**Home Page**

**About Me**

I am Amanda Cole and I have been a Realtor for 9 years. I am the mom of 4 children and someone who loves to take chances. Change is exciting to me and I love to think outside the box. I have called Utah my home for 24 years and I know Salt Lake County very well. I am experienced in buying, selling, and Investments. I also have a property management company that handles 35 rental properties. I know how to get a deal when buying, how to save you money when selling, and how to make your money multiply by investing. Contact me today and lets get started!

**PRO Tips – cards that flip to show tip**

**Buying**

Know what you need versus what you want. I will always meet your needs, and try to work my magic to get you what you dream of.

**Selling**

Clean out every closet and store clutter under beds. Showing a home that seems to have plenty of storage will appeal to more buyers.

**Investing**

Approach property with the sense of making profit, not to see if it is up to your personal standards.

**Buying Page**

**Steps for Buying – Tabs for each topic**

So you are ready to buy a house! What an exciting time in your life and I am here to help you every step of the way. Here are some steps that we need to take before we can really get going.

**Meet with Mortgage lender and get preapproved**

Meeting with a Mortgage Lender is the first step in buying a home either for yourself, or as an investment. During this meeting you will need to provide all important financial information including paystubs, tax returns, and other loan documents. Do Not make any major purchases or financial changes during this time.

**Set a budget**

Once you have spoken to your Lender, and know what loan you are approved for and comfortable with then we set a budget and start the process of looking for your new home.

**Confirm your Agent**

I will ask you to sign a contract that states you have chosen me to be your Agent, and for what time period. This is a step that protects me and you as we start the adventure of finding you a home.

**Start Looking**

I will send you listings everyday that meet your needs and budget. From there we can set up showings and that is when the fun begins. We will walk through properties and I can help you see the pros and cons to each listing. You will learn quickly that pictures are deceiving, and the only way to know if a property is the one is by being in it. By being at the property for just a few minutes you will be able to know if it is right for you or not.

**Contract and Down Payment**

Once we find your home I will write up the contract that will specify the down payment, purchase price, what is included, and contract dates. You will sign first, and then I will share the offer with the seller’s agent, also known as the listing agent. When the offer is accepted I will collect your down payment, and we will get started scheduling the inspection and the lenders appraisal. We will also contact the title company and understand what kind of closing fees you will have.

**Selling Page**

**Steps for Selling – Tabs**

**Meet with Agent**

Give me a call if you are looking to sell your home. I will be able to research and determine what price range would fit your situation. Understanding what you can realistically get for your home can determine if it is something you are ready for.

**Improvements**

I will walk through your home and help you decide if any improvements would be an increase to your property value. Sometimes all that is needed to make a huge impact is a good cleaning, however if flooring is old, and paint is fading, those two improvements can make a big impact on how future buyers will look at your property.

**Preparing for showings**

Homes that are clean, de cluttered, and not personalized have the most appeal to buyers. This means it is time to clean out the closets, organize the pantry, take things to good will, and get started on packing. You can hide many boxes under beds, and stack them nicely in the garage. Keeping the house “show ready” can be overwhelming, so taking the time before the listing goes active can eliminate the stress of having to deep clean daily.

**Going Live**

Once you are ready we will list your property and the showings will begin. If we do not have at least 5 showings a week, then we will need to reexamine the price and the overall appeal to buyers.

**Contract**

When we receive an offer I will go over every detail with you. You will need to fill out a few documents including Sellers Disclosures which gives overall details of the property, and the Lead Based Paint Disclosure if your property was built before 1978. When you accept an offer you will need to allow the buyer to have access for their inspection and appraisal. Title One will be our title company, and they will contact you to confirm current mortgage loans on the property so that they can be paid off when the purchase closes.

**Fees**

As a seller you do have to pay some fees. For title, you need to pay around 7% of the purchase price in closing costs and you are also responsible to pay for the Buyers Agent commission which runs between 2.5%-3%. My fee is a flat fee of $1500 , instead of the industry standard of 3%. When an offer is received we will be able to get a better estimate of the closing fees so that you won’t be surprised when it is time to sign.

**Investment Page**

**Steps for investing – Tabs**

**Cash is king**

Cash is king when it comes to investment properties. If you don’t have enough cash to purchase an investment property that’s ok! Speak to a lender and they will help you understand what you can qualify for.

**Standards**