

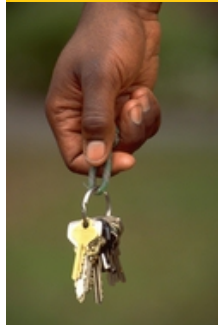
Your Dream Home... BOUGHT!



*What happens
when you get professional,
well-educated, high-level
purchasing representation?*

Your dreams and desires become reality.

And the result?



*Your Dream Home...
BOUGHT!*



*The Russell Shaw Group
John Hall & Associates, Inc
602-957-7777*

Your Dream Home... BOUGHT!



The Russell Shaw Group - Representing Your Interests

Benefits of Working With us to Buy a Home

Acquiring real estate is a complex business. Mistakes can literally cost you thousands of dollars or the missed opportunity of owning the home of your dreams. As a buyer, you are always in competition with other buyers who also are looking to buy their dream homes. There is a vast difference in the level of expertise and quality of service provided by real estate agents. Give yourself the advantage of working with the very best—work with us and get these value-added services that will make a big difference for you!

A Highly Trained Buyer Representative: who focuses on finding the ideal home for you. We are fully committed to you throughout the entire buying process; our sole career is real estate.

A Computerized Tracking System: that instantly alerts us to any home that comes on the market that meets your needs. Through our sophisticated computer search system, we will constantly alert you to homes that meet your criteria as they hit the market and before most other real estate agents or their buyers are even aware of them.

The Largest Inventory of Homes for Sale: We give you access to ALL listings, not just those listed with our company. We show you new construction as well as any resale home listed for sale, no matter who has it listed.

Expert Negotiation Skills: We have helped 385 families move in the past year; the average real estate agent sells less than twelve properties a year. This level of success is a testimonial to the expertise and negotiating skills that give our clients a major advantage over buyers working with other agents.

A Highly Trained Team of Specialists: who work together as a cohesive unit to make sure that all of the important details are handled perfectly—and all at no cost to you!



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How the Search for Your Home Unfolds

