

THE DAVE Z HOME TEAM

Committed to Making Your

Real Estate Goals a Reality



THE DAVE Z HOME TEAM

BROKERED BY EXP REALTY



(480) 332-6468



Admin@ZTeamAZ.com



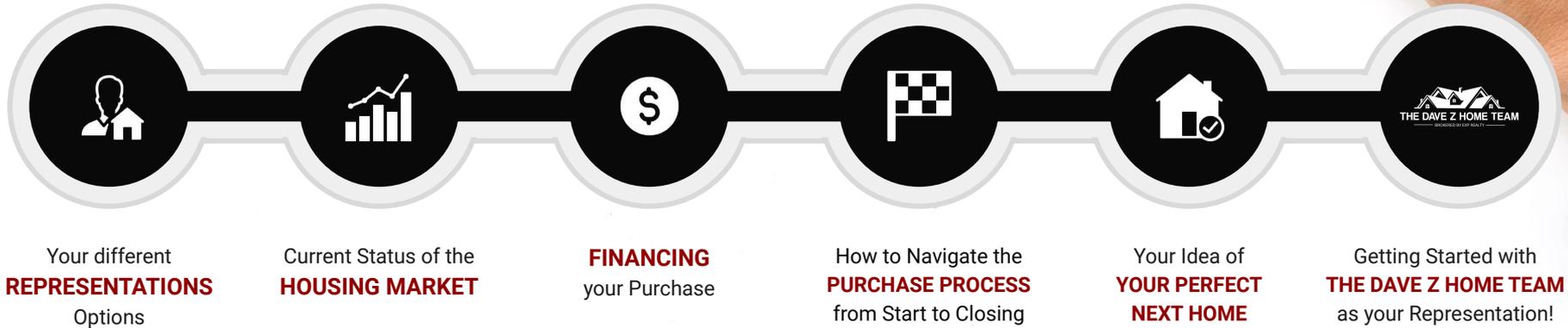
www.ZTeamAZ.com

A professional office setting with a wooden desk. In the foreground, there is a silver laptop, a stack of papers, and a smartphone. In the background, a person in a white shirt is holding a clipboard and pen, and another person in a blue suit is partially visible. A large white text box is centered over the image.

Help me understand
YOUR GOALS

WHAT MADE YOU CHOOSE THIS AREA?

Today **We Will Discuss...**



A magnifying glass with a black handle and frame is positioned on the left side of the image. Behind it is a white paper cutout of a house with a red outline and a red window. Below the magnifying glass are several keys, including a large silver key and a smaller one. The background is split into a dark grey/black area on the left and a red area on the right with faint white lines.

Your Different **REPRESENTATION** Options

Why **AGENT REPRESENTATION** Is Important

- ✓ **It's free for you!** The Seller will pay my commission of 2.5% to 3%
- ✓ **Receive a higher level of service.** Buyers who have signed a representation agreement with an agent are considered clients, not customers, and are guaranteed superior services and legal advocacy compared to the general public
- ✓ **Avoid misunderstandings.** A Buyer Representation Agreement clarifies expectations, helping you understand what you should and shouldn't expect and what your agent will expect from you
- ✓ **Tap into expert industry knowledge.** Buyer agents are required to provide their clients with accurate and reliable information about location, neighborhoods, schools, nuisances, zoning changes, building permits, communities, and all aspects of the escrow process including the ins and outs of inspections and appraisals, and all contracts
- ✓ **Work as a team.** When we formalize our relationship, we've created a team dedicated to helping you achieve the best possible home-buying experience

Choose a **TEAM OF SPECIALISTS** to Represent You



An average **SOLO AGENT**, without a team, is left to juggle all tasks on their own - sometimes all at once. This can become overwhelming and result in conflicts

VS



A **TEAM OF SPECIALISTS**, like ours, brings together people who excel in each task to support you from the start of the search process through closing.

