



A Guide to Building & Buying Real Estate

COMPLIMENTS OF JOE ROSEN



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REAL ESTATE

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It's All About You

My real estate business has been built around one guiding principle: It's all about you.

Your needs.

Your dreams.

Your concerns.

Your questions.

Your finances.

Your time.

Your life.



Our teams focus is on your complete satisfaction. In fact, we work to get the job done so well, you will want to tell your friends and associates about us. Maybe that's why more than 50% of our business comes from repeat customers and referrals.



Good service speaks for itself.

I'm looking forward to the opportunity to earn your referrals too!



How am I different from other Real Estate Agents?

- Passionate about helping buyers and sellers accomplish their Real Estate Goals.
- Carpenter by trade, with over 30 years of developing, buying and selling Real Estate in both residential and commercial.
- Being a native of Coeur D'Alene ID. and having the a lifetime of exploration in the Northwest gives me the advantage and knowledge to direct clients to the area that suites there wants and needs
- I have several references consisting of clients, business associates and friends who will all refer me and I am a great source for contacts in any industry with a wealth of information to pass along.
- I have been recognized by my peers with the Rookie of the year award my first year as a licensed Realtor for and including recognition for my civic and charitable contributions.
- My belief has always been to give to the community that supports you. I have done this my entire life in my business(s) (30 years). I am active member in the North Idaho Builders Association, help with Make a Wish foundation, Make a Wish foundations, CASA, along with supporting and volunteering with the Human Rights Education Institute, and other civic organizations. I am an avid Scuba Diver with over 1,200 dives with several certifications in this mesmerizing sport.
- My commitment to clients is to make their buying, selling or developing Real Estate experience successful with the least amount of hassle, in the quickest amount of time and for the best price the market will allow.
- Keller Williams provides its agents with some of the best technology in the industry. With the E-edge marketing system exclusively to Keller Williams agents, access and exposure to get both buyers and sellers is Global.
- With today's technology and smart phones I am always just a click away. Phone, text or email gives me the accessibility to my clients anytime all the time.

Testimonials

Don't just take our word for it. Hear what some of our satisfied clients have to say about us!

Joe showed me all around and familiarized me with various neighborhoods. He was determined to find me a house that met my needs and price. He kept looking until he found me this beautiful mountain cabin in Bayview. It is just perfect for me and my dog. I would recommend Joe to anyone who needs help finding the right house. He will stick with you until he gets it done for you.

MARK
Bayview, Idaho

After a tireless effort by Joe, he was able to find us the right place and stay within our budget. We did not have to compromise on any of our wants or requirements in a house and property. Joe was with us through the entire purchase process and explained everything to us step by step in a simple and easy to understand manner. Joe is 100% professional and a true gentleman. Joe not only found us a house and property, he found us our HOME. Thanks Joe.

GEORGE & LORI THOMPSON
Coeur d'Alene, Idaho

After months of searching for a house with no success we contacted Joe and in just a short time found our home. Joe is committed, honest and has a great attitude. If it's going slow call Joe, THANKS JOE!

DON & LINDA
Hayden, Idaho

Testimonials

Joe Rosen is a realtor that is very efficient and knowledgeable. He is very professional, kind hearted and very understandable with our situations. He always kept us notified and up to date with everything I needed to know and was always ready to offer advice when asked. I would recommend Joe to others because I know he can get the job done. He has been great even when I have been a bit pushy. It was my pleasure to write this testimonial about Joe. Thanks again for all the help Joe!

SHERRI SIMPSON
Post Falls, Idaho

Joe is a very friendly outgoing individual who has worked VERY hard for me in selling the family estate. There have been many hoops to jump thru to accomplish the various sales and he has done this in a timely manner and does not give up when many of the other realtors would have given up. He just dives in with both feet and gets the job done. He is very pleasant to deal with and is always on the lookout for new buyers. Very much appreciate all his efforts!

SANDY KILBORN
Plummer, Idaho

Moving out of state and needed to sell. "A BIG THANK YOU" to Joe Rosen for being such a professional. One of the most important attributes of Joe is that he is always on time and even early to appointments. Thank you Joe for all the sound advice and follow up. Thank you Joe for your friendship and big smile!

