

The Wolfe-Pack Team

In Dreams ...Begin Possibilities



Buyers Presentation

Live Your

Dreams

In Las Vegas





TABLE OF CONTENTS

- BUYERS PRESENTATION COVER
- TABLE OF CONTENTS
- MEET THE WOLFE-PACK TEAM (4 pages)
- WHY USE A REALTOR.
- WHY YOU NEED AN A.B.R.
- A REAL ESTATE AGENT SHOULD
- RESPONSIBILITIES TO A CUSTOMER
- RESPONSIBILITIES TO A CLIENT
- HOW WE WORK FOR YOU
- REPEAT AND REFERRAL BUSINESS
- THE HOME BUYING PROCESS
- WHETHER YOU FIND A HOME IN A...
- BUYER'S QUESTIONS
- PROPERTY PREVIEW GUIDE
- HOME & PROPERTY QUALIFIER
- EXPLORING HOMES OUTSIDE YOUR PRICE RANGE
- WEBSITE COMMUNITIES
- FEATURED HOMES (Search for Homes on our Website)
- YOUR DREAMS...YOUR TEAM!
- MLS HOME SEARCH
- MLS SALES TRAQ.
- TESTIMONIALS
- BUYER'S REFERENCE LIST
- CHARITIES
- MOVING CHECK LIST
- PREQUALIFICATION APPLICATION
- WHAT WE OFFER TO YOU
- MAY WE ANSWER YOUR QUESTIONS?



Melanie Wolfe was born and raised in Florida. She attended Florida State University where she majored in Interior Design. Melanie bought her first house when she was 18 which sparked her interest in Real Estate. In 1991, Melanie moved to Atlanta, QA and began working as an independent contractor where she developed her skills in sales and marketing. During this time, she began investing in Real Estate and knew that she had a passion for the business.

Melanie was adopted and in 1995 she met her biological mother and father who resided in Las Vegas. After several trips, Melanie knew that she wanted to be a part of the exploding Real Estate Market that Las Vegas offered. Melanie and her husband Saad moved from Atlanta in 2001 to realize their dream.

In 2001 they joined Century 21 Aadvantage Gold and in four short years, they have obtained their A.B.R. Designations, achieved Multi Million Dollar Producer (2002), Master's Ruby (2003) and Centurion Producer (2004) with Century 21 and were recognized in the top 2% of agents Nationwide. One of their goals was to become "By Referral Only" agents and they are proud that in such a short period of time their client base is currently 85% referral and repeat clients.

Melanie and Saad began mentoring agents through the Century 21 Aadvantage Gold Mentor Program and found that they enjoyed helping others reach their goals. Starting a team seemed like a natural progression and in 2004 The Wolfe Pack Team was born.

Melanie embraces life...she loves sports, traveling, entertaining, cooking and experiencing all that life has to offer.

Melanie may be reached at:

Melanie@WolfePackHomes.com
(702) 301-1991 mobile • (702) 568-9442 fax









Saad Ashraf grew up in Montreal, Quebec, Canada. He moved to the United States in 1991 on a Tennis Scholarship to Georgia State University in Atlanta, GA. Saad earned his Bachelor's Degree in Business Management and his Master's Degree is Sports Management. In 1995, Saad took on the responsibility of coaching the Men's tennis team at GSU and lead the team to 3 straight Conference Championships and the University's first trip to the Tennis Nationals in Athens, GA.

In 2001, Saad and his wife, Melanie moved to Las Vegas specifically to start a Real Estate career. Since they started, they have earned Century 21's "award status" every year including; Multi-Million Dollar Producer (2002), Master's Ruby (2003) and Centurion status (2004). Saad also earned his A.B.R. designation which is the Benchmark for excellence in Buyer's Representation. Saad's favorite part of Real Estate is meeting new people and he excels in marketing and negotiating. Saad prides himself by always representing our clients honestly and ethically.

In his spare time Saad coaches a small group of aspiring junior tennis players. He is also a Sports Enthusiast and loves tennis, hockey and sport fishing.