Steps in the Home-Buying Process

Get pre-qualified



View homes with us



Select a home



Complete contract to buy



Call insurance agent/ review Seller Disclosure



Obtain a home & termite inspection



Negotiate repairs with seller



Order appraisal



Complete loan process



Review HOA documents / title report



Loan package submitted to underwriting



Possible request for additional information



Back to underwriting



Final loan approval



Final walk through



Homeowners insurance delivered to escrow



Documents are drawn by the lender



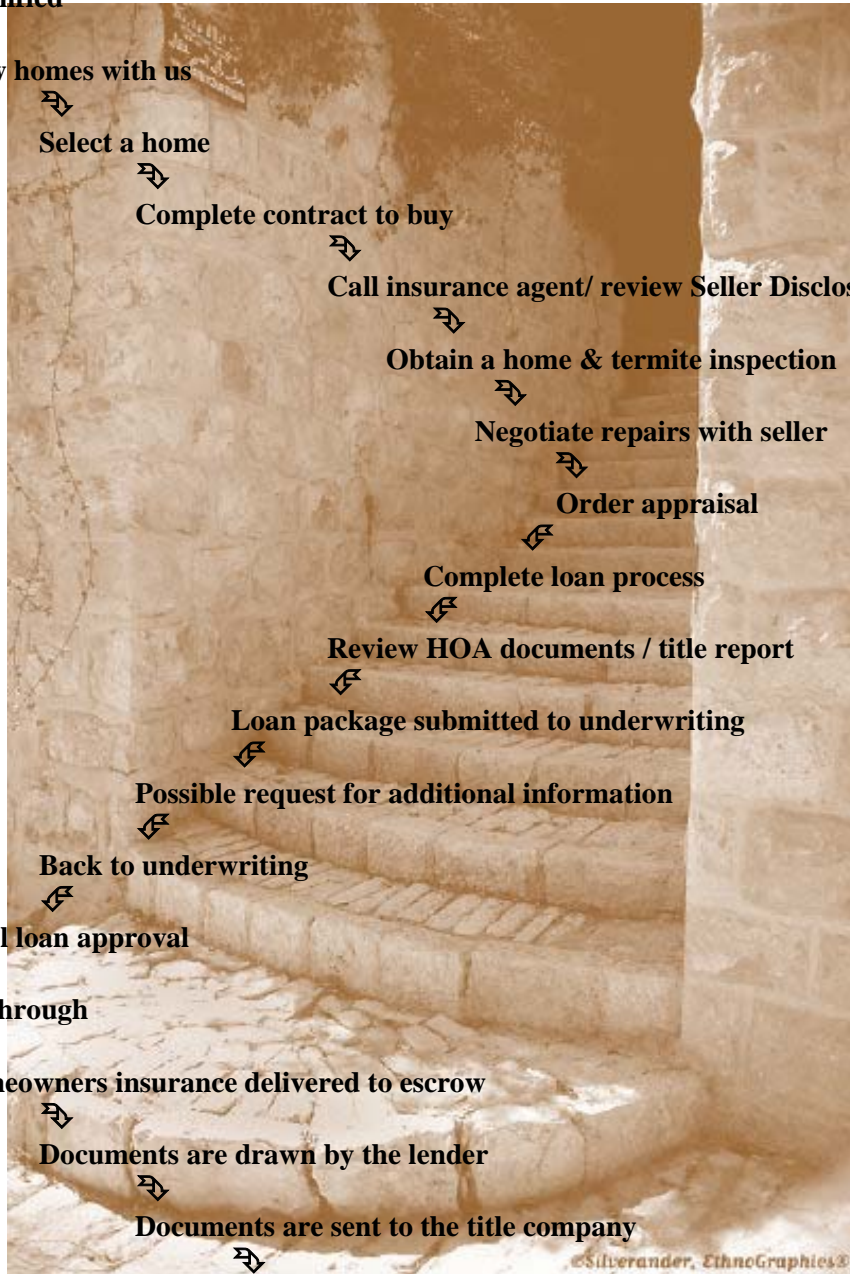
Documents are sent to the title company



Documents are recorded



Welcome to your new home!



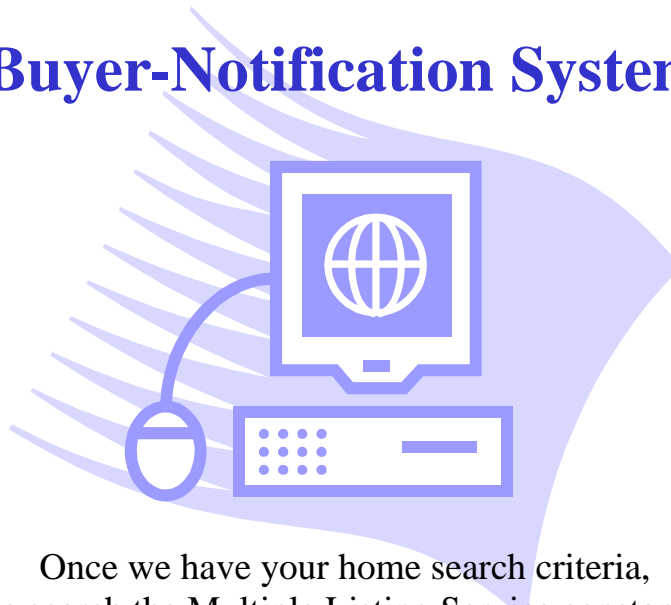
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How the Search for Your Home Unfolds

Buyer-Notification System



Once we have your home search criteria, we search the Multiple Listing Service constantly to find properties that match that criteria. Once a match is found, we send the data sheet for that property to you either by e-mail or fax.

This allows you to look at properties at your convenience and review all the details for each listing. Please call or e-mail us if you have any questions, or if there is a property you would like to see.

