

Powered by Builder Trade-In Program



My Team



STEVE RIDER

Team Leader

For more than 30 years, hundreds of clients have relied on the experience and expertise of Steve and Beth Rider and the Rider Elite Team to help them successfully meet their real estate goals. Whether you are planning to buy or sell your home, The Rider Elite Team has everything you need to get

the job done. From the accurate pricing, extensive promotion and market exposure of your

property, to skillfully negotiating the contract in your favor, Steve and his team go above and beyond what the typical agent will do. His unique contingency and trade-in programs work to your advantage if you have found your dream new-build and need to sell your existing home fast. And

in challenging and changing markets, thats where this team really shines! The team consistently markets and sells homes every week, regardless of industry conditions. Through many years of experience, Steve and Beth have learned how to adjust to market shifts and still meet your goals. Buyers also benefit from the teams commitment to client satisfaction. The Team can scope out the perfect properties to show you, direct you to the top lending products, and negotiate the lowest and best price for you. Your transaction is handled efficiently and professionally from start to finish.

This award-winning team has successfully built long-term relationships with home buyers and sellers, as well as a number of respected new home builders across the Phoenix Valley. They truly stand apart from the rest with a stellar reputation for customer service and satisfaction.

When only the best will do, a call to the Rider Elite Team is the only call to make!

♥ Office: (951) 428-1257

☑ Mail: Steve@buildertradein.com





CESI PAGANO

Territory: Los Angeles and Orange County

Cesi Pagano has consistently distinguished herself as a top producer and as a preferred Real Estate

Consultant by her customers. Since 1986, she has proven to be one of the most successful in the industry with multi-million dollars in sales volumes yearly and has sold more than 1,600 homes. She has

been recognized, awarded and honored by the real estate industry for her outstanding sales professionalism, sales achievements and customer satisfaction. Cesi Paganos successful career is attributed to her focus on her main objective, to provide successful results, professional service and unsurpassed customer service for her clients. When working with sellers, it is important for Cesi that her clients property stands out for maximum exposure to achieve the highest possible selling price. When working with buyers, it is important to her that she finds her buyers dream home at the best possible value. Her dedication and commitment to her valued clients and career is unparalleled in the industry. Her energy and determination to achieve goals are very impressive. She is a Leader and mentor to others in her profession. Contact Cesi Pagano for unsurpassed service.

Mobile : (949) 370-0819

☑ Mail: Cesi@buildertradein.com



GENNIFER MITCHELL

Territory: San Diego County

Living and working in El Dorado Hills. Specializing in
Luxury Homes, working with investors and clients
wishing to enhance their real estate portfolio. My team
has over 20 years experience in RE and the
Sacramento area with a history in Marketing and
Communications. We have the experience to price

your home for todays market and get it SOLD!

♦ Mobile : <u>(916) 316-1904</u>

☑ Mail: gennifer@buildertradein.com



KRISTI HARDEN

Territory: Riverside County

Professional and personable she embodies the philosophy that "Higher Standards Equals Extraordinary Results".

This philosophy and the success she has achieved have earned her wide recognition throughout the Temecula Valley as a Top Producer. She understands that Real Estate is WORK. Her attention to detail, communication,

and negotiation skills are exceptional. More than this, Kristis ability to listen to the customer is her greatest single asset

She has always said "I pride myself for truly listening to and understanding the needs of my client. This is foremost in my mind. I want to make sure that we are integrally connected through the process".

Serving the Temecula Valley since 2005, Kristis knowledge and experience dealing with the complicated and confusing world of foreclosure properties has earned her the accolades of a host of clients and associates. Noted for her promptness and an environment of calm confidence, she works with her clients through each stage of the sales process. Her ability to provide clear thinking to the process and optimal direction to what has become an increasingly complicated real estate transaction environment is the true value of the service she provides.

