

BUYER'S *Guide*



Darlene "*Hollywood*" Gaines

**BERKSHIRE
HATHAWAY**
HOMESERVICES

RW TOWNE
REALTY



ABOUT ME:

Darlene "Hollywood" Gaines

As a results-driven REALTOR®, I am committed to delivering exceptional customer service. My clients' needs are always my top priority, and I dedicate my full energy to helping them achieve their goals. With a strong professional network and in-depth market analysis, I stay competitive in today's ever-changing real estate landscape. Over the past year alone, I've successfully represented both buyers and sellers in over \$8 million in sales.

Hard work and dedication were instilled in me from a young age. I was raised in San Diego, California, and after college, I moved to Virginia Beach in 1996. I earned my Real Estate education from the Advanced School of Real Estate in Virginia Beach. In addition to my real estate career, I have proudly served for 28 years with an independent agency of the executive branch of the U.S. federal government. I've been happily married for 32 years, and am blessed with three wonderful children and five beautiful grandchildren.

Deeply involved in the community, I actively support several local charitable organizations, including the Commonwealth ChalleNGe Youth Academy and the SVC Foundation.

As an award-winning top sales producer—I'm proud to represent a firm whose name speaks for itself. Persistent, genuine, and motivated, I'm dedicated to being the best advocate for you. I bring honesty, trustworthiness, and in-depth market knowledge to every transaction. I understand the importance of finding your dream home or securing the best offer for your property, and I take that responsibility seriously. Let's work together to achieve your real estate goals!

