

Making it
Easier

Surprising.

Simple.

Smart.

Striving.

Home Buyer's Resource





The Logical Evolution in Real Estate

Buyers, Sellers, and Agents and their needs, motivations, and especially demands upon their time have all changed. However, the Real Estate Industry has been pretty much the same for a Half Century.

Until now...We at FHARE know what should be improved to make it easier to Buy and Sell Homes.

We're trying harder and working smarter.

It is all about the use of existing and ever evolving Technology to streamline and simplify the process from Beginning to end. No redundancies or mind numbing inefficiencies.

Podcasting, Blogging, Google, Yahoo, Trulia, Zillow, Cyberhomes, Craigslist, iTunes, Youtube, Permission Marketing, Second Life, Facebook...You deserve so much more than a Sunday Newspaper Ad.

About Future Homes and Real Estate (FHARE)

FHARE was founded by President and CEO Clifton Sessoms along with April McNicholas Co-Founder and Chief Operating Officer, Annette Lewis Co-Founder and Chief Financial Officer and Jacqueline Custard Ed, D. Co-Founder and Chief Informational Officer.

Together they all share the same goal; to change the face of real estate one agent at a time. To change the general public's perception of the average real estate agent. Future Homes and Real Estate also known as FHARE agents are all handpicked for the highest integrity and customer service abilities. The ultimate goal being all customers receive the very best in customer service equally matched with advanced technology.

About our Founders

President CEO and Founder Clifton Sessoms has started and grown several corporations. To name just a couple; He is currently the President CEO and Founder of Future Technology and Research Inc., in business since 1990. The President and CEO and Co-Founder of Future Academy & Current Trends, Inc. Non-Profit 501(c)3, in business since 2010.

Co-Founder and Chief Operating Officer April McNicholas has been in the Mortgage banking and Real Estate industry since 1987. She is the number one short sale negotiator in Northern California representing homeowners and Realtors all over the State. Dedicated to the growth of FHARE to be number one in customer service in the State.

Co-Founder and Chief Financial Officer Annette Lewis is also an advanced computer engineer assisting with our technology department. Annette is also the CFO for Future Technology and Research Inc.

Co-Founder and Chief Informational Officer Jacqueline Custard Ed, D is also the current Founder and Chief Operating Officer for Future Academy & Current Trends, Inc. Non-profit 501(c)3. Jacqueline is an educator and practicing physician. Her dedication to detail and interest in commercial real estate makes her a valued partner.

Together they have formed FHARE to be the best Real Estate Services Company in California. Educating their agents and providing every advanced tool to be the best.



Working Together

A More Effective Way to Buy Your Home

Purchasing your home is probably one of the most important financial transactions you will ever undertake. It can be a very exciting event. It can also be a very emotional experience. As a full-time professional, I've found that the best way to find and purchase just the right home is through a partnership between FHARE, you and me.

The goal of our team is to help you find the very best home for you, and with the least inconvenience. I believe with my knowledge of the market, we will do just that. There are other advantages to teamwork as well:

- A partnership will help you feel more involved throughout the process.
- Combining and coordinating our efforts will enable us to realize results much faster.
- Teamwork builds confidence. In working together to achieve a common goal, everyone benefits.

Before we proceed, I would like to thank you for the opportunity to make this presentation. I look forward to working with you.



Mission Statement

My Expertise and Experience Work For You!

Mission Statement

To improve the quality of life for each person I work for. Through my business and personal efforts, I will give back to my community regularly...all while maintaining a well-balanced life. (I love my family!)

Previewing, Consulting, Evaluating, Negotiating—Whether I am helping an individual, or a family buy or sell their own home, or I am assisting a large corporation in relocating their employees—I feel it is my personal responsibility to ensure that those whom I represent are secure in the process and most of all have true peace of mind.

I will earn my status as your Realtor for Life! And earn every personal referral of those I serve.

“Good things may come to those who wait. But only the things left by those who hustle.”

— Abraham Lincoln

Thank you for giving me, and my team, this opportunity to assist you in your quest!

Wendi-Mae
Exceeding Expectations.



