

BUYER'S **GUIDE**



IDAHO  **LIFE**
REAL ESTATE



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HOMEBUYING DO's & DON'Ts



Contact your insurance agent early in the process and inform them of your new home purchase



Promptly provide all documents (ALL PAGES) requested by your loan officer and processor to speed up your closing.



Make sure your employment, asset, and personal information is correct on your loan application.



Be prepared to explain/account for all non-payroll deposits into each account you intend to use towards your transaction.



Respond to any requests for information from your loan officer as soon as possible.



Continue to make all payments on time



Don't apply for any new credit of ANY kind.. DO NOT finance anything! DO NOT make larger purchases of any kind.



Don't make large deposits into your bank account. Your down payment should be seasoned. (sitting in your account for at least 2 months)



Don't have any inquiries made on your credit report.



Don't co-sign on another person's loan, or change your name or address.



Don't make changes to your employment or income. DO NOT QUIT YOUR JOB!



DO NOT spend your down payment.

AGENDA

This agenda outlines the steps toward having your offer on a home accepted:

HIRE ME

- It's FREE! The seller pays the buyer's agent's commissions
- Schedule an initial in-person meeting to discuss your goals & see a few homes
- Sign a Loyalty Agreement/6 month Buyer Representation Agreement

PRE-APPROVAL

- I will supply you with a list of preferred lenders who can get you pre-approved
- You will determine what you are comfortable spending on your monthly payments, which will calculate the price range we will be searching for you

THE SEARCH

- I will set up email notifications to you for homes matching your search
- I will schedule private showing appointments as needed, fitting your schedule
- I will take you on neighborhood tours to help narrow down your search area

WRITING OFFERS

- I will suggest an offer price using recent sales, days on market and property condition
- We will determine your offer price and included contingencies
- You will sign your offer
- I will assist you in compiling the appropriate documents to include with your offer (i.e. proof of funds, letter, pre-approval letter from lender)

DISCLOSURES & INSPECTIONS

- I will deliver copies of any available seller reports and disclosures for a given home
- I will recommend inspectors and assist in scheduling your home inspection

CLOSING

- Signing, keys, and more!

FREQUENT QUESTIONS

WHAT PRICE RANGE SHOULD I BE SEARCHING IN?

In the surrounding Boise area, I recommend searching at or below your maximum budget. In order to be competitive in multiple offer situations, you need to look comfortably below your maximum budget in order to have the ability to bid over the list price.

HOW QUICKLY SHOULD I SEE A HOME I AM INTERESTED IN?

I recommend reaching out to me immediately to learn a specific home's showing instructions. Together we can decide on the most convenient time for all parties.

CAN I SEND YOU HOMES I FIND ONLINE?

Yes. Finding a home is a collaborative process. As one of my services to you, I set up alerts directly from the MLS. You can respond to those or send me links from your favorite home search sites.

WHO PAYS YOUR COMMISSION?

Sellers typically pay an agent's commission.

HOW LONG IS A TYPICAL ESCROW?

A closing time frame is typically 30-45 days from the date that an offer is accepted, depending upon if you are obtaining financing or paying cash. 30 days is most common in our market.

WHAT ARE MY CLOSING COSTS GOING TO BE?

Closing costs vary according to your loan. For the most accurate estimate, contact your lender. For a rough estimate, you can use 2-3% of the purchase price.

DO YOU HAVE A LIST OF RECOMMENDED INSPECTORS AND VENDORS?

Yes! I have many favorite inspectors and home service providers that I look forward to sharing with you.

HOW MUCH SHOULD I BUDGET FOR INSPECTION?

I recommend budgeting between \$300-500 for your home inspection. The cost can vary depending on the size of the home.

FREQUENT QUESTIONS

HOW WILL YOU TELL ME ABOUT THE NEWEST HOMES AVAILABLE?

IdahoLife.com 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, in the way that is most convenient for you: by phone, email or text.

WILL YOU INFORM ME OF HOMES FROM ALL REAL ESTATE COMPANIES?

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 builders and get you the information you need to make a decision. On your visits 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. It is important that I accompany you on your initial visit to the developer's office in order for me to assist you.

