

THE ESSENTIAL GUIDE FOR **HOME** BUYERS



Compliments of:

Carrie Girman
Associate Broker
616.848.0166



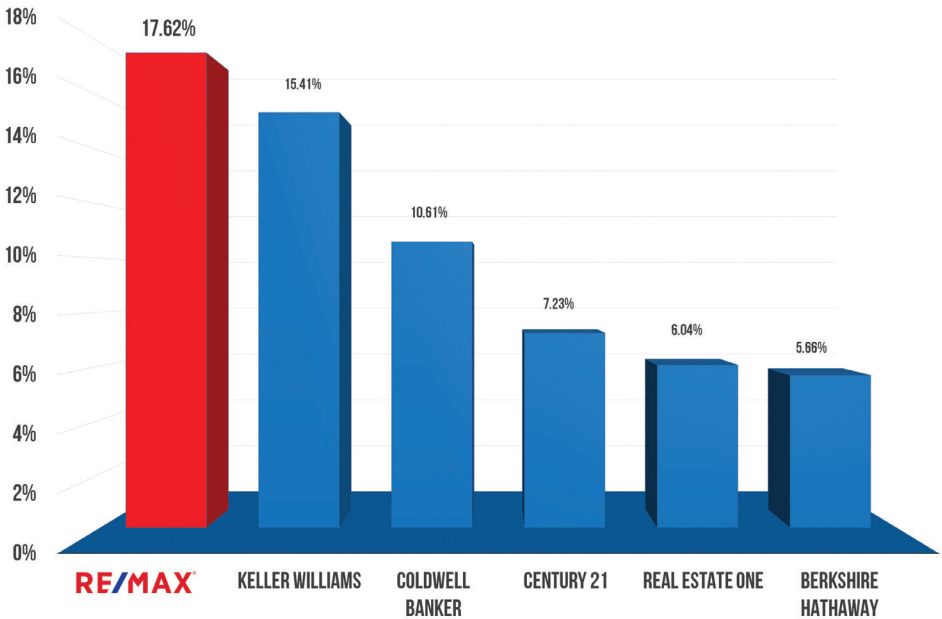
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#1 IN MICHIGAN TOTAL HOMES SOLD

STATEWIDE | JANUARY 1, 2019 - DECEMBER 31, 2019



WE KNOW MICHIGAN

 remax.com

This graph represents the sold residential sides of all franchise office locations and independent offices of each organization identified here, whose listings were sold by such organizations themselves, or with the aid of a cooperating Broker/Owner, in Michigan. These statistics are according to the publication of all Boards of REALTORS® and Multiple Listing Services in the state for the period from January 1, 2019 through December 31, 2019. Note: This representation is based in whole or in part on data supplied by these Boards of REALTORS® and their MLSs in Michigan. Neither the Boards nor the MLSs guarantee, or are in any way responsible for, its accuracy. Data maintained by the Boards or MLSs may not reflect all real estate activity in the market. Each RE/MAX® office is independently owned and operated.

About Me

I have been a real estate agent since 2004 & have experienced all kinds of markets. No matter what the current market is my expertise will assist with your purchase or sale of your home. I have strong negotiation skills & will get you the best deal on the purchase or sale of your home.

Prior to real estate, I worked in advertising for 7 years & use my advertising skills to market my listings.



Carrie Girman

I received a Bachelor of Science Degree in Advertising & Psychology from the University of Wisconsin™ Madison.

I live in Zeeland, Michigan with my husband & three kids, ages 16, 13 and 11. I enjoy working as a Realtor® & helping my clients buy and sell their homes.

- Licensed REALTOR® since 2004, obtained Brokers license in 2014
- Over \$74 million in career sales volume
- RE/MAX awards – 100% Club (2019) and RE/MAX Hall of Fame member

I am a member of the National Association of Realtors®, the Michigan Association of Realtors® and the Western Michigan Lakeshore Association of Realtors®.

Buying or selling a home is a huge decision, often times a stressful one. As your full time Realtor®, my goal is to make buying or selling your next home a smooth process. Call me, you will not be disappointed!



