

THINGS TO CONSIDER WHEN
BUYING A HOME



BILL BYRD, REALTOR®

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2020 Homeowner Wish List

In a recent study by realtor.com, homeowners noted some of the top things they would change about their space to make it more livable while staying at home.

More Space

More Natural Light

Home Gym

Add a Bathroom

Updated Kitchen

Larger Yard or Patio

Let's find your home...

Cities You'd Like To Buy In: _____

Number of Bedrooms: _____

Number of Bathrooms: _____

Preferred Sqft: _____

Maximum Price: _____

Preferred School District: _____

Do You Have A Home To Sell: _____

When Do You Want To Purchase By: _____

Are You Currently In A Lease: _____

Have You Qualified For A Mortgage: _____

If Yes, Up To What Amount: _____

Do You Have Enough Funds For Down Payment: _____

Do You Have Enough Funds For Closing Costs: _____

What Monthly Range Do You Want To Stick To: _____

Style of Home You'd Prefer: _____

Do You Want Stairs: _____

Circle The Most Important Features:

Pool

Basement

Bonus Room

Office

Garage

Fireplace

Patio/Deck

Open Living Space

Formal Dining

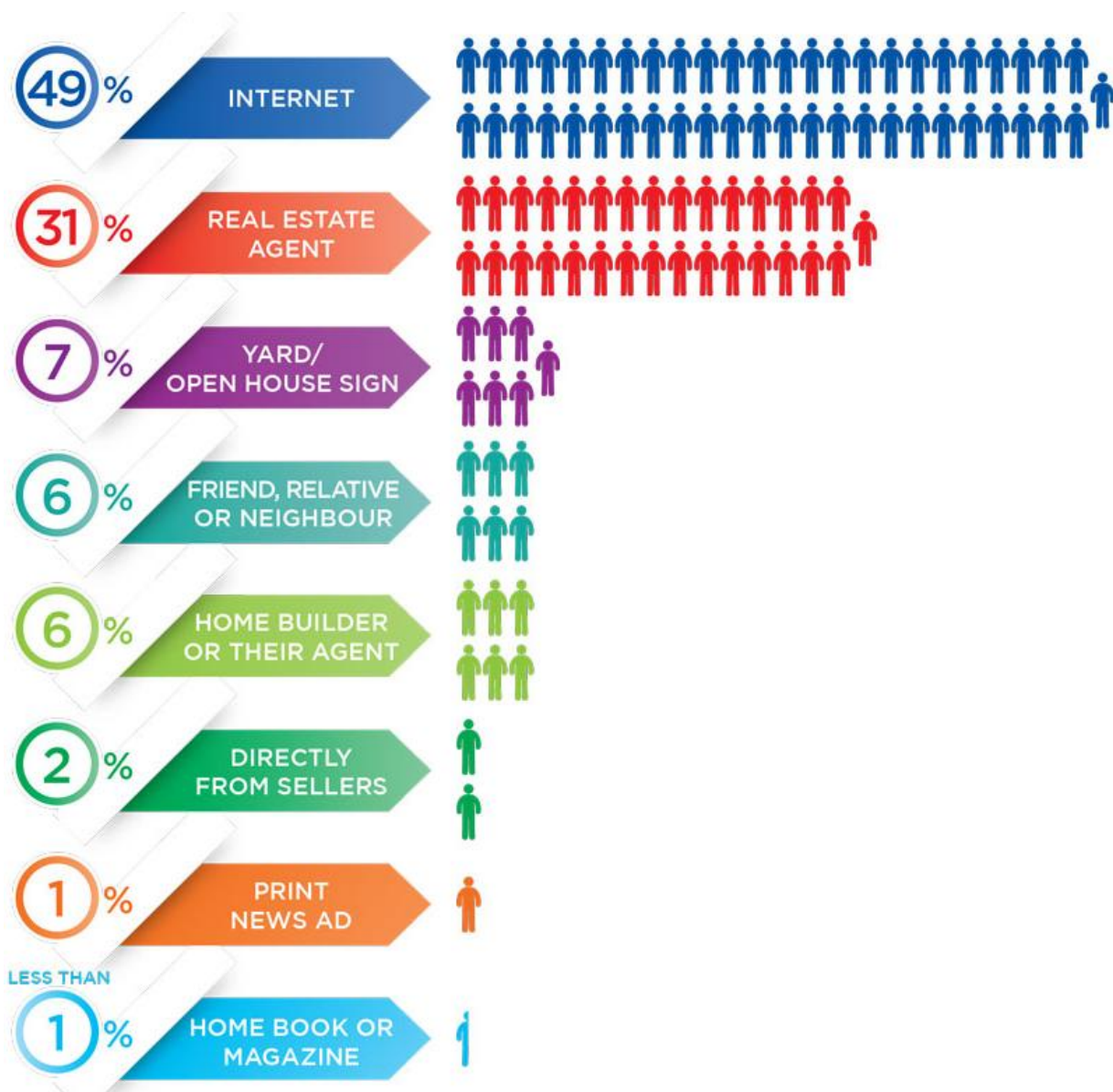
Do You Have A Real Estate Agent: _____

Your Full Name: _____

Best Phone Number: _____

Best Email Address: _____

How Buyers Find A Home



I LIKE TO
😊 LISTEN




TAN Member Agents Get Powerful Benefits

The **exclusive benefits** – gained only by working with a TAN agent – allow home buyers and sellers to be more confident of their decisions as they proceed through the demanding process of buying or selling a home.


