

# BUYER CONSULTATION

KEYS TO A SUCCESSFUL  
PARTNERSHIP

*Jennifer Dawn*



JENNIFER D HOLDS THE KEY

**BERKSHIRE  
HATHAWAY**  
HOMESERVICES

RW TOWNE  
REALTY



EXPECT EXCEPTIONAL



Thank you for considering me to represent you in the purchase of your new home. I know you have many choices, but I am confident that my local expertise and the unmatched resources of Berkshire Hathaway HomeServices RW Towne Realty will help you find the right property at the best terms.

This resource outlines the steps we'll take together and the information we'll leverage to make your home-buying experience seamless and successful.

With my experience, I know how to identify and assist you with your property ownership transition and move. I am truly honored to be part of your journey to finding the perfect property.

Sincerely,



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@JenniferD HoldsTheKey



JenniferD HoldsTheKey

# SERVICE AND RECOGNITION

Being Invested in the Industry and communities I love is truly important to me. I want to be proactive In gaining knowledge, giving back, as well as advocating for private property rights. Assisting and Advising my clients in their real estate transactions is only strengthened by my Involvement In the community and industry at the local, state, and national level!

## **INDUSTRY MEMBERSHIP AND INVOLVEMENT**

- National Association of REALTORS® (NAR) member
- Virginia Association of REALTORS® (VAR) member
- Hampton Roads REALTORS® Association (HRRA) member
- National Association of REALTORS® Commitment to Excellence Ambassador: 2021-current
- Hampton Roads REALTOR® Association Board of Directors (2024, 2025)
- Hampton Roads REALTOR® Association Ambassador: 2021-current
- Hampton Roads REALTOR® Association Candidate Institute Leadership Cohort: 2022
- Hampton Roads REALTOR® Association Government Affairs Committee: Vice Chair 2024; Chairperson 2023, 2025
- Virginia Association of REALTORS® Public Policy Committee member 2023-current
- Virginia Association of REALTORS® Leadership Academy 2024 Cohort
- HRRA Women's Council of REALTORS/SEVA Event Director 2023

## **DESIGNATIONS AND CERTIFICATIONS**

- Accredited Buyer's Representative Designation
- Military Relocation Professional
- Seller Representative Specialist
- Luxury Collection Specialist
- Pricing Strategy Advisor Certification
- Commitment to Excellence Certification
- At Home with Diversity Certification
- e-PRO® Certification
- Full Service Professional Certification

## **COMMUNITY ENGAGEMENT AND VOLUNTEERISM**

- NFK 2050 Comp Plan Advisory Committee
- Neighborhood League Vice President; Board of Directors
- Friends of Fred Heutte Foundation: President; Board of Directors
- Sponsor Virginia Arts Council

## **AWARDS AND HONORS**

- Hampton Roads Real Producers magazine: Featured Agent
- BHHS Chairman's Gold Award (*Top 2% of BHHS global network of agents*)
- HRRA Circle of Excellence Platinum Award
- HRRA Rising Star Service Award
- HRRA Circle of Excellence Silver Award
- BHHS President's Circle Award
- BHHS Leading Edge Award
- Hampton Roads Real Producers magazine: Featured agent: "Rising Star"
- Virginia Living Magazine Real Estate All-Stars



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## REINVENTING REAL ESTATE ONE RELATIONSHIP AT A TIME

My goal is to reinvent real estate... one relationship at a time. As a buying and listing real estate adviser who specializes in residential properties, emphasizing detailed attention to client needs is paramount. This is the key in ensuring a relationship is strong, focused, and efficient.

Buying and selling can be incredibly wonderful, as with most things in life, not without the possibility of the unexpected! There is an old cliché that reminds us that sometimes we are so focused on the finish line, that we forget to enjoy the journey. Ultimately, you have to know what works best for you on the journey. This can be a really powerful thing to remember when choosing a real estate advisor. The geography is something that is navigable. The home is a structure that can be altered to your needs. The memories you create will last a lifetime. Make sure you have a Realtor whose key values are your goals, your interests, and your happiness. If you have a shared goal in vision, it will be an amazing partnership, and one you will be happy to make together.