Saad may be reached at:

Saad@WolfePackHomes.com
(702) 524-2974 mobile • (702) 568-9442 fax









Dawn Griffith was raised in Clearwater, Florida. In 1988 Dawn moved west to Arizona where she attended the University of Arizona. She transferred to Colorado State University and earned her Bachelors Degree in Human Nutrition and Dietetics. Dawn moved back to Arizona after finishing her degree and worked for the County Health Department as a Nutritionist

Supervisor. She started her own business as a Private Consultant in 1998 to be able to spend more time with her son Evan.

In 2000, Dawn and her family moved to Las Vegas where she became a Medical Staffing Director. She began investing in Real Estate and developed a real passion for the business. Her passion and desire were so strong she knew a career in Real Estate was inevitable. Dawn joined the Wolfe Pack Team in 2005.

Dawn is an outdoors enthusiast, Scuba Diving, Playing Golf, Snowboarding & Skiing are some of her favorites. She is a well-rounded person with a huge passion for life.

Dawn may be reached at:

Dawn@WolfePackHomes.com
(702) 528-0614 mobile • (702) 543-8053 fax









Robynne Glenn joined The Wolfe Pack Team in 2004 to design and create the Team's Marketing and Promotional materials. Her area of expertise includes Creative Marketing, Desktop Publishing and Transaction Coordination. Robynne is married to a Boulder City Police Officer and is a proud mom to her 10 year old son Justin, 18 year old daughter Kristen, and a 21 year old son Richard proudly serving in the US Navy. Robynne's

creative eye, attention to detail, and enthusiasm make her a valuable asset to the Wolfe Pack Team.

Robynne may be reached at:

Robynne@WolfePackHomes.com



Cherish Alexander was born with a natural instinct for design. Cherish has been honing her crafts in graphic and web design for about 10 years. She joined the Wolfe Pack Team in 2004 to design and create our website, and through her efforts we can provide up to date information, access to our listings, interactive tools in an easy to navigate website that is invaluable to our clients and our team. Cherish also enjoys

writing music, singing, and everything included in the creative arts circle.

Cherish may be reached at:

violentlypeaceful@earthlink.net (818) 921-8430 Direct • (818) 269-3212







Why Use a REALTOR®?

<u>Your REALTOR® can help you determine your buying power.</u> That is, your financial reserves plus your borrowing capacity.

<u>Your REALTOR® has many resources to assist you in your home search</u>. Sometimes properties are not actively advertised in the market. By using a REALTOR'S ® expertise and investigation techniques, your agent will find all available properties.

Your REALTOR® can assist you in the selection process by providing objective information about each property. Agents who are REALTORS® have access to a variety of informational resources. REALTORS® can also provide you with local community and relocation information including utilities, zoning, schools, etc.

<u>Your REALTOR® can help you negotiate.</u> There are a myriad of negotiating factors, including but not limited to price, financing, terms, date of possession and often the inclusion or exclusion of repairs and furnishings or equipment.

Your REALTOR® provides due diligence during the Evaluation and Inspection of the property.

Depending on the area and property, a complete Home Inspection could include an inspection for termites, mold, faulty structure, roof inspection and a mechanical inspection, including all appliances, electrical, plumbing and air conditioning systems. Your REALTOR® can assist you in finding qualified professionals to do most of these inspections and provide you with written reports.

Your REALTOR® can help you in understanding different financing options and in identifying gualified lenders.

<u>Your REALTOR® can guide you</u> through the closing process and make sure everything flows together smoothly. When selling your home, your REALTOR® can give you up-to-date information on what is happening in the marketplace including the price, financing, terms and conditions of competing properties. These are essential factors in getting your property sold at the best price, quickly and with minimum hassle.



WHY YOU NEED AN AGENT THAT HAS AN A.B.R. DESIGNATION?

What it means to you as a Buyer

An ABR is an Accredited Buyer Representative. This designation is awarded by the Real Estate Buyer's Agent Council (REBAC) of the National Association of Realtors (NAR).

The ABR Designation is THE BENCHMARK OF EXCELLENCE IN BUYER AGENCY SERVICE. This demonstrates to clients that the agent has taken steps to continue their education in the field of Buyer Representation and has proven experience and training to deliver Ethical and Professional service to Real Estate Buyers. THIS IS A NATIONAL DESIGNATION THAT LESS THAN 1% OF THE LICENSED AGENTS IN THE UNITED STATES CURRNETLY HOLD!!