Meet **THE DAVE Z HOME TEAM**



DAVE ZAJDZINSKI

Team Owner



LAUREN MOCK

Director of Operations | Realtor®



DOROTHY HOWARD

Senior Realtor®



LINDA BYRD

Senior Realtor®



TYLER TRUSCIO

Realtor®



BRAD DALEE

Realtor®



CRYSTAL FREDERICK

Realtor®



JENNIFER USHER

Showing Partner



STACEY WILLIAMS

Inside Sales Agent



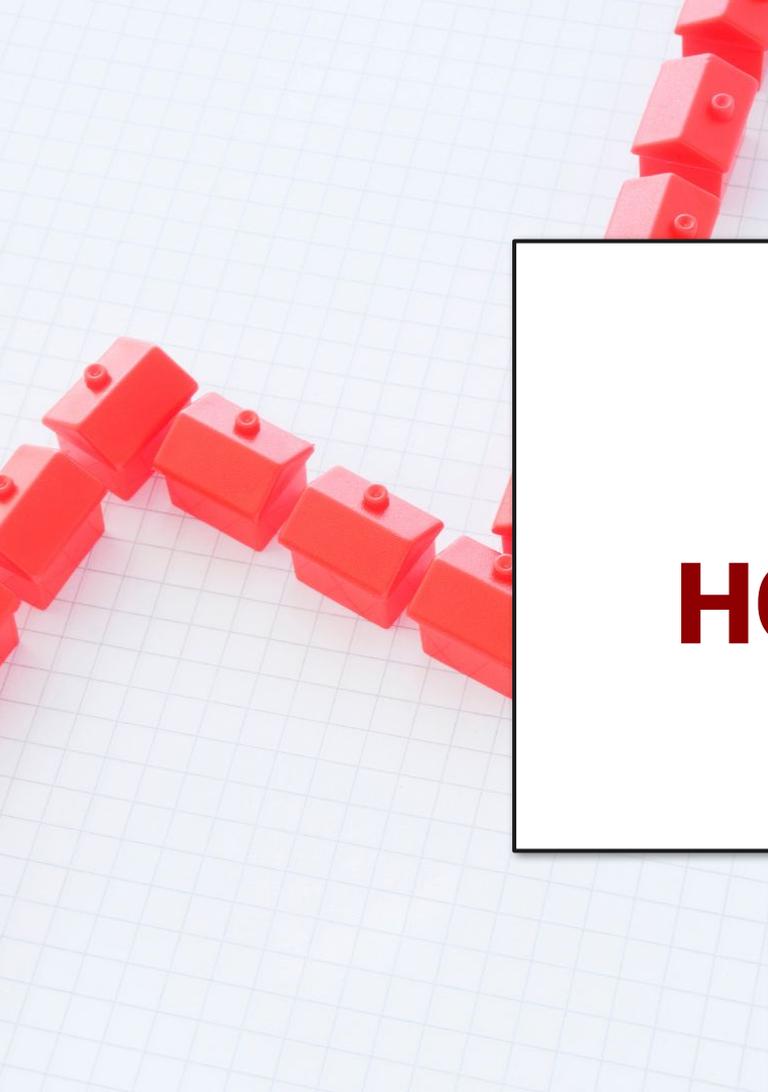
STEVIE CALL

Transaction Manager



We are all **Zillow Premier Five Star** Agents!

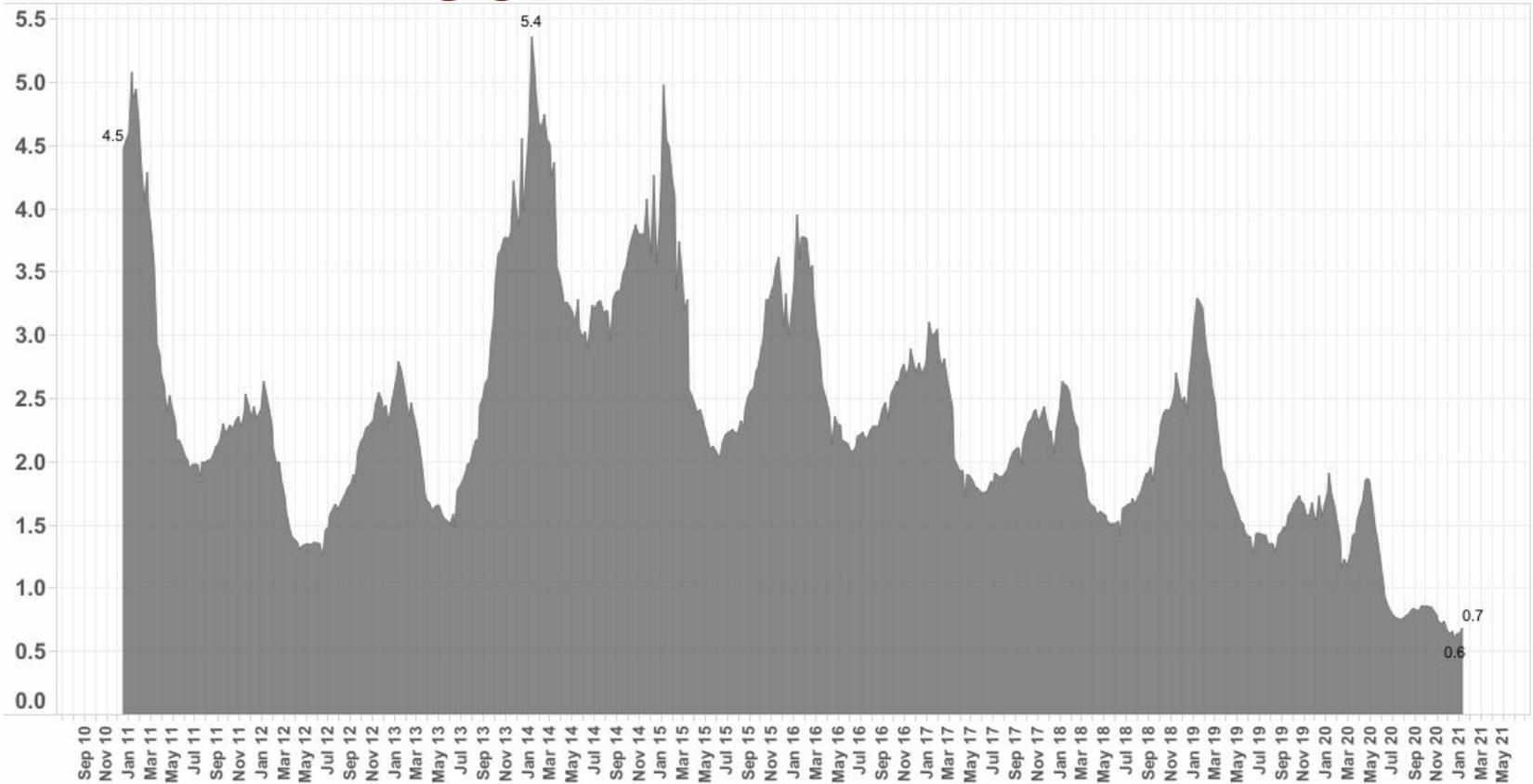


A series of red building blocks are arranged in a curved line on a white grid background. The blocks are 3D rectangular prisms with small circular studs on top. The background is split into a white grid on the left and a dark red geometric pattern on the right.

