

The Road to HOMEOWNERSHIP

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CHATTANOOGA REALTY
KELLERWILLIAMS REALTY



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GOODYEAR
PROPERTY GROUP



About DAVE GOODYEAR, REALTOR®

Dave Goodyear is a seasoned Realtor in Tennessee and Georgia. Goodyear's focus is mainly on residential real estate; however, he does also have experience with commercial transactions. He truly enjoys his work because he helps make his clients dreams come true.

Goodyear works with all types of buyers and sellers...From first time home buyers to luxury home buyers, to clients that are upgrading or downsizing. He also works with several investors to help them buy and sell properties to increase the value of their portfolio. Very often, Goodyear works with clients who need to sell their current home, and then buy a new one, often having both closings on the same day.

Goodyear's goal is to never have a dissatisfied client, and for everyone, on both sides of the transaction, to leave the closing table very satisfied, having accomplished their real estate goals.

Before becoming a Realtor in 2017, Goodyear spent 20 years in corporate sales, mainly in the technology industry, selling software to law firms and companies of various types and sizes. He and his wife, Brooke, also own two Massage Envy Franchise Locations. He often says that if he could start over again, he would have started his career in real estate immediately after graduating from The University of Tennessee at Martin in 1996.

Outside of work, Goodyear is married to his amazing wife of 18 years, Brooke. They have two wonderful children, Ella (16), and Will (14). They are active members of First Centenary United Methodist Church and are also active in several community organizations. They love to travel and spend time together as a family.



A SIMPLE VALUE PROPOSITION

MORE MONEY

By attracting the maximum amount of interested buyers, your property will sell for the highest marketable price possible.

LESS TIME

My marketing firepower will maximize your property's exposure to active buyers who want to know about your home.

LEAST AMOUNT OF HASSLE

I'll put my experience to work while navigating the complexities of the real estate transaction, making it a seamless experience for you.

A PROMISE

- » To serve the community as a leader in the real estate industry as a friend and neighbor.
- » To always do the right thing, for you and your needs, even if it isn't what is easiest.
- » To take care of your needs at the highest level through unparalleled professionalism and attention to detail.
- » To serve as a trusted local expert and adviser by your side.
- » To consistently and clearly communicate with you in the manner and frequency that you prefer.
- » To treat you and your family with straightforwardness, integrity, and respect at all times,
- » To answer your questions, ease your concerns, reduce your stress, and expertly handle the entire real estate transaction from listing to closing and beyond.
- » To hold myself accountable to selling your home for top dollar – after all, that is what my business is built on.

IT'S ALL ABOUT YOU



Our Real Estate business has been built around one guiding principle: It's all about **YOU!**



Your needs

Your dreams



Your concerns

Your finances



Your time

Your questions



Your life!



Our focus is on your complete satisfaction. In fact, our mission is to work to get the job done so well, that you will be thrilled for yourself and eager to share your experience with your friends, family, neighbors and associates! This is why more than 99% of our business comes from referrals and repeat customers.

Great service speaks for itself. We're looking forward to the opportunity to earn your referrals!



We love helping buyers find their perfect fit in a home. That is why we work with each customer individually, taking the time to understand their unique lifestyles, needs and wishes. This is about more than a certain number of bedrooms or a particular ZIP code. It's about your life, and it's important to us.

When you work with us, you get:

- Knowledgeable and professional REALTOR®'s
- Committed allies to negotiate on your behalf
- Personal advocates from contract to closing

We have the systems in place to streamline the home-buying process for you. As part of our service, we will commit to helping you with your home search by:

- Previewing homes on your behalf
- Organizing and scheduling your home search process
- Personally touring homes and neighborhoods with you
- Keeping you informed of new homes that enter the market
- Helping you preview homes on the internet
- Advising you of local market and providing you information on other homes that have sold and for how much
- Helping you compare homes and make a decision
- Discuss the benefits and drawbacks of each home in relation to your specific needs
- Show you homes listed by any real estate brokerage, new home builder or For Sale by Owner (FSBO)
- Working with you until we find your perfect fit



Home Buying Process

12 STEPS TO SUCCESS

1. Buyer Consultation

Purpose is for you to learn the process of buying a home & what to expect and for me to learn your preferences and all that you want and need in your new home. Our mission is to educate & equip you and this is where the learning begins!

