



Sheryll Rainey, REALTOR®

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*Buy Your Home
With Less Hassle*

- Real Estate Guidance -



Missoula • Florence • Hamilton
Polson • Kalispell

Home Buying Process

1. Hire Agent you Trust

- No Cost to Buyer
- Seller Agent vs. Buyer Agent
- Market Expert/Negotiator
- Experienced Problem Solver
- Needs Analysis



2. Consult with Lender

- Know Your Budget/Costs
- Get Pre-Approved
- Avoid Disappointment
- Be More Competitive



4. Make Offer

- Negotiate Terms: Price, Seller Concessions, Contingencies, Closing Date, Etc.
- Sign Disclosures



3. Property Search

- Online/Personal App
- Broker Listings Before Market
- Open Houses/Drive-Bys
- In Person & Virtual Showings



5. Contract Deadlines

- Deposit Earnest Money
- Due Diligence: Inspection, Appraisal, Insurance, Title...
- Contractor Bids (if necessary)



6. Closing

- Schedule Utilities
- Final Under-Writing
- Closing Disclosure
- Sign at Title Co. (ID & Funds)
- Recording & Receive KEYS!

Professional Real Estate Designations

Buyers and Sellers of real estate can benefit profoundly by using agents with professional designations. Active, engaged, professional REALTORS® take the time to increase their education to better serve their clientele. Agents with designations sell far more real estate and earn thousands of more than other agents and have the potential to make thousands of dollars more for their clients. Designations are awarded by the National Association of REALTORS® to those agents who take the required classes and stay current with their education.

These are the designations I currently hold:



The SRS designation is a Seller Representative Specialist. It allows agents to have a strong knowledge of issues that can and do affect sellers. These issues extend from vital and legal disclosures to marketing and good pricing.



Life. On your terms.™

SRES is a Senior Real Estate Specialist. Agents learn techniques required to help seniors with their real estate needs. Issues facing seniors can be overwhelming as they transition into a less active lifestyle. Dealing with technology, downsizing belongings, deferred maintenance, aging and relocation to family or assisted living are areas that an SRES can assist seniors with.



The Accredited Buyer Representation (ABR) know how to best represent the needs of buyers using skills that range from fair pricing to knowledge of mandatory disclosures and how to negotiate repairs. They also know how to best deal with lenders and their requirements. These days, buyers often shop for a home online and often call the listing agent. Buyer's need their own representation as opposed to an agent who tries to represent the interest of both buyer and the seller.



A Certified Negotiation Expert is an agent trained to negotiate real estate contracts to find solutions that will work well for both the buyer and seller of properties. These agents must be creative, knowledgeable and able to see both sides of the issue. A strong negotiator is the strongest ally to have during negotiations.



The many homes in this prestigious collection are represented by agents who specialize in luxury real estate and deploy sophisticated marketing strategies to showcase homes to a global community of affluent buyers. Their hallmark superior service is driven by a seamless blend of experience, technology and international reach. When looking for a luxury real estate property, it is critical to find an agent who understands your specific needs.

About Me

Having a place to call home has always been of paramount importance for me. Your home is your haven and safe place. “Making the match” assisting people in finding their haven or helping them sell their home so they can move on gives me the greatest joy. I truly listen to my clients and take the time to get to know them. My knowledge, integrity and intuitiveness are tremendous assets in helping people find/define their dream home or next step. Those qualities, in combination with my recognition of the importance of home, make me a natural REALTOR®. Buying or selling a home is a big decision and can be very overwhelming. I guide you through the transaction process, hoping to make your experience as stress-free as possible and exciting! To be a part of that journey is an honor I hold dear.

In today’s every-changing and frenetic market climate, I am honest in my advice and realistic in my approach. My knowledge and experience expands to residential, ranch, and land sales.

Originally from back East, I worked in New York for a time before moving to San Diego in 1978. My work experience included 16 years in the marketing field. Eventually, I moved to the small mountain town of Julian where I resided for 35 years. I married, raised my family, had a successful salad dressing business and pursued my passion for real estate.

Like so many of you, I longed to move closer to my kids and grandkids, and I decided to finally take the plunge. Starting over is challenging and exciting! I have wanted to move to NW Montana for a very long time, thus starting a new chapter in my life – and I am so glad I did. Being near my family is a blessing & living in Montana is a dream come true!

I have been very fortunate to work with a terrific group of people throughout my 19 years in real estate. I am delighted to be a part of ERA Lambros Real Estate’s team!

