

LAH

REAL ESTATE

Leading REAL ESTATE
COMPANIES
OF THE WORLD®



Buying Presentation

Locations

Mountain Brook Residential & Corporate

2850 Cahaba Rd · Suite 200
Mountain Brook, AL 35223
205.870.8580

Commercial

2850 Cahaba Rd · Suite 200
Mountain Brook, AL 35223
205.870.8580

Homewood

1760 Oxmoor Rd
Homewood, AL 35209
205.879.8580

Hoover

1969 Braddock Drive
Hoover, AL 35226
205.440.4740

Crestline

10 Dexter Ave
Mountain Brook, AL 35213
205.588.8474

Santa Rosa Beach

3648 W. County Hwy 30A
Santa Rosa Beach, FL 32459
850.517.9898

Why Use LAH Real Estate?

LAH Real Estate focuses more on the quality approach as opposed to the quantity approach to marketing and selling. Our growth goal is to remain medium sized because we are not convinced that bigger is always better. We are nimble and can act and react to your real estate needs with greater speed and efficiency. A real estate decision is one of your most important decisions in life. When you have all of the facts, you can make a wise decision. You can trust us. We work hard to get you top dollar for your biggest investment.

Our Vision

To be the leading team of real estate professionals committed to quality service and results

Our Mission

To be a unique company where clients and associates come first

Our Values

Productivity
Integrity
Exceptional Services
Teamwork
Trust



RESIDENTIAL SERVICES

- Residential Sales
- Buyer Representation,
New Homes, Relocation Sales
- Development
- Investment Property



COMMERCIAL SERVICES

- Commercial Sales/Leasing
- Property Management
- Tenant Representation
- Development
- Project Consulting

Agency



Who is Who?

- Single Seller's Agent
- Single Buyer's Agent
- Limited Consensual Dual Agent
- Transaction Broker



**I OWE YOU THE DUTIES OF
OBEDIENCE, LOYALTY,
DISCLOSURE,
CONFIDENTIALITY,
ACCOUNTING,
REASONABLE SKILL AND
CARE.**



OUR AGENTS

LAH Real Estate's agents are our biggest advantage and most valuable assets. They all embrace our mission and promote the strong values of our company. They integrate the latest technology and extraordinary sales techniques while providing expert personal attention to their clients.

Our agents are professional, ethical, and highly trained. They take pride in earning their clients' trust while producing extraordinary results. Our company and our agents are the best in the industry.

Buyer's Market vs. Seller's Market

Have you ever wondered when the best time is to buy or sell a home? While certain seasons may be busier than others, the fluctuations within the real estate market have far more to do with the concept of supply and demand than they do with the time of year. That's why it's important to pay attention to whether your local area is experiencing a buyer's market or a seller's market.

WHAT IS A BUYER'S MARKET?

A buyer's market occurs when supply exceeds demand. To put it another way, real estate inventory is high, there are plenty of homes for sale, but there's a shortage of interested buyers. These conditions give buyers leverage over sellers because when supply is higher and demand lower, the market is forced to respond.

In a buyer's market, real estate prices decrease, and homes linger on the market longer. So, sellers must compete with each other in order to attract buyers. Typically, sellers will drop their asking prices to gain an advantage in the market. Furthermore, they are much more willing to negotiate offers to prevent buyers from walking away.

WHAT IS A SELLER'S MARKET?

A seller's market arises when demand exceeds supply. In other words, there are many interested buyers, but the real estate inventory is low. Since there are fewer homes available, sellers are at an advantage.

In a seller's market, homes sell faster, and buyers must compete with each in order to score a property. These market conditions often make buyers willing to spend more on a home than they would otherwise. Therefore, sellers can raise their asking prices. Furthermore, the increased interest means that buyers rarely have the power to negotiate and are more willing to accept properties as-is.

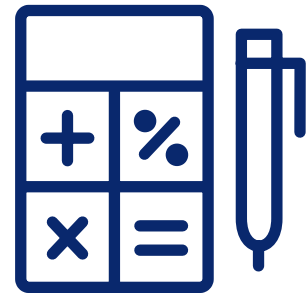
Due to the shortage of housing, these conditions often lead to bidding wars. During bidding wars, buyers will make competing offers and drive up the price, typically above what the seller initially asked for.

Before Buying a Home

1. Know your credit score.
2. Have a lender pre-approve you before shopping.

CHECKLIST

- Tax returns from the past 2 years
- W-2 forms from the past 2 years
- Recent pay stubs and contact information for each borrower's employer.
- Proof of mortgage or rent payments for the past year
- A list of all your debts, including credit cards, student loans, auto loans, etc.
- A list of all your assets, including bank statements, auto titles, real estate and any investment accounts
- Substantiation of any large deposits or cash gifts that aren't regular income.



