



dedicated to you



GRECO GROUP BUYER'S PACKAGE



HIGHLY SKILLED TO GET YOU THE BEST RESULTS!

WHY Greco Group?

When we say we are "re-defining service in Real Estate" we mean it! There's no substitute for the understanding of real estate transaction, the market knowledge and the excellent references that the Greco Group brings to the table.

Here's where we come in:

- Our clients come first
- We will educate you on what needs to be done
- You can count on us to be there every step of the process
- No detail overlooked
- Extensive real estate knowledge
- Comprehensive research, analysis and marketing
- State-of-the-art website and technology
- Integrity, honesty and accessibility

Secret to Greco Group's Success: Consistently Exceeds Client Expectations. Dedication and Superior Personal and Professional Service.



ACTIVE MEMBER OF LOCAL AREA CHAMBERS OF COMMERCE

WHY WAGNER ?

YOUR #1 CHOICE IN REAL ESTATE

Choosing Wagner Realty Is a **GREAT** Decision!

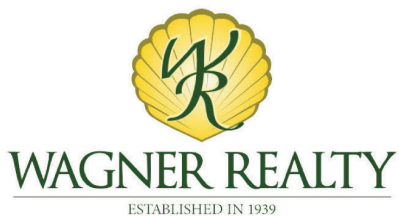
- As the premier real estate company for more than 75 years, Wagner Realty provides the individual attention and local experience you need.
- As a full service, locally owned real estate company, our core values, service philosophy, cutting-edge technology and, most importantly, our people, are what makes us a leader in all the areas we service.
- Wagner Realty is a dynamic company with nine offices and over 200 top-rated agents offering the highest level of customer service to buyers and sellers.
- All Wagner Realty agents are members of the local, state and National Association of REALTORS® and have earned, through education, the right to call themselves REALTORS.
- Wagner Realty is a chosen member of the largest relocation network in the world (LeadingRE) to seamlessly facilitate your move.
- We have the best resources from banks, to title companies, to home inspectors, home stagers and to licensed contractors.
- Did we mention that we have earned the Bradenton Herald Prestigious *People's Choice Award* for 20 years in a row!**



OUR CARING PHILOSOPHY

WE MUST GIVE MORE TO THE COMMUNITY WE SERVE
THAN WE TAKE FROM IT.





**INDUSTRY-
LEADING
SALES.
WORLD-CLASS
SERVICE.**

**1.1 MILLION TRANSACTIONS
\$368 BILLION IN HOME SALES
565 COMPANIES
4,100 OFFICES
130,000 SALES ASSOCIATES
65 COUNTRIES**

Leading
**REAL ESTATE COMPANIES
OF THE WORLD**

\$62 BILLION MORE U.S. HOME SALES VOLUME IN 2016 THAN OUR CLOSEST COMPETITOR

Volume shown in billions of dollars



Actual member statistics for LeadingRE and estimates for other networks using average sales units per agent and average sales price for firms in each respective network from published sources for 2016 production.

Sources: REAL Trends National Network 2016 Totals Final Report, REALTOR Magazine 2015 Franchise Report, and various website research.

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.



THE HASSLE-FREE REAL ESTATE **EXPERIENCE**



PROVEN RESULTS WITH OUR **BUYER EXPERTISE**

Wagner's team of experts are dedicated to maximizing the clients' financial return and minimizing the complexities associated with real estate transactions. The Greco Group and Wagner Realty provide the competitive advantage needed in today's real estate market .



OUR GUARANTEED COMMITMENT TO YOU....

As Real Estate Professionals we strive to have positive energy and motivations in business as well as in our daily life. We are living in a changing world that presents new challenges each and every day. The key to a successful outcome is understanding the changes that are taking place. We are continually educating ourselves and with over **46 years of combined experience** we can assist you in deciding the right choice for you. Our strength lies within our attitude and our individual specialties.

We have been **an integral part of the local Real Estate Community** for the past two decades. With experience as an Agent, Broker and Manager Cindy and the team brings forth a wealth of knowledge and experience. Cindy was the 1997 President of the Manatee County Chapter of Women's Council of Realtors and 2010 President of the Manatee Association of Realtors. She excels at every level and has created a team to do the same.