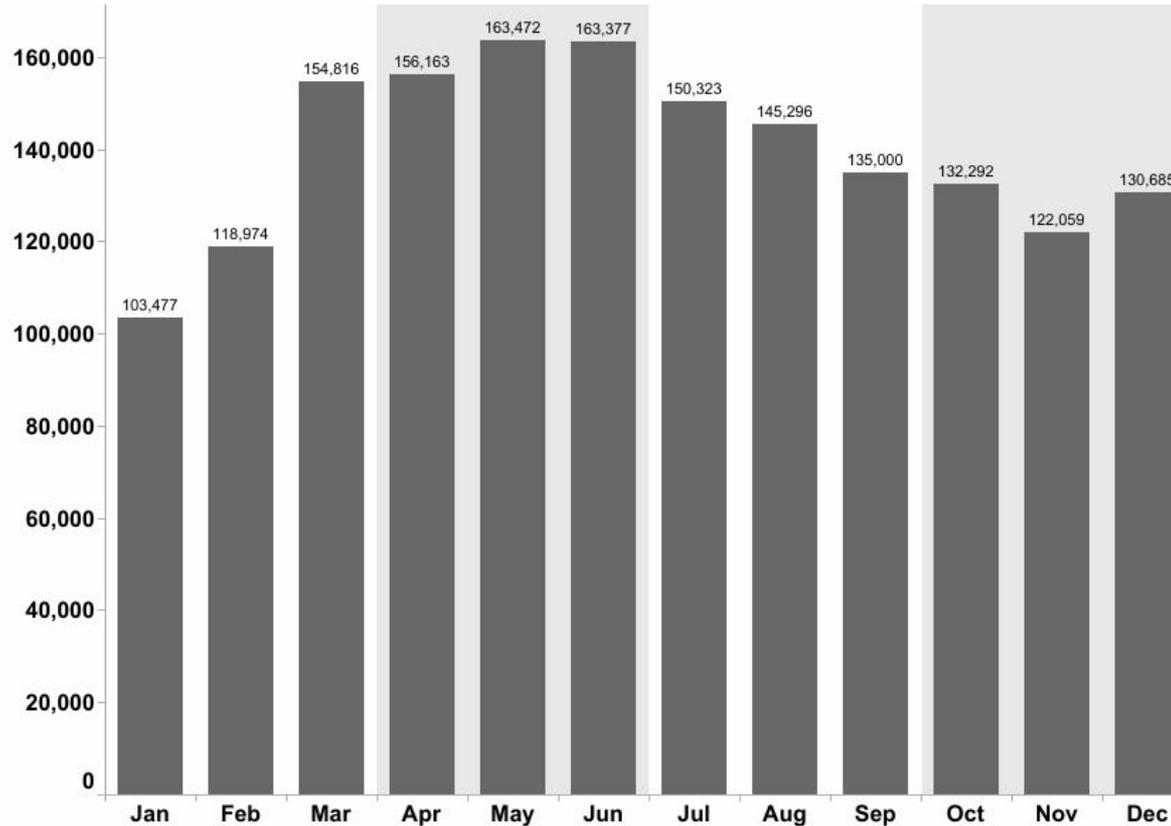
Current Status of the **HOUSING MARKET**



Months of **SUPPLY**



Monthly **CLOSED SALES**

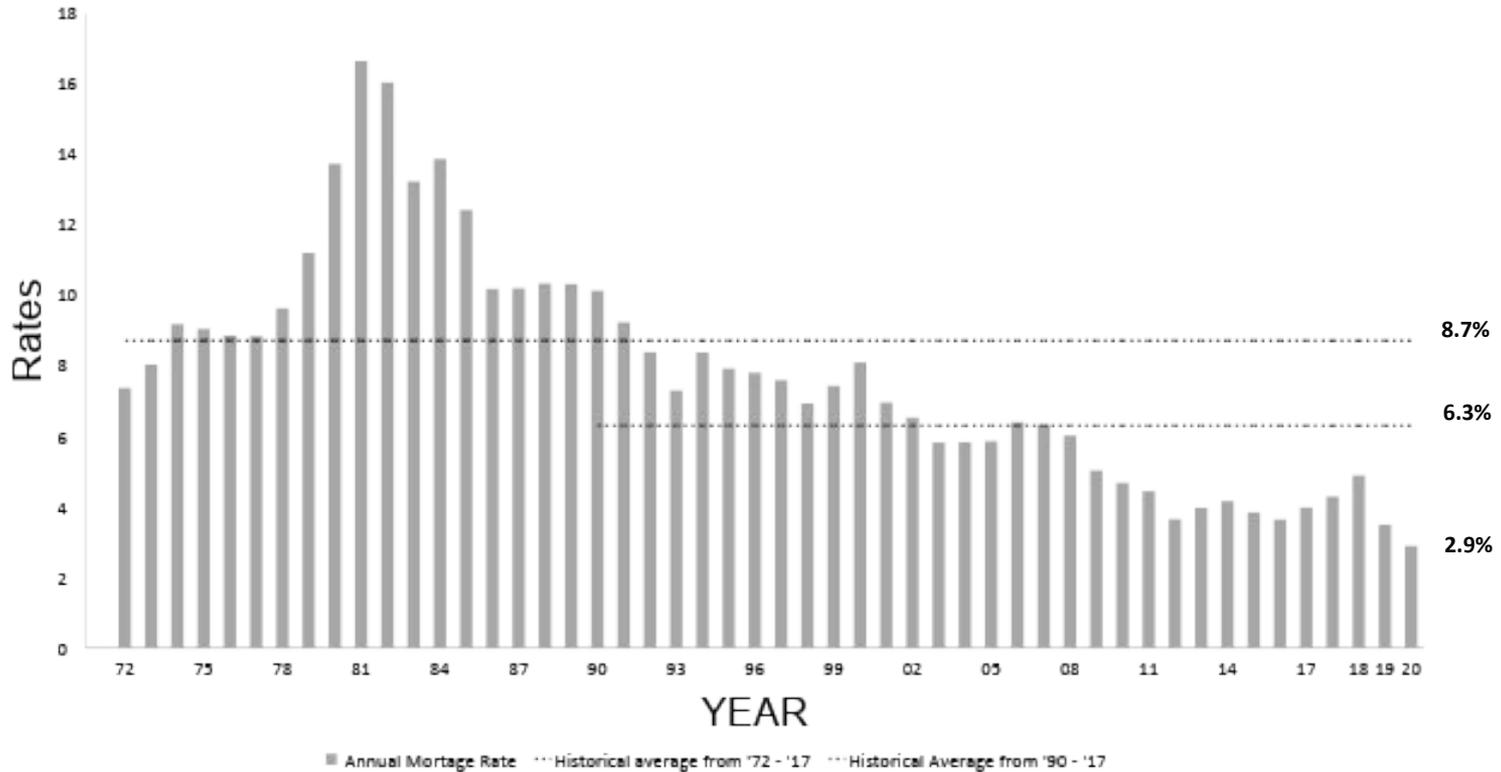




The Process of
GETTING QUALIFIED
for a Loan



Monthly **AVERAGE MORTGAGE RATES**





**Afraid to get PQ?
FOMO vs FOFO
Fear of Finding out**

FINANCING Options

LEVEL 1: VERBAL

0%

Odds of winning a competitive home

TIMELINE: Immediate

Simply talking to a lender or viewing rates online is not enough. Even if you feel you're strong, we've had many buyers surprised when they find a home and try to rush through a loan only to be disappointed.



