

573.348.5100

ONE CALL...THATS ALL.



ADAMS
REAL ESTATE
Lake of the Ozarks
& ASSOCIATES

EXCLUSIVE

LISTING

PROPOSAL



ADAMSATTHELAKE.COM

About Adams & Associates

Dear Home Seller,

Thank you for considering us to help us with your real estate needs. We are a full time, full service real estate company serving the entire lake area. We operate in conjunction with a team of select professionals and associates designed to make your selling experience as easy as possible. The subsequent pages in this booklet are intended to provide a basic overview about who we are, how we work to market and sell your property and a few additional things to consider in reaching your goals to sell your home. It is our goal to make the journey as pleasant and as easy as possible.

Bruce and Jan

Adams & Associates

A little about us. . .



Bruce Adams, Broker/Owner

I have been a **REALTOR®** for over **12 years** working in the Lake of the Ozarks area and Kansas City markets. In addition to residential sales, I specialize in selling **commercial real estate** and **businesses**. I also have experience as a property developer and business owner and a total of over 30 years in sales. I have a bachelors degree in Information Technology and MBA in Marketing. My in-depth knowledge of computer and internet technology enables me to sharpen our edge in marketing our listings and finding properties for buyers.

Jan Adams , Broker/Owner

I have **over 30+** continuous years as a professional **REALTOR®** including broker/owner of two real estate companies and Associate Broker with two major real estate franchises. With my experience and knowledge I have in-depth knowledge and extensive experience in all types of real estate and property sales. In particular, I have extensive expertise in home sales, the home buying process and **bringing the transaction to the closing table**. I also have a detailed knowledge of **home building**, including **construction standards and design/livability functions**.

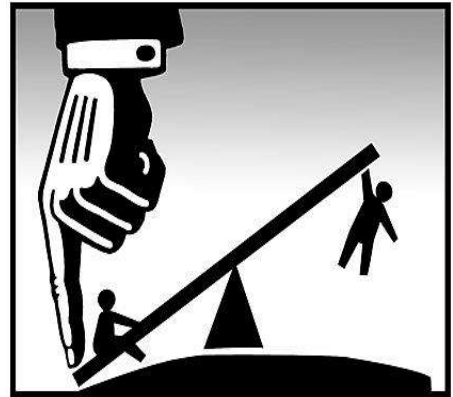


Our Mission

To provide the highest level of value possible to our clients, making the process of buying and selling real estate as easy and pleasant as possible, while making their needs and goals our highest priority.

AdamsAtTheLake.com
The ADAMS Advantage
& ASSOCIATES

- **EXPERIENCE** consisting of **decades of combined real estate** experience in buying, selling, closing and managing real estate transactions.
- **EXPERTISE & KNOWLEDGE** in all facets of real estate and, especially, all of the **particulars and nuances** of buying property at the Lake of the Ozarks.
- **PROFESSIONALISM.** Core values based on excellence in professionalism, **personal integrity** and a strong commitment to **hard work and doing things right**, making the extra effort to cross all "T's" and dot all the "I's".
- **MARKET KNOWLEDGE.** Informed knowledge and **understanding of the local real estate market at the lake**, while keeping current on regional and national trends.
- **MARKETING SYSTEMS.** Know-how that includes marketing and advertising processes to **reach qualified buyers** and present your property in a way that will highlight major benefits **and lead to a contract**.
- **ASSOCIATE TEAM & RESOURCES.** A strong team of agents and support staff coupled with a network of select local professionals leverage our ability to market, sell and close your sale.
- **TECHNOLOGY & INTERNET FOCUS.** We strive to make the most use of **computer and internet** technology possible, as well as extensive use of **digital photography**, real estate software systems and **social media marketing**.





Pricing Your Home

...setting the right price

Correctly pricing your home at the outset is critical. It requires a good understanding of the market as well as an understanding of how appraisers and lenders look at the value. It also requires knowing what the competition is, and what has sold in your segment .