Whether you would like to expand your real estate knowledge, gain specifics on a property, begin detailing the ins and outs of the selling or buying process, or virtually anything in between. Please don't hesitate to allow me to be your resource. I would love to help you make a move in the right direction with my keys for a successful and enjoyable real estate experience!



..The Key to an amazing experience! Buying a home is easily the biggest transaction most of us make. You need a trusted advisor who knows that it's not just about getting the keys at closing, but also navigating the process with a common goal and vision! When choosing me as your trusted real estate advisor, these key factors will lay the foundation for a successful and happy partnership:

- 🔑 My Passion and Enthusiasm for real estate and people
- 🔑 My Focus on you and/or your family's interests, happiness, and long-term goals
- 🔑 My desire to Create a Connection that fosters relationships that outlast the closing signatures
- 🔑 My personal and professional Commitment to excellence, honor and integrity
- 🔑 My love of being a Lifelong Learner: Ever expanding knowledge and Real Estate Expertise



## About RW Towne Realty

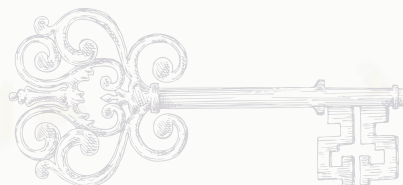
For more than 35 years, the sales associates of Berkshire Hathaway HomeServices RW Towne Realty have provided Hampton Roads with a full suite of real estate services, marketing the finest properties in Southeastern Virginia. Our portfolio offers homes for the first-time and repeat homebuyer, historic residences, and luxurious waterfront homes.

The Berkshire Hathaway HomeServices RW Towne Realty difference is evident in our extremely capable and highly motivated sales associates. Each associate is an experienced real estate professional with a proven record of successful sales performance. At RW Towne Realty, we offer expert guidance and extraordinary service to help you with all your real estate needs. We seek life-long relationships with our clients through our reputation of strength, quality, integrity, and stability.

Our associates continue to raise the bar of real estate offerings and sales to new heights while partnering with the prestigious and most respected brands in the world and our region. We do this by carefully understanding each client's needs and goals while uncovering and leveraging the unique and compelling characteristics of their properties. We develop and execute finely tuned and customized plans designed to reach and entice the most qualified buyers in the marketplace.

All while remaining committed to staying at the forefront of the local real estate market by doing all that we can to anticipate your needs and exceed your expectations. Real estate is all about relationships, and you can rest assured that we will leverage that and our community connections, luxury media outlets and our global network to your advantage.

***We Get It!***



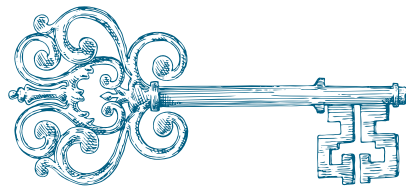


# BUYER CONSULTATION

A buyer consultation is your first meeting with me, your Berkshire Hathaway HomeServices RW Towne REALTOR, and marks the start of your homebuying journey.

During this meeting, I will outline the homebuying process, explain my role and responsibilities to you as your real estate agent, review the necessary paperwork, and answer any questions.

To establish an effective and efficient working relationship, we will determine your priorities, explore your wants and needs in your new home, and identify your ideal timeline. Having this information from the start will allow me to help you move forward confidently as we explore each step of the process.



Before you can officially begin your search, you will need to gain pre-approval for a mortgage loan if you will need financing. If you do not have a mortgage advisor, I will connect you with one of my mortgage partners to complete the pre-approval process and identify the right mortgage for you.