Testimonials

How can we thank you enough for all you did to help us buy and sell our beautiful homes. We are so grateful for the thoughtfulness you showed and all the extra time and energy you put into the entire process! You are the best!

-Pamela & Larry Allen

Thank you so much for everything you've done to facilitate the sale of our home. Your professionalism, perseverance, persuasiveness and great negotiating skills are unrivaled!! Aside from being "the best" realtor, we consider you our friend. Thank you again for your hard work.

-David & Terry Homiston

Thank you for working so hard to help us buy a home that we have wanted for a long time...and then selling ours! Thank you for making personal sacrifices and for putting your client's needs above your own. We are grateful and fortunate to have been able to work with an agent that did everything ethically possible to complete the sale of our homes. We are happy to recommend your services to anyone that is in need of one of the hardest working, ethically motivated real estate agents that we know.

-Bob & Becky Brown

Sheryll Rainey is an outstanding agent who has helped me sell my properties since 2005. Because of the complex nature of my property, a number of problems came up in the process of selling. Sheryll was able to guide me through; she had the experience, patience and expertise to see every deal through to a successful conclusion. She put in long hours and worked hard to make these sales. I truly appreciate Sheryll's help and recommend her for any real estate needs.

-James D. Wilder

It was such a pleasure to work with you! Throughout the entire house search and purchase, you showed knowledge of the business aspects and compassion towards the human concerns. You were right when you said at the beginning that you were certain we would find a house that would be optimal. I appreciated your advice and expertise when suggesting geographic areas, finding comps, preparing the offer, suggesting including a letter to the sellers, choosing an excellent home inspection team, reminding me of deadlines, and helping with the request for repairs. All of the documents were promptly emailed to me so that I could sign them online. You made everything work smoothly even though I was 1000 miles away!

Also, we really enjoyed the wonderful wine and the yummy bread. That was very thoughtful of you!

-Marisa McMillen

Managing Partner – Lucent Enterprises

Testimonials

Many thanks, Sheryll, for doing an outstanding job helping me sell my house. Your knowledge of the area was immeasurable in comparing other sales with mine. This allowed us to reach an equitable price which in turn led to a quick sale. I also appreciated your recommendations on workers to accomplish the projects that needed to be done after the inspections. I could never have done it without you. I appreciate the job you did for me.

-Sharron Brooks, retired Julian teacher

We are so grateful for our REALTOR®, Sheryll Rainey, who helped us find the perfect Julian home in 2015.

Living in Julian would be new to us, so having Sheryll be so knowledgeable and available was an asset. She drove us around town for over a year; and was so great about answering our questions. She made sure we understood the different neighborhoods, escrow documents, various water systems and districts, and yes, even the septic systems, a novelty from the suburbs of San Diego.

Sheryll is a wonderful communicator and easy to work with. We highly recommend her to anyone searching for a home anywhere in the county.

-Marilee Chauncey & Kren Bruerer

If it were not for Sheryll's expertise in guiding me through the short sale process and her compassion, I would have walked away from the deal and missed out on having my dream home.

-Sherry LaChusa

We take great delight in recommending Sheryll to anyone seeking highly professional real estate service. Her diligence proved successful in our acquisition of our home. Her guidance and ability to communicate with both buyer and seller proved to be invaluable.

-Joan & Norman Rudenberg

Sheryll has been working with us since 2014 and we had trouble qualifying for a property. She gave us leads to help us get our credit back on track. We have successfully done that and a great deal of credit goes to Sheryll for leading us to lenders who actually care. Sheryll has had patience, understanding and caring that we have never experienced in a REALTOR®. We count Sheryll as a friend and not just a REALTOR®.

-Bill & Dee Farrow

TOP 10

Things to Know About the Closing Process

1. Time is of the Essence

- To avoid delays or a postponement of your closing, be sure to respond to real estate agent, lender and escrow officer requests immediately.
- Work closely with these real estate professionals to avoid delays.

2. You Have a Choice

- When it comes to service providers associated with your closing, you have a choice.
- Talk to your real estate professionals to obtain additional information about the various service providers associated with your closing.

3. Protecting Your Personal Information

- As an additional security measure to protect your non-public personal information (NPI), you may receive secure emails from your lender and Insured Titles.
- You will need to follow the instructions for retrieving that information (which will likely require you to create an account) and make sure that you return any information through the secure email system.