Where verified top producers collaborate and prosper, Top Agent Network information is exclusive.

Visit www.TopAgentNetwork.com for more information.



BUYERS

- Access to homes not in MLS
- Announce your specific buying objectives to home sellers – even those who have not yet officially decided to sell.
- Access to community of proven agents whose collective experience allows deals to happen quickly, reliably and often privately.
- Referrals to proven best service providers in your area.
- Instant answers to your unique real estate questions – with a level of expertise and commitment not usually found outside *the best of the best.*



SELLERS

- Ability to test market your home and price with less hassle and without it becoming stale on the MLS.
- Access to pre-qualified and highly motivated buyers.
- Access to community of agents whose collective experience allows deals to happen quickly, reliably, and often privately.
- Referrals to the proven best service providers in your area.
- Instant answers to your unique real estate questions – with a level of expertise and commitment not usually found outside *the best of the best.*



Courtesy of
William Byrd
bill@byrdre.com

The Byrd Advantage

The Pre & Non-MLS information shared on Top Agent Network gives you exclusive advantages in today's real estate marketplace.

Top Agent Network (TAN) is a private, membership-based, online communications system that allows the top-producing real estate agents in local markets to share exclusive, non-MLS information. This privileged information can be crucial to your success as a buyer or seller of a home. Member agents post and share information about private listings, motivated buyers, local resources, even the latest industry trends. This ongoing exchange allows TAN agents to be “dialed in” to local real estate as few agents are.

Only one real estate agent in ten qualifies for membership.



Accolades

A Bit Of Bragging

35 years of Real Estate experience

Pride in giving back to the community

Long Time Contributor to Make A Wish Foundation

RE/Max Gold Platinum Awards 2015-2020 & Hall of Fame RE/Max Gold 2017

Commercial and Residential Sales

Sold/Represented 356 Homes in the past 4 years

Top Producer, Century 21 North Bay Alliance 2013

#1 Producer in Novato 2012

Caldwell Banker's 2011 Rookie of the Year

Centurion and Double Centurion

Century 21 Quality Service with Excellence Award

Performed over 4616 Price Opinions/Selling Strategies for investors, lenders,

REO companies, developers and estates

Distressed Property Acquisition & Sales

Property Management

Development, Financing and Distressed Sellers Services

Risk-free Listing Agreement

Communication Guarantee

A flexible fee program to fit all sellers

Will be your Realtor for life...



Accreditation

Specialties and Education

Real Estate Practices

REO – Agent-ORDMS- REO Training Solutions

RE Appraisal

Certified Probate Expert

Real Estate Principle & Marketing

Income Property Evaluation

Real Estate ECO, Agency

Real Estate Contract Management

Real Estate Negotiating

Certified Commercial Investment Member candidate

CCIM 101 and CCIM 102

Code of Ethics, Accredited Buyer Representative/ABR

Specialties: RELO, MIL, LUX, DL, INT, RA, OTHR, HP, HSP, VINE, BB, LP,

AUC, SS, INV, FP, NEW, CON, FL

Distressed Property Acquisition & Sales Certifications : BPOR 2010

(Broker Price Opinion Realtor), SFR (Short Sale & Foreclosure Realtor)

2011, Corelogic 2011

Harris Real Estate University Graduate

Tom Perry #1 Real Estate Coach "Ongoing" Student

Will be your Advocate for life...

Testimonials

What People Are Saying To Bill

Bill is very knowledgeable with the markets I work in. He has **impressive skills negotiating** a deal and follows through with all the details. We did 11 transactions together in purchase and sale last year with ease through all of them. — *Eric*

Great realtor! Great experience. Bill took extra steps along the way to protect our interests and make sure we were comfortable with the process. He was down to Earth and didn't "sell" us on something, but instead spoke to us as friends. I would **highly recommend** him to anyone. — *Dominique Jacques*

Bill is a native of Marin county and very knowledgeable. He is an **excellent listener** and directed our property search based on what we told him (which continued to evolve as we learned the area). Bill knows all of the red flags and was able to guide us on potential issues with certain properties. Besides being an excellent real estate agent, Bill is a really nice guy. I would recommend Bill to anyone looking for property in Marin. — *Igonis*

Great agent! Easy to work with and naturally **takes the extra steps** to protect his clients. He did everything we could have wanted to make sure we were happy with the purchase process and felt comfortable. He knew his stuff and was down turn earth about it. As someone generally in the business and having worked with various agents in the past, he was a rare gem whom we enjoyed talking to and trust. — *Niki P.*

Bill was a great agent to work with! He understood our needs and only showed us property that was fit for our family. He is a hard worker, **honest and dependable**. I would recommend him to anyone looking for an agent that is really going to work to get the job done for them. — *Lisa M Nicholson*

I first contacted Bill while looking at a north bay property. We both agreed that it was not the best investment. Bill, however, thoughtfully suggested that we look at another property. With what Bill described about that property ,we ended up seeing it on Sunday and put in the offer on Sunday night. Ever since that day Bill has gone above and beyond, bent over backwards etc. to do everything that he could to make this house buying process as painless as possible. There were numerous occasions that he adjusted his family schedule to fit our family schedule and made personal visits to our apartment so we could get the paperwork done .