By Exclusively Representing you and not the seller when you purchase a home, we will be able to utilize our training and experience to help you find the right home at the right price in the shortest amount of time...and have fun doing it!!!

We will be able to save money!!

The requirements for this Coveted Designation include a Comprehensive 2-day course in Buyer Representation, a Written Examination on Legal and Practical aspects of Client Representation, Specific Certified Education Courses and Documented Proof of over a 3-year period of Practical Experience specifically in the field of Buyer Representation.

Our experience as an ABR has given us the expertise to understand what buyers and sellers need. This is especially important when writing offers that require various types of financing and careful examination of closing costs as they relate to you, the buyer as well as the seller.



A Real Estate Agent Should...

- Give you their Full Attention when with you
- Be a Good Listener
- Be Professional in their action and words
- Pre-Qualify you. It is terrible to fall in love with a home you can't afford
- Educate you as to the various avenues of financing and suggest a lender
- Offer our personal website to help you search for new and existing homes

www.WolfePackHomes.com

- Discuss with you the homes available in your price range. Encourage you to help in the Previewing Process
- Show you the various areas within your price range. Help you choose the best area for your needs
- Give you community information (Schools, Shopping, Entertainment, Zoning, Utility Information, etc.)
- Help you analyze the investment potential of each home
- There should NOT be any pressure from the agent. The decision should be YOURS, not the agent's
- Give you as much time as you need to reach a decision. Show a home to you as many times as you need to see it
- Write a good offer. Offers are legal and binding
- Do a good job of representing you and your offer. The seller's decision will be affected by his impression of the agent
- Suggest a reliable Escrow Company
- Follow the transaction through Escrow
- Communicate with you during the ENTIRE PROCESS
- Help you do a walk-through inspection prior to the close of escrow
- Give you a list of utility Companies and important phone numbers
- Follow up after the home has closed
- Keep their word "A promise is a promise"

Please let us know if there is anything we could do to make the home buying process better.

We cannot correct a problem if we do not know it exists.

YOU ARE VERY IMPORTANT TO US!!!



RESPONSIBILITIES TO A CUSTOMER

Honesty

No statement or action can result in fraud or misrepresentation. All Laws and Regulations pertaining to the transaction must be obeyed, including the disclosure of material facts.

Agency and Material Fact Disclosures

Disclosure of agency relationships, including an explanation of the difference between a customer and principal/client relationship, must be made in a timely fashion so that customers can protect their own interests (e.g. reveal any confidential information).

Accounting

The agent is required to promptly report to the principal all money and property received and paid out, and upon request, to tender an account of these actions. This duty also requires the agent to safeguard money or property held on behalf of the principal.

Reasonable Skill and Care

The agent must comply with state Real Estate Licensing Laws to provide services that are neither misrepresentative nor fraudulent.

Customer Level Service



FIDUCIARY/STATUTORY DUTIES TO A CLIENT

Undivided Loyalty

The agent is prohibited from advancing any interests adverse to the principal's interest or conducting the principal's business in such a way as to benefit a customer, a sub-agent, the agent or any other party to the detriment of the principal's interest.

Obedience

The agent is required to act, following and abiding all lawful instructions, subject to the principal's continuous control, but not exceeding the scope of authority conferred by the principal.

Reasonable Care and Diligence

The agent is required to protect the principal from foreseeable risks of harm, recommending that the principal obtain expert advice or assistance when the principal's needs are outside the scope of the agent's expertise.

Confidentiality

The agent is prohibited from communicating personal information about the principal that was given to or acquired by the agent within the scope of employment as an agent to the principal. Personal information must be kept confidential unless the client releases the agent for this duty. However, the material facts and defects of a property are NOT Confidential.

Full Disclosure

The agent is required to disclose affirmatively and honestly all information concerning the transaction (and property) which might affect the decisions a principal makes, informing the principal what the agent knows.

Accounting

The agent is required to promptly report to the principal all money and property received and paid out, and upon request, to tender an account of these actions. This duty also requires the agent to safeguard money or property held on behalf of the principal.

