


Buyer's Package





My Philosophy - Pushing limits & imagining possibilities

Fariba's approach to buying and selling residential real estate is as colorful as the people she represents. She believes her cultural knowledge for the diverse populations entering, leaving, and moving within the Northern Virginia and Washington DC area is an asset in servicing her clients and provides her with the sensitivity, flexibility, and assertiveness necessary in negotiating successful transactions. She has lived on 3 continents, travelled to over 45 countries and is fluent in English and Farsi.

Fariba appreciates that every transaction is as unique as the goals of her clients, taking nothing for granted. She has sold everything from million dollar estates to foreclosures and short sales. This has further honed her negotiating skills in helping her clients to effectively buy and sell real estate in today's challenging market. She is astute in her dealings with agents, attorneys, home inspectors, contractors, and others in specialized fields and understands it takes successful coordination of all these disciplines to close a transaction. Fariba is licensed in Virginia, Washington DC & Maryland. She has been working in real estate since 2005 while raising her two sons with her husband of 30 years, a local architect/ builder. Fariba's education and previous experience in design allow her to help clients with renovation recommendations, staging and photography. Her professional and volunteer work as a counselor for Battered Women Support Services and also for Teenage Pregnancy and Parenting have equipped her with a skill set conducive to handling even the most difficult transactions.

Fariba's clients have described her as personable but determined, persistent, conscientious, especially trustworthy, and a master negotiator. Her bilingual skills are an added asset to her business and she is confident in her ability to service a wide range of clients from first time home buyers to investors.

Affiliations and Accreditations

NVAR Multi-Million Dollar Club, Top Producer
Realtor®, Member of Keller Williams Luxury International
Professional Negotiator
Short Sale and Foreclosure Resource (SFR®) Certified
Accredited Buyers Representative (ABR®)
Senior Real Estate Specialist (SRES)



KELLERWILLIAMS
Luxury
INTERNATIONAL

kw McLEAN / GREAT FALLS
KELLERWILLIAMS, REALTY

My Commitment to You

TO HELP YOU FIND

- The kind, type, and design of home you desire
- In the location of your choice
- At a price you can afford, by negotiating on your behalf

I GET RESULTS BECAUSE

- I care about my clients and want them to be happy at their new home.
- My goal is to treat you so well that you become a client for life that would trust me with your friends, family, and coworkers' homes

Why use Fariba to Buy a Home?

- I know the housing market and can help you find the right property in the shortest amount of time.
- I can help you with any house even if it is listed by another broker, a new home, or is for sale by the owner.
- I work with the best lenders in the area; they can help you get pre-approved for a mortgage, plus discuss down payments, closing costs, and monthly payment options.
- I am experienced and can help you through the process of negotiating the best deal. I bring objectivity to the buying transaction, and can point out advantages and disadvantages of a particular property.





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#1 KW Office in NOVA

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What to Expect When We First Get Together

Our goals are to understand your home buying needs, review the contents of this package with you.

Topics we'll cover include:

- Information About Brokerage Services
- Finding a Great Home
- How to get Pre-Approved for a Mortgage
- Homeowner's Insurance
- Home Warranties
- The Buyer's Representation Agreement
- The Contract

You should read this package before we get together to understand my approach to home buying and put together a list of questions that may come up as you read.



Overview of the Buyer Process

Steps to the home buying process:

1. Find a Real Estate Consultant & Home Buyer Consultations
 2. Begin Loan Approval Process
 3. Look for Your Perfect Home
 4. Make an Offer & Sign the Contract
 5. Lock your Rate
 6. Inspections
 7. Insurance
 8. Walk Through
 9. Pick up cashiers check or wire transfer
 10. Go to Closing and receive the keys
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Overview of the Buyer Process (Visual Aid)





What is a Buyer's Representation Agreement?

