

# TravisConti.com



Travis B. Conti-Michigan Realtor



HUBBELL  
BRIARWOOD

## Buyer Information Package

*Provided specially for YOU courtesy of:*

### The Travis Conti Group

[www.TravisConti.com](http://www.TravisConti.com)

[www.LansingChristianRealEstate.com](http://www.LansingChristianRealEstate.com)

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Service Deserves Its Rewards®



**“Reputation is Important but Character is Priceless!”**

# Buyer Information Package

## 10 Reasons to Buy a Home

1. **Real estate over time has been considered a good investment because most of it has appreciated.** The effects of leverage can multiply the increase when borrowed funds are used to purchase the home. Many times, the largest investment a person owns is their home. Homes have been a good hedge against inflation. Homeowners build equity and can borrow against that equity for a variety of reasons that could include college, medical, or to start a business and **housing values will certainly rebound as they have proven to do over the history of our economy.**
2. There have never been **more housing choices or more motivated sellers.** There is truly a home that fits you and your needs if we just stay focused and have faith!
3. **Renting is essentially a waste of your hard earned money.** You can actually in many cases own a home for less than renting!
4. Interest rates are reaching **all time lows** and there are many programs to assist in helping you make your next home a reality.
5. Special U.S. Government programs are available to almost anyone making it hard to pass up the opportunity for home-ownership especially for **1<sup>st</sup> Time Home Buyers.**
6. **Property taxes on a first or second home are deductible for Income Tax** purposes and qualified mortgage interest and home equity loans are deductible for Income Tax purposes.
7. Investment Properties have never been so readily available and can **provide incredible rental income opportunities.**
8. **Preferential tax treatment** on gains that have been made from capital assets held more than one year is permitted by the IRS. This is especially important for homeowners with gains in excess of the allowable exclusion.
9. Mortgage payments include the interest for the time that the money has been used and principal to retire the debt over a period of time. **Each month part of the payment is for principal accumulation.**
10. Take the next step and begin to take pride in your own home and begin to enjoy all of the benefits while **making a great investment at just the perfect time!**

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## The Role of a Buyer's Agent

In Michigan, prior to 1994, the “policy of agency” (who an agent represents) was that both the listing agent and the selling agent represented the seller (who paid the commission). Today, the listing agent represents the seller, and the buyer's agent represents the buyer. **Buyers have a choice!** Sellers still pay the commission but it is paid the brokerage firm of the listing agent. That brokerage in turn pays half of the received commission to the brokerage of the buyer's agent. The individual agent is then paid on whatever level has been agreed upon in their office policy. **Agents have a choice!**

**Agents can elect to represent either seller or buyer, or both** if the situation arises wherein the listing is one that is listed by the buyer's agent him/herself. That's called dual agency. In such a case, the agent pledges fairness and honesty. Working as a dual agent is common, since buyers inquire with the listing agent about the properties. I must have written permission to work as a dual agent from both the seller & buyer.

I've been asked many times what my policy is, and to clarify whom I represent when I have a reply to my offer of service.

### **Here is my policy regarding Dual Agency:**

Whatever the Buyer (s) says to keep confidential between them and I stay confidential.

Whatever the Seller (s) says to keep confidential between them and I stay confidential.

Whatever is said to pass along to either Buyer or Seller is passed along to ensure a smooth transaction takes place.

Dual agency **takes the guess work out** of communications between the Buyer (s) and Seller (s).

### **Benefit to the Buyer:**

1. Total commitment to the buyer
2. Maximum effort on their behalf
3. Exposure to the entire market
4. Confidentiality
5. Disclosure & loyalty
6. Track record of successful negotiations
7. Privacy for the buyer
8. Strongest possible protection of the Buyer's interest
9. Mortgage financing
10. Buyers will save money since I will be fighting to protect their interest.

### **Benefit to me as their agent:**

1. Buyer loyalty
2. More qualified Buyer
3. Educated to the market place
4. Peace of mind, less conflict
5. Ability to offer more services

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## When will the buyer need to sign an agreement?

It will **not be mandatory** for the Buyer to sign an agreement with me at initial contact, although I would be happy to do so. I extend much effort, time, expertise, loyalty, and education to be singularly informed on behalf of my buyers. However, I would hope that with such good service and representation, a buyer will be loyal to me!

**At the time an offer is written**, and then it is necessary to sign an Agency Agreement stating whom I represent. It becomes part of the offer. Agency representation is also in the verbiage of the purchase agreement.

## What about new homes and new subdivisions?

Yes, **I am an active member of the Greater Lansing Home Builders Association** with an extensive background in New Construction. I include new homes and new subdivisions in my showings of homes throughout the Greater Lansing areas. Unlike some areas of the country where builders do not cooperate with Realtors, builders seek our assistance since we sell 70% of their product. Many times incentives are offered to Realtors for their buyers.

