Preparing for Today's Housing Market



- 1 What's Important to You?

 Determine your goals and expectations
- 2 Home Search

 Due diligence for the right home
- 3 Key Market Strategies
 National, regional and local markets
- Be Buyer Ready, Day One[™]
 Enhance certainty for the seller
- The Homebuying Journey
 The next steps for you
- 6 Your Trusted Advisor and Advocate 100% buyer representation

What's Important to you?

Focusing on your reason why can help you further clarify your goals and home search criteria

	WANTS	MUST-HAVES	WHY?
Bedrooms	4	3	Office / Den
Bathrooms	3	2.5	Guest Bath
Square Feet	2,200	1,800 - 2,000	Entertaining
Yard	Large	Fenced	Pets
Community	Downtown	Urban	Mass Transit
Shopping	Close-by	Close-by	Lifestyle
Restaurants	Close-by	> 0.25 Mile	Foodie

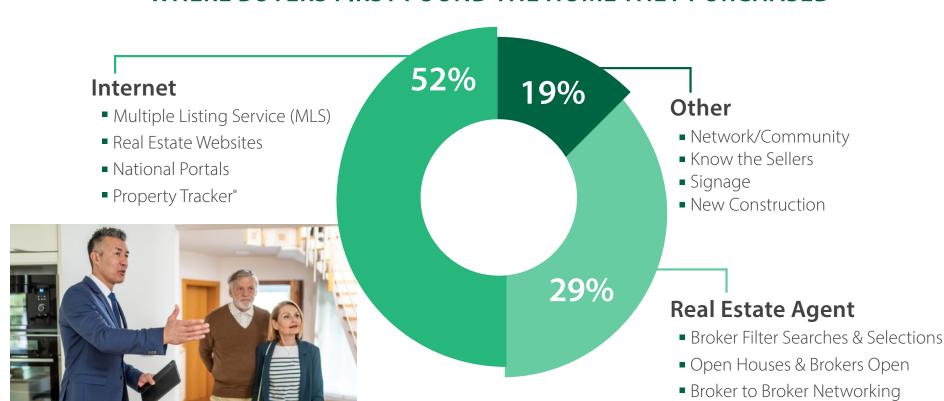
The Home Search

Helping you find your home

Finding a home can be done with the click of a button, but seeing a home online may not fully capture the essence that you could experience in person. In addition to receiving instant listing notifications, we will also hand-pick homes you may be interested in.

WHERE BUYERS FIRST FOUND THE HOME THEY PURCHASED*

Postcards, Flyers, Neighborhood Invites



*National Association of Realtors®

Data fluctuates, averages included

Be the First to Know

Power your home search with instant notifications

We've got you covered with all the tools you need to have the first-look edge on new properties, price changes, and status notifications. The John L. Scott Property Tracker[®] dashboard and mobile app allows you to take charge of your home search process.



SEARCH ON THE GO AND AT HOME

- Get connected to your Property Tracker[®] account to save favorites and take notes on the go
- Use the John L. Scott Mobile App for easy access to search for homes anywhere, anytime
- The GPS feature allows you to see all properties (active, pending, and sold)



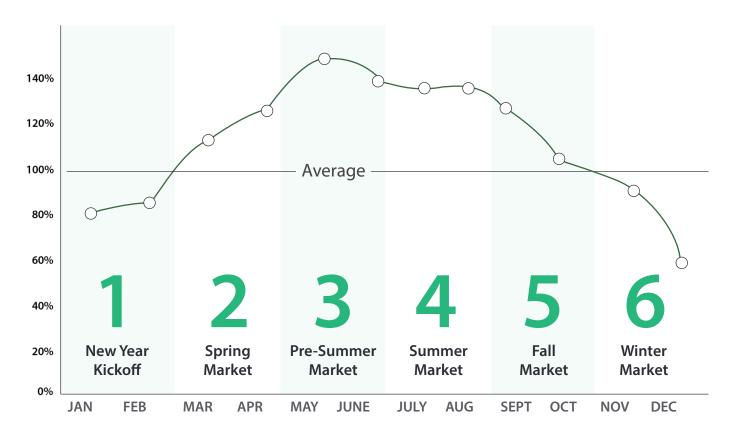




The National Market

The best time to buy a home is when the timing is right for you. In the cyclical real estate market, we will take a look at how supply and demand in each specific phase affects our pricing and offer strategy. Over the past four decades, John L. Scott has tracked the yearly housing cycle and has identified the following seasonal phases.

