My Buyer Agency Brochure

Your complete guide for helping you take the first steps towards buying your new home.

Audrey Callahan
REALTOR®

AUDREY CALLAHAN **MENU**

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NextHome ZENITH

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MENU

ABOUT ME

When I first started in the real estate business, I quickly learned that real estate is a profession, not a part-time job. People trust me to guide them with their decisions. My clients open up to me about all of their needs, desires, financial information and problems. In short, they trust me to help them. To this day, I still get excited when a buyer finds their dream house or assisting a seller with the sale of their home. Almost every transaction has been a great experience for me and along the way I have been fortunate enough to find new friendships and customers for life.

The value of my experience as a full-time realtor for over 35 years is priceless compared to those of my rookie counterparts. I stand by the Code of Ethics, having high standards of conduct which has earned me a reputation as both a realtor who cares, as well as one who is resourceful, as attested by my many satisfied clients. I strive to understand my client's lifestyle and needs through good straight forward communication by going above and beyond their expectations My strong negotiating skills and exceptional eye for design and detail help create a vision that can make a house a home for them.
My passion is real estate, and I am proud to be part of an industry that has served me well by creating a space where women can successfully feel heard and empowered!

MY MISSION

My mission is to provide the consumer with the highest level of service of any Real Estate company thereby ensuring that properties are sold or leased in an exemplary manner. I endeavor to deliver professional service to clients and customers to that transactions are completed to the satisfaction of all concerned.

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DESIGNATIONS

Audrey Has achieved the following awards and Designations throughout her career:

- **ABR-Accredited Buyer's Representative**
- **CREN-Certified Real Estate Negotiator**
- **CNHS-Certified New Home Specialist**
- **SRS-Seller's Representative Specialist**
- **SRES-Senior Real Estate Specialist**
- **AHWD-At Home With Diversity Certification**
- **NAR-Member of National Association of Realtors**
- **NJAR-New Jersey Association of Realtors**
- **NJAR-Circle of Excellence Awards 2010-2021**
- **NJAR-Lifetime Distinguished Sales Club Award**
- **NJAR-Quarter Century Club Award**

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MY COMMITMENT TO YOU

#1 LOYALTY

As The buyer's agent I will be loyal to you and your interests above all else. I will always prioritize the client's needs and preferences, working to find the best property and negotiate favorable terms on the buyer's behalf.

#2 CONFIDENTIALITY

I will maintain strict confidentiality, ensuring that any sensitive information shared by the buyer is not disclosed to sellers or other parties without the buyer's express permission. This includes financial information, motivations, and negotiation strategies.

#3 FULL DISCLOSURE

I will provide complete and accurate information to their clients, including details about properties, market conditions, and any potential conflicts of interest. Being transparent and honest is essential in building trust with buyers.

#4 SKILL AND CARE

I do possess the knowledge, skills, and expertise necessary to guide my clients through the home buying process. This includes helping buyers understand the local real estate market, evaluating properties, and negotiating effectively.

#5 FIDUCIARY DUTY

As your buyer's agent I have a fiduciary duty to act in the best interests of their client. This means putting the client's needs above all else and avoiding any actions or decisions that could be seen as self-serving or contrary to the buyer's interests.

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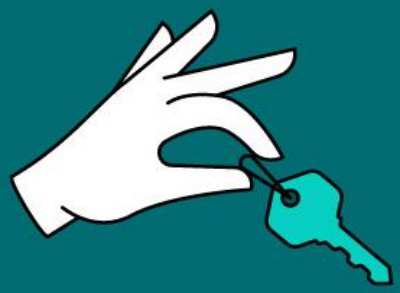
YOUR PATH TO HOMEOWNERSHIP

1. Save for Your Down Payment
2. Know Your Credit Score
3. Find a Real Estate Agent
4. Get Pre-Approved
5. Find a Home



6. Make an Offer
7. Have a Home Inspection
8. Get a Home Appraisal
9. Close the Sale
10. Move In

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HOME BUYER TIPS

Welcome to our guide on essential tips for homebuyers. Whether you're a first-time buyer or looking to upgrade, these steps will help you navigate the process with confidence.

1. Building Credit to at Least 640
2. Getting Pre-Approved Early On
3. Understanding the Full Budget Breakdown
4. Contacting the Relevant Person to Find Your Dream House

By following these steps, you can make the home buying process smoother and more enjoyable. Remember to build your credit, get pre-approved, understand your budget, and reach out to me!