2. Lender Consultation

(Refer to *The Mortgage & Loan Process* on page 10)

It's important to know how much you are comfortable spending before you begin to look at homes. Knowing what your afford-ability is different than how much you can qualify for.



3. Finding the Perfect Home

We will show you homes based on the criteria that you give us. The more precise and direct you are with us, the more successful our search will be. Our website will be the best place to search, but if you want to check out other options *realtor.com* is the best alternative.

4. Determine the Seller's Motivation

Once you have found your perfect property, we will research the homeowner's motivation for selling, helping leverage your negotiating power in an offer to purchase.

5. Offer Process

(Refer to *Making an Offer* on page 11)

We will draft a purchase agreement, advising you on customary practices, local regulations, and protective contingencies. You will need to provide an "earnest money" deposit (also known as a binder) at this time, usually ranging from 1% to 3% of the purchase price (your

deposit's not cashed until your offer is accepted by the seller). We will present your offer to the seller's Realtor or the seller. The seller will either accept your offer, counter your offer, or reject your offer.

6. Seller's Response

We will review the seller's response together. Our knowledge of the process and strong negotiating skills will help you reach an agreement you feel good about. This is where our experience and expertise comes into play and we will become your strategist, advocate and messenger working toward an accepted contract!

...Continued Home Buying Process

12 STEPS TO SUCCESS

7. Under Contract

Once the purchase agreement is accepted and signed by all parties, you will be considered "Under Contract." The binder deposit will be deposited within three days. All funds associated with your transaction, either held, received, or distributed, will be handled by the escrow or title company.

During this time, it's important not to open any lines of credit or make any large purchases with cash or credit. The lender will check your credit one more time before closing and any significant changes could mean the difference of qualifying or not qualifying for your new home.

8. Contingency Period

This time period is determined by your Contract and is used to obtain and perform the following items:

- Loan Application
- Property Appraisal
- Obtain Loan Approval
- Home Inspection
- Pest Inspection (WDO)
- Approval of Seller's Property Disclosure Statement
- Ability to obtain homeowner's insurance
- Title Commitment & Survey
- Satisfy Purchase Contingencies

9. Homeowner's Insurance

You will need to find appropriate and affordable insurance for your new home. We will help you navigate this process if needed.

10. Title Search/Insurance

The Seller is responsible for conveying marketable title to you. We will work closely with the title agent to be sure that this along with the survey is complete in a timely and accurate manner.

11. Down Payment and Closing Funds

(Refer to Closing 101 on page 13)

Prior to the closing date, you will need to wire transfer your funds needed to close. I and/or the title company will provide you with those instructions.



12. Closing Day

(Refer to Closing 101 on page 13)

You will sign all loan documents and closing papers when all conditions of the purchase agreement have been met. After you deposit the balance of your down payment and closing costs to the title officer, your lender will deposit the balance of the purchase price. The County Recorder's office will record the deed, and you will take ownership of your home. It's important that every person that is a party to the contract attend the closing. If one or more of you are unable to attend, please let us know as soon as possible so that we can make alternate arrangements.

WHAT ARE THE 5 BASIC TRANSACTION TYPES?

