

Your Buyer
Information Package

Buying a home is no simple stroll through the woods!



Our years of real estate experience will help you avoid those embarrassing, costly moments!

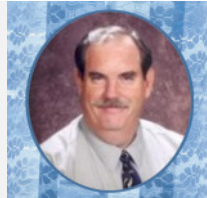


Team Mr Real Estate



Rod Stone

GRI, e-Pro, CRS



Dave Duncan

Dynamic Properties
Anchorage, Alaska

Certified Representative of



Buying a home successfully
is an exercise in understanding
&
mastering three key elements:



1. Understanding & working within your buying capabilities
2. Understanding current market trends/conditions absorption rates
3. Formulating & exercising a successful buying game plan.

http://www.homes3030.com/mkt_stats.pdf

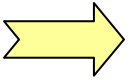


Rod Stone
Dave Duncan



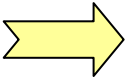
The Team Mr Real Estate Buyer Assistance Program

Our Pledge to you:



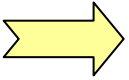
To help you FIND a home – We will:

- Discuss your home requirements, including style, location and price.
- Review specific facts on financial alternatives to determine the price most suited to your financial abilities.
- Provide information on all homes available in the area of your choice.
- Show you the entire area you select, locating schools, shopping areas, recreational facilities and houses of worship.



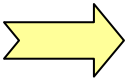
To help you CHOOSE a home – We will:

- Discuss the benefits and drawback of each home in relation to your specific needs.
- Obtain the necessary written information on taxes, local laws and ordinances in your chosen area.
- Give you complete estimate of settlement expense sheet for any home on which you make an offer.



To help you BUY a home - We will:

- Explore all the financing alternatives to find the lowest cost financing available on the home you choose.
- Handle all the detail work and negotiations, carefully explain all written documents, and give you a copy of everything you sign.
- Accompany you to a financial lender and explain the procedure for a mortgage application.
- Accompany you to the settlement, making sure you understand the entire settlement process



To help make BUYING process smooth – We will:

- Create your personal Web page to host all documents.
- Create and maintain unprecedented lines of communication.
- To be available to answer any and all your questions.

You have our word on it!

Rod Stone
Dave Duncan



Team Mr Real Estate

Buying a home is like putting together a gig saw puzzle. Our team of real estate professionals loves gig saw puzzles and looks forward to helping you establish and obtain your real estate goals!

Gold Service Action Plan

The following action plan is a detailed plan designed to assist you in purchasing a home. Please review these activities and list any other details you might want us to enact on your behalf.

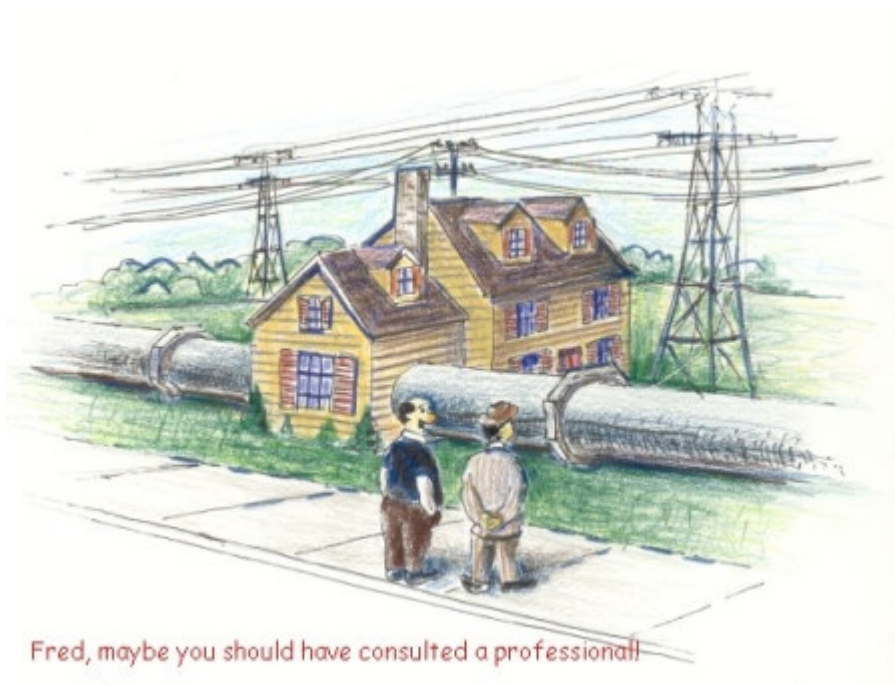
Our Pledge to YOU:

- ✓ **To ASSIST and MANAGE your transaction through to closing.**
- ✓ **To MAINTAIN clear/consistent lines of communication.**
- ✓ **To CLOSE ON TIME!**

<u>Activity</u>	<u>Description</u>
First Meeting / Phone Call	Answer any questions you might have
General Information	Furnish any general information on a listing or topic that may be of interest to you
On-Line Seminar	Invite you to view our "On-Line Seminar"
Pre-Qualify - Step #1	Set a time to get you pre-qualified
Pre-Qualify - Step #2	Meet with you at your pre-qualification meeting
The Marketplace	Help you understand the market place, what's going on, trends and current values
Buyer Concerns	Allow you to make known your needs and wants
E-mail new listings sign-up	Exclusive automated email system that instantly emails you all new listing posted in our Multiple Listing system.
Show	Be available to set up and show you homes of your choosing
Review	Review as needed and expand our search
Council	Council your every decision
Contract	Write up contract
Make Offer / Negotiate	Negotiate your price and terms to seller
Closing	Manage your transaction through to closing

Note: This outline of activities and events represent a time tested system that we have used successfully over many years. Our experience allows us to express a confidence that our **Gold Service Plan** will produce Fast, Fair, and Hassle Free! results for you.

Sometimes, professional advice can make all the difference...



Fred, maybe you should have consulted a professional!