As I write this now I'm going to meet up with Bill tomorrow not to discuss anything about the house we purchased but **only to have dinner with him to thank him for all his extraordinary effort** . Bill, in my opinion, is not so much a realtor (even though he knows everything about the process) but an individual who wants to help families grow and realize their first house. Bills personality is straightforward, honest, kind, and funny . I would recommend Bill Byrd to any new house buyers, he was and still is always a pleasure to deal with. — *A. Agostini*

My Network



William P. Byrd

Agent and Advisor



The Byrd Team

From All Walks of Life
Appraisers, Contractors,
Lenders, Title Companies,
Distressed Specialists, Legal
Support, and much more.



RE/Max Gold

47 Years & 90,000 agents
and over 500 employees

We Know How to Leverage The Pulse of The Markets

Buyer's Market

Demand is Lower
Inventory is Higher
Longer Listing Time
Fewer Offers
Lower Price Offerings
Price Reductions

Impact on Buyer:

More home options. Better negotiating power. Could potentially pay lower than asking price.



Seller's Market

Demand is Higher
Inventory is Lower
Shorter Listing Time
Multiple Offers
Home Selling Above
List Price Holds

Impact on Buyer:

Fewer home options. More competition among home buyers. Important to work with a lender that can close loans quickly. Be prepared to pay higher than asking price.




A Bit More Inspiration

“ Home is the starting place of love, hope and dreams. ”

William P. Byrd

RE/Max vs. The Industry

NATIONAL, FULL-SERVICE BROKERAGE BRANDS

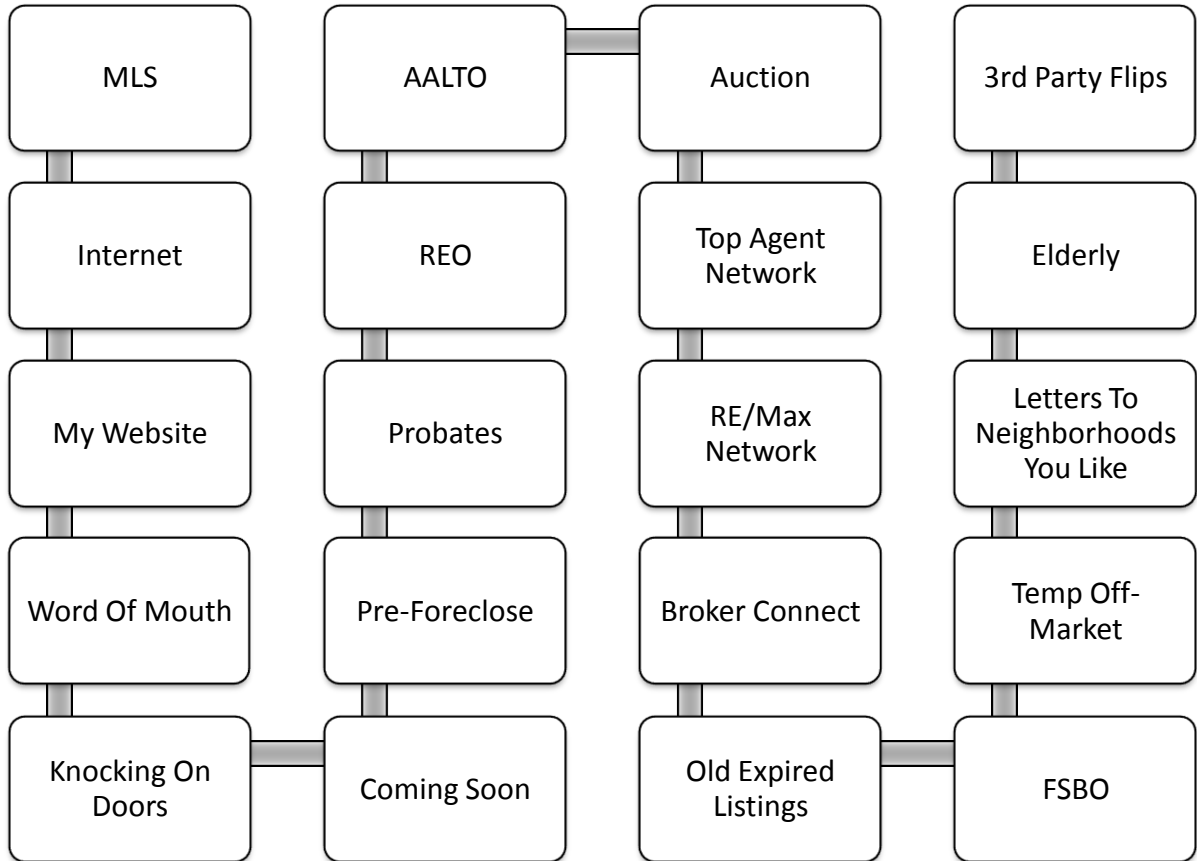
	TRANSACTION SIDES PER AGENT (LARGE BROKERAGES ONLY) ¹	U.S. TRANSACTION SIDES ²	BRAND AWARENESS (UNAIDED) ³	COUNTRIES & TERRITORIES	OFFICES WORLDWIDE	AGENTS WORLDWIDE
RE/MAX	17.0	1,036,000	30.2%	100+	7,841	119,041
	11.1	Not Released	0.4%	11	500	8,000
	9.4	Not Released	4.5%	1	1,400	45,000
	8.8	133,225	1.3%	32	2,300	39,900
	8.2	731,486	15.0%	47	3,200	94,300
	7.8	417,337	21.0%	80	8,000	118,600
	6.8	72,424	0.8%	3	350	11,500
	6.6	122,475	2.1%	69	950	21,900
	6.6	1,041,948	8.0%	30	930	177,000
	5.2	10,543	0.1%	1	45	2,043
	3.9	50,000	0.1%	1	127	14,500
	3.8	24,655	0.1%	2	46	6,417

