

BUYING WITH CONFIDENCE

UNLOCKING THE POWER OF AGENT REPRESENTATION



WELCOME

I AM EXCITED TO GUIDE YOU *through this journey!*

So, you're thinking about going unrepresented? I'm Miriam, and I totally understand why you might be considering navigating the home-buying process on your own.

In today's digital world, it can seem like everything you need is just a click away—so why not handle it yourself, right? Saving money and negotiating on your own sounds tempting. Believe me, I get it. I've been in your shoes before. But after being both a buyer and an agent, I've gained some valuable insights that motivated me to approach real estate differently. My goal isn't to sway you one way or the other—it's to arm you with the info you need to make the best decision for your situation, whether that means using an agent or going solo.



I'd love to share some behind-the-scenes insights on the less obvious parts of real estate deals. An experienced advocate can potentially save you time, stress, and even money. Let's make sure you're fully informed before taking the next step!

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THANK YOU FOR TAKING THE TIME TO REVIEW THIS PACKAGE.

THINKING ABOUT BUYING WITHOUT AN AGENT?

Let's Make Sure You're Fully Informed

With recent changes in the real estate industry, some potential homebuyers are considering going unrepresented. But is that the right move for you? This guide isn't about convincing you one way or the other—it's about giving you the knowledge you need to make a smart decision. With over 5 years in real estate, I've seen firsthand the challenges unprepared buyers can face. And let's be honest, in real estate, what you don't know can cost you big time—not just in money, but in time, stress, and missed opportunities.

Here's what we'll cover:

- The real impact of the NAR Settlement on your home-buying process
- Potential pitfalls of buying without representation
- The valuable (and often overlooked) services a buyer's agent provides
- Key questions to ask yourself before making a decision

Let's dive in, so you can make the most informed choice possible!



WHAT YOU NEED TO KNOW

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UNDERSTANDING THE NAR SETTLEMENT

Let's dive into a key update that could have a big impact on how you sell your home! The recent NAR settlement brings a significant change: sellers are no longer required to offer compensation to buyer's agents when listing their home on the MLS.

WHAT DOES THIS MEAN FOR YOU AS A SELLER?

- You now have the flexibility to decide if—and how much—you want to offer in compensation to buyer's agents.
- Gone are the days of being required to include a buyer's agent commission in your listing.
- If you choose not to offer compensation, you might need to get creative with strategies to attract buyers and their agents to your property.

HOW DOES THIS IMPACT BUYERS?

- Buyers may need to cover their agent's commission out of pocket if the seller doesn't offer compensation.
- Buyer's agents will now have signed agreements with their clients, clearly outlining their services and how they'll be paid.
- This shift may lead to buyers being more selective about working with agents or negotiating agent fees upfront.

SO, HOW WILL BUYER'S AGENTS GET PAID NOW?

- Buyer's agents can still receive compensation from the seller if the seller chooses to offer it.
- If no seller compensation is offered, buyers will need to pay their agents directly.
- In some cases, buyers may negotiate for the seller to cover their agent's fee as part of the purchase offer.

It's an important shift that puts more control in your hands as a seller, but it also changes the dynamics for buyers and agents alike. Being aware of these changes will help you navigate the market more strategically!



THE CURRENT REAL ESTATE LANDSCAPE: WHAT YOU NEED TO KNOW

The real estate market is evolving, and as you explore your home-buying options, it's essential to stay informed about the changes shaping today's landscape.

The Current Commission Structure: In today's market, sellers aren't always covering the cost of your agent's commission. This means, as a buyer, you may be responsible for paying your own agent's fee.

What This Means for You: This shift gives you more control. You now have the flexibility to decide whether or not to hire an agent and can negotiate terms that work for you. It's all about finding what makes sense for your situation and structuring the arrangement that fits your needs.



THE UNREPRESENTED OPTION: WHAT YOU NEED TO KNOW

With the recent changes in the real estate landscape, some buyers are considering going unrepresented in an effort to save on costs. It might seem like an attractive option at first glance, but let's talk about what that really means for you.

UNDERSTANDING THE TRADE-OFFS

While skipping an agent may save you money upfront, there are some important factors to consider when weighing the true value of professional representation:

- **Exclusive market insights:** Agents can give you access to off-market properties and the latest local data.
- **Skilled negotiation:** A seasoned agent can negotiate the best possible deal on your behalf.
- **Navigating paperwork:** Real estate contracts and processes can be overwhelming—having an expert can save you from costly mistakes.
- **Time savings:** Agents streamline the entire process, from property searching to closing, saving you precious time and effort.



YOUR CONCERNS MATTER

I get it—cost is a huge factor, and you're likely wondering:

- *"Is hiring an agent worth the investment?"*
- *"Can I really navigate this on my own?"*
- *"What risks am I taking by going unrepresented?"*

These are all valid questions, and we'll break them down together. As we continue, I'll help you explore the realities of going unrepresented and the value that professional guidance can bring to the table. Let's make sure you're set up for success!



ARE YOU READY FOR THESE CHALLENGES?