Client Level Service



HOW WE WORK FOR YOU!

Tell us your most important considerations in selecting a home

2. We will search for homes by...

New Homes

MLS (Multiple Listing Service)

Fax Broadcasts or Email Lists

Personal/Telephone/Mail Solicitation

Internet

For Sale by Owners

Foreclosures & Government Properties (if applicable)

We will make appointments to show you the homes that interest you or give you the address so that you are able to drive by prior to an appointment. Call us if you would like to schedule a viewing.



85% of our business is from REPEAT AND REFERRAL CLIENTS...

THE MAIN REASONS?

- CUSTOMER SATISFACTION
- . EXPERT NEGOTIATING SKILLS
- . ATTENTION TO DETAIL
- . QUALITY COMMUNICATION
- . EXPERIENCED TEAM OF PROFESSIONALS



THE HOME BUYING PROCESS

- 1. Needs Assessment
- 2. Property Selection
- 3. Viewing/Choosing a Home
- 4. Contracts/Negotiating
- 5. Escrow
- 6. Closing and Possession
- 7. Follow Through

Century 21 - Aadvantage Gold
The Wolfe-Pack Team
Melanie Wolfe • Saad Ashraf • Dawn Griffith
www.WolfePackHomes.com



WHETHER YOU FIND A HOME IN A...

NEW HOME COMMUNITY

(Agents MUST be present on the <u>FIRST VISIT</u> to a New Home Community)

OR

NEWSPAPER OR MAGAZINE AD

OR

"FOR SALE BY OWNER" SIGN

OR

VISITING AN OPEN HOUSE

Century 21 - Aadvantage Gold
The Wolfe-Pack Team
Melanie Wolfe- Saad Ashraf - Dawn Griffith
www.WolfePackHomes.com



BUYER QUESTIONS

QUESTION 1 Please tell us the 3 features a home absolutely must have in order to even consider living in it. **QUESTION 2** Every home we look at, we are going to ask you... "Why didn't we buy this one?" **QUESTION 3** What would you rank this home on a scale from 1 – 10?



Property Preview Guide

Address	BR	ВА	Price	SF	Comments	Set Appt. (Y/N)

Please drive by the above listed properties to see which, if any, are of interest to you. The sellers would appreciate having an appointment made to see the inside, so note which one (s) you would like us to call for you. We know you look forward to the opportunity of driving through the area at your own pace and selecting only those homes that you find of interest to see inside.



HOME & PROPERTY QUALIFIER

Name	
HOME EXTERIOR	
Preferred Location	Community Type
Preferred Lot Size	Landscaping Style
Maintenance Requirements	Children's Needs
Proximity to	Parking Needs
Amenities you MUST have	
Amenities you WOULD LIKE	
Things to Avoid	
HOME INTERIOR	
Number of Bedrooms	Number of Baths
Age of home you prefer	Minimum Square Footage
Prefer 1 or 2 Story Homes	Preferred Floor Plan
Prefer 1 or 2 Story Homes Amenities you MUST HAVE Inside	
Amenities you MUST HAVE Inside	
Amenities you MUST HAVE Inside Amenities you WOULD LIKE Inside Things to Avoid Inside	
Amenities you MUST HAVE Inside	
Amenities you MUST HAVE Inside Amenities you WOULD LIKE Inside Things to Avoid Inside Any Flooring Preferences Any Room Size Requirements	
Amenities you MUST HAVE Inside Amenities you WOULD LIKE Inside Things to Avoid Inside Any Flooring Preferences Any Room Size Requirements Kitchen Requirements	
Amenities you MUST HAVE Inside Amenities you WOULD LIKE Inside Things to Avoid Inside Any Flooring Preferences Any Room Size Requirements	



EXPLORING HOMES... OUTSIDE YOUR PRICE RANGE

Mr. & Mrs. Buyer had decided to look for a new home and had calculated a price in their "comfort zone." They wanted to look at homes only in the range of \$150,000 - \$\$200,000.

Their Real Estate Agent had suggested that they look at numerous homes in different neighborhoods and various price ranges. But the couple was only comfortable in a pre-determined price range and did not want to explore other options.