Mobile : (951) 704-6370

☑ Mail: kristi@buildertradein.com



SCOTT WALTON

Territory: San Diego County

Scotts job is to provide guidance to individuals and families on what is typically, the most important financial decision they make in their lifetime - their real estate investments. His ultimate goal is to understand what is most important to his clients and serve them in a way

that will accomplish those objectives. What separates Scott is his uncompromising service to his clients and his approach how he aligns his clients long-term goals with the peace of mind that there will be a sound, long-term financial investment made

Before making the move to San Diego in 2007, Scott helped his clients in the Phoenix market for over 7 years. During this time, he closed 150+ real estate transactions. Since moving to San Diego, he has learned the insurance and financial planning industries through working with Northwestern Mutual and Allstar Premier Insurance, a property & casualty insurance brokerage. With this additional knowledge and his series 6 & 63 licenses-Scott is committed to exploring what the right investments are for his clients and catering to those needs.

Outside of work, loves spending his time with this beautiful wife and two daughters. They like to be outside enjoying the beautiful San Diego weather, meeting new people in the community, playing at the beach, riding bikes, and playing all kinds of sports. Scott has a deep passion and love for the game of baseball. He is having a great time watching and coaching his daughters as they embark into athletics.

Mobile : (858) 790-4015

☑ Mail: scottwalton@buildertradein.com



SOFIA CHACON

Territory: San Bernadino County

If you are looking for an Honest, Straight Forward
Realtor with Integrity and excellent communication
skills, that is bilingual in Spanish, look no further Sofia
Chacon is just that, along with many other qualities.

As a full time Realtor in Southern California, Riverside, Los Angeles, Orange and San Bernardino County, my

mission is clear: I provide the highest level of customer service to clients looking to buy, sell or leave a distressed situation by avoiding foreclosure with grace and a strategic plan.

I am a outgoing professional that cares for, protects and empowers clients during the sale or purchase of a home. I understand that being involved in a real estate transaction can be very stressful. Educating, guiding and empowering my clients is my priority. I always put my clients best interest before my own. Developing these type of relationships with clients gives me an advantage over other professionals.

Mobile : <u>(951) 258-5245</u>

☑ Mail: Sofia@SofiaChaconGroup.com

NEW HOME STARTS MARKET CHART

What Goes Down, Goes Back Up.

Housing recoveries have historically occurred within three to five years following a trough, with dramatic increases in demand, driving prices up and supply down.



Top 10 reasons a buyer should buy a new home



- 1. It's Fun. You get to Design it. And, it's under Warranty!
- 2. Floor plan is designed for you and your family and your Lifestyle.
- 3. Everything is New, never used and selected by you.
- 4. More energy efficiency saves Thousands over time.
- 5. New homes cost Less to run and maintain.



Top 10 reasons a buyer should buy a new home



- 6. Superior Safety codes and design.
- 7. Advanced technology and Energy saving appliances.
- 8. Quicker _Appreciation over the first five years.
- 9. Special Financing incentives.
- 10. Periodic Inspections and code checks.



Is a New Home for You?



- 1. What exactly are you looking for in a home?
- 2. What location would be best for your family?
- 3. What personal needs does your family have for your home?
- 4. Why are you thinking of moving?
- 5. Are you happy to move?
- 6. When do you need to move?
- 7. Who else is involved in making this decision?



Is a New Home for You?



- 8. Will anyone else be living with you?
- 9. Tell me about your present home?
- 10. How did you happen to pick your present home? Did you work with an agent at that time?
- 11. Do you have children?
- 12. What school districts do you prefer?
- 13. When are you both available to look?



Is a New Home for You?



- 14. Do you know what price range you are interested in or what monthly investment you'd be comfortable with?
- 15. Have you talked with a mortgage consultant yet?
- 16. Where will your initial investment be coming from?
- 17. Are you prepared to purchase today if we find the right house?
- 18. How would you know if you found the right home? (Would you know when you walk in?)





That smiling sales agent on site at a model home represents the builder and the <u>builder</u> <u>only</u>. They are not there to "help" you, the consumer. They are there to get the builder the most money for their home. No matter how comfortable you are with your negotiating skills, I strongly recommend having a real estate professional represent you so they can help you through all phases of the process. There are thousands of dollarsworth of "fees" associated with a home purchase contract. Do you know what they are and who is responsible for paying them?

As your Realtor I do know what they are and I will help you negotiate fees, upgrade options, financing terms, closing costs, and much more.





As your Realtor I will help you understand your contract and contractual obligations to ensure you do not miss out on important opportunities throughout the process such as when you may schedule construction inspections, to what point you can make changes in the construction process, etc. I will help you understand how contract clauses, riders and upgrade options affect you and make sure you understand your obligations and needs before you *sign on the dotted line*.