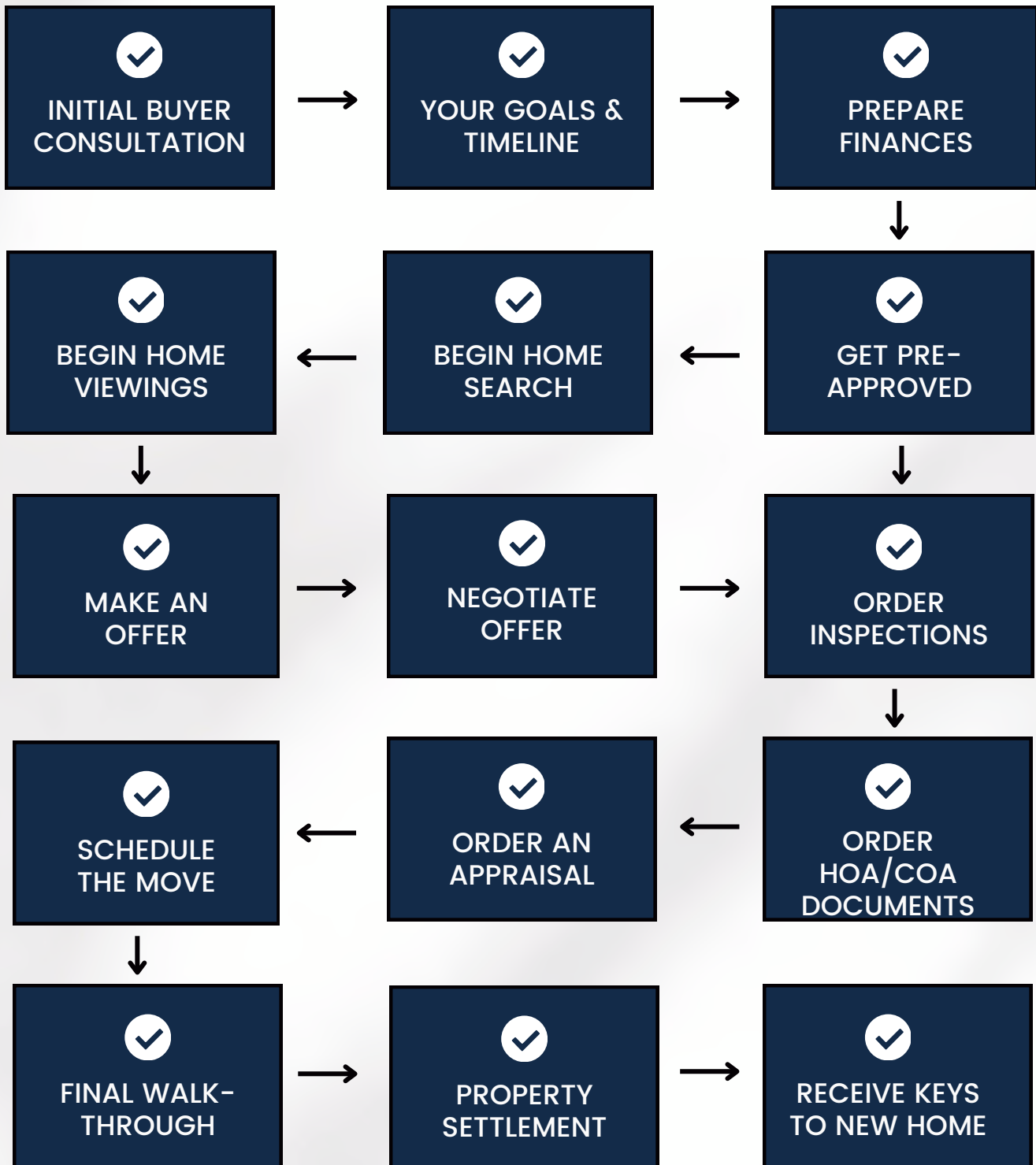


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# Home Buying Process



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# YOUR REAL ESTATE AGENT'S ROLE

A real estate agent's job is to help guide you through the complexities of buying or selling a property. You need to think about financing, appraisals, inspections, closings and more. As your agent, I am committed to protecting your interests throughout the entire transaction with integrity, honor, professionalism, and expertise.