WHY CREDIT MATTERS:
A good credit score is crucial for securing favorable mortgage terms.

STEPS TO IMPROVE CREDIT:

- Pay bills on time
- Reduce outstanding debt
- Avoid opening new credit accounts
- Monitoring Your Credit: Regularly check your credit report for errors and discrepancies.

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Benefits of
Mortgage Pre-Approval

It gives you clarity
When determining your
Homebuying budget.

You can be made
Confident in your ability
to secure a loan.

Your offer is more Desirable
and has a competitive edge in
a bidding war.

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#8

FINANCES

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS

- ❑ What is the best type of loan for me?
- ❑ Do I qualify for any special
- ❑ Discounts or loan programs?
- ❑ What interest rate can you offer?
- ❑ When can you lock in my rate?
- ❑ What fees can I expect from you?
- ❑ What are my estimated closing costs?

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MY LENDER RECOMMENDATIONS

ROB KIPNIS
Branch Manager
NMLS ID# 408624

loanDepot
732.245.8646
rkipnis@loandepot.com
loanDepot.com/RKipnis

TIM ROUSSEAU
Branch Manager
NMLS ID# 197783

Greentree MORTGAGE COMPANY, LP
732.407.9146
TRousseau@GreentreeMortgage.com
TRouseau.GreentreeMortgage.com

MIKE RANDAZZO
Sales Manager
NMLS ID# 204537

ADVISORS MORTGAGE, LLC
732.213.3522
MRandazzo@AdvisorsMortgage.com
MRandazzo.AdvisorsMortgage.com

KEN DOUGLAS
Loan Officer
NMLS ID# 229994

INNOVATIVE MORTGAGE
732.581.4361
KDouglas@InovativeMortgage.com
KDouglasLoans.com

LEE ZACHARCZYK
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#10

GET PRE-APPROVED PAGE #11

The Home-Buying Process: Obtaining Your Pre-Approval

- ❑ Choosing the right lender is important.
- ❑ If you do not know any lenders, we would be happy to provide you with several recommendations.
- ❑ Be aware and cautious of the following:
  - Lenders who promise discount interest rates well below today's rates! There is always a catch!
  - Lenders with a questionable reputation!
  - Online lenders with representatives out-of-state
  - Lenders who don't ask for documentation. They will eventually ask so let's know everything today!
- ❑ Why get pre-approved now before we find a house?
  - We can be confident in the price point we are searching. You may be able to afford more than you think depending on the interest rates
  - Discover any credit report ERRORS and get them corrected. This may take 60 days to resolve.
  - Discuss simple solutions available to increase your credit score thus getting better loan terms
  - Discuss do's and don'ts when buying a home!
- ❑ Receive a solid pre-approval letter from a lender
- ❑ When we are ready to make an offer, we will request an updated pre-approval which is included with our offer.

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GET PRE-APPROVED PAGE #12

To get pre-approved for a mortgage, a lender typically requires several documents and pieces of information to assess the buyer's financial situation and credit worthiness.
Here are the common items a lender will need:

PERSONAL INFORMATION

- ❑ **Identification:** Government-issued ID such as a driver's license or passport.
- ❑ **Social Security Number:** For credit check purposes.

INCOME VERIFICATION

- ❑ **Pay Stubs:** Usually, the most recent two to three months.
- ❑ **W-2 Forms:** From the past two years.
- ❑ **Tax Returns:** Last two years of tax returns, especially if self-employed.
- ❑ **Proof of Additional Income:** Documentation for other sources of income (e.g., bonuses, alimony, rental income).

EMPLOYMENT VERIFICATION

- ❑ **Employment Letter:** A letter from your employer confirming your position, length of employment, and salary.
- ❑ **Contact Information for Employer:** In case the lender needs to verify employment.

ASSETS AND DEBTS

- ❑ **Bank Statements:** Last two to three months of statements for all accounts (checking, savings, etc.).
- ❑ **Investment Statements:** Most recent statements for any investment accounts (stocks, bonds, retirement accounts).

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GET PRE-APPROVED PAGE #13

PROPERTY INFORMATION (if identified)

- ❑ Information on the Property: If you have a specific property in mind, details about the property may be required.
- ❑ Purchase Agreement: A copy of the purchase agreement if you are under contract for a home.

OTHER DOCUMENTATION

- ❑ Proof of Rent Payments: If currently renting, proof of rental payments for the past 12 months.
- ❑ Gift Letters: If receiving a gift for the down payment, a letter from the donor stating the gift does not need to be repaid.

