



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.

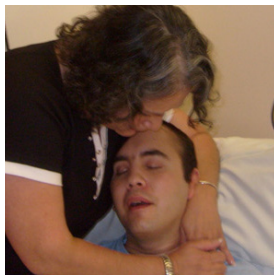
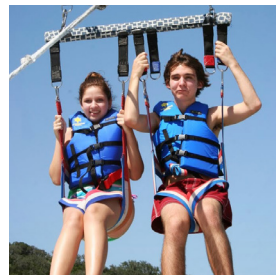
Our preferred service providers offer true full service to our customers and clients through every step of the home buying process and beyond utilizing home and well warranty, inspection, moving and alternative sales services.



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



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 ADMIRED
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



BERKSHIRE HATHAWAY | PenFed Realty
HomeServices

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 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



BERKSHIRE
HATHAWAY
HomeServices
PenFed Realty



About
ME



HOME SELLING SERVICES

My Commitment To You

Selling your property is an important decision. As your Berkshire Hathaway HomeServices PenFed Realty Sales Professional, my goal is to help you sell your property for the highest price attainable, within the time frame that fits your plans and to make the home selling process as efficient and stress-free as possible.

I commit to you that I will:

- **Communicate with you in a timely and efficient manner.**
- **Identify your needs.**
 - Consult with you to clarify your needs, expectations and priorities.
 - Discuss seller, buyer and dual agency alternatives and determine how I can best work with you to achieve your real estate objectives.
 - Answer any questions you might have about the home selling process.
- **Develop and implement an effective Marketing Plan for your property.**
 - Design a Marketing Plan that is tailored to your property, in order to achieve maximum exposure to prospective buyers.
 - Share information about your property with the Berkshire Hathaway HomeServices professionals in my office and other real estate professionals through the Multiple Listing Service (MLS).
 - Install the well-recognized Berkshire Hathaway HomeServices FOR SALE sign (where allowed).
 - Discuss how open houses may be an effective way to reach potential buyers and hold open houses as needed.
 - Promote your property through effective print advertising and electronic media.
 - Explain how written property disclosure, a home warranty and professional home inspections can enhance the salability of your property.
 - Seek buyers who are pre-qualified or pre-approved by a lending institution and require financial qualifying information on all buyers submitting offers.
 - Communicate with you throughout the marketing process.
- **Help you determine an effective Pricing Strategy.**
 - Explain how market value is determined and discuss the role of market-sensitive pricing in the successful sale of your property.
 - Research and present a Comparative Market Analysis showing recent real estate activity and trends, to help you determine a realistic listing price.
 - Discuss financing options that will help attract potential buyers.
 - Prepare a preliminary estimate of your costs and cash proceeds based on the probable selling price and financing terms.
 - Continue to monitor real estate market activity and, if appropriate, recommend price adjustments to keep your property competitive.
- **Recommend steps to prepare your property for market.**
 - Identify enhancements that will help your property make the best possible impression on prospective buyers.
 - Advise you how to prepare your property for real estate professional previews and buyer showings.
- **Represent you in negotiations with prospective buyers.**
 - Review all purchase offers with you and explain your available choices to accept, reject or counter each offer.
 - Negotiate in your best interests, including the handling of counter offers, to reach an agreement that is acceptable to you.
- **Work to protect your interests through the completion of the transaction.**
 - Work with the buyer's real estate professional and others to see that all requirements of the purchase agreement are satisfied and to help keep the transaction on schedule.
 - Keep you informed of the progress of the transaction.
 - Follow up on any remaining details after the close of sale, and provide you with information on relocation assistance or additional services you may need.
- **Other Services:** _____