Type	Advantages	Disadvantages
1. SELLER OWNED	<ul style="list-style-type: none"> Expect 97-99% List to Sales Price Time frames determined by Buyer & Seller 	<ul style="list-style-type: none"> Seller likely very cost-conscious Pricing could be determined by irrelevant matters (amount seller owes, emotional value, etc.)
2. NEW CONSTRUCTION	<ul style="list-style-type: none"> Brand new home Potentially make choices on finishes, floors, etc. Builder's Warranty Builder often provides closing assistance (if using preferred lender) New Community 	<ul style="list-style-type: none"> Likely to pay average to above average interest rate if buyer takes incentive New home could mean "untested" home Choices selected can often mean upgrade \$\$ Little to no room for price negotiation May have builder involvement for an extended period of time May have CDD fees Site agent works for the builder Builder may have HOA control
3. SHORT SALE	<ul style="list-style-type: none"> Expect 93-96% List to Sales Price Can be good value Cooperative sale between Buyer & Seller, both must have a commitment to the contract 	<ul style="list-style-type: none"> Property sold "As-Is" Time-frame controlled by the bank Closing time-frame is unknown Price the bank will accept is unknown Buyer is at mercy of the deal between seller and their bank
4. BANK OWNED (REO)	<ul style="list-style-type: none"> Expect 97-102% List to Sales Price Priced to sell Often a good value Non-emotional seller = business transaction 	<ul style="list-style-type: none"> Property sold "As-Is" (no repairs) Often "Multiple Offers" May have higher closing costs May have title issues Potentially has been vacant for an extended period May have more obstacles to close
5. FOR SALE BY OWNER (FSBO)	<ul style="list-style-type: none"> Sometimes priced below market value Pricing based off flawed logic Occasionally non-emotional seller 	<ul style="list-style-type: none"> Often priced higher than true market value Pricing based off flawed logic Often expect a very high list to sales price

FAQ

How will you tell me about the newest homes available?

The multiple listing service provides up-to-date information for every home on the market. We have a team that will constantly be checking for new listings entering the market so we will be on the lookout for your individual needs and preferences on a daily basis. This information will be shared with you immediately via email.

Will you inform me of homes from all real estate companies or only Florida Homes Realty and Mortgage?

We will keep you informed of all homes on the market through my extensive real estate network and database. We want to help you find your perfect fit, your dream home, which means we need to stay on top of every home that's available on the market.

Can you help me find new construction homes?

Yes, we can work with most builders and get you the information you need to make a decision. On your first visit with the builder, we will accompany you. By using our services with a new construction home purchase, you will receive the services we offer, as well as those provided by the builder, at no additional cost.

Won't I get a better deal on a new construction home only working with the site agent?

No, every builder budgets a commission for a buyers agent. It's important to remember that the site agent is the builders agent, so they are not looking at the process through your lens and it can be crucial to have an advocate and an extra set of eyes and ears for you!

How does the For Sale by Owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let us contact the owner for you and make an appointment. Most times the homeowner will work with an agent even though their home is not listed, since the agent is introducing a potential buyer to their property.

How much money do I need?

You'll need enough to cover your mortgage loan down payment (usually a minimum of 3%), plus the sum total of buyer paid closing cost and pre-pays (typically around 2 1/2 to 3% of purchase price) by the time you close on your property. However, you should be prepared to pay some fees and expenses in advance (Binder deposit, appraisal, inspection fees, etc.)

Do I need a Realtor?

A Realtor will have their finger on the pulse of the local real estate market, know what is selling, how quickly and for what price, and analyze whether desired properties are priced correctly or not. With a Realtor you get a Strategist, Advocate, Representative & Communicator for FREE, complements of the seller, so why not have one in your corner?

Are there down payment or closing cost assistance options?

Yes, as part of negotiating a contract, a seller may agree to pay some or all of the buyers closing cost and pre-pays, depending on the competitiveness of the housing market. A lender may also offer to roll some of their fees into the loan (called lender credits) to limit the cash required to close. However, doing so means those one time charges are now incurring interest over the life of your loan and may also result in a higher interest rate on the mortgage. Builders often incentivize buyers by offering closing cost assistance if you use their preferred lender.

How long does the process take?

Once you are pre-approved and we find you the perfect home, the entire process from contract to close will normally take from 30 to 45 days. A contract timeline is usually no more than 60 days.

Can you recommend a mortgage lender?

Yes. We only partner & recommend experienced business partners who we trust and have the same commitment to quality work ethic, integrity, communication skills, education and customer focus as we do.

