

A PERSONALIZED PATH TO SELLING YOUR HOME

COLDWELL BANKER | SCHNEIDMILLER REALTY

THE RIGHT REPRESENTATION MATTERS



KELSEY MYERS

Selling well takes more than putting a home on the market. The price, presentation, marketing, negotiations, and decisions along the way all affect what you walk away with.
I've spent five years in North Idaho real estate and helped close more than 200 transactions. That experience has taught me how buyers compare homes, where deals can lose momentum, and why a clear strategy matters from the start.

I'll give you an honest assessment of your home and the competition, build a plan to position it effectively, and keep you informed as the market responds. When offers come in, I'll help you evaluate the full terms and negotiate with your priorities in mind.

You'll get direct advice, hands-on representation, and a plan built around your next move.

Kelsey Myers,
Your North Idaho Home & Lifestyle Expert

Kelsey Myers
REAL ESTATE LLC


Live well with Coldwell.℠
Selling your home is about more than a transaction – it's about creating the foundation for a life well lived.

STEP BY STEP
THROUGH YOUR JOURNEY

STEP 1 - PRICING

- Prepare a comparative market analysis (CMA)
- Review market conditions
- Review other homes on the market
- Discuss your home-sale goals
- Determine the optimal listing price

STEP 2 - PREPARING

- Remove clutter and organize
- Clean and make repairs
- Consider property upgrades or enhancements
- Stage your home for sale
- Consider a home protection plan
- Complete listing documents and disclosures



STEP 3 - MARKETING

- Launch customized go-to-market strategy for your home
- Implement your home's 360˚ property marketing plan
- Syndicate your home's listing to an extensive network of real estate websites
- Install distinctive Coldwell Banker® yard sign
- Respond to online buyer inquiries
- Arrange showings
- Communicate feedback
- Provide market updates

STEP 4 - CLOSING

- Evaluate offers and negotiate best price and terms
- Facilitate inspections
- Coordinate closing date, time, location and contacts
- Monitor buyer financing and home appraisal
- Follow up on details
- Review closing statement
- Close the sale
- Provide copies of all closing documents

ABOUT **US**

At Schneidmiller Realty, our mission is clear: to serve selflessly and prioritize the success of others. For over 50 years, we've been a trusted presence in the Inland Northwest helping families find their dream homes. From the first consultation to the moment you step into your new home, we offer expert guidance and unwavering support, blending time-honored traditions with a personal touch to make your dreams a reality.

The Schneidmiller legacy began in Idaho's farmlands, where the family earned a reputation for honest advice and trusted guidance. This foundation of integrity has shaped the company into what it is today: a reliable partner in navigating the complexities of real estate. Our team combines personalized service with modern tools like virtual tours and data-driven insights, ensuring clients experience the best of both tradition and innovation.

In addition to real estate, Schneidmiller Realty is deeply committed to community service. Our team regularly volunteers and participates in local events, fostering meaningful relationships that enhance the community we cherish. Whether you're seeking a lakeside retreat or a family home, Schneidmiller Realty offers more than just expertise—we provide a warm welcome and a place to call home in the beautifull inland northwest. Discover the legacy of service and commitment that has made Schneidmiller Realty a trusted name in real estate for over half a century.





MISSION

Coldwell Banker Schneidmiller Realty is the area's leading real estate brokerage, rooted in integrity, excellence, and local legacy. Our team is deeply connected to the communities we serve, blending professionalism with genuine care.

We specialize in delivering exceptional real estate experiences—offering tailored service, expert guidance, and a deep understanding of the luxury market. Whether buying or selling, we go beyond expectations to ensure confidence at every step.

ROOTED IN NORTH IDAHO

Our presence spans generations. With deep roots in the region, we are proud to have helped shape the community we've long called home.

INTEGRITY FIRST

We lead with honesty, transparency, and professionalism. Our clients trust us because we do what's right—always.

GIVING BACK

Community is everything. We actively support local nonprofits, youth programs, and events that enrich lives across the region.

EXCEEDING EXPECTATIONS

We set the standard for personalized, high-touch service—offering refined, responsive care that consistently goes above and beyond.



SCHNEIDMILLER REALTY

The role of a trusted counselor with focus on providing invaluable insight and guidance has been our hallmark at Schneidmiller Realty for over 50 years. We believe that humble stewardship will naturally result in the success of many, not a few. We stand by our convictions by what we accomplish for others. We measure our success through the success of those we serve.

COMMUNITY LEADERS

CULTURE AND VALUES

At Schneidmiller Realty, community and service are at the core of who we are. From volunteer work and team building events, to our company meetings where information, knowledge and leads are shared, service is at the heart of everything we do. We believe that by giving back and supporting each other, we not only strengthen our team but also enrich the lives of our neighbors and clients. Our commitment to adding value extends beyond real estate transactions; it's about building lasting relationships and making a positive impact wherever we go.

COLDWELL BANKER
SCHNEIDMILLER
REALTY

OPPORTUNITIES AND RESOURCES

In addition to being a non-compete brokerage run by successful, well respected REALTORS®, we provide a multitude of opportunities and resources such as: floor time, model homes, open houses, onsite real estate school, leads, full time staff 7 days a week, professional meeting rooms, holiday postcard program, monthly postage allowance, sign installation/removal, free copying/printing, branded material, and additional E&O protection to ensure you are set for success.

EXCLUSIVE ADVERTISING

Our publication with the Coeur d'Alene Press are placed exclusively at the door of each hotel room at the Coeur d'Alene Resort and Inn. We also hold exclusive placements in the Coeur d'Alene Press, Real Estate Book, and Homes and Land.

LOCATIONS AND PRESENCE

At Schneidmiller Realty, we have commercial, residential, and luxury real estate companies in 4 locations. One of these is the Coeur d'Alene Resort kiosk, that frequently yields hundreds of thousands of visitors.
We are also licensed in 2 states (Idaho and Washington) and are members of 4 MLS's.

LEADING TECHNOLOGY

- Transaction coordination system with built in digital signing
- Info Now sign call tracking software and lead system
- Showing software with 24/7 live appointment specialists, branded reports, and automatic emails
- Google platform - communications, calendar, cloud storage, and organization
- Daily hotsheet and texts communicating company listings to our agents in real time



GIVING BACK

ROOTED IN SERVICE. GIVING BACK IS WHO WE ARE.

At Coldwell Banker Schneidmiller Realty, giving back isn't just something we do — it's the foundation of who we are. From supporting local nonprofits and schools to rolling up our sleeves for community service projects, we believe in using our success to serve others.

Philanthropy, service, and community are at the heart of our company culture. Our agents and staff live these values every day — because to us, real estate is more than homes, it's about people and purpose.