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How I Help You Find a Home

Going the Extra Mile



WILLIAM BYRD
REAL ESTATE



HOME IS WHERE YOU WANT TO BE

Award Winning Agent



CALL 415.559.5660

House Hunting Checklist

Tracking Your Dream Home

Address	_____	_____	_____	_____
Nickname	_____	_____	_____	_____
Price	_____	_____	_____	_____
Square Footage	_____	_____	_____	_____
Price Per Sq/Ft	_____	_____	_____	_____
Mortgage	_____	_____	_____	_____
Annual Taxes	_____	_____	_____	_____
HOA Fees	_____	_____	_____	_____
Insurance	_____	_____	_____	_____
Monthly Payment	_____	_____	_____	_____
% of income	_____	_____	_____	_____
Year Built	_____	_____	_____	_____
Lot Size	_____	_____	_____	_____
Sewer/Septic	Sewer Septic	Sewer Septic	Sewer Septic	Sewer Septic
Style	_____	_____	_____	_____
Curb Appeal	Yes No	Yes No	Yes No	Yes No
# of Bedrooms	_____	_____	_____	_____
# of Bathrooms	_____	_____	_____	_____
Office	Yes No	Yes No	Yes No	Yes No
Formal Living	Yes No	Yes No	Yes No	Yes No
Formal Dining	Yes No	Yes No	Yes No	Yes No
Fireplace	Yes No	Yes No	Yes No	Yes No
Air Conditioning	Yes No	Yes No	Yes No	Yes No
Heating	Yes No	Yes No	Yes No	Yes No
Custom Closets	Yes No	Yes No	Yes No	Yes No
School District	_____	_____	_____	_____
Commute to Work	_____ miles	_____ miles	_____ miles	_____ miles
Cell Phone Service	Yes No	Yes No	Yes No	Yes No
View	Yes No	Yes No	Yes No	Yes No
# of Garage Spaces	_____	_____	_____	_____
Storage Space	Yes No	Yes No	Yes No	Yes No
Sprinklers	Yes No	Yes No	Yes No	Yes No
Fence	Yes No	Yes No	Yes No	Yes No
Garden Space	Yes No	Yes No	Yes No	Yes No
Guest Parking	Yes No	Yes No	Yes No	Yes No
Cul-de-Sac	Yes No	Yes No	Yes No	Yes No
Pool	Yes No	Yes No	Yes No	Yes No
Perks	_____	_____	_____	_____
Drawbacks	_____	_____	_____	_____

How Technology is Helping Buyers Navigate the Home Search Process

A recent realtor.com survey revealed that buyers are still considering moving forward with the home buying process, even if they can't see the home in-person.

While they still prefer to physically see a home, here are the tech specs buyers think are most helpful in today's home search process.

61%

Virtual tour of the home



58%

Accurate and detailed listing information



53%

Accurate and detailed neighborhood information



51%

High-quality listing photos



39%

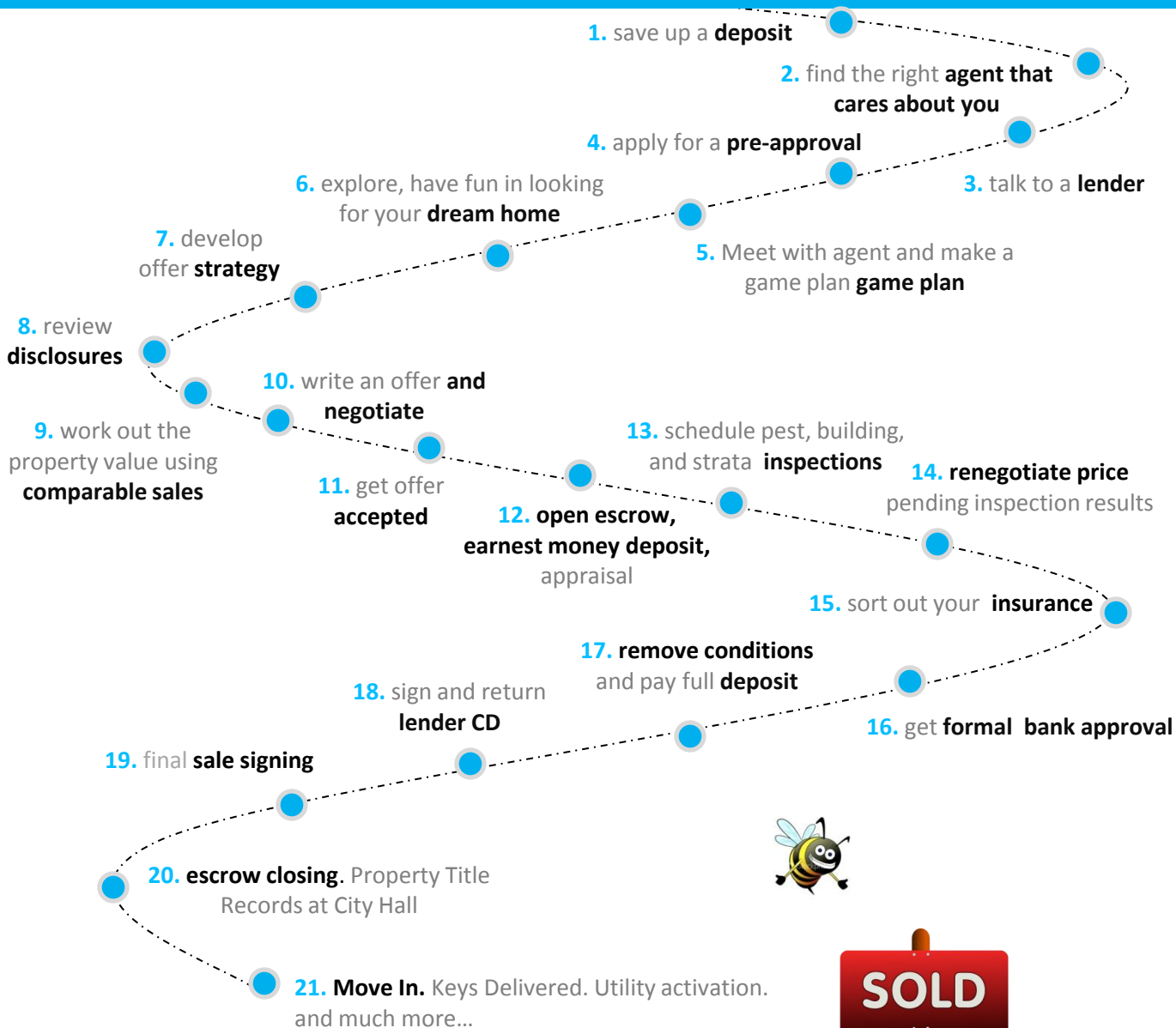
Video chat walk-through with agent or landlord