LEVEL 2: PRE-APPROVAL

30%

Odds of winning a competitive home

TIMELINE: 1-2 Days

This is often a relatively weak loan offer because many lenders won't look deeply into your financial situation at this stage.



LEVEL 3: FULLY UNDERWRITTEN

70%

Odds of winning a competitive home

TIMELINE: 1-2 Weeks

This is the strongest loan offer and shows that the Loan Officer has gotten preliminary approval from the final decision maker.

Listing agents love seeing "fully underwritten" on your offer, and you now have the option to more safely waive certain contingencies.

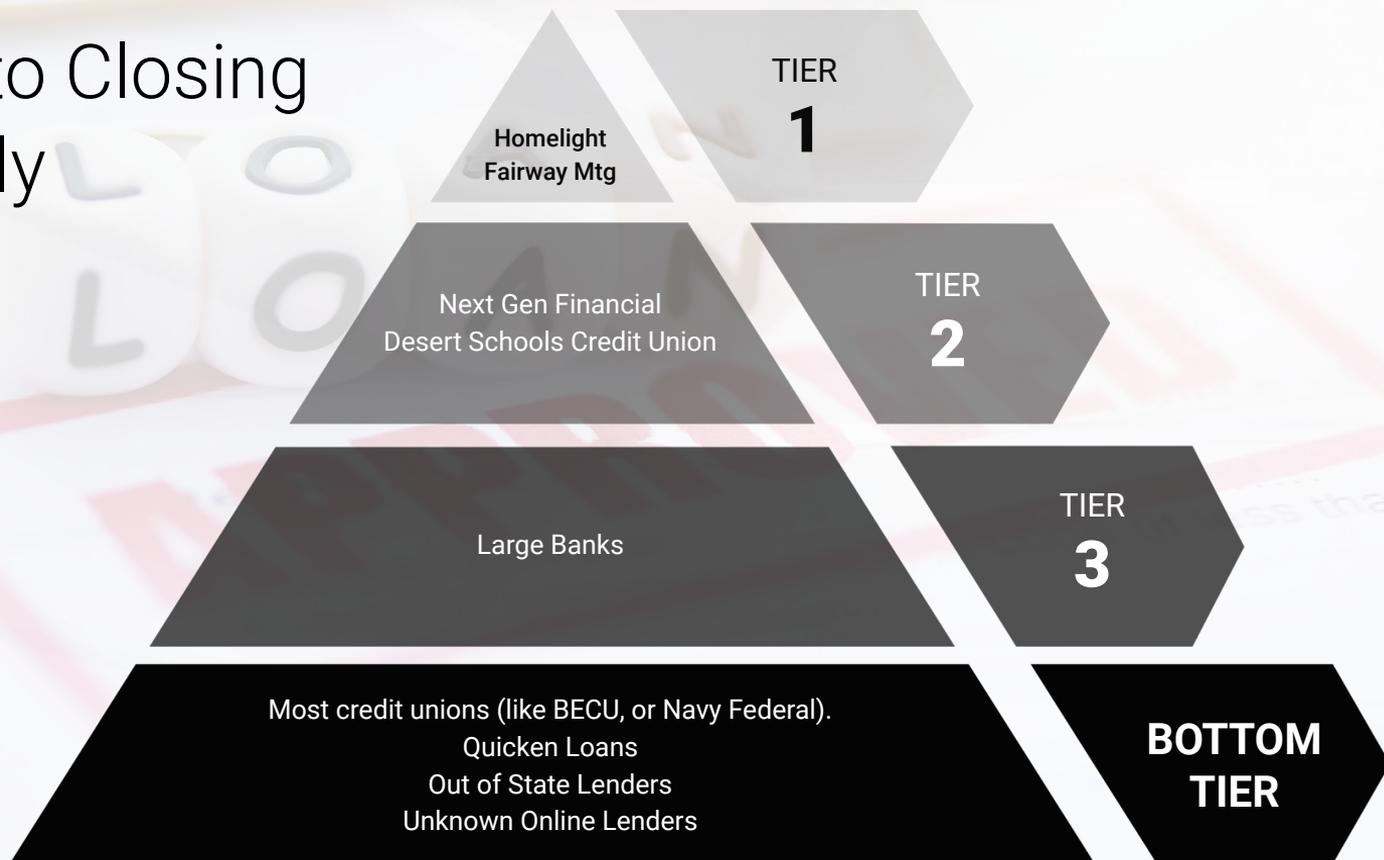


Get fully underwritten before finding your dream home, or you may lose it. Trust me. This market is competitive.

YOUR LENDER IS THE KEY to Closing Successfully

FACTORS THAT DETERMINE THE BEST LOCAL LENDERS

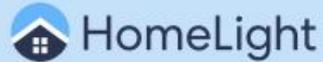
- ✓ Rates
- ✓ Local Reputation
- ✓ Closing on Time
- ✓ Customer Service
- ✓ Communication



THE DAVE Z HOME TEAM

Can Help You Compete With Cash Offers

Becoming a cash buyer is the single biggest advantage you can gain in today's market.



HomeLight Cash Offer™

Access the power of cash – for **free** – so you can win your dream home and save money.

Move on your timeline

We commit to a 21-day close for free — there are no program or lender fees. Once you're Cash Offer approved, if anything goes wrong we'll use our cash to make it right.

Need to move faster? No problem. We'll buy your home for you in as few as 8 days for an Express Fee.**

1 **Get approved**

We do all of the work up front to qualify you so you're prepared to buy the house you fall in love with. Already found the one? Don't worry, we can approve you in just 24 hours.

