



DEBORAH BROWN

ASSOCIATE BROKER, REALTOR®



RE/MAX
COMMONWEALTH



Deborah Brown & RE/MAX



Pricing & Marketing



Getting Started

DEBORAH BROWN

Associate Broker | REALTOR®, ABR



804.399.1940



Deb@DeborahBrown.com



DeborahBrown.info



DebBrownRVA.com



MidAtlanticEstates.com



@DebBrownRVA



/DeborahBrownRealtor



/Historic-Homes-In-Richmond



/DeborahBrownREMAX



My Listings

DEBORAH BROWN

ASSOCIATE BROKER, REALTOR®



"Care, obedience, loyalty, professionalism, negotiation skills, experience and trust are but a few of the qualities I bring to the table on behalf of my clients. Satisfied past client referrals continue to grow my business. Your satisfaction is my number one priority. " - Deborah S. Brown

My 27 years full time industry experience includes working in an environment that captured 40% of market share in the 300K and above residential homes and farms arena. I work with transferee buyers and sellers. Investors, first time homebuyers, VA, FHA, VHDA buyers, rural, urban, and suburban area buyers and sellers benefit from my knowledge and conscientious work ethic.

My team partner assists me with marketing, web design, advertising, etc. Sellers benefit by consistent exposure of their homes on more than 900 search engines and web sites including DebBrownRVA.com, MidAtlanticEstates.com, Realtor.com, Richmond.Com, The Real Estate Book.com, Zillow.com, Trulia.com, and HomesInRichmond.com. I also run two YouTube channels and add each home I market to them. My DebBrownRVA YouTube Videos are designed to have your home show up on the first page of Google search!

My hobbies include gardening, learning new piano music, observing art and reading. I enjoy the theatre and musical performances of all types.

Professional Affiliations:

- National Association of REALTORS® member
- Virginia Association of REALTORS® member
- Richmond Association of REALTORS® member
- ACORN Certified Historic REALTOR®
- Real Estate Buyers Agency Council

Professional Achievements:

- ABR (Accredited Buyer Representative)
- CDPE (Certified Distressed Property Expert)
- \$100,000,000+ in sales volume over course of career
- Centurion Award
- RE/MAX 100% Club
- Numerous "Distinguished Achiever" Awards RAR
- Numerous Industry Awards

WHAT MY CLIENTS ARE SAYING

"Deborah did an outstanding job as our RE agent. She has a trained eye for the small details when looking at a home and a sound knowledge of the general area and market. She consistently responded to our calls/texts/emails in a timely manner. Deborah went above and beyond in her duties as a realtor, and even helped in any way possible during the lending process as well. She stayed in full communication with our lender, and also pressured the listing agent to produce needed information to avoid missing critical deadlines (home was about to go into foreclosure). Without Deborah, we wouldn't have been able to close on time. She was the only rock that we had in the midst of the hectic storm that comes with buying a home! Between her down-to-earth personality and aggressiveness in getting us the home we wanted, we will definitely be referring her to others as well as servicing any of our future needs."

~J. Reynolds

"My agent is Deborah Brown and she is wonderful! I worked with two other agents and felt like they were working just to get the commission, not to satisfy me. With Deborah I felt like she cared about me and worked really hard finding me the perfect home for myself and my son. She was truly a god send and I plan to keep in touch with her. I cannot say enough good things about her!"

