

# A Message to You...

# Dear Homeowner,

Selling or buying a home is one of the most important decisions made in life. At HomeSmart, we realize the importance of this decision and the impact it has on you and your family. Real Estate transactions are usually the largest financial investment in a person's lifetime and it's important you team up with the right experts to help ensure success whether in buying or selling your home.

Finding the perfect property is not always a simple task. Sometimes figuring out what you're looking for is the hardest part! At HomeSmart, our goal is to help you through the entire process. With a proven track record, the right skill set and years of experience, HomeSmart is there for you every step of the way. It's a Smart Move with HomeSmart!



# The Smart Story



On January 14, 2000, HomeSmart Real Estate announced its Grand Opening to the Phoenix marketplace with only two Agents. A reputation for advanced technologies soon followed. As a result, HomeSmart rapidly developed into one of the nation's fastest growing Real Estate brokerages. With a commitment to its Agents and Clients, HomeSmart has now grown to over 7,000 agents, with offices throughout the Southwest and continuing to grow nationally. HomeSmart Phoenix is the largest real estate brokerage in the Southwest and ranked among the top 5 largest brokerages in the nation!

HomeSmart was founded by Matt Widdows. It has always been privately held by Matt and his wife Colleen, and remains a family business to this day. Much of HomeSmart's success can be attributed to the combined real estate and technology background of its founder. In the early 1990's Matt created a technology company that focused primarily on accounts receivable systems for the medical industry. During that time Matt was licensed as a real estate agent and after selling that company in 1994, he focused his efforts full time in the real estate industry.

Today, HomeSmart continues to be a leader in the Real Estate industry by implementing technologies that empower its Agents to provide outstanding customer service to their Clients. HomeSmart agents are professional practitioners that lead their industry and are known for excellence. HomeSmart has now franchised its' proprietary systems and plans continued growth throughout the United States, with franchises currently throughout California, Arizona, Utah, Colorado, Washington and Denver. HomeSmart's family of services include real estate brokerage and investment, procurement of real estate for others, real estate secured investment services, mortgage services, title and home warranty, construction, and more.

# The Smart Way

# **Our Company**

At HomeSmart, we take pride in making the home buying and selling process a little easier. With a commitment to ongoing education for our Agents, and the support and service they can rely on to do business, our Clients have bought and sold over \$2.0 billion last year alone in general sales.

# **Top Smart Practices of HomeSmart Agents**

At HomeSmart we pride ourselves on offering outstanding customer service. We make it a practice to ensure our agents have the tools and knowledge necessary to be leaders in the real estate industry.

- HomeSmart agents represent and uphold the company's core values and are known as trustworthy, honest, respectful, fair and committed to excellence.
- HomeSmart agents practice prompt customer service. They return all of their calls, emails and inquiries politely and professionally within 24 hours.
- HomeSmart agents are expert communicators. They write all agreements clearly and provide copies to all parties. They manage their client's expectations and keep them well informed throughout the transaction.
- HomeSmart agents have integrity and good rapport in the industry. They are known to speak positively about their peers and colleagues at all times.
- HomeSmart agents are strong supports of the communities they serve and recognize that the community that supports us, needs our support as well. HomeSmart agents are dedicated to giving back, and helping those who are in need of assistance.







Here are a few of the unique Marketing Tools that are available to HomeSmart Agents only...



# **Smart**Code

Yardsign Link to a Home's Website

With HomeSmart's Smartcode on our yardsigns, prospective buyers with smart phones can be linked directly to a home's individual website.



# **Smart**Gallery

Listing Website

SmartGallery provides each HomeSmart listing with a personalized, custom website. Each site contains property details, a photo gallery, and a contact page to reach the agent.



# SmartCapture Call Capture System

Captures and directs sign callers to call and receive recorded information about the property. HomeSmart agents instantly receive a text message and email with the caller's info.



# **Smart**SES

Listing Search Engine Submission

HomeSmart automatically submits MLS properties to over 200 search engines nationwide, giving a home unsurpassed exposure. This produces a drastic increase in buyer leads.



# **Smart**Tube

A YouTube Video of Each Home

SmartTube creates a video of your listing and submits it to YouTube. This is a great way not only to show-off your listings, but your seller will love it too!