THE MORTGAGE & LOAN PROCESS

WHY GET PRE-APPROVED?

- Our buyers get pre-approved before beginning their home search.
- Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.
- Sellers are requiring that buyers submit a pre-approval letter from the lender along with their offer to purchase.



FUNDING YOUR HOME PURCHASE:

#1 Financial Pre-Approval

- Application and interview
- Buyer provides pertinent documentation including verification of employment, tax returns, bank statements
- Credit report is requested



#2 Underwriting

- Loan package is submitted to underwriter for approval

#3 Loan approval

- Parties are notified of approval
- Loan documents are completed and sent to title

#4 Title company

- Title exam, insurance and title survey conducted
- Borrowers come in for final signatures

#5 Funding

- Lender reviews the loan package
- Funds are transferred by wire



MAKING AN OFFER

Once you have found the property you want, we will write a purchase agreement. While much of the agreement is standard, there are a few areas we can negotiate:

THE PRICE

What you offer on a property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

THE MOVE-IN DATE

If you can be flexible on the possession date, the seller may be more apt to choose your offer over others. Also, we will need to know any vacation time or time off before we submit the contract so I can plan your contract time lines accordingly.

ADDITIONAL PROPERTY

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation.

PRESENTING THE OFFER

You will not be present at the offer presentation. We will present your offer to the listing agent or seller. The seller will then do one of the following:

- **Accept the offer**
- **Reject the offer**
- **Counter the offer with changes**

By far the most common is the counter offer. In these cases, our experience and negotiating skills become powerful in helping you. When a counter offer is presented, we will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.

BINDER DEPOSIT

The amount of the earnest money deposit's typically equal to 1%-3% of the purchase price. This money will be due upon acceptance of your offer. The check will be cashed and held by the title company until closing.

The purchase agreement constitutes your offer to buy and, once accepted by the seller, becomes a valid, legal contract. For this reason, it's important to understand what is written on the contract. We will discuss the contract in detail with you.



THE HOME BUYING Process

Most home buyers find that they need to finance at least part of their home purchase. Therefore, the first stage in finding the right home is to review your personal financial situation and make an informed estimate of your true purchasing power. Your purchase power will depend on:

- Your Income
- Your Credit Rating
- Your Monthly Expenses
- Your Down Payment
- Available Interest Rates

How Much Home Can You Buy?

The next steps will help you review home financing and get you prepared to speak in detail with a lender.

Make a rough estimate of how much home you can afford based on your income. Here is a method that will give you an approximate starting point for how much home you can afford: A house payment should be no more than 30% of your gross monthly income (before taxes and deductions). Please see the chart below and keep in mind that these are just guidelines. Your lender will be able to give you more accurate numbers.



<i>Annual Salary</i>	<i>Gross Monthly Income</i>	<i>MAX House Payment</i>
\$50,000	\$4,167	\$1,250
\$60,000	\$5,000	\$1,500
\$70,000	\$5,833	\$1,750
\$80,000	\$6,667	\$2,000
\$90,000	\$7,500	\$2,250
\$100,000	\$8,333	\$2,500
\$150,000	\$13,333	\$4,000

**There are many other factors that determine how much you can afford.*

The Role of the TITLE COMPANY

TITLE INSURANCE:

What is title insurance & why is it needed?

Simply explained, "title" is the right to own, possess, use, control and dispose of property. Protecting purchasers and lenders against loss is accomplished by the issuance of a title insurance policy.

Who's covered?

Typically there are two policies issued:

- **LENDER'S POLICY** insures the lender for the amount of the loan
- **OWNER'S POLICY** insures the purchaser for the purchase price

How is title insurance different than other types of insurance?

While the function of most other forms of insurance is risk assumption through the pooling of risks for losses arising out of unforeseen future events (such as sickness or accidents), the primary purpose of title insurance is to eliminate risks and prevent losses caused by defects in title arising out of events that have happened in the past. To achieve this goal, title insurers perform an extensive search and examination of the public records to determine whether there are any adverse claims (title defects) attached to the subject property. Said defects/claims are either eliminated prior to the issuance of a title policy or their existence is excepted from coverage.