~W. Harris

RE/MAX COMMONWEALTH

RE/MAX Commonwealth
200 Westgate Parkway Ste 102
Richmond, VA 23233
804.360.5200



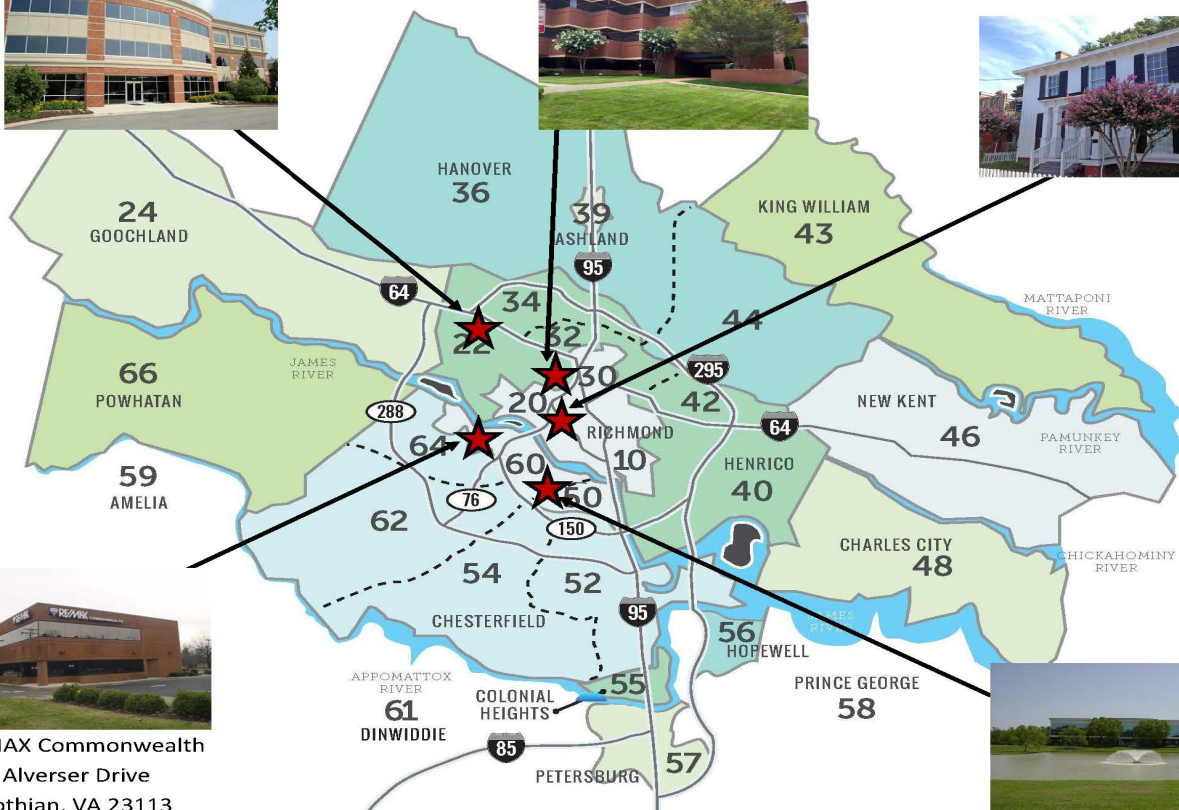
RE/MAX Commonwealth
7201 Glen Forest Drive Ste 104
Richmond, VA 23226
804.288.5000