# **Smart**Search

Buyer Home Searches Made Easy

SmartSearch is a powerful search engine. With automated and custom searches, local information, satellite photos, street level views, and the ability to create routes to view the properties.



# **Smart**Flyers

**Automated Listing Flyers** 

Print-ready flyers are automatically produced for each of your listings. You can choose from a variety of designs to match each listing perfectly.





YAHOO!

Zillow.com

trulia

HomeFinder

FRONTDOOR







AOL > real estate

RealtyTrac

USHUD.



























# Office Locations



(602) 230-7600 Fax: (602) 230-7666

## Arrowhead

17235 N 75th Ave Suite C-150 Glendale, AZ 85308 (623) 889-7100 Fax: (623) 889-7101

## Central

5225 N. Central Ave, Suite 104 Phoenix, AZ 85012 (602) 761-4600 Fax: (602) 761-4620

## Desert Ridge

20860 N. Tatum Blvd., Suite 140 Phoenix, AZ 85050 (480) 443-7400 Fax: (480) 664-4357

2680 S Val Vista Suite 101 Gilbert, AZ 85295 (480) 889-3700 Fax: (480) 284-6892

## Goodyear

13166 W. McDowell Road Suite B Goodyear, AZ 85395 (623) 889-7100 Fax: (623) 935-9188

1745 S Alma School Rd. Suite 115 Mesa, AZ 85210 (480) 889-3700 Fax: (480) 889-3701

## Northern

1715 W. Northern Ave., Suite 100 Phoenix, AZ 85021 (602) 230-7600 Fax: (602) 386-1825

# Paradise Valley

11201 N. Tatum Blvd. Suite 140 Phoenix, AZ 85028 (602) 761-4650 Fax: (602) 761-4657

## Scottsdale

10601 N Hayden Rd Suite I-100 Scottsdale, AZ 85260 (480) 443-7400 Fax: (480) 443-1301

## Palm Springs CA HomeSmart Professionals

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## **Tucson AZ** HomeSmart Advantage Group

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6893 N Oracle Rd Suite 111 Tucson, AZ 85704 (520) 505-3000 Fax: (520) 505-3001

## Tucson East

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# Prescott AZ

## HomeSmart Fine Homes and Land

140 N. Montezuma St. Suite 201 Prescott, AZ 86301 Office: (928) 442-2121

# **Green Valley AZ**

# **HomeSmart Pros**

101 S La Canada Suite 63 Green Valley, AZ 85614 Office: (520) 495-4740

# Ahwatukee AZ

# HomeSmart Select

1345 E Chandler Blvd. Suite 119 Phoenix, AZ 85048 Office: (480) 460-2300

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## HomeSmart Success

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41463 Margarita Rd. 100 Temecula, CA 92591 Office: (951) 491-7800

# Carlsbad CA

# HomeSmart Realty West

5650 El Camino Real Ste #103 Carlsbad, CA 92008 Office: (760) 607-5900

# Modesto CA

## HomeSmart PV & Associates 4317 North Star Way

Modesto, CA 95356 Office: (209) 544-2500

# Pasadena CA

## **HomeSmart** Professional Partners Realty

134 W. Olive Ave Monrovia, CA 91016 Office: (626) 239-1700

# Santa Rosa CA

# HomeSmart Advantage Realty

1330 N. Dutton Ave. Suite 101 Santa Rosa, CA 95401 Office: (707) 541-6120

## China

## Tang's Enterprise LLC

1450 W. Guadalupe Gilbert, AZ 85233 C: (602) 882-2910

## Orem UT

# HomeSmart Advantage

1143 W. Center Street Orem, UT 84057 Office: (801) 899-1500

# St. George UT

# HomeSmart Advantage

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## **Denver CO**

# HomeSmart Realty Group

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## Denver CO North Branch HomeSmart Realty Group

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## **Bend OR**

**HomeSmart Central Realty** Cell: (541) 390-6005

## **Renton WA**

## HomeSmart TRG

Cell: (253) 686-1967 hs0022.homesmartagent.com

## **Irvine CA**

## Evergreen Realty -**HomeSmart**

# Corporate Office

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3040 Saturn St, Suite 101 Brea, CA 92821 Office: (714) 990.0770 Fax: (714) 990.0777