- A Buyer's Representation Agreement is a contract between a Buyer and a Broker that spells out the services the Broker will provide to the Buyer, and the commission the Broker will be paid for those services.
 - When you sign the agreement, you are agreeing to hire a personal representative (Agent) who, by law, must represent your interests to the best of their ability. This legal obligation on the part of the Agent is called a "fiduciary responsibility." It is the same relationship that a lawyer, banker or accountant has toward their clients.
 - In exchange, you agree to work with the Broker/Agent exclusively. This protects everyone in the relationship. This personal service is available at no out of pocket cost to you.
 - In most cases, the Seller is responsible for paying the Buyer's Agent's commission. The only charge to you is \$290 to Keller Williams.
 - In the rare case that the seller is not offering to pay the full commission; I will let you know ahead of time. If so, you can either pay the deficiency or not purchase that specific house.
-



Begin the Loan Approval Process

- Shop around for a lender: call three lenders on the same day and ask for rates.
- Meet with a lender or mortgage broker you feel comfortable with to determine how much house you can afford.
- Submit all the documents they require.
- We have some wonderful preferred vendors we can refer.
- Obtain pre-approval for the loan amount you need. Without this letter, we will not be able to move forward in the home purchase.
- Read everything and ask questions. Loan programs and their various options can be complex. Make sure you understand the bottom line as well as the details.

Let's delve into the steps to approval...



Step 1: Know Your Options

BEFORE YOU SHOP FOR A HOME

Your lender will help you through the different scenarios by asking a few simple questions. Based on standard lending guidelines, they will best determine what kind of terms and loan programs you can expect to be most beneficial for you.

1. How much am I comfortable spending on a monthly basis?
2. How much money have I saved for a down payment?
3. How long do I see myself living in the new home?
4. What type of loan best suits my needs?

Step 1 involves you exploring a few items such as:

- How much of a monthly mortgage payment can you afford?
- How much a lender will loan to you?
- Are you eligible for a First Time Homebuyer's Program?

By asking a few simple questions, they will give you a good idea of how much home you can actually afford and what kind of terms and loan process you can expect.

Step 2: Qualifying for a Mortgage

PART 1: WHAT FACTORS GO INTO DETERMINING MY MORTGAGE

Lenders ask a lot of questions because they want to help you get the right loan option. By working with them before deciding on a home, you will know whether you will qualify for a mortgage large enough to finance your dream home.

How does my credit score affect my mortgage options?

- Once you apply, they will give you a copy of your credit report. Check for mistakes or items that were maybe reported in error.

What is my credit score?



What does my credit score affect?

- Down Payment Requirement
 - Interest Rate
 - Private Mortgage Insurance (PMI)
 - Type of Loan
 - FHA, VA, Conventional, Jumbo etc.
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Step 2: Qualifying for a Mortgage

PART 2: WHAT FACTORS GO INTO DETERMINING MY MORTGAGE

To determine if you qualify for a loan, they will consider:

- Your credit history
- Your monthly income— pretax
- Your monthly expenses
- How much cash you have accumulated for a down payment
- Cash Reserves

So how much house can you afford? To know that, you need to understand a simple concept called debt-to-income (DTI) ratios.

By dividing all of your monthly liabilities by your gross monthly income, we come up with a percentage. This figure is known as your DTI, and must fall under a certain

$$\text{DTI} = \frac{\text{Monthly Debt Payments}}{\text{Gross Monthly Income}}$$



Step 3: Get Pre-approved

ONCE YOU ARE PRE-APPROVED, THEY WILL BE ABLE TO DETERMINE WHICH HOMES ARE IN YOUR PRICE RANGE

When they have obtained your permission to pull your credit report they will ask you to supply information about your employment, assets, current residence history and other pertinent items. As soon as this is complete we will begin the pre-qualification process.

Once the following information is reviewed, they will be able to determine the amount you can borrow and provide you with a Pre-Approval Letter. Documents Required to get the process started:

- W-2s for 2 years
- 2 years of tax returns
- Bank statements for the last 2 months (all accounts) with an explanation for any large deposits
- Most recent year to date pay stub reflecting a minimum of 30 days of income
- If self-employed, year to date profit and loss statement, plus signed tax returns for last 2 years
- Additional documents may be required

Remember, without having a full pre-approval letter we cannot submit an offer. See how much you qualify for today!



Tips for Obtaining a Mortgage

THE DO'S AND DON'TS

There are many things to keep in mind prior to seeking a mortgage. Below is a loan check list of Do's and Don'ts to help you avoid any glitches.

