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## *A Buyer's Orientation*



**RE/MAX BROKERS**

783 East 12300 South Suite B Draper UT 84020 Fax: 801 685-8775

Rev.040117

## When You Choose Dan Walker



### *You retain the benefits of a...*

- State Licensed Real Estate Professional
- Member of Salt Lake Board of Realtors
- Member of Utah Association of Realtors
- Member of National Association of Realtors
- Member of Wasatch Front Regional Multiple Listing Service
- Member of Taylorsville Exchange Club

### *Providing You With...*

- A Personal Real Estate Consultant
- One Stop shopping
- Advice on best financing
- Complete Area Knowledge
- Access to all the Inventory



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## The Two Main Reasons People Buy Homes...

- Some Place To Live
- Pride Of Ownership



## The Two Main Advantages Of Buying A Home...

- Tax Advantages

Property taxes and qualified home interest may be deductible on Schedule A, for itemized deductions.

- Investment Potential

The largest investment for most people is their home. In the long run, investments in homes far outpace inflation. Homeowners build equity and, in most states, can borrow against it.



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## Tax Benefits



The tax laws beginning in 1998 and in some cases a little earlier have changed in regards to homeownership and the previous requirement to reinvest profits from the sale of a principal residence.

The new law allows married taxpayers filing a joint return to exclude up to **\$500,000** of gain on the sale of their principal residence. Single taxpayers can exclude up to **\$250,000** of gain.

To qualify for the exclusion, homeowners must have lived in and used the home as their primary residence for **TWO OUT OF THE PRECEDING FIVE YEARS**. Homeowners are allowed to take the exclusion **ONCE EVERY TWO YEARS**.

Plus,  
**HOMEOWNERS MAY TAKE THE EXCLUSION AS MANY TIMES AS THEY LIKE**, there is no cap on how much total gain they may exclude in their lifetimes.

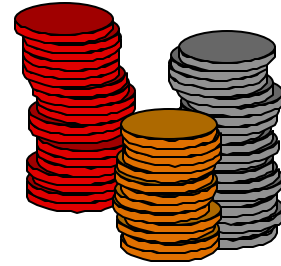
***THIS IS A SIGNIFICANT CHANGE IN THE TAX LAW***

**CAUTION:** Before you make financial decisions based on tax laws, consult an expert on taxes as they relate to real estate.



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## More Tax Benefits



### TRANSFEREES

Homeowners going to a **LESS** expensive real estate market **will now be able** to purchase a **LESS** expensive home **WITHOUT** worrying about the rollover rules, exclude the gain, and take the cash and do whatever they want with it.

### EMPTY NESTERS AND RETIREES

Homeowners wishing to “downsize” will be able to sell their current home, take their equity, claim the exclusion, buy a condominium or smaller home and use the leftover proceeds for a retirement investment.

### DIVORCEES AND OTHERS

Homeowners who want less expensive housing, or want to rent, will be able to scale down without fear of a big capital gains tax bite.

### SINGLES 55 OR OLDER

Can stop worrying whether a prospective spouse has already taken their exclusion - the new law allows new exclusions even if the old exclusion was used.

There are other changes that could significantly affect “do-it-yourself” fixer-uppers and owners of second homes or rental properties.

**CAUTION:** Before you make financial decisions based on tax laws, consult an expert on taxes as they relate to real estate.