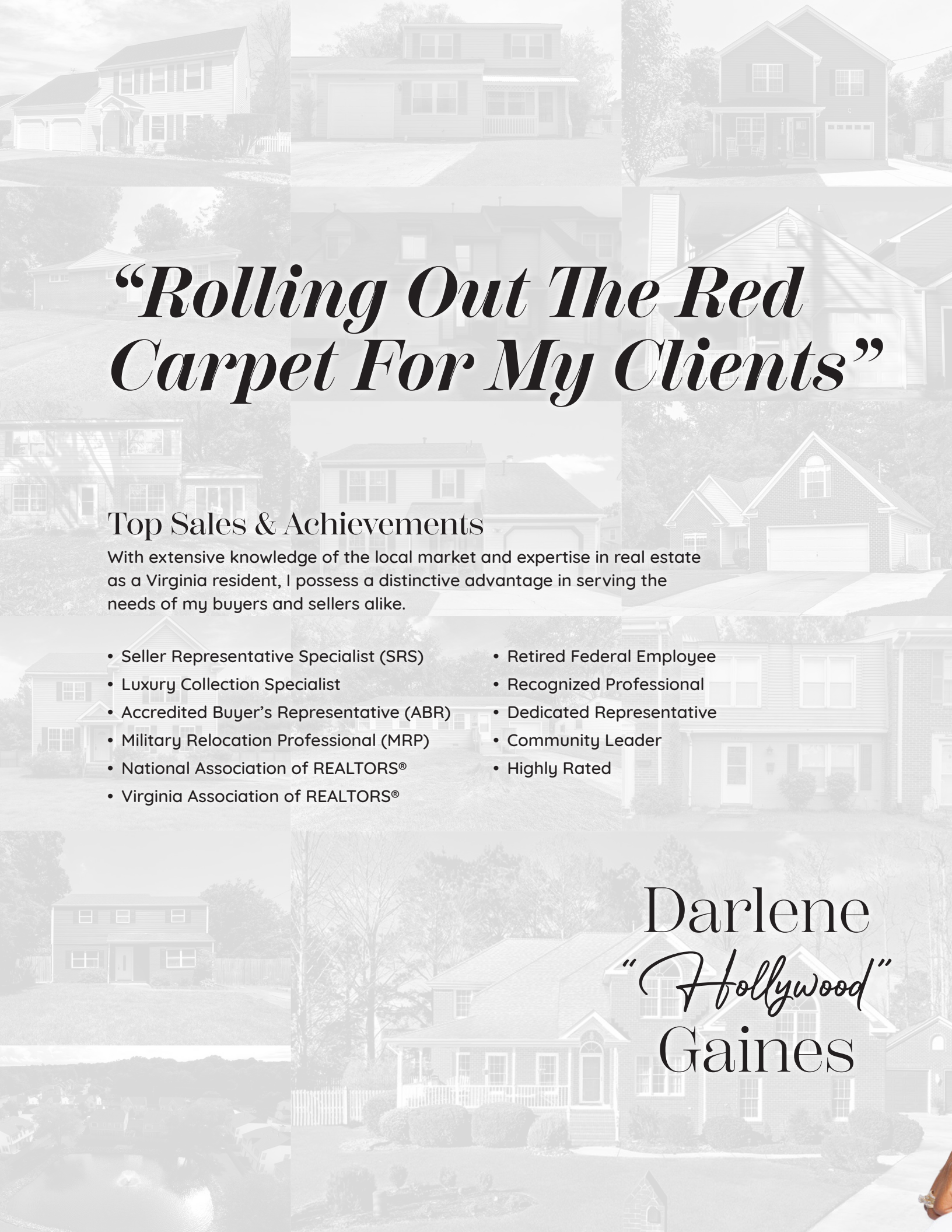


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“Rolling Out The Red Carpet For My Clients”

Top Sales & Achievements

With extensive knowledge of the local market and expertise in real estate as a Virginia resident, I possess a distinctive advantage in serving the needs of my buyers and sellers alike.

- Seller Representative Specialist (SRS)
- Luxury Collection Specialist
- Accredited Buyer’s Representative (ABR)
- Military Relocation Professional (MRP)
- National Association of REALTORS®
- Virginia Association of REALTORS®
- Retired Federal Employee
- Recognized Professional
- Dedicated Representative
- Community Leader
- Highly Rated

Darlene
“Hollywood”
Gaines



\$8M+

SALES VOLUME
SINCE 1999

Top 16%

HONOR SOCIETY 2023
BHHS GLOBAL NETWORK

**Circle of
ExcellenceSM**

AWARD WINNER



When Only *The Best* Will Do

Get to Know RW Towne Realty

For more than 35 years, the sales associates of Berkshire Hathaway HomeServices RW Towne Realty have provided our community with a full suite of real estate services, marketing the finest properties in Southeast Virginia and Northeast North Carolina. Our portfolio offers homes for the first-time and repeat home buyer, historic residences, and luxurious waterfront homes.

The Berkshire Hathaway HomeServices RW Towne Realty difference is evident in our extremely capable and highly motivated sales associates. Each associate is an experienced real estate professional with a proven record of successful sales performance. At RW Towne Realty, we offer expert guidance and extraordinary service to help you with all your real estate needs. We seek life-long relationships with our clients through our reputation of trust, integrity, stability, and longevity.

Our associates continue to raise the bar of real estate offerings and sales to new heights while partnering with the prestigious and most respected brands in the world and our region. We do this by carefully understanding each client's needs and goals while uncovering and leveraging the unique and compelling characteristics of their properties. We develop and execute finely tuned and customized plans designed to reach and entice the most qualified buyers in the marketplace.

All while remaining committed to staying at the forefront of the local real estate market by doing all that we can to anticipate your needs and exceed your expectations. Real estate is all about relationships, and you can rest assured that we will leverage that and our community connections, media outlets and our global network to your advantage.

Working with *Berkshire Hathaway* HomeServices

The Strength of Berkshire Hathaway Inc.

A worldwide holding company based in Omaha, NE. Its chairman and CEO is Warren Buffett, who according to Time magazine's ranking is among the world's most influential people. Berkshire Hathaway is routinely ranked as one of the world's 100 most respected companies; it ranks at No. 8 in Fortune magazine's 50 Most Admired Companies survey; and is No.18 in Harris Interactive's reputation study of the 60 Most Visible Companies.

The storied Berkshire Hathaway name represents strength, integrity and trust, and is universally respected. Berkshire Hathaway HomeServices brings together that world-class brand name with the proven operational excellence of HomeServices of America, leveraging the company's talent, experience, assets and relationships in the process of becoming the world's most valued real estate franchise system.