The Buyer's purchased a home in the "Comfort Zone" for \$175,000. But while out driving on a Sunday afternoon, they decided to walk through an Open House in the \$215,000 range.

"We had no idea \$215,000 would buy so much more house than \$175,000." If we had known, we would have stretched our budget and revamped our finances. We might have even been able to switch to an ARM instead of a fixed rate mortgage to have a similar payment and be in the school district we originally wanted."

When shopping for a new home, be sure to look at the entire home "menu" available in your area. Look at all types of financing and you may find that a higher priced home is indeed affordable.

Whatever you choose, don't settle on a home, neighborhood or price range until you have looked at different types of properties and neighborhoods. The more knowledgeable you are...the better home buying decision you will make.



75% OF HOMEBUYERS START THEIR SEARCH ON THE WEB...

WEBSITE COMMUNITIES

www.WolfePackHomes.com

www.AadvantageGold.com

www.Century21.com

www.Realtor.com

www.LasVegasRealtor.com

www.Homes.com













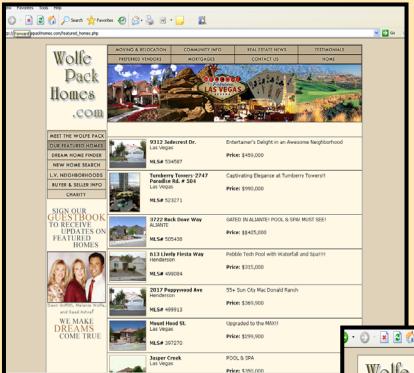
Century 21 Aadvantage Gold

The Wolfe-Pack Team www.WolfePackHomes.com (702) 243-2100



Searching for Homes on Our Website

www.WolfePackHomes.com

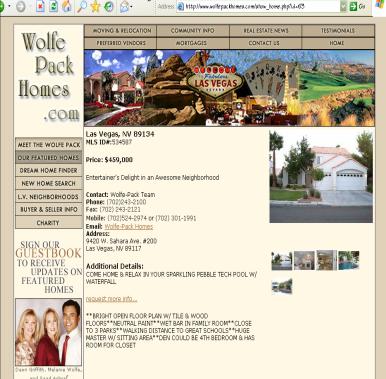


24/7
Access to our listings online!

"Featured Homes"

Our clients and customers have 24hr access to the featured homes section on www/WolfePackHomes.com

Whether you are in the market to purchase a home or if you already have your home listed with the Wolfe Pack Team, this website is a great source of information and just one of the great ways we market your home.





Your Dreams... Your Team!

You will find valuable tools and information at

www.WolfePackHomes.com

on Local Schools, Communities, Service Professionals , Real Estate News and much more!!!

(We are just a click away!)



Seller

Century 21



Whether you are new to Southern Nevada or a native. We would like to help you choose a Neighborhood.

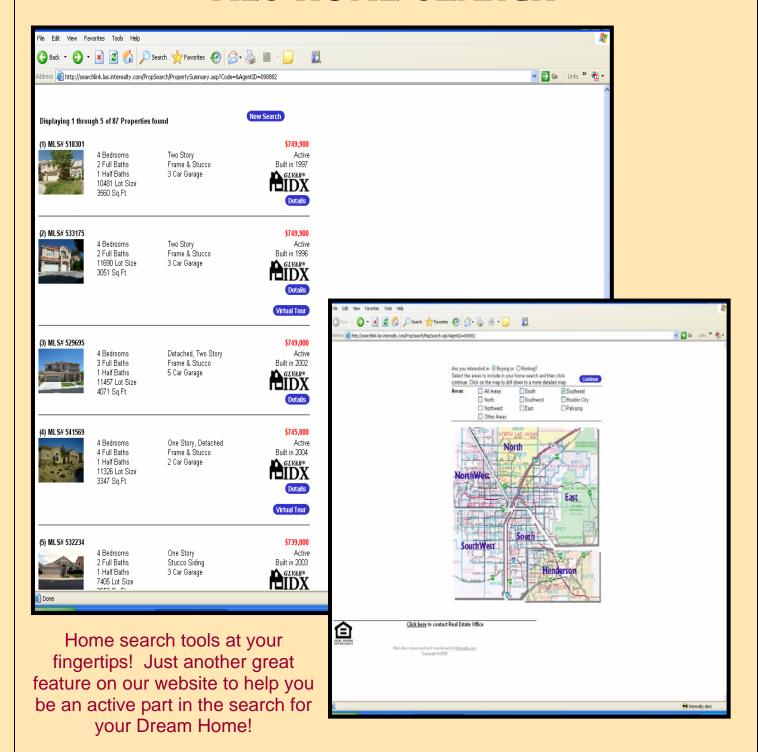
Whether it is a Master Planned Community, Waterfront Home, Golf Course Community or a High-rise. The Wolfe Pack Team will help you find, your new home.