## AS A BUYER, YOUR REAL ESTATE AGENT WILL...

- 🔑 Along with a local, professional loan officer, help you determine how much home you can afford, explain financing options, and help you find the right loan and local mortgage lender
- 🔑 Explain earnest money deposits and your negotiation strategy
- 🔑 Assist in your home search through the local Multiple Listing Service
- 🔑 Schedule property showings
- 🔑 Provide objective data about each property, including information you might not realize is available
- 🔑 Help structure purchase offers that meet the terms and conditions you require
- 🔑 Negotiate and help resolve any issues that arise with the transaction that could delay closing or void the contract



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# Exclusive Professional Representation

Why? Short answer is that In the state of Virginia a buyer is required to sign a brokerage agency agreement. The longer answer is that having something in writing... whether it covers a single property or a months-long relationship ... is required. Once a real estate licensee and a member of the public have agreed to work together to sell, purchase, lease or manage real estate, they must put their agreement in writing in the form of a brokerage agreement before the agent can begin to perform a licensed activity. The purpose of the law is to help keep consumers fully informed about the real estate services they will receive and the nature of their relationship with the licensee. It removes ambiguity and puts everyone on the same page.



## REALTORS® AND REAL ESTATE AGENTS

A real estate agent's job is to help guide you through the complexities of buying or selling a property. But not everyone with a real estate license is a REALTOR®. A REALTOR® is not just a real estate licensee, but is also a member of the National Association of REALTORS®.

What's the difference? REALTORS® must meet stricter education requirements than the law requires, and they're bound not only by that law, but by the higher standard of the REALTOR® Code of Ethics.

That's why only REALTORS® are allowed to use the famous REALTOR® "R".

Your REALTOR® is committed to protecting your interests throughout the entire transaction with the integrity, honor, professionalism, and expertise that meets the high standards set by the "REALTOR®" name. And REALTORS® have access to more and more sophisticated tools to help sellers market their properties to the right audience, help buyers find just the right home, and make the entire process run smoothly.

You'll find your REALTOR® isn't just an expert on your local real estate market, but also a trusted advisor who can help you navigate a complex transaction. All Berkshire Hathaway HomeServices Towne Realty Agents are REALTORS®



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# WHY YOU WANT *BUYER REPRESENTATION*

Buying a home is a monumental step in your life, filled with excitement and complexity. As an experienced REALTOR®, I am here to provide essential guidance and unmatched expertise to ensure your homebuying journey is smooth and successful.

## MARKET INSIGHT

Understanding the nuances of the local market is crucial. My extensive knowledge of Hampton Roads allows me to offer insights on neighborhood dynamics, market trends, and property values, ensuring you make well-informed decisions, whether you're a first-time homebuyer or a seasoned investor.

## STRATEGIC NEGOTIATION SKILLS

Securing the best deal requires more than just a keen eye—it demands skilled negotiation and a steadfast advocate. I represent your interests fiercely, navigating offers, counteroffers, repairs, and contingencies to secure the most favorable terms for you.

## EXCLUSIVE PROPERTY ACCESS

Gain access to a broad network of listings, including properties that may not yet be on the market. My connections can provide you with unique opportunities to find your ideal home before others do, giving you an edge in the competitive market.

## PROFESSIONAL NETWORK

I have cultivated strong relationships with industry professionals, including mortgage brokers, home inspectors, appraisers, contractors, and attorneys. I will connect you with reliable and trustworthy service providers, ensuring a smooth and efficient buying process.

## SEAMLESS TRANSACTION MANAGEMENT

I coordinate with all parties involved, managing deadlines, paperwork, and potential issues to minimize stress. My proactive approach ensures the process moves forward smoothly, whether it's a cash purchase or financed transaction.

