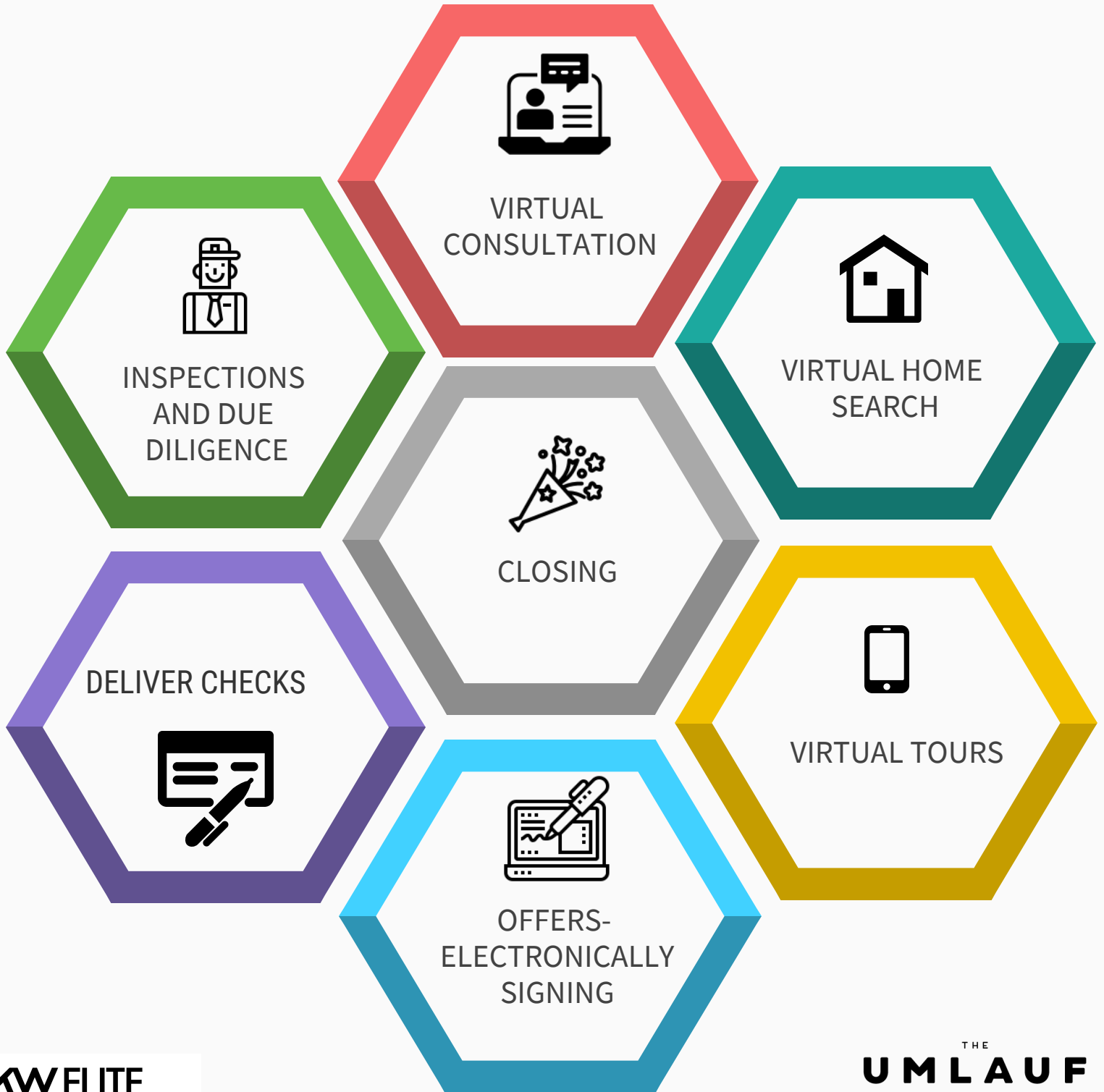




VIRTUAL HOME BUYING GUIDE



The Umlauf Group is committed to providing our clients with a safe, convenient, and successful real estate experience. As our world continues to face and overcome new challenges, such as COVID-19, we use these as opportunities to grow and expand our services to our clients. This includes developing and optimizing virtual services for every step of the real estate process while still maintaining the personalized experience that is our core value. We continue to offer in-person services to all clients, utilizing recommended safety and social distancing protocol every step of the way. In addition, we are excited to now offer a VIRTUAL option for every step of the buying process if that is your preference! This broadened suite of services is outlined in the following pages.



