



COLDWELL BANKER
PREMIER GROUP

YOUR GUIDE TO BUYING & SELLING

*President's Award of Honor Recipient
#1 Affiliate in the State of Missouri*



Your Premier Group

COMPANY STATS

OVER \$243 BILLION
SALES VOLUME

Coldwell Banker Premier Group agents are of the highest caliber, passionate and experienced people. We are committed to forging long term relationships that create confidence and synergy. Whether you're a buyer looking for that special home or selling your current property, make sure that you are represented by a CB Premier Group agent.

- » *Top Notch Marketing Strategy*
- » *Expert Negotiation Skills*
- » *Pricing Expertise*
- » *Efficient Buying & Selling Process*
- » *Access to a Network*
- » *Objective Advice*





Your Premier Group

WHY HIRE A CBPG AGENT

TOP NOTCH MARKETING STRATEGY

They create a marketing plan that includes professional photography, staging advice, online listings (MLS, Zillow, etc.) and open houses. Their network expands your home's visibility to more potential buyers and other agents.

EXPERT NEGOTIATION SKILLS

A CBPG agent can negotiate offers, contingencies, inspections and counteroffers effectively to get you the best price and terms. They act as a buffer between you and buyers, keeping negotiations professional and strategic.

PRICING EXPERTISE

Agents use comparative market analysis to set a competitive price. They know local market trends and buyer behavior, helping you avoid underpricing or overpricing.

Statistically, homes listed with agents often sell faster and for more money compared to For Sale By Owner (FSBO) listings.

EFFICIENT BUYING & SELLING PROCESS

Selling a home is time-consuming. An agent handles:

- Scheduling showings
- Communicating with buyers and their agents
- Helping to coordinate inspections, appraisals and closings

ACCESS TO A NETWORK

Agents have contacts with:

- Photographers, stagers, inspectors, contractors, and attorneys
- Other agents who might have buyers ready

OBJECTIVE ADVICE

Selling a home is emotional. A listing agent gives objective guidance, helping you make rational decisions based on facts and strategy.



Seller Guide

SELLING PROCESS



PREPARATION

Timing is key when it comes to selling. It is important to consider factors such as number of homes currently selling, current home supply and comparables. With this information we can help guide you on the asking price of your home.

STAGING

Staging can significantly increase appeal and perceived value by highlighting the home's best features, creating a warm and inviting atmosphere and helping buyers envision themselves living there. A well-staged home often sells faster and for a higher price, making it a smart investment to stand out in a competitive market.

PRICING

Pricing a home is all about finding the "sweet spot" where buyers see the most value and sellers receive the strongest offers. The goal is to position it so it stands out, attracts attention and creates excitement.

We start by looking at the current market, including similar homes that have recently sold and discussing your goals. Then, we consider the unique qualities of your home that make it more desirable such as upgrades, location, layout and condition.



Seller Guide

MARKETING

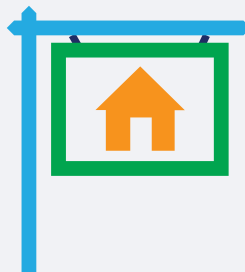
We utilize many different methods of marketing to ensure your home sells.

Multiple Listing Service

- Maximum Visibility: Your home is shared across major real estate websites and with agents working directly with ready-to-buy clients.
- Accuracy & Trust: Listings include up-to-date, reliable information that buyers and agents trust.
- More Opportunities: With so many eyes on your property, you're more likely to attract multiple offers, giving you stronger negotiating power.



Social Media



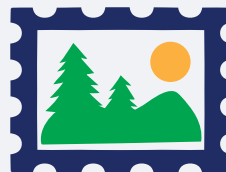
Open Houses



Company Websites



***Zillow, Realtor.com,
50+ Similar
Websites***



***Print Materials
(Flyers, Brochures,
Postcards, etc.)***



DUTIES OF A BUYER AGENT

PREPERATION & SHOWINGS

- Consultation on Process
- Help Get Buyer Pre-Approved
- Research Properties and Obtain Information about Conditions
- Schedule Appointments
- Show Properties

MAKING AN OFFER

- Contact Listing Agent About Other Potential Offers
- Market Analysis
- Obtain Disclosures and Property Taxes
- Obtain HOA Documents
- Explain the Terms of the Contract
- Write an Offer and Present it