DO'S

- Keep concise records of all large deposits and transfers to/from your bank accounts since we are required to document it
- Continue making your rent or mortgage payments on time
- Stay current on all your existing credit cards and other accounts
- Keep working at your current employer
- Make sure your funds are in liquid form 7 days before settlement
- Call your loan officer if you have questions or want to change your finances in any way

DON'TS

- Take out a new loan or make any major purchases such as a car, furniture, etc. (if you really need to ask your loan officer first)
 - Apply for new credit (even if your loan is approved)
 - Open, close or consolidate any credit cards
 - Transfer or increase your credit card balances
 - Pay off any collections (ask your loan officer first)
 - Change bank accounts
-



Look for Your Perfect Home

- Start by deciding which neighborhoods you want to live in and whether you want a new or existing home.
 - Which school district do you prefer? Fair Housing Laws restrict me from making recommendations regarding schools.
 - After that is decided, I can match your needs to the right home.
 - You should find your dream home in the first 8 to 12 houses I show you.
 - You can find neighborhood profiles or preview areas and homes in Command, a Keller Williams website.
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A few notes:

- Don't call the listing agent to see a home
- Don't contact a For-Sale-By-Owner (FSBO) directly
- Don't visit a new construction sales office without your agent or they will expect you to pay your agent's commission.
- Sign your agent's name when you attend an open house





Make an Offer

- When you find your dream home, you should present a competitive offer immediately.
- I will represent you during contract negotiations.
- I'll advocate for you and ensure the terms are in your best interest.
- The process may include a counter offer from the seller.
- We'll work with the seller to accommodate their needs and ensure a good deal.





The Offer

Your first offer should reflect all your needs with regard to down payment, financing type, title company, closing date, move-in, home inspection, along with the price you'd like to pay.

Always remember that the seller may accept your first offer as-is, at which point it becomes a binding contract.

Always allow sufficient time to write-up a complete and correct offer, even if you suspect there are other bidders.



If the seller objects to any of the terms in the offer, they may either reject the offer outright, or make a counter-offer.

Good offers reduce the chances of rejection and increase the odds of obtaining your home. If the seller counter-offers you will have the same options of acceptance, rejection or countering. This may go on for several rounds until both parties are satisfied.

Here are some of the conditions that are typically negotiated...



Price –

Based on a Comparative Market Analysis (CMA) that I provide, you should know what the fair market value of the property is, and decide on your offering price accordingly. Depending on how badly you want the property, you may make an offer over, under or at market value. We can also advise you on the best approach for the current market conditions. In a hot market, it is not uncommon for buyers to make offers over market value, remove contingencies, and do the inspection ahead of the submitting the offer. Many buyers don't feel comfortable paying over market, but should be aware of the current market climate. When discussing price we will also discuss the likelihood that the appraisal will come in at the negotiated purchase price.



Terms –

There are situations (such as a buyer's market) where the seller may agree to pay some part of the buyer's closing cost. In addition there are many programs for first time home buyers which can help with lowering the down payment.

Note: Your lender will need to be consulted with regards to any seller paid closing costs to ensure it does not interfere with the terms of your desired loan program. Inclusions - if there are window treatments, etc. that you would like conveyed with the property we will add that to the contract.





Possession –

Many sellers need extra time to arrange a move or for a new home to be completed. We can negotiate a rent-back or other arrangement to meet both parties' needs.

Contingencies –

Quite often a buyer must sell their existing home before purchasing a new one, or can only afford a certain monthly payment. We can help structure the offer so that you won't be stuck with two mortgages.



Sign the Contract

- The seller accepts your offer and you go “under contract,” or “ratified.”
- At this time you’ll provide the “earnest money” check to the title company immediately.
- We will need to schedule home inspection.

**If you wish to schedule a chimney or pool inspection, please let me know in advance so a separate vendor can be scheduled.*





Lock the Rate

The best way to understand how a rate lock works is to consider the different scenarios of interest rate movements: staying the same, moving higher or dipping lower.

If mortgage rates stay the same: It could happen. Mortgage rates can dance around for weeks, going up or down a notch or two — and end up right where they started when you began the process. In that case, you might feel as though whatever you paid for the rate lock, if anything, was wasted. But remember, your goal was to prevent rising rates from rocking your budget. A rate lock ensures that they won't.

If interest rates go up: This is the best possible scenario: If rates go up, you're protected. Your interest rate is set. That's when a rate lock is well worth the price.

If mortgage rates go down: Rates may also go down before your closing. Unless you have a one-time free "float down" option on your lock, you'll miss the lower rate.

The contract states you must lock your rate within 7 days from ratification or you risk your earnest money deposit.