2019

THE
REALTRENDS
FIVE HUNDRED

Among the country's largest real estate brokerages, RE/MAX agents once again outperformed the competition in both transaction sides and sales volume.*

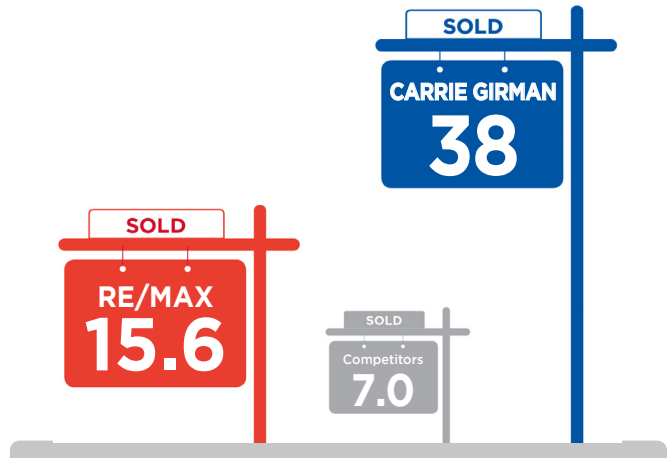
Productivity.
That's the sign
of a RE/MAX agent.

Carrie Girman Statistics

FAR ABOVE AVERAGE

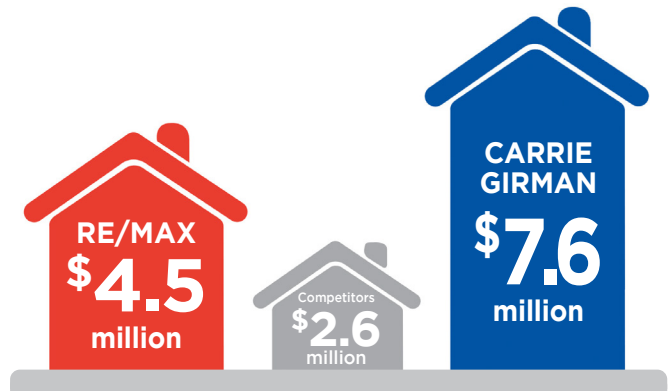
DOUBLE THE OTHERS

RE/MAX agents averaged more than twice as many transaction sides as competitors



HIGHER VOLUME BY FAR

RE/MAX agents 72% more sales volume than the average for competitors



Source: 2020 REAL Trends 500 data, citing 2019 transaction sides and sales volume for the 1,711 largest participating U.S. brokerages

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Working Relationships Defined

Buyer's Agent

A buyer's agent works **solely** on behalf of the buyer to promote interests of the buyer with the utmost good faith, loyalty and fidelity. The agent **negotiates** on behalf and acts as **an advocate** for the buyer. The buyer's agent **must disclose** to potential sellers known facts including the buyer's financial ability to perform the terms of the transaction and whether the buyer intends to occupy the property. **A written buyer agency agreement is required** which states the duties and obligations of the broker and the buyer.



