

UNIQUE BUYERS GUIDE

Smart Buying Simplified





Who we are

A truly client-centric brokerage where we believe that luxury is not a price point, but an immersive experience that touches every aspect of the real estate journey. We are locally owned and have partnered with the nation's #1 franchise company for technology and distribution network, Keller Williams Realty International.

Locally owned and Globally supported, we strive to set ourselves apart from other real estate companies by truly offering personalized and memorable experience to our clients. This includes customized marketing strategies at all stages of the relationship, pleasant surprises, and connections to the industry professionals that our elite agents trust. By providing a tailored experience to both our clients and agent partners, we are building confidence and loyalty which leads to repeat business and referrals. Personal and curated experiences with Global power.

We Are "Unique" by design.

UNIQUE
A REAL ESTATE COLLECTIVE



Home Buying Process



Steps to buying a home

STEP 1

GET PRE-APPROVED

- Meet with a lender
- Prepare your credit
 - Set a budget

STEP 2

MEET WITH YOUR AGENT

- Discuss budget
- Research area neighborhoods
- Set wants & needs

STEP 3

FIND YOUR HOME

- Tour homes
- Adjust criteria if necessary

STEP 4

MAKE AN OFFER

- Review comps in the area provided by your agent
- Work with your agent to set up the best offer
- Negotiations may occur

STEP 5

OFFER SIGNED

- All negotiations are finished
- Both parties have signed contract

STEP 6

INSPECTIONS

- Professional inspects the property
- Discovers defects and potential concerns
- Negotiate repairs or credit as needed

STEP 7

APPRAISAL

- Professional ensures the property is worth the loan and purchase price you agreed to pay

STEP 8

CLOSE OF INSPECTION PERIOD

- The title company will send you a title insurance policy for the property after closing

STEP 9

DOCUMENTS TO LENDER

- Make sure all requested docs are sent to your lender prior to closing

STEP 10

CLOSING

- Final walk-through
- Sign closing documents
- Receive your keys

TYPES OF
mortgage loans

	WHO QUALIFIES	DOWN PAYMENT	UPFRONT MORTGAGE INSURANCE	MONTHLY MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
VA Department of Veteran Affairs	Veterans Personnel with honorable discharge Reservists & National Guard Surviving Spouses	NONE	NONE	NONE	580
USDA Department of Agriculture	Someone who is buying a home in a USDA -designated rural area.	NONE	2% of the loan amount. Can be rolled into loan amount.	REQUIRED	640
FHA Federal Housing Administration	Anyone who meets the minimum credit and income levels.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
203K Federal Housing Administration	Anyone who plans to purchase a fixer-upper or needs to renovate their home and meets credit & income requirements.	At least 3.5% of purchase price	1.75% of loan amount	REQUIRED	580-640
CONVENTIONAL 97	Depending on the program, available first time home buyers (a buyer who hasn't owned in the last three years) can put 3% down with a Conventional 97 program.	Varies from 3%-20% of purchase price	NONE	REQUIRED	620
SELECT SMART PLUS	Anyone who meets lenders credit, income & debt level requirements.	Varies from 3% -20%, but typically ranges from 5-20%	NONE	REQUIRED	620

A modern living room interior featuring a fireplace with a gold mantel and a large, ornate circular mirror above it. The fireplace is flanked by built-in bookshelves filled with books and decorative objects. A chandelier with multiple white globe lights hangs from the ceiling. In the foreground, a round glass coffee table with black legs sits on a light-colored rug. Two black armchairs with striped cushions are positioned on either side of the coffee table. The overall aesthetic is contemporary and sophisticated.

Start Home Shopping

Choosing a Home



Property Condition

Assess whether you prefer an older home with character or a new build with modern amenities, considering factors like maintenance needs, architectural style, and personal preferences.



Neighborhood

Explore and research different neighborhoods, considering proximity to amenities, safety, community atmosphere, and future development plans.



School District

Check the quality of local schools and their ratings, especially if you have or plan to have children. A good school district can significantly impact the long-term value of your investment.



Must-Have Features

Identify non-negotiable features or aspects your new home must have, such as a certain number of bedrooms, specific layout, or desired outdoor space.



Deal Breakers

Determine factors that are deal-breakers for you, such as undesirable locations, major repairs needed, or budget constraints. This will help you narrow down your options and make more informed decisions.

A modern, bright living room with a light-colored sofa, a dark wood coffee table, and two armchairs with cane backs. In the background, there is a kitchen with white cabinets and a breakfast bar. The room is decorated with plants, a large window, and modern lighting fixtures.