4. Loan Estimate (LE)

- The Loan Estimate (LE) will be sent to you within three days of your loan application. You may receive multiple copies of the LE if there is any change in circumstance(s).
- The terms provided on the LE will also appear on the Closing Disclosure (CD). Lenders are required to explain any changes in fees on the CD.

5. Preparing for Closing

- Approximately 10-14 days before you are scheduled to sign your documents you should be prepared to communicate with your real estate professionals. It will be important for you to provide your hazard insurance information.
- NOTE: Wiring instructions will be subject to strict verifications to prevent fraud. Discuss this with us well in advance.

6. Closing Disclosure (CD)

- A closing statement called the Closing Disclosure (CD) will be used for most loan applications. The CD will be sent directly to you, the Buyer, and not your real estate agent.
- The CD is designed to make it easy for you to understand the terms of your loan.

7. 3 Day Review Period

- The CD must be delivered to the Buyer at least three business days prior to signing the documents.
- If the CD is delivered via email it is important to acknowledge receipt to avoid additional delays.
- The CD may also be mailed seven days in advance and does not require proof of receipt.
- This time allows you to share it with your agent, attorney and/or financial advisor and ask questions or get clarifications from your lender about the terms and conditions of your loan.

8. Lender's Policy

- Lenders typically require their borrowers to purchase a Lender's Policy of title insurance for the purchase loan(s).
- The fees are usually based on the amount of the loan(s).
- However, a Lender's Policy protects only the lender's interests should a problem with the title arise.

9. Owner's Policy

- Research the value and importance of an Owner's Policy of title insurance early on in the process of obtaining a loan and closing on the purchase of your home. Typically, the Seller pays for the Buyer's Owner's Title Insurance Policy, providing you with the same protection and peace of mind they received when they bought the property.
- Homebuyers often assume that the Lender's Policy protects them from challenges to their ownership rights in the property being acquired. This is not the case. Instead, the homebuyer's interests are protected by an Owner's Policy. This insurance coverage typically protects against adverse matters such as ownership challenges, errors and omissions in deeds, forgery, and undisclosed heirs, among other things that can occur. Its cost is typically based on the home's total purchase price, and is a one-time fee paid at closing.

10. Ask Questions

- This is one of the most important purchases of your life. Do not be afraid to ask questions of your real estate professionals.


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INSUREDTITLES.COM

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The FAQs of Title Insurance for Homebuyers

For most of us, a home is the largest investment we'll make in our lives. To buy with confidence, get owner's title insurance. It's the smart way to protect your property from legal claims. To help you understand how owner's title insurance works, here are answers to common questions.

What is Title?

Title is your right to own or use your property. Title also establishes any limitations on those rights.

What is a Title Search?

A title search is an early step in the homebuying process to uncover issues that could limit your rights to the property. If a title issue is discovered, most often your title professional will take care of it without you even knowing. After the title search is complete, the title company can provide a title insurance policy.

What is Title Insurance?

If you're buying a home, title insurance is a policy that protects your investment and property rights.

There are two different types of title insurance: an Owner's Policy and a Lender's Policy.

1. An Owner's Policy is the best way to protect your property rights. Either the buyer or seller may pay for this policy. Ask your title professional how it's handled in your area.
2. A Lender's Policy is usually required by the lender and only protects the lender's financial interests.

The buyer typically pays for this policy, but that varies depending on geography. Ask your title professional how it's handled in your area.

Why Should I Purchase Owner's Title Insurance?

Owner's title insurance protects your investment in your property from certain future legal claims regarding ownership of your property. For a one-time fee, you and your heirs* receive coverage for as long as you own your home. The owner's policy also covers potential legal fees and court costs for settling claims covered by your policy.

What Does Owner's Title Insurance Cover?

Sometimes undiscoverable defects can come up after the title search. Under an owner's title insurance policy, you are protected against certain undiscovered errors in the title.

Title issues include unknown:

- Outstanding mortgages and judgments, or a lien against the property because the seller has not paid his taxes
- Pending legal action against the property that could affect you
- Unknown heir of a previous owner who is claiming ownership of the property

Unforeseeable title claims include:

- Forgery: making a false document – For example, the seller misrepresents the identity of the person who sold the property.
- Fraud: deception to achieve unfair gain – For example, someone steals your identity and either sells your house without your knowledge or consent or takes out a second mortgage on the property and walks away with the money.

- Clerical error: inconsistent paperwork and historical records – For example, an unforeseeable discrepancy in the property or fence line can cause confusion in ownership rights.

What Does Owner's Title Insurance Cost?