RE/MAX Commonwealth
2226 West Main Street
Richmond, VA 23220
804.353.4455



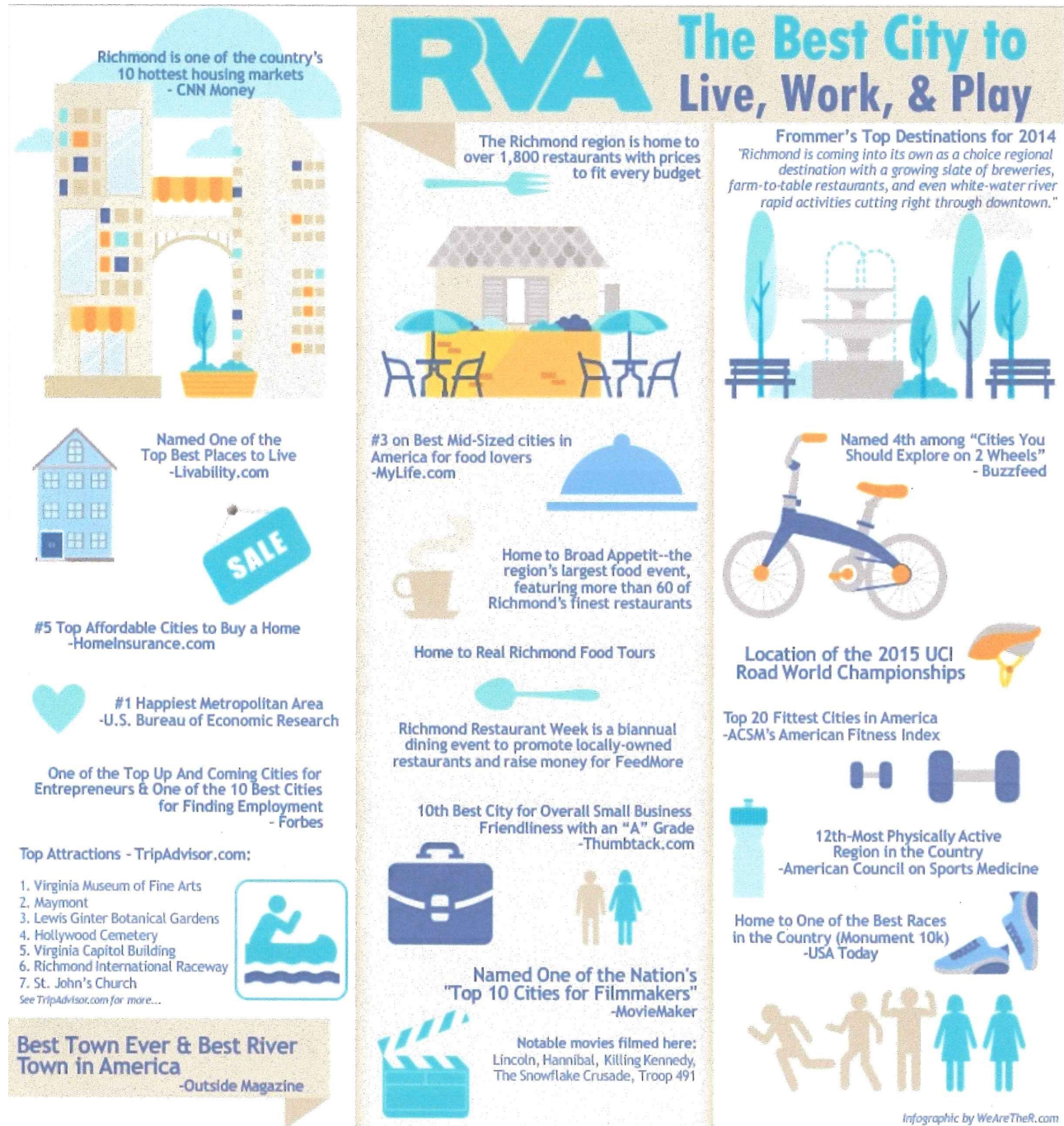
RE/MAX Commonwealth
1231 Alverser Drive
Midlothian, VA 23113
804.794.2150



RE/MAX Commonwealth
9401 Courthouse Road
Chesterfield, VA 23832
804.777.9001

RE/MAX Commonwealth was founded in 1991 in Richmond, Virginia. RE/MAX Commonwealth Group was founded in 1995. We have 150 full time successful agents and 5 strategic locations. All RE/MAX Commonwealth agents have courtesy keys to all offices for convenience to you. We have experienced professional support staff to assist, all ready to serve you.

RICHMOND, VIRGINIA



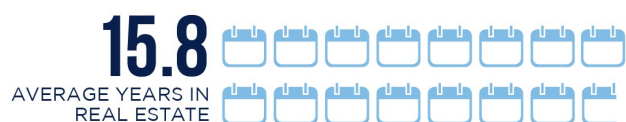
RE/MAX COMMONWEALTH

LOCAL EXPERTS. LOCAL SUCCESS.

RE/MAX Commonwealth Associates average 15+ years experience and out produce the average REALTOR® by a 3 to 1 margin. They have the benefit of top staff and the latest technology, all designed to assist our clients and customers with the full spectrum of real estate sales, including title services and mortgage needs.

RE/MAX Commonwealth has an in-house marketing team and an extensive on-line presence to ensure the most effective marketing for every listing, as well as access to an extensive database of listings for homebuyers.

WE HAVE EXPERIENCE



WE GET RESULTS

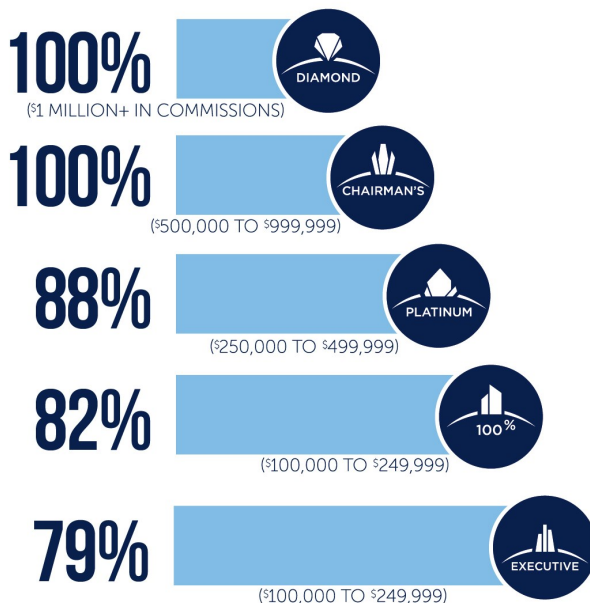
When ranked by most transaction sides per agent, RE/MAX Commonwealth is:



Rankings calculated by RE/MAX based on 2015 REAL Trends 500 data, citing 2014 transaction sides for the 500 largest participating U.S. brokerages.