Business Philosophy

Strength, integrity and trust are the pillars upon which Berkshire Hathaway was founded, and we pride ourselves on adhering to the highest standard of professional and personal ethics. Our clients can act with confidence, knowing that their real estate needs will be handled in a discrete, professional and highly efficient manner. The goal of our organization is to provide world-class client service that consistently outperforms even the highest expectations.

“A home is one of the most important assets that most people will ever buy. Homes are also where memories are made and you want to work with someone you can trust”

Warren Buffett
Chairman and CEO Berkshire Hathaway, Inc.

Why You Want *Buyer* Representation

As a real estate agent, I understand that buying a home is one of the most significant investments and important decisions you will make in your life. My role is to provide you with valuable guidance and expertise throughout the entire homebuying process. Let me explain the value I bring to homebuyers like yourself:

1 Market Knowledge

In-depth understanding of the local real estate market. I keep a pulse on current trends, property values, and neighborhood dynamics. This knowledge allows me to provide you with accurate information and insights, ensuring that you make informed decisions.

2 Access to Properties

With access to a vast network of properties listed for sale, I can help you find homes that match your criteria, saving you time and effort. Under certain circumstances, I may be able to arrange private showings, giving you access to properties before they officially hit the market, including For Sale by Owner properties that have been brought to my attention.

3 Negotiation Skills

Negotiating the best price and terms is a crucial aspect of the homebuying process. I will advocate for your interests and use my negotiation skills to secure the most favorable deal possible. My experience in handling negotiations can help you navigate through counteroffers, repairs, contingencies, and other aspects of the transaction.

4 Professional Network

Over the years, I have built strong relationships with other professionals in the industry, such as mortgage brokers, home inspectors, appraisers, title companies, and attorneys. I can provide you with recommendations for reliable and trustworthy service providers who can assist you throughout the buying process.

5 Guidance and Support

Buying a home involves intricate paperwork, legalities, and deadlines. I'll guide you through each step, ensuring your understanding and compliance with all requirements. From drafting offers to reviewing contracts, I'll answer your questions and provide support. Real estate transactions are dynamic; the process, disclosures, and requirements change over time, potentially affecting your transaction. Just as representing yourself in court can be risky, navigating a home purchase without a real estate professional's guidance can lead to unfavorable outcomes.

6 Market Analysis

Before making an offer, I'll analyze comparable properties to establish the fair market value of your desired home, ensuring you avoid overpaying. Various factors beyond the sales price, such as closing costs, repairs, and settlement date, impact the overall cost and are challenging to gauge through public records or real estate portals. The balance of leverage between buyers and sellers is determined by market dynamics, including inventory levels, price point, and location. These factors are subject to rapid change, making the guidance of a real estate professional essential.

7 Smooth Transaction

All transactions, including cash purchases, have the potential for serious issues to take place if not managed properly by a professional. I will coordinate with all parties and stay on top of deadlines, paperwork, and any potential problems that may arise, minimizing stress and ensuring that the process moves forward as smoothly as possible.

8 After Sales Support

Even after the purchase is complete, I will continue to be a resource for you. Whether you need recommendations for home improvement professionals, advice on property management, or assistance with future real estate transactions, I will be there to support you.

Overall, my goal as a real estate agent is to be your trusted advisor, providing you with the *expertise, guidance*, and *support* you need to make confident decisions and find the perfect home. I am dedicated to helping you navigate the complexities of the real estate market and ensuring a successful and satisfying homebuying experience.



Your Real Estate Agent's Role

A real estate agent's job is to help guide you through the complexities of buying or selling a property. You need to think about financing, appraisals, inspections, closings and more. As your agent, I am committed to protecting your interests throughout the entire transaction with integrity, honor, professionalism, and expertise.

As a buyer, your real estate agent will...

