



BERKSHIRE
HATHAWAY
HomeServices
PenFed Realty



Buyer
REPRESENTATION

WHY CHOOSE A BUYER REPRESENTATIVE?

Through Buyer Representation (Buyer Agency) you will have a sales professional specifically committed to representing you throughout the entire home buying process. When making what may be the largest financial decision of your life, you need to understand for whom your sales professional works. As a homebuyer, your Buyer's Representative is an asset to you because:

A Buyer Representative works for you. When working with a Buyer Representative, you have the advantage of personal representation, independent counseling, loyalty, confidentiality and trust.

If you choose to purchase your home without buyer representation, the real estate sales professional you work with has certain fiduciary responsibilities to the seller of any property you select.

A Buyer Representative can show you every home listed in the Realtor's Multiple Listing Service, including Real Estate Owned (REO) and For Sale By Owner (FSBO) properties. Additionally, a Buyer Representative can show you builder homes and unlisted homes.

A Buyer Representative is obligated to provide you with information about buying a home each step of the way. That means disclosing specifics about location, property values, offering price, negotiations, counter offers, contingencies, financing, and the entire closing process. Armed with such vital and detailed information, you'll be thoroughly prepared to make decisions that are right for you and your family.

A Buyer Representative is fully qualified and highly skilled in contract negotiations and financing queries that precede the closing of most real estate transactions. A Buyer Representative is also committed to helping protect your best interests in the purchase. Representing and supporting you, that's a powerful combination!

Since a Buyer Representative is legally obligated to only you, he or she can help you maintain absolute privacy with regard to financial and personal information.



WHY CHOOSE BUYER REPRESENTATION?

The best decision you can make when buying a new home is choosing buyer representation with your Berkshire Hathaway HomeServices PenFed Realty Sales Professional.

REAL ESTATE SERVICES AND DUTIES

	Seller Agent	Buyer Agent
Arrange Property Showings	Yes	Yes
Assist with Financing	Yes	Yes
Provide Accurate Information	Yes	Yes
Explain forms and agreements	Yes	Yes
Monitor Escrow and Closing	Yes	Yes
Give you advice and counsel	No	Yes
Keep your bargaining and financial position confidential	No	Yes
Promote and protect your best interests	No	Yes
Identify the best price and terms with you	No	Yes
Point out problems with the property	No	Yes
Pass on information that may enhance your bargaining position	No	Yes
Assist in writing the offer with your best interests in mind	No	Yes





Good to know.[™]

About
US

BERKSHIRE HATHAWAY HOMESERVICES PENFED REALTY

Berkshire Hathaway HomeServices PenFed Realty is a full service real estate company ready to assist you with all of your real estate needs. Year after year we are recognized among the top real estate companies in our service area and are ranked in the top 1% of Berkshire Hathaway HomeServices affiliates nationwide.

PenFed Realty now has over 50 office locations supporting more than 1,800 world-class sales professionals. Our sales professionals assist clients in Virginia, Maryland, District of Columbia, Delaware, Pennsylvania, West Virginia, Florida, Tennessee, Kansas and Texas markets. We are here to do whatever it takes to make your move as smooth and hassle free as possible.

We offer specialized client services through outstanding Luxury Homes, New Homes, Relocation and Commercial Real Estate divisions.

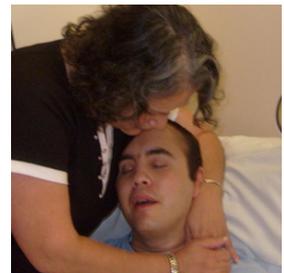
Our preferred service providers offer true full service to our customers and clients through every step of the home buying process and beyond utilizing home and well warranty, inspection, moving and alternative sales services.



COMMUNITY

Berkshire Hathaway HomeServices PenFed Realty cares about the community. We support The Sunshine Kids, a nonprofit foundation that sponsors activities for children with cancer. Each year, with our help, the foundation offers a variety of events for children at hospitals across the country. We feel privileged to be able to help the foundation bring sunshine into the lives of these amazing children.

sunshinekids.org



We also support the Wounded Warriors/ Military Heroes of the PenFed Foundation. The Pentagon Federal Credit Union Foundation (PenFed Foundation) is a national charity working to meet unmet needs of the military personnel and their families in the areas of financial literacy, housing and support for the wounded. They work to ensure that those who selflessly devote their lives to the defense of our country have the resources they need for a secure financial future. They seek to prevent medical emergencies turning into financial hardships for our nation's defenders.



penfedfoundation.org



DREAM MAKERS



PenFed Foundation
Because Military Heroes need heroes too

Offered by PenFed Foundation (penfedfoundation.org), Dream Makers provides matching grants for down payment and closing cost assistance (see below for eligibility requirements). The amount of the grant is determined by a 2-to-1 match of the borrower's contribution to their mortgage in earnest deposit and cash brought at closing with a maximum grant of \$5,000. The borrower must contribute a minimum of \$500. Grant approvals are contingent upon available funding. You don't have to be a Pentagon Federal Credit Union member to benefit from Dream Makers, and you can apply the grant to a mortgage from any financial institution.

What You'll Need

- A pre-approval or pre-qualification letter from your lender.
- Additional documents will be requested if Conditional Approval is received.

Eligibility Requirements

- Active Duty, Reserve, National Guard or Veteran
- First-time home buyer, or you have not owned a home for the last three years, or you have lost your home through divorce or disaster
- Gross annual income of all applicants used to qualify for mortgage is no more than 80% of area median income, adjusted for household size. [Click here to determine the income limit based on the household size for the state and county in which you're planning to purchase.](#)
- Received mortgage pre-qualification or pre-approval letter from any lender
- All approved applications are valid for 90 days after being submitted. Application conditional approvals may take up to 10 business days. Any applicant that has not closed on their home within the 90-day period must reapply. Grants will not be awarded after closing. [Click here to view the Dream Makers Contribution Charts.](#)

For more information, visit penfedfoundation.org/apply-for-assistance/dream-makers.