COLDWELL
BANKER
120
YEARS
As a leader in the industry for over a century, we've guided more home buyers and sellers than any other company in the history of America*.
*Based on the 120-year history of the Coldwell Banker brand and transaction longevity compared to other national real estate brands.



PROVEN. POWERFUL. **PERSONAL.**

Working with me as your guide gives you access to one of the most powerful real estate networks in the world.

In 2025, the Coldwell Banker® brand closed

$246+ Billion

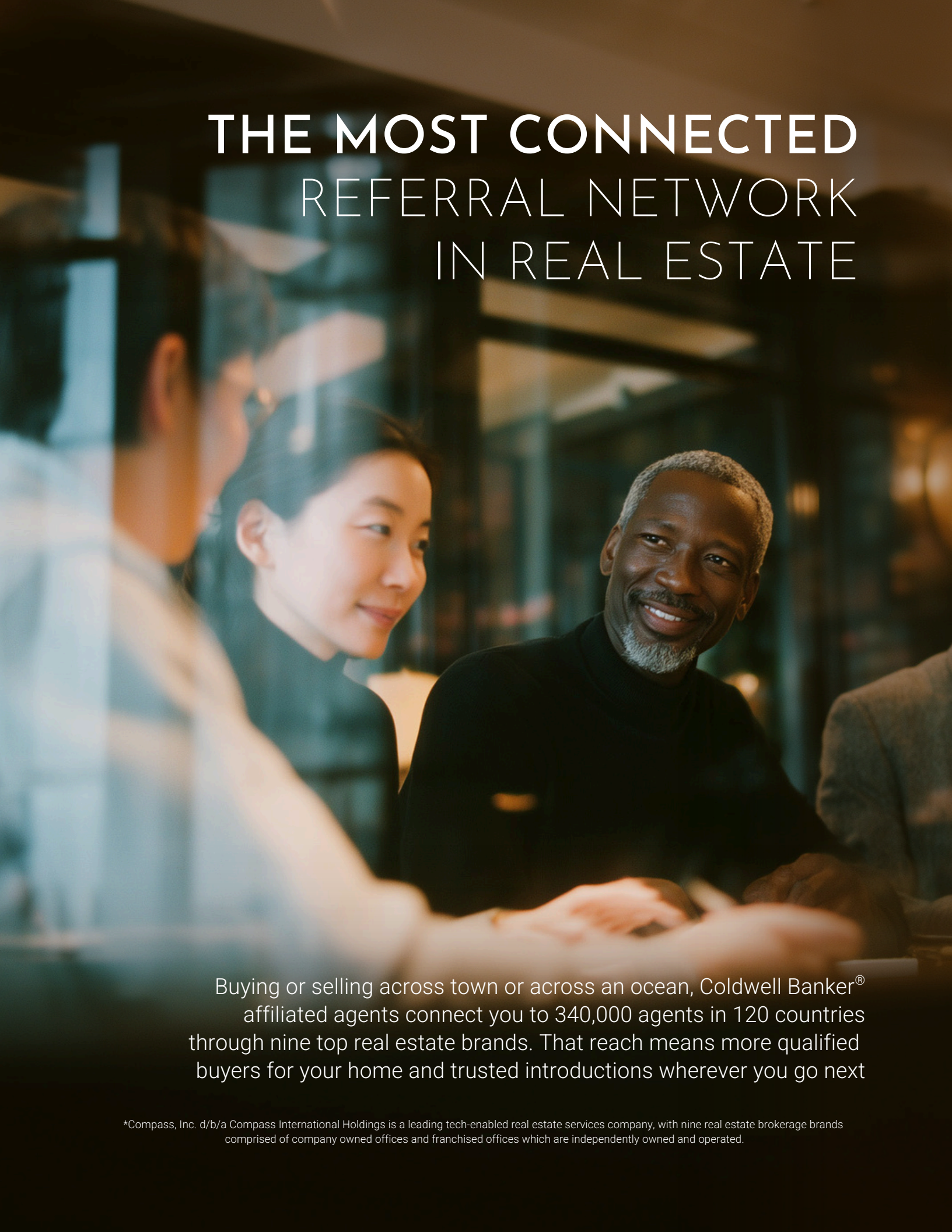
in sales volume[1].

Coldwell Banker affiliated agents handled

449,698

transaction sides in the U.S. in 2025[1].

1. Based on Coldwell Banker Financial Data 01/01/2025-12/31/2025. 2. As of 12/31/2025. 3. As of 4/21/2026.



THE MOST CONNECTED REFERRAL NETWORK IN REAL ESTATE

Buying or selling across town or across an ocean, Coldwell Banker® affiliated agents connect you to 340,000 agents in 120 countries through nine top real estate brands. That reach means more qualified buyers for your home and trusted introductions wherever you go next

*Compass, Inc. d/b/a Compass International Holdings is a leading tech-enabled real estate services company, with nine real estate brokerage brands comprised of company owned offices and franchised offices which are independently owned and operated.

BUILT ON **TRUST**

Move forward with a partner that champions ethics, equity and excellence in real estate.

#1

IN TRUSTWORTHINESS*

The Coldwell Banker® brand earns top marks for trustworthiness in consumer perception studies.

#1

FOR PROFESSIONALISM*

Consumers rank the Coldwell Banker brand as a leader in professional service delivery.