Make
An Offer

The Elements of an Offer Explained



Offer Price

Proposed purchase price set by the buyer, initiating negotiations.



Earnest Money + Due Dilligence

Deposit demonstrating buyer's commitment held in escrow + Non refundable DD Fee.



Financing Contingency

Conditions for buyer's financing, specifying loan details and timeline.



Due Diligence Period

Window for inspections, allowing the buyer to exit without major financial impact.



Closing Date

Agreed-upon date when ownership officially transfers to the buyer.



Closing Attorney

Designated attorney managing title search, insurance, and closing logistics.



Home Inspection

Buyer-requested inspections to assess property condition.



Due Diligence Request

Process for negotiating and addressing issues identified in the home inspection.



Closing Costs

Specifies which party covers various closing expenses.



Special Terms + Conditions

Allows inclusion of additional buyer-requested terms or unique conditions.



Expiration Date

Sets the timeframe until which the offer is valid.



Contingencies + Signatures

Identifies additional conditions for the offer to proceed and signifies agreement through signatures of both parties.

Understanding



HERE'S A BREAKDOWN OF THE **OFFER**
PROCESS AND WHAT YOU CAN EXPECT

FIRST, AN OFFER IS PRESENTED

THEN ONE OF THREE THINGS HAPPENS...

ACCEPTANCE

The seller agrees to the terms and conditions outlined in your offer. This acceptance indicates a willingness to move forward with the sale as proposed.

Once the offer is accepted, the parties typically proceed to the next steps in the homebuying process, including inspections, appraisals, and preparing for the closing.

REJECTION

The seller declines the presented offer, indicating that they are not willing to sell the property at the proposed terms or price.

If the offer is rejected, the buyer has the option to revise and submit a new offer, or they may choose to explore other properties.

COUNTER OFFER

Instead of outright accepting or rejecting the offer, the seller may respond with a counteroffer. A counteroffer introduces changes to the original terms, such as adjusting the purchase price or proposed closing date.

When a counteroffer is presented, negotiations continue until both parties reach a mutual agreement or decide not to proceed.

A modern living room interior. On the left, a white sofa with dark patterned pillows sits in front of large windows with white curtains. In the center, a dark wood coffee table holds a small potted plant, books, and a bowl. To the right, a large dark wood fireplace features a painting of a landscape above it. In the foreground, a curved armchair with a dark frame and cane backrest is visible. The room is lit with warm, ambient light.

Due Diligence

Period



order AN INSPECTION

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of their findings. You can take the issues as-is or request the seller to address some or all of the findings. We will be mindful and reasonable on smaller items while being very cautious of potentially significant issues.

negotiate FINAL OFFER

Issues typically arise after the home inspection, and those issues tend to result in another round of negotiations for credits or fixes. These are “negotiations” and sellers are NOT required to adjust the original terms of the contract.

1. Ask for credit for the work that needs to be done.

Likely, the last thing the seller wants to do is repair work.

2. Think “big picture” and don’t sweat the small stuff.

A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

3. Keep your poker face.

The listing agent may be present during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.

APPRAISAL *ordered*

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

If you are paying cash, you can still request a private appraisal to assess the value.

PROPERTY TITLE SEARCH

This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed.

HOME OWNERS INSURANCE

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding



A kitchen shelf with various items against a white subway tile wall. On the shelf are two glass jars (one with oats, one with flour), a stack of white bowls, a vase with green flowers, and several glasses. A large woven basket is in the background. Two large glass pendant lights hang above the shelf. The text "Scheduling Your Move" is overlaid in the center.

Scheduling Your Move



scheduling YOUR MOVE

AFTER SIGNING

- Finalize Home Mortgage
- Schedule Home Inspection
- Declutter! Sort through every drawer, closet, cupboard and shelf, removing items you no longer need or like. Donate or sell items that are in good condition to make your move easier
- Create an inventory of anything valuable that you plan to move
- Get estimates from moving companies
- Get quotes for homeowners insurance

4 WEEKS TO MOVE

- Give 30 days notice if you are currently renting
- Schedule movers/moving truck
- Buy/find packing materials
- START PACKING

1 WEEK TO MOVE

- Schedule time for closing through your agent
- Contact utility companies (water, electric, cable)
- Change address: mailing, subscriptions, etc.
- Minimize grocery shopping
- Keep on packing
- Obtain certified checks for closing or wire instructions
- Finish packing
- Clean
- Pack essentials for a few nights in new home
- Confirm delivery date with the moving company. Write directions to the new home, along with your cell phone number

