

Making it
Easier

Surprising.

Simple.

Smart.

Striving.



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 Sell Your Home

Selling 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 sell a home is through a partnership between FHARE, you and me.

The goal of our team is to help you find the best possible price and terms for your home, and with the least inconvenience to you. 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.



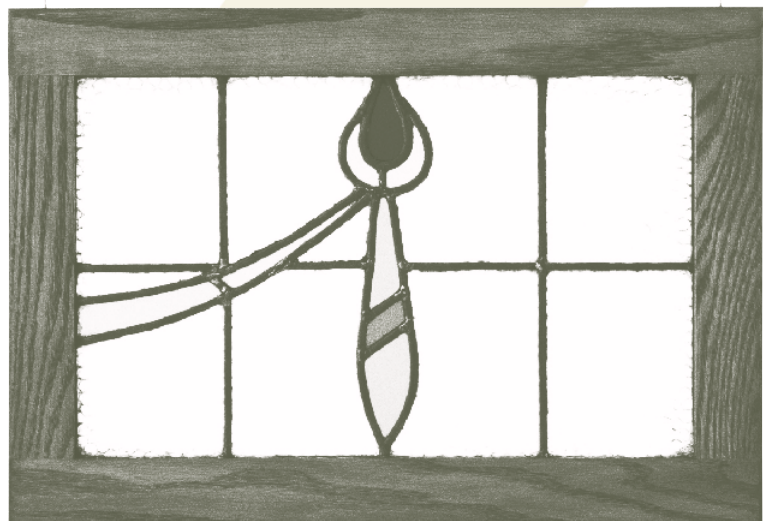
Testimonials

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



Wendi-Mae's Personal Inventory of Home Buyers

My track record speaks for itself. Since I began my career Real Estate in 1988, the core of my business is from satisfied past/present referrals. 75%!

Personal web site: www.wendimae.com

Blogger, Activerain, Zolve, Wordpress: many online directories

Approved buyers lists: shared through networking sessions held weekly with cooperating area agents—from different firms for instance www.crea.net.

Direct affiliation with large firms: Philips, Maxim Corp., Novellus, Roxio, Intel and Hewlett-Packard.

Member Residential Sales Council (CRS Council): agent referral network program. Nationwide web site. Only 5% of all realtors nationwide hold this certification.

Member Nationwide Home Network: designed especially for relocating families around the world — website: www.relocateamerica.com

Member of American Relocation Network: corporate relocation company/worldwide

Member Professional Relocation Directory/Nationwide: at www.rismedia.com

Director of the California Association of Realtors

Member of the National Association of Realtors

Member of Homegain.com: Buyer's and Seller's service network

Founder of the "Seller to Seller Exchange" program: (Move-up/move-down) sellers/buyers. Ask me about it!

Constant Exposure: in many area newspapers and other print advertising.

24-Hour Exposure: More than a dozen websites

Please see resume for many other group affiliations.

What you get when you become my client:

The following will be prepared for you as a FHARE client:

Listing Sheet—pertinent information about your home (room sizes, price, personal property, special features, taxes, mortgage info, lot size, etc.) for marketing purposes.

Sign—A FHARE sign with my name, direct line, and website address will be promptly placed on your property. The strong sign is a proven winner in attracting prospective buyers. My name on the sign ensures that interested callers will be directed straight to the agent who knows more about your home than anyone.

Multiple Listing Service— In addition to notifying all of the FHARE agents in the area, I will quickly advise the MLS and dozens of leading real estate websites of the availability of your home and encourage our cooperating brokers to show your home.

Photograph—A photographer will take an exterior photograph of your home within a few days. This will be used with the listing sheet and display advertising. For the best pictures, try to keep the garage door closed, the yard neat, and cars out of the driveway.

Showings—Salespersons from my company as well as our cooperating brokers will want to show your home. When possible an appointment will be made in advance. You will have the name of the agent and an approximate arrival time.

Follow-up on Showings—You may call my office at any time if you have any information which you believe will be helpful. I will follow-up on showings to establish interest and elicit any meaningful feedback from the showing agent. You will be contacted weekly with an update-NO FAIL

Getting Your Home Ready and Preparing For a Showing

Inside

Clean! Clean! Clean! Consider engaging a cleaning service, recognizing that it is a justified moving expense. For kitchens and bathrooms, make sure these rooms are gleaming. Clear off counter tops. Leave your canisters and little else to maximize available counter space. Remove all clutter from cabinets and closets and organize your clothing in closets. Clean out the garage. Minimize furniture, the less furniture, the larger the room appears. Identify and repair dripping faucet's, sticking or creaking doors, etc. When people see areas of disrepair they begin to wonder whether there may be other unseen problems.



