



The Exclusive Informational and Educational System
to assist you in selecting, negotiating and buying the best possible property...
at the best possible price...

When my team and I first talk to potential Clients they often tell us the same thing. This may seem a bit silly, but here it goes,

“We are well educated, successful within our business or profession, and we have an acceptable budget to buy what we desire!

**We know exactly what we want,
We do not know exactly what we want,
When we see it, we will know what we want!”**

Our Disciplined Buyer System is an educational and informational system designed to guide you through the many complexities of buying real estate. Our goal is to simplify the decision making process and ensure that you are happy with the end result!

What is the Disciplined Buyer System?

A structured system used by you and your Realtor together to make the process of buying a property, as simple and enjoyable as possible.

How is it possible?

My team and I are committed to you. We are willing to go above and beyond what the average Realtor is willing to do to help you buy your home!

Here is how it works:

I have spent the last 20 years carefully studying and analyzing the process of how to most efficiently buy real estate. The following are our primary objectives when helping you buy a home:

316 E. Mitchell St., Suite 5 • Petoskey, MI 49770 • 231-409-9119 • joe@joelblachy.com

Visit www.jobstdevelopment.com or www.petoskeyrealestategroup.com for 50,000+ NW Michigan Property Listings



Objective # 1: Help you identify what you need and want in a home.

Objective # 2: Assist you in obtaining a mortgage approval for the \$ amount you wish to invest.

Objective # 3: Help you find a home that meets your needs.

Objective # 4: Negotiate the best price the market will allow.

Objective # 5: Make buying a joyful experience and reduce your home buying stress and anxiety

Phase #1 Choosing the Right Realtor for You

It is important to select a Realtor with whom you are comfortable and trust. It is equally important to choose an agent that has experience in the specific area and price range of homes you are interested in purchasing.

NOTE: 10% of Realtors do 90% of the sales. 90% of the Realtors do 10% of the sales! It's important to pick a "10% Realtor"!

I offer the following suggestions to help you choose the right Realtor for you:

- 1.** Interview your Realtor as if you were hiring an employee. In essence, that is really what your relationship will be.
- 2.** Ask the Realtor specific questions about his or her area of expertise. Make sure the agent has experience selling homes in your desired area and price range. If commercial, industrial, or development properties are involved, ask for a specific list of projects that the Realtor has successfully handled.
- 3.** Ask the Realtor what services he or she will provide you. You want to hire an experienced FULL-TIME professional not just "a friend of a friend" or a part timer who "dabbles" in the



business!

4. Ask the Realtor how he or she is going to keep you informed throughout the buying process.
5. Ask the Realtor if they can provide you with a list of reputable mortgage lenders, bankers, appraisers, and Real Estate lawyers. This will give you an idea of how well connected the Realtor is and save you time if they can introduce you to service providers.

I would love to meet with you and discuss any questions you may have!!

Phase #2 Creating an Agency Relationship with your Realtor or Broker

During our initial meeting I am required, by the State of Michigan, to explain to you an “agency agreement”. **Agency defines the relationship between the Realtor and you, the client.**

During this phase, our team and I will do the following:

1. Explain and review the “**Disclosure Regarding Real Estate Agency Relationship**” with you.
2. **NO COST** to you. Rather than representing the SELLER as a sub-agent... **we represent YOUR best interests!**

Phase #3 Helping You Find What You Want

To avoid buying the wrong home, it is important to analyze **your basic needs and desires** before you even begin looking for a house. It is critically important for your Realtor to understand your needs and to help you select a home that is right for you.

During this phase, my team and I will do the following:

3. We will ask you to complete a brief questionnaire to help us better



understand what features **you need and/or want in your new home.**

4. We will help you select the parameters for the type of home you desire.
5. Once we develop a profile of the type of property that meets your needs, we will set you up on our **AUTO-SEND SYSTEM.**

The **minute** a NEW listing comes into the MLS I will send it to you to you automatically. You will also immediately receive notices of any price reductions automatically!

NOTE: AUTO-SEND creates a **custom website** for you. The website allows you to see **every home** on the market that matches your specifications, **notifies you** when a home matching your needs is added to the market, and enables you to **easily communicate with me.**

You will NOT have to REGISTER every time you want to look at listings!