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 listing agent commission, but most understand they will pay for buyer's agent 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 of the time, 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. This is no cost to you and ensures you are fairly represented and receive all of the disclosures and documentation throughout the sale.

ONCE MY OFFER IS ACCEPTED, WHAT SHOULD I DO?

Getting the lender the needed documentation and signed authorizations should be at the top of your priority list. The quicker you are, the smoother the process will be for all parties. Your lender will get you a loan estimate and will go over it with you in detail so there are no surprises at closing. Celebrate and focus on moving into your new home! Plan for inspections, complete all documents in a timely manner and ask any questions that you have. 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.

WHO WE ARE

There are a few key points that sets Idaho Life Real Estate apart from other real estate professionals.

We do more than help people buy homes. We solve problems. We create solutions. We connect the dots. We are the space between where you are and where you are going.

Many agents think their most important job is satisfying the customer. We believe that satisfying the customer is simply the MINIMUM requirement for staying in business. We work constantly to improve our systems, processes, and services to go well beyond the standard level of service provided by most agents.

We want to make sure you are so satisfied with your real estate experience that you gladly refer us to your friends and family. We are truly looking forward to working with you.



OUR COMMITMENT TO YOU

OUR MISSION

This is your life, your dreams, your memories, your place. We will help you find it. Our team is committed to building exceptional relationships and listening deeply to your dreams so we can make them come true. We will make this fun again, we will focus on you, we will help you find your place.

FOR THE LOWEST PRICE POSSIBLE

When you hire Idaho Life Real Estate, we are working for YOU, the buyer. That means you get your own representation. We have a strict set of guidelines that bind us to act in good faith, honesty, and have a fiduciary duty to you. We don't do this because we are bound to this by our contract, but because it's what we sincerely enjoy doing. When we say we will go to bat for you, we go to bat!

IN THE SHORTEST AMOUNT OF TIME

The ability to have smooth transactions that close on time or early is our competitive advantage. When buying a home, there are a lot of unknowns, we don't want the closing date to be one of them. We strive to close at the time it's most convenient for you.

WITH THE LEAST HASSLE

We want your biggest concern during the home purchasing process to be that you were expecting it to be harder. We strive to provide first class customer service, and a "let us handle that for you" approach to the purchase. We've refined our process so that nothing falls through the cracks.

THE
LOWEST
PRICE

THE
SHORTEST
AMOUNT OF
TIME

THE
LEAST
HASSLE

AGENT & BUYER COMMITMENT

BUYING EXPERIENCE

The experience of buying a home is exciting and exhausting. The first step is to choose and stay with the right agent. Buying a home is more than a business transaction; it's personal. Our team is committed to our one-on-one relationship, reducing time and energy, and bringing back the fun in buying a home.

SERVICES WE PROVIDE

- Help you find the perfect home for you; in the neighborhood you want, at the right price
- Keep you updated on the most current listings via email
- Private showings with our team
- Find off market properties (once a neighborhood has been chosen, we will canvas that neighborhood to find you your next home)
- Preview listings on your behalf
- Provide resources to you - preferred lenders, inspectors, home repair referrals, school information, neighborhood information
- Provide weekly communication
- Navigate the offer process, showing you how to create an offer that will win
- Assist with needed inspections
- Communicate aspects of transactions between parties during transaction
- Be available anytime to answer questions before, during and beyond transaction
- Loyalty agreement that we all share

BUYERS COMMITMENT

- Tell us all about your dream home, location, style, amenities and more!
- Meet with lender to start loan process and obtain pre-approval
- Let our team know when you would like to schedule showings
- Allow our team to navigate you through a successful negotiation process
- Be loyal to our team and our process

OUR TEAM'S APPROACH TO **CATERING TO OUR CLIENTS**

WHAT MAKES US *different...*

When you hire our team to represent you, you will soon recognize that we do so much more than average agents:

- We **only work with a small number of clients**, ensuring personal service
- We **preview homes daily and weekly** on your behalf
- We contact other area agents for their **coming soon homes & pocket listings**
- We use marketing tools to **find off market homes**
- We **research bank owned** and **notice of default homes**
- We will **actively door knock** communities you like to find you a home
- We will **listen to your needs and wants** and show you homes that match
- We will **negotiate aggressively** on your behalf
- We will **work closely with your lender**
- We will **ensure a smooth transaction and closing**