What's involved in a title search?

A title search is done to determine:

- That the person who is selling the property actually has the right to sell it
- That the buyer is purchasing the correct parcel of land
- Possible defects in title. A "title search" is really made of up three separate searches:
 - **CHAIN OF TITLE** - History of the ownership of the subject property
 - **TAX SEARCH** - The tax search reveals the status of the taxes and assessments
 - **JUDGMENT & NAME SEARCH** - Searches for judgments and liens against the owner's and purchaser's name.



HOME INSPECTIONS

Buy with Confidence



The property inspection is one of the most important stages of the purchase process. This can also be a time when emotions and stress become elevated. Our job is to guide you through the inspection process, and give you the resources and opinions you'll need to make good judgments.

You are free to use whichever inspection companies you wish. We will also be giving you some references of companies we use consistently, but please keep in mind that we cannot warrant or guarantee the work done by the professionals we refer, in the same you would not expect a friend to guarantee the work done by a dentist they refer you to. Also, we do not receive anything from the professionals we refer, except the confidence that they've done a great job for our clients in the past.

A HOME INSPECTOR SHOULD:

- Search for any structural, mechanical and/or other flaws in the property
- Inspect all heating, air conditioning, electrical wiring, plumbing and other systems in the home
- Examine the exterior of the house, including the roof, foundation, chimney, etc.
- Look at the attic and the home's interior for proper venting, insulation, electrical outlets, etc.
- Test all appliances and plumbing fixtures to verify they are all in working condition
- Inspect all bathrooms for moisture and/or if it has affected the areas around the tub, shower or sink

Depending on the results of the inspection, you will have the opportunity to:

- Approve the results of the inspection, satisfying the inspection contingency
- At inspector's recommendation, give notice to the seller that you intend to have additional inspections conducted by a licensed contractor or specialist
- Negotiate that repairs are made by the sellers before final purchase of the property
- Terminate the written agreement, and have your earnest deposit refunded if major problems are discovered



HOME INSPECTIONS

Key-Points

NO PROPERTY IS PERFECT AND ALL PROPERTIES HAVE ISSUES

This is very important to know, and it's without exception. Even new built homes may have issues. Some issues are minor and some are major. We will sort through the issues (and there will be many) and see which ones are major and which are minor.

DON'T SWEAT THE SMALL STUFF

We will focus primarily on big issues that are costly to fix. We want to zero in on the "biggies." In other words, we don't want to "trip over dollars to pick up pennies."

THE INSPECTION REPORT COULD BE 30+ PAGES

We like to make people aware of this upfront because it can be intimidating. There will be a lot of items that are cited in the report and 'close up' pictures of issues that can make the house look like it's in awful shape. After reviewing the report, many people feel like they've stumbled across a house that is about to fall down! But the reality is, most issues are usually minor and can be taken care of by either the buyer, the sellers, or a little bit of effort from both, with minimal out of pocket expense.

INSPECTORS KNOW A LITTLE ABOUT A LOT

Inspectors are NOT specialists. They are not electricians, plumbers, roofers, etc. So, it's quite likely the inspector may call for further investigation by a licensed specialist should they find something questionable. Which can be an additional cost to you.

INSPECTORS ARE HUMAN TOO

The inspectors we work with on a regular basis are great. They're very specific and they uncover issues that both ARE a problem and could BECOME a problem. Nonetheless, inspectors miss things too. There's probably no inspector who catches 100% of everything in a house, that's just the nature of property inspections.



Some properties have a private well and septic system. In most cases they separate inspections/tests. You will have the opportunity to review the results, and should any action be necessary, we will guide you through the process.

