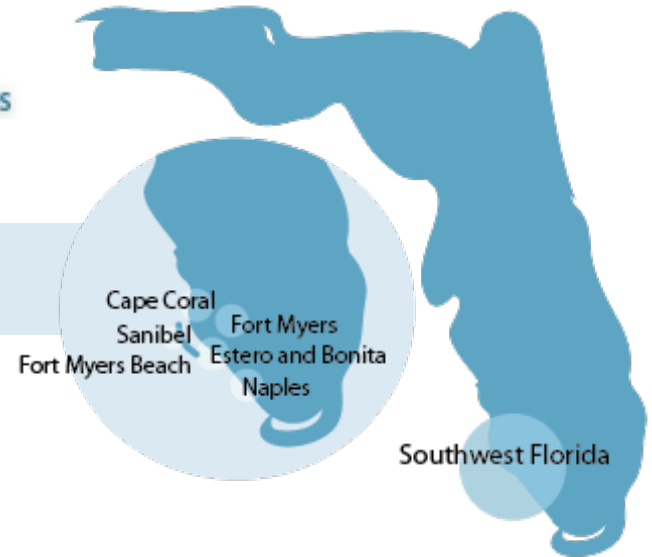




Your resource for a wise move > Cape Coral, Fort Myers, & the Beaches

Welcome to Southwest Florida



SageRealtor Group

1217 West Cape Coral Pkwy, Suite 1 Cape Coral FL 33914

800.789.6618

Getting Started

- Viewing Properties
 - How we'll be spending our time
 - General route
 - Appointments have been made
 - Amount of time we'll be spending today
 - Properties you will see
 - Any property, no matter who it's listed by
 - Map Review – Areas of Southwest Florida

SageRealtor Group never pressured us to buy and they did not try to “upsell” us on price. They listened to our objectives, our timeframe, and our budget... and they were very candid about the strengths and weaknesses of each property. We're in our dream home because of their diligence.

- Larry and Kathy, Florida



Brenda Boss, SageRealtor Group

From: Bob Rosborough [bobrsbro@rosboroughboats.com]
Sent: Monday, July 07, 2008 9:45 AM
To: Dave@SageRealtor.com; 'Brenda Boss, SageRealtor Group'
Cc: shelleyrosborough@hotmail.com
Subject: Our Property Purchase experience with Dave and Brenda

Hello to whom ever is interested in hearing of our experience with a vacation home purchase in South West Florida through Dave Sage and Brenda Boss.

Dave and Brenda are a wonderful couple. They have proven to be both experienced professionals in SW Florida real estate as well as great friends to work with in obtaining our beautiful Florida home and a wealth of help and advice for after purchase support.

Our experience started with some simple emails to various real estate agencies regarding property rentals, possible purchase, etc. First off after hours of looking on line at houses, sending emails to agencies, and struggling with not really knowing much about real estate in Florida or what we really wanted we received only one reply to our many inquiries. It was from this fellow Dave Sage. He said he would meet with us when we arrived on our visit at our convenience and make himself available for what ever we wanted to look at and discuss our wants and wishes.

So far it was not too unusual, we thought, a real estate agent selling what he can.

Upon meeting Dave at his office we quickly became comfortable with his honest candor and friendly probing us about what our comfort levels were with price, type of neighborhood, use and activity requirements we had etc. He then proceeded to take us around showing us a sampling of what he accessed we may be interested in. During this very early stage of the process Dave kept calling Brenda having her as a life line on the other end of the phone finding out all the nitty gritty details on houses we showed some interest in as we viewed. This team effort impressed us and although the relationship with Dave and Brenda was in the very early stages we could feel the honesty and sincerity shining through these dealings. Something we were not used to and pleasantly comforted by in our anxiety of not really knowing what we were doing or really wanted to do.

One thing that I must caution to anyone reading this about Dave and Brenda is not to assume from their friendly and simple manner that they are not seasoned and knowledgeable about their trade. Through all the many showings and revisits, a stint where I had my financial advisor with a real estate experience view and access homes with Dave, and in making offers on homes, Dave is always right on. He knows exactly what things are worth, what they will sell for given the current shape of the market and has a genuine knack for forecasting what the market is doing and going to do. Everything, and I mean everything he told us about the homes we were interested in, values of properties, what they would sell for and what a reasonable offer would have to be to obtain a certain home were dead on.

In the end I probably worked Dave and Brenda harder than most purchasers. Having some commercial real estate experience in my business life I was overly cautious and demanding on Dave and Brenda and through it all learned they are just what is needed in this day and age and condition of the real estate industry. We ended up with a beautiful property that we could not be happier about. Albeit it is one of the very first homes that Dave showed us upon his assessments of our wishes and desires.

Our new Cape Coral home is just what we were looking for at the price we were comfortable with and are ecstatic with the work Dave and Brenda did for us.