MOVING CHECKLIST

BEFORE YOU MOVE:

Address Change

- All lenders
- Post Office mail forwarding
- Subscriptions
- Friends & relatives
- Notify insurance companies of address change; it may affect your coverages

Bank

- Transfer funds
- Order checks w/new address
- Arrange credit references

Current Utilities

- Arrange for turn-off of all current utilities
- Gas Electric Phone
- Cable Water Trash

New Utilities

- Arrange for new utilities to be turned on.
- Gas Electric Phone
- Cable Water Trash

Medical, Dental & Prescription Histories

- Ask doctor & dentist for referrals. Transfer prescriptions.

Pets

- Check on new city's regulations for licenses, vaccinations, tags, etc.
- Plan for special care and transfer of pets

Moving Company

- Hire movers
- Clarify moving insurance coverage
- Packing & unpacking labor charges
- Confirm arrival date
- Confirm method & time of expected payment
- Carry jewelry & important documents yourself or use registered mail; do not allow movers to carry these items

DON'T FORGET TO

- Defrost freezer & clean refrigerator
- Have appliances serviced & prepared for moving
- Have large area rugs wrapped and prepared to move
- Double-check closets, drawers & shelves to be sure they are empty
- Leave all keys, appliance warranties, association & home guides for new owner

- If moving long distance* - Carry cash or travelers checks to cover cost of moving services & expenses until your banking connections have been made in new city
- If moving long distance* -For your safety, advise close friend of route and schedule, including overnight stops

AT YOUR NEW HOME

- Double-check that all utilities have been turned on
- Check pilot light on stove, hot water heater & furnace
- Have all appliances checked out by a professional
- Have new address recorded on driver's license
- If moving out of state - Apply for new state driver's license
- If moving out of state - Register car within five days after arrival or there may be a penalty when getting new plates
- Register family at new place of worship
- Make arrangements for new medical services, doctor, dentist, veterinarian. . . etc.
- Register to vote in new city

THE BUYING PROCESS



MAKE A DECISION
TO BUY A HOME



DETERMINE HOW MUCH
YOU CAN AFFORD



FIND A
KNOWLEDGEABLE
REALTOR



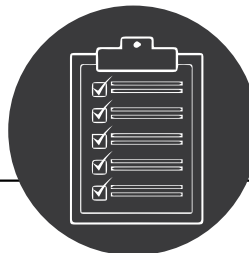
BEGIN SEARCHING
FOR A HOME



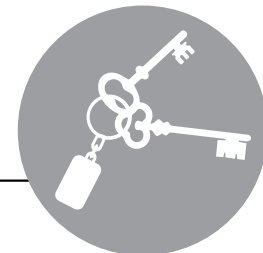
GET PRE-APPROVED
FOR YOUR MORTGAGE



MAKE AN
OFFER TO PURCHASE
AND BEGIN **NEGOTIATING**



DO YOUR
DUE DILIGENCE



CLOSE ON YOUR
NEW HOME!

THE LOAN PROCESS

THE HOME LOAN PROCESS SIMPLIFIED



1

LOAN APPLICATION

Complete the required documents and review costs.

2

COMPLIANCE DOCUMENTS SENT

Within 3 days of completing your loan application, you will receive a package of disclosures for your review.

3

UNDERWRITING REVIEW

The Underwriter reviews your file and issues a Conditional Approval (which is what we want!)

4

LIST OF CONDITIONS

Processor will reach out to you with any remaining items needed to final approve your loan. Please send any requested items back within 48 business hours to help keep your file moving for an on-time closing.

5

APPRAISAL ORDER

Once you have completed your home inspection, your agent will give permission to order the appraisal.

6

SUBMITTED FOR FINAL APPROVAL

Once all of your conditions have been gathered, the Processor will submit your file back to underwriting for Final Approval. Final Approval usually takes 24-48 hours from the time of submission.

