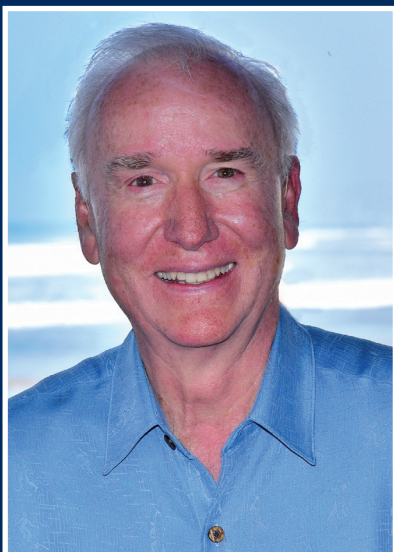


Special Report
YOUR GUIDE TO SUCCESSFUL BUYING
Moving Lives Forward



Photo by Dan Grider (www.dangriderphoto.com)

Sunset at Swami's



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YOUR GUIDE TO SUCCESSFUL BUYING

Most of our Special Reports focus on sellers because 60% of our clients are sellers. But we serve a lot of buyers too - 40%. So this Special Report is dedicated to buyers.

The market has definitely shifted from a “seller’s market” where sellers have the advantage to a more balanced market where sellers & buyers are on more equal footing. Sellers are having to be more flexible on price & properties are staying on the market longer. Buyers have more buying power.

It’s not yet a “buyer’s market” though. Desirable properties priced in the sweet spot are still selling quickly, especially those below \$1,000,000. Homes in an excellent location, nicely remodeled, & at the right price point are still moving in less than 60 days.

We expect inventory - the number of properties for sale - to start expanding so that will work in your behalf as a buyer. Yes, interest rates are rising - but very slowly. They are still at historic lows.

We’re grateful for our collective 36 years of serving buyers. We’ve been fortunate to attract buyers who appreciate our energetic, caring, & zero-pressure approach. Our buyers are very happy! So here’s our best advice for you as a buyer:

1 *Clarify Your Vision*

The clarity of your vision dramatically improves your capacity to find the right property.

Most buyers have a general idea of what they want in terms of location, size, & features, & this vision is constantly changing as buyers digest the market, see properties, change their minds 300 times, & even have different ideas within the family. All that is totally natural. The buying process is an evolution. We find that it’s extremely powerful when we ask our buyers:

“What is your highest vision of your perfect home?”

The reason that’s so helpful to us is that we see over 500 homes & condos each year so we are intimately tuned into the market. When we start with your wish list, we can hone in on just the properties that will make your dreams come true. We also rely on our intuition in finding the “one.” We have the experience to bring your vision to reality.

“SCOTTY & TANYA TREATED US LIKE FAMILY”

“When we found our perfect home, you were with us every step of the way, beginning with negotiating a successful purchase in a multiple offer situation!

Scotty & Tanya are an extremely professional & caring team. We’ve never met agents before who cared so much for our interests.

They kept us completely organized & managed the inspections & services before, during, and after the purchase. It was such a relief to receive such thorough care.

Scotty & Tanya treated us like family & we are very grateful. I wish we had the fortune of knowing Scotty & Tanya years ago.”



Michael & Janette Prior

To see more client success stories, visit
www.MovingLivesForward.info

2

Explore with Zero Pressure

Many buyers naturally want to avoid agents. No buyer wants to be “sold” or “pushed” - especially during the early exploration stage. But you also want to be super savvy about the properties so you don’t miss “the one.” Buyers can use many sources - Zillow, Redfin, Trulia, or Realtor.com. However, we have found a superb way for our buyers to have exactly the information they need at their fingertips with absolutely no pressure. We connect our buyers to properties in a highly enjoyable, personalized way that allows them to see the exact properties that fit their niche.

3

Get Pre-Approved

Buyers often underestimate how significant it is to get pre-approved for a loan. This means you have provided a lender the information & documents needed for loan approval. This puts you in a powerful negotiating position when we present your offer. When you find the home you love, you’ll be ready to act with proof of lender support. You’ll be positioned to compete, have your offer accepted, & be living in the home of your dreams. We can connect you to top mortgage experts who will give you this strong & needed advantage.

4

Collaborate with Scotty & Tanya

The power of collaboration is extraordinary - especially when you remove the ingredient that buyers dislike - a salesy, pushy agent! We treat our buyers with the same core values we would want if our roles were reversed, namely: **Do what’s best for the buyer!** We invite you to test our commitment to let you roam the world with freedom but with savvy information & the perfect amount of support. We’ll serve you in the same way we served the buyers quoted below.

5

Let us be your advocate

You need a strong advocate to give you the competitive edge & stand firm for what is best for you as a buyer. Because we know the market so intimately, & have so many years in the business, we negotiate from strength to enable you to purchase at the lowest possible price. As leading agents, we often acquire or know properties that never show up in the MLS - & often sell them before they hit the market. Let us be your advocate to empower you through the complexities of negotiations, inspections, & the closing process in one of the biggest business investments of your life. This is what we really mean when we say, **“We are right here for you.”**

I FELT CARED FOR AT EVERY STEP”

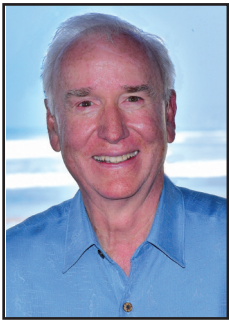
“Working with Scotty & Tanya as a buyer was amazing!

I hit some very turbulent waters trying to get final loan approval & they not only came up with people to help, but they talked to me constantly & reassuringly until we made it through to a successful closing.

Very empowering & delightful to work with! I felt cared for at every step.”

Christina Kirk





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We're Right Here for You

THE JOY OF OWNERSHIP

The Ability To Create and Customize

Only ownership gives you the freedom to remodel, decorate, & build on your property. *When you own, your home is yours!* You will have the liberty to express your style & modify the home to best suit your family's needs. Paint a mural on the wall of the kid's bedrooms! Build the garden of your dreams! Create a backyard entertaining space that makes staying in more fun than going out! **IT'S YOURS!**

Stability

By choosing a fixed rate mortgage, your monthly payment will be stable for the life of your home. Additionally, you will not be at the mercy of rent increases, evictions, rent control issues, or the management of a landlord.

Tax benefits

As a homeowner, you will be able to benefit from tax deductions on mortgage interest, closing costs, home repairs, capital gains, & interest on property taxes. Long term, you will be able to benefit from homestead exemptions & tax deferral programs.

Create Equity & An Asset For Your Family

A home is the foundation of a family. As equity builds over the years, an asset is created that will eventually help your children, grandchildren, & other family members create wealth, take care of future generations, & stay grounded in their community.

The Buy vs Rent Hurdle Rate Has Been Reached

In most communities in San Diego, the cost of renting is equal to or higher than the monthly cost of ownership. As a renter, you are paying off the mortgage for your landlord & property owner. *Be the property owner and pay yourself!*

"I COULD NOT HAVE ASKED FOR MORE"

"Throughout our journey of finding our dream home, Scott could not have been more knowledgeable about fulfilling our housing needs & more accommodating at helping us get into the perfect home.

In an ever-changing local real estate environment, it was a real pleasure to work with a Realtor who was extremely knowledgeable - as well as honest, trustworthy, & made us feel that his primary interest was to find the best home for me to raise my girls in.

As a busy, working single mom, I could not have asked for more & was blown away with the ease of my home purchase. I highly recommend Scott to anyone looking for a home."

Casey Burke, Ashlyn & Addison

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