Our desire is not just to earn your business today, but to build lasting relationships that will endure through the years. We are dedicated to earning your trust, understanding your needs and providing you with positive solutions!



OUR SERVICE FOR BUYERS...



- NEEDS ANALYSIS INTERVIEW
- CUSTOMIZED COMMUNICATION PLAN - *see details on following page*
- ASSISTANCE WITH LENDER PRE-APPROVAL
- COMPUTER PROPERTY MATCH AND EMAIL NOTIFICATION
- PERSONAL HOME TOURS WITH LISTING DETAILS

"Dedicated to you"

- PREVIEW PROPERTY AND PROVIDE HISTORY WHEN AVAILABLE
- SCHOOL RESOURCES AND NEIGHBORHOOD INFORMATION UPON REQUEST
- COMPARATIVE MARKET ANALYSIS ON PROPERTY PRIOR TO MAKING AN OFFER
- WRITING CONTRACT THAT WILL PROTECT YOU
- OFFER PRESENTATION AND NEGOTIATION IN PERSON WHEN POSSIBLE
- COORDINATION WITH INSPECTORS, LENDER, TITLE COMPANY AND CLOSING AGENT TO MAKE SURE YOUR ACCEPTED OFFER CLOSES
- ATTEND HOME INSPECTIONS



CUSTOMIZED COMMUNICATION

No two clients are the same, and I don't expect everyone to like the same type of communication! When communicating with us, here's what each option looks like:

Our PHONE communication plan:

We'll talk weekly (but also immediately if needed) when new listings come on the market (or have a price reduction). Also, we'll email you listings and then give you a call so we can make a plan to see the listings that appeal to you.

Our ONLINE communication plan:

We will send you listings daily or weekly via email. We will communicate online about the ones you would be interested in looking at, and schedule an appointment to see them.

Our LIVE communication plan:

We'll meet on a weekly basis - or perhaps more often - if something comes on the market that fits your criteria to a "T". We will sit down and show you a preview of the homes that meet your needs, then we will make a plan to go out and tour them.



PLEDGE OF SERVICE AGREEMENT

As your REALTOR®, Greco Group agrees to the following:

- Arrange a free no-obligation, pre-qualification meeting with a lender if requested
- Provide regular communication during the entire transaction
- Search the multiple listing services on a regular basis for homes that meet your criteria
- Represent you with any builder or developer of your choice
- Negotiate the purchase of any "for sale by owner"
- Arrange for private showings
- Discuss strategy about the offer price, financing terms, and possession date
- Provide you with CMA on the property
- Prepare an offer on the property of your choice and negotiate with the seller
- Help you arrange for inspectors during the inspection phase of negotiations
- Guide you through the escrow process to a successful closing
- Personally attend signing with you



BUYERS PROCESS

The **BUYING PROCESS** is one that has many different steps. It is not simply a matter of finding a house, writing a offer, taking money to closing, and moving in. There are many important steps that must be adhered to and listed below are the most important ones. It is my job to orchestrate the successful execution of each one of these steps:

1. Getting pre-approved for a home loan
2. Determining your wants and needs
3. The search begins
4. Re-analyzing your wants and needs
5. The search CONTINUES - previewing properties
6. New properties on the market
7. Proactive search
8. Determine your offer price
9. Writing the offer
10. Negotiating with the sellers
11. Home Owners Association
12. Title Commitment
13. Inspection Resolution
14. Appraisal
15. Signing the paperwork
16. Closing
17. Possession



WHAT HAPPENS ONCE YOU MAKE AN OFFER ON YOUR HOUSE?

Once we make an offer on a home, it is my job to make sure that your offer is accepted, carefully executed, every detail of your transaction is completed and adheres to the strict time schedules of your contract.