In some cases, a large cash gift may look similar to a personal loan by a friend or family member, and lenders will require gift letters from those that gave you the cash gift, stating that the gift was not a loan. They may also ask for itemized deposit slips.

Use a trusted Realtor.
Look beyond paint colors.
Buy what you are comfortable paying for.
Use a reputable home inspector.

Wants vs. Needs Worksheet

It is helpful to map out exactly what you are looking for in the home selection process, especially if you won't be the only decision-maker. A checklist is a great starting point for everyone to get on the same page and for your realtor to best fit your needs. Discuss this list with your Realtor, along with your reasons for each choice, so they can help you find your dream home.

Bedrooms 1 2 3 4 5+

Bathrooms 1 2 3 4 5+

Stories 1 2 3+

Exterior Features

WANT NEED

- | | | |
|-----------------------|-----------------------|------------------------|
| <input type="radio"/> | <input type="radio"/> | Deck |
| <input type="radio"/> | <input type="radio"/> | Porch / Enclosed Porch |
| <input type="radio"/> | <input type="radio"/> | In-Ground Pool |
| <input type="radio"/> | <input type="radio"/> | Front Yard |
| <input type="radio"/> | <input type="radio"/> | Hot Tub |
| <input type="radio"/> | <input type="radio"/> | Outdoor Storage |
| <input type="radio"/> | <input type="radio"/> | Landscaping |
| <input type="radio"/> | <input type="radio"/> | Street Parking |

Interior Features

WANT NEED

- | | | |
|-----------------------|-----------------------|---------------------|
| <input type="radio"/> | <input type="radio"/> | Hardwood Floors |
| <input type="radio"/> | <input type="radio"/> | Open Concept |
| <input type="radio"/> | <input type="radio"/> | Refinished Surfaces |
| <input type="radio"/> | <input type="radio"/> | Laundry Room |
| <input type="radio"/> | <input type="radio"/> | Finished Basement |
| <input type="radio"/> | <input type="radio"/> | Handicap Accessible |

WANT NEED

- | | |
|-----------------------|-----------------------|
| <input type="radio"/> | <input type="radio"/> |
| <input type="radio"/> | <input type="radio"/> |
| <input type="radio"/> | <input type="radio"/> |

Building Type

WANT NEED

- | | | |
|-----------------------|-----------------------|-----------------|
| <input type="radio"/> | <input type="radio"/> | Duplex / In-Law |
| <input type="radio"/> | <input type="radio"/> | Move-In Ready |
| <input type="radio"/> | <input type="radio"/> | Basement |
| <input type="radio"/> | <input type="radio"/> | Garage |

Climate Control

WANT NEED

- | | | |
|-----------------------|-----------------------|------------------|
| <input type="radio"/> | <input type="radio"/> | Energy Efficient |
| <input type="radio"/> | <input type="radio"/> | Central A/C |
| <input type="radio"/> | <input type="radio"/> | Fireplace |
| <input type="radio"/> | <input type="radio"/> | Forced Air Heat |

Location

WANT NEED

- | | | |
|-----------------------|-----------------------|---------------------------|
| <input type="radio"/> | <input type="radio"/> | Proximity to Urban Center |
| <input type="radio"/> | <input type="radio"/> | Secluded Street |
| <input type="radio"/> | <input type="radio"/> | Views |
| <input type="radio"/> | <input type="radio"/> | Specific School District |
| <input type="radio"/> | <input type="radio"/> | Parks |
| <input type="radio"/> | <input type="radio"/> | Shopping |
| <input type="radio"/> | <input type="radio"/> | Outdoor Activities |

Other

Steps in the Home Buying Process

PRE-APPROVAL



- Speak with a lender
- Address any credit issues

HOME SHOPPING



- Discuss your criteria with buyer's agent
- Tour listings in your price range
- Adjust criteria if necessary

OFFER & NEGOTIATION



- Research comparable sales with agent
- Submit offer to seller
- Negotiate and sign a contract

DUE DILIGENCE



- Home inspection
- Appraisal
- Survey
- Negotiate repairs
- Begin title exam
- Finish loan process

PRE-CLOSING & TITLE



- Confirm repairs are complete
- Pre-closing walk-through
- Send funds to closing attorney

CLOSING



- Review closing statement
- Sign closing documents
- Settlement

Alabama follows the doctrine of Caveat Emptor (let the buyer beware) and doesn't require that sellers make any specific disclosures about the condition of homes besides health and safety. A home inspector is critical to buying a home in Alabama, so find a home inspector you can trust.