# San Clemente

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# Upland

450 N. Mountain Ave., Suite A Upland, CA 91786 Office: (909) 527.8252 Fax: (909) 527.8251

# **Huntington Beach**

18682 Beach Blvd., Suite 165 Huntington Beach, CA 92648 Office: (714) 465.2000 Fax: (714) 465.2001

## Mission Viejo

27802 Vista Del Lago, Suite E2 Mission Viejo, CA 92692 Office: (949) 365.1888



# Selling Process

Here's a simple flow chart detailing what to expect during your home selling experience

Select a HomeSmart Agent

Prepare Home for Showing Curb appeal, remove clutter, clean

Market Property MLS, flyers, open houses

Review Offers Submitted

Contract Acceptance

Select Title Company / Settlement Schedule Deadline for inspections, approvals, insurance, settlement

Review Seller's Disclosures

Home Inspection
Buyer & Agent should be present

Notify Utilities / Insurance Company

Final Walk-through Inspection

Settlement - Congratulations!





# Moving Tips for Sellers

Getting ready to move is never fun, but planning ahead can save you some grief. Below are some easy ideas to help you get ready for your big move, or feel free to print out the checklists at the bottom of the page to assist you in moving.

**Pre-Packing** - Go through your belongings to determine if anything can be sold at a garage sale or donated to charity. This will save you time and money when you actually start packing. Eliminating unnecessary items will create fewer boxes to pack, which will also reduce the cost for your move if you are using a moving company.

**Strong Containers/Boxes** - Use strong containers that can be tightly secured with tape or twine. You can usually purchase these from a moving or shipping company. You may also try asking your local grocery store for boxes.

Labeling - Make sure you clearly label each box and identify its contents. Also, indicate which room it came from and whether it is fragile. You should keep a notebook with the list of boxes handy as you are packing, and during the move. That way you can make sure all of the boxes were received, and you can quickly check to see what is in each box.

**Padding** - Cushion contents with packing materials or newspaper to prevent breakage. Towels and cloth napkins are great for wrapping fragile items.

**Weight** - Don't load more than 50 pounds into any one box, and make sure that the weight is evenly distributed.

**Rugs/Drapes** - have your rugs and drapes cleaned before moving so you can move them in their wrappings for easier handling.

**Valuables** - Carry all valuables with you. Don't pack your jewelry, important documents, or anything else that would be difficult to replace such as pictures or videos.

Change of Address - There is always somebody that you forgot!! Use HomeSmart's Change of Address Checklist to assist you in making sure you didn't leave a business, utility company or associate out of the loop



# Factors Affecting the Sale

There are certain unchanging factors that determine how quickly and for what price your home will sell. Some of these are out of your control, but the others are completely under your control. All of them are important in the home selling process, so carefully consider your options when listing your property for sale. Take into consideration the items on the list that you do control, and evaluate them with your HomeSmart Agent.

# ITEMS YOU CANNOT CONTROL:

# The Marketplace

You may have heard the terms 'Buyer's Market' or 'Seller's Market' to identify the current state of the marketplace. A Buyer's Market tends to favor the Buyer in terms and pricing. Typically in a Buyer's Market, homes may stay on the market a little longer, there may be more inventory than actual buyers, and you may have to adjust your pricing. A Seller's Market favors the Seller. In a Seller's Market, homes may sell faster, with some competition in offers, and may even sell above the listing price. Interest Rates may also affect the marketplace. A lower rate spurs buying, and rising rates may cause some Buyers to wait until rates lower. Many times Buyers may have qualified to purchase a home based on the lower rate, and now find themselves priced out of the marketplace. As the type of marketplace shifts, you may want to re-evaluate your position in the sale of your home. You cannot control the marketplace, but you can control how you react to it!

# Other Properties For Sale

As soon as you make the decision to list your property for sale, you will inevitably notice all of the other For Sale signs in your area! While you may not have the only property for sale, you can definitely check out the competition. Having a good idea of what price the other properties in your area are listed at, what condition they are in, and how long they have been on the market can give you a competitive edge in the sale of your property.