Having these documents and information ready can streamline the pre-approval process and help ensure a smooth and efficient experience with your lender.

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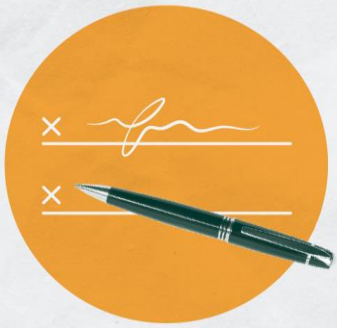
Things To Avoid

After Applying for a Mortgage

Here are some things you'll want to avoid to make sure you're in the best position when you get to the closing table.

Don't make any big purchases.

Don't co-sign loans for anyone.



Don't change bank accounts.

Don't make any large deposits or transfers into your account.

Don't apply for new credit or close any credit accounts.

Do connect with your loan officer before making any financial decisions once you've started the mortgage process.

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BUYER'S APPROXIMATE CLOSING COSTS

Lender's fees vary from one Lender to another. Be sure to ask your Loan Officer, what their Fees are.

Legal and Title Costs

Attorney Fee	$1.000	to	$2,500
Survey	$450	to	$1,200
Recording Fees with Mortgage & Dead	$300	to	$500
Title Searches/Title Policy Endorsements	$250	to	$500
Title Insurance Premium	$600	to	$900

Mortgage Costs

Application Fee	$450	to	$650
Appraisal	$400	to	$700
Miscellaneous Mortgage Cost (Varies, be sure to ask you lender)			
PMI (Private Mortgage Insurance) Often required if mortgage is more than 80% of purchase price	$____	to	$___
Points (Origination Fee)			
Fee paid to lender to "buy-down" interest rate on mortgage. One-point equals 1% of the mortgage. (1 point on a $100,000 mortgage equals $1,000.)	$____	to	$____

Inspection Cost

Home Inspection	$400	to	$650
Radon Inspection	$60	to	$300
Wood-Destroying Insect	$75	to	$200
Inspection/Certification	$60	to	$150
Septic Inspection (if applicable)	$500	to	$2,000
Oil Tank Inspection (if applicable)	$395	to	$500
Other Inspections	$____	to	$____

Other Costs

Homeowner's Insurance	$500	to	$2,400
One-Year Prepaid Premium	$____	to	$____
Home Protection Plan	$425	to	$900
Flood Insurance (if applicable)	$750	to	$2,000
Prepaid Tax Adjustment	$____	to	$____
Mansion Tax on Residential Properties	1% of Consideration when Sales Price is more than $1 Million		

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HOME SEARCH

As your Real Estate Agent, my number one goal is to help you achieve your own. I make it my priority to understand your situation when it comes to buying your home so we can accomplish your goals.

#1 STEP ONE

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

#2 STEP TWO

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.

#3 STEP THREE

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.

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MUST HAVE HOME CHECKLIST

Place a check mark next to any amenity that you consider a must have on your next home.

KITCHEN

- ❑ Island
- ❑ Updated Countertops
- ❑ Walk In Pantry
- ❑ Updated Cabinets
- ❑ Breakfast Nook
- ❑ Updated Appliances

BATHROOMS

- ❑ Double Vanities
- ❑ Bathtub
- ❑ Updated Bathroom
- ❑ Walk In Shower
- ❑ Guest Bathroom

MAIN LIVING AREA

- ❑ Walk-In-Closet
- ❑ Split Floor Plan
- ❑ Storage Space
- ❑ Master On Main Floor

ADDITIONAL FEATURES

- ❑ Hardwood Floors
- ❑ Fireplace
- ❑ Office
- ❑ Formal Dining Room
- ❑ Open Floor Plan
- ❑ Front Porch
- ❑ Separate laundry Area
- ❑ Parking Space

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OFFERS & NEGOTIATIONS

INFORMATION NEEDED

Before we begin writing an offer, we will need to gather some documents and discuss some important details…

- ❑ **Pre-Approval Letter**
- ❑ **Offer Price**
- ❑ **Financing Amount**
- ❑ **Escrow Deposit**
- ❑ **Closing Date**
- ❑ **Inspection Period**
- ❑ **Closing Cost**

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OFFERS & NEGOTIATIONS

MULTIPLE OFFER SITUATIONS

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the Sellers. Here are some of my best tips to win a multiple offer situation…

- Submit your Pre-Approval Letter Offer
- Have your Lender call the listing agent to share your Pre-Approval details
- Make a cash Offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Add a personal letter and a photo of you and your family
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your Offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you

ESCROW

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your Loan Application. The entire process from contract to close typically takes between 45 - 60 days.