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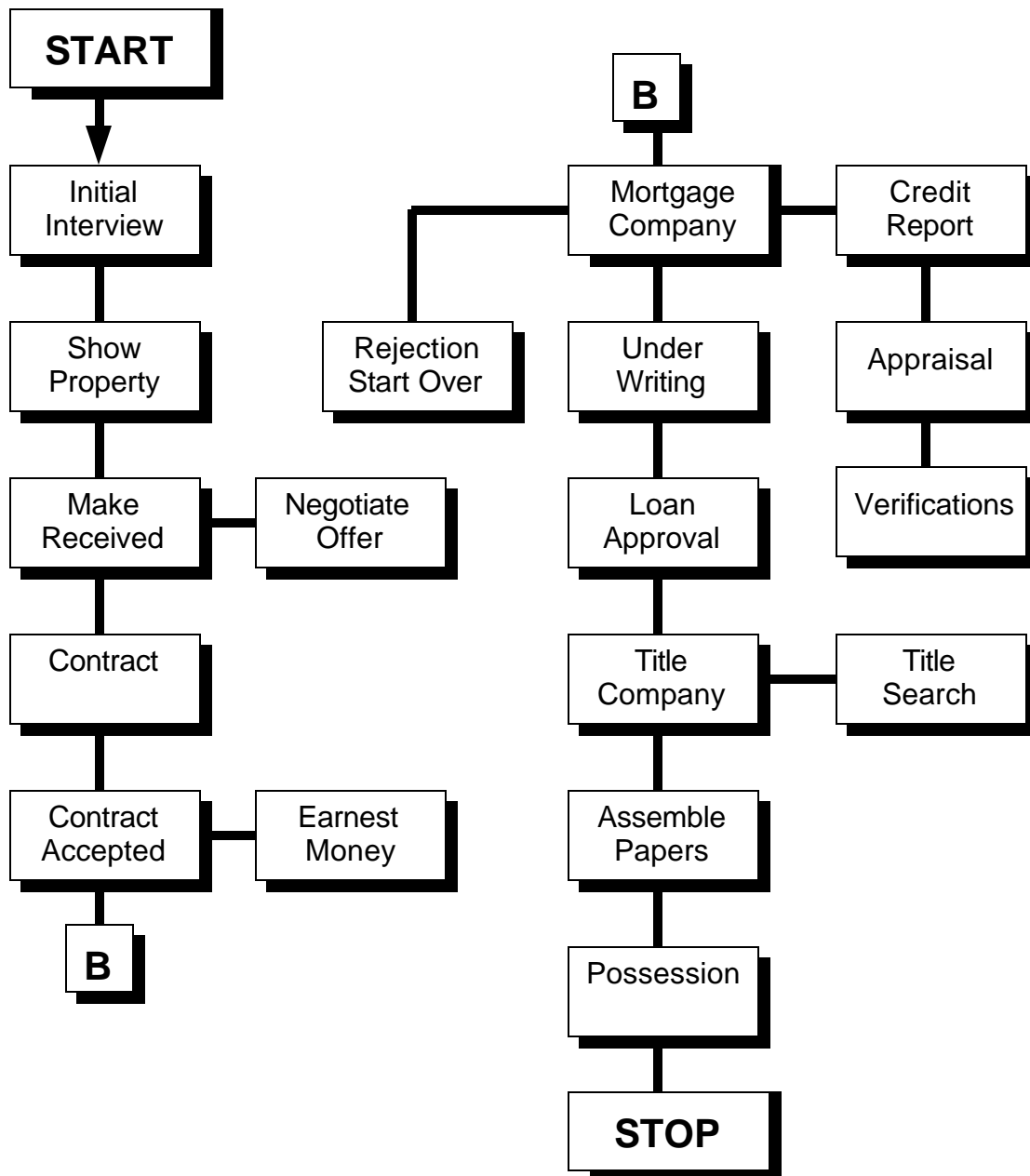
# The Buying Process

- Ask Questions
- Select Houses
- Look At A Few
- Estimate Costs
- Explain All Forms
- Negotiate Sell
- My Commitment To You



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# Home Buying Process





***There are three things that are important to all buyers.***

***The Right House*** at the  
***Right Price*** in the least  
***Amount of Time.***

***Having you answer our standard questionnaire will help me help you accomplish the above.***



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# The Buyer Qualifier

- What is the maximum amount of cash you have to work with?  
\_\_\_\_\_
- If we found the right house for you TODAY, would \_\_\_\_\_ or \_\_\_\_\_ thousand dollars more even be a possibility? \_\_\_\_\_
- What is the maximum monthly payment you would be comfortable with?  
\_\_\_\_\_
- To get the right house, would \_\_\_\_\_ or \_\_\_\_\_ dollars a day additional, even be something we could consider?
- What are all the things you are looking for in your new home?  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- If you had no choice, which of these could you do without? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- If we found you the right house today, is there anything that would keep you from buying TODAY? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



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# Buyers Survey

Date \_\_\_\_\_ Time \_\_\_\_\_

Are you working with an agent? YES NO

Buyers Name: \_\_\_\_\_

Buyers Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: Home \_\_\_\_\_ Cell \_\_\_\_\_ Work \_\_\_\_\_