# **ITEMS YOU CAN CONTROL:**

# The Use of a REALTOR®

Using a REALTOR® to list your property can reduce the stress that goes along with a transaction. There are a number of documents, obligations, timelines, inspections and other important items associated with the sale of your home, and a HomeSmart Agent can help you with all of them. HomeSmart Agents have access to marketing and listing tools that will expose your property to a great deal of clients. That means a larger pool of potential Buyers for your home.

# The Listing Price

You never want to feel as though you are "giving away" your home, but properly pricing your house will have a significant impact on how quickly it sells. Homes receive the most viewings during the first few weeks on the market. To list your home at a higher price to test the waters, may be damaging your opportunity for a showing to a qualified Buyer. Higher offers tend to accompany a fair market value, and other Agents will be more likely to show your property enthusiastically if they believe it is a good value for their clients. Remember, the value of a home is established by what Buyers agree to pay for the home, and what Sellers agree to sell the home for.

# **Additional Terms and Conditions**

Not all Buyers can purchase a home without any terms. Most Buyers need financing, some time to possibly sell their own home, and usually have a request for a repair or two. Maintaining an open mind about terms and conditions may make your property more favorable than another. Helping with closing costs, agreeing to a longer or shorter close of escrow and offering a home warranty on your property is just some of the ways you can assist a Buyer. Depending on the marketplace and the other properties for sale, these may just do the trick when listing your home. Your HomeSmart Agent can give you advice on which terms and conditions may work best for you.

# Suitability

With home improvement shows growing on popularity, many Sellers realize that the condition of the property can make or break a deal. First impressions are powerful, and you should use all of your resources to insure that your home shows well. Keeping the outside landscaping trimmed, touching up kitchens and bathrooms with simple painting and caulking, making minor repairs, and keeping the house clean can mean the difference between a Buyer putting an offer on your home or on another one listed in your area. Your HomeSmart Agent can give you some other helpful tips on the best way to present your home for sale.



# Is the Buyer Qualified?

Unless the Buyer who makes an offer on your home has the resources to qualify for a mortgage, you may not really have a sale. As a general rule, Buyers speak with a Lender before looking at property in order to determine what they can afford. When your HomeSmart Agent presents an offer to you, it should be accompanied by a letter or pre-approval form signed by the Buyer's Lender.

Should you decide to accept an offer from this Buyer, and the house goes into escrow; your HomeSmart Agent will speak with the Lender in order to confirm that the mortgage can be obtained under the terms of the purchase contract. Here are some important questions that your HomeSmart Agent will ask the Lender:

- Does the Buyer have enough credit to qualify?
- Does the Buyer's debt-to-income ratio allow them to qualify for this mortgage?
- Does the Buyer have enough money to pay for the closing costs and down payment?

Once these questions have been answered, you can move forward with the closing process, knowing that the Buyer will most likely be prepared with a mortgage at the close of escrow.

# Preparing for Showing

You've made the decision to sell, and have signed all the necessary paperwork to be represented by HomeSmart. There are several ways to make your house more saleable, and in turn, receive a top dollar offer. Here are some basic tips for preparing your home for showing:

- Tidy your yard. Trimming bushes, cutting grass, clearing weeds and adding a few pots of brightly colored flowers can make your house so much more inviting.
- Make sure your front patio and door are fresh and clean looking. Sweep area and repaint front door if necessary.
- Get rid of clutter. Move unnecessary furniture into storage or into the garage and store out-of-season clothing. Clearing out spaces in rooms and closets can make your home appear larger.
- 4 Focus on Kitchens and Baths. These rooms are important to the Buyer, and should sparkle.

- Make minor repairs that can make a bad impression. Items such as torn screens, leaky faucets and drywall cracks can scare away a potential Buyer. Also remember to replace any burnt out light bulbs.
- Make sure the house smells fresh and clean. Open a few windows (if weather permits), clean carpeting and drapes to eliminate odors, and consider soft candles or air fresheners to give an inviting scent.
- Keep home in exceptionally clean condition. Make sure all windows and blinds are clean, and all switch plates, doors and molding are extra clean.
- Hire an Exterminator. Buyers are usually opposed to the idea of sharing their new home with unwanted pests!
- We hope these tips have been helpful to you. When visiting your home, your HomeSmart Agent may share additional ideas that will help you prepare for showing.