LORRAINE & ELAINE
Coeur d' Alene, Idaho

I have never worked with a Real Estate Agent like Joe. His patience and professionalism is unmatched! His keen eye and experience helped us get the complete picture and make an informed decision. My wife and I were so happy we chose Joe for our Agent. Recommendation 10+!

DANIEL GARCIA
Coeur d' Alene, Idaho

Why Keller Williams?



Technology.

Leading-edge tech tools and training give us the edge in finding the perfect home for you.

Teamwork.

Keller Williams Realty was designed to reward agents for working together. Based on the belief that we are all more successful if we strive toward a common goal rather than our individual interests, I'm confident that every Keller Williams professional shares the common goal of serving you, our client, in the best way possible.

Knowledge.

Keller Williams Realty helps me stay ahead of trends in the real estate industry through its comprehensive, industry-leading training curriculum and research resources. It's what prepares me to provide you with unparalleled service.

Reliability.

Founded on the principles of trust and honesty, Keller Williams Realty emphasizes the importance of having the integrity to do the right thing, always putting your needs first. It reinforces our belief that our success is ultimately determined by the legacy we leave with each client we serve.

Track Record.

I'm proud to work for the world's largest real estate franchise by agent count. It's proof that when you offer a superior level of service, the word spreads fast.



With over 25 years of experience, you're in good hands.

Buyers Guide To Buying & Building Real Estate

Building or Buying a new home can be a stressful process in our current competitive market. However, whether you are a first time or a seasoned Builder or Buyer, our experienced real estate team, Joe & Liz, will be with you every step of the way.



Reasons to use Joe as a Buyers Agent

As a Buyer's Agent, Joe's team will:

- Be an advisor and advocate during the entire home Building or Buying process
- Take time to uncover your needs and wants, as well as what's motivating their purchase
- Educate Buyers on the building of construction or buying process and current market conditions
- Help you attain as many of your goals as possible when dealing with the realities of the marketplace and specific budget
- Research land and homes in your area and provide listings that meet your needs. (i.e. which properties are located in the areas that have retained home values? Which homes are located inside preferred school districts? Lower taxed areas? Easy work commutes? Etc.)
- Guide you in reevaluating your needs if the search for a perfect home becomes frustrating
- Aid you in narrowing the search until we have identified top choices
- Help create a strong offer that maximizes your chances in this highly competitive market; while assuring a good investment
- Handle the ins and outs of the negotiation process including the preparation of all necessary forms when making an offer and / or counteroffer
- Manage and attend all appointments deemed necessary during construction and the contingency period (including inspections, Appraisal, ect.)
- Provide oversight and follow up for any inspections deemed necessary
- Counsel Buyers on how to handle issues and or repairs needed to the property during the construction process
- Be present at closing to ensure that all Buyer's interest are protected

What's Ahead In Your Home Search

We love helping buyers find their dream home. That's why we work with each client individually, taking the time to understand their unique lifestyles, needs and wishes.



This is about more than a certain number of bedrooms or a particular ZIP code. It's about your life, and it's important to us.

In some cases, my clients find their dream home on the first day. In other cases, it takes more time to find the right home.

Rest assured, there is a home out there just right for you. We just have to find it.

Let's look for a new home.

We will be there every step of the way . . .

- Personally touring homes and neighborhoods with you
- Keeping you informed of new homes on the market
- Helping you preview homes on the Web
- Advising you of other homes that have sold and for how much
- Working with you until we find the home of your dreams

Your Home Wish List

Please consider the following questions and record your answers below.

GENERAL

Do you have a preference for when the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people come to your home, what do you want your home to say about you?

Do you want to have a swimming pool or hot tub?

Are you looking for any structures such as a greenhouse or shed?

STRUCTURE / EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what size house are you looking for (square footage)?

How many stories?

What size lot would you like?

What architectural styles do you prefer?

What type of exterior siding will you consider?

Do you want a porch or deck?

What are you looking for in terms of a garage (e.g., attached, carport, etc.)?

What other exterior features are important to you?

Your Home Wish List

HOUSE / INTERIOR

What kind of style do you want the interior of your home to have (e.g., formal, casual, cozy, traditional, contemporary)?