21

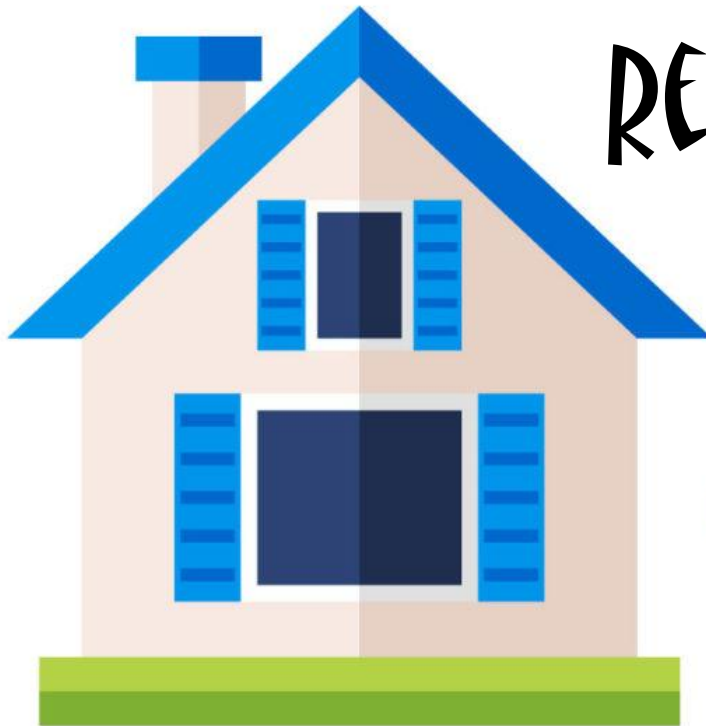
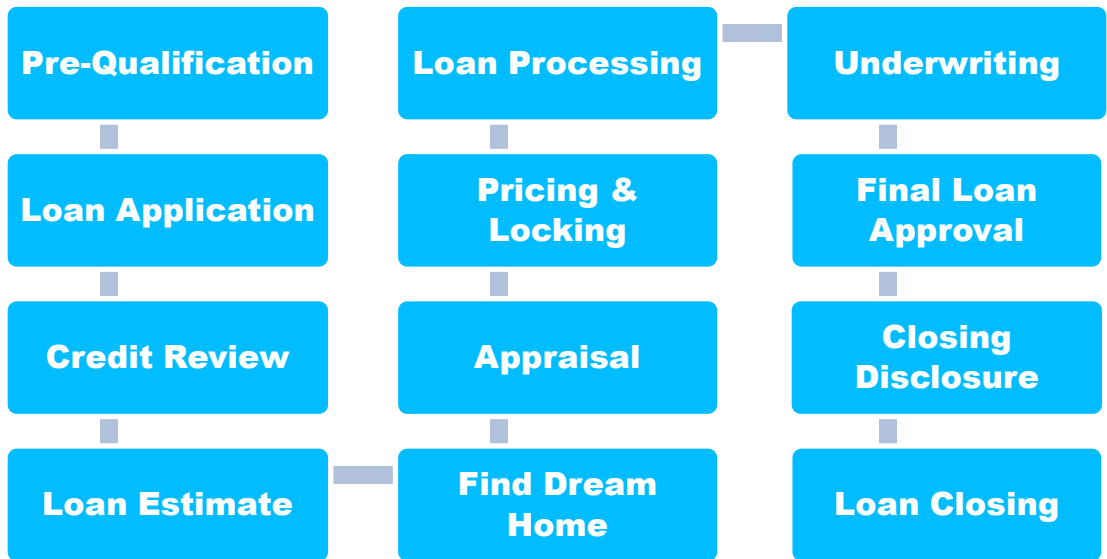
Easy Steps to Buying A New Home

from 1 to 21



Congrats!