- Our goal is to sell your home:

- At the best possible price
- In the shortest time
- With the most favorable terms

...by pricing it right initially

- Why setting the right price at the start is important:

- When Buyer Agents recognize a home that is priced right, they will show it.
- A properly priced home creates a sense of urgency for agents to get their buyers to move quickly to make an offer.
- When a listing is first hits the market it those initial weeks offer the best time for success. If your home is overpriced at the outset, it will quickly loose it's appeal and soon become "*yesterday's news*".

- Some Factors Affecting the Value of Homes in the Lake Market:

- | | |
|---|---|
| <input checked="" type="checkbox"/> Lakefront & Water Depth | <input checked="" type="checkbox"/> View of the lake |
| <input checked="" type="checkbox"/> Seasonal Conditions | <input checked="" type="checkbox"/> Location and Road Access |
| <input checked="" type="checkbox"/> Boat Dock/Slip Sizes | <input checked="" type="checkbox"/> General Economic Conditions |
| <input checked="" type="checkbox"/> Condition of Property | <input checked="" type="checkbox"/> Availability of financing |
| <input checked="" type="checkbox"/> Terrain of lot & driveway | <input checked="" type="checkbox"/> Supply of homes |

- Comparable Market Analysis (CMA)

The first thing we will do is provide a CMA for your property. A CMA is a review of similar properties in your area that have sold recently and those that are currently on the market. This review and analysis will help you understand how your property is positioned in the market and help determine an effective, realistic price. There is no cost for a CMA.



Marketing Your Listing

...exposing your property to Buyers



Multiple Listing Service (MLS)

A listing is first entered into the **Local MLS System** where it becomes instantly visible to **OVER 1000 LOCAL REAL ESTATE AGENTS** working with buyers that are looking for properties.

Other Local Agents
& Real Estate Office
Websites (IDX)

AdamsAtTheLake.com
Our Company Website



INTERNET SYNDICATION



Targeted Email Campaigns to alert and update all area agents and buyers in our database about your property.

Branding to highlight our company and Print Advertising in various print publications and in real estate magazines where we display your listing and emphasize the main features and benefits of your property.



Networking and Cross-Selling. We are avid networkers and when buyers call on properties listed by other companies, we will always present them with properties from OUR listing inventory. We also contact buyers we are working with that we believe may have an interest in your property.

AdamsAtTheLake.com

Our Brokerage Fees

...our basic commission structure



Residential Properties

7%

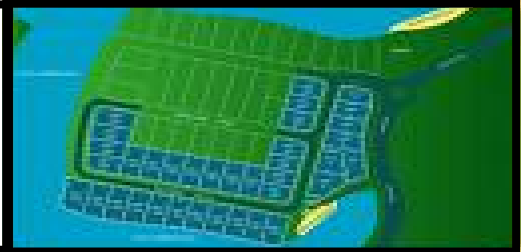


Condominiums, Villas, Town-Homes

7%

Lots & Vacant Land

10%



Commercial & Businesses Properties

10%

- We offer 50% of our brokerage fee to all Buyer's Representatives
- We do not charge an administrative fee when your property sells, commonly seen with many companies
- No commissions will be charged if your property does not sell

Preparing Your Property for the Market

...Packaging to Attract and Prepare for Buyers

- **Information Gathering:** First, we will gather the details needed to value, list and advertise your property including:

- Your Property Disclosure Form
- Legal Description or Warranty Deed
- Room and deck sizes, dock specifications
- Homeowners Association Bi-laws
- Seawall & Dock Permits, surveys
- Showing Instructions



- **Full Set of Color Photos**

- Using digital cameras and imaging software, we will assemble a complete set of quality photos.
- These photos will be used to advertise your home in brochures, flyers and on the internet.
- We will also prepare a virtual tour of your property that can be viewed online.
- Lot dimensions and aerial views from county and Ameren records

- **Professional Marketing Collateral**

- We will develop a detailed presentation binder to leave in your home showing all of the information about your property.
- Detailed Flyers, that buyers can take and use as a reference to your property.

- **Property Signs**

- We will place signs on your property in visible locations to show anyone passing by that your home is for sale, both by land and water.
- All information enabling buyers to contact us and where to view details on the internet.
- If you have a dock, we also place a sign in clear view for boaters.