Home Inspector: What They Do Inspect

A house is probably the biggest purchase you'll ever make, so when you buy a home it's important to be sure you get a proper home inspection before you sign the papers. Getting a qualified home inspector can be an important first step.

Alabama follows the doctrine of caveat emptor or buyer beware and doesn't require that sellers make any specific disclosures about the condition of homes.

- Basic Structural Elements
- Safety
- Roof
- Exterior Surfaces
- Attic (sufficient insulation, proper ventilation, any sign of leaking or water damage)
- Interior Plumbing
- Electrical System (up to code condition, proper function)
- Appliances (proper function)
- Heating and Cooling Systems (proper function)
- Basement

Home Inspector: What They Don't Inspect

Again, while there is variation of what home inspectors look for, there are areas that are generally not covered by a home inspection. If you suspect any problems or concerns in the following areas, you may want to schedule an evaluation by a certified specialist.

- Pest control
- Swimming pools
- Asbestos
- Radon gas
- Lead paint
- Toxic mold
- Hazardous Drywall
- Septic / Sewer Line



FINDING A HOME INSPECTOR

- Talk to your real estate professional.
- Ask friends and family.
- Look for accredited affiliations. (www.ashi.org)

What Can Jeopardize Your Mortgage Loan Approval?

01

Do not change jobs, become self-employed, or quit your job.

02

Do not use credit cards excessively or let current accounts fall behind.

03

Do not omit debt or liabilities from your loan application.

04

Do not originate any inquiries into your credit.

05

Do not change bank accounts.

06

Do not buy a vehicle.

07

Do not spend money you have set aside for closing.

08

Do not buy furniture.

09

Do not make large deposits without checking with your loan office.

10

Do not co-sign a loan for anyone.

Top 10 no-nos of the mortgage process

Buy or Rent?

Consider if you'd prefer to make your housing payment in the form of a mortgage or rent. If you rent, your payment goes toward the payment of your landlord's mortgage, taxes, maintenance costs and even enables him to earn a return on his investment. When you own your home, the Federal Government will pay a substantial portion of your monthly payment in the form of a tax refund, and your equity may grow as your home increases in value.

What is the real cost or benefit of owning a \$_____ home?

1. \$ _____ Down Payment
(_____ % down)
2. \$ _____ Loan Amount
3. \$ _____ Monthly Payment (PITI)
Assuming: _____ % interest, \$ _____
Annual Taxes, \$ _____ Annual Insurance
4. \$ _____ Interest Paid on Loan During
First 12 Months
5. \$ _____ Tax Deductible Interest
(line 4 + annual taxes from line 3)
6. \$ _____ % - Your Tax Bracket
7. \$ _____ Annual Tax Savings - Income
(line 5 x line 6)
8. \$ _____ Property Value Increase
@ _____ % First Year
9. \$ _____ Reduction of Mortgage First
Year
10. \$ _____ Total First Year Benefit
(lines 7 + 8 + 9)

SUMMARY

\$ _____	Less Total Monthly Payments (PITI: line 3)
Minus \$ _____	Total Monthly Benefit (line 10 / 12 months)
Equals \$ _____	Your Real Monthly Cost

International Real Estate Membership

We belong to an international real estate alliance group, Leading Real Estate Companies of the World. Our award-winning (every year since 2015), Relocation Department is located at our corporate office. Our Relocation Director, Ann Marie Watkins, assists agents in relocating their clients locally or globally. As a Leading RE member, LAH has access to many marketing tools that can assist in the buying or selling of your home.

REAL ESTATE IS STILL A LOCAL BUSINESS

Our network is comprised of the very best locally and regionally branded real estate professionals in the United States. With a local focus and a national/global view, our associates will ensure the best personal attention with the finest access to quality real estate connections.

When your home is posted to our local website, it is immediately promoted on the LeadingRE website. It is also immediately connected to the websites of 550 of our affiliated real estate firms in the world. LeadingRE.com is a powerful website that ranks high on Google and drives consumers to view your home online. This targeted website promotes your open house to showcase your property to as many interested consumers as possible. This is just one of the marketing vehicles that we use in the complete marketing of your home.

Leading REAL ESTATE
COMPANIES
OF THE WORLD®

I'M LOCAL I'M GLOBAL®

INDUSTRY-
LEADING
SALES.
WORLD-CLASS
SERVICE.