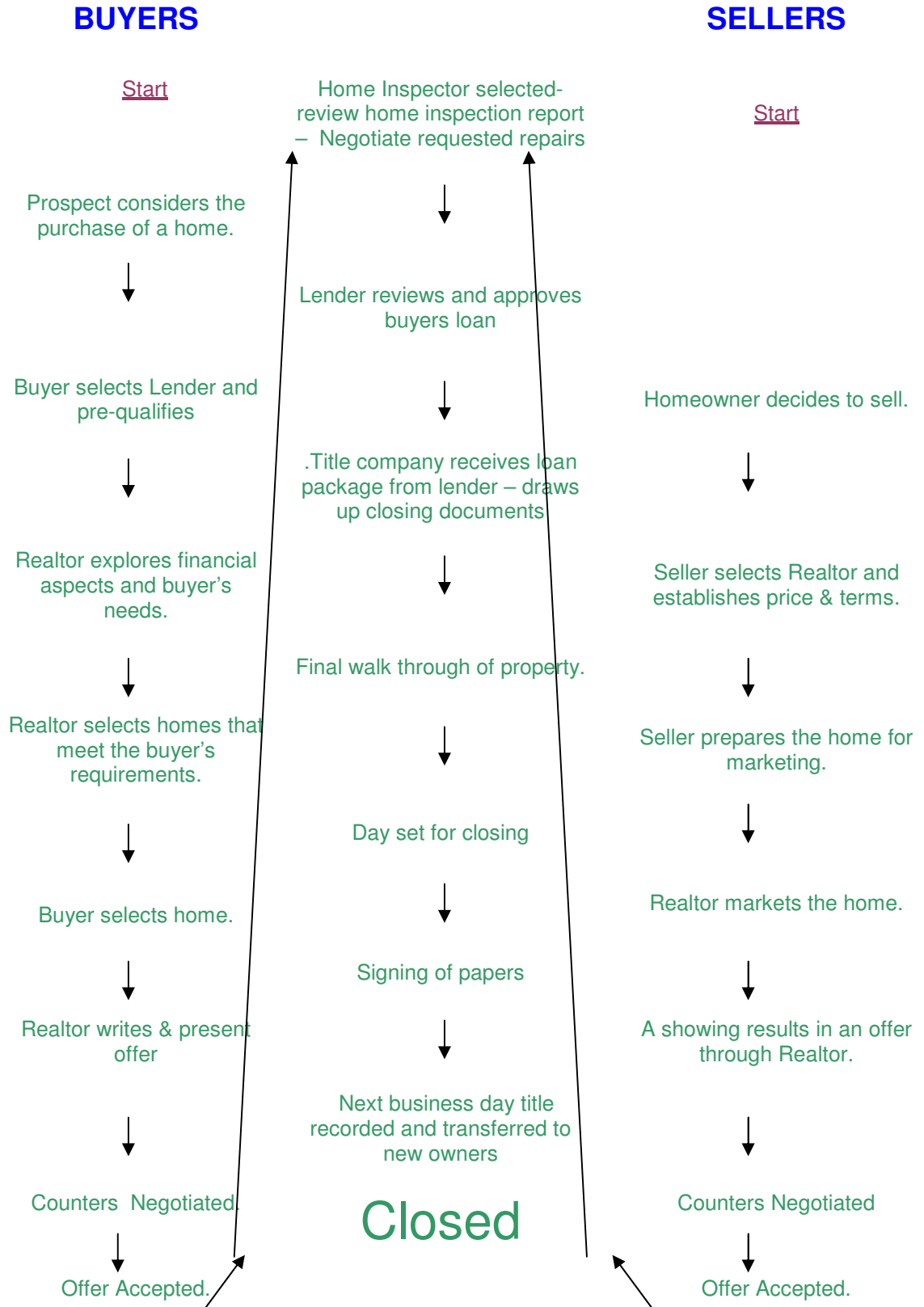
Rod Stone
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Dave Duncan
907-830-5930

Fax 907 338-7400
Toll Free
1-888-564-3030

Homes3030.com

Steps in the Buyer/Seller Process



Dynamic Properties

"A Company Profile"

Alaska's largest independent real estate company;



- Over 150 licensees and support staff;
- Offices in Anchorage and the Mat Su valley;
- Broker/Owner Jackie Danner;
- Founded in 1970;
- Unmatched reputation

and integrity;

- A business founded on service and honesty;
- A group of people that puts its clients interest first;
- A company ready and able to service the real estate needs of "The Great Land."

Realtor Profile:

Rod Stone

Alaska Real Estate License # (4556)

Professional Designation:

- 1 GRI (Graduate Realtors Institute)
- 2 e-Pro (E-mail/Internet Institute)
- 3 CRS (Certified Residential Specialist)

Experience:

Rod Stone has been licensed in the state of Alaska as an Associate Broker since 1978. He has served as manager/broker of Century 21 Krinik Realtors and as owner/broker of his own company, ERA Goldpanner Realty. Over the years he has successfully trained hundreds of real estate sales agents and assisted thousands of buyers and sellers with their real estate needs. This unique background and extensive knowledge of our Anchorage real estate market, along with some just plain hard work has allowed Rod to be counted in the top three percent of our local real estate professionals.

Benefits:

28 years of experience;
Extensive market knowledge;
Skilled Negotiator;
FHA, VA, Conv. loan expert;
Team of Professionals;
Unmatched web site:
Online Buyer's Seminar;
Personal client Web page;

Unparalleled communication system;
Hundreds of satisfied buying clients!

Give us a call or email today. We would be honored to assist you.

Rod@RodStone.com

Our pledge to you is to offer you:

Service that is unmatched;
Communication system that is unparalleled;
Results which are unsurpassed!