1 DAY TO MOVE

- Attend the final walkthrough with your agent
- Pack essentials for a few nights in your new home

Moving Checklist

- ☐ DECLUTTER
- ☐ INFORM YOUR CURRENT UTILITY PROVIDERS
- ☐ FINALIZE MOVING DATE
- ☐ PACK NON-ESSENTIALS
- ☐ CHANGE OF ADDRESS
- ☐ CONFIRM MOVING DETAILS
- ☐ CONTACT UTILITIES
- ☐ FINISH PACKING
- ☐ PACK A BOX WITH IMMEDIATE ESSENTIALS
- ☐ CONFIRM THE ARRIVAL TIME WITH THE MOVING COMPANY
- ☐ CONDUCT A FINAL WALKTHROUGH OF YOUR HOME



Closing *Day*

Closing Costs

BEFORE CLOSING

- Earnest Money + DD Fee
- Property Appraisal
- Inspection Fees
- Utility Connections

ON CLOSING

- HOA Transfer Fees (Attorney)
- Down Payment for Lender
- Prorated Property Taxes (Attorney)
- Mortgage Insurance (Attorney)

AFTER CLOSING

- Moving Expenses
- Renovations
- Repairs and Maintenance



closing DAY

CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks. During this time, purchase funds are held in escrow, where your money is held safe until the transaction is complete.

CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and closing attorney immediately.

FINAL WALKTHROUGH

We will do a final walk through the home within 24 hours of closing to check the property's condition. This final inspection takes about 30 minutes. We will make sure any repair work that the seller agreed to make has been done.

CLOSING TABLE

Who will be there:

- Your agent
- Paralegal or attorney from the closing firm
- Your loan officer (sometimes)

The closing typically happens at your attorneys office. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: the deed of trust, promissory note, and other documents

CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 1.5% to 2.5% of the home's sales price (not including down payment). These closing costs can sometimes be shared with the seller.

BRING TO CLOSING

- Government-issued photo ID

RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!



A Real Estate

powerhouse

About Us

Unique is a locally owned, luxury boutique, developed as the “first of it’s kind” off-site luxury firm with a local ownership group who has partnered with the nations #1 franchise company for technology, distribution network and training, Keller Williams Realty International. Locally owned and Globally supported, we strive to set ourselves apart from other real estate companies by offering a personalized and memorable experience to clients. This includes customized marketing strategies at all stages of the relationship, pleasant surprises and connections to the industry professionals that we trust. By providing a tailored experience to both our clients and agent partners we are building confidence and loyalty which leads to repeat business and referrals. We Are “Unique” by design.

Our Culture

At Unique and KW, our culture is not only about how we treat each other in the real estate community, but it is also about giving where we live. Serving our community is an essential part of our company’s culture and goes beyond just business. We developed charitable programs like RED Day, KW Cares, and KW Kids Can to help make a difference in the lives of others and promote positive changes in our environment. Built on a foundation of care and shared abundance, Keller Williams continues to stand out as a top workplace with award-winning culture.



RED Day allows our agents to renew, energize and donate to the towns and cities they live and work in.



KW Cares helps support associates and their families with hardships as a result of sudden emergency.



KW Kids Can is a program that empowers young adults through self-development events, coaching and scholarships.

In addition to the charitable programs created by Keller Williams, our Asheville area agents and associates are deeply involved with local charities. Our agents are actively involved in our community and love giving back. We love to give where we live. **In response to Hurricane Helene we were able to deploy over 1.4 Million dollars of aid to WNC.** And We Are Not Done Yet!

Our Partners History

Experience Unrivaled Excellence with UNIQUE and Keller Williams Luxury International, the Pinnacle of Keller Williams Realty – the Global Leader in Real Estate. Our renowned network and time-tested models provide the blueprint for unparalleled profitability in every market worldwide

1983

KELLER WILLIAMS IS FOUNDED
IN AUSTIN BY GARY KELLER
AND JOE WILLIAMS

1998

KELLER WILLIAMS BEGINS
FRANCHISING
INTERNATIONALLY

2007

KELLER WILLIAMS DEVELOPS
KW LUXURY INTERNATIONAL

2013

KELLER WILLIAMS BECOMES
THE #1 LARGEST REAL ESTATE
FRANCHISE IN NORTH
AMERICA & U.S.