Now comes the most surprising part of all. After the purchase was done we are constantly being pleasantly contacted by Dave and Brenda with recommendations from everything from where to get furniture, to the best pest control guys, lawn care supplier, small job contractors, insurances, restaurants, bars, and on and on. Guess what, they really care about their clients, and in such a pleasant and genuine manner that we would suggest to anyone looking for anything in the real estate market in South West Florida that there really is only one couple to work with and that is Dave and Brenda.

As parting shot to this letter, which by the way is totally unsolicited and written out my sheer excitement about working with and now being valued friends with Dave and Brenda, is a small bit of advice and that is to take Dave's valuations and opinions of properties seriously. He is a seasoned professional and knows what is what in his business.

The only thing I would change about the entire process is to have just bought the house we got, when Dave suggested that is was the one, in the neighborhood we wanted, for the price we were comfortable paying and avoided all the wasted time, and risk of loosing the house we did in the end get and are so very happy with.

I remain available to speak to anyone about our experiences with Dave and Brenda and our wonderful new home in Cape Coral and related details of the pleasant and sincere relationship we have developed with this great couple.

Kindest Regards,

Bob Rosborough
Rosborough Boats/ Rough Water
"A Company Built on Customer Referrals"
www.rosboroughboats.com

7/17/2008

More references available. We are happy to provide phone and email contact details.

While Touring Properties

- Ask questions!
- Take your time
- Note your likes and dislikes
 - We'll discuss before leaving the property
 - Rate A, B, C, D...
 - Don't be shy: state your feedback, impressions
- We're Flexible... it's OK to:
 - Stop and take a break
 - Return to a previous property
 - Ask about a property not on our list
 - Change your mind
 - Skip one or more properties
 - Decide without seeing all properties on the list

About You - Let's Review

- Location(s)
- Property features
- Attributes
 - Full or part time
 - Pets, children, schools, commute
 - Amenities
- Timeframe
 - Sell before buying?
 - Lease expiring?
 - Other parties in the transaction (family, partners)?
- Budget and financial considerations
 - Range, top-end
 - Amount of financing/down-payment
 - Lender assistance?
 - Investment expectations

Our Commitment to You

- No pressure to buy, ever
 - Our goal is a satisfied customer, not one with regrets
 - We want your business now and years from now
 - We expect to earn your business, and your referrals
- Honesty and integrity
 - We'll share our viewpoints on a property's pros, cons, and price point
 - We'll treat information you share with us in confidence

Buyer Representation

- Work tirelessly to scout out homes that match ***your*** exacting criteria
 - Lifestyle features, home features, neighborhood, and more
 - Any property on the market (not just our brokerage listings; listing agents often steer buyers toward their in-house properties)
- Confidentiality and Strong Negotiation Skills
- Deeper Market Knowledge (Local Knowledge)
 - As buyers agents we show more homes and know more about the properties on the market and those that have sold.
- A buyers agent represents you, only, and not the sellers interests.
 - Our negotiations are to your benefit specifically (can you imagine the seller's Listing agent saying "you should offer less"?)

We're Always Here For You

- If you...
 - Drive by a house that's for sale and want to view or know more, call us
 - *A yard sign is for the seller's representative*
 - You want to tour a model home or new development, call us
 - Tour an open house... let them know you are working with us
- Representing the seller
 - Brokerage, Agent, and/or Attorney
 - Individuals (For Sale By Owner Sellers)
 - Developer & Builder Sellers

We
work
for
you

The Offer and Closing Process

- Florida Realtor Association and Florida BAR regulated contracts
 - Purchase Offer
 - Special Clauses and addendums, such as:
 - Condos, HOAs
 - Contingencies
 - Inspections, AS-IS purchases
 - Older homes (radon gas, lead-based paint riders)
- Determining offer price
 - Pre-qualification status
 - Contingencies
 - Closing Dates & Other Terms
 - Comparable Market Analysis (CMA)
- Offers and counter-offers
- Technology and e-signing
- Processes for remote buyers

About Typical Closing Costs

- Seller pays
 - Our commission
 - Title insurance policy (owner's policy)
 - Closing fees and incidentals
 - State Deed Transfer tax
- Buyer (or buyer's lender) costs
 - Inspectors
 - Appraisers
 - Survey and elevation if needed
 - Pro-rations (taxes, dues)
 - Lender fees
 - Closing fees and incidentals

Our Post-Contract Services

- Facilitating
 - Inspections, surveys
 - Appraisals
 - Documentation to Lenders, Closing Agents
- Key Milestone Tracking
 - Staying in compliance with the contract terms
 - Meeting your critical deadlines
 - Seller cooperation
 - Lender and title company deadlines
- Negotiations if terms or situations change
- Pre-closing walkthrough
- Settlement document reviews
- Closing assistance: in-person or mail-away

Thank You

Questions?

Let's get started!