What kind of floor plan do you prefer (e.g., open vs. walls between all living spaces)?

In general, what are your likes and dislikes for the interior of your home?

BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the master bedroom?

BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?

KITCHEN

What features must your kitchen have (e.g., breakfast area, types of appliances, etc.)?

What finishes do you want (e.g., countertops, flooring, appliances, etc.)?

What are your likes and dislikes for the kitchen?

Your Home Wish List

DINING ROOM

Would you like the dining room to be part of the kitchen configuration? What about the living room?

What size dining room table do you have?

LIVING ROOM / FAMILY ROOM

Describe your likes and dislikes.

Do you want a fireplace?

What size room(s) do you have in mind?

What other rooms do you need or want?

What else should I know about the inside of the house you are looking for?

SUMMARY

What are the top five things your home needs to have?

Beyond those five things, what is something else you really want to have?

If you could have something else, what would that be?

If you could have one last thing to make this your dream home, what would that be?

The Neighborhood of Your Dreams

Please consider the following questions and record any notes or preferences.

GENERAL

Areas you would enjoy

Specific streets you like

School district(s) you prefer

Your work location(s)

Your favorite shops/conveniences

Recreational facilities you enjoy

ADDITIONAL

Any additional items to consider when selecting your target neighborhoods

The Mortgage & Loan Process

Funding Your Home Purchase

Why pre-qualify?

We recommend our buyers get pre-qualified before beginning their home search.

Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.

1. Financial pre-qualification or pre-approval

- Application and interview
- Buyer provides pertinent documentation including verification of employment
- Credit report is requested
- Appraisal scheduled for current home owned, if any

2. Loan approval

- Parties are notified of approval
- Loan documents are completed and sent to title

3. Title Company

- Title exam, insurance and title survey conducted
- We obtain net Sheets & figures and send to you prior to closing
- Borrowers are scheduled to come in for final signatures

4. Funding

- Lender reviews the loan package
- Funds are transferred by wire

Making an Offer

Once you have found the property you want, we will write a purchase and sale agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

- **THE PRICE:** What you offer on a property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some Buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be Insulted and decide not to negotiate at all.
- **MAKE OFFER:** Joe will go over all the details of making an offer (purchase and sale agreement) on a property. The Seller then has the option to accept the offer, reject the offer or make a counter offer.
- **OFFER IS ACCEPTED:** Once the offer is accepted and is signed around by all parties the purchase and sale agreement is then given to the Title Company, The Title Company will open Escrow and will send out the Title Commitment that will start the process of checking the title for any liens and or mortgages.
- **ONCE THE OFFER IS SIGNED AROUND:** Once everyone has signed and Escrow is open we then start our "inspection period". See details about inspections and how any issues might be addressed in the Purchase and Sale agreement.
- **PRIOR TO CLOSING:** We will send out what is called a Settlement Statement. This will tell you, the Buyer how much money you need to bring to the closing. A money order or cashiers check is the preferred payment method to bring to closing.
- **AT CLOSING:** At closing the Title officer will go over every detail of the closing documents as this will be an opportunity to seek out any questions that a Buyer might still have.

Closing 101

The closing process finalizes the sale of your home and makes everything official. Also known as settlement, the closing is when you get paid and the buyer receives the deed to your home.

Here are a few things to bring to the closing:

- House Keys
- Garage Door Opener(s)
- A Picture ID

What can you expect?

- The closing agent will look over the purchase contract and identify what payments are owed and by whom; prepare documents for the closing; conduct the closing; make sure taxes, titles Searches, real estate commissions and other closing costs are paid; ensure that the buyer's
- Title is recorded; and ensure that you receive any monies due to you

What are your costs?

- We will send you a net sheet from the title company with estimated costs to help you prepare before closing

Sellers commonly pay the following at closing:

- Mortgage balance and prepayment penalties, if applicable
- Other claims against your property, such as unpaid property taxes
- Unpaid special assessments on your property
- Document stamps (or taxes) on the deed
- Real estate commission
- Legal fee or title insurance premium

After the closing, make sure you keep the following for tax purposes:

- Copies of all closing documents
- All home improvement receipts on the home you sold