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Home Buyer Questionnaire

All information is Confidential

DATE ___/___/___

Are you working with any other Realtors? YES or NO
Do you understand Buyers Agency? YES or NO
Do you have a current mortgage commitment? YES or NO

Contact Information

Name _____ Spouse _____

Children + Ages _____ Pets _____

Address _____

City/State/Zip _____

Phone – Residence _____ Work _____ / _____

Mobile _____ Fax _____

E-Mail _____

Preferred method of communication/updates? _____

Current Housing Status: (circle) Own & need to sell, Own & don't need sell, Renting,
other _____

Housing needs, wants & dreams

When: Yesterday 1-3 months 2-8 months just looking

Type: Single Twin Townhouse (row) Garden Unit High Rise

Bedrooms: 1-2 2-3 3-5 5+

Baths: 1- 1.5 2- 2.5 3+

Style preference (check any #): Colonial Tudor Split French Contemporary
 Cape Cod, Other _____

Garage: 1-2 car 2-3 3+ attached detached
other storage needs: _____

Lot Size: some grass room for kids to play 1/2/ acre Tara

Other Rooms desired: Family Room Home Office Finished Basement Private Suite and Other _____

Heating & Cooling: Radiator Hot Air C/A Cooking: Gas or Electric

Transportation Concerns: _____

Preferred School District: _____

Preferred Towns: _____

Comfort level on Fix-Up Scale: New Paint and Paper might redo kitchen or bath
 "This Old House"

Specific wants:

Critical Financial Thresholds

Employer _____ Spouse Employer _____

Length and type of present employment: _____ / _____

Total Long-Term Debt (Mortgages, Student Loans, and Car Payments):

Short-Term Debt (Credit Card, Home Equity Loan):

Desired Price Range: _____

Past Bankruptcy: YES or NO US Citizen: YES or NO

Est. present home value: _____ Balance owed _____

Money available towards purchase including closing cost: _____

Monthly Income:

_____ x 12 = _____ X 28% = _____

Monthly Debt:

_____ /MO = _____ X 36% = _____

Insights to help me assist you!

Hot Buttons:

What are your concerns in buying a home?

What are your goals and expectations of your real estate professional?

Notes:

Common Problems That Concern Buyers When Buying A Home

When assisting you in buying your home with David Oser, our focus is on your bottom line. We have found that many Buyers experience unnecessary problems inherent in the buying of their home that impede them from getting the most home for the least amount of money in the shortest period of time. Many Buyers waste countless valuable days in this pursuit.

Our buyers strategies are designed to overcome the common problems that tend to occur in the home buying process. Below you will find the most common problems associated with traditional real estate agents who provide some of these services that impede the buying process. In order to assist you in the most complete and professional manner, we ask that you take a moment to review the list below and identify which problems that concern you regarding the purchase of your home. Check off only the boxes that you believe will concern you during this process.

- Not being exposed to every possible new listing causing fear of not finding the right house
- Sale resulting in your best price opposed to sellers best price
- Confusion over comparable sales
- Desire to have seller make as many repairs as possible to avoid up front costs upon moving in
- Latest internet exposure to see every new listing the day it becomes available
- Evaluation of neighborhoods and schools for maximum resale value
- Unclear perception of work needed to bring a home up to your needs
- Poor communication from agent resulting in frustration and excessive time searching for a home
- Being unable to qualify for a loan to afford a special home
- Confusion regarding excessive paper work causing errors and lose of “special” property
- Seller’s unwillingness to make repairs to necessary for governmental compliance
- Concerns regarding house pest or smoking orders and their removal
- What if I am unable to get a mortgage on this property?
- What about removal of underground oil tank and other environmental concerns?
- Timing for all the inspections and can I get out of the transaction if there is a problem

Expectations

In the beginning of any relationship all parties come in with certain expectations of the others. This real estate business partnership is no different.

You should expect:

- I will be fair, honest and in communication with you throughout the entire buying and selling process.
- I will keep your personal/private information confidential.
- I will keep you informed of any new properties that come on the market in a timely manner.
- I will work to get you the highest possible price in the least amount of time.
- I will work to the best of my ability to find you the best house within the parameters you have established.
- I will be able to explain any stage of the transaction to you in a clear and concise manner.
- I will research any property you are interested in and find out as much information as realistically possible about it before you make an offer.