Fax \_\_\_\_\_ Email \_\_\_\_\_

What area do you prefer? \_\_\_\_\_

What type of home are you planning to buy? \_\_\_\_\_

When would you like to be in your new home? \_\_\_\_\_

Have you been pre-qualified? YES NO Lender: \_\_\_\_\_

Contact: \_\_\_\_\_ Phone: \_\_\_\_\_ Amount: \_\_\_\_\_

What type of home are you looking for? \_\_\_\_\_

Style: \_\_\_\_\_ Year Built: \_\_\_\_\_ Sq Ft: \_\_\_\_\_ Acres: \_\_\_\_\_

Garage: \_\_\_\_\_ Basement: \_\_\_\_\_ Bedrooms: \_\_\_\_\_

Baths: \_\_\_\_\_ Family Room: \_\_\_\_\_ Dining Room: \_\_\_\_\_

Living Room: \_\_\_\_\_ Kitchen: \_\_\_\_\_ Laundry Room: \_\_\_\_\_

Fireplace: \_\_\_\_\_ Den/Office: \_\_\_\_\_ Deck/Patio: \_\_\_\_\_

Fenced: \_\_\_\_\_ Other: \_\_\_\_\_

Do you need to sell your home ? YES NO Renting? \_\_\_\_\_

Is it listed? YES NO Real Estate Co: \_\_\_\_\_

Agent's Name: \_\_\_\_\_

Appointment Date: \_\_\_\_\_ Time: \_\_\_\_\_

MLS#'s interested in: Notes: \_\_\_\_\_

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____



# Financial Information

Including taxes & insurance, what monthly payments do you want?: \$ \_\_\_\_\_

What approximate price range do you want to look in: \$ \_\_\_\_\_ to \$ \_\_\_\_\_

How much cash do you have available for a down payment: \$ \_\_\_\_\_

Does this include closing costs: Yes No

Are you currently renting? Yes No

How much do you think your present home is worth? \$ \_\_\_\_\_

What is the unpaid balance? \$ \_\_\_\_\_ Interest Rate: \_\_\_\_\_%

Term \_\_\_\_\_ Years \_\_\_\_\_

Dated \_\_\_\_/\_\_\_\_/\_\_\_\_, type of loan \_\_\_\_\_

Monthly Payment \$ \_\_\_\_\_

List your regular monthly payments (installment debt, revolving charges, student loan, etc)

DESCRIPTION	AMOUNT
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Are you current on all debts? Yes No

Is there any problem with your credit? Yes No

What is your monthly income? \$ \_\_\_\_\_ Employed Self-employed

Your spouse's income? \$ \_\_\_\_\_ Other monthly income\$ \_\_\_\_\_

How long have you been employed with this employer? \_\_\_\_\_

Where? \_\_\_\_\_

Have you or your spouse ever taken bankruptcy? Yes No If yes explain: \_\_\_\_\_

Have you or your spouse ever had a home foreclosure? Yes No

If yes, explain: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



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# Pre-Approval Program

Many buyers are applying for a loan and obtaining approval **BEFORE** they find the home they want to buy.



Here are the benefits:

- ☛ You look at the “right” homes.
- ☛ You save money dealing with a comfortable seller.
- ☛ You close more quickly.
- ☛ You minimize trauma of not knowing whether or not you qualify.
- ☛ Because you are pre-approved, you become an “all cash” buyer in the eyes of the seller which puts you in a much greater bargaining position.



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## Pre-Approval or Pre-Qualify?

**Pre-Approval** gives the Borrower much more credibility. They are electronically approved for \$xxx,xxx. They have:

- Completed the loan application
- Pulled Credit
- Supplied all necessary documentation (pay stubs, W-2, asset verification, etc)
- The loan would be electronically underwritten and approved.

Pre-Approval lets the seller know you are seriously interested in purchasing the home. If two like offers are on a home at once the sellers will take the Pre-Approved buyer over the Pre-Qualified buyer. The Approved file would then be reviewed by a third party and then a closing can be scheduled.

To be **Pre-Qualified** a borrower must supply to the loan officer:

- A Loan Application
- Pulled Credit
- Income Documents

A Pre-Qualification states the borrower is qualified for \$xxx,xxx. Not Approved for the loan. This does not carry the same credibility as an approval. Ultimately the borrower may not be approved for the mortgage, for many previously unseen conditions. This could result in loss of earnest money and rights to the purchase of the home. The Pre-Qualified borrower has not begun the underwriting procedure as the Pre-Approved borrower has.



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# Items Needed For A Credit Application

## Employment

Addresses for two full years  
 Gross monthly income  
 W-2's, if applicable  
 Proof of pensions, retirement, disability or Social Security  
 Proof of income from rentals, investments, etc.  
 Proof of child support or alimony paid/received  
 Year to date pay stub

If Self-employed:

Two years 1040 Tax Returns  
 Current year profit and loss statement

## Creditors

Each creditor's name, address, type of account and address  
 Account numbers  
 Monthly payments and approximate balances  
 Amount of child care expenses

## Banking

Names and addresses of saving institutions  
 Account numbers for all accounts  
 Type of accounts and present balances

## Miscellaneous

List of assets in stocks, bonds, land  
 Life insurance cash value (documented if used as cash down payment)  
 If applicant is selling a home, a copy of sales contract(s)  
 Social Security numbers for all parties  
 Veterans - Certificate of Eligibility & DD-214  
 Cash or check to pay for application fee

## REALTORS®

Copy of sales agreement  
 Copy of listing on property  
 Instructions on how appraiser is to gain entrance



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***Before we run out to look at  
houses...***

Let me show you how I work.



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**We will consider all the inventory,  
but you won't need to look at it all!**



***We only will look at the ones that fit  
your needs!***



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## Your Time Is Valuable...