The one-time payment for owner's title insurance is low relative to the value of your home. A typical title insurance policy costs around 0.5% of the home's purchase price.

How Long am I Covered?

Your owner's insurance policy lasts for as long as you or your heirs* own your property. Your life will change over time, but your peace of mind never will.

What Happens at Closing?

Closing is the final step in executing the homebuying transaction. It is the process that allows the transfer of ownership to occur. Upon completion of the closing process, you get the keys to your home!

*This is a brief description of insurance coverages, products and services and is meant for informational purposes only. Actual coverages may vary by state, company or locality. You may not be eligible for all of the insurance products, coverages or services described in this advertising. For exact terms, conditions, exclusions, and limitations, please contact your [local office](#).



MONTANA

REAL ESTATE EDITION PLANS AND PRICING



ShieldEssentialSM Home Systems



Air Conditioning
(including geothermal systems)

Heating
(including geothermal systems)

Ductwork

Plumbing
(including stoppages; sump pumps;
plumbing sewage ejector pumps)

Electrical

Water Heaters

Every plan also comes with our **Livable and Forgivable coverage**. See brochure for more details.

ShieldPlusSM Home Systems and Appliances



Includes all systems in the **ShieldEssential** plan, plus these appliances:

Washer
Dryer
Refrigerator w/Ice
Maker and Dispenser
(kitchen refrigerator only)

Built-in Microwave
Ovens
Dishwashers
Garbage Disposals
Ranges/Ovens/
Cooktops

Livable and Forgivable coverage

ShieldCompleteSM Comprehensive Coverage



Includes all items in the **ShieldEssential** and **ShieldPlus** plans, plus these additional items:

Ceiling Fans
Telephone Wiring
Doorbells
Garage Door
Openers

Instant Hot/Cold
Water Dispensers
Built-in Exhaust/
Attic/Whole
House Fans

Livable and Forgivable coverage

MAKE IT YOUR OWN

Add these options to any buyer plan above for an additional cost:

- ➕ **Electronics Plan** by Asurion*
- ➕ **Additional Refrigerators***
(up to 4, including wine refrigerators up to 6 cu. ft.)
- ➕ **Swimming Pool/Spa Equipment***
(shared equipment)
- ➕ **Swimming Pool* or Spa Equipment**
- ➕ **Saltwater Pool Equipment***
- ➕ **Well Pump, Septic System Pumping,
and Septic Sewage Ejector Pump***
- ➕ **Guest Unit Under 750 sq. ft.***
(available for sellers when the Seller Coverage
Option is chosen, for an additional fee)

SPECIAL OFFERS

For buyers only at a discounted rate:

- Rekey service
- Seasonal HVAC tune-ups
- New appliance and air filter discounts**
(available for sellers when the Seller Coverage Option is chosen)

An American Home Shield® Home Warranty covers the repair or replacement of many major components of home systems and appliances, but not necessarily the entire system or appliance. Limitations and exclusions apply. See agreement for details.

Seller Coverage Option[†]



Cover your home for up to 6 months while it's on the market with all the same home systems from the **ShieldEssential** plan.

Terms renewable upon request and at the discretion of American Home Shield.

Next Steps for Home Buyers and Sellers:

- 1 Talk to your **real estate professional** about ordering the home warranty on your behalf.
- 2 **Read your agreement** thoroughly to verify what items are covered.
- 3 Register for **MyAccount** at ahs.com/my-account to manage your plan online.

 Request service **800.776.4663**

Electronics Plan: The Electronics Plan by Asurion is not available during the listing period. All electronics-related coverage and services are provided by and the sole responsibility of Asurion Services, LLC. There is a \$2,000 per Electronics Plan claim limit and a \$5,000 aggregate Electronics Plan claim limit.

*Available only with the ShieldPlus and ShieldComplete Plans

†Not available for Condos/Townhomes/Mobile Homes

‡Subject to a \$2,000 cap for all trades during the listing period. Seller Coverage Option renewable upon review after 6-month period, up to 18 months.

Next Steps for Real Estate Professionals:

- 1 Register for **MyAccount Pro** at pro.ahs.com.
- 2 Enter and edit **home warranty plan applications**.
- 3 Add and edit **closing information**.
- 4 **Email order confirmations** and escrow information.

Or send us the enrollment application.

Mail with Payment	Mail without Payment
AHS, P.O. Box 2803	AHS, P.O. Box 849
Memphis, TN 38101	Carroll, IA 51401

 Sales info **800.735.4663, ext. 1**