MARKET  
ANALYSIS  
EXPERTISE

Before you make an offer, I will thoroughly analyze comparable properties to determine the fair market value of your desired home, ensuring you don't overpay. It's important to consider various factors beyond the sales price, such as closing costs, repairs, and the settlement date, which all affect the overall cost and are difficult to assess through public records or real estate websites. Market dynamics, including inventory levels, price points, and location, influence the balance of leverage between buyers and sellers. These factors can change rapidly, making the expertise of a real estate professional invaluable. With my guidance, you'll navigate these complexities with confidence and secure the best possible deal.

COMPREHENSIVE  
GUIDANCE AND  
SUPPORT

Navigating the homebuying process of intricate steps and extensive paperwork, legalities, and deadlines in home buying can be daunting. I guide you through each phase, from drafting an offer, to reviewing contracts, closing the deal, and ensuring you understand and complete every requirement smoothly. This level of support mitigates risks, helping you avoid unfavorable outcomes.

ONGOING  
SUPPORT

My commitment extends beyond the closing table signatures. I am here to assist with any future real estate needs, whether it's home improvement advice or managing future transactions. My goal is to be your lifelong real estate resource.

TRUSTED  
ADVISOR

Jennifer Dawn, REALTOR® with Berkshire Hathaway HomeServices RW Towne Realty in Hampton Roads, Virginia, is dedicated to being your trusted advisor. I provide the expertise, guidance, and support needed for confident decision-making, ensuring a successful and satisfying homebuying experience.

Overall, my goal as a real estate agent is to be your trusted advisor, providing you with the expertise, guidance, and support you need to make confident decisions and find the perfect home. I am dedicated to helping you navigate the complexities of the real estate market and ensuring a successful and satisfying homebuying experience





## ▀ What is a buyer's representative?

Defined most simply, a buyer's representative is an advocate for the buyer—not the seller—in a real estate transaction. Real estate laws and regulations vary from state to state, but buyer's representatives usually owe full fiduciary (legal) duties, including loyalty and confidentiality, to their buyer-clients and must act in their clients' interests throughout the entire transaction.

## ▀ Why should I use a buyer's representative?

A buyer's representative can provide the expertise you need throughout the entire transaction, greatly improving your buying experience and potential results.

## ▀ Why choose an accredited buyer's representative?

Not all buyer's representatives are equal. All REALTORS® (members of the National Association of REALTORS®, or NAR) must subscribe to a strict Code of Ethics, which helps ensure that you will be treated honestly.

But a REALTOR® with the ABR® designation has gone a step further, by completing Accredited Buyer's Representative (ABR®) training, specialized education offered by the Center for REALTOR® Development (CRD).

In addition to knowing the dynamics of the local market, REALTORS® with the ABR® designation understand the special needs of buyers. They have additional knowledge and experience that take them a step beyond an agent who only concentrates on listing property for sellers. An ABR® can provide you with valued assistance throughout the transaction and help you make informed decisions that can lead to a successful home purchase.



NATIONAL  
ASSOCIATION OF  
REALTORS®

★ ABR



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## How is a buyer's representative compensated?

Compensation for buyer representation is negotiable between buyer's representatives and the consumers they serve. The types of compensation available for buyer's representatives take multiple forms, depending on these broker–consumer negotiations. Types of compensation include, but are not limited to:

- ✓ A fixed-fee commission paid directly by consumers, including the buyer or seller.
- ✓ Concession from the seller to the buyer.
- ✓ Portion of the listing broker's compensation.

The seller may not be offering any compensation to the buyer's broker, either directly or through the listing brokerage, in which case you would be responsible for paying your buyer broker's compensation. If you don't have funds to pay your buyer broker compensation at closing, talk with your buyer's representative about your options.