Mortgage Loan Process



READY, SET, GO

8 Tips To Boost Your Personal CREDIT SCORE

Beyond the obvious elements such as location and size, here are nine factors that can affect how quickly your home sells.

1

REPORTS.

Check your credit report for errors

2

TACKLE MISTAKES.

Challenge derogatory items like collections, charge-offs, and late payments first

3

PAY ON TIME.

Make payments timely, even early to guarantee the date a payment is posted.

4

CREDIT LIMITS

Bring your account balances below 30% of your credit limit.

5

LONGEVITY.

Keep the card you've had the longest to show credibility

6

KEEP CURRENT.

Make small purchases on cards with zero balances and pay them right away.

7

STAY FRUGAL.

Don't buy a new car, refrigerator, or any other big ticket item.

8

TIMING.

It can take up to 6 months to clean up and boost your credit score, so no time to waist.



THE BEST VALUE



Typical Expenses

Seller

TYPICAL EXPENSES PAID BY SELLER

Real Estate Agent Commission
Pre-Sale preparation: Painting, Gardening, Staging, Cleaning
- Mandatory and Customary Inspections and Reports:
- Natural Hazard Zone Disclosure
- City and Town Resale Inspection
- Pre-sale Inspections: Contractor's and Pest reports
- County Transfer Tax:
Special Area Taxes based upon any Unpaid Property Tax
Any and All Delinquent Property Taxes
Any Bonds and Assessments
Document Preparation Fee for deed
Notary Fees
Homeowner's Association Mon-In/Move-Out fees, if part of Home Owner's Association
Home Warranty (often requested by the Buyer)

NOTE: A large portion of the above for seller will be deducted from closing, so DO NOT worry.

TYPICAL EXPENSES PAID BY BUYER

Mortgage Insurance and Homeowner's Insurance
Appraisal Fees
New Property Taxes
Title Insurance
Escrow Fee
Lender Fees

Buyer

A Bit of Inspiration

“ Celebrate endings—for they precede new beginnings. ”