2 **Make an offer (and win!)**

Since your offer is guaranteed by HomeLight's cash, it'll stand out, even in the most competitive scenarios.

3 **Set a guaranteed closing date**

Unlike other offers, a HomeLight Cash Offer guarantees a closing date. We put our own money behind our promise.

A simpler, more certain way to buy

	HomeLight Cash Offer	Traditional Mortgage
Buying process	Buy with a HomeLight backed cash offer — you can waive your financing and appraisal contingencies and guarantee your offer to the seller.	Risk losing to other buyers' cash offers and start again, or overbid to compensate for a financing contingency and uncertain closing date.
Application process	Simple, 30 minute online application.	A multi-step process that occurs both online and off.
Approval timeline	24 hours	Up to 21 days
Closing on your home	Write the closing date in pen, it's guaranteed.	Risk losing the deal due to financing contingencies or delayed loan funding.
Lender fees	No fees when using HomeLight Home Loans	Typically 1-2%

*Based on the Ellie Mae 2021 Origination Insight Report.

**If you close in fewer than 21 days, we charge an Express fee. The fee is dependent on your market, the lender you use, and the number of days we own your home. Please visit homelight.com/cash-offer/terms for details.

HomeLight, Inc. CA DBE #0700040 | Ewfr, Inc. DBA HomeLight Home Loans NMLS # 1529229 | Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act | (844) 882-3283 | homelighthomeloans.com

There's a
Difference Between
**WHAT YOU'RE
APPROVED FOR**
and
**WHAT YOU'RE
COMFORTABLE
SPENDING**

What budget do you want to stay within?