Sellers may authorize their listing broker to offer compensation to a buyer broker, expressed as a percentage of the gross sales price or as a flat dollar amount. In some situations, however, the compensation offered by the listing broker is less than what is agreed to in the buyer's agreement.

If you find a house that you think is the perfect fit for you, but the offer of compensation is less than what is agreed to in the buyer's agreement, it may be possible for your buyer's representative to contact the listing broker before viewing the property to see if the listing broker would pay additional compensation to satisfy what is stipulated in the buyer's agreement.

Published by the Center for REALTOR® Development for Accredited Buyer Representative



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## STEP 2 Assess Your Credit and Finances

**Financial considerations and preparations are central to any home purchase. So, getting a jump on your mortgage now can greatly alleviate headaches later. In addition, actions such as getting preapproved for a mortgage can put you in a better negotiating position when it's time to make an offer to a seller and can help you make better decisions about what you can afford in a home.**

If you've already lined up a lender and secured a commitment on your mortgage, the process of closing will go much smoother.

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## **STEP 3** Assess What You Want and Need in a Home

**Finding a new home can be exciting. But deciding what you truly want and need begins with setting priorities among many different preferences, with the likelihood of making some trade-offs.**

Your ABR® can play a key role in helping you sort out your options. He or she can also offer important insights specific to your local market.

### **Basic criteria**

- **Ideal price**
- **Total square footage**
- **Single-family detached, condominium, or other type of home**
- **Number of bedrooms**
- **Number of bathrooms**
- **Garage or parking space for cars(s)**

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## STEP 4 Search for Your Home

**Choosing a home often starts with selecting a neighborhood. It's important to choose a home and neighborhood that you and your family will enjoy living in, and one that would help future resale value if you should decide to move. If you prefer a particular neighborhood, you should share your preferences with your ABR®.**

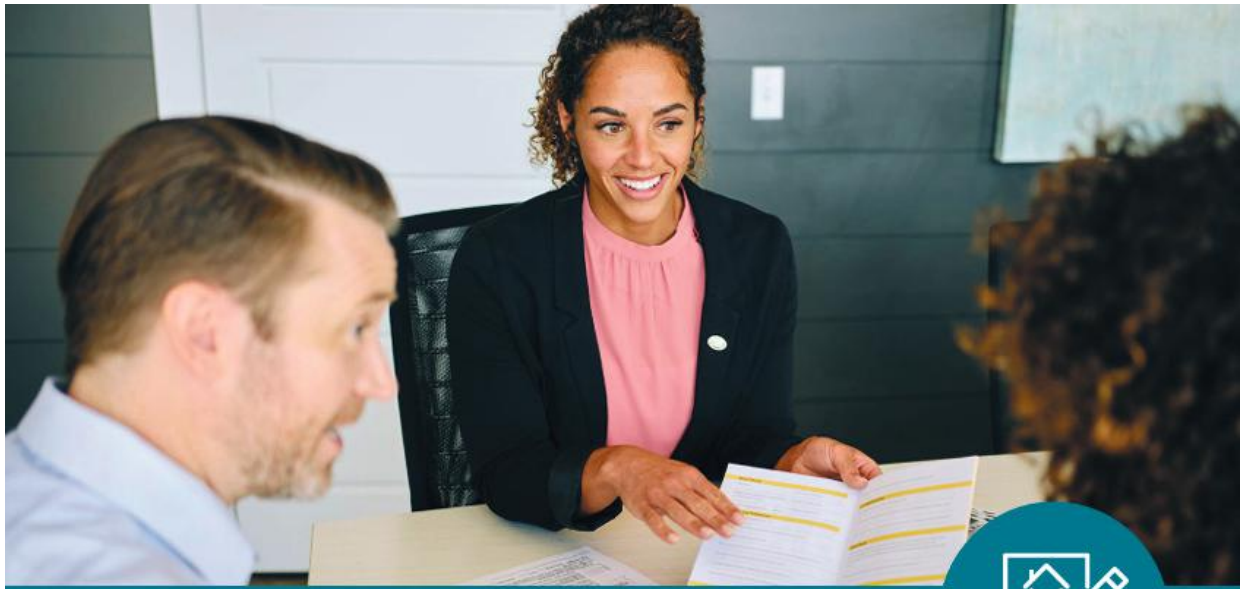
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## STEP 5 Negotiate Terms