7

INITIAL CLOSING DISCLOSURE

You will receive your Initial Closing Disclosure in the mail 3 days prior to closing. This is the best estimate of what your final figures will be.

8

CLOSING

Once your file is Final Approved, it moves to the Closer! Your Final Closing Disclosure will indicate the final amount that you will need to bring to closing.

COSTS TO BUYING A HOME

PURCHASE AMOUNT

This is the amount you have agreed, with the seller, to pay for the home. It is inclusive of the earnest money and down payment you have offered. It is not inclusive of your closing costs.

EARNEST MONEY

When you make an offer in writing, you will also pay a deposit called earnest money deposit (usually 1%-3% of the purchase price). Paid by the buyer, earnest money is a portion of the purchase amount that is held by the escrow company as a good faith from the buyer to the seller. When the transaction closes, the earnest money is transferred to the seller as a portion of the original purchase amount. It is not an additional fee.

DOWN PAYMENT

The down payment is a portion of the purchase price that the buyer is paying in cash. Down payments can range between 0% and 100% and each buyer determines the best scenario for their particular purchase.

CLOSING COSTS

Closing costs are not part of the purchase amount, but rather charges associated with the buyer's loan, the transaction itself and any pre-payment required by the lender such as taxes, insurance and HOA dues. Closing costs are an assortment of fees based on the transaction between the seller and the buyer of a home. These fees are collected by the escrow company at the end of a transaction. The closing costs typically run between 2-3%. These are the buyer's fees; if buyers are short on cash, we try to negotiate with the seller to pay those fees.

WHO PAYS CLOSING COSTS?

Some closing costs, such as the fee the escrow company charges, are split between the buyer and the seller. Many of the closing costs are related to the mortgage and are, therefore, the buyer's responsibility.

USING YOUR LOAN TO FINANCE YOUR DREAMS

GETTING PRE-APPROVED... HOW CAN PRE-APPROVAL HELP YOU?

1. Generally, interest rates are locked in for a set period of time. You will know in advance exactly what your payments will be on offers you choose to make.
2. You won't waste time considering homes you cannot afford.
3. A seller may choose to make concessions if they know that your financing is secured.
4. You can select the best loan package without being under pressure.

QUALIFYING FOR THE MORTGAGE

Your mortgage payment to the lender includes the following items:

- The principal on the loan (P)
- The interest on the loan (I)
- Property taxes (T)
- The homeowner's insurance (I)

Your total monthly PITI and all debts (from installments to revolving charge accounts) should range between 33-38% of your gross monthly income. These key factors determine your ability to secure a home loan: Credit report, assets, income, and property value.

CONSIDER **COST** ... NOT **PRICE**

CONSIDER COSTS, NOT JUST PRICE

As a seller, you will be most concerned with “short term price” - where home values are headed over the next six months. As a buyer, however, you must not be concerned with price, but instead the ‘long term cost’ of the home.

Interest rates are always changing and they may increase over the next year. That’s why it’s important to take advantage of the low interest rates today.



CONSIDER **COST** ... NOT **PRICE**

WHAT DOES THIS MEAN AS A BUYER?

Here is a simple demonstration of what the interest rate decrease in the last year has done to the mortgage payment of a home selling for \$400,000.

	HOME PRICE	INTEREST RATE*	PAYMENT (PRINCIPAL AND INTEREST)
2020 Rates	\$400,000	3.25%	\$1,392.66
Future Rates	\$400,000	4.375%	\$1,597.71
DIFFERENCE IN MONTHLY PAYMENT			\$205.05

MONTHLY	ANNUALLY	OVER 30 YEARS
\$205.05	\$2,460.60	\$73,818

*Rates based on economists projections Q2 2021.



THE SEARCH IS ON!

DETERMINING YOUR WANTS VS. NEEDS

There are many ways to find out what you want vs. what you need in your next home. What we found is that by sitting down with everyone involved and filling out a “wish list” helps analyze everyone’s expectations.

THE SEARCH BEGINS

Our team will preview homes on your behalf that meet your style, location, price, and size. Sometimes we will discover new listings together. If you are like most buyers, you will be searching online and visiting open houses whenever you can. Just make sure you send those homes over so we can find out the behind the scenes information on them for you.