Outside

Take a close look at the outside of the property. Clean anything that looks unkept or dirty; repair or replace anything that looks loose, dingy, rusted or broken. Make sure the door bell works. Replace a tired-looking mailbox. Try to spot hanging or rusty gutters, crooked antenna, loose shingles or shutters. For the yard, consider a landscaping or lawn service. Make sure outdoor furniture is in good condition.

SET THE STAGE TO MAKE THE BEST IMPRESSION ON EACH PROSPECTIVE BUYER.

Before each showing...

Pick up each room and be sure beds are made. Make sure that there are clean guest towels in all of the bathrooms. Turn on all of the lights in the house, even in closets and storage rooms, and open all drapes, shades and blinds.

Keep air fresheners in closets, bathrooms and kitchens. (Coffee brewing or cinnamon cake baking in the oven has a lasting, inviting effect.) Soft pleasant music can be very effective as well or perhaps a fire in the fireplace.

Tip: Make sure that the entryway is in tip top shape. It's the first and last impression that your buyers will have of your home—make it a good one!

Marketing Your Home

...A Comprehensive Approach

Since agents are the greatest source of buyers, it only makes sense that we will direct an appropriate amount of our efforts toward them. However, we also want to send a message to the general public. Here are some of the ways we can market your home and our services:

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

My listings will be posted on:

Prospector.Metrolist.net

FHARE.org

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.homeseekers.com

www.ipix.com

www.circlepix.com

bayareaclassifieds.com

www.postlets.com

www.trulia.com

http://realestate.yahoo.com

www.backpage.com

www.hotpads.com

www.homefinder.com

homes.point2.com

www.linkedin.com

www.youtube.com



National and Online Advertising

FHARE has been keeping company with all of the leading network and cable television programs. We've hitched our national advertising to some of the biggest programs in the industry to make sure that when buyers think real estate, they think of our years of experience, our industry-leading support and expectation-exceeding results.

Beyond television, we've communicated with buyers on network radio, as well as in major consumer print campaigns in popular publications such as Newsweek, U.S. News & World Report and Money magazine.

On a local level, our advertisements also appear in major metropolitan newspapers, trade publications, on local radio stations, as well as in a variety of targeted, direct mail promotional pieces.

The FHARE web site is linked to an increasing number of newspaper web sites. Other locations include a number of related web sites in California and beyond, including Listing Link, the Real Estate Board, and Chamber of Commerce web sites.

The result is more than two million hits per week from across America. Visitors are treated to a full-color photo and description of your home, and they can view it from the comfort of their own home or office.



Additional Advertising

Your home will be listed with Santa Clara County MLSlistings.com, San Francisco County BAREIS, Alameda County MLS, and Sacramento/Placer & El Dorado Counties Prospector Metro List MLS—exposing your home to approximately 17,000 sales executives.

Schedule mailing of property data sheets to my personal sphere of influence.

Advertisements may be prepared for:

San Jose Mercury News/The Sacramento Bee
Homes & Land Magazine, and other area publications

“Just Listed” cards will be delivered by hand or mail throughout immediate neighborhood with an invitation to the first open house.

Our transaction coordinator will set-up an escrow file and may be contracted by me to coordinate proceedings/order necessary inspections.

Finally, I will counsel you concerning minor improvements in hopes of bringing you major improvements in your net return from sale.



Current Competitive Listings

Identifying the Competition

It may seem strange at first to think of other homeowners as the competition, but the fact is they are. Especially if the homes they are selling have in common with yours many of the same features and amenities. The more you know about the competition, the better equipped you are to honestly evaluate your own strengths and weaknesses in the marketplace.