6. Before we take you to visit a listing, my team and I will **talk to the listing agent** to learn more about the current status of the property and some of **its pros and cons.**
7. We will go with you to view houses that meet your needs. With each showing my team and I will learn more about what you really want in a home and help you **“fine tune” your requirements.**
8. We will discuss what **you feel** the pros and cons are for each home and its location.
9. We will help you **understand the re-sale value** of the home you are considering purchasing. We cannot see into the future, but we will provide you with a list of the home’s pros and cons based on current and forecasted market trends.

Phase # 4 Financing Your Home

You may find it important that we assist you with your homework! The more you know about financing the more likely you will be to save both time and money.

In today’s market, it is critical that you obtain a **pre-approval letter** from the bank before we write an offer on a house. With a pre-approval letter, you will have **more power** to negotiate the price and terms of sale because the seller



will know that you have the **financial means to close the deal**.

During this phase we will do the following:

10. We will introduce you to a carefully selected list of **reputable mortgage brokers and bankers**, with whom we have worked successfully in the past.
11. We will **answer your financing questions** to the best of our ability. If we cannot help you, we direct you to someone who can answer your questions.

Phase # 5 Writing An Offer That Is In Your Best Interest

An offer that is **in your best interest** takes into account the asking price, a current market analysis of similar homes, and any special requests you may have.

If there are “special circumstances” to a deal, we will work with you to implement **CREATIVE SOLUTIONS**, designed to give you the **best possible chance to achieve your objectives!**

During this phase we will do the following:

12. Once you have chosen the property you desire to buy, we will **IMMEDIATELY write a purchase offer**. It is important to write the offer as **quickly** as possible to prevent someone else from making an offer ahead of you!

NOTE: Today, this can all be done via email. With our custom **DOTLOOP system**, you are able to sign all needed agreements on your phone or on your computer!

13. We will compare the house you wish to purchase with similar homes which have recently sold to determine the **current market value of the house**.
14. We will discuss with you any special requirements, stipulations, or terms you may want to include in your purchase offer.



15. We will assist you with formulating an offer based on price and terms that are in **your best interest**, in line with **the conditions of the market**, and what other potential buyers may do!

Phase # 6 You Have An Accepted Offer. What Is Next?!

This is a very important time in the life of your transaction because now you have to make **100% sure** that everything about the house and your transaction is the way YOU want it to be. You also need to finalize the financing arrangements.

During this phase my team and I will do the following:

16. We will provide you with a list of **experienced Home Inspectors**, and the different types of items that they will inspect. After you have contracted an inspector, they will evaluate the property and provide you with a report detailing the **condition of the property**.

NOTE: Homes are usually sold “as is,” but sometimes there is a possibility of getting a **Seller to make some improvements**. We will assist you in this negotiation process.

17. You will continue to work with your mortgagor to finalize your financial arrangements. We will review with you **what to expect at closing**.
18. We introduce you to a title company executive who will ensure that the closing is properly structured. You will receive a **Closing Statement** prior to the closing for your review.
19. We will inform you of your right to have your attorney review all documents related to any transaction.
20. Before the closing, we can provide a list of providers for homeowner’s insurance, utilities, cable, internet, home cleaning and maintenance.
21. We will go with you for the **final “walk-through”** of the house you are purchasing to ensure that the property is in the condition that was established in the sale agreement.
22. We will usually **attend the closing** with you and answer any questions you may have at that time. You **DO NOT** have to be present for your closing in person as we can close in the comfort of your home, via overnight mail.



Phase # 7 Moving In

Finally, the big day has arrived. It is time to plan the move into your home.

During this phase my team and I will do the following:

23. We will happily provide you with a list of **local moving and storage specialists** to help make the transition into your new home as smoothly as possible.
24. If you need any furniture items or other products to make the house your home, will be happy to introduce you to professionals who will be happy to assist you.
25. If you desire to make any modifications to the home, prior to moving in, or after you move in. We will provide you a list of professionals in the design and construction industries whom you may choose to assist you.

TO GET THE JOB DONE FOR YOU!!

CONTACT:

JOE BLACHY

231-409-9119

joe@joemblachy.com

DOUG PELON

231-445-2526

doug@nmirealestate.com

www.petoskeyREgroup.com