Inspections

- Home inspection can last for 2 hours to several hours depending on the size and condition of the house, as well as the number of systems.
- You must make arrangements to be present and follow the inspector to learn about the home
- Bring your checkbook.
- Some repairs are negotiated after the home inspection.





Home Inspection

Is an Inspection Necessary?

You have the right to request an inspection of any property you are thinking of purchasing, by a professional inspector of your choice. You should always exercise your right to have the home inspected.

What Does an Inspection Entail?

Physical inspection, followed up by a written report detailing the findings. They report on the general condition of the home's electrical, heating, and air systems, interior plumbing, roof, visible insulation, walls, ceilings, floors, windows, doors, foundation, and visible structure. This is a good time to learn from the inspector about the operation of the house.

Time and Fee Guidelines for the Inspection

The time necessary to properly inspect a home, as well as the fee charged by an inspector, varies according to market location, the size and age of the home, and the individual inspection company. However, you can expect that it will take an average of two to five hours or more to competently inspect a home, depending on the size of the house. Please remember to bring your checkbook.



Septic Inspections

Note: Septic systems are common in areas with large properties/ lot sizes and it is always a good idea to have a septic system inspected. A full inspection will give you a far more thorough report on the condition of the system and will require that the system be pumped to view the full interior of the tank- typically at the buyer's expense. Septic service contracts are also available.

Fireplace Inspections

If it is an older home, we recommend ordering a separate inspection for the fireplace(s). Please advise us ahead of time if you wish for this inspection.

Pool Inspections

Pools require a separate inspection by a pool expert. Please advise us ahead of time if you wish for this inspection.

Radon Inspections

Radon is a gas that is released from the ground. At high levels of exposure over long periods of time can be a safety hazard. Please advise us ahead of time if you wish for this inspection.



Insurance

- During this time you'll need to arrange hazard insurance for your new home.
- Your title insurance company will provide a Commitment for Title Insurance for you to review.
- Your title company may order a survey if their property is detached or a townhouse. If you don't wish to have a survey done, please let the title company know after you ratify the contract.





Title Insurance

Lender's Title Insurance VS Owner's Title Insurance

Lender's title insurance does what it says – it insures the lender against anything missed during the title search or legal claims against the owner's property. The title search states the ownership and lien status of the property, then title insurance protects the lender in case something was missed. Finally, the lender will require insurance in the amount that fully covers their loan size. If the loan amount is \$200,000, the lender's policy must be \$200,000. Does the lender pay for the lender's insurance? Sorry, but no. This is a borrower cost, and yes, it protects the lender. But, the borrower must pay it for the lender to provide the loan.

Owner's title insurance may be purchased to provide additional coverage which protects the owner against the same areas that lender's coverage does. Typically, an owner's title insurance is optional. Although, owner's coverage is the smart and safe way to go. Just like lender's insurance, owner's coverage insures an owner against others filing a claim against ownership as well as possible errors in the title search. If a loan is involved, the owner's insurance cost is based on the amount of insurance over and above the loan amount.



Go to Closing

- Normally a walk through of the house occurs a few days before or on the day of closing to make sure the property is in the agreed upon condition.
 - You will need to bring a certified check and picture ID to the closing at the title company.
 - Possession of your home will occur when your lender releases funds to the seller. You sign the documents and you receive your keys.
 - Up to three days prior to settlement date your lender has to, by law, send you closing documents (CD). The CD is four pages and contains the details of closing costs and the terms of the loan. If this is not received up to three days prior to the settlement, it will be delayed.
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What is a Real Estate “Closing?”

A “closing” is where the actual transfer of title to the property occurs. Closings lasts about 45 minutes.

The title company transferring ownership of the property will prepare a new deed for you. Your lender will require you to sign documents, usually a promissory note, as evidence that you are personally responsible for repaying the loan. You will also sign a mortgage or deed of trust on the property as security to the lender for the loan. The mortgage or deed of trust gives the lender the right to sell the property.