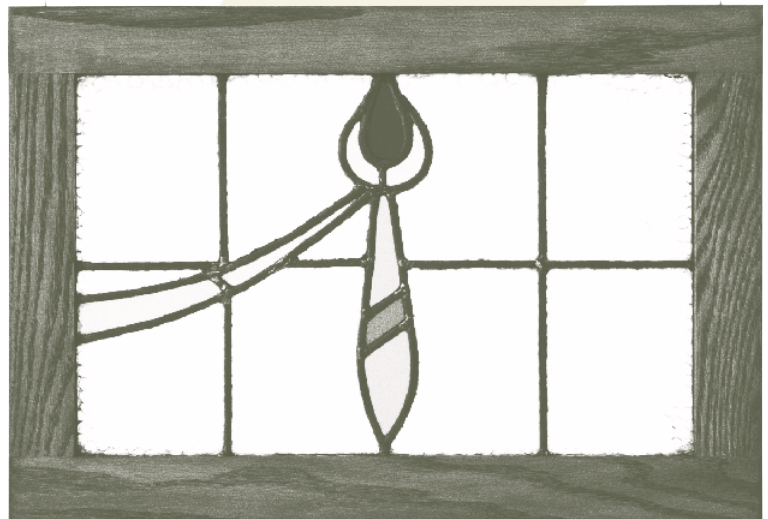
Testimonials

My Clients Say It Best!

In order to make sure you are provided with the most recent references, please let me know if you would like me to bring original letters when we meet or if you would like me to email my latest references to you.

In the interim, they might not be the most current as I receive new references continuously, but you are welcome to check out:

http://wendimae.com/realtor_wendi_mae_davis.html



What you get when you become my client:

Counseling

- What's important to you?
- What does the perfect home look like?
- What does the perfect home buying experience feel like?
- What things are very important to have in your new home? For example: space for a dining or pool table, piano, play yard, etc.
- What community or school resources are important to you?

Financing

- How much home can you afford?
- Discuss options for down payments, monthly payments.
- Referral to one or more expert lenders.
- Discuss home purchase expenses in general and prepare a net sheet on costs for any homes offered on by you.
- Review loan documents prior to close of escrow .
- Consult with your lender.

Making an Offer

- Prepare pricing analysis of the selected property to determine offer amount with you.
- Explain the contract terms, including deposit, offering amount, contingencies, and length of escrow
- Review "closing" costs for this offer
- Discuss possession, walk-through
- Arrange for Offer Presentation
- Evaluate any counter offers with you
- Provide copies of all agreements to you

Celebration

- Arrange escrow "sign-off"
- Coordinate close of escrow and possession
- Celebrate successful home purchase
- Earn the right to have you refer your friends and co-workers
- Can refer Licensed and Bonded Professional in any trade.

Finding Your “Dream Home”

Some of the websites that your home will be viewed by 24 hours a day. We are always adding to this list:

www.wendimae.com
www.realtor.com
www.mlslisting.com
www.yahoo.com
www.google.com
www.homes.com
www.zillow.com
iown.com
homeadvisor.com
homescout.com
cyberhomes.com
crea.net
homegain.com
www.cren.net
www.hismove.com
www.homesseekers.com
www.ipix.com
www.circlepix.com
bayareaclassifieds.com
www.postlets.com
www.trulia.com



Professional Representation

We will Review: Comparable Listings That Have Sold Recently

It's not uncommon for the list price and the sales price to be different. That's because the listing price is still only an estimate, and an indication of a range. Moreover, markets are constantly in flux based on three crucial elements:

Number of Competitive Listings Availability of Buyers Prevailing Economic Conditions

The variance between the list and actual sale price and the number of days on the market are the keys to evaluating the home values. It should tell us if the market is strong and whether homes are being priced accurately for the market. · Can refer Licensed and Bonded Professional in any trade.