Seller's Agent

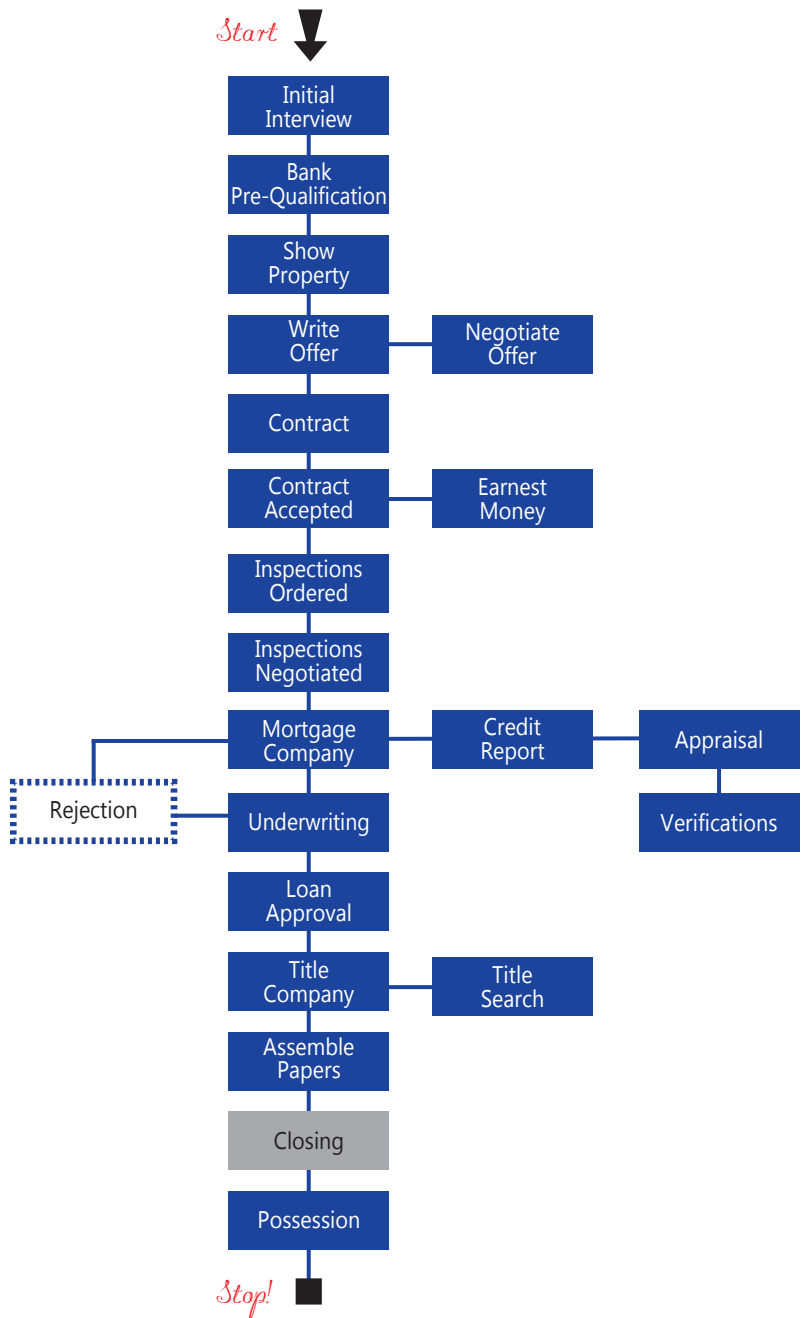
A seller's agent (or listing agent) works solely on behalf of the seller to promote the interests of the seller with the utmost good faith, loyalty and fidelity. The agent negotiates on behalf of and acts as an advocate for the seller. The seller's agent must disclose to potential buyers all adverse material facts actually known by the seller's agent about the property. A separate written seller agency agreement is required which sets forth the duties and obligations of the broker and the seller. Never go directly to the seller's agent about a property they have listed, as it is their job to get the highest price for the seller.

Service I will Provide As Your Buyer's Agent

1. Arrange for you to meet with a lender to find out how much home you can afford to buy and get your pre-approval letter.
2. Set up automated searches so that you will be notified right away when a new home meeting your criteria comes on the market.
3. Help you to narrow your search by identifying what is most important to you in a home or real estate investment.
4. Provide a convenient website where you can change and save as many custom searches as you like.
5. Make appointments to show homes listed in the Multiple Listing Service, new homes that are still builder owned and may not be advertised on the internet and any homes that are For Sale By Owner that meet your criteria.
6. Arrange for meetings with custom builders if appropriate.
7. Research any neighborhood associations, water districts, well permits or other questions you may have before choosing to write an offer.
8. Write an offer on the property of your choice, after researching the value of comparable properties recently sold in the area, and keeping in mind the visible condition of the home compared to those in the neighborhood to **get you the best possible price and terms.**
9. Recommend quality title companies, home inspectors, and any other specialists needed to vet the home for any latent defects.
10. Provide copies of any HOA documents for review.
11. Clearly negotiate the details of any repairs.
12. Attend closing with you to sew up all details.
13. Continue to be your real estate resource long after you the buy property.



Home Buying Flow Chart



Getting Pre-Approved

It is extremely important that you connect with a qualified mortgage lender and get pre-approved for a loan **before you start your home search**. The pre-approval process can be quick and give you the answers you need to get started looking for the right property. Talking to a good, local mortgage lender about your loan options not only gives you a target price, but the type of property as well. Some homes don't qualify for certain types of financing and it's crucial for you and your REALTOR® to know right up front what are going to be the best home or investment options for you.