To help you with that decision, we need to answer the following questions:

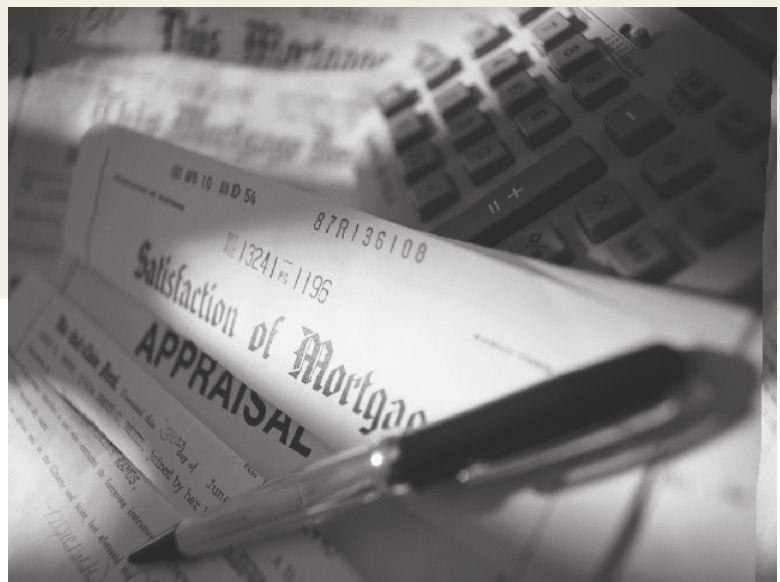
What are the important selling points of your home?

How many comparable listings are currently on the market?

What have comparable listings sold for recently?

Which comparable listings in your community did not sell?

I've gathered a representative sample of current competitive listings. As criteria for their selection, I've used the selling points outlined in your Property Profile.



The Real Story/The Risk of Overpricing

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 examples included in this presentation. It should tell us if the market is strong and whether homes like yours are being priced accurately for the market.

Comparable Listings That Did Not Sell

There's always the possibility that a listing won't generate an acceptable offer if, for one reason or another, it has been priced out of the market. From the examples that follow, we can identify certain mistakes and avoid them. When a listing expires, the owner is faced with the prospect of starting the process all over again.

You and I are going to do it right the first time.

Defining Your Goals

How Aggressively Should We Price Your Home?

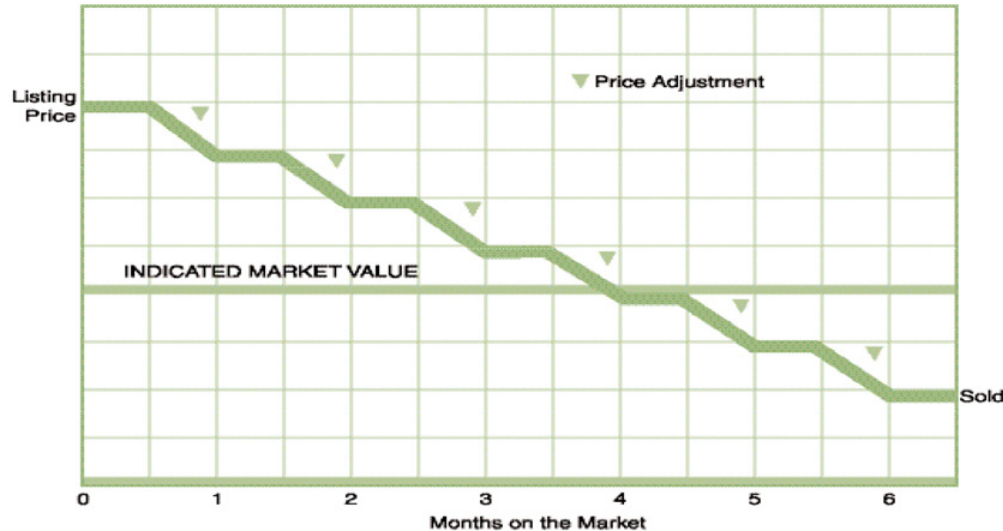
When establishing a list price, it's important to take into consideration the reasons for selling your home in the first place. The rule of thumb is the higher the price, the slower the sale. It makes sense. Higher priced homes are less competitive in their respective markets. Higher priced homes are usually limited to buyers with higher-than-average incomes. This may be a good time to stop and ask yourself the following questions:

If relocating, what is your timetable for selling the house?

Have you found another property for which the sale of your home is a contingency?

Is this home your principal place of residence? (Keeping a home in top condition and available for viewing can get tiring over a long period of time).

Are home sales in your community rising, stable or falling at this time?



Results of overpricing a property in relationship to selling time and price. Often a property that is overpriced will stay on the market longer and sell for a lower price than it would have if it had been properly priced at the start of the listing period.