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MY ATTORNEY RECOMMENDATIONS

GERRALD CIOCI	3600 Route 66 Suite 150 Neptune, NJ 07753	**732.508.5028**
EDWARD BRUTON	P142 East Main Street Suite 301 Freehold, NJ 07728	**732.333.0905**
BONNIE WRIGHT	3499 Route 9 North Suite F Freehold, NJ 07728	**732.863.9900**
JOSEPH WINDMAN	400 Route 9 South Suite 2200 Freehold, NJ 07728	**732.780.4222**
JEFFREY WARD	2 Village Court Hazlet, NJ 07730	**732.888.2003**

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CRITICAL DATES CHECKLIST

You're On Your Way To Being A Homeowner! Here Are Some Important Dates To Remember Along The Way:

- ❑ Loan Application Deadline
- ❑ Contract Acceptance
- ❑ Earnest Money Deposit Deadline
- ❑ Inspection Deadline
- ❑ Inspection Resolution Deadline
- ❑ Title Document Delivery Deadline
- ❑ Insurance Purchase Deadline
- ❑ Appraisal Objection Deadline
- ❑ Appraisal Resolution Deadline
- ❑ Loan Approval Deadline
- ❑ Final Walk Through
- ❑ Closing Date

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INSPECTION PERIOD

TYPES OF POTENTIAL INSPECTIONS

- Home Inspection
- Radon Testing
- Wood-Destroying Organism
- Offer more than the asking price
- (WDO) Inspection
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Lead Based Paint Inspection

RECOMMENDED HOME INSPECTORS

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.

INSPECTION TIME PERIOD

The typical inspection period is between 10-15 days

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

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MY LOCAL HOME INSPECTOR RECOMMENDATIONS

JIM BESSER	Hawkeye Home Inspections	917.650.4762
MIKE MESS	Inspect NJ	908.675.5037
JASON CHRISTOPHER	JJ Home Inspections	848.466.3190
GREGG SUPPA	Suppa Home Inspections	732.803.4158
FRANK DELLE DONNE	Regal Home Inspections	908.902.2590

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BUYER CLOSING CHECKLIST

TALK TO YOU REALTOR

- ❑ I'm here to make the process as smooth as possible. If you have any questions or concerns, reach out to me!

COMPLETE CONTINGENCIES

- ❑ These are typically your home inspection, your appraisal, and financing.

ARRANGE MOVING PLAN

- ❑ If you are hiring movers, you will want to schedule your moving service. If you plan to move yourself, get your materials and book a moving truck.

GET HOMEOWNER INSURANCE

- ❑ Your lender will need your insurance information at least 10 days before closing.

UPDATE YOUR ADDRESS

- ❑ Update your address on any billing or shipping services. Be sure to forward your mail and notify whoever needs to know (DMV, schools, etc.) of your address change.

TRANSFER UTILITIES

- ❑ Set up the transfer of utilities to your name and be sure to turn off transferred utilities at your old residence.

TITLE CLEARING

- ❑ Your lender will require a title search, and you will need title insurance if you're using a mortgage to buy a home.

FINAL MORTGAGE APPROVAL

- ❑ Your lender will require a title search, and you will need title insurance if you're using a mortgage to buy a home.

FINAL WALK-THROUGH

- ❑ The home should be in the condition stated in your contract and any repairs discussed should have been completed.

CLOSING DISCLURE

- ❑ I'm here to make the process as smooth as possible. If you have any questions or concerns, reach out to me!

CLOSING PACKAGE/DOCUMENTATION

- ❑ You will be proved with a closing package but can request a copy in advance if you want to read it in detail.

The following documents are needed at closing:

1. Proof of Homeowners Insurance
2. Contract with Seller
3. Home Inspection Report
4. Loan Documents, and your government issued ID.

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MOVING DAY

To keep moving day as hassle-free as possible, we recommend following this task list.

#1 TASK ONE: Clearly mark and set aside items you don't want loaded.

This will remind you to tell the driver what not to load as you conduct your preload walkthrough. Make sure your important paperwork pertaining to the move doesn't get packed and shipped with the rest of your possessions.