## *And So Is Mine...*

To help us both, I use a step by step process to qualify your needs. Then we can select the houses that best meet those needs.



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# Mutual Agreement

## If I Will:

- ☺ Make my best effort to find the home to meet your needs,
- ☺ Commit my time, car, computer, experience, and staff to find exactly what you want,
- ☺ Incur all my car, phone and administrative expenses,
- ☺ Continue the home search until you either find a home or tell me to stop looking.

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Dan Walker

## Will You:

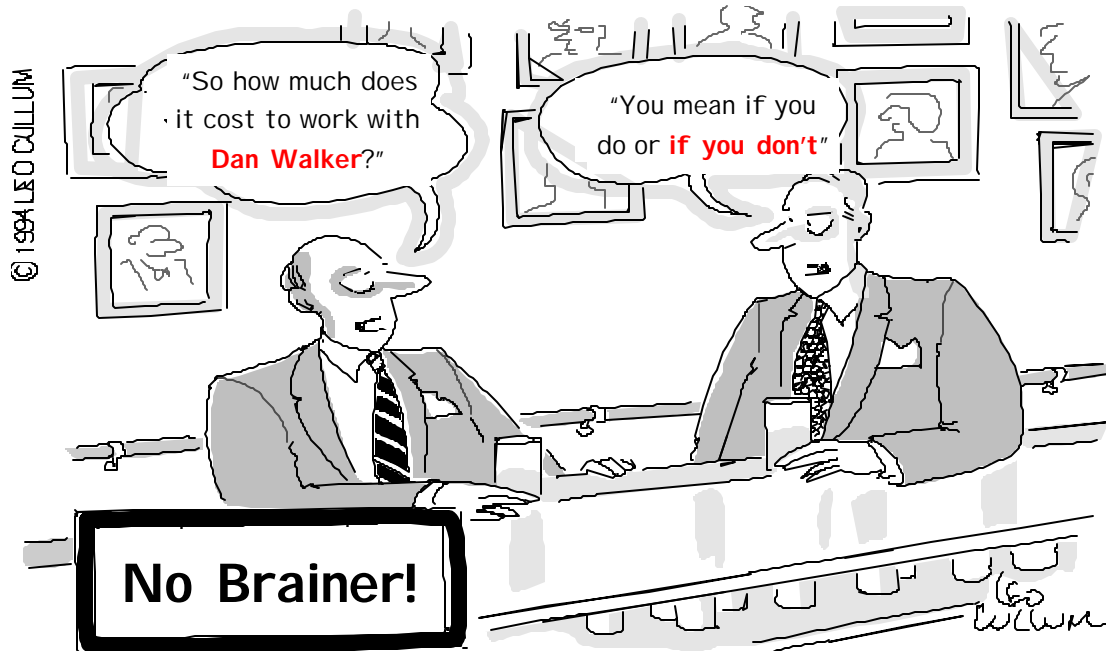
- ☹ Let me know if your plans change?
- ☺ Tell me if you want to look at a home listed with another broker, builder, or for sale by owner?
- ☺ Tell me what you like/dislike about the homes we look at?
- ☹ Tell me if you feel the need to talk to another agent?
- ☺ Work with me until we find you the right home?

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My Buyers



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There is a cost . . .

Regardless of which real estate company or real estate associate you ultimately select, there is a cost!

If you go to the finest restaurant, or seek medical assistance from the finest heart surgeon, or if you want to drive a Mercedes Benz, you must pay the premium price.

However, if you select RE/MAX, arguably the world's largest real estate company and me, you are getting two of the industry's best and not paying any more for the service than if you selected another company or another associate regardless of experience or credentials.



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## Who Pays The Commission?

### ➤ The Seller Does!

The Seller has generally signed a listing agreement with a real estate associate specifying a certain fee to be paid, and many times it has provisions for splitting that fee with the agent who sells the property, regardless of buyer agency. ***This is typically how it is done in Utah.***

### ➤ The Buyer Does!

The Buyer can pay the real estate associate as set out in a written agreement. If this is the case, it would be inappropriate for the buyer's agent to accept any portion of the fee paid by the seller unless specifically indicated in the written agreement.

### ➤ Each Party Pays Their Agent

Each party pays their real estate associate as specified in their written agreement. A Seller may agree to pay a Buyer's Agent but not in the amount agreed to between Buyer and Agent. In this case the Seller may pay part of the commission due and the Buyer will pay the balance. This Scenario is not real common.



## Multiple Listing Service Member



As a member of the Multiple Listing Service, I can show you any property.

If you should see an ad in the paper or a sign in a yard, call me to find out the information.

If you want to see it, I will show it to you.



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## For Sale By Owner

A homeowner trying to sell a home is usually doing so in hopes of saving the commission.