HOME INSPECTIONS

If you are purchasing a new construction, then we have a different plan and strategy to insure that your new home doesn't have any oversights or defects. If you are purchasing a resale property, we highly recommend that you have a professional home inspector conduct a thorough inspection. The inspection will include the following:

GENERAL HOME INSPECTION: Appliances, Plumbing, Electrical, HVAC, Roof, Attic, Foundation, and General Structure

A FOUR POINT INSPECTION: Roofing, Electrical, HVAC, and Plumbing

The inspection is not designed to criticize every minor problem or defect in the home. It's intended to report on major damage or serious problems that require repair. Should serious problems be indicated, the inspector will recommend that a structural engineer or some other professional inspect it as well.

Your home cannot "pass" or "fail" an inspection, and your inspector will not tell you whether he/she thinks the home is worth the money you are offering. *The inspector's job is to make you aware of repairs that are recommended or necessary.*

The seller may be willing to negotiate completion of "health & safety" type repairs or you may decide that the home will take too much work and money. A professional inspection will help you make a clear-headed decision. In addition to the overall inspection, you may wish to have separate tests conducted for mold, termites or underground plumbing or septic problems.



In choosing a home inspector, consider one that has been certified as a qualified and experienced member by a trade association. We will assist you in choosing qualified inspectors. We will schedule and be present at the inspections. This is to your advantage. With our assistance, you will be able to clearly understand the inspection report and know exactly which areas need attention. Plus, you can get answers to many questions, tips for maintenance, and a lot of general information that will help you once you move into your new home. Most important, you will see the home through the eyes of an objective third party.



Closing 101

Prepare for It

Closing day marks the end of your home-buying process and the beginning of your new life! We will schedule and conduct a final walk-through and inspection of your new home and then we will proceed to the closing! To make sure your closing goes smoothly, you should bring the following:

- Receipt for wire transfer of binder deposit, closing costs and down payment
- Photo IDs/License or Passport (up-to-date)
- Social Security numbers

Own It

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are as follows:

Delivery of the Buyer's Funds

This is the wire transfer of funds provided by your lender in the amount of the loan.

Delivery of the Deed

A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



WHAT'S AHEAD

LET'S LOOK FOR A NEW HOME!

We're going to conduct a thorough needs and lifestyle analysis to help determine your unique wants and needs. Please be as open and honest as possible so that we can do our job of finding the best home for you. Most buyers look at no more than five homes before choosing the one they want to purchase. In some cases, it takes more time to find the right home. Rest assured, there's a home out there just right for you. We will just have to find it!

As we look at homes, please provide me with honest feedback. Remember, we don't live in the homes we're going to view, and we certainly didn't decorate them! In fact, it's through your constructive feedback that we can better serve your needs and fine-tune our search to find your perfect home.

Thank you for your business!

We strive to provide our customers with superior customer service. We will educate & equip you with as much as you want or we will just get the job done! Either way we take extra steps to eliminate the common stressors and surprises to ensure a smooth and more enjoyable journey. We want you to be so outrageously happy with the level of service that we provide that you feel compelled to and gladly refer us to the people you know.

We hope that you will consider us if you know of someone looking to make a move. We also strive to build relationships that resulted in long-term friendships and business opportunities. We want to be your real estate consultants for life! We are always available to answer your real estate questions and would be happy to do the same for your family, friends, neighbors and associates!

We do what many Realtors won't, so that you get the journey that many customers don't.
PUT US TO WORK FOR YOU!

Thank you for your loyalty, your trust, and your referrals!

Buyer/Agent LOYALTY

It's vital for us to agree upon how we do business together. If you choose us to be your REALTOR®'s, these are the actions you can expect from us.