## The site salesperson represents the builder, so a Buyer should have representation.

The policy in Michigan is to have the realtor present when viewing the new homes. In order to have Buyer representation, nothing should be registered or signed without your realtor. **If you are just looking, say so, and you may not be asked to register yourself.** If asked, state that you are working with a realtor and will return with that realtor if interested in that subdivision.

**In the case of new homes** understand that the builder's billboards many times state a price, i.e. \$150s. It may have been put up at the opening of the subdivision and have appreciated since then. There are many options, such as fireplaces, granite countertops, and other upgrades that are in the models, and/or lot premiums. It goes up quickly from there. **Representation for the Buyer is very important today!**

## MLS Member:

As a member of the Multiple Listing Service, I can **show you any property regardless of what company** has the listing. I also have access to every foreclosure that is available, so don't sign up for any "foreclosure" website. If you should see an ad in the paper or a sign in a yard, **call me to find out the information.** If you want to see it, I'll make the arrangements to show it to you at your convenience.

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## For Sale by Owner:

Many times a homeowner will work with an agent, even though the home is not listed with a real estate broker. It is necessary for the agent to introduce the buyer to the property. A homeowner trying to sell his home himself is usually doing so in hopes of saving the commission. Coincidentally, this is the reason a buyer wants to deal directly with a homeowner. **However, buyers beware- many times these homes are over priced.** More often than not, these sellers are not aware of market conditions, therefore are asking more than what the property is worth.

## Open Houses:

One of the greatest opportunities you have as a buyer in the market for a new or existing home is to visit open houses in your spare time. **I strongly encourage this.** When you arrive at the open house just **mention you already have a buyer's agent** and you are out looking. They should allow you to browse without pressure. If you do have interest in the specific home you are visiting **keep your excitement to yourself** and give your agent a call for more information.

## Short-Sales (Pre-Foreclosures):

First of all forget the word **“SHORT”!** The term or name of these types of homes that are listed in our market place comes from the seller's balance owed to their mortgage companies and the amount that the home is being sold for. The seller is falling **“SHORT”** of paying off their mortgage commitment (s) and hence the name was birthed. The truth about short-sales is simple basic math. **Less than 20% of all short sale listings actually are approved by the mortgage companies** and end up transferring ownership to a new buyer and closing. The other **80% end up in foreclosure or restructuring** of the seller's loans. Short-sales can take up to 18 months to actually finalize with an average of **somewhere between 5-12 months when they are successful.** On paper the short-sale listings look like good values because they are typically priced well below market value however in most cases the **mortgage holders have not approved the price they may be listed for.** Typically the mortgage companies will not give the listing agents a price or even price range to list these homes for making it difficult for all list agents to navigate the pricing structure. This obviously contributes to 80% failure rate.

**WARNING:** If you plan on pursuing a short-sale purchase be prepared to wait for a long time and to more than likely be disappointed in the results. (The 80-20 rule)

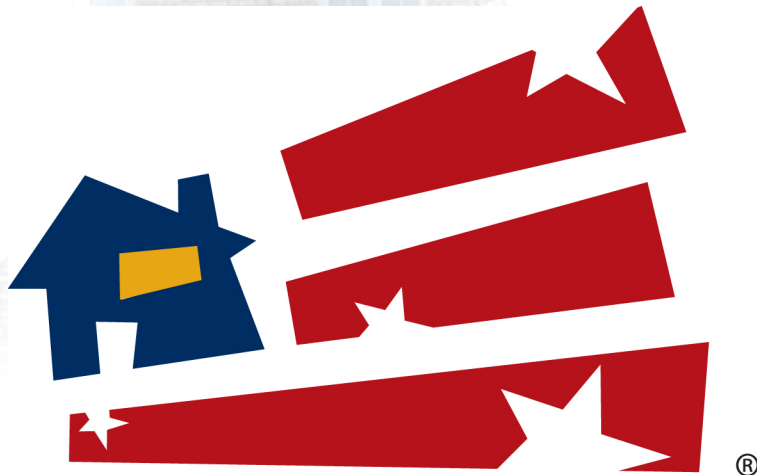
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## Foreclosures (Bank-owned or REO):

These are **bank seized homes** that the previous owner failed to pay their mortgage payments on. Typically these homes are in **need of work sometimes a lot of work**. They often have mold issues as they sit for long periods without utilities and the basement often gets wet and the mold growth takes place. These homes are **often great buys** for the handy person or when one is left in good condition by the previous owner. They are typically **priced to sell quickly** and often end in a bidding war. Foreclosures will **frequently not qualify for FHA-VA or Rural Development** mortgages because of their condition.

