
HusmanHagberg
Buyer's agent



 **HusmanHagberg**[®]

Buyer's agent – finds the right home and acts as your personal counsellor during the whole process

Is the price reasonable? Is the association stable? What does the inspection obligation entail? Right financing? Have I thought of everything? Looking for a new home is time consuming and once you have found a place you like the questions are many. At this point it can prove worthwhile and provide a sense of security to have a professional who has your best interest in mind.

A good contact that gives you an advantage on the market

Purchasing a home is an important decision and the purchase process tends to be both emotional as well as business oriented. HusmanHagberg's Buyer's agent service provides clear benefits and gives you an advantage on the market. You will receive quick answers and good advice on how to manage your purchase. Your Buyer's agent will monitor the entire housing market for you, actively search for housing based on your preferences and keep you informed of current issues.

The Buyer's agent service provides professional guidance from a real estate agent who knows your area of search. Regarding the financial aspect your Buyer's agent will provide an economic overview, e.g. on how the current tax regulations affect your future purchase. In brief everything enabling you to make a wise decision at all times.

Our Buyer's agent service gives you:

- Personal commitment and individually adjusted service
- Detailed knowledge of the local housing market
- Search and monitoring services of the entire housing market (according to personal preferences)
- Calculation of living costs and tax counselling
- Price counselling and negotiation assistance
- Assistance with financing alternatives, bridge loans and down payment loans
- Review of purchase documents
- Information about required inspections
- Practical advice and tips

The Buyer's agent acts as a counsellor, a sounding board and a security throughout the whole process. Contact our local HusmanHagberg office in your area of search.

Welcome!



HusmanHagberg
Buying a home



 HusmanHagberg®

We have the answers to your questions

What should you think about as a buyer? What does the inspection obligation entail? How to get the best financing? The questions can be numerous and complicated and you often feel the need for legal, financial as well as construction technical knowledge. At HusmanHagberg you will receive professional help, allowing you to focus on the most important part – finding the right home.

Knowledge, experience and a local approach

Acting on a local level is part of HusmanHagberg's business idea. Our real estate agents know their market and often live in the area as well. They know where to find the closest school, day care or recreation area and provide the best conditions to help you to a successful deal. Through our local customer records you will receive information via e-mail or SMS of new sales that suit your preferences.

If you want help finding a home you can hire your own Buyer's agent. He or she will help you find what you are looking for, regardless if you end up buying a home from us or from one of our competitors. Please ask for our information sheet regarding this service or read more on our web page.

You know what you are purchasing

When purchasing through HusmanHagberg you always receive a thorough description of the home with all necessary information included. The property's mortgages and easements, living areas, tax assessment values and other important facts to know before making a decision. Our real estate agents also have information about current building permits and

plans in the area. We help calculate your cost of living as well as help you obtain a loan with favourable conditions, within a couple of hours if necessary. You can also create your own calculations on our web page.

The best inspectors on the market

As a buyer you have an inspection obligation. This means that you cannot impose requirements on the seller afterwards for problems you could have detected yourself. This may be difficult for a layman, but we will help you find an appropriate professional who can perform the inspection. You always have the possibility to be present during the inspection.

Buying a tenant owned apartment

As the owner of a tenant owned apartment you are also a member of an economic association, where you share the responsibility for the association's assets, debts and future plans. It is important to know what applies before the purchase. Here you will also receive competent services from HusmanHagberg's real estate agent.