WE CELEBRATE SUCCESS

Percentage of all local RE/MAX award winners who are RE/MAX Commonwealth Associates



All figures are full year or as of year-end 2014. Residential transaction sides may include some leases, estimated to be less than 1%. Among full-year agents.

RE/MAX VS. THE INDUSTRY

	TRANSACTION SIDES PER AGENT LARGE BROKERAGES ONLY ¹	U.S. RESIDENTIAL TRANSACTION SIDES ²	U.S. NATIONAL TV SHARE OF VOICE ³	COUNTRIES ⁴	OFFICES WORLDWIDE	AGENTS WORLDWIDE
	16.6	890,000+	53%	95+	6,751	98,010
	9.0	116,533	0%	30	2,300	33,400
	8.5	705,322	11%	37	3,000	86,000
	7.6	Not released	32%	1	1,100	35,000
	7.5	394,989	4%	65	6,900	101,200
	6.7	700,000+	0%	11	700	112,000
	6.7	57,335	0%	2	280	9,150
	6.4	72,340	0%	1	227	11,290
Sotheby's	6.1	87,420	0%	44	760	16,600
	No data	Not released	0%	1	388	18,000

©2015 RE/MAX, LLC. Each office independently owned and operated. Data is full-year or as of year-end 2014, as applicable. Except as noted, Coldwell Banker, Century 21, ERA, Sotheby's and Better Homes and Gardens data is as reported by Realogy Corporation on SEC 10-K, Annual Report for 2014; Keller Williams, Weichert and Berkshire Hathaway HomeServices data is from company websites and industry reports. Long & Foster data from 2015 REAL Trends 500. ¹Transaction sides per agent calculated by RE/MAX based on 2015 REAL Trends 500 data, citing 2014 transaction sides for the 1,480 largest participating U.S. brokerages. Coldwell Banker includes NRT. Berkshire does not include HomeServices of America. ²Keller Williams reports all transaction sides and does not itemize U.S. residential transactions. ³Percentage of TV advertising impressions among national real estate brands. Source: Nielsen Monitor-Plus / 4.25-54 GRPs Unequalized for ad placed through nationwide buys (not including Spanish language television). Spot TV GRPs are equalized to national ratings for competitors running national campaigns. ⁴Based on lists of countries claimed at each franchisor's website, excluding claimed locations that are not independent countries (i.e. territories, etc.). 150,428

BUYER'S BROKERAGE AGREEMENT

As of July 1, 2012, a new Virginia law requires that a buyer and an agent who have agreed to work together in an agency relationship set out the terms of that agreement in writing.

The goal of the law is to make sure that the obligations of the parties —the agent and the buyer —are set forth in clear and understandable terms and that this agreement is reached and entered into at the beginning of the representation rather than in the middle or at the end.

Nothing in the law requires the prospective homeowners to agree to a long-term brokerage relationship. Prospective home buyers can enter into a short-term written agreement or an agreement in which the agent will represent them only if they choose to purchase a specific property. The scope of the written agreement is negotiable. It must include a list of services the agent will deliver, a schedule of fees associated with those services and a definite termination date.

The short answer is that Virginia law requires it in order to protect you. The longer answer is that having something in writing —whether it covers a single property or a months-long relationship —ensures that both you and your REALTOR® understand exactly what's expected from each other.

Be sure to discuss your options with your REALTOR®, and make sure all your questions are answered.

WHY USE A REALTOR

Working with a REALTOR® can save you time, money and trouble. Nearly eight out of ten consumers believe REALTORS® can show buyers a better selection of homes than they can find on their own, according to an independent survey of the general public released by the National Association of REALTORS®. Seventy-eight percent of the general public believe real estate professionals offer them a broader selection of housing alternatives than they would otherwise find. Seventy-four percent agree that using a real estate broker saves time, and 70 percent agree that real estate professionals make buying or selling a home much easier.

