

It's All About

YOU

An integrated plan to find the right home for you.



Buyer Representation Program

Telephone: 650-655-2500

Fax: 1-888-739-8184

info@RayChelRealtyGroup.com

Website: www.RayChelRealtyGroup.com

Blog: www.LivingWellinSanMateo.com



Is this important to you?

Do you want an agent who will...

- listen to you and understand your needs?
- be responsive to your calls and emails?
- proactively work to find you the right home?
- implement systems specifically designed to streamline the home buying process?
- identify resale difficulties prior to your purchase so you can make a sound investment decision?
- guide you to an informed purchase decision?
- treat your money as if it were their money?
- negotiate to get you the best business deal?
- be a highly responsive problem solver?
- protect your interests instead of just selling you a home?
- continuously monitor and apprise you of shifting market conditions?
- manage the critical details of your transaction?
- provide an estimated cost analysis so you have no financial surprises?
- tell you what you need to hear, not necessarily what you want to hear?
- apply 30 years of experience in the San Mateo and Santa Clara real estate market?

*We know buying a home is about **YOU**...not us.*

Benefits of Buyer Representation

What's in it for you?

Better Business Deal

We negotiate the price, terms and conditions of the deal. Making sure you purchase your home only at 'real world levels' so you'll get more for your money. We'll use today's market forces to your advantage...not the seller's.

Best Value

What have you got to lose? All our fees are paid for by the seller – that's right, it costs you no more to be represented by us, and we work for free until you close escrow. More importantly, since we are your exclusive representative, we work for your best interests only – not the seller's.

Saves Time

Homes are pre-screened so that you won't waste time previewing unsuitable homes you can't afford or don't match your purchase criteria.

Privacy Protection

Your personal information and financial capabilities are strictly confidential so your bargaining position will not be compromised.

No Conflict of Interest

We will put your interests first --- always. Our allegiance is to promote your interests instead of

the seller's, and we put that in writing.

More Counseling...No Sales Talk

By understanding your goals, we will counsel, advise and guide you through the home buying process from showing through closing and after. *We don't sell you a home, we help you buy a home.*

Home Buying Specialist

We are professional home buyers armed with a set of systems and procedures we've developed over three decades to make the buying process efficient and effective. We are not merely filling our time between listings. We truly enjoy finding the right home for you.

Timely Information

Our real estate technology tools will keep you a step ahead.



A First-Rate Home Buying Education

The purchase contract and all related disclosures, advisories and addendum are fully explained to your satisfaction so you can make an informed purchase decision.

Consulting vs. Selling



Many don't know there is a difference between consulting and selling - we do.

What is the difference between our team and other Buyers' Agents? It's the difference between consulting and selling.

Consultants vs. Sales People

Consultants explain to you the pros and cons of each home you consider.

Sales people hammer home the reasons why you should close the transaction now.

Consultants explore your needs and identify good deals that match your criteria.

Sales people tell you what is a good deal, ignoring your needs

Consultants show you homes in your price range and help you to understand the market.

Sales people show you every available listing, often outside of your budget, hoping to up-sell you into a more expensive home.

Consultants invest their time to review your financial goals and pair you with a respected mortgage professional that will help you get the best available financing package.

Sales people expect you to find your own financing and don't care how you obtain it.

The RayChel Realty Group

Coaching Clients Since 1978



What can you expect from The RayChel Realty Group?

We will...

- always respect your time and will try to accommodate your schedule.
- respond to your phone calls or emails in a timely fashion.
- always be honest with you, even when we have information that you may not want to hear.
- inform you of all new and updated homes that meet your search criteria.
- keep your private information confidential.
- provide you with a Competitive Market Analysis on all the homes you're interested in so you can make a sound investment decision.
- present all offers promptly and in person when possible.
- educate you on the contract and all of its terms because we believe you should know what you are signing.
- always negotiate price and terms in your best interest and will treat your money as if it were our money.
- refer you to reputable professionals when necessary.
- to the best of our knowledge explain to you what we believe you need to hear and not just tell you what you want to hear.

The Most Costly Home Buying Mistakes Even Smart People Make ...

Mistake #9 --- Not taking a long-term perspective

It's almost always a mistake to buy a home based upon your short term needs while ignoring your long term needs. A careful needs and wants analysis with the guidance of a trained professional can save thousands of dollars.

Recommendation: See the big picture

Evaluate your purchase based upon a five to ten year holding period. Ask yourself where you want to be in five years- Will your family grow significantly in the future? Might an elderly parent come live with you? These are just a few of the questions left unanswered may be financially burdensome or emotionally draining.