I will expect:

- Buyers to be forthcoming with any information I need to assist in your house hunting.
- That you will meet with a professional mortgage consultant and give them any information they may need to get you pre-approved prior to us going out to see properties.
- If it is a cash purchase, proper documentation of assets will be required.
- Buyers to sign a Buyers contract with me as their exclusive agent for a reasonable period of time.

I will expect:

- Sellers to be forthcoming with any relevant information about their home that may affect the sale.
- Sellers must to the best of their ability make any simple improvements and practice any housekeeping suggestions that I know will sell their home more quickly and for a higher price.
- Sellers should make their home as easy to show as possible to invite more agent showings.
- Sellers to understand that market conditions may change during the time of a listing and price adjustment may be in order after the initial listing price.

I expect that both Buyers and Sellers understand that this is my livelihood and over the years I have been very successful in helping my clients reach their goals when we work as a team. In exchange for my full time commitment to helping you with buying or selling I would ask that you would refer clients to me. This will allow me not to take resources away from helping you in order to continue to grow my business.

We both know what is expected of us going into this relationship. This understanding will help cut down on those surprises that can cause all our efforts to be wasted.

Pre-Approval Program

Many buyers apply for a loan and obtain approval before they find the home they want to buy. Unless a person is going to pay cash for the home, a loan application will have to be made sooner or later.

Pre-qualification by a mortgage officer is a simple procedure by which you get an opinion as to how much you qualify for and can discover any obvious obstacles that might cause problems. It is a good idea, but it is not as thorough as pre-approval.

Pre-approval entails making a complete application, ordering credit reports, verifications and everything for the borrower. The Mortgage Company will issue a commitment subject to a specific interest rate and points and the satisfactory appraisal when a property is located.

There is usually a time limit placed on pre-approval commitments. You'll want to be ready to look at homes and make a decision after you receive your pre-approval commitment.

There are several distinct advantages to using the pre-approval program:

You look at the "right" homes that you can afford. You won't be disappointed by choosing a home that you may not be able to afford.

You save money dealing with a seller who is comfortable about "tying up" their home with a party who has a definite loan commitment. This is one less contingency for the seller to be concerned with.

You close more quickly because in most cases, the thing that takes the most time is getting a mortgage. The credit reports and all of the verifications take time to be mailed out and returned.

You minimize trauma of not knowing whether or not you qualify.

Items Needed For a Credit Application

Employment

- Addresses for two full years
- Gross monthly income
- W-2s, if available
- Proof of retirement, disability or Social Security
- Proof of income from rentals, investments, etc.
- Proof of child support or alimony paid/received
- Year-to-date pay stub
- If self-employed:
 - Two years 1040 Tax Returns
 - Current year profit and loss statement

Creditors

- Each creditor's name, addresses and type of account
- Account numbers
- Monthly payments and approximate balances
- Amounts of child care expenses

Banking

- Names and addresses of saving institutions
- Account numbers for all accounts
- Type of accounts and present balances

Miscellaneous

- List of assets in stocks, bonds, and property
- Life insurance cash value (documented if used as cash down payment)
- If applicant is selling a home, a copy of sales contracts
- Social Security numbers for all parties
- Veterans - Certificate of Eligibility and DD-214
- Cash or check to pay for application fee

REALTORS®

- Copy of sales agreement
- Copy of listing on property
- Instructions on how appraiser is to gain entrance



Who is David Oser?

David grew up on the suburban North Shore of Chicago. He and his family moved to South Florida where he lived and worked for 17 years. He then lived in New York City before moving to Philadelphia in 1984. David has a keen understanding of the problems and concerns of moving across town, or across the country.

Upon completion of a bachelor's degree in marketing and business administration from Babson College, David decided to travel. He taught school aboard a 176-foot sail training ship in Europe and North Africa. David's Eagle Scout training came in very handy during those 2 years away from home.

Upon his marriage to Hillary, in 1986, he moved to Bala Cynwyd. They still live there with their 2 daughters, and German Shepherd. His hobbies include hiking, camping, antique shopping and old cars.

David's constant desire to better serve his clients has pushed him to earn his PA Brokers License. He is also an ABR (Accredited Buyers Representative), and CRS (Certified Residential Specialist), GRI (Graduate of the Realtors Institute), and SRES (Seniors Real Estate Specialist).

He has been assisting people in the area who are buying and selling real estate since 1988.

His goal is to provide a smooth, understandable, and stress-free experience when buying or selling a home.

He treats all his clients the way he would like to be treated, with dignity and respect.