Common challenges for unrepresented buyers

- ① **MARKET ACCESS:**
How will you ensure you're seeing all available properties, including off-market listings?
- ② **PROPERTY VALUATION:**
Can you accurately determine if a property is priced fairly for its condition and location?
- ③ **NEGOTIATION:**
Are you prepared to negotiate not just price, but terms, contingencies, and repairs?
- ④ **LEGAL COMPLEXITIES:**
Do you fully understand the contracts and disclosures you'll be signing?
- ⑤ **TRANSACTION MANAGEMENT:**
Can you effectively coordinate inspections, appraisals, and other crucial steps?
- ⑥ **PROBLEM-SOLVING:**
What's your plan for handling surprises that often arise during transactions?
- ⑦ **TIME INVESTMENT:**
Have you considered the time needed to manage all aspects of your purchase?
- ⑧ **EMOTIONAL DISTANCE:**
Can you remain objective about potentially the largest investment of your life?
- ⑨ **INDUSTRY RELATIONSHIPS:**
Do you have connections with inspectors, lenders, and other professionals you'll need?
- ⑩ **POST-PURCHASE SUPPORT:**
What will you do if issues arise after closing?

WHAT COULD THESE CHALLENGES MEAN FOR YOU?

Potential impacts on your home-buying journey

- ☐ **LOSS OF YOUR DREAM HOME**
That perfect house slips through your fingers because you hesitated too long.
- ☐ **FINANCIAL STRESS**
Unexpected costs blindside you, straining your savings and peace of mind.
- ☐ **SETTLING FOR LESS**
You end up compromising on important features because you feel pressured or uninformed.
- ☐ **BUYER'S REMORSE**
You rush into a decision and later regret it, stuck with a home that doesn't truly fit your needs.
- ☐ **FAMILY TENSION**
The stress of the home search starts affecting your relationships and work life.
- ☐ **NEGOTIATION NIGHTMARES**
You overpay for your home, leaving less for furnishings or renovations.

Some buyers successfully navigate unrepresented purchases. However, it's crucial to honestly assess your skills, knowledge, and available time before deciding to go this route.

OPINIONS VS. REALITY

HOW AN AGENT PLAYS A ROLE IN BUYING A HOME

OPINIONS



Anyone can handle the paperwork.



Agents just show houses.



Agents are just expensive middlemen.



The home-buying process is straightforward

REALITY



A single missed deadline or incorrectly filled form could cost you your earnest money deposit.



When multiple offers come in on your dream home, your agent's strategy could make yours stand out without overpaying.



You could save thousands on closing costs or repairs with an agent who knows how to negotiate.



When an inspection reveals mold issues, your agent's contacts could quickly bring in specialists to assess and resolve the problem.

WHAT COULD THESE ADVANTAGES MEAN FOR YOU?

Potential impacts on your home buying journey

SECURING YOUR IDEAL HOME

You snag a property that perfectly fits your needs, even in a competitive market, thanks to your agent's market insights and quick action.

STRESS-FREE NEGOTIATIONS

You navigate complex negotiations with ease, securing favorable terms and price, while your agent handles the tough conversations.

TIME AND ENERGY SAVINGS

You maintain your work-life balance, as your agent efficiently manages the time-consuming aspects of home buying.

SMOOTH TRANSACTION PROCESS

You experience a seamless journey from offer to closing, with your agent anticipating and resolving potential roadblocks.

LONG-TERM INVESTMENT SUCCESS

You set yourself up for future financial gains, guided by your agent's understanding of market trends and property potential.

FINANCIAL CONFIDENCE

You make a sound investment, staying within budget while maximizing value, guided by expert market analysis.

INFORMED DECISION-MAKING

You make choices with clarity, armed with your agent's insights on neighborhood trends, property conditions, and future value.

PEACE OF MIND

You move forward with confidence, knowing every detail has been scrutinized by your experienced agent, minimizing future surprises.

NETWORK ADVANTAGES

You gain access to top professionals in related fields (inspectors, lenders, etc.), leveraging your agent's trusted connections.

THINKING ABOUT GOING UNREPRESENTED?



LET'S MAKE SURE YOU'RE READY

Before deciding to go it alone, there are a few important things to think through. If you're unsure about any of these, it may be worth reconsidering whether going unrepresented is the best path for you.