1.1 MILLION
GLOBAL TRANSACTIONS

550
COMPANIES

4,600
OFFICES

135,000
SALES ASSOCIATES

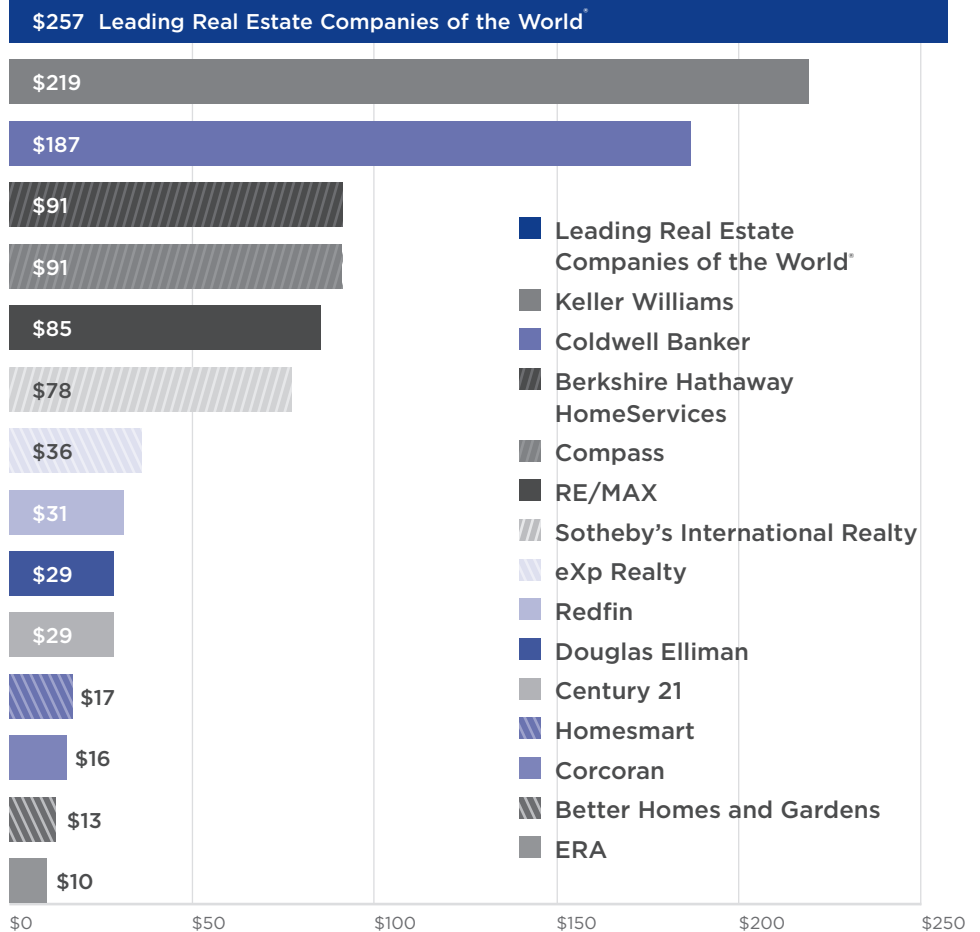
70
COUNTRIES

Leading
REAL ESTATE COMPANIES
OF THE WORLD

REAL ESTATE COMPANIES
OF THE WORLD

MORE U.S. HOME SALES VOLUME THAN ANY OTHER REAL ESTATE NETWORK, FRANCHISE OR BROKERAGE BRAND.

As an affiliate of Leading Real Estate Companies of the World,[®] our brokerage is a local and global market leader working on your behalf. LeadingRE's world-class marketing resources and connections allow us to provide you with a truly exceptional real estate experience.



Volume shown in billions of dollars.

This bar chart is sourced from REAL Trends 500 for 2019, realtrends.com.

RELOCATION MANAGEMENT COMPANIES

that we work with

Aires

Allen Tate Relocation

Altair Global Relocation

Brookfield Global Relocation

Cap Relo

Cartus

Compass

Cornerstone

CRI

Crye-Leike Relocation

Focus Relocation

GMS Relocation

Graebel

Home Consultants

Home Depot

Lexicon Relocation

Morreale

MSI

NEI Relocation

NuCompass

One Source Relocation

One World Relocation

Oxford Relocation

Paragon

Pearce Relocation

Plus Relocation

RELO Direct

Relocation Horizons

Relocation Today

Sibcy Cline Relocation

TRC Global Solutions

Weichert Workforce Mobility

WHR Group

Xonex Relocation Services

**We Look Forward to
Working with You**