There are currently foreclosure guidelines on many of these homes, that limit the **first 15-30 days** that a foreclosure is listed on the market for sale to buyers that intend to **“owner occupy”** the home. **Only owner occupant** buyers can bid and **investors have to wait in line**. The design of this is to encourage home ownership and not rental or remodel and resell homes. Overall foreclosures make up a very large segment of the Real-Estate marketplace and can be a great option for home seekers.



**Homes *for* Heroes**

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## Good Financial Information Leads to Good Decisions

Better decisions are made when they are based on good financial information. I work and recommend solely with local lenders, which have made a commitment to service and integrity in the lending institution. **If you need a referral, please ask!**

**Estimated Purchase Costs** – It is important to know how much you'll need to buy a home not only for the down payment but also for all of the fees that are charged in connection with getting the loan and conveying title. Detailed below are costs incurred prior to closing, which you should be aware of.

### Projected Expenses for the Buyer

\$500-1,000 Standard	Good Faith/Earnest Money Made payable to <b>Tri-County Title</b> , at the time of writing the offer.
\$250-375	To lender at the time of mortgage application
\$275-475	Property Inspection, payable at time of inspection (Recommended but Optional)
\$80-100	Radon Gas Test, payable at time of inspection (Recommended but Optional)
\$275-425	Well & Septic Inspection, payable at time of inspection (Recommended but Optional) Point of sale Counties-Seller Expense
\$50-80	Pest Inspection, payable at time of inspection (Recommended but Optional)
\$500-1,200	Homeowners Insurance, payable prior to closing, One year pre-paid policy
\$150-300	Attorney Fee, review of documents (Optional)
\$350-550	Lender Appraisal Fee, too establish a property value for the mortgage
\$250 ( <b>I rarely charge this</b> )	CBHB Buyer Agency Fee (This can be paid out of your closing costs)

\* Some amounts are approximate.

\*Time limits are usually placed on pre-approval commitments. It is recommended to be ready to look at homes and make a decision after you receive your pre-approval commitment.\*

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The advantages of being pre-approved are:

- Looking at the correct-priced homes.
- Avoiding disappointment in deciding on a home that you can't afford.
- Saving money with a seller who is confident about taking their home off the market with buyers who have a definite loan commitment.
- One less contingency that the seller will be concerned with to get their home sold.
- Closing more quickly the lengthiest contingency is usually the mortgage approval. The appraisal can be done quickly.
- Minimizing the anxiety of not knowing whether you qualify.
- Being prepared for closing costs and fees that may apply to your loan and overall budget.
- Overall Peace of Mind
- Buying leverage when making an offer to purchase
- Sellers want to see that you can actually qualify for a mortgage before they take your offer seriously.
- Knowing what you're comfortable with from a monthly investment standpoint is extremely important. What you may be approved for could be way more than you want to budget for. Planning is key.

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## Preparation for a Mortgage Application

### **Employment:**

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

### **Creditors:**

Proof of 12 Months Rental History (Cancelled Checks, Money Orders, etc.)  
Each creditor's name addresses and type of account  
Account numbers for each  
Monthly payments and approximate balances  
Amounts of child care expenses

### **Banking:**

Names and addresses of banking institutions  
Account numbers for all accounts and current bank statements  
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 & DD-214  
Cash or check to pay for application fee

### **Documents needed from Purchase for Bank:**

Copy of sales agreement  
Copy of listing on property  
Seller's Disclosures if Applicable  
Copy of the Earnest Money Deposit  
Picture ID

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## My Unique Selling Position

### **Integrity is the Key:**

I believe in Practicing the **Golden Rule Professionally as well as Personally**. My word is my bond and I don't believe in grey area when it comes to communications. So if you are prepared to be honest with me as your Agent than I am very blessed to be helping you on your journey to your next home! I want to treat you as I would like to be treated myself throughout the entire process and beyond.

### **Neighborhood Knowledge:**

As a Mid-Michigan resident since 1983 I know the neighborhoods that you are considering or will find someone who does. I will identify comparable sales, and information on the schools, shopping, demographics, and other things you feel are important.

### **Appropriate Houses to Consider:**

I'll look for what you want and can afford in an area you want to live. I'll show you all the homes that are available, not just the ones that I have listed. I will look for homes that are not yet on the market.

### **Good Financial Decisions:**

Every buyer needs basic financial information to make a good buying decision. You'll know that you qualify for the home, what the payments and the closing costs will be. I'll also make additional suggestions like making extra principal contributions with your regular payment and suggest an alternative type of mortgage to allow for the least expensive cost of housing.