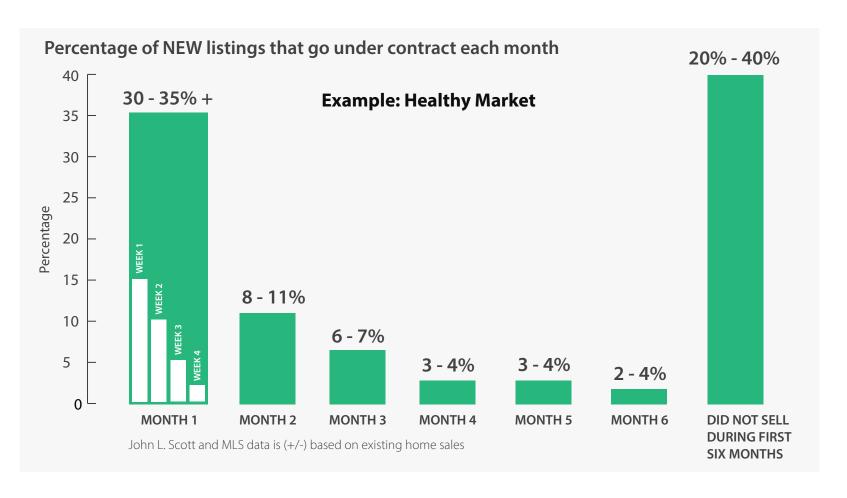
Six phases of the yearly housing cycle



Graph represents typical number of new resale listings by month

The Regional Market

Although real estate is seasonal, we study the regional Sales Activity Intensity[™] by price range for each area of interest to ensure confident choices throughout the home-buying process. In a typical healthy market which is defined by having 3-4 months of inventory, we see the below trends for the percentage of new listings that go under contract each month.



A listing is most likely to sell within the first 30 days as it activates the backlog of buyers. It is imperative to be Buyer Ready, Day One™ to have the buyer advantage against possible multiple-offer situations.

The Local Market

We focus on the key market indicators through our MarketInsights[™] for a negotiation advantage by highlighting activity, month-over-month stats, and months' supply of inventory. Understanding the hyper-local market helps us develop our pricing and offer strategy.



Monthly Recap

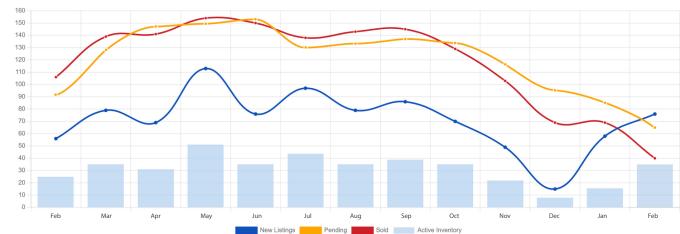
"Anacortes, WA"

New Reported Active Sold Listings Pending Inventory Listings 9

10



Monthly Market Trends 9





1111 Maple Street



9180 First Hill

\$600,000



\$750,000 SOLD 4781 Beach Lane \$1,400,000

Home Purchasing Considerations

Your broker representative will start with a Comparative Market Analysis (CMA) to support your purchase of the right home at the right terms. There are a multitude of other factors that can determine your home purchase price.

- Condition
- Seasonality
- Location
- Sales Activity Intensity[™]
- New listing inventory
- Multiple offers



At John L. Scott, we know it's about finding the right home at the right time for you. Beyond key market indicators, it is important to have a plan looking at financial capacity, down payment, and interest rates.

Partner with a Dependable Lender

Be Buyer Ready, Day One™

We will partner with you and your lender to position you in the best light when competing with other offers. This will also provide any seller with a higher sense of certainty when reviewing your offer.



CASH

Full amount of the purchase price in liquid funds; not relying on any contingent source of funds.

UNDERWRITING APPROVAL

Strongest loan approval. Underwriters verify your financial capability and are ready to fund before you select a home.

PRE-APPROVAL

A standard loan amount is given based on your financials and credit score.

