Consumer Advantage Real Estate Services, LLC (CARES) brings you the Buyer Advantage Program offered by Barbara Gregus and The Gregus Group. We have a commitment when working with you to exceed your expectations while getting you the best possible price, terms and conditions when you buy a home. To do this, we've created our Buyers Advantage Program to ensure that you get the most house for the least amount of money. By enrolling in the Buyers Advantage Program, you will receive the three advantages listed below, a variety of proprietary consumer programs and services, and instant enrollment into our Raving Fan Club.

Program Advantages_

#1. Love Your Home! Guarantee:

When you work with us, we will sell the home you buy through us for free. Here is how this works. During the first 12 months after your closing, if you are dissatisfied with your new home purchase for any reason at all, you simply let us know and you get our incredible home selling system at no charge from us. We will list your home until it sells at your price for up to 12 months after the initial listing date with us. During this period, any commissions paid on the sale of the home will be paid directly to the agent that brings the buyer. Buyer representative should expect at least a 3% commission.

#2. Home Warranty:

We understand the importance of having the protection of a Home Warranty when you buy a home. When you purchase a home through us, if we are unable to get the seller to provide you with a Home Warranty, then we pick up the cost of providing you one.

#3. Title Insurance Policy:

When you purchase your new home, your lender will require that you obtain a title policy. This title policy insures the home buyer (and their lender) against any title-search errors or mistakes as well as against any loss due to disputes over property ownership. If we are unable to get the seller to pay for your title policy, we will pay for it. **This does not apply to REO homes.

Amazing Programs & Services

- Proprietary Home Hunter Service: Our Home Hunters Service gives you a backstage pass to the MLS, as if you were
 an agent. You will have the ability to see all the homes for sale based on your own search criteria and more
 importantly, get to act on them before most agents even show them to other buyers. This service puts you in
 position to act quickly on some of the best deals in the market.
- 2. Off Market/Distressed Sellers Program: Get access to motivated sellers who are looking to sell their homes because they are in foreclosure, expired, FSBO, have had their home on the market for more than 6 months or are currently carrying two homes. These homes represent great bargains and we get you access to them.
- 3. <u>Strategic Negotiation Experience</u>: Our team has the real estate experience to work to get you the best price, terms and conditions on your home purchase. In most cases, we can even get the seller to pay some of your closing costs when you buy your home.
- 4. <u>Customized Loan Programs</u>: Our preferred lender has the experience to get you a loan program that meets your financial needs best based upon the house you want to buy. They are skilled in creative financing to limit the

amount of money you need to come to closing, getting you the best rates and even getting you into your home without having to make a payment during the first two months that you live there.

5. <u>Cancellation Guarantee</u>: A Cancellation Guarantee backs all of these services. If you are not completely satisfied with the job we're doing for you, you can cancel your agreement with no additional charges from us.



The Raving Fan Club_

When you enroll in the Buyers Advantage Program, you become a client of ours for life. We want you to be as happy about your home years from now as you were on the day you moved in. To accomplish that, we have established the Raving Fan Club, which gives you access to discounted rates from the vendors we work with and a variety of other services to make your life better and easier.

What you need to do to get enrolled

- 1. Agree that you are using Barbara Gregus and the Gregus Group, Realtors® to help you buy your home which simply means that you will:
 - a. Give us your search criteria so we can set you up on the Home Hunters Service,
 - b. Notify us of any home that you want to see and that we will show it to you as quickly as possible,
 - c. Allow us to prepare, present and negotiate any offer you want on any home you'd like and we will use our skills and experience to work to get you the best possible price, terms and conditions on the home. This includes new construction homes, FSBO and any home you find either on your own or through us.
 - d. Inform all other agents, builders and home sellers that you are working with Barbara Gregus and The Gregus Group, Realtors® if you should come in contact with them without us being there.
 - e. Get preapproved with our lender or another lender prior to viewing homes.
- 2. Document your agreement by signing a standard State of New Mexico Buyer's Representation Agreement.
 - a. As part of this agreement our team is due a success fee of no less than 3.0% of the purchase price of the home you buy and you agree to let us negotiate our fee as part of the purchase and sales agreement.
 - b. The title company collects a fee of \$350 towards the internal processing of your transaction with our company. You are giving us permission to ask the seller to pay this on your behalf. If the seller chooses not to pay this, you will compensate us at closing as part of your normal closing costs.
- 3. You have the right to cancel this agreement, without penalty at any time up to the time we present an offer on your behalf to a potential seller. Should you want to cancel, you agree to do so in writing with 72 hours' notice and deliver it to your representative from Barbara Gregus and The Gregus Group, Realtors®. You also agree to let us remedy the situation, failing which, you will be released from our agreement.

☐ YES, I WANT TO BE	ENROLLED IN THE BUYER'S A	DVANTAGE PROGRAM AS DESCRIBED AB	BOVE AND I
UNDERSTAND AND AG	REE TO THE STATED CONDITI	ONS.	
Home Buyer	 Date	Barbara Gregus and The G Representative	iregus Group, Realtors® Date
Home Buyer	 Date		



Buyer's Advantage Conditions & Limitations*

The "Sell for FREE" advantage is limited in nature, time period, and scope. Further, this advantage is only in reference to the fees charged by us. It does not cover, include, or refer to, in any way charges by other parties, such as buyer's agent commissions, closing costs, etc. This refers specifically to fees charge by us.

The "Home Warranty" advantage applies to a standard, customary residential service contract (RSC) from a residential service company to warrant the repair and replacement of certain items and mechanical systems in your home. This RSC will provide coverage that is typical of that generally provided to buyers of existing homes in the specific market for your home. Additionally, the warranty period for this RSC is for a period of 12 months and the cost limited to \$350.00. Any additional coverage as might be offered by the RSC provider shall be purchased at your expense.

We are not lenders and while we will communicate with potential lenders, your qualification for a loan or mortgage depends upon your particular circumstances which are beyond our control, including your income, assets, existing debts, and various credit reporting issues. We make no guarantees in this area beyond the use of our efforts and experience.

The Raving Fan Club is dependent upon vendors, other third parties, and other circumstances beyond our control. As such, Raving Fan Club membership and the related benefits are subject to alteration, modification, or discontinuation, in whole or in part, from time to time and at any time without notice.

This document is merely a somewhat general description of the Buyer's Advantage Program. Actual enrollment and participation in the program involves execution of additional more specific and binding documents.

You hereby indemnify and hold harmless us and our agents, employees, officers, directors, and affiliates against any and all losses, claims, damages, expenses or liabilities whatsoever, joint or several, which may arise out of or in connection with the these services and guarantees and our performance in regard to same. This indemnification and hold harmless provision shall not apply to any intentionally wrongful acts or gross negligence of said parties. Further, said indemnification and hold harmless shall be cumulative in regard to any other rights or defenses.

Any dispute involving this document or the Buyer's Advantage program shall be submitted by either party to binding arbitration in Bernalillo County, New Mexico under the rules of the American Arbitration Association for resolution.

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I UNDERSTAND AND A	CCEPT AND AGREE TO EACH C	OF SAID CONDITIONS AND LIMITATIONS.	
Home Buver Date		Barbara Gregus and The G	rogus Croup Booltors®
Home Buyer	Date	Representative	Date
Home Buyer	 Date	·	