2017

KELLER WILLIAMS BECOMES #1 IN
THE U.S. BY AGENT COUNT, UNITS,
AND VOLUME, AS WELL AS THE TOP
LUXURY REAL ESTATE COMPANY
(SALES OVER \$1M) IN THE U.S.

2021

KELLER WILLIAMS CONTINUES TO RANK:
#1 REAL ESTATE BROKERAGE IN THE U.S.
#1 REAL ESTATE BROKERAGE INTERNATIONALLY

2024

UNIQUE COLLECTIVE IS FOUNDED
IN ASHEVILLE, NC BY JEFF STEWART...

Capture Global Attention

We unlock worldwide exposure with KW and KWLuxury International partnership, ensuring your property captivates discerning buyers globally. As the international real estate market expands annually, it presents a substantial opportunity for those marketing highly sought-after properties.

[We Sell More Luxury Real Estate Than
Any Other Company Across The Globe]

2023 GLOBAL STATISTICS FOR KELLER WILLIAMS

1M

COMPLETED
TRANSACTIONS BY KW

\$1B+

IN VOLUME **EVERY**
SINGLE DAY Since
2020

\$392B

TOTAL SALES
VOLUME AT KW

International
Presence

190K+

KW AGENTS
WORLDWIDE

1,000+

KW OFFICES
WORLDWIDE

55+

REGIONS

5

CONTINENTS



Our Strategic partner Keller Williams Continues to

Excel

Keller Williams Realty has accomplished numerous achievements over the years for continued exceptional service, outstanding initiatives and unbeatable numbers. Below are just a few of the remarkable awards that Keller Williams has been honored with.

America's Best Large Employers

2021 | FORBES

Top Franchise

2021 | FRANCHISE BUSINESS REVIEW

America's Best Customer Service

2021 | NEWSWEEK

America's Best Employers for Women

2020 | FORBES

Best Employers by State

2020 | FORBES

“

The people who succeed at the highest level are the people who didn't quit.

-GARY KELLER

Online Syndication

BARRON'S	PENTA	MarketWatch
		
Listings are featured and searchable on the Barrons.com homepage, surfacing your property in front of the most influential investors, executives and financial advisors in the world.	Listings are featured and searchable on Penta, which delivers inspiring luxury & wealth content to HNW individuals who want to spend their money with passion & purpose.	Listings are featured and searchable on MarketWatch's homepage, and on the Personal Finance Real Estate & Retirement Real Estate pages—alongside newsworthy personal finance content.
9 Million Monthly Uniques	\$2.9MM Average HH Net Worth	49.7 Million Monthly Uniques
25.4 Million Monthly Page Views	48% Penta Readers Are Multi-Millionaires	360 Million Monthly Page Views

When you choose Unique to list your property, you're not only leveraging a leading name in real estate but also accessing a powerful syndication network that **ensures your property is showcased both across the United States and around the globe.** Here's what you need to know about our syndication process that maximizes the visibility of your luxury property.

EXPOSURE ACROSS THE UNITED STATES

Unique partners with premier digital platforms to ensure your listing reaches a wide audience of potential buyers. Our syndication partners include:

- **Wall Street Journal Real Estate:** A leading name in business news, offering your property exposure to a sophisticated and affluent audience.
- **Market Watch:** Targets investors and high-net-worth individuals with an interest in the luxury real estate market.
- **James Edition:** Known for listing the world's most extraordinary properties, ensuring your listing is among the best.
- **Mansion Global (for properties over \$1 million):** Specifically targets the ultra-luxury segment, showcasing your property to elite buyers worldwide.
- **Barron's Group & Penta (for properties over \$1 million):** Offers your listing exposure to a discerning audience looking for luxury real estate investments.

INTERNATIONAL EXPOSURE

Unique extends your property's reach globally, spanning *5 continents and over 100 countries and territories*. This is facilitated through partnerships with international real estate platforms such as:

- **Juwai:** Connects your property with buyers in Asia, offering a gateway to one of the most significant investor markets.
- **Luxury Real Estate & Haute Residence:** These platforms specialize in high-end properties and cater to a global audience of affluent buyers.

Online Syndication

LUXURY PUBLISHER PARTNERS

WSJ **MarketWatch** **MANSION GLOBAL**
BARRON'S **PENTA** **JAMES EDITION**

NATIONAL PUBLISHER PARTNERS



Online Syndication

THE REAL ESTATE & MLS NETWORK






AFFILIATE PUBLISHER PARTNERS









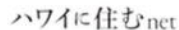


REGIONAL PUBLISHER PARTNERS









































UNIQUE

A REAL ESTATE COLLECTIVE

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