Russell@NoHassleListing.com
(602) 957-7777

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Service Providers to Accommodate Your Needs

CARPET CLEANING

H & F Chem Dry, Henry
(602) 274-5297

Kunkel Carpet Cleaning
(480) 515-9999

CARPET REPAIR

A-Anthony & Sons
(602) 504-1522

DRYWALL

DRM Development
Roger Morris
(623) 930-7937

FLOORING

U.S. Carpet
(602) 266-1800

Dynamic Floor
(602) 843-9040

HOME INSPECTORS

AJF Engineering - Ross
(480) 661-8888

Premier Inspectors of America
Mike Elsberry
1 (888) PRE-LOOK

AmeriSpec
(480) 951-8898

PEST CONTROL

Unitech Pest Control
(602) 863-4042

AIR CONDITIONING/HEATING

Jerry's A/C
(602) 228-0858

HANDYMAN

Harry Brown
(602) 628-4747

HOME WARRANTIES

American Home Shield
1 (800) 735-4663

Fidelity National
1 (800) 862-6837

First American
1 (800) 444-9030

Old Republic
1 (800) 445-6999

MORTGAGE LENDERS

O'Dowd & Associates Mortgage Company
Kathy Rhubottom
Office: (602) 248-4200
Mobile: (602) 377-1831

Countrywide Home Loans
Jason Servais
Office: (623) 825-9800 X 231
Mobile: (602) 410-2118

PAINTING

Jerry Booth
(602) 938-6145
(602) 399-0422



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Your Dream Home... BOUGHT!



The A Through Z of Finding Your Home

The Step-By-Step Home-Buying Process

Step One: Your consultation

We will explain the basics of buying a home and provide you with the Buyer Advisory (also available at our website, www.NoHassleListing.com). Next, we'll ask you important questions to get a clear picture of what your needs, wants, and desires are regarding your new home.

Step Two: Get qualified by a lender

Being pre-approved by a lender before you make an offer on a home can help us negotiate the best price on your purchase. Sellers treat pre-approved buyers much like 'cash' buyers - they are more likely to negotiate a lower sales price and tend to select a pre-approved buyer over another buyer with uncertain financing. We can recommend top lenders for you to contact before the home search begins in earnest.

Step Three: Choose your system

Once we have established your options on price ranges as indicated by your lender, you'll be asked to decide which system for finding a home you prefer.

The first system is called "Window Shopping". With this system, we provide you with all the photos, addresses, and directions of those homes which match your criteria. This way you can drive by the homes at your convenience before you tour them. Many people like this system because they get a feel for the home's location and condition without having us present. When a home of interest is found, contact us and we will show it to you.

The second system is called "Agent Previewing". This is a more traditional system for house hunting. We review all the homes that are available for you and will narrow the selection down to no more than seven "cream of the crop" properties. Then we will go out together and find the home you'll buy from the ones selected.

Step Four: Find your new home

Once we know all your criteria, we use "state of the art" technology to search the Multiple Listing Service, as well as other resources, for properties that meet your needs. When we go out to see the selected homes, bring your checkbook! Don't be surprised when you fall in love with a home your very first day... most people do!

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Buying— The Risks You Face and How to Avoid Them

Avoiding the Most Common Mistakes Home Buyers Make

Not understanding a local market and all that is available.

Not screening the masses—trying to see everything, both in their own price range and not.

Not understanding pricing and the value of certain amenities.

Weak negotiating. This mistake alone can cost a buyer thousands of dollars.

Not requiring the proper inspections.

Not understanding all available financing.

Looking for the “perfect” home.

Not previewing schools, shopping, and other neighborhood amenities.

**By utilizing our exclusive service,
your home purchase will go smoothly
and you will avoid these common mistakes.**

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BUYER TIPS

- ◆ Excellent buys are often made on homes that require a little paint and soap. Two comparable homes can be priced very differently even when one needs only a minimal amount of work.

- ◆ If you see an ad or sign on a home which interests you - call me. No matter who that home is listed with, I can show it to you. In most cases, the reason it isn't showing up on our list is there is some criteria that doesn't match the ones you selected in your consultation.