*Coldwell Banker/Quester Consumer Research April 2025

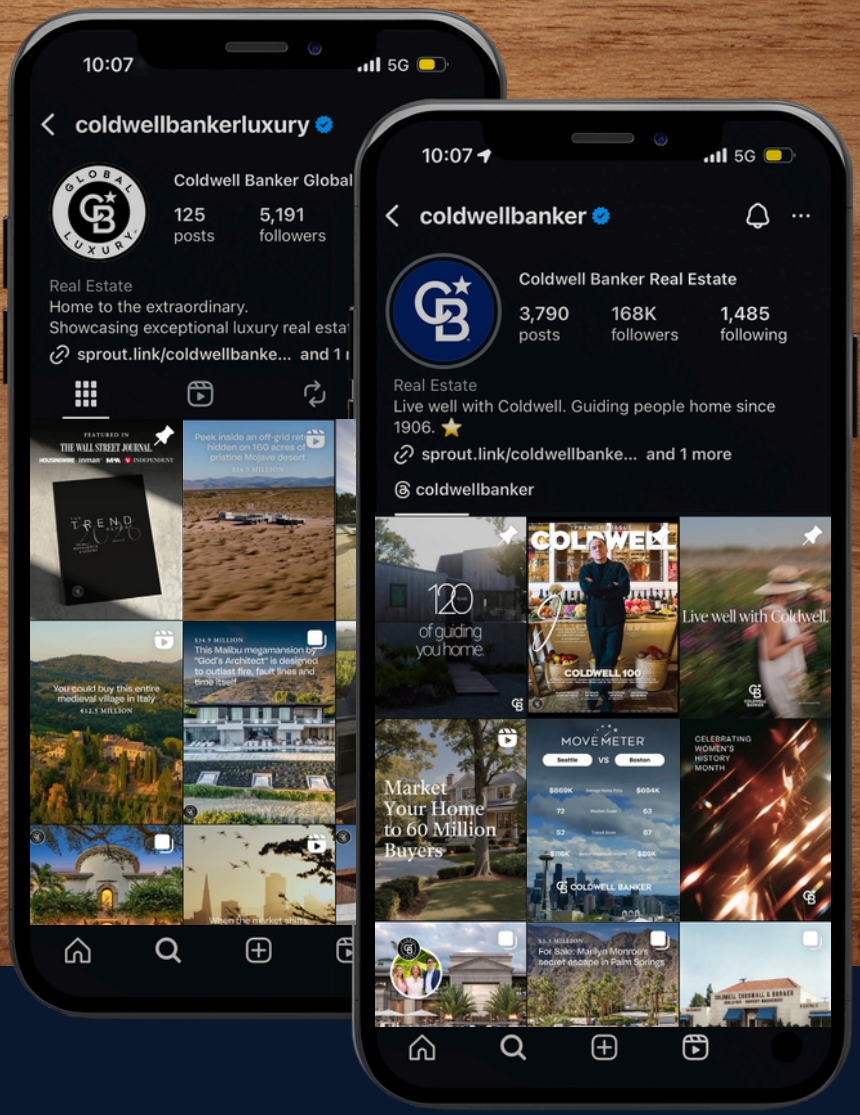
#1 RATED REAL ESTATE ADVERTISING[1]

We are proud to deliver top-rated national network advertising that connects with viewers and has been ranked #1 for 14 years running[1] – leading the real estate industry. The strength of our advertising drives more traffic to **coldwellbanker.com**, generating greater exposure for your home and placing it in front of more buyers.



Brand consideration more than doubled[2] for viewers who saw our football season **Move Meter®** ads.

1. Ace Metrix Scores 2012-2025, Real Estate Category. 2. September 2024 Ace Metrix Consumer Survey.



373+ M
Media impressions[1]

731+ K
Engagements[1]

102+ M
Video views[1]

1.76+ M
Link clicks[1]

1.34+ M
Worldwide followers[1]

UNMATCHED **VISIBILITY**

When you list with me, your home benefits from the reach, credibility and influence of a truly global brand. From a powerful social media presence to extensive news exposure, the Coldwell Banker® brand creates meaningful visibility that helps your property stand out, attract qualified attention and build buyer confidence. The brand was mentioned an average of **75 times a day** in the news in 2025, reaching **4.78 billion consumers[2].**

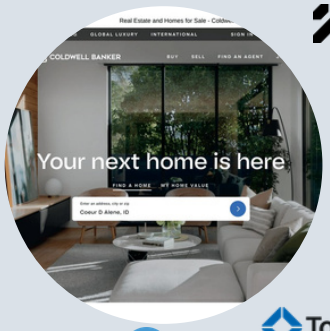
With sophisticated marketing assets and the authority of a world-class name behind your listing, your home gains more than exposure – it gains momentum, positioning you for informed decisions and the best possible result.

1. 2025 Sprout Social, Listing Concierge for the U.S. Coldwell Banker System and Media Agency Reporting. 2. Cision, a media monitoring company, 2025.

POSITIONING
YOUR PROPERTY

Great marketing doesn't wait – it works. My 360˚ plan includes a powerful fusion of strategies and tools to actively promote your home where buyers are looking: online, in your community and across the country. Potential buyers aren't found by chance. They're targeted through an approach that's comprehensive, connected and customized.







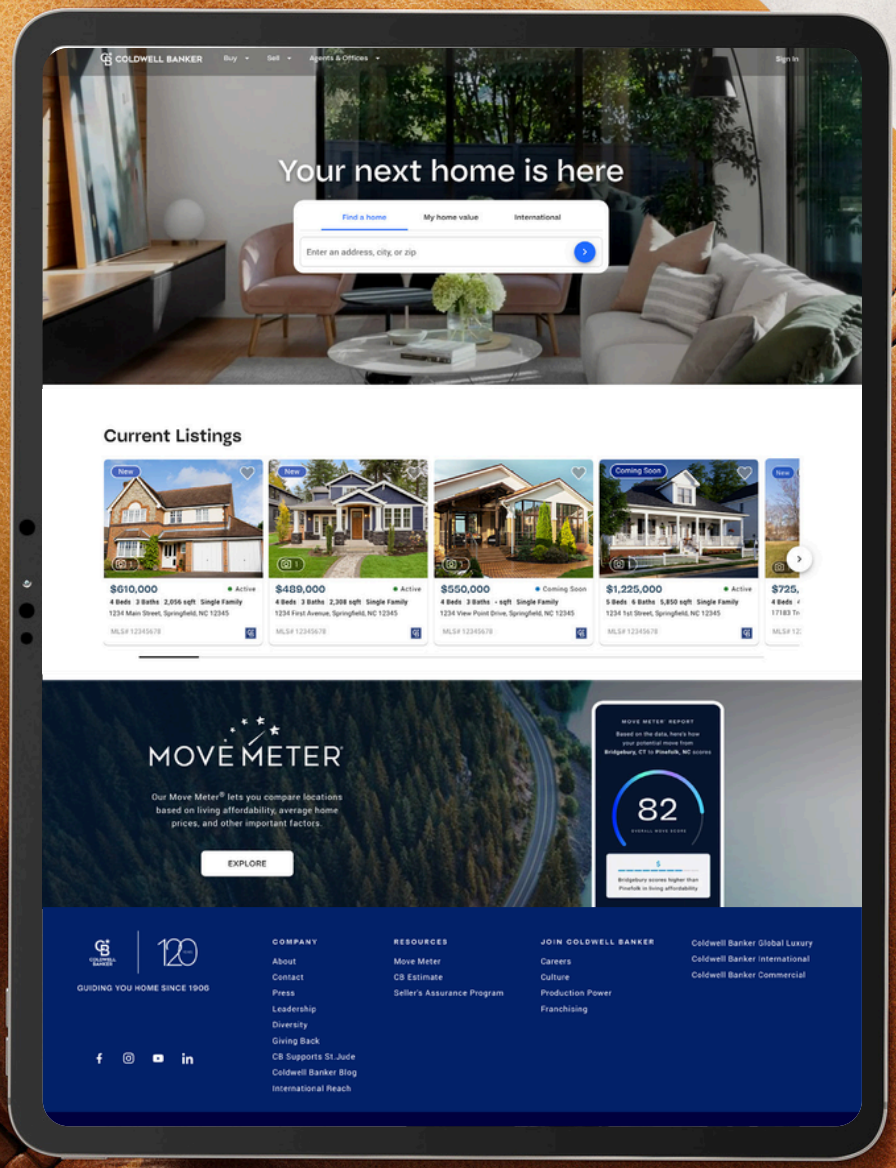
FLIPCOMP
LUXURY REAL ESTATE
CoreLogic
Zonda
ylopo
THE Real Estate Book
Juwai.com
trulia
zumper
Rent.
Point2
kahping.com
HomeSpotter.
TotalExpert
renthop
HarmonHomes.com
FindAPlace4Me
realtor.com
RENTRANGE
LotNetwork.com
The One Site for HomeSites
BREAKTHROUGH BROKER
Assist2Sell
Rentberry
DreamHomeList
powered by OSI Express, Inc.
USHUD.com
America's Real Estate Network
redefy
REAL ESTATE
Nestigator
Zillow
LISTINGS TO LEADS
HomeSteps
Freddie Mac Homes
Nest
NestReady
MHBay.com
PNC
foreclosure.com
HomeBidz
parkbench.com
Get to know your neighborhood
PROPSTREAM
CA HomePriceTrends
PROPERTY SIMPLE
MASHVISOR
EQUATOR
FINANCIAL SOLUTIONS
HomeValue STORE
HOMES & Land
RADIUS
Commercial Real Estate
IDEALESTATE
HOME2.me
wikiREALTY
PropertyShark
Homes.com
Apartment List
nobbas
ADWERX
MoveTube!
LakeHomesUSA.com
RiverHomesUSA.com | OceanHomesUSA.com
NewHomeSource
DIGIPROPZ