Additional Useful Information

- Glossary of Terms
 - Mortgage Glossary
 - Warranties
 - Utilities
 - MD
 - DC
 - NoVA
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Glossary of Terms

- **EMD-** Earnest money deposit. A check of a certain amount, written in the name of the title company to show the seller you are serious. This EMD is used toward your down payment at settlement. If default occurs, the EMD potentially goes to the seller.
 - **Hazard Insurance-** protects a homeowner against the costs of damage from fire, vandalism, smoke and other causes.
 - **Home Warranty-** a contract between a homeowner and a home warranty company that provides for discounted repair and replacement service on a home's major components, such as the furnace, air conditioning, plumbing and electrical system.
 - **HOA/ Condo Docs-** The governing documents for your homeowners association or condo association. Defines the rules and regulations of the community.
 - **LTV-** Loan to Value.
 - **Ratify-** When seller and buyer have agreed to all the terms and signed the contract.
 - **Sales Contract-** signed by buyer and seller stating the terms and conditions under which a property will be sold.
 - **Seller Disclosure** – In DC or MD, law requires the seller to submit disclosures about condition of the property. VA differs as it is a buyer beware state. The seller submits a disclaimer and the buyer must do their due diligence.
 - **Title-** document that shows ownership of a property.
 - **Title Insurance-** Indemnity insurance that protects the holder from financial loss sustained from defects in a title to a property. The most common type of title insurance is lender's title insurance, which the borrower purchases only to protect the lender.
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Mortgage Glossary

Adjustable Rate Mortgage (ARM)- a type of mortgage in which the interest rate applied on the outstanding balance varies throughout the life of the loan. Normally, the initial interest rate is fixed for a period of time, after which it resets periodically, often every year.

Amortization— the gradual reduction of debt over the term of the loan. It occurs through the repayment of principal

Annual Percentage Rate (APR)- the yearly cost of a mortgage including interest and other expenses or charges such as private mortgage insurance and points expressed as a percentage

Appraisal- a written estimate of a property's current market value

Closing Costs- expenses over and above the cost of property, which can include items such as title insurance, appraisal, processing, underwriting and surveying fees

Closing Disclosure (CD)- The new closing document that replaces the final TIL and the HUD-1. Lender must provide to consumer at least three (3) business days before closing.

Credit Score- A credit score is a number that is used to predict how likely you are to pay back a loan on time.

Deed- the legal document that transfers property from one owner to another

Down payment- the amount of your home's purchase price you pay up front

Earnest money- deposit made by a buyer toward the down payment to show good faith when the purchase agreement is signed

Equity- the monetary difference between your mortgage balance and the actual market value of your home

Escrow - the account name where the EMD is deposited before closing. Lender uses the escrow account for cushion for payments such as tax, insurance, and HOA/Condo dues.

Intent to Proceed- The borrower must sign an Intent to Proceed. The receipt of this intent provides the lender the ability to collect payment for fees, other than a credit report fee, from the consumer

Loan Estimate (LE)- The new initial disclosure that replaces the GFE and the TIL. Lender must deliver the LE to the consumer within three (3) business days of application and at least seven (7) business days before closing

Principal- the balance (not counting interest) owed on a loan

Private Mortgage Insurance (PMI)- Insurance to protect the lender in case the borrower defaults on the loan

Settlement Attorney- conducts the settlement at the end of the home buying process. Also responsible for the legal aspects of the transaction, such as title search and deed recording.

Term- number of years you to pay back the loan

Underwriting- the process of determining the risks involved in a particular loan and establish suitable terms and conditions for the loan



Warranties and Service Contracts

- Old Republic Home Warranty
 - www.orhp.com
 - First American Home Warranty
 - www.homewarranty.firstam.com
 - American Home Shield
 - www.ahs.com
 - 2-10
 - www.2-10.com
 - Super
 - www.hellosuper.com
 - Home Warranty of America
 - www.hwahomewarranty.com/
-



Maryland

- PEPCO
 - 202-833-7500
 - www.pepco.com
 - Baltimore Gas and Electric
 - 410-685-0123
 - www.bge.com
 - Allegheny Power
 - 800-255-3443
 - www.alleghenypower.com
 - Washington Suburban Sanitary Commission
 - 301-206-9772
 - www.wssc.dst.md.us
 - Verizon
 - 301-954-6260
 - www.verizon.com
 - Comcast
 - 1-800-266-2278
 - www.comcast.com
 - Government Information | Maryland State
 - 877-634-6361
 - www.maryland.gov
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Washington, DC