#2 TASK TWO: Pack special items for the kids.

Have the kids pack a box of their special items, things they'll want to have nearby as soon as you arrive at your new home. Point this box out to the driver, so it's one of the first to be unloaded.

#3 TASK THREE: Remove trash and flammable items.

Eliminate as much trash as you can before moving day. Last minute garbage will accumulate, so have a plan to dispose of it. Movers will not allow flammable items on their trucks, so plan to move these separately. If you are uncertain what items can't be loaded, ask your mover for a list.

Because movers can't transport most household cleaners, they will be available for you to do a last-minute cleaning on moving day.

#4 TASK FOUR: Reserve a parking space for the moving truck.

If you live in a congested area, recruit friends and park your vehicles one after another in a space close to your home and do not move them until the truck arrives. The closer the truck can get to your house, the better your chances of avoiding additional charges.

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MOVING DAY

#5 TASK FIVE: Set aside special items the day before moving.

When the movers get there, point out the items that require special care. Also, point out the boxes you would like unloaded first, if they are not going into storage

#6 TASK SIX: Take care of your movers.

Consider the needs of your driver and movers. Have some snacks and drinks on hand. It is a nice gesture and will be warmly received. Advise the movers were to locate the drinks and food, so they do not have to ask each time. Advise the movers which restroom you want them to use.

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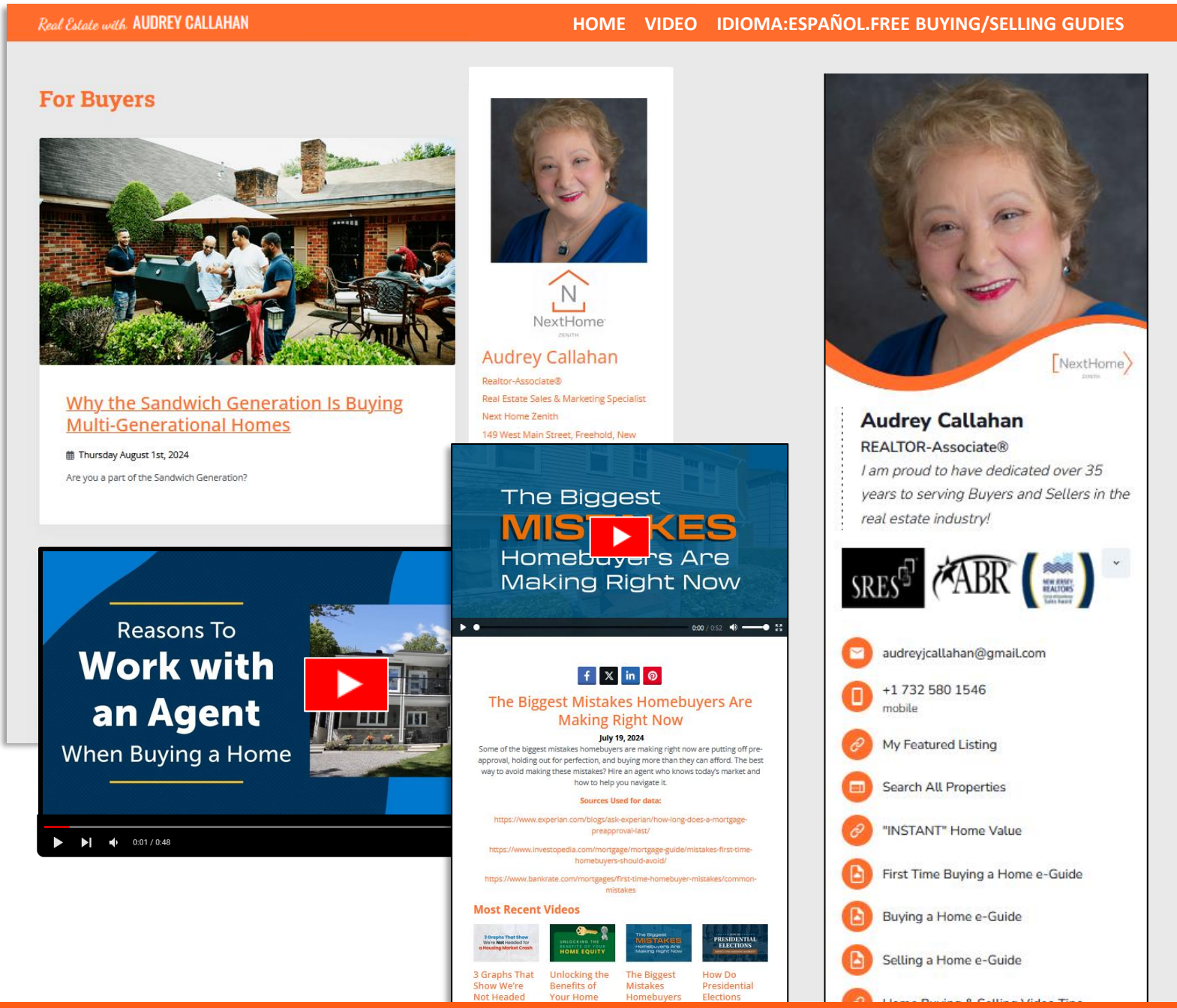
REAL ESTATE BLOGS AND VIDEOS