TURN FIRST IMPRESSIONS **INTO LASTING INTEREST**

Beautiful images create emotional connections. I use expert photography and smart staging to bring your home's standout features to the forefront.

Through a professionally produced photo slideshow, I will capture buyer attention and drive interest.



YOUR HOME TAKES CENTER STAGE

Leveraging the Coldwell Banker® brand's reach and my marketing expertise, I'll help your home get the attention it deserves across the channels buyers trust. I'll highlight its most compelling features and showcase it on some of the world's most visited real estate websites, including **coldwellbanker.com**. With 52% of buyers finding their home online*, exposure like this means everything.

COLDWELLBANKER.COM
HOMEFINDER.COM
HOMES.COM®
HOTPADS.COM
REALTOR.COM®
REDFIN.COM
TRULIA.COM
ZILLOW.COM

*National Association of REALTORS® 2025 Home Buyers and Sellers Generational Trends Report.

INFONOW

The easiest way for buyers to discover your home!

WHY SELLERS LOVE IT

- **Instant property info** delivered right to buyers' phones
- **Audio tours available 24/7** - no scheduling, no pressue
- **On-the-spot payment estimates** using today's interest rates and their chosen down payment
- **Keeps buyers engaged longer**, boosting interest and potential offers
- **Tracks buyer engagement** for seller reports

COLDWELL BANKER'S INFORMATION HOTLINE:

- 208-544-4663 (North Idaho)
- 509-348-4663 (Eastern Washington)

HOW IT WORKS

Buyers simply call the INFO NOW number or scan the QR code and receive:

- A complate audio tour of your property
- Key features and highlights
- Estimated monthly payment breakdowns

EXCLUSIVE SELLER ADVANTAGE

Capturing buyers the moment they fall in love with your neighborhood. Our exclusive InfoNow tool puts home specs, financing, and instant agent connection right at a buyer's fingertips—an exclusive advantage empowering our "**Live Well with Coldwell**" commitment.





TAILORED **SHOWINGS**

There are options when it comes to getting your home seen. From traditional open houses – one of the best ways for buyers to envision their future in every room – to broker-only open houses, and virtual and private showings, I will recommend the approach that best suits your property, your goals and the current market.

*48% of buyers attended an open house during their home search according to the National Association of REALTORS® 2025 Profile of Home Buyers and Sellers.



DEDICATED
DIGITAL SHOWCASE

To promote your home effectively in today's competitive market, I'll create a custom single-property website that puts your home front and center, without the clutter of competing listings or distracting ads.



PRINT THAT **IMPRESSES**

Professionally printed brochures and other assets will present your home with striking photography – leveraging the tactile power of print to command attention, convey quality and stay in buyers' hands longer. I'll use these high-quality materials to leave a lasting impression and keep your property top of mind.

TARGETED **REACH**

Your property will be showcased through email campaigns designed to reach qualified buyers and my extensive network – to ensure your home is presented directly to a refined audience positioned to take action.



ADDITIONAL SUPPORT FROM START TO FINISH

The Coldwell Banker® brand is there for you in all aspects of the home sale process. If you need mortgage, insurance, warranty or title services, we can share several trusted options for you to consider. You're always free to use any providers you prefer.

MORTGAGE SERVICES

If you're also interested in finding your new dream home, I can connect you with a mortgage broker that offers fantastic customer service and a fast, simple process.

INSURANCE SERVICES

I have connections with a variety of insurance companies that offer competitive rates on homeowners, condominium, renters, automobile, second home, vacant home and umbrella coverage.

WARRANTY SERVICES

A home warranty provides that extra measure of security that makes buyers feel more comfortable and confident in the purchase of your home.

TITLE SERVICES

I can recommend a title provider that will research and resolve title issues to help ensure your transaction closes smoothly and on time.