We want you to Live Your Dreams in Vegas!





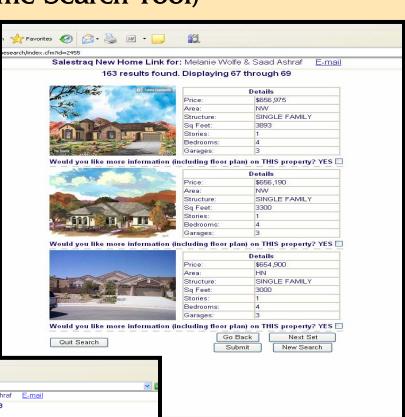
MLS HOME SEARCH

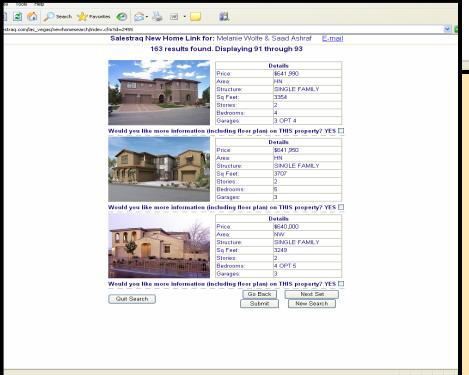




SALES TRAQ (New Home Search Tool)

New Homes and Master Planned
Communities are being planned,
developed and built in the Las Vegas
Valley on a daily basis. We provide
access and up to date information on
the current properties in progress as
well as all the up and coming new
homes and communities.

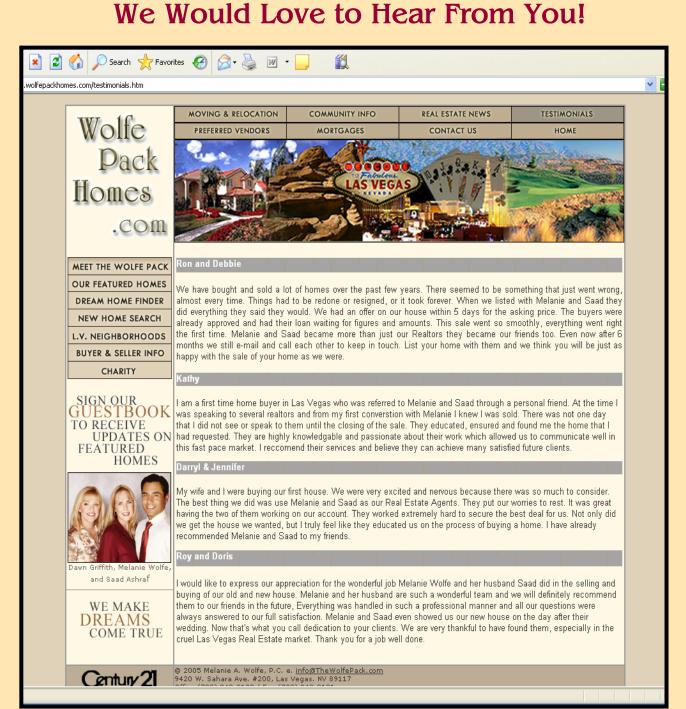




NEW HOMES!
NEW OPPORTUNITIES!
NEW CONCEPTS!
NEW DREAMS!
Where do you see yourself?