Mistake #10 --- Underestimating the importance of location

The size and condition of the home are far less important than the property's location. You cannot change the location of a home. Almost everything else is changeable. Location is the most venerable principle in real estate and the single most crucial influence on value.

Recommendation: Buy the very best location you can comfortably afford

Location is the key to how well you enjoy living in the home and how much you can sell it for when the time comes. The city, neighborhood, street and site are the prime contributors to value.

Mistake #11 --- Ignoring incurable defects

An incurable defect is any "adverse condition" deemed as such by the buyer that cannot be remedied with a reasonable amount of money or effort. Incurable defects include land prone to soil instability, neighborhood nuisances, proximity to undesirable land mark, such as, high voltage power lines, a fire station or hospital. A property with an incurable defect is worth less than another property that doesn't possess the same defect --- all other factors being equal.

Recommendation: Determine the effect of an incurable defect on the value of a home

If you buy a property at a discount because of an incurable defect (and it should be discounted)- you will have to sell it at a discount, or you'll have difficulties producing a timely sale. The cardinal rule of home buying is: the best time to think about selling your home is before you buy it.

***For the remaining nine mistakes and how you can avoid them,
please visit www.SanMateoRealEstateInfo.com***

Technology Tools

Why spend your time shopping for a home constantly frustrated that you missed out on the latest homes to hit the market or can't find the information you need? Our technology tools keep you completely up-to-date on everything going on in Bay Area real estate.

The screenshot shows the top navigation bar of the website. On the right, there are links for 'NEWS FEED' and 'COMMENTS'. The main header features a house icon, the text 'Living Well in San Mateo' and 'san mateo county real estate', and a search bar with the text 'Search the website' and 'Type keywords and hit enter...'. Below the header is a navigation menu with tabs: HOME, HOME VALUE, HOME SEARCH, BEST DEALS LIST, HOME BUYING TUESDAYS, BLOG, CONTACT US, BUYERS, COMMUNITY, FIRST TIME BUYERS AND SELLERS, SAN MATEO COUNTY MARKET UPDATES, SELLERS, FREE TOOLKITS, and MARKET REPORTS. The featured content section includes a video thumbnail for '10 STEPS TO PROFITABLE HOME BUYING WORKSHOP' with a red ribbon graphic. To the right of the featured content is a sign-up box for 'SAN MATEO COUNTY REAL ESTATE DELIVERED' with an email input field and a 'GO' button, and social media icons for RSS, Facebook, and Twitter.

LivingWellinSanMateo.com

Our blog is packed full of information about the home buying process, the real estate market and the local community. Don't find what you're looking for? Send us your suggestions.

SanMateoHomesInfo.com

View pictures and virtual tours of homes currently on the market, get a list of foreclosure and pre-foreclosure properties updated daily, save your favorite properties and searches and sign up for automatic email alerts when a new property meeting your criteria comes onto the market.

PropertyValuesNow.com

Learn what homes in the zip code you are targeting are listed at AND what they sold for and be a more informed home buyer.

Guidelines for Success





We'd like to share a little bit about our philosophy.

Many agents think their most important job is satisfying the client. We don't think that's correct. We believe that satisfying the client is simply the minimum requirement for staying in business.

We work diligently to improve our systems, processes and services to go well beyond the standard level of service provided by most agents.

Simply put, our objective is to get you the best home at the lowest price in the most convenient manner. We want to provide the best service in the industry – period.

We are committed to exceeding your expectations so you will confidently refer us to your family, friends and coworkers.

We hope you will allow us to demonstrate our unparalleled service when you conduct your next transaction.

Not all Real Estate Agents are alike. You have a choice on how you will be represented and who will represent you.

We invite you to schedule a free, no obligation consultation so you can determine if we are the right team to help you buy your next home.

Thanks,

The RayChel Realty Group

Attend a Home Buying Tuesday Seminar



Are you ready to buy a home, but don't know where to start? Have questions about specific financing opportunities and programs? Looking to trade up, but aren't sure about the market?

If the answer to any of these questions is yes, you've found the right place.

On Tuesday of each month, the team at Home Buying Tuesdays will be hosting workshops on home buying. What will we be covering?

How to Buy a Home in the Unique San Mateo County Market

How to Take Advantage of the Buyer's Market

How to Finance Your Dream Home: Sensible Loan Programs for Everyone

How to Trade Up Profitably and Seamlessly

... and lots more!

We look forward to seeing you at one of our workshops.

***Please visit
www.HomeBuyingTuesdays.com
to see our current class schedule and sign up.***



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