Jonathan Lockwood Huie

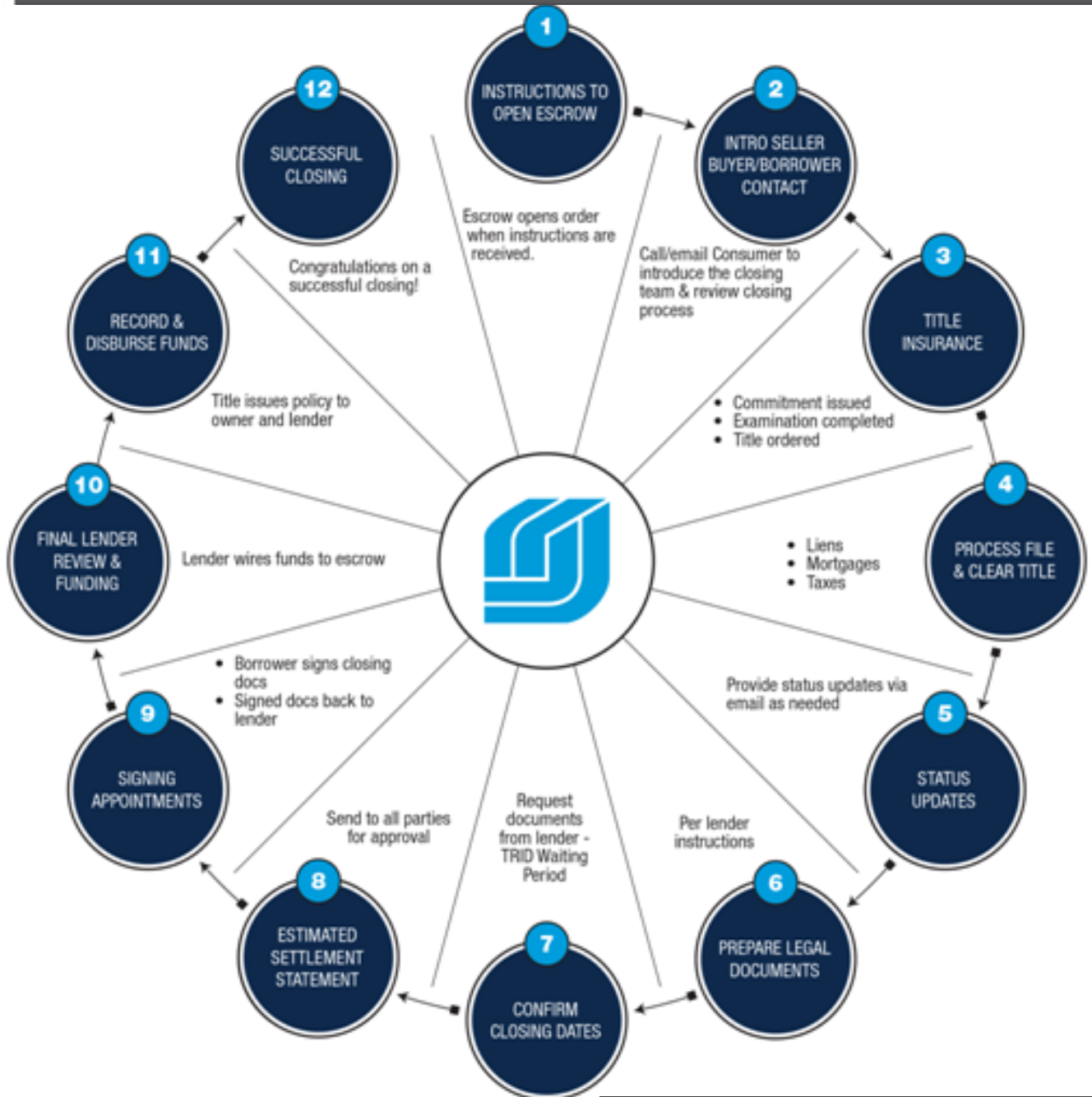
😊
**61% OF
BUYERS
EXPERIENCE
STRESS**



ESCROW PROCESS

12-STEPS TO CLOSING

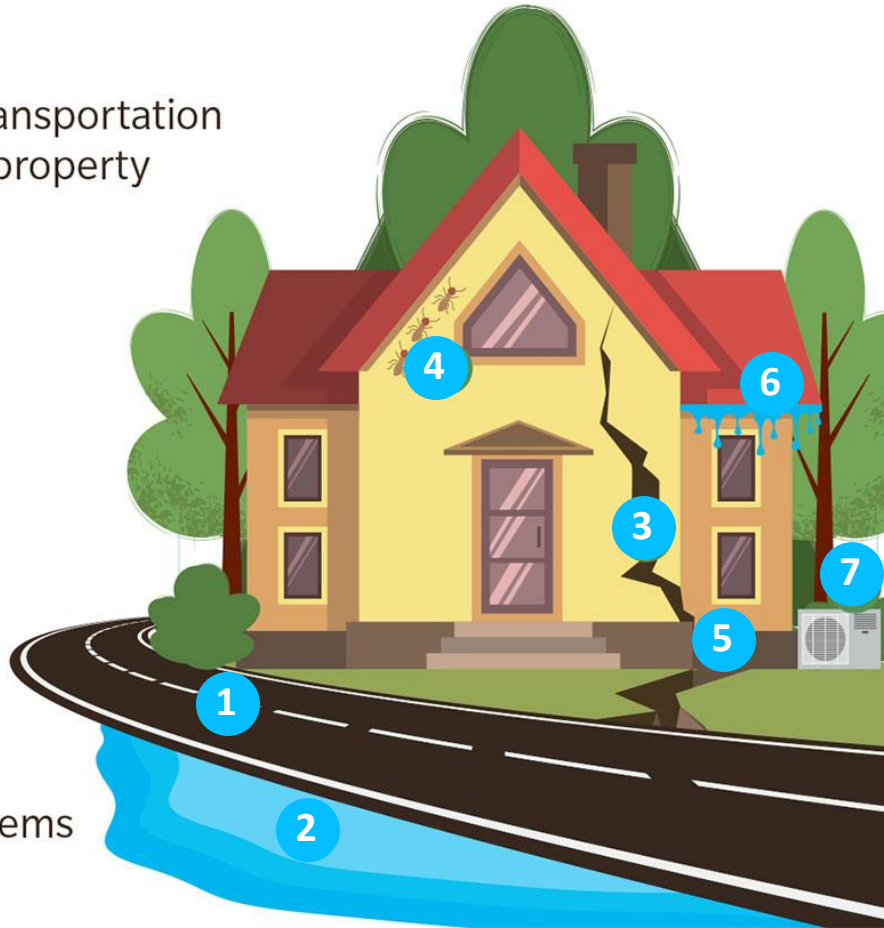
Escrow is an arrangement in which a neutral third party (escrow agent) takes instruction from buyer and seller to process documentation and handle funds in the real estate transactions. The chart below is meant to be a general overview of the process. Individual transaction steps may vary.



Home Disclosures

The seller of a house may need to disclose various details about the residence to a potential buyer.

- 1 Future roadways or transportation routes that affect the property
- 2 Flood zones
- 3 Flood damage
- 4 Termites
- 5 Cracks in foundation
- 6 Leaky roofs
- 7 Air conditioning problems



FORMS

Real Estate Transfer Disclosure Form (residential)
 Seller's Supplemental to Transfer Disclosure Form
 Lead Based Paint Disclosure
 Water & Heater Smoke Detector Statement of Compliance
 FIRPTA (Foreign Investment in Real Property Tax Act) Notice
 Homeowner Association Disclosures, if applicable
 Sewer Lateral Disclosure
 Marin County Disclosures
 Carbon Monoxide Disclosure

REPORTS

Residential Earthquake Hazards Report
 Natural Hazard Zone Report w/Taxes
 Preliminary Title Report
 City Resale Inspection Report
 Statewide Buyers and Sellers Advisory

RECOMMENDED

Contractor's Inspection
 Pre-sale Pest Inspection

Plan Of Action

CONSULTATION.

- Determine needs for your dream home.
- Buying process overview.
- Review market and strategy.
- Lending qualifications.
- Discuss agency relationship.

LOAN PRE-APPROVAL.

- Obtain loan pre-approval letter from lender.
- Determine budget for home.
- Make sure Lender is available on ?

HOME SHOPPING.

- Tour properties that meet your "ideal home".
- Explore, monitor market inventory and discuss strategy.

FIND HOME AND MAKE OFFER.

- If we are up against multiple Buyers, don't worry if your offer does not get accepted, there is *"always another great property"*.
- Review and sign off on available disclosures.
- Discuss offer strategies with agent.
- Prepare and submit appropriate offer package.
- Discuss and develop Seller strategy.

PRESENT & NEGITAITE.

- Agent to present offer to Seller(s).
- Offer accepted.

OPEN ESCROW.