THE ROLE OF A BUYER'S AGENT

- Be an adviser and advocate during the entire home buying process
- Take time to uncover the buyer's needs and wants as well as what's motivating their purchase
- Educate buyer's on current market conditions
- Find a way for buyers to attain as many of their needs as possible when dealing with the realities of the marketplace and/or specific financial constraints
- Research homes in the area and sort through active listings to make suggestions after cross-referencing buyer's needs (i.e. Which homes are located in areas that have retained home values? Which homes are located inside good school districts? Lower taxed areas? Easy work commutes? etc.)
- Help buyers achieve their lifestyle needs with a different set of features than originally anticipated (this is particularly useful when dealing with financial constraints)
- Aid buyers in narrowing their search until they have identified their top choices
- Handle the ins and outs of the negotiation process including the preparation of all necessary forms when making an offer and/or counteroffer
- Help with negotiation and purchases of any For Sale By Owner homes
- Provide valuable insight into the new construction industry, and expertise in contract writing, negotiation, and closing assistance when working with a builder
- Assist in securing the best possible financing and work to ensure that buyers receive exceptional service from everyone involved with the home loan.
- Provide oversight and follow up for any inspections deemed necessary
- Counsel buyers on how to handle any repairs needed on the property
- Be present at closing to ensure that all the buyer's interests are protected

EVERY BUYER SHOULD KNOW

1. Property taxes and qualified home interest are deductible on an individual's federal income tax return in most cases.
2. Many times, a home is the largest asset an individual has and is considered one of the safest investments available.
3. A homeowner can exclude up to \$500,000 of capital gains if married filing jointly or up to \$250,000 if single or married filing separately. The home must have been the taxpayer's principal residence for the two of the last five years.
4. A portion of each amortized mortgage payment goes toward the principal, which is an investment.
5. A home is one of the few investments you can enjoy by living in it!
6. The majority of the time, a REALTOR® can show you any home, whether it is listed with a company or a builder or is even a For Sale By Owner.
7. Working with a REALTOR® to purchase a For Sale By Owner property is very advantageous, because someone will be looking out for your best interests.
8. A real estate professional who can provide you financial information with a computer will give you a distinct advantage in making the right decisions.
9. A pre-approved program will actually approve you for a specific loan amount subject to the property. This will give you confidence and will help when negotiating with the seller.
10. Your real estate professional can provide you with a list of items that you'll need to make a loan application, so you'll be ready when the time comes.
11. The right to conduct a property inspection, included in your purchase agreement, gives you the ability to negotiate with the seller once you know all the facts about the property's condition.
12. A Home Protection Plan can provide coverage for selected items, such as central heat and interior plumbing, built-in appliances, water heaters, etc. If the seller is not providing this coverage, you can purchase it yourself.
13. Ask your real estate professional if he or she is familiar with the neighborhoods you want to live in. Ask how many homes he or she has sold in those areas in the past year.
14. Working with a REALTOR® who has an office "team" helps assure the buyer that the transaction will be handled smoothly.
15. In a "seller's market," don't go looking for a deal. Set your sights on the right house for you, and then let your REALTOR® help you negotiate the best price and terms.

NEW CONSTRUCTION

Why should I use an agent to purchase a new-construction home?

The advantages of having us help you purchase a new home are the same as those for purchasing a resale home. We can provide you with valuable insight into the new construction industry, help you find the perfect home quickly, and then provide you with expertise in contract writing, negotiation, and closing assistance. The builder has a professional real estate representative who watches out for his or her best interests, and you need and deserve the same expert representation watching out for yours.

Buying a new home is a little more difficult and time-consuming than buying a resale home. We can professionally guide you through this process. Having spent years working with builders, RE/MAX Commonwealth has a rapport with them and a database of information about subdivisions, floor plans, etc. We are also familiar with new home warranties and the nuances of the builder's purchase contracts and various home inspections.

It is very important that your interests be professionally represented when you are entering into a contract for a semi-custom or a build-to-suit home. These transactions are complex and the contract details must be exactly in order to protect you and to ensure that you get exactly the home you want!

Are there any advantages to not using an agent to purchase a new home?

There is no financial advantage for you to buy directly from the builder. Builders have a "single price" policy, meaning that you will be charged the same price whether your interests are represented by an agent or not. Just as in any resale, the seller pays your agent's fee. Most builders will make you give up your right to representation if you visit their model homes without an agent on the first visit. Therefore, please call us if you would like to look at some model homes, so you are given the representation you deserve!