The Pre-Approval Process Will Help You in the Following Ways:

- You will know in advance what your payments will be.
- You won't waste time considering homes you cannot afford.
- You will get your credit score so the lender can determine your interest rate.
- Your interest rate can then be locked in.
- There are many loan options and programs to choose from in today's market. Your lender will explain the alternatives to help you select the one best suited for you.
- You'll have a good faith estimate, showing you the terms of the loan, the closing costs and we will explain them to you in detail.
- **You'll have peace of mind.**

Finding The Right Home

How Will You Know When it is the House of Your Dreams?

Help me help you! Please identify the following features/amenities as they apply to your needs and wants. A “Need” (N) is defined as a mandatory item. A “Want” (W) is something you would like to have but is not a necessity. An “Undesirable” (U) is something you definitely do not want. Place an N, W or U next to all appropriate features/amenities.

CHARACTERISTICS OF MY NEXT HOME

| | |
|-------------------------------|-------------------------------|
| _____ Town House | _____ Breakfast Room |
| _____ Condominium | _____ Island Kitchen |
| _____ Patio Home | _____ Microwave |
| _____ Free Standing | _____ Dishwasher |
| _____ One Story | _____ Compactor |
| _____ Two Story | _____ Disposal |
| _____ Three Bedrooms | _____ Gas Appliances |
| _____ Four Bedrooms | _____ Electric Appliances |
| _____ Five + Bedrooms | _____ Gas Heat |
| _____ Two Bathrooms (Toilets) | _____ Electric Heat |
| _____ Three Bathrooms | _____ Separate Shower in Mstr |
| _____ Split Floor Plan | _____ Whirlpool Tub |
| _____ Master Bedroom Down | _____ Alarm System |
| _____ Two Car Garage | _____ Walk-in Closet |
| _____ Three Car Garage | _____ Fireplace |
| _____ Attached Garage | _____ Swimming Pool |
| _____ Detached Garage | _____ Community Pool |
| _____ Formal Living Area | _____ Acreage |
| _____ Formal Dining Area | _____ Subdivision |
| _____ Study/Office | _____ Sprinkler System |
| _____ Game Room | _____ Landscaping |

| | |
|----------------------------|------------------------|
| Square Footage? _____ | Year Built? _____ |
| Price Range? _____ | School District? _____ |
| Area or Subdivision? _____ | |

| | | | | |
|-----------------------------------|----------|----------|----------|-----------|
| How Soon Do You Need To Move? | 1-2 Mos. | 3-4 Mos. | 5-6 Mos. | 6-12 Mos. |
| Do You Have a Home To Sell First? | Yes | No | | |
| Are You Considering “New” Homes | Yes | No | | |

Viewing Homes

After our initial counseling session I will have a good idea of what your wants, needs, price range and desired location are. Then, I will enter your requirements into the Multiple Listing Service (MLS) system. The MLS system will generate a list of available homes specific to your wants and needs. Next, we will schedule appointments to view the homes that are the most desirable to you.



Most often, the homeowner will be absent during showings, but should they be present, they will understand your need to examine the home carefully. When a home appeals to you, make notes, it is easy to forget details. Often there will be information on the home and whenever possible we will make sure you have a copy of the MLS information, flyer or other marketing material on the home you are viewing.

Don't be surprised if the first home you see is the perfect one for you and don't be discouraged if none of those you visit the first day are what you want. I am committed to finding the house that you will call home and I will work diligently until you find it. Usually I will be able to find the home of your dreams rather quickly from a selection of homes that best fit the desires you expressed.