ZILLOW SCHMILLOW

Many buyers look at online sites to get pricing for homes. While we love and use sites like Zillow and Homes.com, their analytics cannot take every factor into consideration when pricing a home. They can’t adjust for noisy, or messy neighbors, or the care of the home. Also, if the neighborhood’s market took a downturn or hit an upswing three months ago, the six-month old sales won’t be nearly as predictive of the value of the houses. It’s important for you to be aware of this difference. Also- Zestimate means NOTHING. Fun fact: the CEO of Zillow sold his home for \$400,000 less than his home’s Zestimate!

OUR HOME SEARCH SITE

IdahoLife.com

MAKING THE OFFER

Once we have found the home you wish to purchase, we will need to determine what offer you are willing to make for the home. It is important to remember that the more competition there is for the home, the higher the offer should be – sometimes even exceeding the asking price. Remember, be realistic. Our team will help you make offers that will get accepted.

EARNEST MONEY DEPOSIT

When writing your offer, you will offer an earnest money deposit. Generally this is 1-3% of the purchase price of the home. The amount you offer is based on several factors that our team will guide you through. This money is held in escrow during the transaction period as a sign of good faith that you will be moving forward in the purchase of the home. This money is due within 3 days after acceptance, unless negotiated otherwise.

THE CONTRACT - REJECTED, ACCEPTED, OR COUNTERED

After we present your offer to the seller, the offer will either be accepted, rejected, or the seller will make a counter-offer. This is when we will negotiate terms of the contract if necessary to create a win-win for both buyer and seller. The step-by-step contract procedure for most single-family home purchases is standard. The purchase agreement used is a standard document approved by the Idaho Association of REALTORS. The purchase agreement or contract constitutes your offer to buy and, once accepted by the seller, becomes a valid, legal contract. For this reason, it is important to understand what is written on the contract offer.

BE REASONABLE

Market value is determined by what a buyer is willing to pay. Market value is not a fixed, rigid price, but instead a range of value. This is because no two buyers are alike. While one must have a huge kitchen, another may not even cook. You, the buyer, are the market. All buyers are looking to get a home at a good “value” today. There is value and then there is “crazy-talk.” If a home is offered for X and you are willing to pay 10% less than X, do not make an unreasonable offer that will not be taken seriously. You can still purchase a home at a good value, but the insanely great “deals” are still needles in a haystack, because the market value will always be determined by what a buyer is willing to pay. Our team will work with you to make sure your offer is strong and we have discussed every option to get a great house at a great price!

CONTINGENCIES & HOME WARRANTY

INSPECTION PERIODS

Once our offer is accepted, our time line for inspections begin. Per the contract, we have **5** business days for our physical inspection, unless otherwise negotiated. This is a general inspection of the home. Your inspector will go over the entire home and point out things we need to be aware of that are not up to the current health and safety codes. Remember, we agree to purchase homes “as-is.” This inspection is to notify you of issues you need to be aware of. We will have an opportunity to request the seller repair some items in a separate negotiation.



TITLE REPORT

You will receive a title commitment showing your property lines, areas of use near your home and a clear title, which ensures no liens against the property.

CONTINGENCIES & HOME WARRANTY

HOME OWNER'S ASSOCIATION

If the property has a home owner's association, you will receive the CC&R's to review. These documents describe the rules, regulations, fees, and restrictions that pertain to the association. We want to make sure everything is in good standing and there is a plan to keep it that way

NEW BUILD HOME WARRANTY

When you purchase a newly built home, the builder usually offers some sort of full or limited warranty on things such as the quality of design, materials, and workmanship. These warranties are usually for a period of one-year from the purchase of the home.

At closing, the builder will assign to you the manufacturer's warranties that were provided to the builder for materials, appliances, fixtures, etc. For example, if your dishwasher were to become faulty within one year from the purchase of your newly built home, you would call the manufacturer of the dishwasher - not the builder.

RESALE HOME WARRANTY

When you purchase a resale home, you can purchase warranties that will protect you against most ordinary flaws and breakdowns for at least the first year of occupancy.