**When you've found a home that's right for you, it's time to make an offer. Depending on market conditions, you may have to act quickly, before another buyer steps ahead of you.**

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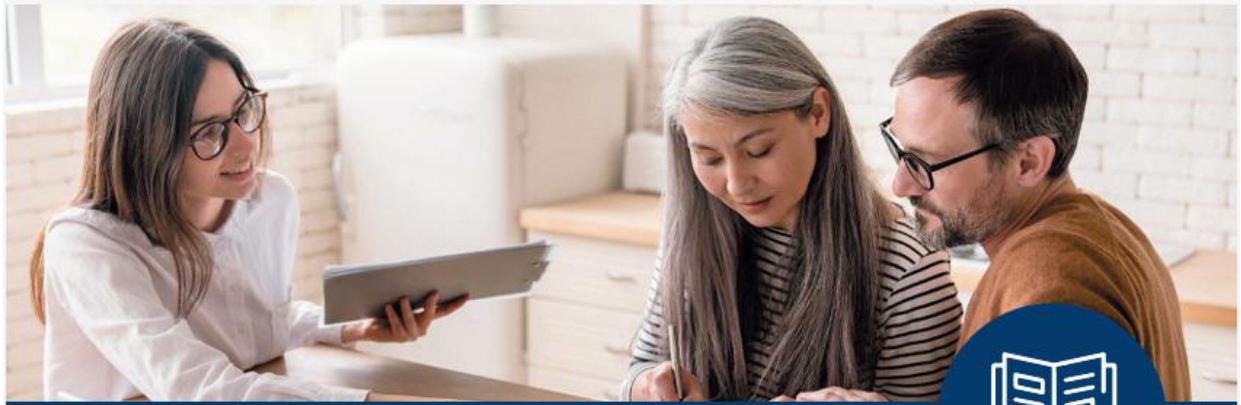


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## STEP 6 Obtain a Mortgage

**If you've already done the legwork discussed in Step 2, you are one major step closer to obtaining a mortgage. Still, securing the actual mortgage is more complex, and often more expensive, than many consumers realize. There are numerous documents and details that must come together in a short period of time.**

This is why it's important to select a reputable loan provider with a competent mortgage loan officer who is attentive to your needs. Your ABR® has helped other buyers work through the mortgage application process and can also provide valuable assistance.

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## STEP 7 Prepare for Closing Day

Your ABR® will help you stay on track with the many important details that must fall into place before you close on your home, including:

**Home Inspections**  
**Mortgage Finalization**  
**Preparing to Move**  
**Scheduling Final Walk-through**  
**Preparing Closing Costs**

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## STEP 8 Close

**The actual, legal transfer of ownership is called the closing or settlement. Possession is usually transferred at closing too. In some scenarios, the seller may request to close the sale but retain possession of the home and pay rent to the buyer until vacating the property.**

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### Participants in the closing usually include:

- You, the buyer.
- The seller.
- The closing agent, the title insurance representative, and the escrow agent. (One person may fill all these roles, coordinating and recording the exchange of the documents and money, disbursing funds, and handling the details of the closing.)
- The real estate agents.
- Attorneys for the buyer and seller.

### During the meeting, you'll sign many documents, including:

- A settlement statement—a kind of balance sheet of all the funds changing hands between the parties.
- The mortgage papers, detailing your obligation to the lender.
- Any additional documents required in your state.

You will need to provide your payment of closing costs, proof of insurance, and approval of the inspections.