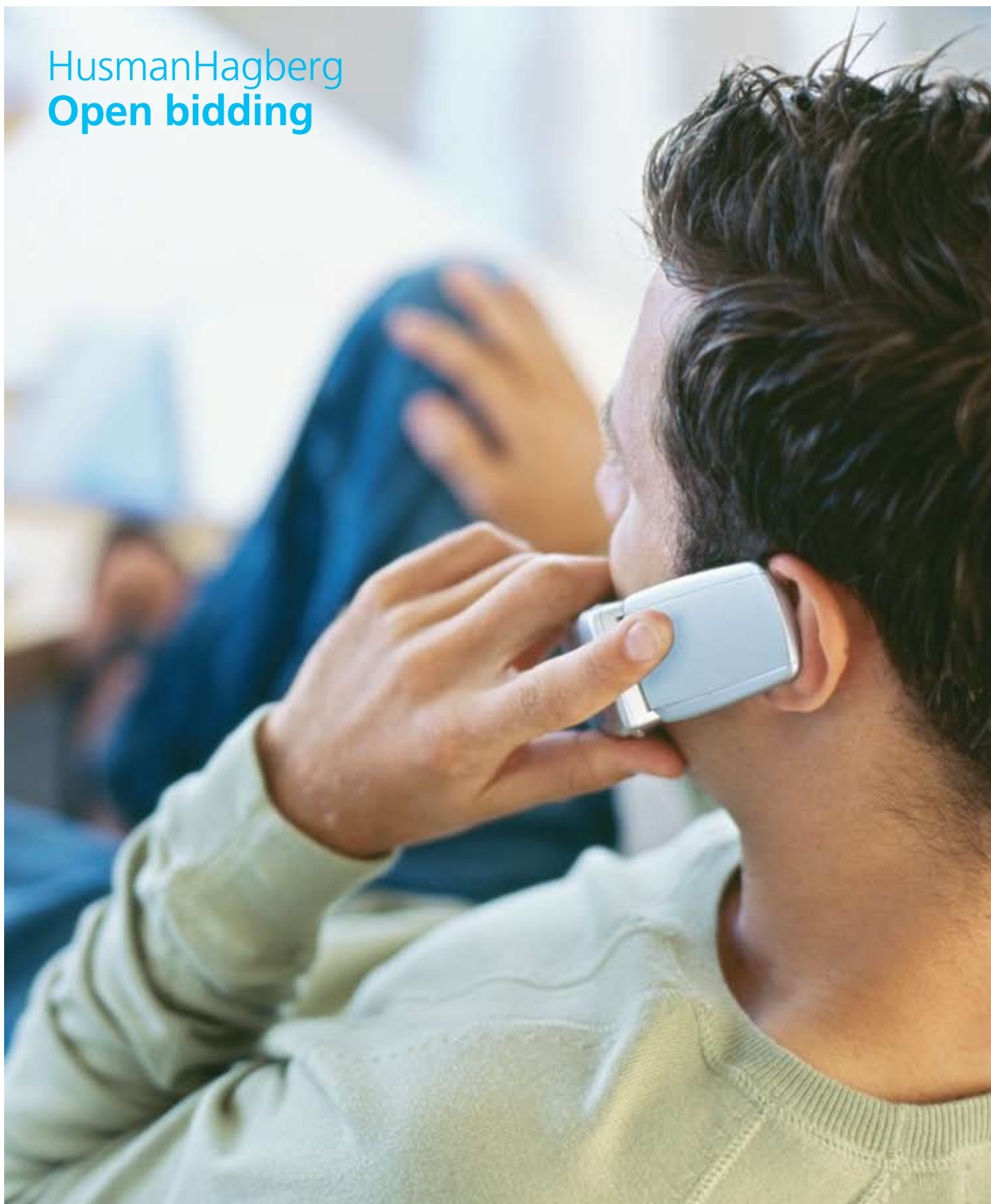
Assistance all the way, and then some

When it is time to close the deal we draw up the required contracts and documents between you and the seller. Title deeds, transfer contracts, settlement statements etc. We provide full services from the initial contact and even after the deal has been completed. At HusmanHagberg good advice does not come expensive, we provide it for free!

Welcome!



HusmanHagberg
Open bidding



 **HusmanHagberg®**

How an open bidding works

Prior to a bidding process the real estate agent contacts everyone who has reported an interest in the property or tenant owned apartment. If more than one party is interested in buying there is a bidding process. Before starting the bidding the real estate agent informs each party of which rules apply within HusmanHagberg in an open bidding.

Financial preparation

In order to participate in the bidding you shall have prepared the financing of the purchase, through e.g. a so called loan approval from a bank. You should also be prepared to make a customary down payment of ten per cent of the purchase price in connection to signing the purchase contract. If you have not prepared the financing or down payment, we can help you with an instant loan decision.

Contract and closing dates are determined early

Before starting the bidding a final date is determined by which the future buyer should be prepared to meet with the seller to sign a binding purchase contract. Prior to the bidding a date or time frame should also be determined for the closing date.

The bidding process

Oral bidding is applied, usually by telephone and is completely transparent in terms of latest bid and number of bidders. If there are more than two participants in the bidding we inform everyone of the latest bid via e-mail and/or SMS. This way everyone receives the information at the same time

and is able to contact the real estate agent to raise the bid. As long as the bidding is in progress the highest bid is presented on the web. In connection to signing the purchase contract, the final buyer always has the right to obtain written records of the bidding history with the name and number of each bidder, time of each bid as well as the amount. Thus by participating in the bidding process you accept that your name and number are documented in the bidding history.

Termination

The bidding is terminated once there is one remaining prospective buyer and the other participants have declined, or failed to contact the real estate agent (with a higher bid) within the informed time frame.

The real estate agent is obliged to present all of the bids to the seller, including bids that are placed after a bidding with prior prospective buyers has been terminated. It is important to realise that the seller always is entitled to choose buyer, regardless of the bid. Oral promises are not binding regardless if they are made by the buyer or seller. The purchase is therefore not completed (terminated) until a binding purchase contract has been signed between the parties. The property/tenant owned apartment is thus still for sale as long as a binding purchase contract has not been signed.

The future buyer can impose a condition for a technical inspection of the property or tenant owned apartment, and when purchasing the latter also obtain membership in the tenant owner's association. Please contact us if you have any questions regarding the bidding process.

Welcome!