What Every Buyer Should Know

1. A home usually is the largest asset an individual has and is considered one of the safest investments available.
2. Property taxes and qualified home interest are deductible on an individual's federal income tax return in most cases.
3. A homeowner can exclude up to \$500,000 of capital gains if married filing jointly or up to \$250,000 if single or married filing separately. The home must have been the taxpayer's principal residence for the two of the last five years (consult with your tax professional).
4. Getting pre-approved by a mortgage company will actually approve you for a specific loan amount subject to the property. This will give you confidence and will help when negotiating with the seller.
5. In a "seller's market," don't go looking for a deal. Set your sights on the right house for you, and then let your REALTOR® help you negotiate the best price and terms.
6. A portion of each amortized mortgage payment goes toward the principal, which is an investment.
7. A home is one of the few investments you can enjoy by living in it!
8. The majority of the time, a REALTOR® can show you any home, whether it is listed with a company, a builder or is even a For Sale By Owner.
9. Working with a REALTOR® to purchase a For Sale By Owner property is very advantageous, because someone will be looking out for your best interests.
10. The right to conduct a property inspection, included in your purchase agreement, gives you the ability to negotiate with the seller once you know all the facts about the property's condition.
11. A Home Warranty Protection Plan can provide coverage for selected items such as central heat and interior plumbing, built-in appliances, water heaters, etc. If the seller is not providing this coverage, you can purchase it yourself.



New Construction

Why Should I Use an Agent to Purchase a Home from a Builder?

Having spent years working with builders and having a construction background myself, I have a good rapport with local builders.

I can represent you as your **agent and advocate**, just like I would in any real estate purchase. The **builder** has a professional real estate representative **who watches out for his or her best interests**, and you **need and deserve** the same **expert representation watching out for your best interests**. These transactions can be **complex** and the contract details must be exactly in order to **protect you** and ensure that you get exactly the home you want!



Make Sure the Builder Knows You're Working With a Real Estate Professional

Most builders require that you bring your real estate agent on your first visit to their model homes and will not allow your agent to represent you in the transaction if you do not. Therefore, **please call me** if you would like to look at some model homes, so you are given the representation you deserve! The builder will pay the buyer's agent's fee just like the seller pays in other real estate transactions.

If you happen to be out driving and see a model home that you want to check out, give them a copy of my business card and fill out their "registration" form with your name **and mine**. Call me right away and tell me if their homes interest you so we can discuss the benefits of that particular builder and community, based on your needs and price range.

For Sale By Owner

Can You Represent Me in a For Sale By Owner Situation?

A homeowner trying to sell a home themselves is usually doing so in hopes of saving some money by not paying the listing commission. We have found some For Sale By Owners feel they **do not need to disclose any hidden defects** because they do not have a listing agent. Michigan Law states that all sellers must disclose.



Like any other transaction I can help you negotiate the terms of an offer, order a title commitment, arrange for an inspection and closing. It is in your best interest to have representation when making a large investment like purchasing a home. I will negotiate the best terms and conditions for your purchase. Many times a homeowner will work with an agent, even though his home is not listed, if an agent brings them a buyer.

If you should see a home “For Sale By Owner” and want the advantages of my services, please allow me to contact the homeowner and set the showing appointment.

Writing the Offer

What to do before you write an offer.

You will...

- Get a current letter of pre-approval from your lender
- Have funds available to write a check for earnest money
- Check out school and crime statistics online
- Drive around the neighborhoods and parks to get a feel for the area
- Visit the local grocery store
- Check out and enjoy the local amenities



I will...

- Call the listing agent
- Pull comparable sales
- Negotiate the price
- Write the offer letter & complete purchase agreement
- Collect your earnest money
- Handle any contingencies

Negotiating...

- I am your poker face - I will represent **you** to the sellers' agent
Do not contact the seller directly.
- How aggressive the offer should be depends on the supply and demand in the market.
We will discuss the best offer for the property you find.
- Remember that in 2016 the average sales price came in at **98%** of asking price on all sales.
- The details of what price to offer, whether to ask the seller to pay closing costs and how much or any other date considerations, contingencies or inclusions we will discuss at the time of the offer to get you the best deal possible.

A Primer on Multiple Offers

As the housing market recovers, more and more buyers are finding themselves in a situation where they are competing with one or more other buyers for the home of their dreams. Understandably, in this situation, the unsuccessful buyers are disappointed and often angry. Many times, the unsuccessful buyers' anger is directed at the Realtor® who helped them try to buy the home, and their anger is misplaced.



The only law governing the presentation of offers is a rule that requires a real estate licensee to forward all offers he or she receives to the seller. R 339.22307. After the offers are delivered, there is no requirement that a seller consider them in any particular order or that the seller reject the “first” offer prior to considering a “second” offer. Additionally, there is no requirement that a seller reject an offer in writing or even acknowledge receipt of the offer. A seller who receives an offer can accept, reject or counter that offer. In addition, the seller can choose to do nothing. A seller can choose to “sit” on an offer while waiting for a second offer, or not. A buyer can request that a seller respond in writing, however, the seller has no legal obligation to do so. Further, a Realtor® acting on behalf of the buyer is generally prohibited from contacting directly any seller who is represented by a Realtor®.