Possession is usually transferred after all documentation has been signed and all monies paid. You then receive the keys to your home.

***Note: Make sure you keep all your closing documents in a safe place. Some of the expenses associated with your home purchase may be tax deductible. But you'll need to share these important papers with your tax preparer to confirm details.***

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## STEP 9 Move

**After the contract has been signed and before the closing date is set, begin planning for moving day.**

### ▀ Costs

First-time and even repeat buyers can be surprised by the variety of expenses associated with moving, from packing materials and utility connections to insurance for your valuables and the actual cost of the movers, or truck rental. You can reduce many of the surprises and hassles of moving by investigating moving companies, estimating moving costs, and making a moving checklist early in the process.

When selecting a moving company, ask friends and family for recommendations. Call at least two companies for estimates, which should be cost- and obligation-free. You should expect professional movers to discuss your move in detail and provide recent references, including from the Better Business Bureau, especially if you didn't find the mover through a personal recommendation.

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# As Your Buyer's Agent,

here are some of the most important tasks I'll handle for you.

Connect you with a lender.

Scout and recommend suitable properties.

Coordinate home showings.

Negotiate the **BEST DEAL.**

Arrange property inspection, etc.

Provide complete transaction management.

Keep you informed every step of the way.

## Some of my other tasks...

- ✓ Demonstrate to sellers you are serious.
- ✓ Provide overview of the local housing market.
- ✓ Be a "go to" local area expert.
- ✓ Recommend other trusted professionals such as title, insurance, home inspectors, etc.
- ✓ Advise you of required property disclosures including, but not limited to:
  - Rights of way
  - If home is in a flood zone
  - Past termite damage
  - Presence of lead paint or asbestos.
- ✓ Make you aware of potential community or environmental factors such as noise levels or wildfire that could impact property value.
- ✓ After home tours, review pros and cons and offer impartial feedback.
- ✓ Prepare a clear, well-written offer.
- ✓ Help you with the loan application process.
- ✓ Deposit earnest money.
- ✓ Keep you on track to ensure deadlines are met.
- ✓ Identify problems and offer solutions at every stage.
- ✓ Stay in touch with listing agent to ensure everything is on schedule.
- ✓ Attend final walk-through day before closing.
- ✓ Monitor closing and once it's complete, meet with you to hand over keys.
- ✓ Continue to stay in touch after sale. I consider you a client for life and my after-sale program is all about providing value.
- ✓ ...and many more!



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# Leveraging My Expertise

**My business is built on referrals.** My goal is to serve you in such a way that you will be delighted enough to refer your friends and family for years to come.



## Connecting you to others

Not only am I an expert in our local market, I'm also part of a network of top agents — expanding our access to more properties in the U.S. and Canada.



## Network of local pros

I have relationships with the best local service providers to get you the plumber, painter, etc. you need — **not just during the transaction, but after as well.**



### My Experience/Expertise:

- I'll negotiate the best deal for you.
- I'm trained by the top business coaching company in North America.
- I have a fiduciary duty of care to you and will be your advocate during the transaction.



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# Service After the Sale

My business is built on relationships, so I aim to provide you with outstanding service and care before, during and after the sale! Even after your closing, I'll be there to assist you with all your real estate needs.



Consider me your **source of referrals** for all types of businesses, whether related to a real estate transaction or not. I've partnered with competent professionals who would be **happy to serve you.**



You'll receive **valuable information** from me in the mail or via email on a monthly basis to keep you **educated and informed.**



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LUXURY ~ RESIDENTIAL ~ RELOCATION ~ INVESTMENT  
REALTOR®

The success of my clients is my success, and I am dedicated to not only meeting, but exceeding expectations. I pride myself on providing exceptional service with a personal touch while educating & navigating the process with a common goal & vision! With my expertise, dedication, passion, and advocacy for the industry, I am fully equipped to guide clients through every step of their journey.



**EXPECT**  
*Exceptional*



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