The Offer and Contract

- When the offer has mutual acceptance, we deliver copies of the fully signed contract to all parties, including the closing agent.
- If not part of the contract, we'll return a signed copy of the **Sellers Disclosure Form** to the listing agent.
- We'll record and promptly deposit your earnest money.
- We'll provide copies of the signed contract for the office file.
- We'll track all dates in the contract, making sure that you are meeting all agreed to deadlines.

Tracking the Loan Process

- We'll touch base with you weekly to ensure your loan is processing on track and relay final approval of your loan application to the seller's agent.



Home Inspection

- We'll coordinate your professional home inspection.
- We'll review your home inspectors report and discuss issues with you.
- We'll draft an inspection response to sellers based on your requests: then negotiate work items with sellers agent and seller
- We'll recommend contractors to perform any negotiated or required repairs.
- We'll oversee the completion of all required repairs on your behalf, if needed.

The Appraisal

- We'll confirm with your lender that appraisal is scheduled.
- We'll follow up with you and your lender on the status of the appraisal.
- We'll alert the sellers agent when the appraisal has been completed.



Closing Preparations and Duties

- We'll confirm you have received the title insurance commitment.
- We'll coordinate the closing process with you, the seller's agent, and the escrow company.
- We'll update closing forms and files.
- We'll ensure all parties have all forms and information needed to close the sale.
- We'll coordinate the closing location with you and the closing agent.
- We'll assist you in finding a moving company and track possession date to confirm move-in date.
- We'll work with the seller's agent in scheduling and conducting your final walk-thru prior to closing.
- We'll request final closing figures from the closing agent.
- We'll receive and carefully review closing figures to ensure accuracy of preparation.
- We'll request a copy of the closing documents from the closing agent.
- If a Home Warranty was purchased, deliver the claim form/directions to you.
- We'll review all closing documents carefully for errors.
- If your buying or selling, we will coordinate this closing with your sale (if necessary) and resolve any timing problems.

You will experience a "No Surprise" closing with us closely tracking all the details along the way.



FREQUENTLY ASKED QUESTIONS

Many buyers do not fully understand the home-buying process and the role of a real estate agent. Here are some of the most often asked questions agents receive from buyers.

Is it expensive to use a buyers agent?

The compensation that a buyer's agent (also called the "Selling Agent") receives typically comes from the seller's proceeds and that information is provided in the MLS. In such a case, there is no cost for a buyer to be represented by an agent.

What type of information will my agent need from me?

To do the best job for you, your agent will need the best information you can provide. This would include such things as:

- Preferred price range
- Number of bedrooms/bathrooms
- Style of home
- Size of yard
- Preferred school district
- Geographical areas/neighborhoods of interest
- Special needs/special interest which your home needs to accommodate

Keep in mind that a very specific set of criteria may narrow your list of potential properties, while a very broad list may lead to an overwhelming number of properties to view.



FREQUENTLY ASKED QUESTIONS

How can I find out about new properties?

Your agent can work with you to determine how often you want to receive updates on available homes, and by what method (telephone, email, etc.). Clients using email can receive automatic updates from most MLS systems and the Greco Group market update through the GrecoGroup941.com website as soon as new listings are entered.

Can my agent provide information on properties listed with other companies?

YES, provided your agent is a member of the MLS where the property is listed. Some companies have more than one MLS, so it's important to find out which MLS your agent subscribes to.

What if I find a property on my own?

With the advent of the internet, many buyers have begun searching for, and often finding properties of interest while working with an agent. If you have an agent, contact them with the address or MLS number of the property in question. Your agent can then contact the agent of the property. It is never appropriate for you to contact the seller of the home directly if it is a listed property. You also should not contact the listing agent directly.



FREQUENTLY ASKED QUESTIONS

Can I go to Open Houses without my agent?

Yes. However, when meeting the agent hosting the open house, it's best if you immediately identify yourself as working with another agent. If you don't, your agent might not be able to help you write an offer on that property in the future.

Can I work with more than one agent?

Nothing is more frustrating to an agent than a buyer who is working with multiple real estate agents. Without a commitment from you to work with just one agent, it's not likely that the agent will do their best work for you. The expectation to this situation is a buyer who is looking in a large geographic area. If you are looking for property outside the market area your agent specializes in, ask them for a referral to an agent in another area.