- **Lockboxes-Making your home accessible to agents**

- We place an electronic lockbox containing a key to your home allowing buyer agents access after you have been notified of the showing.
- Lockboxes are opened using an electronic key assigned to each realtor and anytime a realtor enters your home it is automatically recorded so we always know who entered and when.

The Selling Process

...working with agents and their buyers

- Working with Showing Agents:

We work with you to establish Showing Instructions that will include such things as:

- How much notice you need before a showing is scheduled, phone number(s) to call, when to- or not to show, and what to do if you are not home.
- Location of the electronic key box.
- If you have pets, we can alert agents and their buyers to be careful not to let them out or to be careful about biting, etc.
- If you have an alarm system, we can instruct agents how to deactivate/reactivate.
- Anything else that needs to be communicated to a showing agent



- Showing Process: What happens when an Agent wants to show?

- When an agent wants to show your home, they will call the showing coordinator in our office.
- You will be contacted with a request to show, upon your approval, the agent is ready to go.
- Showing agents will also be reminded to turn off lights, lock all doors and any other instructions that you establish.

IMPORTANT ADVICE: *If at all possible, it is always best leave your home while it's being shown so the showing agent is able to focus on the features that are important to their buyer. In addition, buyers are much more comfortable to look at specifics that matter to them when the owners are not there.*

- Marketing Service Report—Keeping You In the Loop!

- We keep you advised on marketing and showing activity which occurs on your listing.
- Agents showing your home are automatically emailed a request for feedback from their showing. If there is no response, we will call them directly to solicit their feedback.
- This feedback is communicated back to you. If you have an email address, these reports can be automatically emailed to you as they are received.
- Feedback Reports include who showed your property, the interest level of the buyer, an assessment of how well the property showed, any comments by the buyer or agent regarding the property and showing.
- We will frequently advise you as to feedback as it occurs. If we see buyer interest in a feedback review, we aggressively follow up with the showing agent to learn more.



Negotiating and Closing

...getting to sold



What happens when a buyer makes an offer?

- Presenting the offer: First we will contact you to arrange a meeting. If a face-to-face meeting is not possible, we will fax or email the offer to you and arrange to get together over the phone.
- If possible, it is often best for you to come to our office where we have the facilities to quickly respond to an offer on your property.
- As soon as we have had an opportunity to discuss the details with the buyer's agent, we will then present the terms of the offer to you and make sure you understand all of the details.
- You will then have three options to consider
 - Accept the offer exactly as presented and your home is under contract.
 - Make a counter offer. Propose changes such as price, personal property, closing date, possession date etc. so that it is acceptable to you.
 - Or Reject the offer (we almost always discourage this tactic).
- The Negotiation process can go through several stages and iterations, and may involve give and take on several fronts. We advise you every step of the way and our experience enables us to help with creative win-win solutions.



Delivery of the Final Contract

After all of the pricing, terms and conditions of the sale are agreed upon, a copy of the final fully executed contract will be delivered to both the seller and the buyer by their respective real estate agents. Copies will also be delivered to title and mortgage companies so they can complete the title and lending processes.

Following Through to the End...

- We will coordinate and follow the progress of all steps, so that we can avoid any problems or complications and keep you abreast of developments.
- We will do everything possible to work with your mortgage company, accountant, lawyer, etc. to ensure a timely and highly satisfactory settlement for you.
- We will also assist in getting through inspection processes and helping you resolve any issues that may come up during that activity.
- We also have a resource base of contractors and service providers that can help with any repairs needed.



The Disclosure & Inspection Process

Seller's Disclosure Statement

- A Missouri “**Seller's Disclosure of Condition**” form will be provided for you to complete, sign and date at the time your property is listed for sale.
- **Prospective Buyers will require this form before making an offer** and their offer will rely on the information you have provided in it.
- This form is **your opportunity to provide a history of your home and property** to a prospective buyer regarding what you know about specific conditions.
- This is also your opportunity to identify **any known problems about your property that you do not intend to repair**.
- Complete the form **to the best of your ability** identifying known conditions. If there are conditions that you do not know about, identify as unknown.
- **We will be happy to assist** you in filling in this form and understanding the questions presented. However, it must be completed by you in your handwriting.