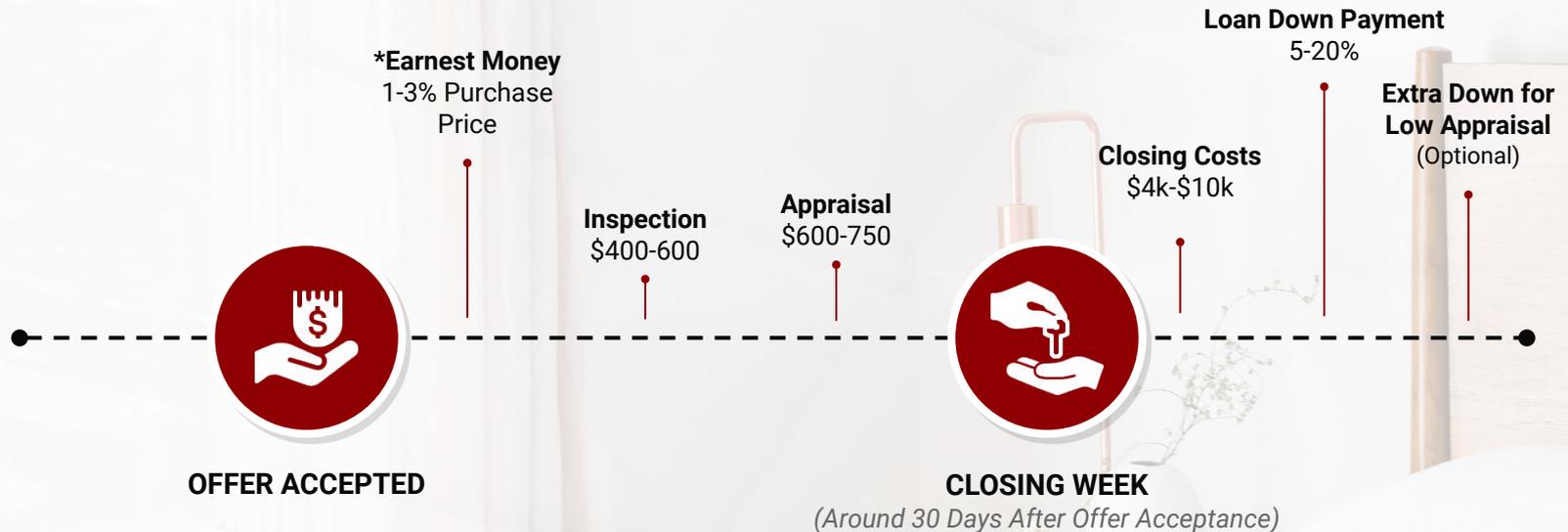


FOR THE PERFECT HOME

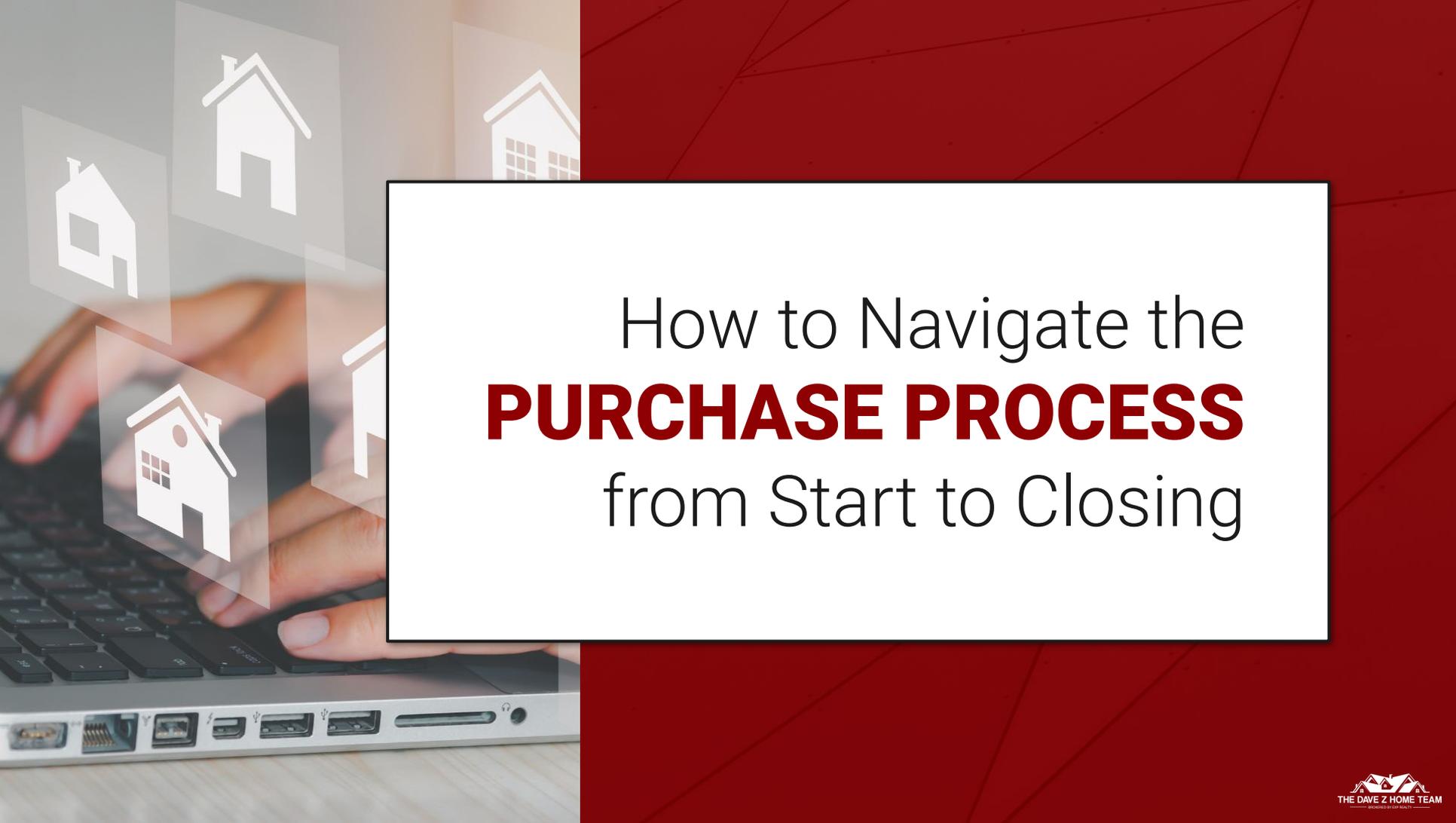
What is your MAX budget you would stretch to?



Plan for **OUT OF POCKET COSTS** in Your Purchase Budget



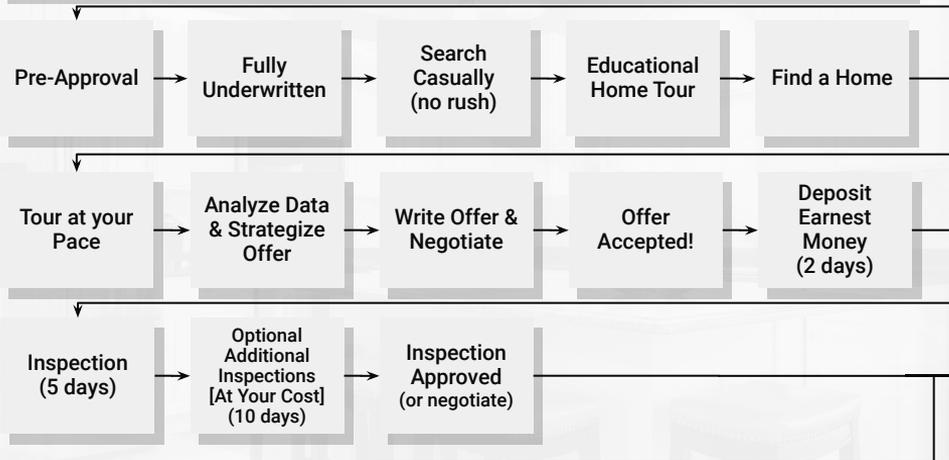
*Your Earnest Money is NOT Lost, and is applied to other costs at closing. You'll be required to make that amount liquid at the time of approved offer and ready to send within 2 business days from a US Checking Account



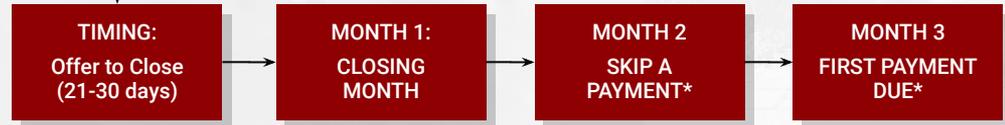
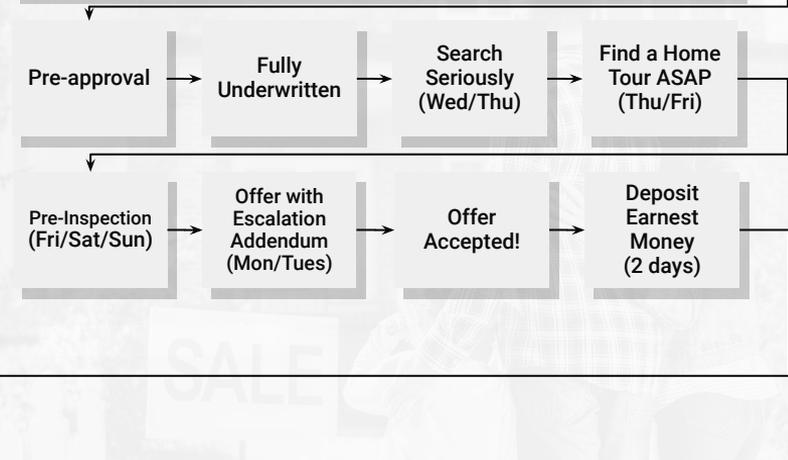
How to Navigate the
PURCHASE PROCESS
from Start to Closing