VIRTUAL HOME BUYING GUIDE



VIRTUAL CONSULTATION

*Typically, we meet with you in person for a buyer consult appointment to be able to get to know you better, share about The Umlauf Group, discuss the buying process, and learn more about your home search criteria.

*Alternatively we can arrange to Facetime or Zoom with you to learn more about you, your motivation for making a move, your price range, and your timeline. What is important to you as a person helps immensely in the home buying process. Our goal is to deliver a fully personalized experience.

*After our conversation we will send you our loyalty agreement and associated business disclosures via DocuSign for you to easily review and sign electronically.



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*Now for the fun part! It's likely that you have been browsing homes for some time, and during this step, we are going to help you get specific about the homes you are considering.

*We'll set up an MLS portal that will email you homes that fit your search criteria as soon as they hit the market, giving you inside access that buyers looking on third party websites won't have. We will also research homes on market that may be a good fit and send those to you. During this step, we'll stay in close communication to keep track of the homes you are considering, as well as conduct any background research needed to help you evaluate homes.



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*Normally, once your list is narrowed down we would schedule a time to go and see your favorite homes in person. The virtual showing process is quite similar in approach.

*When you identify a property that you want to see, your agent will schedule a time with the listing agent to do a walkthrough of the home. The virtual tour can either be done live over Facetime or ZOOM or recorded for you to watch at a later time. It is important to discuss your needs with your agent prior to the virtual tour. This prepares them to show the areas in question and also helps them to keep an eye out for areas that might be of particular concern. The ultimate goal is to simulate viewing the home through your eyes.

*If you are viewing the home live, it will be easier to pivot and point out areas you'd like to see in more detail.



VIRTUAL HOME BUYING GUIDE



OFFERS- ELECTRONICALLY SIGNING

*Once you have completed your video tours you may feel confident that you have found the perfect home. It's time for you to make an offer! We will walk you through the offer process and help you decide on your terms of negotiation.

*North Carolina allows for e-signatures on nearly all documents required for a real estate transaction. This means that you can electronically sign the Offer to Purchase as well as the property disclosures from the comfort of your home. We are available via video chat to go over any questions regarding paperwork and walk through those page by page if you prefer.

*Along with your offer, we recommend you include a pre-approval letter from your lender as well as a personalized letter to send to the seller to introduce yourself and highlight why their home is the one for you. Stories matter, and a seller that has loved their home for years may want it to go to a family or person that will love it just as much. We will then send the offer to the listing agent to present to the seller.



VIRTUAL HOME BUYING GUIDE



DELIVER CHECKS

*Once your offer is accepted by the seller and your contract is executed, normally you would need to deliver two checks: your earnest money check to the escrow company, and your due diligence check to the seller.

To ensure your safety, the escrow companies that we frequently work with have implemented processes for you to drop it off securely at their office while maintaining social distancing.

For the due diligence check, your agent will arrange a time to pick it up, again while maintaining social distancing, and ensure that it is delivered in a timely manner to the seller. Regardless of your situation, we are prepared to handle this step with your safety in mind.



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INSPECTIONS AND DUE DILIGENCE

*As the buyer you have the right to perform inspections during the due diligence period. The inspectors that come in person to the home take appropriate safety measures to minimize exposure risks. You may choose to attend; many buyers are opting to participate in home inspections by video chat in lieu of attending in person.

*Any additional negotiations regarding repairs between parties take place through your agent communicating via phone and email. If necessary, any additional contractual agreements can be signed electronically.



VIRTUAL HOME BUYING GUIDE



*Each attorney has developed new protocol providing additional virtual options for real estate transactions and signing closing documents.

While this is the one step that does require in person attendance, attorneys have employed a range of strategies to ensure safe and secure settlements for our clients. If this is of particular concern, we can talk with you about each attorney's protocol so that you can determine the best fit for your needs.

*Once the sale has been recorded, your agent will deliver the key to you, once again while maintaining social distancing, so that you can begin life in your lovely new home!