Coincidentally, this is the same reason a buyer wants to deal directly with a homeowner.



Many times a homeowner will work with an agent even though the home is not listed if the agent introduces the buyer to the property.

Should you see a FSBO (For Sale By Owner) please let me contact the owner and set the appointment.



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## New Homes



I can work with home builders and can get all the information you need to make any decisions, but I will need to accompany you to the property on the initial visit.

By letting me help you with builders, you get all the services offered in this presentation and those offered by the builder as well.

***You will get more, but you will not pay more for it!***



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## Property Inspection

Your Real Estate Purchase Contract (REPC) includes a provision that gives you the right to inspect the mechanical, electrical, plumbing and structural portions of the property.

There are numerous inspection companies that provide services of this type. You can accompany the inspector to ask questions and receive a written report itemizing any areas of concern. Home inspections typically cost between \$250 - \$400 and are usually paid for by the buyer.



If repairs are needed, you can request the seller to make them in accordance with the provisions of the sales contract. Sellers, however, are under no obligation to make such repairs.



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## Accuracy Of Information

Listing agents obtain information regarding properties that they list from many sources including the owners of the property. This information is so overwhelming, that it is virtually impossible to verify each piece of information. Therefore, as a buyer, it is imperative that you advise your agent of what specific aspects of the property are important to you. It then becomes incumbent upon your agent to verify the information that is important to you.

## SURVEYS

Buyers are strongly encouraged to obtain a survey on all real estate purchases. The survey will denote the exact location of boundary lines and the possibility, location and extent of any easements or encroachments which might affect the property being purchased.

## OWNER'S TITLE INSURANCE

Buyers are further encouraged to obtain an owner's policy of title insurance covering and insuring the property interests of the purchaser. Such a policy provides the greatest protection afforded a purchaser in the purchase of real estate.



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## Home Warranty Plan

As an additional benefit, some sellers provide a Home Warranty Plan for the buyer. This coverage is good for one year on selected items:

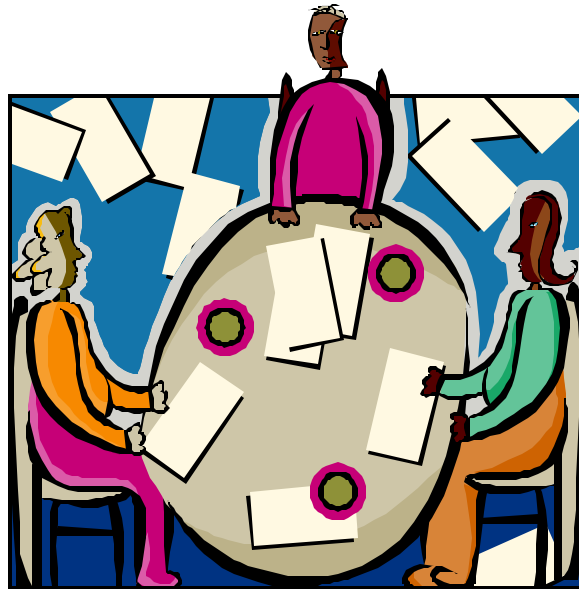
- Central Heating System
- Central Air Conditioning System
- Interior Plumbing
- Built-in Appliances
- Optional Swimming Pool/Spa Coverage

If the home you choose does not have a Home Warranty Plan, you may acquire the coverage yourself.



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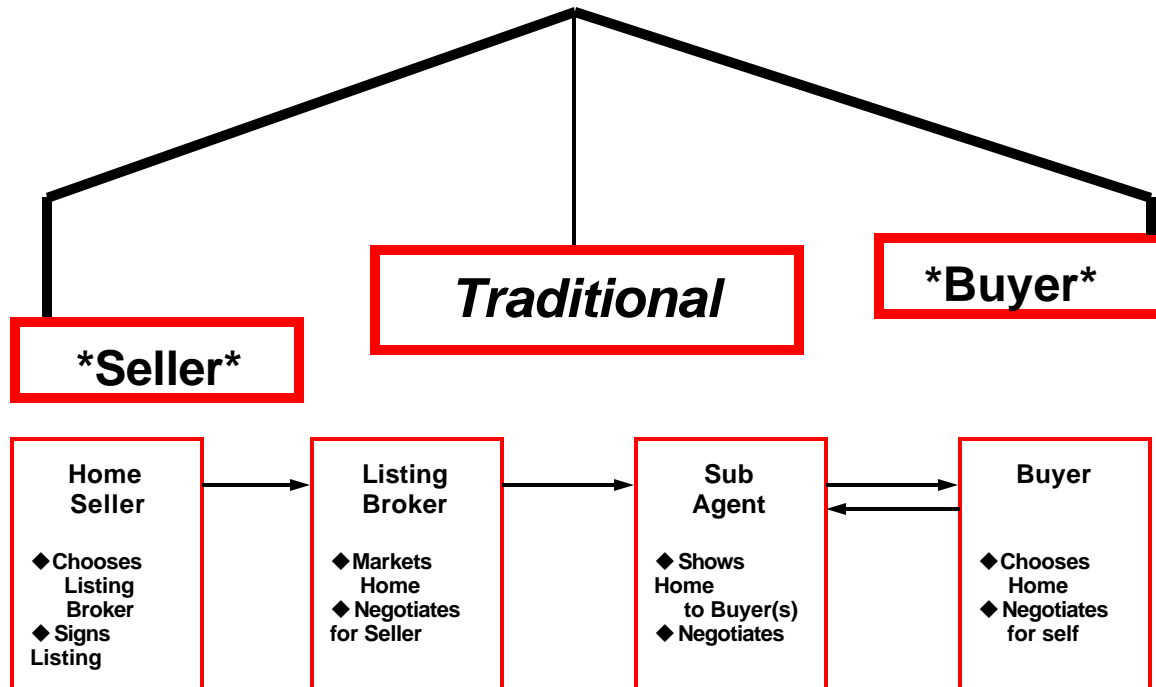
***We'll all sit down together,  
fill out the forms,  
and I'll assist you with the negotiations.***