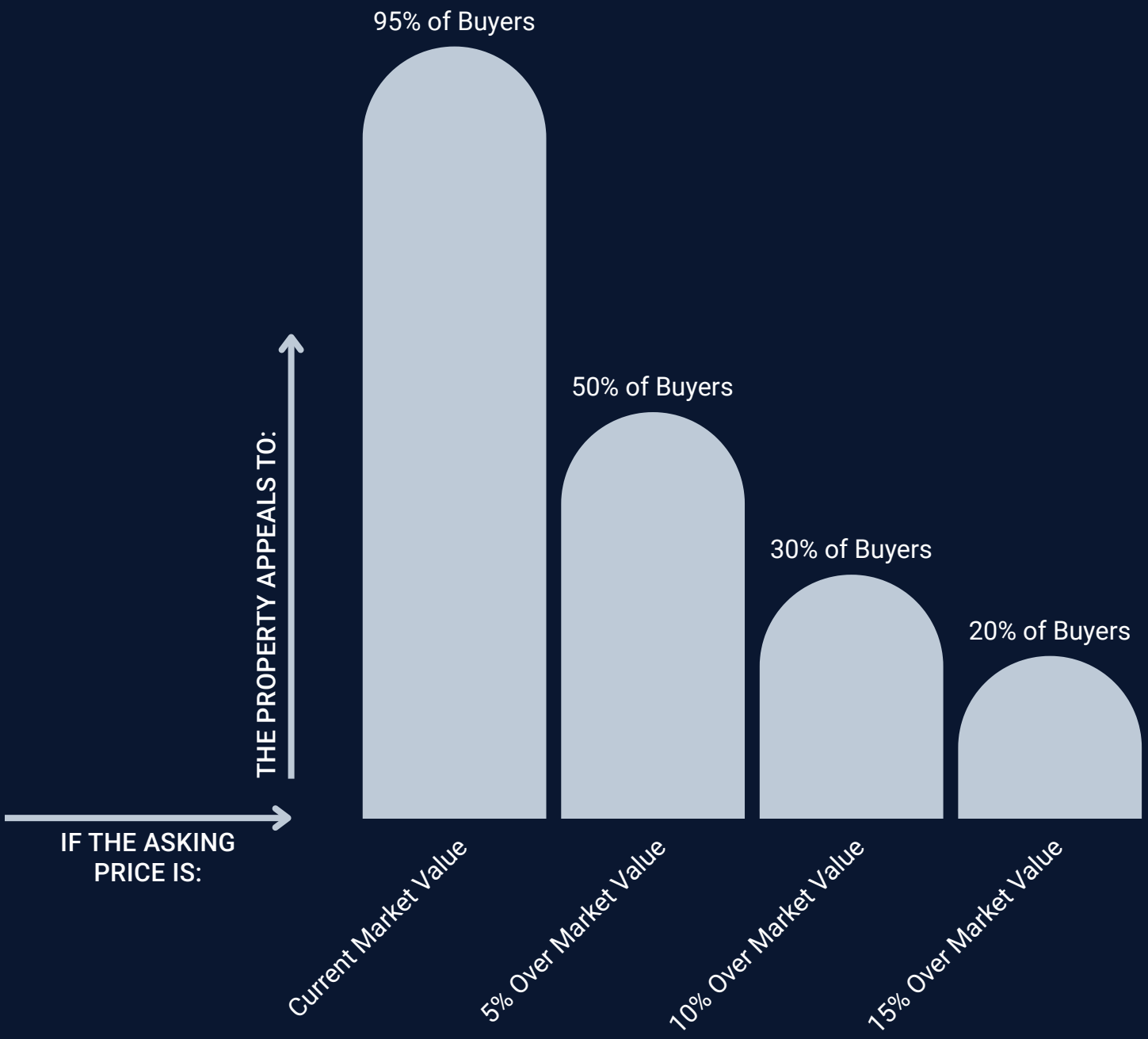




YOUR HOME'S **VALUE**

Using a comparative market analysis (CMA) report – which pulls data from the multiple listing service based on buyer and seller activity in your area – I'll develop a competitive pricing strategy that signals your home's value and generates buyer excitement. It includes intelligence on homes like yours that are off, on and pending in the market.

PRICING RIGHT





CHAMPIONING YOUR BEST INTERESTS

To get the most out of your home sale – and avoid putting yourself at a disadvantage – you're going to want an agent who knows how to negotiate. It's my job to get you the best possible price. And with data from my comparative market analysis and my tried-and-tested negotiation techniques, I'll present your home's value confidently and work to support the strongest possible position during negotiations.



BUYER'S AGENT **COMPENSATION**

Whether to offer compensation to a buyer's agent, and the amount of compensation you may decide to offer, is purely your choice. There is no legal or other obligation to offer such compensation.

HOW A BUYER'S AGENT IS PAID IF YOU OFFER COMPENSATION

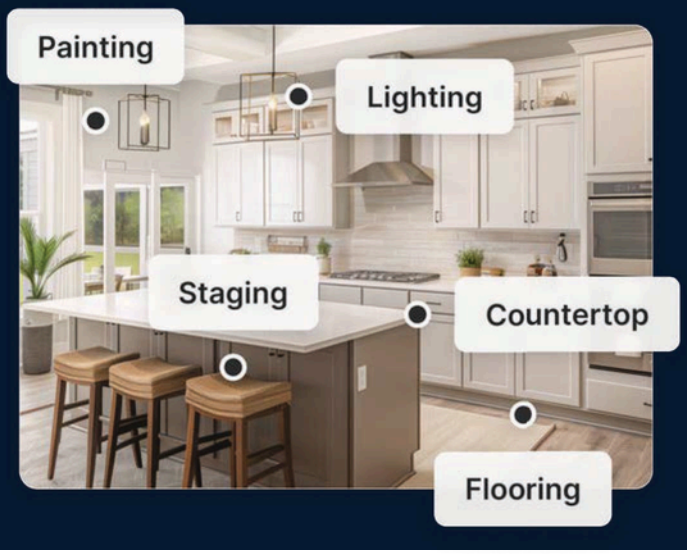
1. You have offered to pay the commission due to the buyer's agent. In this case, the commission obligation will be paid by you out of the funds paid to purchase your home.
2. You have offered compensation consisting of only a portion of the commission due to the buyer's agent. This would require the buyer to pay any portion of the commission not paid by you. Alternatively, the buyer could condition the purchase offer on you paying the full commission obligation.

HOW A BUYER'S AGENT IS PAID IF YOU DO NOT OFFER COMPENSATION

1. You have not offered to pay any portion of the commission owed to the buyer's agent. In this case, the buyer can include a requirement that you pay the commission obligation as part of the offer made on your property.
2. You do not agree to pay the buyer's agent commission, in which case the buyer would be responsible for the commission.

MARKET READY CONCIERGE

POWERED BY NOTABLE



Get you home market-ready for $0 upfront[1]

Cover listing prep projects now - staging, repairs, painting, flooring - and repay when your home sells.[1]

- **Access up to $75k** in minutes
- **No impact on credit** to apply or access funds
- **Use any contractor** or home improvement vendor

HOW IT WORKS:

Unlock funds

Check your offer with a quick application

Pay for improvements

Fund most home-selling expenses with no contractor or vendor restrictions

Repay at closing

Repay through a simple step when your home closes[1]