We will:

1. Determine precisely what you are looking for in your home purchase.
2. Send you regular reports of all homes that meet your criteria.
3. Regularly research the area(s) that you are interested in, and report back to you with observations concerning new construction developments, resale homes and For Sale by Owners.
4. Contact FSBOs in your area to discuss their homes and report back to you with the details.
5. Show you all available homes you may be interested in.
6. Explain the benefits and drawbacks of each home in relation to your specific needs.
7. Give you the education and information to make an informed buying decision.
8. Advise you on the terms and explain all parts of the contract so you can be confident in what you are signing.
9. Do a comparative market analysis (CMA) for you so that you can make a wise offer.
10. Make available to you our entire network of professionals from loan officers, appraisers, home inspectors, wood destroying insect and mold inspectors, handymen, roofers, plumbers, electricians, HVAC contractors, title companies, attorneys, home warranty providers, etc.
11. Be available and responsive to your calls, texts and emails whenever possible and return your calls and messages in a timely fashion.
12. Respect your time and always try to accommodate you.
13. If we're out of town, we will provide you with someone who can take care of your concerns until we return.
14. Be present or have someone from our team present at your home inspections.
15. Negotiate any agreed-upon home repairs.
16. Act as liaison between all parties to the transaction, including mortgage lender, title company, and co-op agent, if any.
17. Provide regular updates throughout the home buying process.
18. Coordinate the preparation of all closing documents and guide you through the closing process.
19. Be at your closing to make sure all the numbers are correct and answer your questions.
20. Be honest with you and always go the extra mile for you every step of the way!