Testimonials





BUYER REFERENCE LIST

The following is a partial list of clients to whom we have had the privilege of offering service in the past. Please feel free to call any of the following to inquire about the quality of our services.

Paul Brown & Brenda Payette	702-437-9050
Peter McTigue	702-434-5428
Christina Myers	702-523-3444
Steve Sabahi	650-333-5560
Tom & Deb McElwain	702-616-2039
Matthew & Amy Wojciechowski	702-565-0767
Maria Gentile	702-349-7127
Lori Herda & Joe Esquivel	702-856-0609
Kim Bianconi	831-456-2202
Michael Ferrara	702-429-8400
Katie Wolfe	702-433-8856
Michael Hart	702-450-6365
John & Shelley Walsh	702-610-1592
Michael Jacobs	404-271-0694
Ruben Pangilinan	702-595-6084
Carrie & Jeff Morgan	702-566-6170
Sylvain & Chantal DeChamplain	450-667-5291
Ron Hammett	702-561-2950
Ruth Hightower	310-869-7803
James "Jimmy"Long	702-242-2194
Matt Mantelli	949-489-9015
Dan & Romena Hill	702-510-5102
Kathy Bereschak	702-277-5060
Mike Pack	702-649-6250



LIST OF CHARITIES

The Wolfe Pack Team are active members in the community. We would like to extend the opportunity to you to donate \$100.00 to your favorite Charity. This is a service that we provide each of our clients and another way to help those in our community that are less fortunate.

Once your transaction closes, please call, email or visit www.WolfePackHomes.com and choose your favorite organization and we will take care of the rest.

Nevada child seekers- http://www.nevadachildseekers.org/

Ronald McDonald House of Greater Las Vegas- http://www.rmhlv.com/

Habitat for Humanity- http://www.habitat.org

United Way of Southern Nevada- http://www.uwaysn.org/

Miracle Flight for Kids- http://miracleflights.org/

American Foundation for the Blind- http://www.afb.org/
American Hospice Foundation- http://americanhospice.org/

Best Friends Animal Society- http://www.bestfriends.org/

Breast Cancer Coalition- http://www.natlbcc.org/

Nevada Childhood Cancer Foundation- http://nvccf.org/

Candlelighters Childhood Cancer Foundation- http://www.candlelighters.org/

Make a Wish Foundation of America- http://www.wish.org/

The Children's House at Johns Hopkins- http://www.childrenshouse.org

The Humane Society of the United States- http://www.hsus.org/

"I Have a Dream" Foundation- http://www.ihad.org/

Mothers Against Drunk Drivers- http://www.madd.org/home/

Multiple Sclerosis Association of America- http://www.msaa.com/

National Down Syndrome Society- http://www.ndss.org/

National Law Enforcement Officers Memorial Fund- http://www.nleomf.com/

Shriner's Hospitals for Children- http://www.shrinershq.org/ Tiger Woods Foundations, Inc.- http://www.twfound.org

Vietnam Veterans of America Foundation-http://vvaf.org/ American Red Cross-http://www.redcross.org/

Aids Research Alliance- http://www.aidsresearch.org/

Alzheimer's Association- http://www.alz.org/ American Cancer Society- http://www.cancer.org/

American Foundation for AIDS Research (AMFAR)- http://www.amfar.org/

American Lung Association- http://www.lungusa.org

American Parkinson Disease Association- http://www.apdaparkinson.org/

Big Brothers / Big Sisters of America - National Office- http://www.bbbsa.org/

Boys and Girls Clubs of America- http://www.bgca.org/

Cystic Fibrosis Foundation- http://www.cff.org/

Juvenile Diabetes Research Foundation- http://www.jdf.org/

Muscular Dystrophy Association- http://www.mdausa.org/

St. Jude Children's Research Hospital- http://www.stjude.org/

Opportunity Village- http://www.opportunityvillage.org/

Andre Agassi Foundation- http://www.agassifoundation.org/

American Heart Association- http://www.americanheart.org/

The Wassell Academy- http://wassellacademy.com/

Please contact us if you would like to see your favorite non-profit or charitable organization on our list. There are far too many organizations to list here. Please note that no organization was added or excluded for any reason. We will do our best to update this list periodically. Thank you for your support!