Home Inspections:

...frequently asked questions, what to expect

- **Are inspections always performed?** Offers are usually contingent upon a detailed inspection and Buyers will hire a professional home inspector to conduct an inspection of your property.
- **What do inspections include and what do they look for?** Inspections usually include most items covered in the property disclosure and are intended to confirm the answers provided in the disclosure statement and identify any unknown conditions.
- **How long will the inspection take?** An inspection will usually take from 2 to 4 hours, depending on the detail of the inspection required by the buyer. If radon or mold tests are performed, these tests can take 2 to 10 days to process.
- **Should I be there for the Inspection?** While it is sometime advantageous for you to be there, it is not a necessity.
- **What happens after the inspection?** The inspection company will provide a report detailing their findings and recommendations for resolution of any problems discovered. You will be provided a copy of this report along with a list of unacceptable conditions that the buyer will ask you to repair.
- **What are my options in resolving unacceptable conditions?** You have the option of agreeing to resolve, negotiating or rejecting. The Buyer can also cancel the contract if no agreement can be reached.



Home Warranty & Protection Plans

...how they work, how they help

What is a Home Warranty?

- **The standard home warranty** is usually a one-year service contract that protects a home buyer against the cost of unexpected repairs or replacement of major systems and appliances that break down due to normal usage.
- **Coverage for home sellers** is also offered by many warranty programs that provide protection during the listing and escrow period to help them keep unforeseen breakdowns from potentially delaying the close of sale.



What does a Home Warranty Cover?

- **Most Standard Home Warranty Plans** offer coverage on plumbing, heating and electrical systems as well as appliances including oven/range, water heater, dishwasher, garbage disposal, trash compactor and specialty items such as built-in bathtub whirlpool, and central vacuum systems.
- **Optional coverage** is also usually available and includes such things as swimming pool and/or spa equipment, well pump, roof coverage, etc. Optional coverage generally varies from state to state and unusually requires an additional cost to the standard warranty.

How Do They Help?

- **Warranting your home can enhance your home's value to prospective buyers.** This can result in a faster sale by making buyers more comfortable about the property.
- **The home warranty can be used as a contract negotiating tool** to receive the best possible price for your home. Homes with a warranty often times sell closer to the asking price than homes without a warranty.
- **Protect yourself as a seller from the potential of additional expenses during the listing and pre-closing period.** A warranty that includes the major mechanical failures and structural coverage for the buyer can cover the costs of these items as they occur.
- **Home Inspections performed by buyers** help identify issues prior to the close of sale. If you have already purchased the warranty during your selling period, some of those discovered issues may qualify for coverage.



*Purchasing a home warranty plan can make the process of selling your home less aggravating and is a great way to add marketing leverage to your property. **When compared to the costs of repairs, our experience has shown they are well worth the investment and recommend that you strongly consider using one.** We have a list of several good Home Warranty Providers in our resource sheet and suggest that you review each of them carefully before selecting one.*

Our Quality & Service Commitment

We are dedicated to providing you with a pleasant selling experience.



Our commitment to you is to:

- Strive for excellence in every area and deliver the highest quality of service possible.
- Work both harder and smarter for you to sell your home for the highest price in the shortest period of time.
- Perform the due diligence necessary to understand all of the unique aspects of your property, and present it to prospective Buyers in the best possible way.
- Keep you informed throughout the entire process by providing frequent periodic feedback to you.
- Apply all of the knowledge, skills and resources available to us to promote and sell your property.
- Perform in an atmosphere of professionalism, cooperation and honesty.

We Guarantee Your Satisfaction!

Our risk free listing agreement:

If for any reason you are not satisfied with our service, just let us know and we will do everything we can to remedy any problem as soon as possible.

Our “life’s too short” commitment:

We believe that life is too short to be engaged in unhappy agreements. If you are still not completely satisfied, we will release you from your listing agreement, unconditionally with no cost or obligation whatsoever.

Thanks for the opportunity to serve you!

The Adams Associates