When considering multiple offers, there is no requirement that a seller treat each potential buyer equally or even fairly. A seller can even discriminate, so long as the seller does not discriminate on the basis of religion, race, color, national origin, age, sex, disability or familial or marital status. A seller is not required to take the highest offer. A seller can decide to accept a lower offer because it is a cash offer or because that particular buyer has a preapproval letter from a lender. A seller could even accept a lower offer because she knew that the offer was from an avid gardener and believed that he would take good care of the garden she had put so much time into over the years.

That being said, it is certainly true that most sellers will in fact accept the highest price offer. In fact, Realtors® and others in the real estate business often instruct buyers in this situation to present their “highest and best.” To some buyers, this term

suggests that this is in fact an auction-type situation in which the terms of the offers must be kept confidential and the highest offer must be accepted. This is simply not true. As stated above, the seller can accept any offer. The seller can disclose the amount of the other offers to none, some or all of the other potential buyers. A seller can offer one buyer an opportunity to submit another bid, without offering the other buyers a similar opportunity.

Buyers in a multiple offer situation should certainly put forward their “highest and best.” While there is no way for a buyer to guaranty that his offer will be the one selected, as a general rule, sellers prefer clean offers with few contingencies, short timeframes and evidence of ability to perform.

When competing with other potential offers, buyers should keep in mind the following rules of law relating to offers and acceptances:

1. An offer cannot be accepted orally. Even if you are advised via telephone that your offer is the one that has been accepted by the seller, you do not have a binding contract until the written acceptance is delivered to you (or to your real estate agent).
2. Generally, an offer or counteroffer can be revoked at any time before it is accepted. This is true even if the offer contains a stated expiration date.
3. While offers and acceptances relating to the purchase of real estate must be in writing, an offer can be revoked orally.
4. A buyer cannot simultaneously accept and materially change a seller's counteroffer. If, for example, you “accept” the seller's counteroffer, but add a provision whereby the sellers are required to throw in their pool table, you have in fact “countered” the seller's counteroffer.
5. Once an offer is countered, it has been rejected. So, in the above example, if the sellers do not agree to throw in their pool table, you cannot go back and “accept” the seller's original counteroffer.
6. A seller is not required to accept a full price and terms offer. A list price is not an “offer” that can be accepted by the buyer.

Buyers are cautioned not to get too caught up in the bidding process. For many of us, a home purchase is the biggest financial purchase we will make in our lifetime. While a waiver of an inspection contingency may make it more likely that you will be the successful “bidder,” it is certainly a risky course of action. Remember that there are many other houses out there. You will fall in love again.

After Your Offer is Accepted

The following is an example of the most common closing timeline after acceptance of your offer.

First Week

- Earnest money check deposited within 48 hours.
- Make loan application.
- Arrange for property inspections.



Second Week

- Attend property inspections.
- Make repair requests to seller.
- Confirm that all information requested by the mortgage company has been submitted.
- Review any HOA documents.

Third Week

- Confirm that repairs have been completed.
- Promptly deliver any additional information your lender requests.
- Appraisal is complete (could be in week 4)
- Arrange for a mover.

Fourth Week

- Walk through home to verify completed repairs.
- Arrange for cashier's check or money wire for closing.
- Arrange for settlement and signing of papers.
- Arrange for transfer of utilities.

Appraisal Process

What is a Home Appraisal?

A home appraisal is an expert's opinion of how much your home is worth. Most lenders will require an objective, third-party, certified appraiser to determine the fair market value of a property before closing. This protects you from spending more on a home than it's actually worth. It also protects your lender from loaning out too much money.



Who Pays for the Appraisal?

While the bank will typically arrange for an appraisal, the buyer is responsible for paying for it. Generally, appraisals cost between \$300 - \$500, depending on the size of your home and property. It's also important to note that this fee will be collected regardless of whether or not you choose to purchase the home.