- ◆ If you do not like the neighborhood, do not even consider the house. If you DO like the neighborhood, then consider the house even if there is something that is not quite right for you. In many cases it can be corrected. A neighborhood that you do not like obviously cannot.

- ◆ In some cases, it may be better to avoid setting a minimum square footage requirement. A well designed floor plan can make a smaller home "feel" larger. A minimum requirement on the number of bedrooms and bathrooms, however, is important.

- ◆ When viewing a home that is "perfect" for you, try not to relay your excitement to the Seller. Sellers who perceive the buyer has "fallen in love" with their home will be less likely to negotiate on pricing. The best approach is to quietly complement the Seller on their home and thank them for their time. You may share with me all of your feelings of excitement once we are alone!

- ◆ Try to look for potential negatives that could affect the home's salability at resale time. Some examples of this would be power lines, busy roads, poor pool placement or declining neighborhoods.

- ◆ If you desire a pool, in most cases it will benefit you financially to purchase a home with an existing pool. Typically, pools are valued at approximately 50% of original cost. A costly mistake is putting in a new pool and financing it with a second. With an existing pool, not only do you get a "discount" on the pool, but you can finance your home with a single mortgage.

- ◆ The "perfect home" does not exist. Sometimes it is helpful to determine if a particular feature is a "must" or a "would like to have". It is important to know the difference so that when you see a home that is a good buy, that has all of your "musts", you can act on it. On any of the houses that you see for sale, no matter who has it listed for sale, please call me. I will be happy to show it to you and I can then act as YOUR agent.

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Commonly Asked Buyer Questions

Special Note:

Probably one of the very best resources for anyone wanting to purchase a home is the Buyer Advisory from the Arizona Department of Real Estate. We will provide you with the booklet, but for the most current and accurate version, plus ease of use, go to our website, www.NoHassleListing.com and scroll down on the lower left-hand side until you see “Buyer Advisory”. It will open in a new window in PDF format. If you don’t have PDF, there is a download link provided.

Q: I went to an open house, and the listing agent said he could represent me better and “fairer” than any other agent, so I really don’t need a buyer agent. Is that true?

A: Of course agents try to be nice to the buyer since they want to make the sale. But, because they are bound by Real Estate License Laws, the Law of Agency, and their Code of Ethics, they can only do so much without jeopardizing their license to practice. For instance, the listing agent cannot tell you if a property is overpriced or how to negotiate the best purchase price. Ask yourself...if the seller has representation, shouldn’t you? As your buyer agent, we will always negotiate only in the best interest of you, the buyer.

Q: Is there a contract or some other kind of paperwork associated with a buyer agent like there is with a listing agent?

A: For years, sellers have been entering into contractual relationships to “list” their properties with real estate brokers. They are called listing agreements. You can establish a contractual relationship with us by signing a buyer agency agreement, just as a listing agreement makes the listing agent legally accountable to the seller. The buyer agency agreement is also a written commitment to you of services that we will provide.

Q: Do “listing agents” prevent “buyers agents” from having full access to all the available properties through the Multiple Listing Service?

A: No! We belong to the Arizona Regional Multiple Listing Service. We can show you any home listed with any agent.

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Q: Isn't the agent who shows me the home representing me?

A: If you walk into an open-house, or a new-construction-site model home and any agent tells you that they are the only one who can "write" up the paperwork... don't believe it! Agents who list properties enter into a signed contract with the seller to represent them in the sale of their property. This same contract may permit the listing agent to use "sub-agents" to help secure a sale. Sometimes these sub-agents will place a sign on the lawn that reads "Buyer Agent On Duty." Our advice is that unless you have previously interviewed the agent and have entered into a written Agency Agreement wherein they have promised to represent only your best interest and you trust him/her, walk away. You may find yourself working with an agent who is obligated to act in the best interests of the seller.

Q: If you work for the buyer and you negotiate the price down, aren't you also lowering the amount of commission you will make? Isn't that a conflict of interest?

A: The difference is minimal. If we save you \$5,000 on the purchase price of your home, we would only earn approximately \$150 less in commission. Your goodwill and word-of-mouth advertising will be worth much more than that. We also have a legal obligation to represent your best interest.