**According to our state laws  
I can work with you in a number of ways,  
May I explain?**



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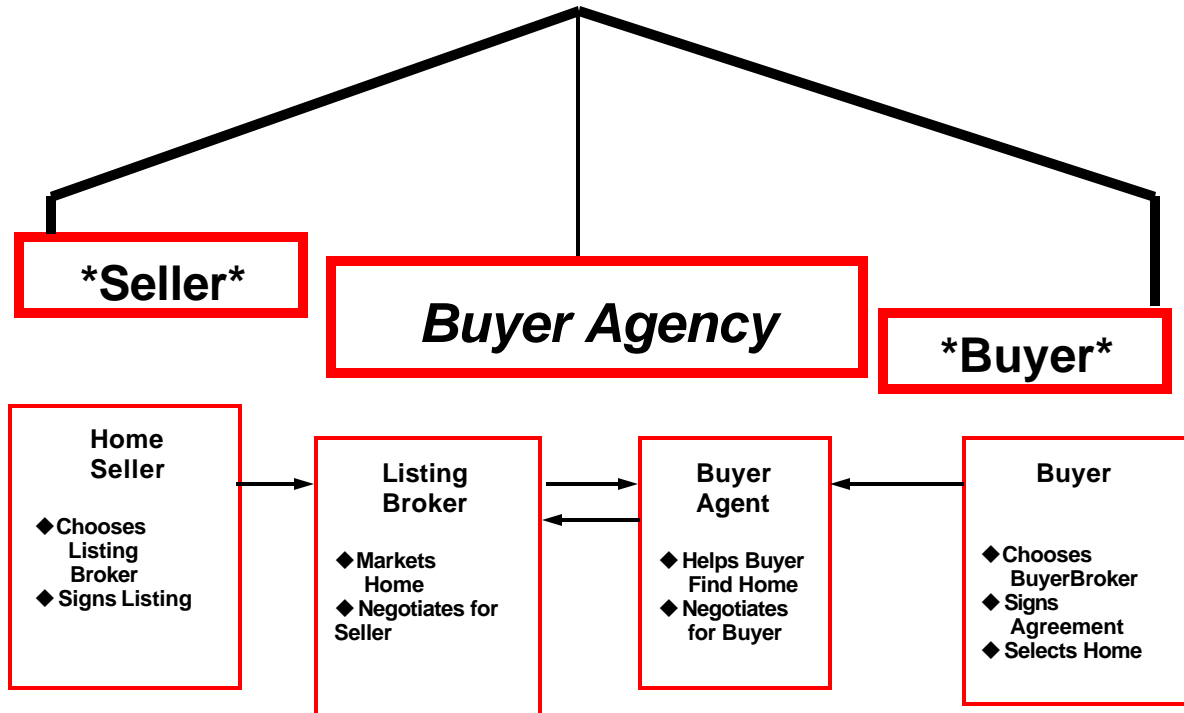


Historically throughout the country, real estate agents **had** been representing **only the seller** in real estate transactions. That meant that all the fiduciary duties were owed to the seller, **even when the agent was working with a buyer**.

This was accomplished through a system called *Sub-Agency*. The real estate company that lists the property is called the listing Broker. The real estate company working with the buyer is called the sub-agent, or co-operating Broker because the company actually works for the listing Broker. Although the buyer is provided service by a real estate agent, the buyer in this arrangement has no true Agency representation.