WHY CHOOSE US?

Because people are attracted to companies they know and trust.

Reputation

For more than 125 years, Berkshire Hathaway HomeServices has developed a solid reputation for building individual security, integrity, stability and results.

Global Customer Base

More than 50 million people do business with Berkshire Hathaway HomeServices - that's one out of every five households.

Exposure

Berkshire Hathaway HomeServices spends more than \$90 million annually on brand advertising.

Recognition

With so much exposure it's no wonder 98% of consumers recognize the "Berkshire Hathaway HomeServices" name.

Network Strength

There are over 1,500 Berkshire Hathaway HomeServices member offices in North America. Within these offices are over 60,000 Sales Professionals, all providing a substantial network of potential home buyers and sellers.



Local Knowledge

Understanding the nuances of local communities and neighborhoods to better serve your needs

Market Expertise

Providing current information on market conditions, pricing and housing trends for best decision making

Superior Service & Representation

Experienced sales professionals working to promote your interests

Commitment to Customer Service

The needs of our customers come first. Because Berkshire Hathaway HomeServices PenFed Realty is part of the Berkshire Hathaway HomeServices family of companies, we can help provide customers throughout the United States with a lifetime of real estate services.

High Standards

Not every company is invited to join the Berkshire Hathaway HomeServices Affiliates. It's a highly selective process. Only companies that measure up to Berkshire Hathaway HomeServices's demanding criteria may become part of its elite network.

Equal Opportunity in Housing

We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtain housing because of race, religion, sex, handicap, familial status or national origin.

WE RANK

#4

BERKSHIRE
HATHAWAY
HOMESERVICES

2018 FORTUNE
MOST ADMIRABLE
2017 BARRON'S
MOST RESPECTED
2018 FORBES
GLOBAL 2000

HARRIS POLL 2018:
REAL ESTATE AGENCY
BRAND OF THE YEAR
AND MOST TRUSTED
REAL ESTATE BRAND*

*theharrispoll.com/equitrend

J.D. POWER 2018:
#1 HIGHEST OVERALL
SATISFACTION FOR
REPEAT HOME
BUYERS**

**jdpower.com/awards



2017 AWARDS

North American Broker Platinum Award

BGRS Service Excellence Award
BHHS PenFed Texas

AIRES Broker Network Excellence Award
BHHS PenFed Texas

4 TIME SPIRIT OF PARTNERSHIP AWARD

In recognition of outstanding relocation referral performance and demonstrating the highest levels of external outreach, work done with group moves, and partnering with Brookfield Global Relocation Services network (formerly Prudential Real Estate and Relocation Services, Inc.)

Corporate Employee of the Year

Relocation Advisory Council
- Essential Piece Award

Corporate Services - North American
Performance Award

NORTH AMERICAN PERFORMANCE AWARD FOR DESTINATION SERVICES FOR 5 YEARS

In recognition of outstanding relocation destination referral performance and demonstrating the highest levels of external outreach, work done with group moves, and partnering with Brookfield Global Relocation Services network (formerly Prudential Real Estate and Relocation Services, Inc.)

3 Time
WHR Group Employee Relocation
Partner in Quality Award

Lexicon Relocation
Supplier Partnership Award
Quality Assurance Award

AIReS *Excellence Award*

#1 INVENTORY DIVISION FOR 2 YEARS

This award recognizes the company's outstanding results in direct home selling costs, Broker Market Analysis (BMA) variance, days on market, and performance improvement with Brookfield Global Relocation Services network (formerly Prudential Real Estate and Relocation Services, Inc.)

Coined for Government
Services *FBI*

SIRVA Relocation
Operational Excellence
Award



BUSINESS
Development
service beyond excellence

1-800-671-4052 • Corp.Relo@PenFedRealty.com



LOCALLY OWNED

PenFed Credit Union

Berkshire Hathaway HomeServices PenFed Realty is a wholly-owned subsidiary of PenFed Credit Union. Established in 1935, PenFed Credit Union:

- Is one of the country's strongest and most stable financial institutions
- Has 1.6 million+ members
- Has \$24 billion+ in assets
- Has members in all 50 states and the District of Columbia, plus military bases in U.S. territories
- Is federally insured by the National Credit Union Association (NCUA) and is an Equal Housing Lender

PenFed Realty

PenFed Realty was established in 2006 and has since steadily increased its presence and expanded its market share across multiple states. We have:

- 50+ offices
- 1,800+ sales professionals in Maryland, Virginia, Washington, D.C., West Virginia, Delaware, Pennsylvania, Florida, Kansas, Tennessee and Texas
- Services for residential and commercial properties

This remarkable achievement earned Berkshire Hathaway HomeServices PenFed Realty the Berkshire Elite designation, reserved only for the top companies nationwide.



VALUES
INTEGRITY
INNOVATION
IMPROVEMENT

→ **MISSION**

TO PROVIDE A GATEWAY



TO AN ENHANCED QUALITY OF LIFE
AND BETTER FINANCIAL OPPORTUNITIES FOR OUR
REAL ESTATE CLIENTS, SALES PROFESSIONALS & EMPLOYEES

VISION

← TO BE THE PREMIER PROVIDER
OF REAL ESTATE SERVICES

IN THE MARKETS WE SERVE



MLS