- PEPCO
 - 202-833-7500
 - www.pepco.com
 - DC Water and Sewer Authority
 - 202-787-2000
 - www.dcwasa.com
 - Washington Gas Light Company
 - 800-752-7520
 - www.washingtongas.com
 - Verizon
 - 202-954-6263
 - www.verizon.com
 - Comcast
 - 1-800-266-2278
 - www.comcast.com
 - Government Information | DC Government
 - 202-727-1000
 - www.dc.gov
-



Northern Virginia

- Dominion Electric
 - 888-667-3000
 - www.dom.com
 - Washington Gas Light Company
 - 800-752-7520
 - www.washingtongas.com
 - Water and Sewer
 - Alexandria 703-549-7080
 - Arlington 703-228-3636
 - Fairfax County 703-698-5800
 - Fairfax City 703-385-7915
 - Falls Church 703-241-5071
 - Herndon 703-435-6814
 - Vienna 703-225-6385
 - Manassas Park 703-335-8805
 - Prince William 703-335-7900
 - Dale City-Water 703-549-7080
 - Dale City-Sewer 703-590-4495
 - Loudoun County 703-729-7878
 - Verizon
 - 703-954-6222
 - www.verizon.com
 - Comcast
 - 1-800-266-2278
 - www.comcast.com
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Additional Documents

- Home Buyer's Questionnaire
- Buyer Broker Agreement



Home Buyer's Questionnaire

I am delighted to be working with you. Home buying can be an intense process. I would like to make it as easy and as smooth as possible. Getting to know you will help me understand what you are looking for and what fits best for you and your family. By answering the below questions I get to know you better and quickly learn what you are looking to purchase, so please help me.

First buyer

Please print your full legal name

First Name: _____ Last Name: _____

Home Phone: _____ Cell: _____

Work: _____ Email: _____

Preferred method for communications (circle one): Phone Call or Email

Birthday: _____

What did you study? _____

Employer: _____

What are your top five favorite foods?

What are your favorite restaurants?

Second buyer

Please print your full legal name

First Name: _____ Last Name: _____

Home Phone: _____ Cell: _____

Work: _____ Email: _____

Preferred method for communications (circle one): Phone Call or Email

Birthday: _____

Employer: _____

What did you study? _____

What are your top five favorite foods?

What are your favorite restaurants?

Home Address: _____

City: _____ State: _____ Zip _____

How many children do you have? _____ 1. Name _____ Age _____

2. Name _____ Age _____ 3. Name _____ Age _____

Please answer the following questions carefully so I can understand your needs clearly to assist you achieve your goals:

1. What is the primary reason for you to find a new home?
2. How long have you been searching?
3. How have you conducted your search?
4. When would you like to purchase?
5. Have you talked to a lender? If Yes, Who is your lender?
6. Do you have lender letter?
7. How much are you going to put as your down payment?
8. What is the price range you are considering to purchase?
9. What is the absolute maximum price you would purchase?
10. Approximately how many square feet are you looking for?
11. What areas or zip codes are of your interest?
12. What do you like about this area?
13. Are you looking for specific schools?
14. Are you looking for a turnkey home or fixer upper?
15. How many years do you anticipate living in the new home?
16. The house should not have been built beyond what year?
17. How do you make a decision when you see the right house?
18. What are your expectations from buying process? All answers will be helpful.
19. What are your expectations from your agent?

Buyer Needs and Wishes Worksheet

While your opinions on the type of home you want to own may change during the home buying process, use this easy checklist to help you set your priorities and make the home buying process more enjoyable.

Please rate the importance of each feature that you would like in a home.

1 - being not important.

5 - being very important.

Home Preferences	1-5 Scale	Additional Comments
Number of floors (#)		
Lot/Acreage (size)		
Garage (size/#cars:)		
Patio/Deck		
Pool		
Bedrooms (#)		
Bathrooms (#)		
Main Level (Master) Bedroom		
Family Room		
Formal Living Room		
Formal Dining Room		
Eat-in Kitchen		
Modern Kitchen		
Basement		
Attic		
Den		
Fireplace		
Spa in Bath		
Air Conditioning		
Wall-to-Wall Carpeting		
Hardwood Floors		
View		
Lighting from Windows		
Shade		
Closet Space		
Open Floor plan		
BBQ Area		
Laundry Room		
Low Condo Fees		
Garage		
Deck/ Porch		
Outdoor Space		
Low Maintenance Yard		
Large Yard		
Private Street		
Near Stores/Restaurants		
Near Metro		

Comments:

Contact Information



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