See what you qualify for at:

notablehome.com/myconcierge

Excellent

Trustpilot

As of 06/16/2026

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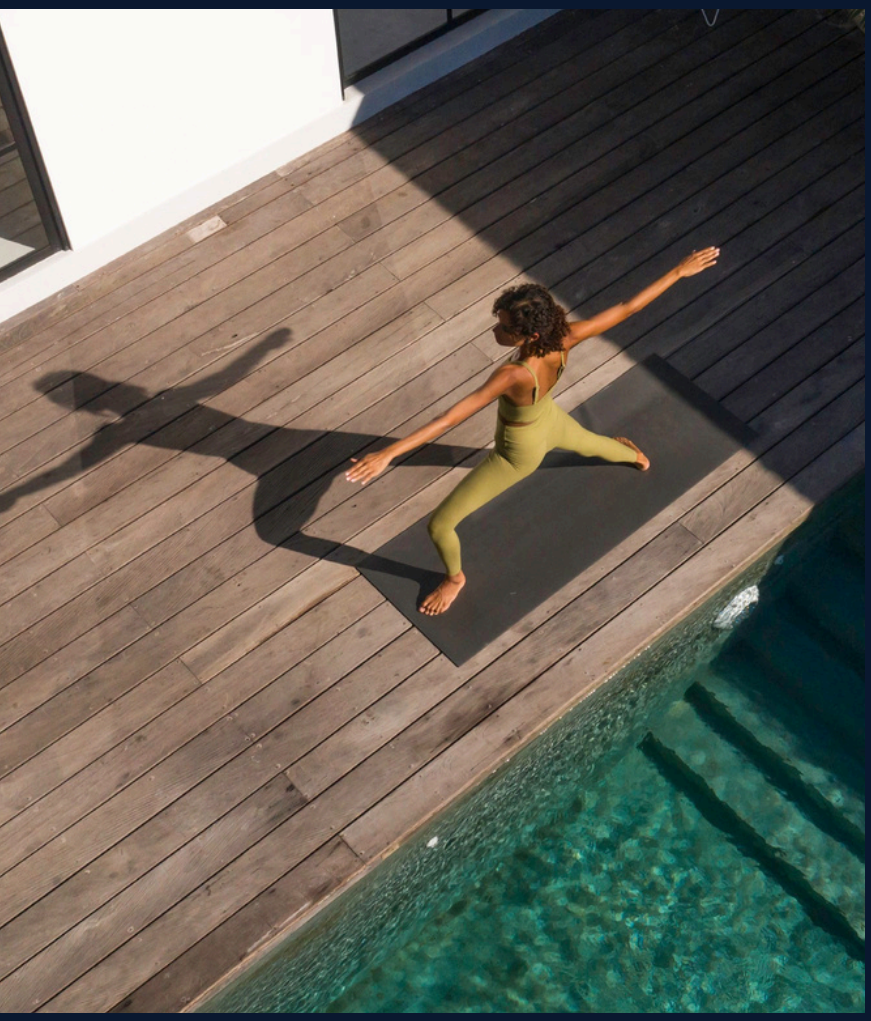
[1]Interest applies. Loan funds, interest, and fees are due upon closing of the sale of your seller's home, termination of your seller's listing agreement, loan acceleration or twelve months after origination, whichever is sooner. Notwithstanding the Loan Repayment Date, an origination fee will apply and interest continues to accrue until the loan is repaid in full. Subject to the terms and conditions of your seller's loan agreement with Notable Finance, LLC.

[2]Rules & Exclusions apply. No guarantees or warranty of results are provided. Subject to additional terms and conditions. Interest may apply. All property enhancement services are provided by the applicable service providers.

[3]An origination fee of $499 is deducted from available credit upon first draw and is only charged if the borrower draws loan funds. As a payment example, a $25,000 loan with a 12.99% interest rate results in $26,310.88 due at closing, assuming funds were drawn in month one and repayment was made in month three. If the loan funds were outstanding for the full term of twelve months, the total due at closing would be $28,746.50.

[4]The Concierge loan program is provided by Notable, a company engaged through a services agreement with affiliated companies of Compass International Holdings. Compass International Holdings is the ultimate parent company of the listing brokerage, and of the franchisors who are making the offering available to franchisee members of their networks. Concierge loans are made by either Notable Finance, LLC (NMLS# 1824748), an affiliated lender of Notable Finance, LLC, or Quorum Federal Credit Union. Notable Finance, LLC loans are made or arranged pursuant to a California Finance Lenders Law license. Loan eligibility is not guaranteed, credit limits vary, and all loans are subject to credit approval and underwriting by Notable. Neither Compass International Holdings, nor any of its respective franchisees, affiliated brokerages, or affiliated companies, is providing loans, or any property enhancement product or service in connection with the Concierge program. Fees or interest may apply. Subject to the terms of your loan agreement, as well as Notable's terms and conditions (Notablehome.com/terms). This information is provided for informational purposes only and is not a solicitation, recommendation, offer or promise to provide services. Neither Compass International Holdings nor its affiliated brokerages, franchisees or affiliated companies are offering legal, financial or other professional advice.

Live well with Coldwell.℠



When selling your home, you deserve an agent who understands its unique story and values it as much as you do.

We'll present it through world-class marketing paired with intelligent pricing to position your home effectively. We're here to support your vision and help you make well-guided decisions.

With the unmatched resources of the Coldwell Banker® brand, I'll craft a strategy designed to:

- Deliver proven, powerful and personal service
- Maximize your home's value by securing the best possible price and terms
- Ensure a seamless path to closing with confidence and peace of mind

Let's get started.

COLDWELL BANKER

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GLOSSARY

As we move through your home sale, you may come across some unfamiliar terms. I'm always here to answer questions, but you may find the quick explanations below helpful in the meantime.

ADJUSTABLE RATE MORTGAGE (ARM): A mortgage with an interest rate that changes over time, in line with movements in a financial index.

ADJUSTMENT PERIOD: The length of time between interest rate changes on an ARM. For example, a loan with an adjustment period of one year is called a one-year ARM, meaning that the interest rate can change once a year.

AMORTIZATION: Repayment of a loan in installments of principal and interest, rather than interest-only payments.

APPRAISAL: An estimate of the property's value.

ASSESSED VALUE: The value placed on a property for purposes of taxation.

ASSUMPTION OF MORTGAGE: A buyer's agreement to assume the liability under an existing note that is secured by a mortgage or deed of trust. The lender must approve the buyer in order to release the original borrower (typically the seller) from liability.

BALLOON PAYMENT: A lump sum principal payment due at the end of some mortgages or other long-term loans.

BUY-DOWN: A permanent buy-down is prepaid interest that brings the note rate on the loan down to a lower permanent rate. A temporary buydown is prepaid interest that lowers the note rate temporarily on the loan, allowing the buyer to more readily qualify and increase payments as income grows.

CAP: The limit on how much an interest rate or monthly payment can change, either at each adjustment or over the life of a mortgage.

CASH RESERVES: The amount of the buyer's liquid cash remaining after making the down payment and paying all closing costs.

CC&RS OR COVENANTS, CONDITIONS AND RESTRICTIONS: A recorded document that controls the use, requirements and restrictions of a property.

COMMITMENT PERIOD: The period of time during which a loan approval is valid.