- Along with a local, professional loan officer, help you determine how much home you can afford, explain financing options, and help you find the right loan and local mortgage lender
- Explain earnest money deposits and your negotiation strategy
- Assist in your home search through the local Multiple Listing Service
- Provide objective data about each property, including information you might not realize is available
- Schedule property showings
- Help structure purchase offers that meet the terms and conditions you require
- Negotiate and help resolve any issues that arise with the transaction that could delay closing or void the contract
- Coordinate and schedule all necessary inspections to determine the overall condition of the property and reveal any potential issues that may require repairs prior to or after closing
- Obtain and help you understand any homeowner association documents (if applicable)
- Coordinate appraisals and other items your lender may require
- Go on a final walk-through to make sure everything is in order and any repairs have been made properly
- Work with you and the seller's agent for a smooth, problem-free closing



The Home *Buying* Process

- 1 Buyer Consultation
- 2 Financing Your New Home
- 3 Determine Your Parameters
- 4 Finding Your Ideal Home
- 5 Making an Offer
- 6 Repair and Appraisal Negotiations
- 7 Close & Move In

1 Buyer Consultation

A buyer consultation is your first meeting with me, your Berkshire Hathaway HomeServices RW Towne agent, and marks the start of your homebuying journey. During this meeting, I will outline the homebuying process, explain my role and responsibilities to you as your real estate agent, review the necessary paperwork, and answer any questions.

To establish an effective and efficient working relationship, we will determine your priorities, explore your wants and needs in your new home, and identify your ideal timeline. Having this information from the start will allow me to help you move forward confidently as we explore each step of the process.



2 *Financing* Your New Home

Before you can officially begin your search, you will need to get pre-approved for a mortgage loan. I will connect you with our partners at RW Towne Mortgage to complete the pre-approval process and identify the right mortgage for you.

What's the difference between pre-qualification and pre-approval?

Pre-qualification is not a mortgage approval, but simply an estimate of what you can afford. When you pre-qualify for a mortgage, the lender collects self-reported financial information regarding your income, monthly debts, credit history and assets, and then uses this information to estimate how much house you can afford. Getting confirmation from a lender that you pre-qualify for a home loan provides a general idea of how much you'll be approved for when it comes time to close. The lender has not yet committed to, nor have you received an actual guarantee of funds.

Pre-approval goes a step beyond pre-qualification. Your lender will pull your credit history in addition to reviewing bank statements and various financial documents to provide an estimate of the loan amount and interest rate you're likely to qualify for. You'll receive a pre-approval letter to supply to sellers, demonstrating that a lender has verified your financial information. A pre-approval is a stronger indication of what you can afford and adds more credibility to your offer than a pre-qualification.



3 Determine Your *Parameters*

Finding and buying the right home is a deeply personal journey that starts with identifying your unique needs and preferences. Your home purchase is not simply a financial investment, it's a lifestyle choice. What experience do you want to have living in your home? How do you envision yourself living there day-to-day? Once you have a clear understanding of what you're looking for, you can begin your search for your ideal home.

Monthly Budget

There are quite a few costs when buying a home, so it's a good idea to set a target price range that you can comfortably afford. Your monthly costs will include your mortgage payment, as well as insurance, taxes, and HOA fees (if applicable). Your RW Towne loan officer will help you factor all of these costs into your final monthly budget.

Neighborhood

The property you buy will be much more than a house; it will be your home, so it's essential to consider what neighborhood features are important to you. How long would the commute be? Is it important to have a certain school or healthcare system nearby? Do you want to live by the water, close to a shops and restaurants, or in a community with a neighborhood pool? These are just a few of the questions you should consider before you begin your search.

Home Features

Organization is the key to finding the home you want. Start by creating a wish list to help you identify what home features are most important. Separate your needs from your wants—your absolute must haves versus features that you are willing to compromise on. Additionally, you'll want to identify the things you don't want in a home. The more I know about what you want, the easier it will be to help you find the right home.

Carefully evaluating these parameters will help you make an informed decision when buying a house.

4 Finding Your *Ideal* Home

Now we're getting to the fun part—searching for your new home! Keep your wish list in mind as you review homes and understand what you're willing to compromise on. Once you have a few properties you are interested in we can arrange showings.

Keep an Open Mind

Finding a property with everything on your wish list may be a challenge. You may need to compromise on some less important features, or consider making a few updates.

Don't Rely on Your Memory

After a while, it can become difficult to remember which features belong to which home. As we visit open houses and go on private viewings, we will take detailed notes to help us remember why you liked or didn't like a property. Jot down your first impressions, repairs or replacements you might want to ask the seller to make, is there ample space and storage to meet your needs, etc. When the time comes to make a decision, having notes to refer to will be a valuable tool.