Q: If I sign an Agency Agreement with one of your buyer representatives does it really matter? Does it really make a difference?

A: Absolutely! Yes! Let's put it this way: If you had to go to court, would you use the other person's attorney? The second you enter into a contract with an agent, he/she has responsibility and accountability duties. Real estate agents who act as seller agents must negotiate in the best interest of their clients (the sellers) and may not withhold information from them and must present their properties only in a favorable manner. Buyer agents negotiate in the best interests of the buyer, do not disclose confidential information about the buyer, and reveal all facts that affect the value of properties to the buyer.



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Q: Why should I use an agent to buy a builder's new-construction home?

A: The advantages are the same as those for purchasing a resale home.

Your agent:

- Serves as your personal real estate consultant.
- Guides you through the home buying process with professional representation.
- Provides you with valuable insights into the market.
- Helps you find the perfect home quickly.
- Offers you expertise in contract writing, negotiation, and closing assistance.
- Gives you advice regarding all builder's products.
- Finds the best match for your specific needs.

The builder has a professional real estate representative watching out for his interests, and you need and deserve the same expert representation watching out for yours.

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

A: 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 model homes, so you are given the representation you deserve!

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HELPFUL PHONE NUMBERS

WATER

Apache Junction (480) 982-8002
Avondale (623) 932-1909
Cave Creek (480) 488-1400
Chandler (480) 782-2280
El Mirage (623) 933-1228
Gilbert (480) 503-6400
Glendale (623) 930-3190
Goodyear (623) 932-3015
Mesa (480) 644-2221
Peoria (623) 773-7160
Phoenix (602) 262-6251
Scottsdale (480) 312-2461
Surprise (623) 875-4290
Tempe (480) 350-8361

ELECTRIC SERVICE

SRP (602) 236-8888
APS (602) 371-7171

CABLE TELEVISION

Cox Communication
(602) 277-1000

TELEPHONE

Qwest 1-800-244-1111

SOUTHWEST GAS

(602) 861-1999

**DRIVER LICENSE & VEHICLE
REGISTRATION**

Motor Vehicle Division (602) 255-0072

NEWSPAPERS

Arizona Republic (602) 444-1000
Mesa Tribune (480) 898-6500

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Many Agents think their most important job is satisfying the customer. I don't think that's true. I believe that satisfying the customer is simply the minimum requirement for staying in business. My staff and I work constantly to improve our systems, process and services to well beyond the standard level of "service" provided by most agents. - Russell Shaw -

—

Russell, a native of Phoenix, began his real estate career in 1978 with John Hall & Associates. He is both a GRI and a CRS, as well as a past President of the Arizona Certified Residential Specialists. Russell is a Lifetime Member of the President's Roundtable. One of his highest honors was being ranked nationally # 28 in 2002 & # 30 for 2003 of all participating agents in the United States for "Most Homes Sold" by the National Association of Realtor's Magazine.

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Congratulations!

You now have the home you want to purchase in escrow. You are almost there. To ensure you the very best service, your transaction will now be guided and handled by one of our expert Transaction Managers.

Your Agent and Transaction Manager work closely together as partners to ensure you move smoothly to a successful close of escrow on your new home. Although your Agent will continue to be available for you, all of the details that need to occur and be finalized before you can actually move in to your new home will be coordinated and set up by your Transaction Manager. Everything from keeping in touch with your lender to coordinating the various inspections that need to happen as well as any requests for repairs will be handled for you by your Transaction Manager. From this point forward, please direct all your questions and concerns to your Transaction Manager. They are looking forward to working with you during this exciting time.