PRE-QUALIFICATION

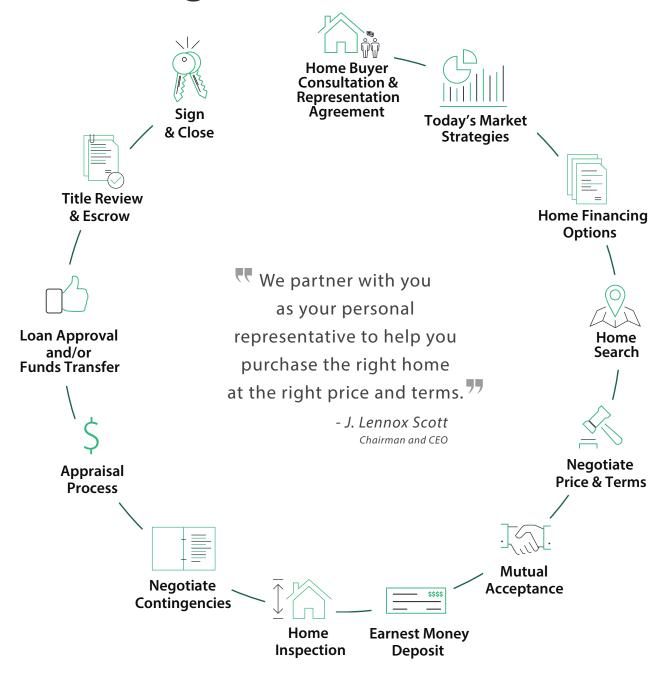
An estimated amount you would likely qualify for based on basic information.

HOW DO YOU PLAN TO FUND YOUR PURCHASE?

It is imperative you share any contingent source of funds for your home purchase with your lender and John L. Scott broker associate as early as possible.

- Proceeds from home sale
- 401(k) / retirement funds
- Future earnings / stock
- Gift money

Understanding the Transaction Process



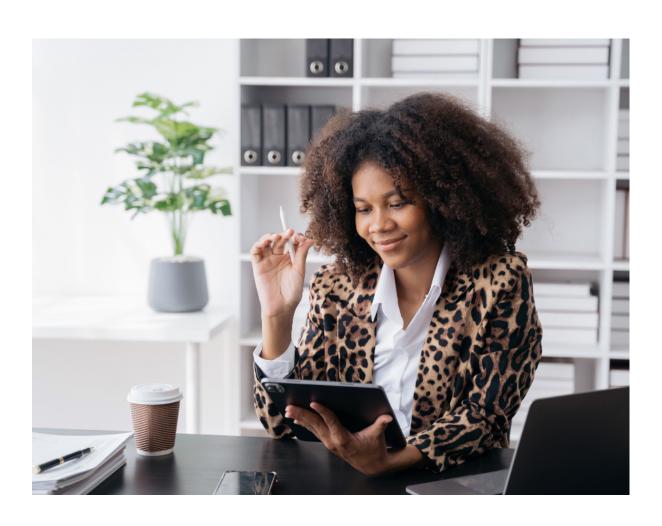
Writing an Offer

Positioning your offer for mutual acceptance

We will help position your offer to align with the seller's expectations while keeping your terms at the forefront. There are many contingencies that help protect your best interest and help retain the right to keep your earnest money. Let's identify the right terms for your offer.

WHAT TO CONSIDER?

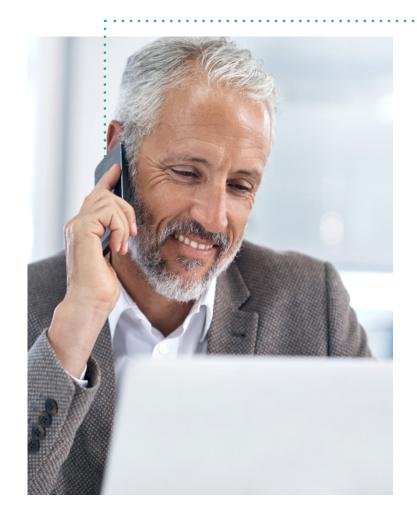
- **✓** Price
- **✓** Closing Date
- Possession
- **Earnest Money**
- Contingencies
 - Title
 - ☐ Inspection
 - ☐ Sewer/Septic
 - Appraisal
 - ☐ Financing



A Successful Negotiation

Striving for the best price and most favorable terms

There are many points in real estate transactions that are complex and need expert negotiation. We negotiate with the listing broker to get mutual acceptance and throughout every step of the transaction to uphold your terms and desires. We believe in negotiating the terms that matter most to you.





Your Support Team

Working together for a successful closing

These are some of the professionals that will be involved in a successful closing:

LOAN OFFICER

Walks you through loan options, gathers documents, takes formal loan application.

LENDER/UNDERWRITER

Reviews documents from Loan Officer and gives final loan approval.

ESCROW

Independent neutral third party by which the interests of all parties to the transaction are protected. Escrow will hold earnest money, prepare closing documents and schedule for signing.

TITLE

Protects homeowner against loss or damage occurring from liens, encumbrances, or defects in title or actual ownership of the property.

INSPECTOR

Evaluates the property for potential issues and provides a report detailing their recommendations (buyer ordered inspections are typically paid for when inspection is conducted).

APPRAISER

Validates the purchase price of the home (for the bank / lender / homeowner).

KNOW WHO
TO CHOOSE?