Look Beyond the House

Consider how a home's location will affect the flow of your day-to-day life. Drive around the neighborhood during different times of the day to test out your commute and get a sense of what the traffic will be like. Even if you decide a neighborhood isn't right for you, you'll have a better idea of what to look for the next time you're touring a home in a new location.



5 Making an Offer

You've found your potential new home and want to make an offer to purchase it from the seller. To reach an agreement, you will be considering more than just prices.

Typically, an offer includes the following information:

- **Proof of funds** and pre-approval letter
- **Earnest money** – A cash deposit made when submitting your written offer on a property to show "good faith" in your promise to purchase the home.
- **Purchase price** – Consider making your first offer your best offer because you may not get a second opportunity.
- **Contingencies** – Some common purchase offer contingencies include inspections, appraisal, or selling your current home. Upon the removal of the contingencies, the purchase agreement becomes binding for all parties.
- **Seller concessions** – Seller-paid closing costs and/or seller-paid home warranty are some examples of seller concessions.
- **Personal property** – Specifically included or excluded items (e.g. refrigerator, washer/dryer, plants in moveable containers, etc) in the contract.
- **Closing and occupancy dates**

I will present your offer to the seller and negotiate the best price and terms. My experience in handling negotiations can help you navigate through counteroffers, repairs, contingencies, and other aspects of the transaction.

6 Repair and Appraisal Negotiations

Getting your home under contract is exciting, but you are not done yet! The next two steps can often be the most challenging and can even derail the entire transaction. But don't worry, I'm here to help you navigate through these steps and ensure a successful closing.

Inspections and Repairs

It is highly recommended that you hire a licensed home inspector to thoroughly evaluate the condition of the home. The standard home inspection will review:

- Grounds and exterior structure
- Foundation, basement and visible structure
- The roof, attic and visible insulation
- Heating and cooling systems
- Interior plumbing
- Electrical systems
- Built-in appliances
- Walls, ceilings, floors, windows and doors

After the inspections are complete, we will review the lengthy inspection report to create a list of requested seller repairs. The seller may counter the request based on their ability to make repairs, and negotiations may continue until an agreed-upon repair list or renegotiated contract terms are signed by all parties. The seller is responsible for making any agreed upon repairs prior to closing.

Appraisals

An appraisal is an estimate of a property's value at a specific moment in time. If you are purchasing a home by obtaining a mortgage, your lender may require an appraisal to ensure the home is worth the estimated loan amount. Should the appraisal come in lower than the agreed upon purchase price and the contract is contingent upon appraisal, I will provide you options on how to proceed.

Additional Inspections

Other inspections of the property, some required and some optional, that are not covered in the home inspection, including but not limited to a termite, moisture, pool, survey, septic tank, etc. may also be necessary.



7 *Close and Move In*

Closing is when you and the seller sign all paperwork and the documents are recorded. Here are a few reminders to make the closing process smoother:

Utilities and Mail

A week prior to closing, remember to contact utility companies (including the security system) and request services be turned on or transferred into your name for the day of closing. Also, remember to forward your mail to your new address.