Either you can pay for the home warranty, or it can be negotiated to be paid by the seller. Even with a warranty, you should have the home carefully inspected before you purchase it.

A home warranty program will give you peace of mind, knowing that the major covered components in your home will be repaired if necessary. Ask me for more details about home warranty packages.

HOME INSPECTION

We highly recommend that you have a professional home inspector conduct a thorough inspection.

THE INSPECTION WILL INCLUDE THE FOLLOWING:

- **Appliances**
- **Plumbing**
- **Electrical**
- **A/C & Heating**
- **Ventilation**
- **Roof & Attic**
- **Foundation**
- **General Structure**

The inspection is not designed to criticize every minor problem or defect in the home. It is intended to report on major damage or serious problems that require repair. Should serious problems be indicated, the inspector will recommend that a structural engineer or other professional inspect it as well.

Your home cannot “pass or fail” an inspection, and your inspector will not tell you whether he/she thinks the home is worth the money you are offering. The inspector’s job is to make you aware of repairs that are recommended or necessary.

The seller may be willing to negotiate completion of repairs or a credit for completion of repairs, or you may decide that the home will take too much work and money. A professional inspection will help you make a clear-headed decision.

In choosing a home inspector, consider one that has been certified as a qualified and experienced member by a trade association. We recommend being present for the last half hour of the inspection. This is to your advantage. You will be able to clearly understand the inspection report, and know exactly which areas need attention. Plus, you can get answers to many questions, tips for maintenance, and a lot of general information that will help you once you move into your new home. Most important, you will see the home through the eyes of an objective third party.

TAKING POSSESSION

CLOSING

In most cases, you will be given possession of your new home on the day you close escrow. Sometimes, depending on negotiations, it will fall within a few days after closing escrow. If you've efficiently taken care of everything connected with purchasing your new home, taking ownership should be a positive joy with no surprises.

The Final Walk Through - you'll be given the chance to look at the home to make sure it is in the same condition or better as when you signed the sale agreement.

DON'T BE NERVOUS

The "closing" is actually two separate closings. You will sign closing documents relating to the transfer of the property and the loan. Once all the documents are signed and returned back to the lender and escrow, the lender disburses the funds to the escrow company.

The title company then records the transfer of title with the recorder's office.. As much as we hope that everything moves smoothly, sometimes the closing and recording can happen a day or two past our expected date, so we will stay in contact every step of the way. Bring your ID to sign at closing.

POSSESSION

The time has come and you can take possession of your new home. All the details, time and effort have been worth it as we get to hand you your keys!

IDAHO LIFE TEAM POLICY

OUR TEAM POLICY

If you are not completely satisfied with our service as promised, you can cancel your agreement with Idaho Life Real Estate at any time. We are so confident that our real estate system will work for you, that we guarantee you the right to cancel our agreement at any time prior to an offer on a home, with no penalties or obligations, if you feel our service doesn't live up to our promise.

Choosing a real estate agent is the first step along the road to home ownership, and we appreciate you taking the time to consider us.

We invite you to contact us with any questions you may have about our services that will help ease the decision making.

We look forward to **working with you.**

Cancellation Policy

If you are not completely satisfied with my service as promised, you can cancel your agreement with me at any time. I am so confident that our real estate system at Idaho Life Real Estate will work for you, that I guarantee you the right to cancel our agreement at any time prior to submitting an offer on a home, with no penalties or obligations, if you feel my service doesn't live up to my promise.

Cancellation Guarantee

Entering into a buyer broker agreement with a real estate agent can be a risky business. Every sales representative will promise the world when it comes to helping you find your home, but how many of them can back that up with solid performance? According to a recent survey, more than 80% of home buyers were dissatisfied with the performance of their agent, even if that agent found their property. However, most buyer agreements lock you into long term commitments and lengthy broker protection periods with heavy cancellation fees. In other words, it's an agreement your agent can get out of, but you can't.

I'm offering you a way to work with us that is totally risk-free.