- Escrow will order preliminary title report.
- Buyer to deliver earnest money and option fee within 24 hours.
- Title review and sign off.

LENDER SUBMISSIONS.

- Submit copy of contract.
- Schedule appraisal.
- Confirm contingency removal date and loan conditions.

INSPECTIONS.

- Schedule inspections: Property, Pest, Roof, etc.
- Review inspection reports.
- Submit repair request to listing agent, if appl.
- Negotiate repairs or allowance, if applicable.

LOAN UNDERWRITING / INSURANCE.

- Loan underwriter reviews inspection reports and appraisal.
- Home insurance plan review.

CLOSING.

- Remove contingencies to receive a clear to close from lender and closing date.
- Plan utilities, moving needs.
- Get cashier's check or wire down payment to Title company -- now 20 days and counting.

FINAL STRETCH.

- Final walk-through to confirm repairs, etc.
- Review closing cost settlements and sign docs.
- Title company will return documents to lender for final review.
- Once lender issues funding, **you get the keys!**
- Final walk through.
- Record transfer of title & close of escrow.**
- County records Deed & mailed to you.

CHANGE CAN
😊 BE FUN



About Bill

My Story

LIVING THE HIGH LIFE

We were living the high life – a gorgeous home, five cars, two boats, and several incredible vacations as a family. If only I had known that our dream life was going to vanish before our very own eyes in what felt like days. I wish I could have saved our family from the suffering we endured next.

I got into the lending business early in my career and it profited us well. It wasn't too long before I became a mortgage broker, was running a successful company, and reaping the rewards of it all. I gave my family everything they (or I) could've dreamed of. We lived on a gorgeous five-acre lot in a beautiful home. We had seven different rental properties throughout Sacramento. We even owned 16 horses, five cars, and two boats. Every weekend was spent on the lake or soaking up the sun on incredible family vacations. We had it made.

To top it all off, I had an even bigger ego to go with all of that "stuff". In other words, I was about as self-absorbed as they come. I only ever cared about me, myself, and I. Looking back, I seldom worried about how a decision or transaction would affect the lives of others around me – if it worked out favorably for me and my family, I was happy.

THE FALL

When the economic crash of 2007-2008 hit, everyone was impacted. The

market crashed and businesses were crumbling – mine included. Things quickly deteriorated and my \$750,000 a year income plummeted to poverty level. No matter how hard I worked, I couldn't make ends meet. My company closed and the luxuries I had long enjoyed in my life were disappearing.

Soon, the bank started showing up at our house to repossess our cars and boats. We were receiving non-stop subpoenas about credit debt we owed. The IRS viciously sank its teeth in, and we had nowhere to turn. We tried everything to keep our tenants in our rentals and maintain a steady income, but tenants were moving out at a rapid rate. Eventually, PG&E came to shut off our power and only because of a true miracle were we able to keep the lights on for just a little while longer.

Finally, I made the incredibly painful decision to declare bankruptcy in one last effort to save our family from being on the streets. We lost our home and income in the same year and still had two children to feed – I felt like a complete failure.

We worked hard to find odd jobs and make any amount of money. My wife scrubbed toilets and offered to be a chauffeur for minimal pay. At night, I was fortunate to occasionally find work as a security guard. I spent most mornings going from one construction site to the next, offering to clean it for just \$20 pay. We barely made enough to keep the lights on and food on the table.



THANKFUL

Never again will I take this life for granted. The parts of myself that I lost along the way were the parts that only held me back. Now, I do my best to focus on all the blessings and helping others.

It is that same sense of gratitude and service that has brought me so much happiness as a REALTOR®. I would love nothing more than to have an opportunity to serve you and your family as you embark on your next real estate journey. I know just how stressful and important this process is. I promise that I will put all my energy, experience, and heart into finding you your dream home or helping you sell for maximum value.

And for those who are experiencing some of what I went through, I have build of team of professionals to guide those in need through this unspeakable journey that I wish on noone.

Thank you for taking time to learn more about my story to becoming the man I am today. I hope to continue to improve and be a better version of myself each day; all while helping you and your family.

With gratitude,
William Byrd, REALTOR®
Husband to a Wonderful Wife and father of three adorable children:
Savannah, William and Gianna

For months, all we could afford to buy was milk, cheerios, bread, and bologna. My wife and I often skipped meals in order to ensure there was enough food for our growing kids. My sweet daughter, just five years old at the time, would wake up early in the morning and cut out cardboard to line the inside of her shoes so that the holes wouldn't hurt her feet. My heart broke as I watched my family endure our poverty.

BOUNCING BACK

I wanted to give up. I had failed them and I didn't know how we were ever going to get out of that place. It was during that dark, depressing time that I decided to take a leap of faith and turn my heart and hope to God. I had nothing to be proud of anymore, so I stopped focusing on me and chose to look outward. It was difficult and unnatural at first, but it set me free.

Free from pain and anguish, free from pride and egotistical mindsets, I felt enabled and empowered to try again and fight for my family's livelihood. In 2011, I started down an unknown path into the real estate industry. With nothing left to lose, I decided to become a licensed REALTOR®.

Slowly but surely, we rebuilt our lives from the ground up. Except this time, I was going to leave my pride and ego behind. We lived within our means and cherished everything we had. Life felt richer, sweeter, and fuller than it ever did before. Today, I have a career that brings me joy and helps others find joy in their own lives. My family is happy, healthy, and my wife and I now have three beautiful children. We truly have it made.

LET'S SUCCEED TOGETHER
THANK YOU



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