PRE-BUILT Purchase Process

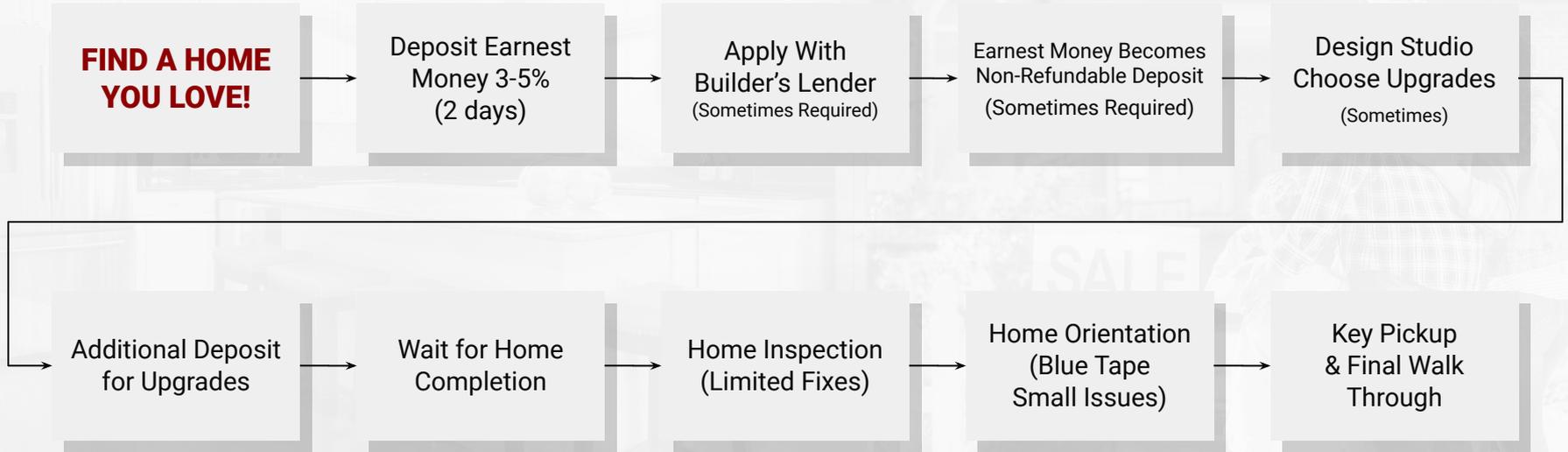
AVERAGE HOME



HOT HOME



NEW CONSTRUCTION Purchase Process



Factors That
Determine a
**WINNING
OFFER
PACKAGE**



Levers We Can Pull to
**WIN IN A
MULTIPLE OFFER
SITUATION**

Increase Down Payment Amount

Increase Earnest Money Amount

Make Earnest Money Deposit
Non-refundable

Waive Title Company

Waive Seller Concessions

Waive Seller Disclosure

Waive Inspection

Waive Finance Contingency

Waive Appraisal (Fully or Partial)

Close Quickly



Your Idea of
**YOUR PERFECT
NEXT HOME**

Let's Determine Your **BUYING PRIORITIES**



LOCATION



PRICE

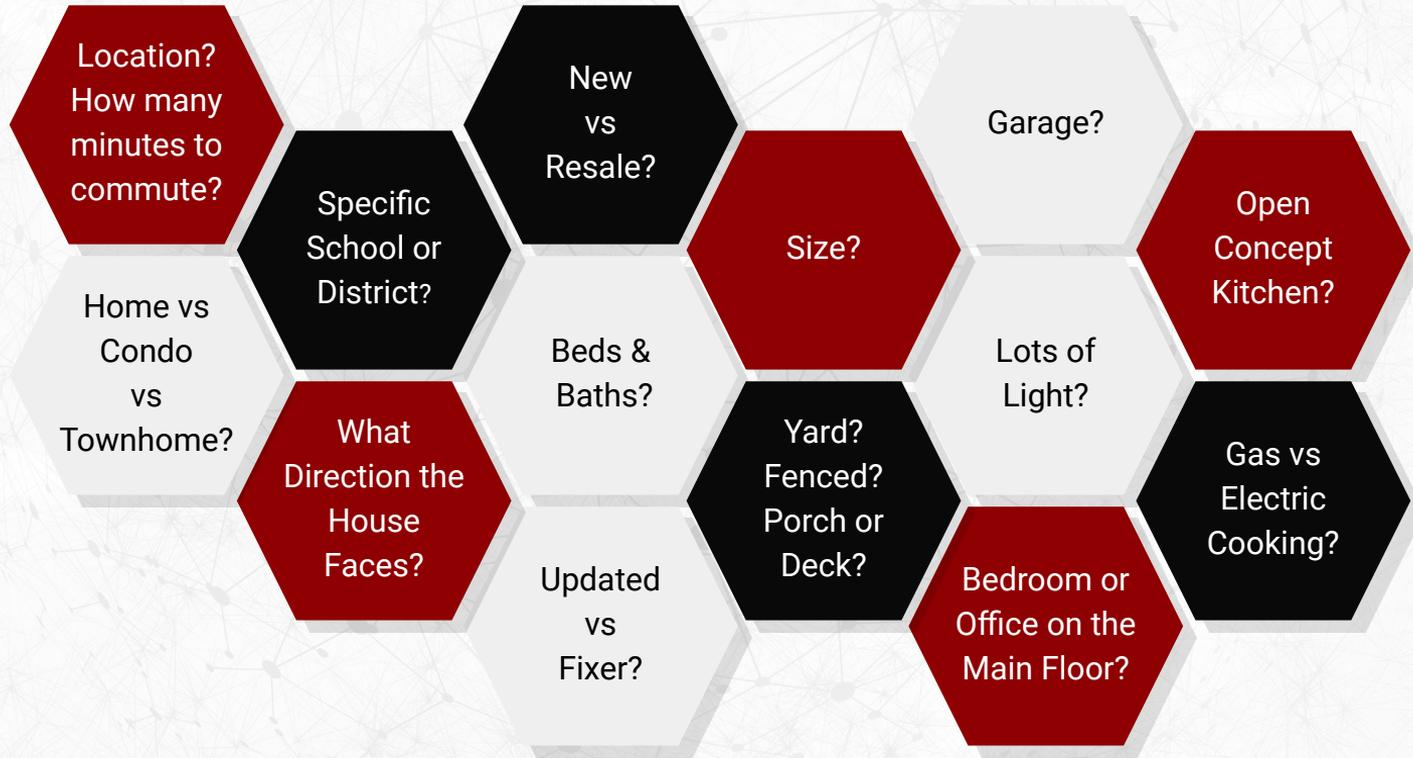


FEATURES

Do you have an unlimited budget? Great! You can likely get all three priorities!