Team Mr Real Estate

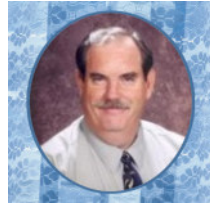
Rod Stone

GRI, e-Pro, CRS
Dynamic Properties

Realtor Profile:

Dave Duncan

Alaska Real Estate License # (16506)



Team Mr Real Estate

Experience

Dave Duncan has been licensed in the state of Alaska since 2005. He is a member of the board of Realtors. He has lived in Alaska for 26 years and has bought and sold many properties along with assisting many clients in their buying and selling. During his 26 years he has gained much experience in real estate. He is also a school teacher, coach, youth leader, athletic program director and avid hunter, fisher and pilot. His unique background in Alaska has given him extensive knowledge of the real estate market.

My Background:

26-years of experience
Extensive market knowledge
Skilled Negotiator
FHA, VA, Conventional Loan expert
Team of Professionals
Unmatched web site
On-line Buyers Seminar
Personal client Web page
Unparalleled communication system
Hundreds of satisfied real estate clients!



Our pledge to you is to offer you:
Service that is unmatched
Communication system that is unparalleled
Results which are unsurpassed

Dave Duncan



Buying a home need not be a shocking experience!



Our Team of real estate experts will take the guess work out of buying a home. We pride ourselves in providing service that is Fast, Fair, and Hassle Free and we aim to close on time!

ALASKA REAL ESTATE COMMISSION CONSUMER PAMPHLET

About This Pamphlet:

In Alaska, a Real Estate Licensee is required by law to provide this pamphlet outlining the duties of a real estate licensee. After you have read the information contained in this pamphlet, please acknowledge receipt by signing page 2 and return it to the real estate licensee who provided it to you. Your cooperation is appreciated.

There are four different types of relationships established by Alaska Real Estate Law:

>Specific Assistance – Licensee owes “Duties owe by a Licensee in all Relationships” as described in this Pamphlet.

>Representation – Licensee owes “Duties Owed by a Licensee when Representing a Party” as described in this Pamphlet.

>Designated Licensee – This occurs when a Licensee represents or provides specific assistance to a party to a transaction and another Licensee within the same company represents or provides specific assistance to the other party in the same transaction.

>Neutral Licensee – This occurs when a Licensee does not represent either party but provides specific assistance to both parties in the same transaction. The parties must authorize the Neutral Licensee relationship by signing the “Waiver of Right to be Represented” form.

Duties owed by a Licensee in all Relationships:

- Exercise reasonable skill and care;
- Deal honestly and fairly;
- Present all written communications in a timely manner;
- Disclose all material information regarding the physical condition of a property;
- Account for all money and property received.

Duties owed by a Licensee when Representing a Party:

- Duties owed by Licensee in all relationships listed above;
- Not knowingly do anything that is adverse or detrimental to your interest;
- Disclose all conflicts of interests to you in a timely manner;
- If a matter is outside their area of expertise, advise you to seek expert advice;
- Not disclose confidential information, even after the relationship ends, from or about you without written permission, except under a subpoena or court order;
- Make a good faith and continuous effort to accomplish your real estate goals. However, once you have entered into a specific real estate transaction agreement, their efforts refocus on its successful completion.

Your Real Estate Licensee may also work with a variety of other clients (they represent) and customers (they provide specific assistance to) in different working relationships. In those situations, representing or providing specific assistance to other sellers, buyers, lessors, and lessees does not create a conflict of interest while working with you, or within the duties mentioned above.

Occasionally, as a Seller or Lessor, a situation may arise that your Real Estate Licensee also is representing another client (Buyer or Lessee) who then becomes interested in your property – or vice versa.

Prior to showing the property, the Real Estate Licensee must obtain a written approval to be a Neutral Licensee for both parties. A Licensee may not show property as a neutral licensee without obtaining your written consent entitled “Waiver of Right to Be Represented” and it will restate the duties outlined above and additional ones owed by your Real Estate Licensee.