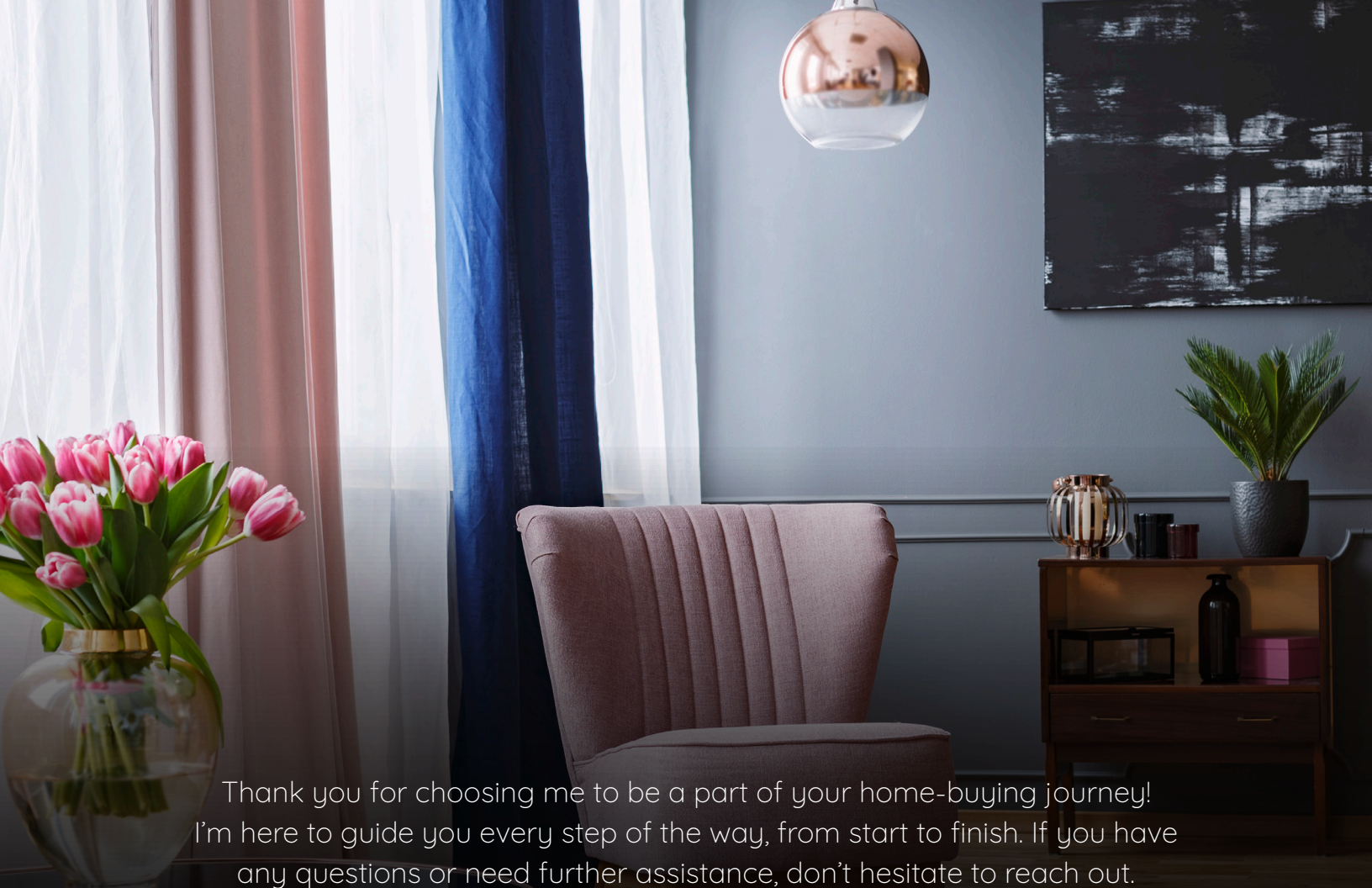
Final Walkthrough

A final walkthrough will be scheduled prior to closing to ensure repairs are complete and details of the contract have been fulfilled.

At Closing

- The settlement agent, which can be an attorney or a settlement company like RW Towne Title, receives the mortgage funds and down payment or cash to purchase the home.
- The settlement agent will record the transfer of the deed into your name and reconcile all monies required for settlement and transfer of title.
- You will receive keys to the property and be allowed to move into the home. The seller will receive their proceeds and the attorney will pay off their mortgage.
- Be sure to obtain garage door openers, device remote controls, appliance manuals/instructions, warranties, or any other item to help you settle into your new home.

At Berkshire Hathaway HomeServices RW Towne Realty, we understand that deciding to buy a home is a significant choice, and we appreciate the opportunity to assist you through this life-changing process.



Thank you for choosing me to be a part of your home-buying journey!
I'm here to guide you every step of the way, from start to finish. If you have
any questions or need further assistance, don't hesitate to reach out.

Darlene "Hollywood" Gaines

"Rolling Out The Red Carpet For My Clients"

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