It's a Smart Move with



# Glossary of Real Estate Terms

Abstract of Title - A summary or digest of the conveyances, transfers, and any other facts relied on as evidence of title, together with any other elements of record, which may affect the marketability of the title.

**Appraisal** - An opinion of value based upon of factual analysis.

**Appraisal Methods -** Generally, there are three major methods - Cost approach, Income approach, and Market Value (comparable) approach.

**Appreciation -** An increase in value of real estate.

Assumption of Mortgage - The taking of title to property by a grantee, wherein he or she assumes liability for payment of an existing note secured by a mortgage or deed of trust against the property: becoming a co-guarantor for the payment of a mortgage or deed of trust note.

**Closing -** The final settlement of real estate transaction between buyer and seller.

**Condominium -** A structure of individual fee ownership of units combined with joint ownership of common area of the structure and the land.

Contract for Deed - A contract ordinarily used in connection with the sale of property in cases when the seller does not wish to convey title until all or the buyer pays a certain part of the purchase price.

**Conventional Loan -** A mortgage securing a loan made by investors without governmental underwriting, i.e., which is not FHA insured or VA quaranteed.

**Counter Offer -** A rejection of an offer by a seller along with an agreement to sell the property to the potential buyer on terms differing from the original offer.

**Deed -** Written instrument which, when properly executed and delivered, conveys title.

**Discount Points** - Additional charges made by a lender at the time a loan is made. Points are measured as a percent of the loan, with each point equal to one percent.

**Earnest Money Deposit -** Down payment made by purchaser as evidence of good faith.

**Easement** - Created by grant or agreement for a specific purpose, or easement is the right, privilege or interest which one party has in the land of another. Example: right of way.

**Equity** - The interest or value which an owner has in real estate over and above the liens against the real property.

**Escrow** - The deposit of instruments and funds with instructions to a third neutral party (Escrow Agent) to carry out the provisions of an agreement or contract: when everything is deposited to enable carrying out the instructions, it is called a complete or perfect escrow.

**F.H.A. Loan** - (federal Housing Administration) - A loan which has been insured by the federal government guaranteeing its payment in case of default by the owner.

**FMHA Loan** - A loan by the federal government similar to FHA loan usually used for residential property in rural areas.

**Impound Account** - Account held by the lender for payment of taxes, insurance, or other periodic debts against real property.

Joint Tenancy - Joint ownership by two or more persons with right of survivorship; all joint tenants own equal interest and have equal rights in the property.

**Lien** - A form of encumbrance which usually makes property security for the payment of a debt of discharge of an obligation. Example: Judgments, taxes, mortgages, deeds of trust, etc.

Marketable Title - Merchantable title; title free and clear of objectionable liens or encumbrances.

Mortgage - An instrument recognized by law by which property is hypothecated to secure the payment of a debt or obligation: procedure for foreclosure in event of default is established by state law.

Mortgage Insurance - Insurance written by an independent mortgage insurance company protecting the mortgage lender against loss incurred by a mortgage default, thus enabling the lender to lend a higher percentage on the sale price. **Origination Fee** - A fee charged by the lending institution.

**Personal Property** - Any property which is not real property, e.g., money, savings accounts, appliances, cars, boats, etc.

**Purchase Agreement** - An agreement between a buyer and seller for the purchase of real estate.

**Quitclaim Deed** - A deed operating as a release.

**Real Property** - Land and whatever by nature or artificial annexation is a part of it.

Special Assessment - Legal charge against real estate by a public authority to pay cost of public improvements such as: street lights, sidewalks, street improvements, etc.

**Sub-Division** - A parcel of land that has been divided into smaller parts.

**Term of Mortgage** - The period during which a mortgage must be paid.

Trust Account - An account separate and apart and physically segregated from broker's own account, and in which broker is required by law to deposit all funds collected for clients.

V.A. Loan - A loan guaranteed by the Veterans Administration.

Warranty Deed - A deed used to convey real property which contains warranties of title and quiet possession, and the grantor agrees to defend the premises against the lawful claims of third persons.

1031 Exchange - Also referred to as a "nontaxable sale", is a method enabling property owners to trade an investment property for another investment property (or properties) without paying capital gain taxes on the transaction.



# Priced to Sell



There can be risks to overpricing your home that you need to consider.