CONDOMINIUM: A form of real estate ownership in which the owner receives exclusive title to a particular unit and shares ownership in certain common areas with other unit owners. The unit itself is generally a separately owned space whose interior surface (walls, floors and ceiling) serve as its boundaries.

CONTINGENCY: A condition that must be satisfied before a contract is binding. For example, a sales agreement or offer may be contingent upon the buyer obtaining financing.

CONVERSION CLAUSE: A provision in some ARMs that enables home buyers to change an ARM to a fixed rate mortgage, usually after the first adjustment period. The new fixed rate is generally set at the prevailing interest rate for fixed rate mortgages. This conversion feature may involve an extra charge.

COOPERATIVE: A form of multiple ownership in which a corporation or business trust entity holds title to a property and grants occupancy rights to shareholders by means of proprietary leases or similar arrangements.

CRB OR CERTIFIED RESIDENTIAL BROKER: To be certified, a broker must be a member of the National Association of REALTORS®, have five years of experience as a licensed broker and have completed required Residential Division courses.

DEBT RATIOS: The comparison of a buyer's housing costs to his or her gross or net effective income and the comparison of a buyer's total long-term debt to his or her gross or net effective income. The first ratio is the housing ratio and the second is the total debt ratio.

DEED: A document which, when properly executed and delivered, conveys title of real property.

DISCLOSURE: To make known or public. By law, a seller of real property must disclose facts which affect the value or desirability of the property.

DISCOUNT POINTS: A negotiable fee paid to the lender to secure financing to the buyer. Discount points are interest charges paid up-front to reduce the interest rate on the loan over the life or a portion of the term.

DUE-ON-SALE CLAUSE: A clause that requires a full payment of a mortgage or deed of trust when the secured property changes ownership.

EARNEST MONEY: The portion of the down payment delivered to the seller or escrow agent by the purchaser with a written offer as evidence of good faith.

EASEMENT: A right to use all or part of the land owned by another for a specific purpose. For example, an easement may entitle the holder to install and maintain sewer or utility lines.

ENCUMBRANCE: Anything that affects or limits the ownership of real property, such as mortgages, liens, easements or restrictions of any kind.

EQUITY: The difference between what is owed and the amount for which the property could be sold.

ESCROW: A procedure in which a third party acts as a stakeholder for both the buyer and the seller, carrying out both parties' instructions and assuming responsibility for handling all of the paperwork and distribution of funds. An escrow fee, typically paid by the buyer, is charged by the title company to service the transaction and to escrow money and documents.

FEDERAL HOME LOAN MORTGAGE CORPORATION (FHLMC): Often referred to as "Freddie Mac," it purchases loans from savings and loan lenders within the Federal Home Loan Bank Board.

FEDERAL NATIONAL MORTGAGE ASSOCIATION (FNMA): Popularly known as "Fannie Mae," it purchases and sells residential mortgages insured by the FHA or guaranteed by the VA, as well as conventional home mortgages.

FEE SIMPLE: An estate in which the owner has unrestricted power to dispose of the property as he or she wishes, including leaving by will or inheritance.

FHA LOAN: A loan insured by the Federal Housing Administration (of the Department of Housing and Urban Development).

FIXED RATE MORTGAGE: A conventional loan with the same interest rate for the life of the loan.

FIXTURES: Personal property that is attached to real property and is legally treated as real property while it is attached – such as light fixtures, window treatments and medicine cabinets.

FORECLOSURE: The legal process in which mortgaged property is sold to pay the loan of the defaulting borrower.

FULLY INDEXED RATE: The interest rate on an adjustable-rate mortgage (ARM) after the intro period ends, calculated as a market index plus your loan's margin.

GIFT LETTER: A letter from a relative stating that an amount will be gifted to the buyer and that said amount is not to be repaid.

GOVERNMENT NATIONAL MORTGAGE ASSOCIATION (GNMA): Known as "Ginnie Mae," a governmental part of the secondary market that deals primarily with recycling VA and FHA mortgages, particularly those that are highly leveraged.

GRADUATED PAYMENT MORTGAGE: A residential mortgage with monthly payments that start at a low level and increase at a predetermined rate.

HOME WARRANTY PLAN: Protection against failure of mechanical systems within the property and usually includes plumbing, electrical, heating and cooling systems and installed appliances.

INDEX: A measure of interest rate changes used to determine changes in an ARM's interest rate over the term of the loan.

INITIAL INTEREST RATE: The introductory interest rate on a loan, which signals that there may be rate adjustments later in the loan.

JOINT TENANCY: An equal, undivided ownership of property by two or more persons. Upon the death of any owner, the survivors take the decedent's interest in the property.

JUMBO LOANS: Mortgage loans that exceed the loan amounts acceptable for sale in the secondary market. Jumbos are packaged and sold differently to investors and have separate underwriting guidelines.

LIEN: A legal hold or claim on a property as security for a debt or charge.

LIST-TO-SALE RATIO: The ratio between the price at which a property is listed and the amount for which it is actually sold.

LOAN COMMITMENT: A written promise to make a loan for a specified amount on specified terms.

LOAN-TO-VALUE RATIO: The relationship between the amount of the mortgage and the appraised value of the property, typically expressed as a percentage of the appraised value.

LOCK-IN: The fixing of an interest rate or points at a certain level, usually during the loan application process. It is typically fixed for a specified amount of time, such as 20 to 30 days or some other period of time determined by the lender.

MARGIN: The number of percentage points the lender adds to the index rate to calculate the ARM interest rate at each adjustment.

MORTGAGE (DEED OF TRUST): A legal document that provides security for repayment of a promissory note.

MORTGAGE INSURANCE PREMIUM (MIP): The mortgage insurance required on FHA loans for the life of said loan. The MIP is either paid in cash at the time of closing or financed over the course of the loan.

MULTIPLE LISTING SERVICE (MLS): The pooling in a central bureau of all properties for sale. The listings are held individually by members of a group of real estate brokers.

NEGATIVE AMORTIZATION: Occurs when monthly payments fail to cover the cost of the interest on a loan. The interest that is not covered is added to the unpaid principal balance, meaning that even after making several payments the borrower could owe more than at the beginning of the loan. Negative amortization may occur when an ARM has a payment cap that results in monthly payments that are not high enough to cover the interest.

ORIGINATION FEE: A fee or charge for work involved in evaluating, preparing and submitting a proposed mortgage loan. The fee is limited to 1% for FHA and VA loans.

PITI: The term for a mortgage payment that includes principal (P), interest (I), taxes (T) and insurance (I).

PLANNED UNIT DEVELOPMENT (PUD): A zoning designation for property developed at the same or slightly greater overall density than conventional development, often with improvements clustered between open or common areas. Use may be residential, commercial or industrial.

POINT: An amount equal to 1% of the principal amount of the investment or note.