### **Knowledge of Loan Programs:**

With experience and sales volume I have a strong knowledge of the variety of loan programs that are available for my clients. From FHA-VA type loans to Conventional or Down Payment Assistance programs I can help navigate through the process and tell you whether or not a home will qualify for based on condition, price, or other specific criteria.

### **Work Diligently to Find Your Home:**

**I'll work hard to find your new home.** I understand that finding a home is a priority and will consider it the same. When I find one that I feel meets your needs, I'll show it to you as quickly as possible and when you find one that is interesting to you call me and I will be there.

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## My Preferred Business Partners:

### Mortgage Partners:

**Chad Dennis** Union Home Mortgage  
Cell: (517) 819-7553  
[Cdennis@unionhomemortgage.com](mailto:Cdennis@unionhomemortgage.com)

**Joel Dakers** PNC Mortgage  
Cell: (517) 331-1012  
[Joel.Dakers@pncmortgage.com](mailto:Joel.Dakers@pncmortgage.com)

**Joe White** VanDyke Mortgage  
Cell: (517) 281-2416  
[jwhite@vandykmortgage.com](mailto:jwhite@vandykmortgage.com)

**Marty Walker** Flagstar Bank  
Cell: (517) 490-2706  
[Martin.Walker@flagstar.com](mailto:Martin.Walker@flagstar.com)

### Home Inspectors:

**Roger Smith**  
Kingdom Homes  
Office: (517) 626-7422  
Cell: (517) 202-7776  
[kingdomhomes@core.com](mailto:kingdomhomes@core.com)

**Ben Durrant**  
Durrant Inspections Services  
Cell: (517) 743-2844  
[Ben@DurrantInspections.com](mailto:Ben@DurrantInspections.com)

**Randy Leak**  
Property Prestige LLC  
Cell: (517) 348-7817  
[Rleak0813@gmail.com](mailto:Rleak0813@gmail.com)

### Well & Septic Inspectors:

**Mike Johnson**  
Johnson Inspection Services  
Office: (517) 543-5413  
Cell: (517) 231-9119

**Ben Durrant**  
Durrant Inspections Services  
Cell: (517) 743-2844  
[Ben@DurrantInspections.com](mailto:Ben@DurrantInspections.com)

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# Buyer Information Package

## Home Protection Plan:

Some sellers provide a **Home Protection Plan** for the buyer that covers certain items for a one-year period like:

- Heating and air conditioning systems
- Interior plumbing
- Built-in appliances
- Electric pool equipment
- Miscellaneous Items

If a Home Protection Plan is not provided on the home you contract for, you can acquire the coverage yourself, or ask the seller to provide one at the time of closing. The price of a home warranty ranges from \$390-490. When a claim is made through the Home Warranty Company, a predetermined deductible payment is required at the time of claim.

## Home Inspection

Typically, the seller will provide a property disclosure for interested buyers prior to writing a contract. This will declare the material facts about the physical condition of the property. **Bank owned/foreclosure properties will not provide disclosure statements!**

The property disclosure does not take the place of a buyer's inspection that is usually made after a contract is completed. A provision for a home inspection can be added to the sales contract identifying the areas to be inspected by a professional inspector. The purpose of the inspection is to find major defects in the home.

The areas of concern include but not limited to:

- Mechanical – heating, air-conditioning, appliances.
- Plumbing – fixtures, lines, water heaters, sewers.
- Electrical – wiring, out of date systems.
- Structural – doors, windows, roof, foundation, drainage, ventilation, and environmental hazards.
- Radon Gas- 2<sup>nd</sup> leading cause of lung cancer in the U.S.

I will be happy to supply a list of recommended inspectors. Inspections are usually conducted to detect major defects in home systems. If such defects are detected the buyer has a few options. The buyer can request that the seller fix the problems, ask for a reduction in the sales price to cover repairs, or decide not to proceed with the transaction. **Please see my Preferred Business Partners on the Previous Page.**

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# Buyer Information Package

## Process of Buying a Home

### **Orientation:**

During the initial interview, you'll share your expectations and learn about the process of buying a home. This meeting should take 1 hour or less. You'll obtain valuable market knowledge about areas, prices, financing, your qualifications, and normal procedures.

Considering your wants, abilities, and needs, you decide on price, size, style, and area. At this point, we will begin the search to find your new home. I will then set a personal property search up catered around the details of our interview.

### **Financing:**

A strategy for a successful purchase is to apply for pre-approval prior to finding a home. Negotiating a contract without a loan commitment can be almost impossible in our current market environment.

There are specific things necessary to make a loan application and assembling them can take some time. It is recommended to use the enclosed list.

### **What makes a good offer?**

What points should be included in your offer or purchase agreement? Besides the "must haves" such as date, name of parties, price, address of property, date of closing and all signatures, there are other considerations that you as a buyer should consider.