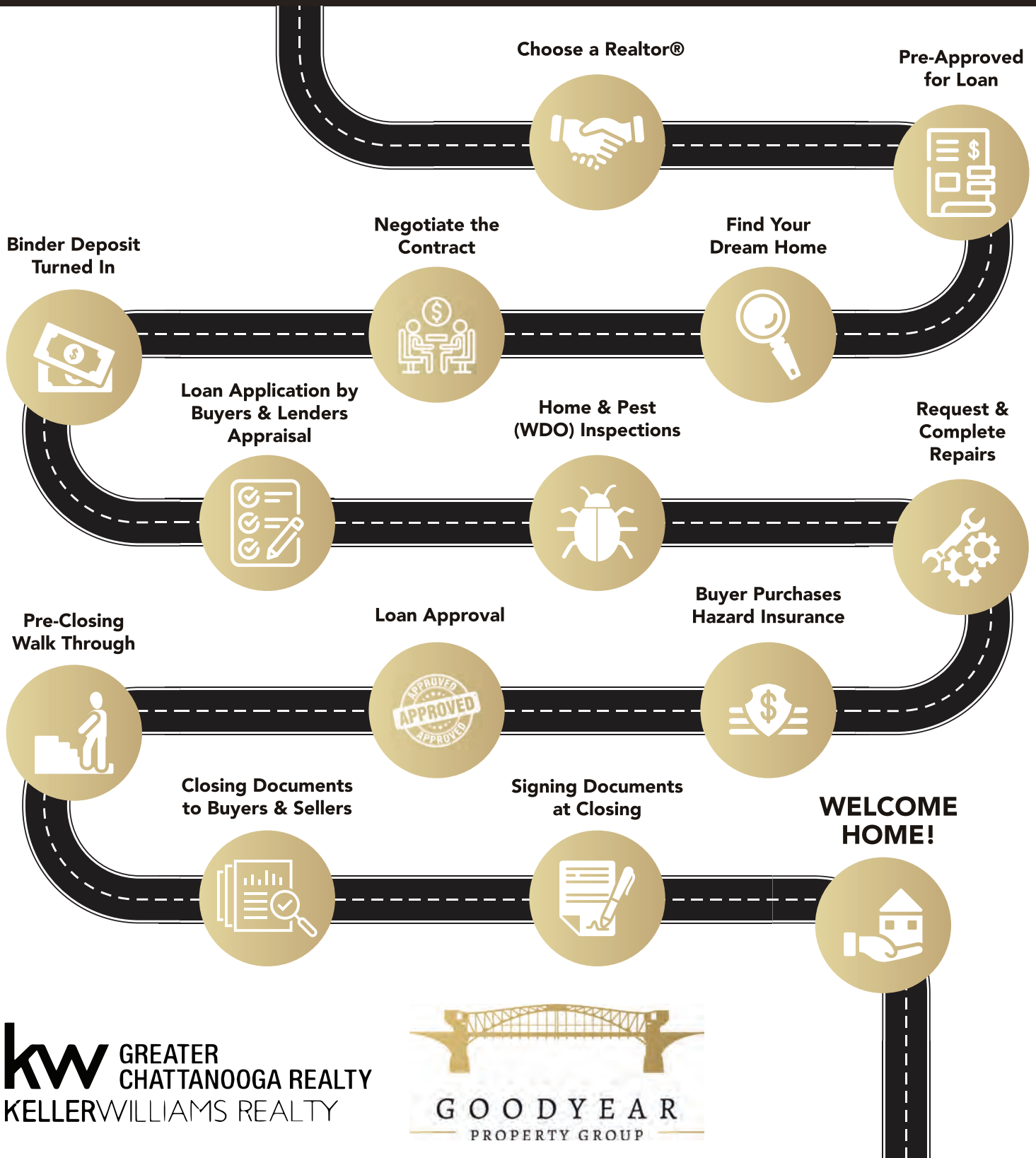


YOUR OBLIGATIONS:

- To conduct all negotiations and purchase efforts exclusively through us. This includes:
 - Any properties located through an Online database, advertisement or posted sign
 - Properties that are For Sale by Owner
 - Open Houses
 - New Construction and Communities.
- To be honest & open with us.
- Provide accurate personal and financial information as needed.

*All of these services are
at no cost to you!*

THE ROAD TO HomeOwnership



kW GREATER
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TESTIMONIALS

To anyone looking to buy a home in Chattanooga, Dave Goodyear is who you want working for you to make it fast and easy to find your perfect home. In my case, I was buying an investment property remote from California so I had to put a ton of trust in Dave. I had to trust him on the neighborhoods, the condition of the homes, and the home value/prices for what I was looking at online. I could not have been happier with all that Dave provided. Dave was outstanding! Dave was always available to answer questions, happy to alter search criteria, recommend different areas to look or not look. Dave also would visit the homes and do virtual walk-throughs. Dave also connected me with a rental management team and assisted as needed with the title company and other things related to the loan and the 1031 exchange. Bottom line, Dave is a true professional that puts his clients first and looks out for their best interests every step of the way.

-Jorgen

I recently had the pleasure of working with Dave Goodyear on two real estate transactions. He was able to find me an amazing new property in the downtown area the day before it went on the market. This was a great experience because we were able to negotiate the purchase without having to potentially compete with other buyers, had the property already been on the MLS. Dave was then able to quickly sell my existing home in an unusual time, with Covid-19 uncertainties in the market. I have high anxiety and Dave was always able to deescalate my anxiety during negotiations. I would recommend Dave Goodyear to any people who are looking for a knowledgeable and experience real estate agent, whether they are buying or selling their homes.

-Rodney Bennett

To be completely honest it's still very hard to believe that we finally have a house of our own. For the last two years, mainly due to covid and trying to become more financially stable, we have been living with my mother. A little over a month ago we were looking for places to rent with no luck when Elijah just so happened to meet Dave Goodyear. We were at our wits end trying to find adequate places to rent with an 18-month-old, and a baby on the way when Dave asked us why we didn't consider purchasing a house, which we never thought would be possible. We started to tour a couple of houses but with the market as crazy as it is we would absolutely love a house and it would go under contract within an hour after us viewing it. We started to think we would never find the perfect house for us when Dave showed us the house on Orbit Drive. We knew immediately that this was the one for us. With a lot of hard work from Dave Goodyear and the Movement Mortgage team we were under contract within 24 hours of viewing it. Again, we never imagined being able to buy a house before having our second child, much less just a month after meeting Dave Goodyear, but he made it happen and our family will forever be so grateful for him. We had absolutely no idea what we were doing, and Dave showed us nothing but patience, kindness, and understanding. Thanks to him we now get to start this next beautiful chapter of our lives and raise our babies in a place we can actually call home.

-Elijah & Jordan