As your Realtor I will fight for you and I have far more pull with a builder than you. Issues OFTEN arise in construction of a new home and you may not get the answer you want if you are asking a builder to fix something you do not agree with. However, builders need to maintain their reputations with Realtors® because Realtors® sell their homes... over and over again... and can quickly affect their sales numbers if our clients are not satisfied. Realtors know building standards and how to represent you.





Would you go into a court of law without a lawyer to fight for you?

Would you go into a court of law and have the other person's attorney fight for your rights?

Why would you go into the largest purchase of your life without someone to fight for you there too?

In reviewing the builder's standards, there may be many factors to consider not only in the short term but the long term. *This knowledge could save you OR cost you thousands of dollars annually.* For instance, cabinetry & flooring-what is standard and what is an upgrade? Energy efficiency from the windows and insulation to the appliance package, in the efficiency in cooling & heating of your new home. Landscaping, what is or isn't included? And the list goes on,......

My responsibility is to know the differences and guide you in the best scenario for you and your family.





It is easy to get swept up in the excitement of touring a beautiful model home. However, it is important to have a Realtor bring you back to reality and ensure this home really does fit your needs. A builder's sales representative is there to sell you on all the good points of the neighborhood but your Realtors® will look out for your best interest when it comes to researching important points such as **flood plains**, **property tax variances**, **potential for commercial construction in your "back yard," changing school zones**, **HOA Rules and much more!**

In order to serve you in the fiduciary standards that I uphold in my business, I am going to ask that you fill out and sign the Universal Co Broke. This form will allow you freedom to visit new construction communities and open house events if I cannot be with you. You can take it with you so that anyone that is representing the "seller" knows that you have someone that is <u>looking out for your needs-representing YOU!</u>



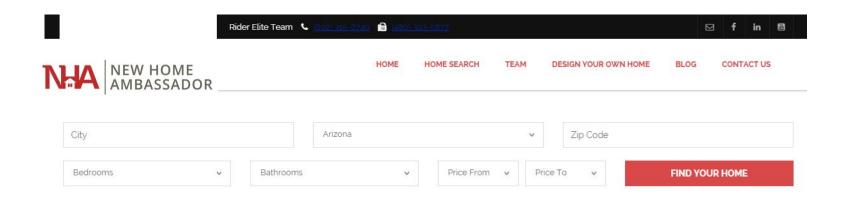


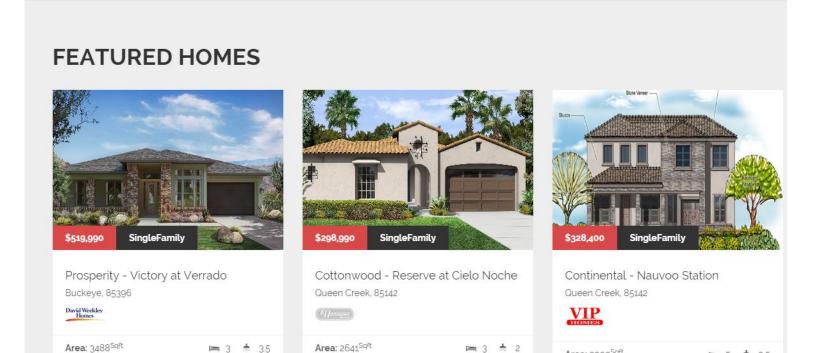
Universal New Home Ambassador **Broker Acknowledgement**

Date:
Buyer:
Address:
City/State/Zip:
E-mail Address:
Cell: Home:
 ■ We agree to execute an agency agreement in addition to this form. ■ We agree to execute another buyer broker agreement if required by builder. ■ We have been advised of and will execute a buyer advisory agreement. We have spoken with a preferred lender and have provided the following: ■ 1. Lender has pulled a tri-merged credit report ■ 2. Lender has reviewed last two years' tax returns ■ 3. Lender has reviewed employment documentation ■ 4. Lender has verified funds for down payment
Buyer Date
Buyer Date
Agent Date
I consent to have represent me on the purchase of my new home and agree to sign any appropriate Builder Co-Broke agreement as necessary

Rev. 12/14

Home Page Screenshot





Area: 3909 Sqft

≔ 5 ★ 3.5