Contingencies are events that must occur before a contract becomes binding. **Contingencies written into the purchase agreement that protect the buyer include:**

**Financing-** Unless a buyer has cash, the offer should be contingent upon the buyer's ability to obtain a mortgage within a given period of time and for terms set forth in the agreement. It may also be stated that the buyer will apply for a loan within a certain number of business days and the date at which time loan approval will be given.

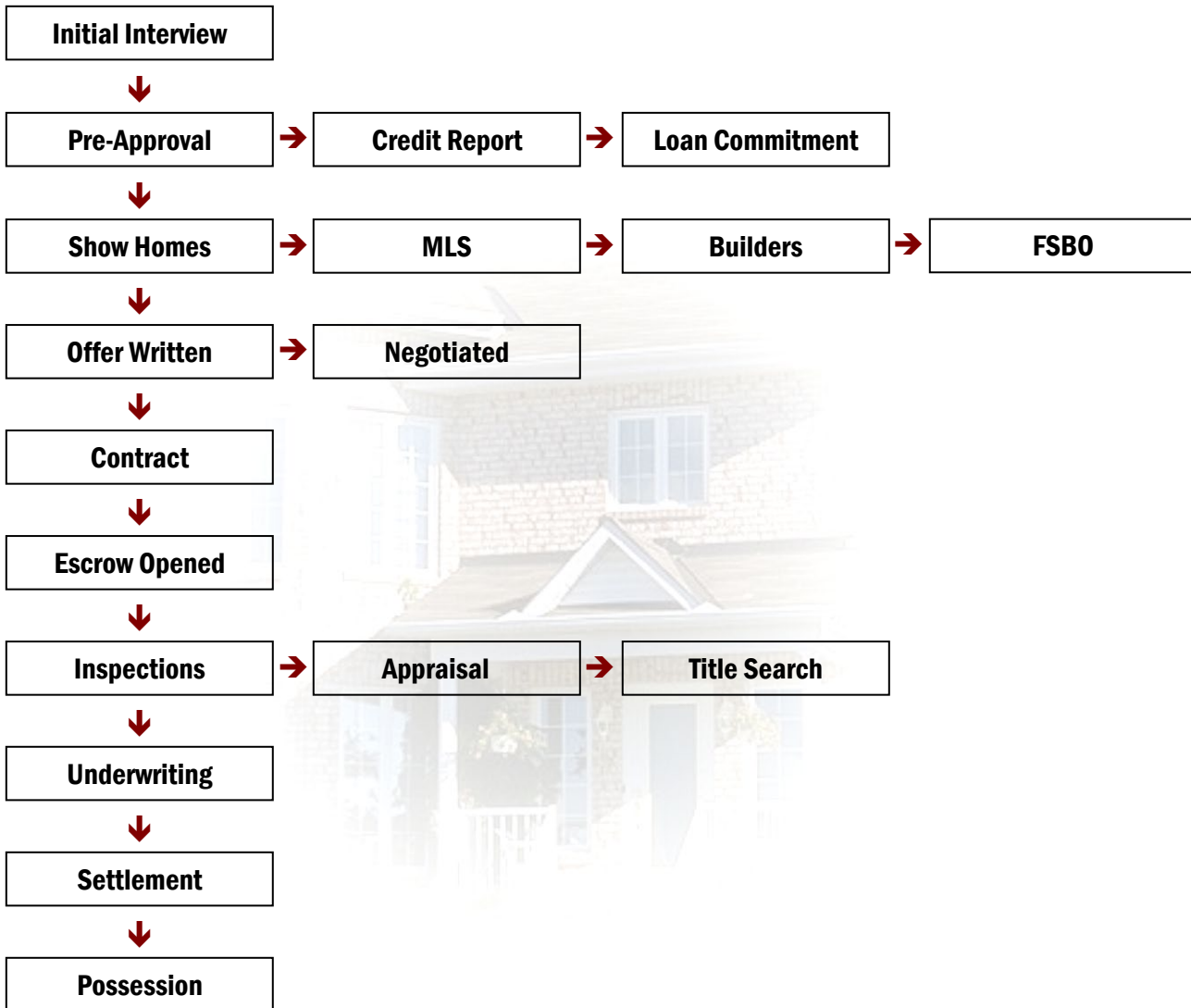
**Home sale contingency-** If you have a home that must sell before you purchase another, it should be listed as a contingency in the purchase agreement. Keep in mind that the seller may accept such an offer but still keep his property on the market and is still able to accept other offers. These types of offers aren't very popular in our current market. Homes can take several months to sell.

**Home inspection-** The sale is also usually contingent upon a satisfactory inspection to the buyer. I recommend professional home inspectors. Optional inspections may or may not include pest, radon, well, septic, etc.