STEPS IN THE HOME BUYING PROCESS

Steps in the Home Buying Process

Meet with Lender to get pre-qualified

Meet with us & view homes

Select home

Write an offer & submit earnest money

Negotiate counter-offers

Obtain a home inspection

Negotiate repairs with seller

Complete loan process and order appraisal

Loan package submitted to underwriting

Loan approval

Title search & commitment

Settlement Statement received

Final walk-through

Closing

THE HOME INSPECTION

It's easy to make sure that the home you've chosen is a smart buy. By having a home inspection, the home's vital systems are checked. A home inspection allows you to purchase your home with confidence. We will help you schedule an inspection after you have chosen the home you like.

RE/MAX Commonwealth recommends the following minimum standards when choosing an inspector:

- Membership in ASHI (American Society of Home Inspectors) and adherence to its Standards of Practice and Code of Ethics.
- Errors & Omissions Insurance
- Written report at the time of inspection.

Your inspection report should include the following:

- Foundations, basements and structures.
- Basement floor and walls, proper drainage and ventilation, evidence of water seepage.
- Exterior siding, windows, and doors.
- Exterior walls, windows, and doors; porches, decks and balconies; garage.
- Roof.
- Roof type and material and condition of gutters and downspouts.
- Interior plumbing system.
- Hot-and-cold water system, the waste system and sewage disposal, water pressure and flow, and hot-water equipment.
- Electrical system.
- Type of service, the number of circuits, type of protection, outlet grounding and the load balance.
- Central heating system.
- Energy source, type of cooling equipment, capacity, and distribution.
- Interior walls, ceilings, floors, windows, and doors.
- Stairways, cabinets, and countertops.
- Attic.
- Structural, insulation, and ventilation information.
- Fireplace.
- Notes about the chimney, damper, and masonry.
- Garage.
- Doors, walls, floor, opener.
- Appliances.
- Includes a wide range of built-in and other home appliances, smoke detectors, and television/cable hookups.
- Lot and landscaping.
- Ground slope away from foundation, condition of walks, steps, and driveway.

WHO PAYS FOR WHAT AT CLOSING

The seller can normally be expected to pay for the following:

- Real estate commission.
- Owner's title-insurance premiums.
- Half of the Real Estate Closing Fee (except for VA loans, where the seller pays 100%).
- Payoff of all loans in seller's name.
- Fees, re-conveyance fees, and prepayment penalties.
- Home warranty according to the contract, if any.
- Any judgments, tax liens, etc., against the seller.
- Recording fees to clear all documents of record against the seller.
- Tax pro-ration. This is for any unpaid taxes at the time of transfer of title.
- Any unpaid homeowner-association dues.
- Any assessments according to the contract.
- Any and all delinquent taxes per the contract.
- New approval of well, septic, and as-built survey (if required).
- Re-inspection fee with appraiser or home inspector (as negotiated in contract).
- Half of the document-preparation fee (unless VA or FHA loan; then the seller pays 100%).

The buyer can normally be expected to pay for the following:

- Lender's title-policy premium.
- Half of the Real Estate Closing Fee (unless you are a veteran and getting a VA loan; then the seller pays 100%).
- Recording charges for all documents in buyers' names.
- All new loan charges (except those required of the seller by the lender).
- Interest on a new loan from date of funding to 30 days prior to first payment date.
- Assumption/change-of-records fees for takeover of existing loan.
- Appraisal.
- Improvement Location Certificate (if required or at buyer's discretion).
- Hazard insurance premium for the first year.
- Home inspection.
- Reserve account for taxes and insurance.

There are some mandatory costs:

- Both FHA and VA require that the seller must pay certain costs including: document preparation, tax service, warehousing, and loan-review fee (if any).
- VA: 100% of Real Estate Closing Fee.

Your lender will provide you with a settlement statement that shows exactly what you will owe 1-2 days prior to closing.

DEBORAH BROWN

ASSOCIATE BROKER, REALTOR®



804.399.1940



Deb@DeborahBrown.com



DeborahBrown.info



DebBrownRVA.com



MidAtlanticEstates.com



@DebBrownRVA



/DeborahBrownRealtor



/Historic-Homes-In-Richmond



/DeborahBrownREMAX



My Listings

RE/MAX COMMONWEALTH

7201 GLEN FOREST DR. STE 104

RICHMOND, VA 23226

All offices independently owned and operated. If your property is currently listed for sale, this is not intended as a solicitation.

Agent licensed in the Commonwealth of Virginia. ©2015 RE/MAX Commonwealth.