	YES	NO
Do you know how market trends influence home prices in your area?	☐	☐
Can you attend showings and handle all the scheduling during business hours?	☐	☐
Are you prepared to jump on new listings and act quickly when needed?	☐	☐
How comfortable are you negotiating directly with sellers or their agents?	☐	☐
Do you know how to put together a winning offer, especially in competitive markets?	☐	☐
Can you effectively handle repair negotiations and other key contract terms?	☐	☐
Are you familiar with the legal language and implications of real estate contracts?	☐	☐
Do you have a solid grasp on all the costs involved in buying a home?	☐	☐
How ready are you to manage any unexpected hurdles during the process?	☐	☐
Are you prepared to deal with potential setbacks or delays along the way?	☐	☐
Can you make objective, smart decisions without letting emotions cloud your judgment?	☐	☐
Do you have the stamina to handle the stress and uncertainty that often comes with a real estate transaction?	☐	☐

	YES	NO
Will you have access to the full range of property listings, including those off the market?	☐	☐
Can you dig into property histories and gather key neighborhood insights?	☐	☐
Do you know how to research zoning laws and future developments that could impact property values?	☐	☐
Are you familiar with all the steps involved in a real estate transaction—from start to finish?	☐	☐
Do you know what to expect during inspections, appraisals, and at closing?	☐	☐
Can you juggle all the moving parts, like coordinating with lenders, title companies, and other professionals?	☐	☐
Have you thought about the potential financial risks of missteps in the buying process?	☐	☐
Do you understand the long-term impact of your home-buying choices?	☐	☐
Are you ready to manage any disputes or issues that may arise even after the deal is done?	☐	☐

These are just some of the challenges that come with buying a home, and having the right knowledge and tools in place is crucial to ensuring a smooth and successful transaction. These questions aren't meant to scare you—they're here to help you make sure you're set up for success. Buying a home is a huge investment, and being fully prepared is key to making the process as smooth and stress-free as possible!

EVEN WHEN YOU'RE CAPABLE

THE VALUE OF REPRESENTATION

You might be thinking, "I've got this! I'm great at negotiating, detail-oriented, and I understand contracts." And you know what? You're probably right. But here's something to consider:

EVEN THE PROS LEAN ON OTHER EXPERTS

Doctors still become patients when they need medical care.

Hairstylists let their colleagues handle their highlights.

Wedding planners hire other planners for their big day.

Why? Because there's real value in having someone fully dedicated to your success.

Let's put it this way: Would you represent yourself in court? Maybe—but wouldn't you rather have a skilled attorney, making sure everything is handled perfectly, saving you time, stress, and avoiding costly mistakes?

Buying a home is one of the biggest financial moves of your life. Just like you wouldn't head to court without a lawyer, navigating the home-buying process without an agent could leave you at a disadvantage. Having someone in your corner can make all the difference!



WHAT MAKES ME DIFFERENT: YOUR ADVANTAGE IN TODAY'S MARKET

When it comes to buying a home, you need more than just an agent—you need a strategic partner who's 100% committed to your success. As your buyer's agent, I combine deep local market knowledge, expert negotiation skills, and a personalized approach to ensure you find the right home at the best price.

HOW I'VE HELPED CLIENTS LIKE YOU

- Secured a *\$30,000 reduction* for Dana by identifying sqft discrepancies.
- Discovered an off-market gem for the Tenniswoods, helping them *beat out the competition*.
- Saved Cassie and Daniel *\$7,000* by negotiating closing costs.

HERE'S HOW I'LL GUIDE YOU:

- A personalized needs assessment and budget planning.
- Custom property search, including those hard-to-find off-market listings.
- In-depth property and neighborhood analysis.
- Strategic offer creation and expert negotiation.
- Full management of every step in the transaction process.
- And ongoing support even after you've closed on your home.

With me, you're not just getting a home—you're getting a partner committed to making the process as seamless and successful as possible. Let's find your perfect home!

TESTIMONIES



This was our 5th house that we've purchased and Miriam was the absolute best agent we have ever had hands down for either buying or selling! She sold our house in just a couple of days!!! She such a wonderful and caring realtor who actually truly enjoys her career. Absolutely recommend her to anyone that needs a Realtor!!!



MICHELLE H.



Miriam took our FSBO that we were struggling with and had it sold in two weeks. Her experience, energy & market knowledge will do the same for you. Miriam's eye for detail, flexibility on commission & tenacity makes her the perfect realtor for your "ready to show" home.

We went from coming soon to closed in under 30 days...



ROBERT B.



Miriam helped me with the purchase of my new home near my new job in Niceville, a community I wasn't very familiar with. She went above and beyond at every step. She is incredibly bright, super responsive, thinks and plans ahead, really knows her stuff, and always had my back. She brings tremendous integrity to the table, listens and understands your needs, and is able to negotiate to get your needs met. I was selling another property through a different realtor at the same time as buying one through Miriam.



TERESA B.



Great experience selling our property quickly and fairly. Helped us handle multiple offers and understand the process. Looking forward to the next property sale.



ART A.

CURIOUS ABOUT YOUR OPTIONS? LET'S CHAT

Free Consultation: Thinking about going unrepresented as a buyer? Let's sit down for a no-obligation consultation to see if it's truly the right choice for you. We'll talk about your home-buying goals, and I'll break down exactly how commissions work under the new rules. My goal is to give you clear, honest information so you can make the most informed decision about your representation.

GOT QUESTIONS? LET'S CONNECT:

Whether you're ready to start searching for your dream home or just want to learn more about today's market, I'm here for you.

Reach out and we'll cover:

- A transparent look at the pros and cons of going unrepresented
- The risks and rewards of buying solo
- How having representation can simplify and streamline the entire process

Let's get you on the path to confident home buying!