When You Find the “Right” Home

Writing The Offer

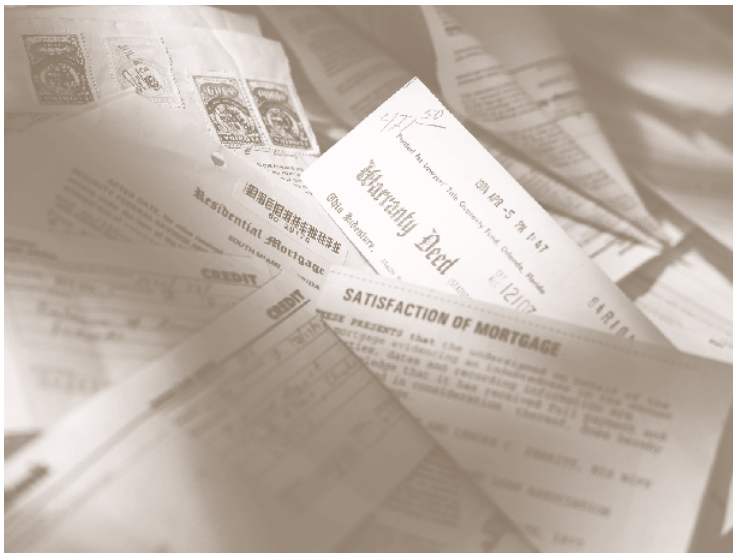
We will evaluate the home, current and past comparable sales, as well as your financial requirements to determine what we think is the best offer on a selected property. There may be more than one offer on a home at a time.

The Seller Can:

- a) Accept your offer exactly as presented and you have bought a home!
- b) Make a counter proposal—changes to price, personal property, closing or possession dates, etc.
- c) Reject the offer.

Delivery of the Contract

A copy of the finalized contract will be delivered to both buyer and seller by their respective real estate agents. All pertinent legal documents can be delivered to your attorney, if you desire, or reviewed by our legal risk management attorney at no additional cost to you.



Remodel Values



* Please keep in mind this is the National Average. In many cases California properties bring in more dollars for the same upgrade.

Kitchen Remodel	Moderate: \$15,000 High \$35,000+	80 to 110%	Cost includes new cabinets and countertops, appliances, flooring, and re-wiring. Structural changes, relocated plumbing, custom cabinetry, and top-of-the-line appliances raise the cost.
Bathroom Remodel	Moderate: \$6,000 High \$15,000+	80 to 115%	Cost includes new fixtures and fittings, tile floors and walls. Structural changes, relocated plumbing, and high-end materials and fixtures raise the cost. Note: adding a second bath should yield a resale value of more than 100% of the cost.
Bathroom Add On	Moderate: \$13,000 High \$25,000+	100 to 185%	
Room Addition	Moderate: \$35,000 High \$50,000+	50 to 100%	Depends on type of room. A family room or new master suite may add more value to a home than a private office or fourth bedroom.
Conversion of Attic/Basement/Garage to Living Space	Moderate: \$12,000 High \$20,000+	25 to 40%	Cost assumes no structural changes and no new plumbing. Value added depends on size of house (smaller house, more value) and type of space created (family room or bedroom, more value than a game room or exercise area).
Adding a Deck	Moderate: \$5,000 High \$15,000+	50 to 90%	The size of deck, the complexity of design, and the added amenities (spa, trellis work) will influence the cost and value added.
Re-Painted Exterior	Moderate: \$2,000 High \$5,000+	100 to 200%	Assumes old exterior was worn and re-painting was done immediately prior to putting house on market. A new coat of paint probably adds the "best profit" to selling an older home.
In-ground Swimming Pool	Moderate: \$25,000 High \$40,000+	0 to 30%	Cost assumes an average-size pool (16'x32') in a rectangular shape; value-added depends on desirability to future owner.

After your offer is accepted:

Representation

- Preliminary Title Report
- Refer as necessary licensed pest control inspection, property inspection, pool/spa inspection, roof inspection, septic tank inspection, and well inspection
- Recommend corrections of significant items discovered in inspections
- Provide required disclosures
- Consultation on fair housing laws
- Refer, if requested, lender(s) for loan pre-approval process
- Consult as to the coordination of the presentation of offers to purchase the property
- Consult with you on process of counter-offers, as necessary
- Attorney review of documents, consultation, if requested

Disclosures

- Discuss legally mandated disclosures
- Provide Real Estate Transfer Disclosure form when received from the seller
- Conduct a thorough and diligent visual inspection of the property
- Review the status of any encumbrances against the property
- Obtain architectural drawings and permits relative to the property, if required
- Review the Agency Relationships Disclosure
- Review the FIRPTA Sellers Disclosure
- Review the Water Heater Disclosure
- Review the Smoke Detector Disclosure
- Review the required Natural Hazards Disclosures
- Review the Lead Disclosures
- Review the Flood Disclosures
- Review the Geologic Disclosures
- Review the Megan's Law Disclosure
- Review the Environmental Risk Report
- Review the Earthquake/Seismic Disclosures



After your offer is accepted:

Disclosures Cont.

