of the apartment to invest in remodeling in order to bring the apartment up to original standards. Brenda was very responsive and concerned about my issues although she represented the owners of the apartment. I am pleased beyond worlds with my current living situation as a result of Brenda's efforts and am very thankful to her.

Maria Toskova
Alexandria, VA
What My Clients Say

We would like to thank you for making the home selling process easy and enjoyable. When we first purchased our condominium, our realtor told us it would be difficult to sell. Imagine our surprise when you sold our home the very first day it was on the market. You made us an amazing profit which has allowed us to purchase the home of our dreams!! We cannot thank you enough. We will highly recommend you to all of our friends and associates. Thank you for your hard work and dedication.

Brian and Catherine Daniels
Alexandria, VA

Several years ago, I moved to Alexandria, Virginia and rented a condo. Brenda represented the seller. I was represented by another broker. Brenda was more helpful to me than my own broker was. She provided a great deal of helpful information about the neighborhood, gave me a fair price and was a pleasure to work with. Both the seller and I walked away feeling like we'd gotten a fair deal (I still live at the same location). I'd recommend her highly.

Stephen Talpins
Alexandria VA and Bethesda, MD

Brenda Stone has helped us rent our condo in up markets and in down markets. She is a thorough professional who is very straightforward with you. If you love your home and your price to sell it, Brenda will tell you whether that love is misplaced or spot on. She won't tell you what you want to hear unless it's also what she believes is right. She is a hard worker who is very dedicated to helping her clients. She's also a lovely person. I strongly recommend working with her.

Gary Kebble
Alexandria, VA and Miami, FL

Up until we met Brenda, our house hunt in the Northern Virginia area had been frustrating and fruitless... There were no realtors in the area willing to take the time with us to find what we were looking for. Brenda was the first to take interest in our situation and her patience, effort, and reliability exceeded our expectations. Because of Brenda's energy and dedication we are settled in our own house today.

Tommy and Preston Schultz
Arlington, VA

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BrendaRStone@aol.com Â· www.StoneRealtyServices.com
What My Clients Say

I can state without hesitation that Brenda Stone is the consummate real estate professional. Of all the real estate agents and brokers with whom we have worked during the purchase and resale of numerous homes, she was clearly the most knowledgeable of every facet of the industry, available to us as clients, and completely determined to do her best for us. Her expertise was apparent in every phase of selling our home - from establishing the listing price, developing and creating a spectacular marketing package (including holding an open house), to the determination of what items should convey, to working with the buyer, and on through closing. Our home was sold within a week. As an added benefit, my wife and I enjoyed Brenda’s warm, outgoing, and thoroughly “fun” personality. Never was such a stress-inducing process so much fun - this alone marks her as someone very special in the difficult world of real estate today.

Bob and Corrine Holt
Alexandria, VA and Haymarket, VA

Brenda is a detail oriented and reliable real estate agent. I have worked with Brenda for many years and will continue to work with her in the future. I have recommended her to several friends as well.

Louisa Taylor
Alexandria, VA

I moved from Philadelphia to the DC area in 2005...just before my move I met Brenda Stone. As a gesture of good will toward my parents (she met them only once) she gave me a tour of the Northern VA area and personally showed me rental apartments...for this she did not even receive any compensation. She did it because she is a genuinely good person. She is dependable, kind, and dedicated to her profession...I will never forget her kindness and will always consider her a friend...even though I now live in San Diego, we always try to keep in touch.

Bill Herndon
Arlington, VA
About Me

Brenda Stone was raised in Montgomery County, MD. She attended Georgetown University in Washington, DC. In 1998, she moved to Alexandria, Virginia where she currently lives with her husband. Living in the metro area for more than 30 years has aided Brenda with the knowledge and expertise required of good real estate agents.

Since obtaining her Virginia real estate license, Brenda has added Real Estate licenses in Maryland and Washington, DC to her credentials. She just earned her CRS (Certified Residential Specialist) designation, which less than 4% of all Realtors earn. She has also earned her GRI (Graduate, Realtor Institute) designation, Accredited Buyer Representative (ABR) and her e-pro 500 certification. Brenda believes that education and training are key elements to staying on top of the real estate market and providing excellent service to her clients.

She has earned her Lifetime membership as a Residential Top Producer in the Northern Virginia Association of Realtor’s Multi-Million Dollar Sales Club (selling more than $6,000,000 per year) by qualifying as a Top Producer every year since 2003.

Brenda’s goals are to provide excellent service and representation to her clients while keeping the process enjoyable. Her highest thrill in real estate is when a past client refers her to a friend or family member, which is a display of their confidence and satisfaction with Brenda’s services.

Brenda truly cares about her clients and their goals. She masterfully combines professionalism with compassion to offer clients superior performance and dedication to you.

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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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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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