No lottery win lately? Our goal will be to determine your order of importance for these priorities. We'll focus on your top two, with the current market determining the third result for us.

What Does Your **IDEAL HOME** Look Like?



How You Rate a Home **WILL DETERMINE OUR OFFER ZONE**

1 - 5

No Way!!

6

Decent Home

Maybe
Outdated

Good Price

7

Nice Home

Some Updates

More
Expensive

8

Very Nice
Home

More Updates

Close to Top of
the Budget

9

Very Nice
Home

Updated

Top of the
Budget
(or Just Beyond)

10

Dream Home!

Has it All!

Beyond the
Budget

OFFER ZONE



YOUR MENTALITY

Will Change
Throughout This
Process

PHASE 1

CASUALLY LOOKING

- ✓ No rush; just looking casually
- ✓ Very rigid location & requirements
- ✓ Starts the moment you first browse online

PHASE 2

SERIOUS ABOUT BUYING

- ✓ Increased sense of urgency
- ✓ Waiting for “a good home” to come up on the market
- ✓ Feeling very competitive
- ✓ Typically lasts about 4 weeks

PHASE 3

STARTING TO RELAX ON PRIORITIES LIST OR BUDGET

- ✓ More flexible on location, criteria, and/or budget
- ✓ Typically lasts about 2 weeks

PHASE 4

BUYER FATIGUE SETS IN

- ✓ Not willing (or able) to bend enough to find a house
- ✓ Start to feel like “taking a break”
- ✓ Typically sets in at about 6-12 weeks after the process starts, and the result is usually that prices go up faster than you can save and you end up not buying for a few years



Getting Started with
THE DAVE Z HOME TEAM
As Your Representation!

Can I Share with You What I'm Looking for in a Client?

IT'S PRETTY SIMPLE

- ✓ Nice People
- ✓ Loyal to the Relationship



My **EXPECTATIONS** for Our Relationship

- ✓ We'll move at **your pace**
- ✓ We'll look for homes that **fit your needs list**, whether new or resale, and in any location you feel comfortable within the Greater Phoenix area
- ✓ **We'll work as a team to find your dream home** - I'll be searching and you'll be searching, and if you saw your dream home before we even met, that's great!
Let's get it locked up!
- ✓ If you change your mind and don't buy, **you don't owe me any money**

If You Think We're a Good Fit, **HERE'S WHAT HAPPENS NEXT**

- 1 Provide your best mailing address
- 2 I'll start a text thread for us
- 3 I'll send you instructions for how to confirm me as your agent on Zillow & Redfin
- 4 You'll get started with a lender and get pre-approved, then underwritten
- 5 I'll set up your power home search
- 6 I'll lead you on an Educational Home Tour
- 7 We'll find your next home and tour it ASAP
- 8 We'll work together to write a winning offer
- 9 We'll work through the escrow process together and close on your home!
- 10 **While you enjoy your new home, I'll help your friends and family find THEIR next home!**



Options when **BUYING & SELLING**

OPTION 1: BUY, THEN SELL

- Talk to a lender and establish what your budget is for the next home
- Consider a Bridge Loan

OPTION 2: SELL, THEN RENT, THEN BUY

- Possibly rent back your current home for 30-60 days
- Stay in temporary housing, such as Airbnb or with a friend/family member
- Rent for a year and buy at your own pace

OPTION 3: CONTINGENT PURCHASE

- Find a home with higher days on market and submit an offer contingent on your current house selling
- We can list your home in 5 days, and it typically takes 30 days to close once we have an offer
- You take possession on the new home 3 days after your home closes
- Your agent and team will matter to ensure you get successfully to closing on both houses

Note: There is a risk your offer on the new house might get “bumped,” requiring you to waive ALL contingencies (or back out and lose your Earnest Money Deposit)



Make it Easy and

TRADE IN YOUR CURRENT HOME!

TRANSACTION 1

Homelight makes an all-cash offer on your current home. When you go under contract on your new home, they pay you the cash offer value.

TRANSACTION 2

You use the cash Homelight provided for your current home to close with cash on your new home, and Homelight will work with us to sell your old home.

HomeLight Trade-In™

We buy your current home so you can avoid the stress, risk, and hassle of buying and selling at the same time.

How does HomeLight Trade-In work?

1



Get a purchase price

We'll work with your real estate agent to make an offer on your current home. That's the price we'll pay for your current home as soon as you're ready to move into your new home.

2



Make a strong offer on your new home

When you've found the home of your dreams, you'll be ready to make an offer with no lending or home sale contingency. This means you're more likely to close and can do so on your own timeline.

3



Move in on your schedule

Once your offer is accepted, everything comes together in days, not months. We buy your home at the purchase price so you get the cash to close on your dream home and control when you move.

4



Get full market value when we sell your home

We work with your agent to list your past home. If your home sells for more than the price Homelight paid for it, we give you the additional cash minus selling costs and program fees.

THE **DAVE Z HOME** TEAM



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We are all **Zillow Premier Five Star** Agents!





Print page



Lead of The Z TEAM

Dave Zajdzinski

Dave Zajdzinski The Z Team brokered by EXP Realty
Zillow Premier Agent [ⓘ]

★★★★☆ 4.9 • 92 Reviews

148 sales in the last 12 months

Our Members



Dorothy Hovard

5.0 ★

36 reviews



Steven Zajdzinski

5.0 ★

14 reviews



Tyler Truscio

5.0 ★

14 reviews



Linda Byrd

5.0 ★

11 reviews



Brad Dalee

5.0 ★

1 review



Lauren Mock

No reviews yet



Amanda York

No reviews yet



Hunter Toro

No reviews yet



Madelynne Willey

No reviews yet

[— Show less](#)

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Promote yourself on Zillow

Congrats, your profile is 100% complete!

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- ✓ Add "About me"
- ✓ Add service areas
- ✓ [Add your past sales to your profile](#)
- ✓ Add team members