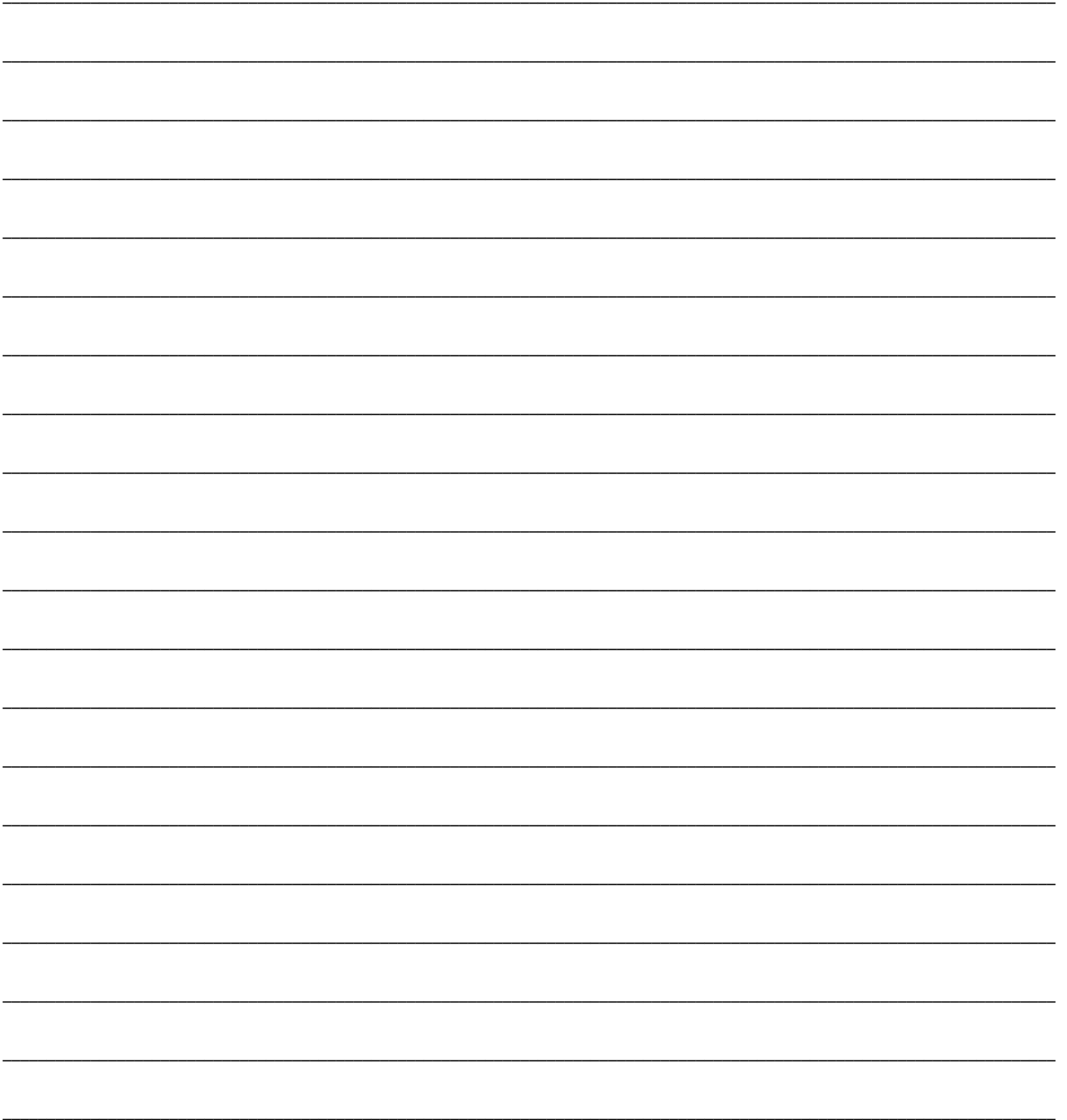
For you, success in real estate is the ability to locate homes faster than the competition.

My pledge is to provide you with the highest level of service in the real estate industry, and my commitment to this pledge is 100%.

Your right is to evaluate whether I live up to this standard, and to cancel your agreement with me at any point prior to entering into a purchase agreement, with no penalties or obligation, if I fail to deliver the service I promised.

REALTOR: _____
Client: _____
Client: _____







IDAHO  **LIFE**
REAL ESTATE

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