The *Agency* duties are owed directly to the seller in all transactions where there is no *Buyer Agency*. This is true of most real estate companies in the United States. Buyers in this arrangement must be careful not to divulge any information that they do not want the seller to know, i.e., the highest price they will pay for the property.

This system of *Seller Agency* has worked for many years. However, buyers should be aware that agents are representing the sellers interest, and they should not become reliant on the agent for assistance in determining an offering price that is other than the asking price, or for any other advice that might not be in the seller's best interest.

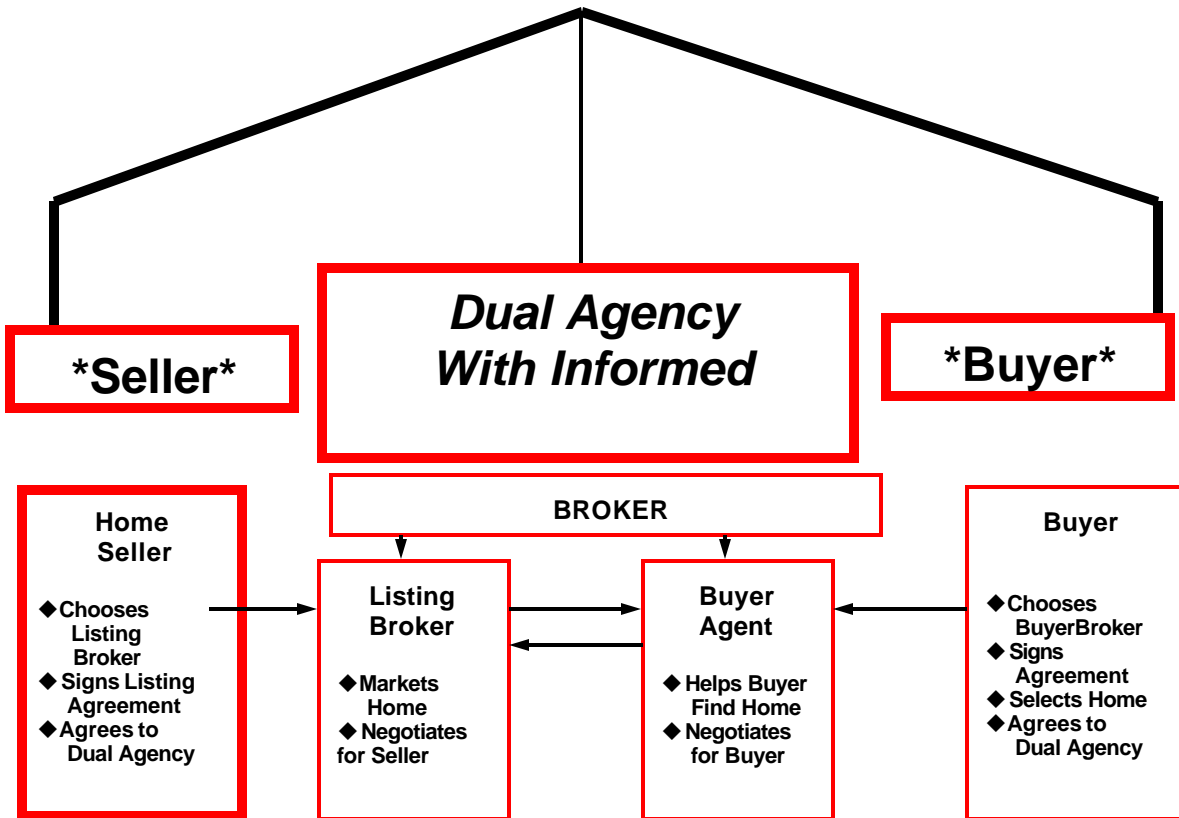


Recently buyers have become aware that real estate agents have considerable knowledge that could be of great assistance in deciding which property to purchase. In many areas of the country *Buyer Agency* has become as prevalent as the traditional seller and *Sub-Agency* type of business.

When a buyer is represented by an agent, all the fiduciary duties are owed by the agent to the buyer and not the seller. The buyer has the freedom to discuss the value of properties, negotiating strategies and personal finances with the agent. The buyer can obtain the opinion of the agent concerning the condition of the property, the effect of improvements, the seller's motivation for selling, and a variety of information which a seller's agent cannot provide.

A buyer's agent will commit, to make every reasonable effort to locate the property described by the buyer. This includes searching for all homes that may be available for sale, including those not listed with a real estate company.

Although the traditional agent will work hard to find the perfect property to meet your needs the traditional agent has some limitations because of the duties owed to their principle, the seller.