Trina Malloy
Direct Line 602-996-9952



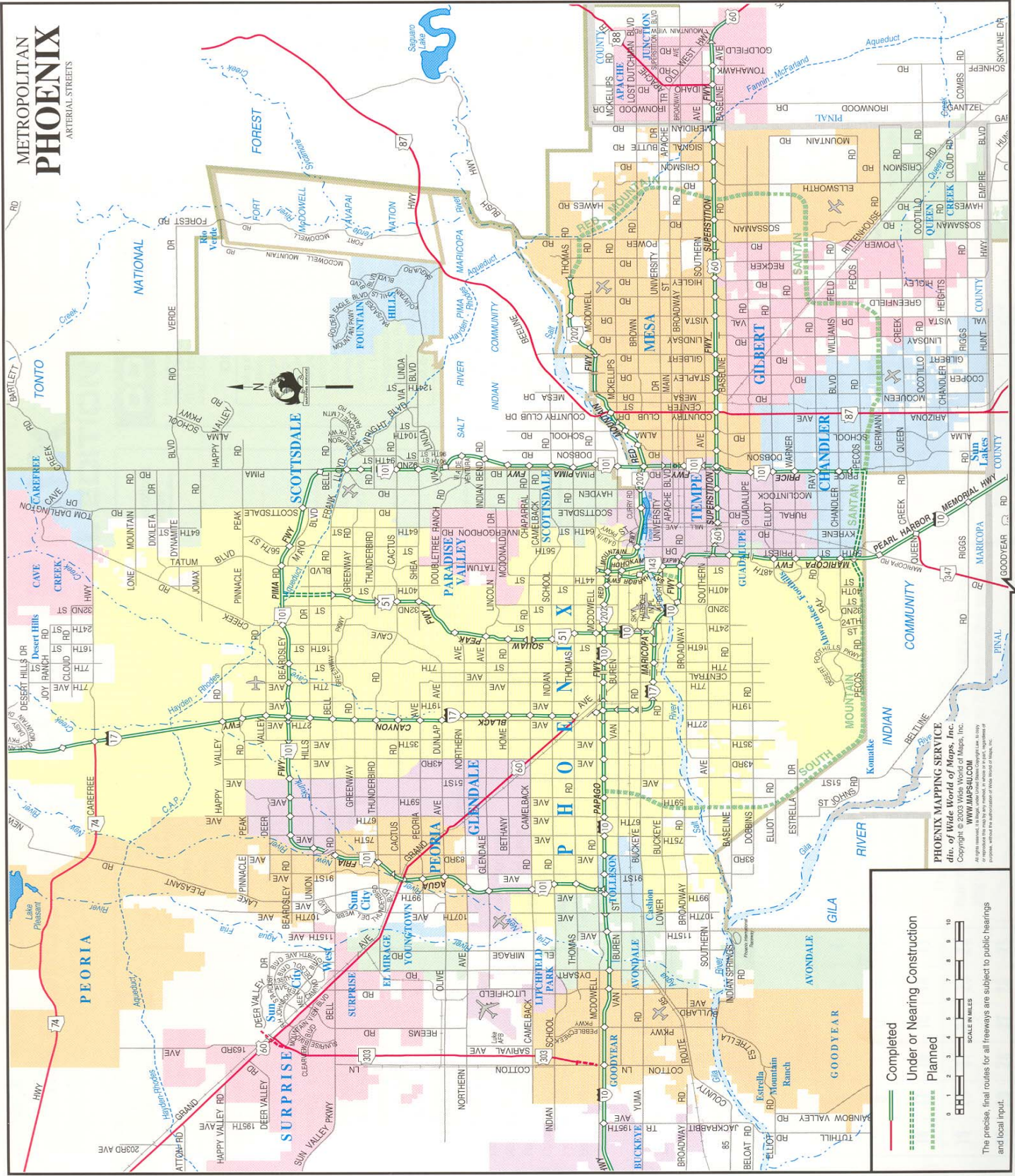
Jean Patterson
Direct Line 602-996-6287

Main Office Phone 602-957-7777
Fax 602-996-2697



METROPOLITAN PHOENIX

ARTERIAL STREETS



Completed
Under or Nearing Construction
Planned

SCALE IN MILES
 0 1 2 3 4 5 6 7 8 9 10

The precise, final routes for all freeways are subject to public hearings and local input.

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