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## Home Buying Process:



**CELEBRATION!!**

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# Buyer Information Package

## Experience-Awards:

I am Daily **Practicing** the "**Golden Rule**" Professionally and Personally

Over **30 years** of Sales / Sales Management Experience

Greater Lansing Homebuilders Association Member Since 2004

GLAR Member Since 2004 / Michigan Licensed Realtor since January 2004

#1 Individual Coldwell Banker Agent in Michigan in 2018 & 2019 for Units

#2 Individual Coldwell Banker Agent in Michigan in 2017 for Units

2012-2014 Coldwell Banker International President's Elite Member (Top **2%** N. America)

2014-2019 Coldwell Banker International President's Premier Member (Top **1%** N. America)

**Realtrends.com One of America's Best Real Estate Professionals 2005-2019**

Realtor.com Award of Excellence Winner for On-Line Marketing Expertise

2012 Delta-Waverly Community News People's Choice **Realtor of the Year**

2015 City of Lansing's Community News People's Choice **Realtor of the Year**

**"PREMIER AGENT"** with ZILLOW, TRULIA, REALTOR, HOMES, FASTEXPERT, FAVORITE AGENT, TOPAGENTS, AGENT PRONTO and COLDWELL BANKER.COMS!

**BBB** Better Business Bureau **A+** Rating

## Expertise:

**Proven** Negotiating Skills with over **30 Years** of Sales/Management Experience

**AWARD WINNING** Internet Marketing & Property Listing Expert

**"HOMES FOR HEROES"** Ambassador Serving Our Heroes Real-Estate Needs!

**Proven and Accomplished Buyer's and Seller's Agent** Specializing in Client Care

**Luxury Home Specialist**

**New Construction and Resale Home Specialist** Extensive Vacant Land Experience

**Instructor** for the **Center for Financial Health** on Home Buying Processes

**1st Time Home Buyer Advocate** with Extensive 1<sup>st</sup> Time Buyer Experience

**Experienced 1st Time Home Seller Advocate** with Extensive Marketing Knowledge

**Complete Coverage of the Entire Mid-Michigan Area** with Extensive Knowledge

**Tech Savvy** with Knowledge of all the Available Real-Estate Tools

## Personal Information:

Father of 3 Beautiful Children (**23, 21, & 18**) and Happily Married (**Sarah**) since 1996!

Grandfather of a New Grandson in 2019 & Granddaughter in 2020!

**Service to my Lord, my Family, my Church, and my Client's is Very Important to me!**

**Very Active in my Community with a Passion to Help Substance Abusers Recover**

**Former Board of Administration, Pastor's Cabinet Member, and Delegate for CFMC.**

**VERY GRATEFUL CANCER SURVIVOR THROUGH **GOD'S GRACE!****

Born in **Petoskey Michigan** in 1971 and a Current Resident of Lansing Michigan

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# ASK ME ABOUT MY HOMES FOR HEROES PROGRAM

## Service Deserves Its Rewards®



Hello Heroes! I have been given the awesome responsibility and privilege to be a designated Realtor in Michigan representing our community heroes as part of The HOMES for HEROES Real-Estate team. Many of you among us do not realize how important you are to our Community, Country, and often Worldwide. **Who's a hero you ask?** Glad you asked! A Homes for Heroes HERO is defined as a Law-Enforcement Officer, Teacher, Military Serviceperson, Healthcare Worker, Firefighter or EMT. Obviously, there are HEROES among us everywhere we look in many different professions but if you find yourself in any of these categories you may qualify for a reward when buying or selling Real-Estate with me! The average CASH REWARD is nearly \$1500! Ask me how this works when you reach out to me and we will start our HOMES for HEROES journey together! **CLICK ON THE FOLLOWING LINK TO SEE MORE ABOUT THE HOMES FOR HEROES BLESSING:**  
<https://www.homesforheroes.com/>

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# Buyer Information Package

## What my Client's have to say:

"I loved working with Travis. **My wife and I felt well cared for** and in great hands throughout the entire process of buying our home. **I would wholeheartedly recommend Travis to anyone looking to secure the services of a Realtor in Central Michigan!**" Top Qualities: Great Results, Personable, High Integrity"

~Dave Schubert

"The time between knowing we were moving to Michigan and actually arriving here was pretty short, so we needed to find a home fast. **Travis could not have been more helpful.** He patiently answered all our questions, never once tried to influence our decisions one way or another, and quickly provided numerous property listings for us to review, always listening closely to our needs. **Because of his diligence we were able to find a wonderful home, make an offer, and close on it in a matter of weeks.** Thank you, Travis! You were definitely an answer to our prayers!"

