

## Buyer–Broker Agreement: Important Information for You

This document is intended to help explain key points for the Buyer–Broker Agreement you will be asked to sign before our first showing. As a reminder, this is not unique to me. As of August 2025, every REALTOR® across the US is required to have these signed prior to showing buyers property - virtually or in person

My goal is transparency and clarity, so you fully understand my role, how the agreement works, and what it means for you as a buyer. In line with that, I have outlined 4 key elements of this agreement for you. I am also available to discuss this and any questions you may have.

### My Role as Your Realtor Serving You

As we enter into a mutual agreement, it is important to fully comprehend my role as your agent. My role is much broader than simply opening doors for showings. A significant portion of the work I do happens before you ever step foot into a home - and continues long after you close.

My role as your buyer's agent is comprehensive, strategic, and highly personalized. It includes, but is not limited to, the following:

#### **Understanding your goals and priorities**

I take the time to deeply understand not just what you want to buy, but *why* you are buying. This includes your lifestyle goals, timing considerations, financial comfort level, long-term plans, and any constraints that may impact decision-making. Many buyers begin with broad or evolving criteria, and part of my role is helping you clarify and refine those priorities as you gain more exposure to the market. This foundational work ensures that every recommendation I make is aligned with what truly matters to you.

#### **Market expertise and education**

I provide ongoing education about the Naples real estate market so you can make informed decisions with confidence. This includes explaining pricing trends, inventory levels, seasonality, community nuances, resale considerations, and how specific property features impact long-term value. I analyze data, not just headlines, and translate that information into clear guidance so you understand not only *what* is happening in the market, but how it affects *you* as a buyer.

#### **Property and community guidance**

Based on your goals, I proactively identify properties and communities that may be a strong fit, including options you may not have discovered on your own. I help you compare communities, HOA structures, amenities, build quality, location trade-offs, and lifestyle differences so you can narrow your focus intelligently rather than feeling overwhelmed. As we work together and your preferences evolve, I continually refine recommendations to better match your ideal outcome.

#### **Showing strategy and execution**

I design and manage showing schedules strategically, not randomly. This includes coordinating access with listing agents, structuring showings to maximize learning and efficiency, advising on which homes are truly worth seeing versus which may look good online but fall short in person, and providing real-time feedback to help you refine your search. Whether virtual or in person, each showing is part of a broader strategy, not a one-off event.

### Offer strategy and negotiation

When you are ready to pursue a property, I guide you through pricing analysis, offer structure, terms, contingencies, and negotiation strategy tailored to that specific home and the current market conditions. My role is to help you balance competitiveness with protection - ensuring you are positioned strongly without taking on unnecessary risk or overpaying. I advocate for your best interests throughout negotiations, not just at the initial offer stage. I also play a key role in explaining how our contracts work so that you are fully informed.

### Contract-to-close guidance

Once under contract, I manage the process from start to finish. This includes guiding you through inspections, timelines, contingencies, lender coordination, title and closing requirements, and communication with all parties involved. I help ensure deadlines are met, issues are addressed proactively, and nothing falls through the cracks - so the transaction moves forward as smoothly as possible.

### Risk management and problem solving

It is not uncommon for transactions to have some kind of risk to the buyer along the way, whether related to inspections, appraisals, insurance, financing, or unforeseen property issues. I help identify potential risks early, explain options clearly, and develop solutions that protect your interests. My experience allows me to anticipate common problems and navigate unexpected ones calmly and effectively.

### Ongoing support after closing

My service does not end at the closing table. I remain a resource long after you purchase - helping you get settled, connecting you with trusted local professionals, answering questions about your home or community, and supporting future real estate needs. Many of my clients continue to rely on me for years after their purchase, and I value those long-term relationships deeply.

### In summary:

My value is not tied to the number of doors we open - it is tied to the guidance, strategy, protection, and advocacy I provide throughout the entire process. My role is to educate, advise, advocate, and protect you throughout the entire buying process - from the earliest planning stages through closing and beyond. Showing homes is only one small part of the service I provide. This is not a weekend long partnership, but rather a long-term working relationship.