# Taking Longer to Sell

- Houses priced above fair market value take longer to sell
- Pricing your property competitively will help your property sell in the shortest time possible and avoid increasing prolonged days on market- which means a lot of lost revenue while the house sits idle on the market.

# Missing Initial Selling Activity

- the best time to capture a buyer is in the first weeks when sales professionals and buyer interest is the highest.
- Advertising and other marketing efforts are neutralized. Marketing time is prolonged, and initial marketing momentum is lost

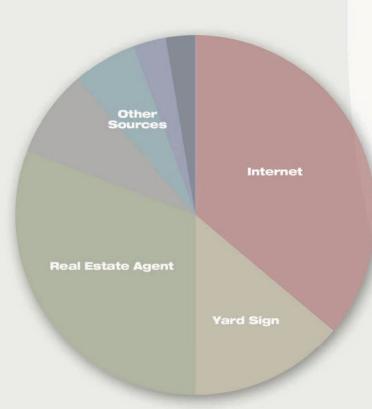


# Marketing Approach

# Finding Buyers for Your Home

Over 1/3 of home buyers look online at properties for sale as their first step in the home buying process.

When buyers were asked where they first learned about the home they purchased, 40 percent said the Internet; 35 percent from a real estate agent; 11 percent a yard sign or open house; 6 percent from a friend, neighbor or relative; 5 percent home builders; 2 percent a print or newspaper ad; 2 percent directly from the seller; and less than 1 percent from a home book or magazine.



Source: National Association of REALTORS® 2011



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**Automated Listing Flyers** 

Print-ready flyers are automatically produced for each of your listings. You can choose from a variety of designs to match each listing perfectly.

# Reaching Beyond Your Neighborhood



# Smart SES

Syndication of Websites. When you list your home with HomeSmart, you get enormous Exposure!





This one you probably already knew about...

RealtyTrac

hotpads.com

SHOWING

tweetlister

USHUD.







YAHOO!

Zillow.com

trulia

HomeFinder

FRONTDOOR

openhouse

























































Plus, over 300 additional websites!





# Smart Gallery





# Smart Tube



# Smart Tube A YouTube Video of Each Home

SmartTube creates a video of your home and submits it to YouTube. This is a great way to show-off your home!



# Smart Capture

# SmartCapture Call Capture System



Captures and directs sign callers to call and receive recorded information about your property. Your agent instantly receives a text message and email with the caller's information.

# Smart Code / Mobile

801.899.1500



SmartCodes!

SmartCodes are barcodes that can be placed on your listing sign or marketing materials that redirect the consumers to a mobile enhanced website just for your listing. From there, the consumer can view pictures, get detailed listing information, prequalify for a loan, and call or email the HomeSmart listing agent with the click of a button. Potential buyers can then save to their favorites and view your property online later from home.



It's a Smart Move with



# Mobile Search

# HomeSmartMove.com

With HomeSmart's mobile website, you can search for homes by...

# 1. Map Browse

Move the map to wherever you want to look for homes

# 2. Search by Features

Utilizing the search form

# 3. Search By...

Prices, Size, # Rooms, City Name, Zip Code, Etc., utilizing the Search form

# 4. Search for Nearby

Utilizing the GPS

There is also a list view of the search results, and you can see more details on a home, including photos if available. You can also register on the site, which allows you to save your favorites and view them later or on our desktop site. You can also search for HomeSmart Agents











# Smart Search - Featured Properties



# **Smart**Search

# Buyer Home Searches Made Easy

SmartSearch is a powerful search engine. With automated and custom searches, local information, satellite photos, street level views, and the ability to create routes to view the properties.





# Thank you!

I am dedicated to providing the highest quality service to each and every client. Whether selling or buying your home, it's a full time job and I am always available to discuss your specific real estate needs. Only real estate licensees who are members of the NATIONAL ASSOCIATION OF REALTORS® are properly called REALTORS®. They proudly display the REALTOR "®" logo on the business card or other marketing and sales literature. REALTORS® are committed to treat all parties to a transaction honestly. REALTORS® subscribe to a strict code of ethics and are expected to maintain a higher level of knowledge of the process of buying and selling real estate. As a HomeSmart Agent, I am proud to be amongst the highest leading industry experts in real estate today.