Alaska real estate law allows, but does not require, you to Preauthorize a Licensee to be a "Neutral Licensee". Having a different designated Licensee working for a seller or lessor and for the buyer or lessee in the same real estate transaction does not create dual agency or conflict of interest for the real estate broker or for a Licensee employed by the same real estate broker.

Duties **NOT** owed by a Real Estate Licensee:

Unless agreed in writing otherwise, the following are the duties your Real Estate Licensee does not owe to you:

- *To conduct an independent investigation of a property;*
- *To conduct an independent investigation of anyone's finances;*
- *To independently verify the reliability of the accuracy or completeness made by a party to a real estate transaction;*
- *To show or search for properties without compensation.*

<THIS DISCLOSURE PAMPHLET IS NOT A CONTRACT>

The Licensee anticipates compensation to be paid by ___ buyer/lessee, ___ seller/lessor, or both to the real estate brokers in the real estate transaction.

I understand and acknowledge receiving and reading this pamphlet on the type of relationships I may have with the real estate Licensee (including the broker).

Understand and acknowledge that Rod Stone (Licensee) of Dynamic Properties (Company) will be working with me under the following relationship:

- _____ Specific Assistance without Representation
- _____ Representing the Seller/Lessor only (may assist Buyer/Lessee)
- _____ Representing the Buyer/Lessee only (may assist Seller/Lessor)
- _____ Under preauthorized Neutral Licensee (Attached "Waiver of Right to Be Represented")

Date: _____ Time: _____

Date: _____ Time: _____

Date: _____ Time: _____
Real Estate Licensee

Date: _____ Time: _____
Real Estate Company

ALASKA REAL ESTATE COMMISSION
WAIVER OF RIGHT TO BE REPRESENTED

About This Pamphlet:

In Alaska, Real Estate Licensees are required by law to provide this document, in conjunction with the "Consumer Pamphlet," outlining the duties of a real estate licensee when acting in a neutral capacity. After you have read the information please indicate your approval by signing below and returning it to the licensee you are working with. Your cooperation is appreciated.

Duties of a Neutral Licensee:

Occasionally, a Licensee is "Representing" a client (Buyer or Lessee) that has interest in acquiring a property where the Seller or Lessor is also "Represented" by the same Licensee. Prior to showing the property, the Licensee must obtain written approval from both parties to change their working relationship from representation to providing specific assistance in a neutral capacity.

A Licensee in a "Neutral" capacity owes both parties the following duties:

- *Exercise reasonable skill and care;
- *Deal honestly and fairly;
- *Present all written communications in a timely manner;
- *Disclose all material information regarding physical condition of a property;
- *Account for all money and property received;
- *Not knowingly do anything that is adverse or detrimental to your interests;
- *Disclose all conflicts of interest to you in a timely manner;
- *If a matter is outside their area of expertise, advise you to seek expert advice;
- *Not disclose confidential information, even after the relationship ends, from or about you without written permission, except under a subpoena or court order to include:
 1. What you are willing to pay or accept for the property.
 2. What terms you are will to accept, if different than what you have offered.

In the event of the situation described above, I hereby acknowledge that I am waiving my right to be "Represented" and authorized the undersigned Licensee to act in a "Neutral" capacity.

Buyer/Seller/Lessee/Lessor Date Buyer/Seller/Lessee/Lessor Date

Real Estate Licensee Date Real Estate Company Date

Additional Authorization:

I hereby authorize the "Neutral" Licensee to engage in the following conduct in a good faith effort to assist in reaching final agreement in a real estate transaction:

Analyzing, providing information on, or Reporting on the merits of the transaction to each party;
Discussing the price, terms, or conditions that each party would or should offer or accept; or Suggesting compromises in the parties' respective bargaining positions.

Buyer/Seller/Lessee/Lessor Date Buyer/Seller/Lessee/Lessor Date