~Rev. Bruce N. G. Cromwell, Ph.D.-Rev. Mindi Grieser Cromwell, Ph.D.

"My wife and I have known Travis for many years. We first purchased a car from him while he was working at a local Cadillac dealer and was very happy with his services. Shortly after getting the car, I had a problem and he was more than willing to take care of the problem for me. I learned at that time, **Travis could be trusted and was not just a salesman.** Travis has shown us many houses and has been in our home many times. He helped us with refinancing my house after my wife passed away and was a real blessing. Travis knows when it comes time for me to sell my house and move wherever, I want him to do all the paper work and running for me. At this time, I don't know when that is going to be, but I hope Travis is around to take care of business for me when that time comes. **Travis is a person who can be trusted and will do anything he can to help you.** God Bless.

~Jim Stephan

"Travis was a referral from my mortgage broker. I didn't know anyone else; so I went with him. I am so glad I did! Travis is very good at what he does. **He is skilled at getting to know his clients and using this ability to find the right house to turn into a home for people.** Travis took me to see any house I wanted to, and in just about three weeks we found a home. As a first time home buyer, he then very patiently walked me through the process of making an offer, the inspection process, and then the closing. I thought it happened quickly, but it was all comfortable. **I had faith, and trust in Travis,** and my family have been very happy in our home."

~Jenny Cunningham

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# Buyer Information Package

## What my Client's have to say:

"We were pleased to have worked with Travis Conti as our agent and believe him to be worthy of high praise. Travis was friendly, knowledgeable, had attention to detail, and made us feel as if we were his only client. **Above all, we knew that we could trust Travis in all of his dealings on our behalf, and that is truly priceless, especially when you are embarking on such a large task as buying a home.** We were probably rather difficult buyers, as we were rather particular and constrained by cost issues. Travis probably showed us close to 40 homes over 5 months and wrote offers on several as well. Travis rarely seemed to weary of the task and we always felt that **he was looking out for OUR best interests.** We would give Travis the highest recommendation possible to anyone considering a Realtor in the Greater Lansing Area."

~Amanda Radaz

"The best thing I can say about Travis Conti is the patience he instills in each one of his clients to take their time, and **find the best home for their situation**, and not necessarily jump on the first thing they like. Travis has a good handle on the local real estate market and all of his clients benefit from that knowledge in every transaction he is involved in. **Travis is full of integrity** and everybody that does business with him can pick up on that instantly."

~Ryan Armbrustmacher

"**Travis made the daunting task of selling one home while building another manageable.** We could always count on him for an honest answer, even if it wasn't the one we wanted to hear. We were real estate novices, and Travis could easily have taken advantage of our inexperience. Instead, he devoted himself to answering all of our questions patiently (and in many cases, repeatedly) until we finally figured it out. Travis was diligent and worked tirelessly. He was never too busy to return a phone call or make time for us. **Above all, Travis demonstrated honesty and integrity throughout the entire process.** If we decided to sell our home tomorrow, we would call him first."

~Kent & Andrea

"When my family and I decided to get serious about looking for a new home, we didn't have an agent or realty company in mind. **A friend had just bought a home and gave me Travis's name.** She gave him high marks as an agent so I gave him a call. Travis was very patient with our inexperience and "home buying jitters" and was there for us through each step of the process, from suggesting properties to viewing the homes and then submitting our offer. **We never felt he was pushing us into a decision and we appreciated his guidance and advice.** I would gladly recommend Travis Conti to anyone looking to buy a home." ~Deb Young

**“Reputation is Important but Character is Priceless!”**

# Buyer Information Package

## What my Client's have to say:

"Our experience with Travis as first time home buyers was easy and stress free. Travis displayed an excellent ability to find homes that fit our personality and price range. He has a vast knowledge of the real estate business and a great personality to go along with it!"

~Lindsay & Andy Zevchak

"I've worked with several Realtors in the past few years and sure they did their job but Travis Conti is clearly a Realtor that is cut from a different cloth. I found him to be extremely helpful and relentless in his dedication to service. **With Travis I don't have to worry**, I know I'm in good hands. "

~Dan Henderson

"We are first time home buyers and we would have not been able to find our dream home without Travis Conti. **If you are looking for integrity, honesty, and hard working you have found your agent.** We not only found our dream home but we found a friend as well. Travis worked hard to help us find a home that was going to meet our needs and budget. Travis worked late hours and traveled long distances for us to reach our dream. We were his highest priority even before his personal life. A few homes that we wanted to purchase Travis was willing negotiate a decrease in his commission on the sale of the home so that we could purchase within our budget. In my personal opinion if someone is willing to do that you are sure not going to go wrong with Travis. **In the end I believe with God's blessings and Travis' faith we have succeeded finding our home that was perfect for us.** Thank You Travis Conti!"