PRE-APPROVAL: When a borrower has completed a loan application and provided debt, income and savings documentation which an underwriter has reviewed and approved. A pre-approval is usually done at a certain loan amount and makes assumptions about what the interest rate will actually be at the time the loan is made, as well as estimates for the amount that will be paid for property taxes, insurance, etc.

PREPAYMENT PENALTY OR CLAUSE: A fee charged to a borrower who pays a loan in full before the stated due date.

PRIVATE MORTGAGE INSURANCE (PMI): Insurance written by private companies to protect the lender against loss if the borrower defaults on the mortgage. PMI is often required on mortgage loans in which less than 20% has been put forth for the down payment. Depending on the conditions of the mortgage, the borrower may request cancellation of PMI when equity in the property reaches 20%.

PURCHASE AGREEMENT: A written document in which the purchaser agrees to buy certain real estate and the seller agrees to sell under stated terms and conditions. Also called a sales contract, earnest money contract or agreement for sale.

RATE GAP: The difference between the current rate and the rate to which it could adjust on an ARM.

REALTOR®: A real estate broker or sales associate active in a local real estate board affiliated with the National Association of REALTORS®.

RECORDING FEE: Charged by the County Clerk to record documents in the public records

REFINANCE: A new loan with new terms, interest rates and monthly payments that completely replaces your current mortgage.

REGULATION Z: The set of rules governing consumer lending issued by the Federal Reserve Board of Governors in accordance with the Consumer Protection Act.

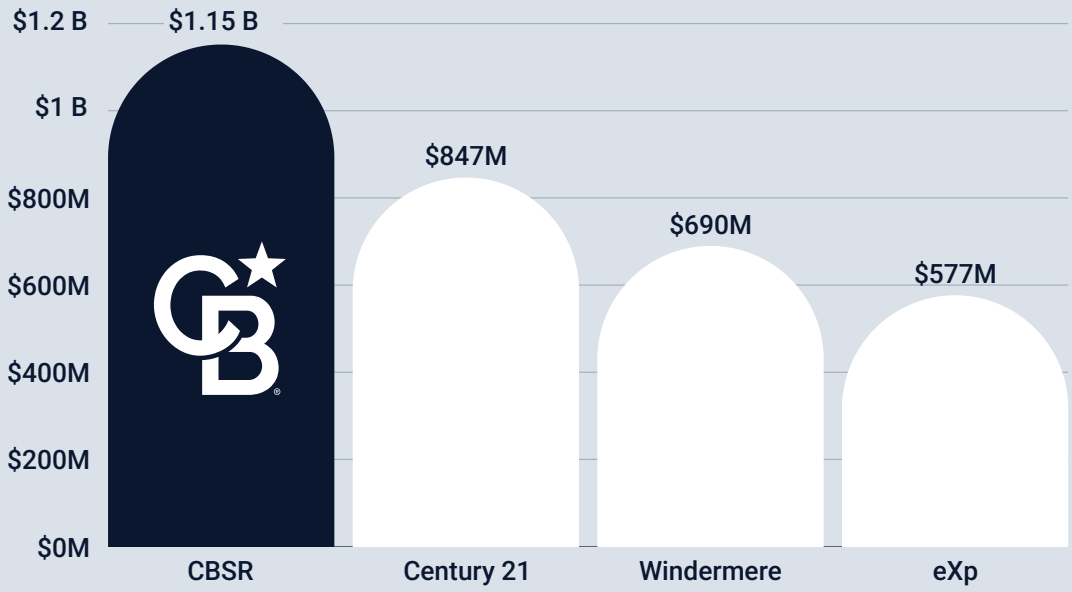
SHORT SALE: The sale of a home for less than the balance remaining on the homeowner's mortgage.

TENANCY IN COMMON: A type of joint ownership of property by two or more persons with no right of survivorship.

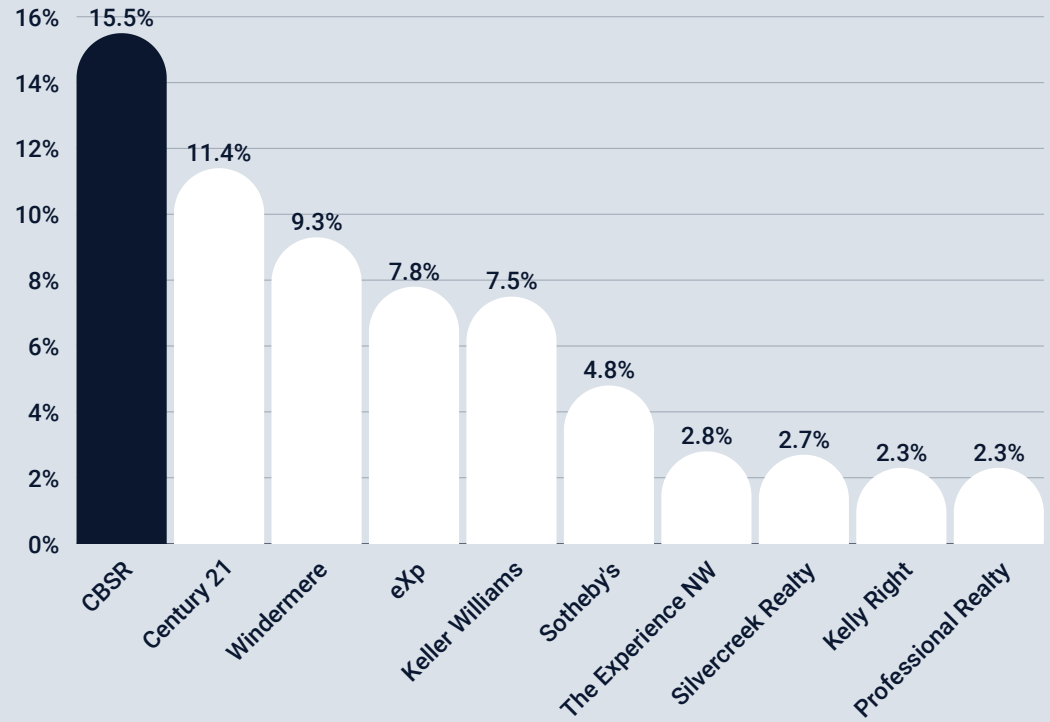
TITLE: The rights of ownership recognized and protected by law. It is a combination of all elements that constitute the highest legal right to own, possess, use, control, enjoy, transfer and dispose of real estate.

2025 SALES VOLUME

MARKETPLACE LEADERS



MARKET SHARE



Representation is of data obtained from CdA MLS records & internal sales information closed in 2025.
Neither the CdA MLS nor CBSR guarantees it is in any way responsible for the accuracy of the data. Brokerage names have been abridged.

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