Wagner Realty is a member of the Leading Real Estate Companies of the World and is able to assist with several geographic regions around the United States and the World.



TESTIMONIALS



Cindy Greco
Broker Associate

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www.GrecoGroup941.com

"Cindy Greco has been our real estate agent for two house purchases and one sale. She is generous with her time and is always well prepared. When we moved to the Bradenton area from 1500 miles away in Minnesota, she showed us over 15 houses in three days. We purchased a house we saw on day three. We were so happy with her service that we recommended her to two of our colleagues who now are happy that they used her services as well. The second house that we bought with Cindy's help was a horse farm with a separate apartment for a caretaker of the farm. Finding the right house, apartment and horse property took nearly a year of us looking intermittently; Cindy never gave up. She found us a great property and helped us through the negotiations. Cindy sold our house in five days for over 98.6% of our asking price! Cindy ably helped us get through some minor difficulties with the buyers' ability to close. My wife and I heartily endorse Cindy Greco and the Greco Realty Team at Wagner Realty!"

Jeffery and Laurel Logas | Home Seller & Buyer



TESTIMONIALS



Michael Greco
REALTOR®

941-812-3520

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Michael Greco did an excellent job selling my mother's mobile home. He paid great attention to detail and was very knowledgeable about the process. We greatly appreciated his expertise and help with the sale.

Barbara Stolley | Home Seller

Mike made the experience as easy as possible. I was a first time home buyer and no matter what my crazy schedule was, he went out of his way to always be available and accommodating. He truly made it possible that we found our dream home. We would recommend him to anybody.

Joshia Williford | Home Buyer

Michael was very professional and knowledgeable. He worked over and above to help us find a home with the requirements we were looking for. He was there every step of the way from the beginning to the day of closing and helped a lot more than experiences I have had in the past with other Realtors. I will and have recommend him to anyone that is looking to buy or sell a home.

Michael Wallace | Home Buyer



TESTIMONIALS



Tammy Pogar
REALTOR®

941-713-8268

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www.TammyPogar.com

Tammy is a 'local girl' who knows the area, who is very professional at her job and is just a wonderful person. She took her time with us, was very patient, we never felt rushed. Her communication skills were outstanding and she was always available for phone calls, texts and emails. Amazing! Ours was a very complicated 'deal' because the selling agent was very dishonest and tried to 'pull a fast one' on us by not disclosing that a 'tenant lease' was in place. Tammy helped navigate through this process and got the issues resolved, with common sense solutions. We could not be happier and she could not have been more helpful! Now we are in our new home 'living the dream'. Thank you Tammy!!!!

Charlie and Gail Griffith | Home Buyer

Tammy is a skilled agent. Her top attributes are her quick and efficient communication, going above and beyond, and listening to her clients' needs. She is a strong negotiator and looks to protect her clients. She is a true 5-star agent and I would HIGHLY recommend her. My family and I are incredibly grateful for her superior service.

Brian Starck-Riley



SUMMARY

The purchase of real estate represents a large financial commitment on your part. It's important for you to have a representative during the process.

When working with an agent, remember:

- *Typically there is no compensation required from you to have representation.*
- *Your agent can get you information/show you any listed property.*
- *You can search for properties on your own, but you should involve your agent once you've found a property of interest.*
- *You can attend open houses without your agent, but be sure to quickly identify your agency relationship to the agent at the open house.*

If you have any questions regarding purchasing a home or would like us to be your agent, please give us a call. We want your home buying experience to be as easy and enjoyable as possible and will do everything we can to ensure you find the home that suits your needs and wants.

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THANK YOU

Thank you for taking the time to preview our buyer's package. This information package was prepared for you to answer any questions you may have and to prevent any future misunderstandings between our clients and us.

When you decide to hire our services, please keep this buyer's package handy to help answer any questions you may have.

We look forward to working with you in the near future and feel certain that you will be happy with our services.