~Ken & Corinna White

"Knowledgeable, considerate, skilled, friendly, well-prepared, thoughtful, honest, **easy to work with** . . . that's Travis Conti!"

~Jeanne McKowen

"When I contacted Travis regarding a certain property, I was going thru a very tough time personally. Travis made me feel completely at ease throughout the entire process, never pressuring me about anything. I felt 100% confident with Travis, **knowing that it was more than just a sale to him;** there were actually human emotions involved. **I will always be thankful for the wonderful job Travis did for me,** making every step of the process easy to understand, allowing for a smooth transition into the next phase of my life. Thank you Travis and God bless!"

~Cindy Lugowski

**“Reputation is Important but Character is Priceless!”**

# Buyer Information Package

## What my Client's have to say:

"Working with Travis was great. **He was patient while I searched for a home for over six months.** Travis also was very responsive to any requests that I had, he provided me with valuable information along the way, **and made himself available on short notice.** He also connected me with a very reputable and trustworthy banker to assist with financing. I highly recommend Travis Conti."

~**J.Victory**

"I knew I wanted to buy a house, but had no clue where to even begin. **After two referrals from friends and family to talk to Travis, I finally called him.** By the end of our first meeting we had picked out a house, talked to the lender, and had a pre-approval letter in hand. Travis is surrounded by awesome people to help with every aspect of home ownership...the finances, inspections, and closing, and he keeps the customer updated through every step of the process. He has an honest, open approach to helping you find exactly what you want with your best interests in mind. **I can't wait to work with him again; it was a fun learning experience!"**

~**Kristen Yockey**

**FOR MORE CLIENT TESTIMONIALS PLEASE VISIT MY WEBSITES:**

[WWW.TRAVISCONTI.COM](http://WWW.TRAVISCONTI.COM) OR [WWW.LANSINGCHRISTIANREALESTATE.COM](http://WWW.LANSINGCHRISTIANREALESTATE.COM)



**I ask for 3 things from my Client's...Your  
Loyalty, Honesty, and Integrity!**

**“Reputation is Important but Character is Priceless!”**

# Buyer Information Package



**“Reputation is Important but Character is Priceless!”**

# Buyer Information Package

## Home Search Criteria:

What style home do you like? \_\_\_\_\_

What area(s) do you want to live? \_\_\_\_\_

How many bedrooms? \_\_\_\_\_ 1<sup>st</sup> floor master \_\_\_\_\_ How many baths? \_\_\_\_\_

Do you need a basement? \_\_\_\_\_ Finished \_\_\_\_\_ How many living areas? \_\_\_\_\_

Desired Square Feet range \_\_\_\_\_ up to \_\_\_\_\_

Property size? \_\_\_\_\_ Do you need a garage? \_\_\_\_\_ What size garage? \_\_\_\_\_

Specialty rooms? \_\_\_\_\_

When do you want to occupy? \_\_\_\_\_

What features are most important to you in a home? \_\_\_\_\_

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Are schools important? Yes  No  If yes, which ones and why: \_\_\_\_\_

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Where do you work? \_\_\_\_\_

When is the best time to look? \_\_\_\_\_

Does anyone else have to approve of your purchase? \_\_\_\_\_

Notes: \_\_\_\_\_

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REFERRED BY: \_\_\_\_\_

NAME: \_\_\_\_\_

PHONE: \_\_\_\_\_

E-MAIL: \_\_\_\_\_

DATE: \_\_\_\_\_

**“Reputation is Important but Character is Priceless!”**

# Buyer Information Package

## Financial Data:

What size monthly investment have you budgeted? \$ \_\_\_\_\_ up to \_\_\_\_\_  
What price range are you looking in? \$ \_\_\_\_\_  
How much cash is available? \$ \_\_\_\_\_

Does this include closing costs? Yes  No

Do you currently own? Yes  No

Do you need to sell before buying? Yes  No

How much do you think your home is worth? \$ \_\_\_\_\_

What is the unpaid balance? \$ \_\_\_\_\_ Interest rate \_\_\_\_\_ % term \_\_\_\_\_ yrs.

Type of loan \_\_\_\_\_

Monthly payment \$ \_\_\_\_\_

If renting, how much is your rent? \$ \_\_\_\_\_

### List your regular monthly payments (installment debt, revolving charges, student loan, etc.)

Description:	Amount:
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Are you pre-approved? \_\_\_\_\_

Lender name: \_\_\_\_\_ \$ \_\_\_\_\_ (Pre-approved amount)

Lender phone: \_\_\_\_\_ E-mail: \_\_\_\_\_ @ \_\_\_\_\_

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