Moving Check List

ADDRESS CHANGE

ADDRESS CHANGE	ON MOVING DAY -
Give forwarding address to post office	
Charge accounts & credit cards	Carry enough travelers checks to cover
Subscriptions, notice requires several weeks	cost of moving services and expenses until
Friends and relatives	you make banking connections
	Leave your keys with your real estate agent
BANK	Carry jewelry and documents yourself; or
Transfer funds & arrange check-cashing	use a registered and insured carrier
Arrange credit references	Let a close friend or relative know the route
	and schedule you will travel including
INSURANCE	overnight stops; use them as message
Notify Company of new location for coverage	headquarters
including life, health, fire and auto	Plan for transporting pets; they are poor
morading mo, noticin, mo and dato	traveling companions
UTILITY COMPANIES	Double check closets, drawers, shelves to
	be sure they are empty.
Gas, light, water, telephone & fuel	
Get refunds on any deposits made	AT YOUR NEW ADDRESS -
	THE TOUR PROPERTY OF THE PROPE
DELIVERY SERVICE	Obtain certified check or cashiers check for
Laundry, newspaper; change services	closing your new home purchase
	Check on service of phone, gas, electricity,
MEDICAL, DENTAL, PRESCRIPTION HISTORIES	water, etc.
Ask doctor and dentist for referrals; transfer	Check pilot light on stove, hot water, &
needed prescriptions, eyeglasses, X-rays.	furnace
Obtain birth records, medical records, etc.	Have gas company check appliances
	Ask mailman for mail he might be holding
RELIGIOUS, CLUB & CIVIC ORGANIZATIONS	Have new address recorded on drivers
Transfer memberships; get	license
letters of introduction.	Visit city offices and register for voting
	Register car within five days after arrival in
PETS	new state
Ask about regulations for licenses,	Obtain inspection sticker and transfer motor
Vaccination tags, etc.	club membership
	Apply for state drivers license
DON'T FORGET TO -	Register children in school
	Arrange for medical services
Empty freezer	
Defrost freezer & clean refrigerator	
Have appliances serviced for moving	
Remember arrangements for TV/Satellite Plan for special care needs of children	
Fight for special care fleeds of children	

QUICK PREQUALIFICATION APPLICATION

PERSONAL INFORMATION		PERSONAL INFORMATION	
Borrower's Name		Co-Borrower's Name	
Social Security #		Social Security #	
Age		Age	
Home Phone		Home Phone	
Dependents		Dependents	
Ages		Ages	
Married/Unmarried/Separated		Married/Unmarried/Separated	
Present Address		Present Address	
Own/Rent?		Own/Rent?	
Name & Address of Employer		Name & Address of Employer	
Self-Employed? Y or N		Self-Employed? Y or N	
Years on the Job		Years on the Job	
Position/Title/Type Business		Position/Title/Type Business	
Business Phone		Business Phone	
INCOME INFORMATION		INCOME INFORMATION	
S=Salary or H=Hourly		S=Salary or H=Hourly	
If hourly, Rate Per Hour		If hourly, Rate Per Hour	
Average hours per Week		Average hours per Week	
Gross Monthly Income		Gross Monthly Income	
Overtime Income		Overtime Income	
Bonus Income:		Bonus Income	
Commission Income		Commission Income	
Other Income (Describe)		Other Income (Describe)	
TOTAL INCOME:		TOTAL INCOME:	
Monthly Housing Expense			
Alimony or Child Support?			
LIABILITIES			
Creditor's Name	Minimum Monthly Payment	Approx. Unpaid Balance	
TOTAL LIABILITIES			



WE ARE OFFERING TO YOU:

OUR TIME

OUR EXPERTISE

OUR KNOWLEDGE

OUR LOYALTY

OUR LIABILITY

From you, we are asking only for your

LOYALTY!!

Century 21 - Aadvantage Gold The Wolfe-Pack Team

Melanie Wolfe - Saad Ashraf - Dawn Griffith www.WolfePackHomes.com



May We Answer Your Questions?



Century 21 Aadvantage Gold
The Wolfe-Pack Team
www.WolfePackHomes.com

(702) 243-2100