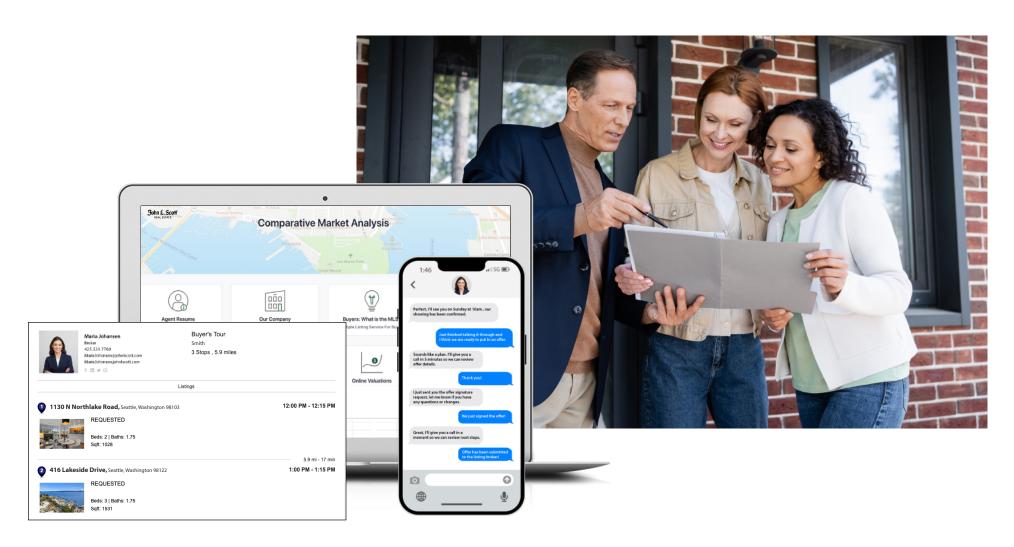
Just like your John L. Scott broker associate, the team you work with should be knowledgeable, experienced, and will help eliminate obstacles along the way.

We are happy to recommend lenders, inspectors, title officers, escrow companies, and any other professionals you may need.

Our Communication Plan

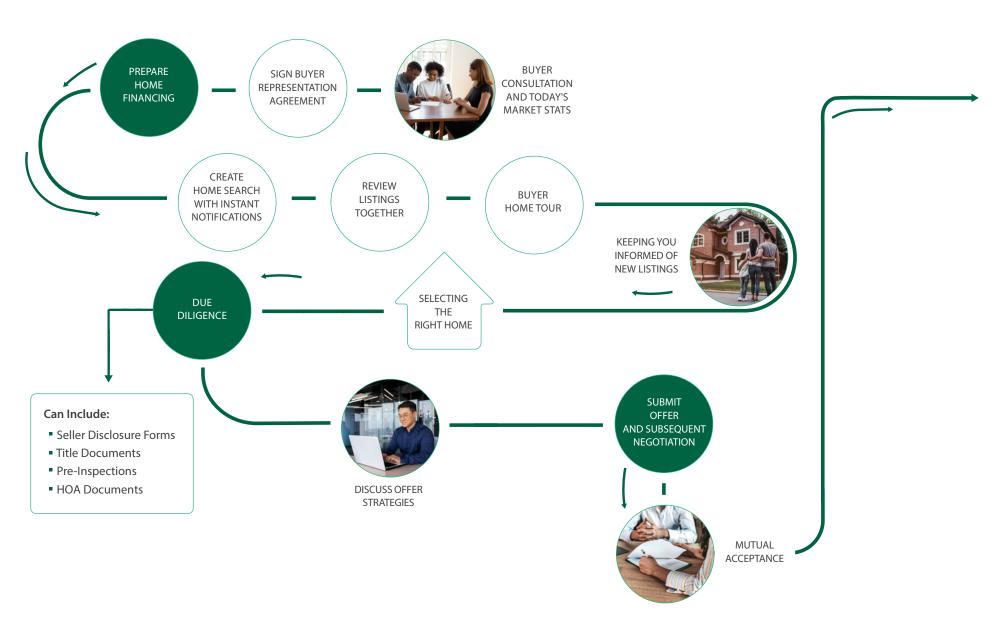
A key factor throughout the entire process

We will guide you through the process for a seamless home purchasing journey, informing you from new listings to changing market conditions and through every step of the transaction and closing process.