TRANSACTION

- Obtain Earnest Funds for Escrow
- Order Title
 - Include Survey and Warranty
 - Schedule Closing Date and Time
- Send Contract to Lender and Follow Up on Deadline
- Follow Up with Buyer on Their Duties
 - Apply for Loan
 - Obtain Insurance
 - Order Inspections
- Assist in Problem Solving and Negotiations
- Offer Resources for Services

CLOSING

- Final Walk-Through
- Attend Closing
- Obtain Keys

**Please note that all transactions are different and items in this list may not apply.*



Buyer Guide

SEARCH STRATEGY

We will work together to find you a home that fits with your needs and wants.



TOP 3 PRIORITIES



BEDROOMS _____



BATHROOMS _____



LOCATION



MAX BUDGET _____



PROPERTY STYLE

- ☐ House
- ☐ Condo
- ☐ Townhouse
- ☐ Villa
- ☐ Farm or Ranch



BASEMENT ☐ Finished ☐ Unfinished



POOL ☐ Yes ☐ No



PARKING ☐ Garage ☐ Covered
☐ Off-Street



DAYS & TIMES AVAILABLE

☐ S ☐ M ☐ T ☐ W ☐ R ☐ F ☐ S

☐ MORNING

☐ AFTERNOON

☐ EVENING



BUYING PROCESS

NEGOTIATION

It is important to keep in mind the current market conditions. Depending on the market, houses could go under contract in a matter of days or even hours and could go for over list price. Your agent will assist you on the best offer to present and will submit it to the seller. The seller will then accept, reject or counter your offer. Once all parties have come to an agreement, you are officially under contract.

INCLUSIONS & EXCLUSIONS

Certain items in the home are required to stay with the home and are outlined in the contract. Other items must be written into the contract if you would like them to stay in the home. These items could include unattached appliances, such as the refrigerator or washer and dryer. Conversely, a buyer may wish to exclude certain attached items within the home or on the property. This could refer to but is not limited to, a playground, mounted shelving, or a TV bracket.

EARNEST MONEY

When offering a purchase price for the home, a buyer will offer earnest money in good faith. The amount of earnest money typically offered is 1% of the purchase price, but can be negotiable. It is deposited by the buyer agent's broker or title company or can be wired through trust funds within 5 days of contract acceptance, unless otherwise agreed upon. The earnest money is kept in a secured escrow account that is not accessible by the buyer or the seller. Once the contract closes, the earnest money is returned to the buyer as a credit at closing.

FINANCING

Pre-Approval: Lenders evaluate your credit, employment history, income, assets and liabilities. From this information, they will provide you with a pre-approved amount which is valid for 60-90 days. It is important to avoid activities that would negatively affect your status including any financed purchases and increased credit card debt.

Proof of Funds: A letter or statement from your bank confirming you have the money available to move forward with your purchase to help reassure the seller that the transaction can be completed smoothly.



CLOSING & POSSESSION

A buyer must propose a closing and possession date when submitting an offer. There are no definitive rules about when the closing date should be, but you should consider allowing enough time for inspections, title work, loan commitment, and any other contingencies. For this reason, 30 - 45 days is recommended.

TITLE & SURVEY

Survey is an optional service you may consider before purchasing a home. A boundary survey will give you information about boundary lines, easements and encroachments on the property. Title refers to a service provided by a title company where underwriters either insure or take exception to aspects of the house or the land before transferring title and ownership at closing.

HOME WARRANTY

A home warranty may be provided by the seller or purchased by the buyer at closing. A warranty insures items within the home that are not covered by the buyer's hazard insurance policy, which can include appliances or heating and cooling systems. It is important to read and understand the warranty policy as there are several types of coverage.

BUYER & SELLER INSPECTIONS

Buyers are given a window of time to conduct inspections of the property. These inspections are at the buyer's expense and may include a building inspection or a more specific inspection such as roof, gas, termite, etc. After all inspections are done, the buyer may ask the seller to address specific issues. A second window of time is allowed to negotiate which inspection items will be addressed. It is also possible for a buyer to terminate the contract based on items found during inspections or by an inability to agree on resolution of the inspection items within the resolution time frame.