But don't worry. The home appraisal only comes once the buyer and seller agree on a price and sign documents to start the closing process. You don't need to do appraisals on every house you choose to bid on.

Home Inspections

Home Inspections and Why You Should Obtain One

Home inspections are a routine part of nearly every residential purchase, whether a resale or yes, even a newly constructed home.

It's important to make sure you know exactly what you're buying. A thorough home inspection greatly reduces the possibility of unpleasant surprises later. Having the property inspected is the buyer's right and responsibility. The cost varies depending on the size and features of the property.



I recommend the following minimum standards when choosing an inspector:

- Membership in ASHI (American Society of Home Inspectors) and adherence to its Standards of Practice and Code of Ethics. (<http://www.homeinspector.org/>)
- Errors & Omissions Insurance
- Written report at the time of inspection

I am happy to recommend local home inspectors!

Types of Home Inspections

| Home Inspection Type | Approximate Cost |
|--|---------------------------|
| • Standard Home Inspection..... | \$300 - \$500 |
| • Possible hire a structural engineer..... | \$400 |
| • Consider a radon test..... | \$100 - \$400 |
| • Consider a sewer scope | \$100 - \$200 |
| • Mold Testing..... | Contact your local expert |
| • Meth Testing..... | Contact your local expert |
| • Lead-Based Paint..... | Contact your local expert |

- Radon Mitigation

Radon is a common, naturally occurring particle in Michigan that the EPA has deemed hazardous to lung health.

- Environmental Hazards

If you have concerns about meth or asbestos, please use these resources for more information and testing.

Note:

Well & septic systems are inspected separately by qualified professionals.



Understanding Title Insurance

What Is Title Insurance?

A Title Insurance Policy is a guarantee by a title company that a thorough investigation of the title to the property has been conducted and that you have been notified of any outstanding claims to the property. The title insurance company reports any defects in the title in the form of a Title Commitment so that these matters can be corrected. It is important that you know of all the claims on the property and have them resolved and declared removed prior to you taking title to the property.



The Title Commitment will carefully detail what items of encumbrance are not covered by the policy. You can either get these items resolved or bow out of the transaction. Title insurance covers matters that occurred before the policy's effective date but were discovered later. Your policy will detail what is covered, what is not covered and the effective date.

Title insurance is issued by the title company when they are certain the property is free from all liens, encumbrances, interests, etc. and the insurance guarantees such. This is so the title can be legally transferred to the buyer to be used as security for the lender's funds. This is why title insurance is required by the lender. Your lender has an interest in knowing that you and the lender are the only parties with claims to the property.

The title insurance company thoroughly searches the public records to uncover any unpaid taxes, mortgages, judgments against previous owners, easements and other court actions or recorded documents that can affect title to the real estate. The insurance also provides protection against any defect in the public record such as forgery, similar names, error in the records, etc., and protest against any undiscovered or unrecorded claims that may arise in the future.

A Successful Closing

- ❑ Review the Settlement Statement with your lender and agent prior to closing.
- ❑ Bring all monies to closing in the form of good funds (cashier's check or wire).
- ❑ Bring current ID.
- ❑ All purchasers must be available to sign or someone must have a Power of Attorney to sign for them. Let me know in advance if this is the case.
- ❑ It is possible to close on a property even if you cannot be in town on the day of closing. This requires a "mail out." Make sure you let me know if you will be out of town on the day of the closing so that documents can be prepared in advance.
- ❑ If you would like your attorney to review your documents prior to closing, you will need to request an attorney package in advance.
- ❑ Your agent or another representative of the brokerage will attend the closing with you.
- ❑ Once any loan package is signed and all title documents are executed by both parties, the property is yours.



Testimonials

Our RE/MAX Realtor who sold our house quickly in Novi, recommended we contact Carrie also with RE/MAX and I am so glad we did! She was instrumental in advising us on location and kept us on budget. I never felt pressured and she made herself available to us when we could make it over, usually on short notice. Thank you Carrie!
- Cdzajdel (12/12/2018)

Carrie was a joy to work with. She was always available to answer my questions and worked around my schedule. In fact, she was on vacation when she helped me put an offer in on what is now my new home! Carrie is professional, knowledgeable, honest and caring. I highly recommend her!
- zuser20150303111621712 (10/25/2018)