The Impact Price Can Have on the Number of Available Buyers and Potential Offers

The illustration on this page shows how buyers tend to cluster around certain price ranges, or categories. Naturally, the more buyers in a category, the better our chances of selling your home. At the apex of the triangle is a figure that, in my estimation, represents the upper limits of your market. It is based on the following consideration:

The Selling Points of Your Home
The Selling Points of Your Community
Competition in Your Market
Market Conditions
Availability of Buyers
Your Sales Goals
My Knowledge and Expertise

You'll find another figure, representing another boundary, at the base of the triangle. This is the lower limit of your market. Our goal, as you recall, is to achieve the best possible price and terms without pricing yourself out of the market. We don't want to under price your home either.

The center of the triangle is blank because that is where you come in. Somewhere in the range between the upper and lower limits established by the apex and the base of the triangle is the true market value of your home.



Statistics have shown there is a 95% chance of sale if a home is priced at market value. There is a 50% chance of sale if priced at 5% over market value. There is a 30% chance of sale if the price is 10% over market value. There is a 20% chance of sale if priced 15% over the market value. Buyers buy by comparison, so overpricing accomplishes nothing but lost time and money. The Seller can only set the asking price. The free market will set the sale price.

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.

Buyers Are Easier to Find When You Know Where They Come From

There's a 80% chance that another real estate agent will be the source of a buyer for your home, according to a recent story by the National Association of Realtors. It's not surprising. Good agents are always on the lookout for properties that will interest the buyers they represent.

Open houses result in 2% or less of all sales nationwide.

The likelihood of an agent providing the buyer is even greater—up to 91%—when you consider buyers who come from out of town. The chart here makes it easy to see the value of the local network of more than 5,200 Connect Realty sales offices, and the advantage of our network of over 85,000 sales professionals throughout North America.



When An Offer is Made

Presenting The Offer

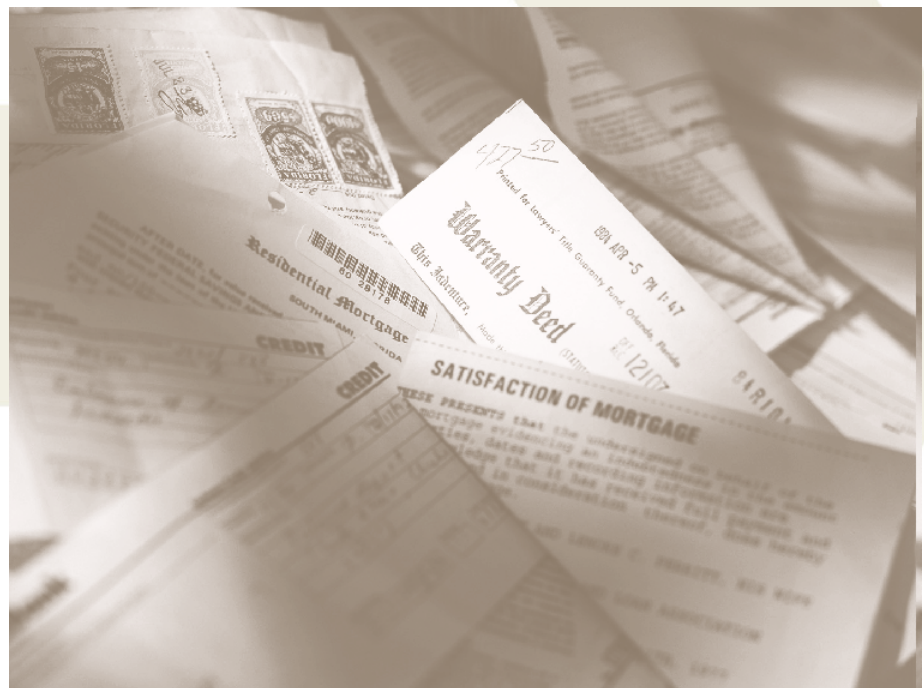
Presuming that the offer to purchase your home is generated by an agent other than myself, I will contact you immediately to arrange a meeting. The timing may be inopportune but it's usually best to meet as soon as possible to consider the contract.

Four Options to Consider

- a) Accept the offer exactly as presented and your home is SOLD!
- b) Make a counter proposal—changes to price, personal property, closing or possession dates, etc.
- c) In the case of multiple offers, you may choose to counter more than one offer.
- d) 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.



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