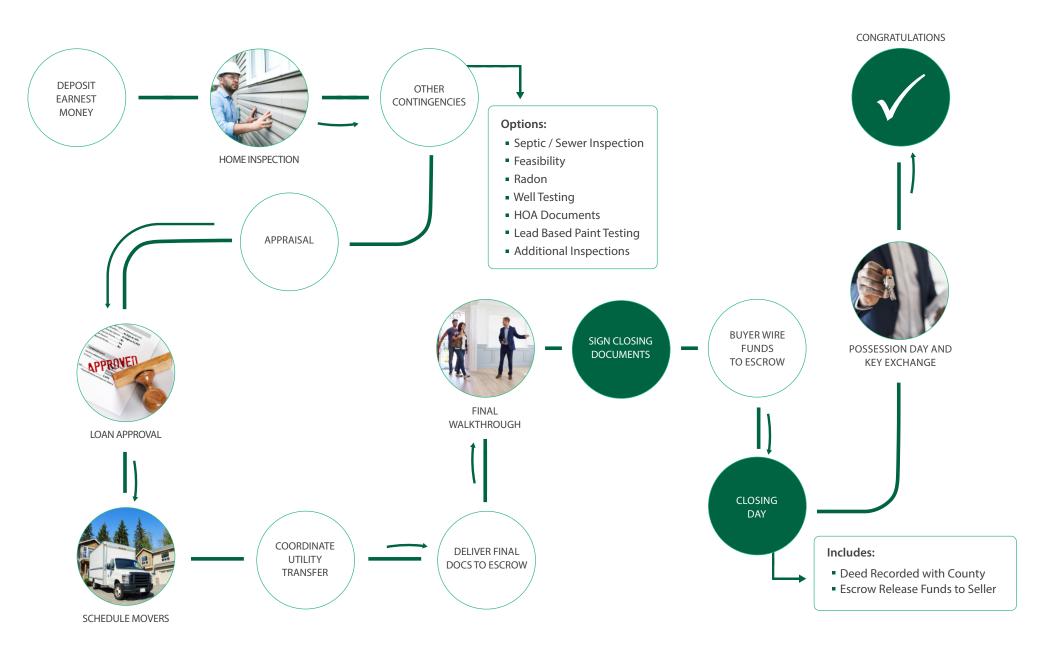
The Home Buying Journey

From start to mutual acceptance



The Home Buying Journey

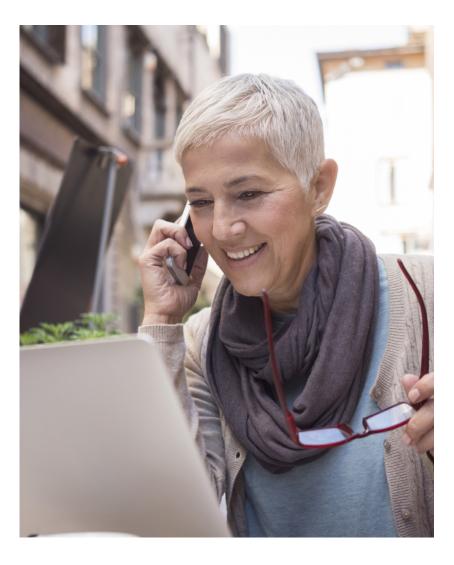
From mutual acceptance to closing



Our Commitment

Your trusted advisor and advocate helping you make the right move

Every real estate transaction is different, and we are dedicated to helping you make informed, educated, and confident choices throughout the home-buying process.



- Current market condition research
- Selective home searches
- Offer strategy and drafting
- Creating confidence in purchasing and future equity
- Post-inspection advisory for due diligence
- Negotiating terms important to you
- Reduce stress and uncertainty during the purchasing process
- Coordinate with lender, title, and escrow
- Keeping your transaction(s) on schedule
- Network of vendors to support you during and after your move
- Personal real estate reference guide

Buyer Broker Representation Agreement

Buyer representation agreements are used to identify the terms of our relationship as a clear foundation for a successful outcome. This agreement will highlight the following items to ensure your expectations are met.

REPRESENTATION AGREEMENT	Defining representation for a clear understanding	
EXCLUSIVE VS NON-EXCLUSIVE AGENCY RELATIONSHIP	A buyer can choose to be exclusively represented by one broker, or have multiple brokers without the exclusive service during the term.	
COMPENSATION FOR BUYER BROKER'S SERVICES	Compensation may be paid by the seller, the buyer, a third party, or by sharing between firms	
LIMITED DUAL AGENCY	A broker acting as a limited dual agent for both the seller and buyer in a transaction	

Dedicating our time, energy, and resources to help purchase your next home

Next Steps

We are here for you every step of the way to help you take control of your home buying journey

- Address additional questions
- Sign a Buyer Representation Agreement
- Speak to a Loan Officer to get pre-approved or pre-underwritten
- Create home search with instant notifications
- Schedule a time to tour properties