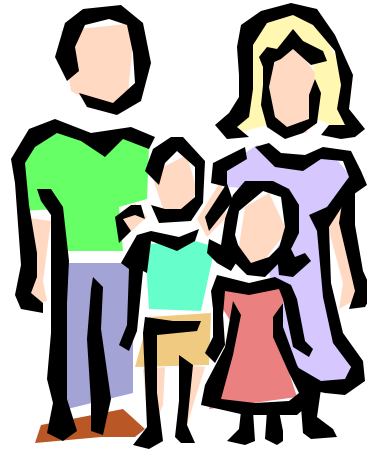
RE/MAX BROKERS, a licensed Real Estate Broker, lists properties for sale, thereby forming an Agency relationship with the seller. The seller's agent is obligated to put the seller's interest first.

RE/MAX BROKERS may also form Agency relationships with buyers. The buyer's agent is obligated to put the buyer's interests first. One example of a Buyer Agency is an agent working with a close relative, friend or former client. It is easy to understand how such a buyer would expect the agent to give advice and put the buyer's interest first.

When a buyer, who has formed an Agency relationship with a Broker, is interested in a home listed for sale by the same broker, a Dual Agency is created. Technically, Dual Agency arises when one broker (RE/MAX BROKERS) has a relationship with two clients who have opposing goals (buyer & seller). When a Dual Agency is formed, RE/MAX BROKERS will notify each party.

If a Dual Agency arises, the clients and agent agree to modify the Agency relationship. The agent must not disclose any information that would create a negotiating advantage for either party. The agent must treat the interests of the buyer and seller equally. The goal remains the same - to buy or sell a property.

# Kids Move Too!



Moving is well known to be a traumatic experience. Families leave memories, friends, relations and activities. And while most of these can be replaced by new friends, memories, and activities, the move becomes no less traumatic.

Oftentimes the concerns and fears of the children are overlooked when families move to a new location. A move is especially hard on teenagers or youngsters who have a passion for a sporting activity, social club involvement or who participates in one of the various art forms. Teenagers and young adults are asked to leave their budding romances, their high school and college activities and to some extent abandon their personal dreams and ambitions.

It is paramount to include the children in the initial planning stage of a family relocation. Get them involved in the decision process. Ask your real estate associate to obtain information for the children that may ease their fears.

When searching for that perfect home, it is wise to involve the young adults of the family. Infants and very young children can sometimes hinder your search for a home because they quickly grow impatient and you may want to find a sitter during house hunting visits.



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## ***Saving The Best Until Last!***

*RE/MAX International, Inc and I participate in the Children's Miracle Network which is a charity that supports the numerous Children's Hospitals throughout the United States. Children's Hospitals provide medical service to thousands of children every year without regard to cost. This most worthwhile charity is one of the official charity's of RE/MAX International, Inc and its over 86,000 real estate professionals.*

*I hereby pledge a portion of the proceeds from the sale of your property that will be donated to the Children's Miracle Network on your behalf. This truly makes your home a "Miracle Home"*

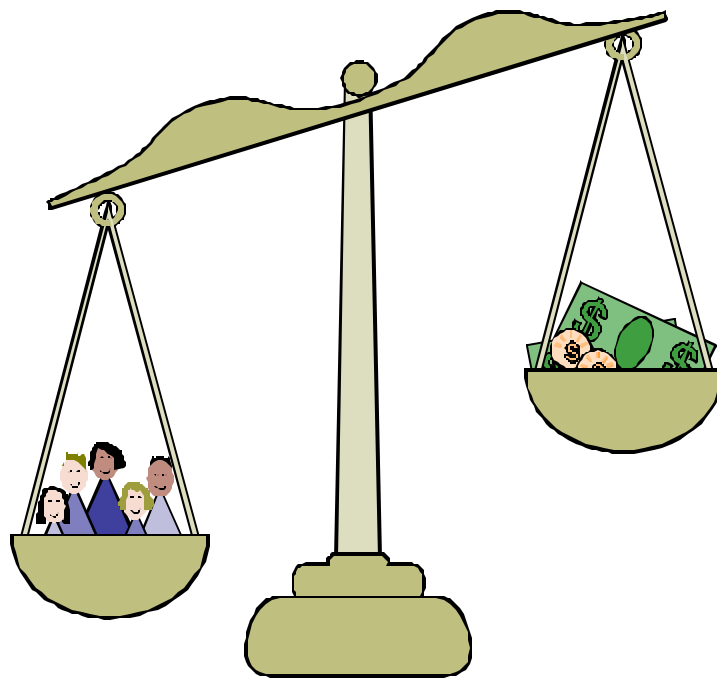
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*With all the facts in hand,  
you should be able to make a  
wise decision!*



***REAL ESTATE  
is still the best investment!***



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*After all is said and done and  
you are settled in your new  
home....*



*I'll be around to wish you well...  
and later,  
help you sell your home.*



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Thank you for choosing  
DAN WALKER and RE/MAX!



*When it comes to making dreams come true...*

*I'm happy to be a part!!*

**Dan Walker**



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