I recently moved to this area and was looking for a new home. Carrie was recommended to me and I couldn't have been more pleased. She kept in touch on a daily basis, was knowledgeable about the homes and neighborhoods, was thoroughly professional and did it all with a smile. I am now the owner of a home that I love and was thrilled to have Carrie at my side throughout this journey.
- grossbauer (10/17/2018)

We found ourselves unexpectedly buying a house. I live in another country but needed the house for a family member. Carrie was very efficient and responded quickly. She was able to show us several houses within our specifications in just a few days. She researched every question we had about potential properties. She set aside personal plans to expedite an offer we made and always responded immediately to any of our texts and emails. She had great recommendations for home inspectors and other services we would need. When we had to return to Europe, she worked with us to close on the property online. What could have been a rather chaotic and stressful event, happened very smoothly and without problems. The whole process took less than a week, and we are very happy with our purchase, thanks to Carrie. We highly recommend her.
- zuser20180819152041597 (09/25/2018)

Carrie was great! She took the time to understand what we were looking for and our preferences. Many agents rush through the process...Carrie took the time we needed and she gave us honest feedback about the properties we reviewed.
- kdmills7 (09/24/2018)

Carrie is so awesome to work with! She is always willing to answer any questions and responds quickly with information about houses you are interested in. I worked with her when buying and selling my first home and now in buying my second home. I would recommend her to anyone looking to buy or sell a home.
- brianneubbink (07/13/2018)

Carrie recently helped us purchase a home in West Michigan. She was recommended to us by our Realtor in Madison, WI. Carrie was extremely attentive and pro-active (often texting with me well after her office hours had ended for the day). Carrie is extremely knowledgeable and easy to get along with. Carrie is professional and thoughtful. Carrie was an important part of our home buying experience and helped us find a house we love. I would recommend Carrie to anyone looking for a Realtor in the West Michigan area. You will not be disappointed.
- user38424692 (06/02/2018)

Carrie is a great and helpful Realtor. We were buying our first house and she never let us go on being confused about something without making sure we understood it first. She made sure we were comfortable with everything we were doing and with every decision we made. We looked at so many houses and she never got discouraged that we wouldn't find and get the one perfect for us but instead always gave us encouragement. Carrie made room in her schedule for us just about every time we asked and was always very flexible. She was our first and only Realtor and was exceptional by far.
- zuser20180226171032255 (05/24/2018)

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Carrie is so awesome to work with! She is always willing to answer any questions and responds quickly with information about houses you are interested in. I worked with her when buying and selling my first home and now in buying my second home. I would recommend her to anyone looking to buy or sell a home.

- brianneubbink (07/13/2018)

Carrie recently helped us purchase a home in West Michigan. She was recommended to us by our Realtor in Madison, WI. Carrie was extremely attentive and pro-active (often texting with me well after her office hours had ended for the day). Carrie is extremely knowledgeable and easy to get along with. Carrie is professional and thoughtful. Carrie was an important part of our home buying experience and helped us find a house we love. I would recommend Carrie to anyone looking for a Realtor in the West Michigan area. You will not be disappointed.

- user38424692 (06/02/2018)

Carrie is a great and helpful Realtor. We were buying our first house and she never let us go on being confused about something without making sure we understood it first. She made sure we were comfortable with everything we were doing and with every decision we made. We looked at so many houses and she never got discouraged that we wouldn't find and get the one perfect for us but instead always gave us encouragement. Carrie made room in her schedule for us just about every time we asked and was always very flexible. She was our first and only Realtor and was exceptional by far.

- zuser20180226171032255 (05/24/2018)

The Ten Commandments of Real Estate

1. Thou shalt **not** change jobs, become self-employed or quit your job.
2. Thou shalt **not** buy a car, truck or van (or you may be living in it)!
3. Thou shalt **not** use charge cards excessively or let your accounts fall behind.
4. Thou shalt **not** spend money you have set aside for closing.
5. Thou shalt **not** omit debts or liabilities from your loan application.
6. Thou shalt **not** buy furniture.
7. Thou shalt **not** originate any inquiries into your credit.
8. Thou shalt **not** make large deposits without first checking with your loan officer.
9. Thou shalt **not** change bank accounts.
10. Thou shalt **not** co-sign a loan for anyone.



RE/MAX

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