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NextHome ZENITH ®

WHY PAY YOUR REALTOR® COMMISSION

Homeowners attempting to sell their home without the assistance of a REALTOR® generally do so for one reason – to avoid paying a commission fee. Is it worth it? Before making a costly mistake, consider the benefits, from A-to-Z, you receive from working with a trained REALTOR®

Advertising – The REALTR® pays all advertising cost.
Bargain – Research shows 77% of sellers said their commission was well spent.
Contract Writing – A REALTOR® can supply standard forms to speed the transaction.
Details – A REALTOR® frees you from handling the many details of selling a home
Experience & Expertise – In marketing, financing, negotiations and more.
Financial Know-How – A REALTOR® is aware of the many options for financing the sale.
Glossary – A REALTOR® understands and can explain real estate terminology and their meanings.
Homework – A REALTOR® will do homework on how to best market your home .
Information – If you have a real estate question, a REALTOR® will know (or can get) the answer.
Juggle Showings – A REALTOR® will schedule and handle all showings that meet your needs.
Keeps your best interests in mind – It's a REALTOR®'s job!
Laws – A REALTOR® is up to date on real estate laws that affect you.
Multiple Listing Service – The most effective means of bringing buyers and sellers together
Negotiation – A REALTOR® will assist and guide in all contract negotiations.
Open House – A popular marketing technique.
Prospects – A REALTROR® has a network of contracts that can produce potential buyers.
Qualifies Buyers – Avoid opening your home to "curiosity seekers".
REALTOR® - Unlike other licensees, an agent who is a member of the National Association of REALTORS® and subscribes toa strict code of ethics.
Suggested Price – A REALTOR® will do a market analysis to establish a fair price range.
Time – Something a REALTOR® saves you.
Unbiased Opinion – Most owners are too emotional about their home to be objective.
Wisdom – A knowledgeable REALTOR® can offer the wisdom that comes with experience.
Xmarks the Spot – A REALTOR® is right there with you through the final signing of papers.
Yard Signs – A REALTOR® provides a professional sign, encouraging serious buyers
Zero-hour Support – Selling a home can be an emotional experience. A REALTOR® can help.

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5 STAR REVIEWS-RATE MY AGENT

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- **Audrey** helped us find a home in Howell and helped us sell it several years later! She is a gem and can handle either side of any transaction. She will always work in your best interest and she always has great advice and incite, into the market.

- **Audrey** goes above and beyond as your realtor. She's helped me so much to find my perfect place. She's the one you need! She's nice and professional. Stays in touch and always gets right back to you when you contact her. Keeps you up to date. Thanks for your dedication.

- **Audrey** is one of the most knowledgeable, confident, and efficient people in her field. Because of her experience, my experience was less hectic and very successful. I found her to be very knowledgeable of her job. She was very efficient and took great pride and seriousness of her work. Always made herself available to assist in whatever issues we had to encounter.

- **Audrey** was amazing. She made selling our home so fast and easy. So polite and friendly. No stress at all, I couldn't believe it. Audrey kept us updated and informed. Her communication skills are great. I would highly recommend her!

- **Audrey** was great every step of the way. Receptive to any questions or concerns we had. Also pointed out her own concerns about the properties we saw; things we would have missed. She was very patient with two first-time and nervous homebuyers.

- **Audrey** was awesome! She knew exactly what to do and when to do it, and always kept me informed. She answered every question I had and returned calls promptly. I couldn't have gotten through this experience without her! I highly recommend her for all your real estate needs!

"The finest compliment I can receive is a Referral from Past Clients and Customers. Thank you for your Trust!"

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