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## Timeline and Agreement Length

Every buyer's buying timeline is different, which is why the dates in the Buyer-Broker Agreement are 'fill-in-the-blank' and is intended to match *your* anticipated timeline. As you saw above, my service often begins **well before** a purchase occurs. In some cases, I have worked with buyers for extended periods, sometimes over a year or longer, before they ultimately buy.

Some important context:

- Some buyers plan to purchase within **3–6 months**.
- Others take **a year or more**.
- Many buyers begin their search long before they are truly ready to purchase, using that time to learn the market, narrow communities, and refine priorities, which could lead to multiple years

The **most common agreement length** for the buyers I serve is **one year**. This provides:

- Continuity of service
- Protection for both parties
- Flexibility to adapt as your plans evolve

If you believe you will be purchasing sooner than one year, we can absolutely shorten the agreement to reflect that. If your search takes longer than expected, the agreement can also be extended.

**The goal is alignment, not pressure.** If at any point you feel my services are not meeting your expectations, I would never hold you captive in an agreement. My reputation is my business, and it is built on trust, results, and long-term relationships - not obligation. This relationship is intended to be a mutual partnership grounded in transparency and support. I simply ask for open, proactive communication so any concerns can be addressed thoughtfully and constructively. In practice, I have never had a client choose to sever services, and many clients work with me repeatedly over the years.

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## Payment and Commission Structure

The Buyer–Broker Agreement states my commission rate and explains that if the seller does not pay my commission, the buyer is responsible for it. This language can understandably feel alarming at first glance, so it is important to explain how this works in practice.

Here is what you should know:

- In our market, nearly every seller agrees, as part of their listing agreement with their agent, to offer compensation to a buyer's agent. This is done to incentivize buyer agents to show their property and has been a long-standing process that did not change with the introduction of these buyer-broker agreements.
- Before you ever make an offer (and often before seeing a property), we can inquire whether the seller is offering a buyer agent commission, so there are no surprises.
- We have a one-page standard addendum that is included in the offer that stipulates that the seller will cover my commission as a condition of your offer.
- As of today, none of my buyer clients have ever paid my commission out of pocket.

If you were to choose to pursue and purchase a property where the seller is not offering buyer agent compensation or is offering to cover only a portion of it, that cost or cost difference would become your responsibility. However, this would only occur as the result of a conscious, informed decision made by you, with full transparency and discussion in advance. To date, this has not occurred with any of my buyer clients.

The purpose of this section in the agreement is **disclosure and legal clarity**, not an expectation that you will personally pay my commission.

This structure ensures:

- Transparency
- Clear alignment of representation
- Protection for the work performed on your behalf

I believe informed clients make the best decisions, and I want you to feel confident, not concerned, about this part of the agreement.

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## Why This Agreement Protects You as a Buyer

While this agreement does protect my time and work, it is equally important to understand how it protects *you*.

- **Clear representation**  
This agreement confirms that I am working solely in your best interest, advising you with loyalty, confidentiality, and full transparency.
- **Strategic consistency**  
It ensures continuity throughout your search, so you are not starting over, losing context, or receiving fragmented advice as market conditions shift.
- **Stronger advocacy**  
When sellers and listing agents know you are formally represented; your offers and negotiations are taken seriously.
- **Upfront clarity**  
Expectations around timeline, responsibilities, and compensation are addressed early, preventing confusion or misunderstandings later in the process.

This agreement allows me to fully invest in your search with confidence, knowing we are aligned and committed to achieving the best possible outcome for you.

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This agreement formalizes a professional relationship built on trust, communication, and advocacy. It allows me to fully represent your interests, invest the necessary time and resources into your search, and guide you confidently from first showing to closing, and beyond.

I am always happy to walk through this document with you and answer any questions before you sign. My goal is clarity, comfort, and alignment every step of the way.