- Review the Real Estate Transfer Disclosure
- Review Fire Danger Area Disclosure
- Review any additional disclosures which may be required for the property, including but not limited to Mello-Roos, Right to Farm, soils, septic
- Review Fair Housing Laws

Transaction Management Services

- In-house transaction coordination services available
- Full-time support staff
- Appraisal coordination
- Coordination of inspections
- Coordination with co-op real estate agent
- Coordination with escrow officer
- Coordination with lender
- Professional services referrals if requested
- Coordination with Homeowner Management group
- Coordination with insurance agent as requested
- Coordination with attorneys, heirs, trustees, as requested
- Coordination with Home Warranty company
- Reminder of needed changes in utilities: lights, heat, phone, etc.
- Arrange for key transfer at close of escrow



Communication

- At a minimum, weekly status report to you by phone, email, or in person
- Review results of inspections
- Review loan status periodically
- Weekly, or more frequent if needed, status reports during escrow period
- If requested, email notification of new suitable properties
- For relocation buyers, preview and notification of new homes as requested

Finalizing All Conditions

- a) If the contract states that financing will be provided by a lender, it is the buyer's responsibility to make an application for the mortgage loan as soon as possible. The buyer will have a set number of days to procure the loan, as stated in the contract. The lending institution will verify the buyer's credit, employment records, and determine his/hers/their ability to meet the monthly obligations. Since your buyer's mortgage loan is to be secured by the house itself, the lending institution will assign an appraiser to visit your home to determine that its value is enough to secure the loan that they are making to your buyer. When all the information is received, the mortgage loan underwriter will either approve or disapprove the loan.
- b) After the loan is approved, more legal work is necessary, though you will have very little involvement. The land title will be searched, title insurance will be ordered, and an updated survey of the property may be ordered. If the property is a Townhome or condominium, your Association may have to be contacted.
- c) When the paperwork is in order, the time and place of settlement will be agreed to by all parties involved. We will assist your attorney when applicable to insure a smooth and timely closing.
- d) Prior to the time of closing, the buyer may request a physical inspection of the home. An appointment will be arranged through my office. The buyers may or may not be accompanied by a property inspector whom they have engaged at their expense.
- e) Keys will be delivered to the buyer at the closing, or whenever possession of the property has been agreed upon.
- f) At closing, all documents finalizing the sale will be signed by all parties and all funds will be disbursed.

My Responsibilities

My responsibilities are not fulfilled until the transaction is completed.

- a) I will follow the progress of all steps mentioned so I may keep you abreast of developments.
- b) I will do everything in my power to work with your mortgage lender, accountant, lawyer, etc. to ensure a timely and highly satisfactory settlement for you.



Peace of Mind

Education

At FHARE we believe education goes far beyond obtaining a real estate license. Through FHARE our sales associates receive up-to-the minute information on technical topics and the ever-changing legal environment. Additionally, our skill-based sales training increases our sales associates' competence and confidence, resulting in faster, smoother transactions with a minimum of inconvenience to you.

Legal Updates

We take great pride in educating our sales associates on all meaningful legal issues. In addition to ongoing legal seminars we regularly send out reports on the latest legal trends to keep our sales associates well educated and up-to-date.

Contract Forms

FHARE has a strong reputation in the legal and real estate communities for providing state-of-the-art forms designed to help foresee and eliminate problems for its clients and sales associates. Our forms are routinely updated to conform to changing laws, and are often copied by other industry members who recognize the effectiveness of the FHARE approach. When you list your home with your FHARE sales associate, you can rest assured that behind your associate is the industry's most outstanding team of experts who are well trained to support your interests.

Wendi-Mae's Directorship of State Association

Wendi-Mae is a full time lobbyist with the main goal of protecting home ownership rights. Because she is a legislative liaison, she is positioned in front of local and state government officials fighting for your best interests.

Wendi-Mae is your most important move.



High Tech, High Touch, High Trust