Sellers must complete inspections required by municipalities in order to grant occupancy. These inspections cover safety concerns at the seller's expense. Any violations have to be made compliant. The seller must notify the buyer of any items he/she is unwilling to remedy before closing. A window of time is then issued for the buyer and seller to agree upon who will address the issues and at whose expense.

INSURABILITY

A buyer must obtain hazard insurance for the property within a window of time. If, for some reason, the buyer cannot obtain the appropriate insurance, the contract can be terminated.

Buyer Guide

FINAL WALK THROUGH

Within 4 days before closing, the buyer may walk through the house to ensure all agreed upon inspection items have been addressed and that the house is in the same condition as it was on the date of the contract. Buyers have the option to hire an inspector, at a reduced cost, to determine whether repairs have been made correctly.

UTILITY TRANSFER

It is the buyer's responsibility to transfer utilities into their name prior to possession. This can be done within 4 days before closing.

CLOSING

TITLE CLOSING

On the date of closing, your Premier Agent will meet you at the title company office. The title closer will first verify your identity using your photo ID. He or she will then proceed to share several documents with you, explaining each, and asking for your signature. Once all documents have been signed, the title closer will present you with a copy of your closing documents. In the mail a few days later, you will receive a copy of your title insurance policy. This policy protects you from another person laying claim to the property you have just purchased.

LOAN CLOSING

Your lender may also attend your closing. He or she will ask for your signatures on all documents needed to secure your loan. Your lender will also accept the money for your down payment and closing costs in the form of a cashier's check or wire transfer. Once the funds have been delivered to the seller, you will officially own your new home and may begin moving in!



Welcome Home!



Your Premier Group

THE COMPANY

Mark Cofman, founder, had a vision for real estate and began in 1972. Over two decades later, in 1995, he opened the first Coldwell Banker franchise in the St. Louis region. Its quick ascension to the top of affiliates in the state of Missouri is a testament to the company's commitment to excellence. Today, Coldwell Banker Premier Group remains one of the few real estate companies with its original owners, a testament to the enduring success of Cofman's vision.

The key to the company's growth is its supportive management team and highly trained agents who consistently provide outstanding service to their clients. This dedication to excellence has been a hallmark of the Coldwell Banker Premier Group since its inception and is the reason why it has become one of the top real estate companies in the state of Missouri.

OUR MISSION

The Coldwell Banker Premier Group mission is to guide individuals and families through one of life's most important decisions with integrity, expertise, and care. We are committed to providing exceptional service, building lasting relationships, and creating seamless home-buying and selling experiences that turn dreams into addresses.

FIND US ONLINE



[FACEBOOK.COM/CBPGROUPSTL](https://www.facebook.com/CBPGROUPSTL)



[LINKEDIN.COM/COMPANY/CBPGROUPSTL](https://www.linkedin.com/company/CBPGROUPSTL)



[INSTAGRAM.COM/CBPREMIERGROUP](https://www.instagram.com/CBPREMIERGROUP)



[YOUTUBE.COM/@CBPGROUPSTL](https://www.youtube.com/@CBPGROUPSTL)



[CBPHOMES.COM](https://www.cbphomes.com)

[CBPHomes.com](https://www.cbphomes.com)



Resources

TRUSTED VENDORS

We have compiled a comprehensive list of trusted vendors for anything that you may need.



TITLE *Premier*

RICHMOND HEIGHTS

2203 S. Big Bend Blvd.
St. Louis, MO 63117
314-835-3635

SHREWSBURY

7501 Murdoch Ave.
St. Louis, MO 63119
314-451-8702

SOUTH COUNTY

171 Concord Plaza
St. Louis, MO 63128
314-858-9279

CHESTERFIELD

691A Trade Center Blvd
Chesterfield, MO 63005
636-231-3168

LARGEST UNDERWRITERS IN THE NATION



COLDWELL BANKER PREMIER GROUP

RICHMOND HEIGHTS

2203 S. Big Bend Blvd.
St. Louis, MO 63117

314-647-001

SOUTH COUNTY

171 Concord Plaza
St. Louis, MO 63128

314-963-9494

WASHINGTON

1351 S. Jefferson, Ste 100
Washington, MO 63090

636-239-0667

CBPHomes.com

