



LOOKOUT
Real Estate Group

BUYERS
CONSULTATION



A Sound Decision

Investing in a home is one of the most important decisions you'll make. So much more than a roof over your head, your home is where life unfolds and memories are made, all while building a financial foundation for your future.

Deciding how you'll navigate your journey to homeownership is equally critical to the agent you work with. As someone who's been in your spot before, I'm familiar with what's cycling through your mind, and as a real estate agent, I've mastered the ins and outs of the buying process. When you work with me, you'll benefit from my experience, and together we'll work toward making sound, smart decisions for your future.

Thank you for the opportunity to represent you.

OUR PERSPECTIVE

A technology company that provides the real estate platform that our agents' buyers and sellers prefer. Keller Williams thinks like a top producer, acts like a trained consultant, and focuses all its activities on service, productivity, and profitability.





OUR BELIEF SYSTEM

WIN-WIN: or no deal

INTEGRITY: do the right thing

CUSTOMERS: always come first

COMMITMENT: in all things

COMMUNICATION: seek first to understand

CREATIVITY: ideas before results

TEAMWORK: together everyone achieves more

TRUST: starts with honesty

EQUITY: opportunities for all

SUCCESS: results through people

The Team



JON SCHUMANN

435.565.1465

Jon@LookoutPC.com

JON SCHUMANN is a native of Salt Lake City. He graduated from the University of Utah with a BSc in Health Education, later forming a successful asset management and commercial finance business with his father. Alongside this, Jon has been a licensed Utah real estate agent since 1987, even forming his own real estate brokerage in 1989.

Jon has enjoyed the great outdoors of Park City his entire life and more recently has spent a lot of time in Park City supporting his son's love and national success at Nordic Combined skiing. Nowadays, when he and his wife aren't volunteering at the Utah Olympic Park, the family enjoy Nordic and alpine skiing, mountain biking, yoga, camping and hiking with their dogs Charlie and Ruby.

Jon knows the area, the people and is passionate about the lifestyle, and has reactivated his real estate career with Keller Williams. He looks forward to being able to share both his extensive local knowledge and real estate experience with clients to assist them with their real estate needs.



JESSICA WARWICK

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Jessica@LookoutPC.com

JESSICA WARWICK is originally from Butte, Montana, and naturally grew up with a love for the great outdoors. After graduating college, her family moved to Canada and Norway before returning to the USA and New Orleans. The mountains continued to call though, and when an opportunity to move to Utah arose, Jessica jumped at the chance.

With her children now in college, Jessica decided to combine a naturally outgoing personality, a history in sales and a love of real estate to become a licensed realtor with Keller Williams. KW's extensive network combined with Jessica's local knowledge, makes her ideally placed to assist clients with their real estate requirements.

In her down time, Jessica enjoys running, skiing as well as both mountain and road biking, playing a prominent role in her local women's cycling club, The Cycling Chicks.



JERRY URWIN

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Jerry@LookoutPC.com

JERRY URWIN is originally from London, England. He attended Eton College before graduating from the University of Bristol with a BSc Hons in Economics and Accounting in 1995. After graduating, Jerry joined Citibank in London as a Foreign Exchange Trader and quickly proved himself as a positive, focused and highly productive trader. A mid-career move to Barclays led to a NY relocation as manager of the NY FX desk. It was from NY that Jerry and his young family first visited Utah and instantly appreciated its awesome beauty, luxurious amenities, unique location and family-focused fun. He purchased a home soon after his visit and four years later engineered a permanent move to Utah.

Being on all the different sides of Utah home ownership, Jerry has a rare perspective which he looks forward to sharing with you. Jerry prides himself on thriving in a meritocratic environment and enthusiastically looks forward to assisting you in your next real estate purchase / sale.



KATHERINE SCHUMANN

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Katherine@LookoutPC.com

KATHERINE SCHUMANN is a Salt Lake City native who spent much of her time as a child skiing in Park City, resulting in fostering a love for the area. Katherine and her family moved to Park City during high school, and having worked in other jobs in Park City she has witnessed the tremendous growth and changes which have made her home town into one of the most sought after destinations, attracting people from all over the world. Excellent communication skills, creativity and passion are just some of Katherine's many qualities that homeowners and potential homeowners will love when working with her.

Katherine is eager and excited to work toward meeting each client's unique desires as well as skillfully marketing each home's unique features and character. Katherine graduated from the University of Utah with a Bachelors of Arts In Communications. In her spare time, she enjoys skiing, pilates, yoga, and great food. Katherine spends the majority of her free time with her family and friends in Park City, and is grateful to call beautiful Park City home to herself and her puppy Milo.



SHELLY McBRIDE

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Shelly@LookoutPC.com

SHELLY McBRIDE has built her career by placing her focus on her client's real estate needs. Her passion is helping clients identify their goals and turning them into reality. She delivers exceptional service by establishing a strong foundational relationship with her clients based on integrity, accountability and trust. Shelly's clients appreciate her warm demeanor and experience, and value her tactful negotiation strategies.

Originally from Portland, Oregon, Shelly learned to ski on Mount Hood "crud" before discovering Utah Powder! With a Business Degree from Oregon State University, she worked in the marketing field for Delta Air Lines before the call of flying and traveling the world as a Flight Attendant. Shelly's been fortunate to travel the world and return to her favorite hub – Park City, Utah - for the last 25 years.

Throughout that time, Shelly has witnessed Park City's historic growth and evolution from a premiere resort destination to a place that more people want to call "home" so that they too can live "Life Elevated" all year long. Shelly's an expert skier and enjoys mountain biking, hiking and camping. She knows Park City inside out and loves sharing her insights and projections for the greater Park City area with her clients. She lives in the Pinebrook neighborhood with her daughter and rescue dog, Rex. Shelly welcomes the opportunity to be your advocate, ally, and trusted advisor when it comes to buying, selling, or investing in real estate in Park City and the surrounding areas.



TOM CAREY

206.371.9479

Tom@LookoutPC.com

TOM CAREY began his career in commercial real estate with Marcus and Millichap in 2020. Marcus and Millichap provides commercial real estate brokerage and advisory services in the U.S. and Canada.

Tom added residential real estate to his repertoire when he joined the Lookout Real Estate Group in 2021. Tom's expertise gives him the ability to combine market awareness, tactful negotiation, a strong analytical ability whilst also keeping his clients close and informed. Tom's work ethic and dedication to his clients enables him to build deep personal relationships that differentiate him within the industry.

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My App:

Finding Your Way Home

Has Never

Been Simpler

Guide

When middle-of-the-night questions come up or you want real-time information about the status of your transaction. Guide gives you the tools to anticipate and act on every step of the buying process. Paired with my expertise, you'll have everything you need to light your way home.

Search

Find your dream home in whatever way works best for you. Whether by neighborhood, school district, ZIP code, and more, my app has the tools to flex with your needs, even when your search extends nationally.

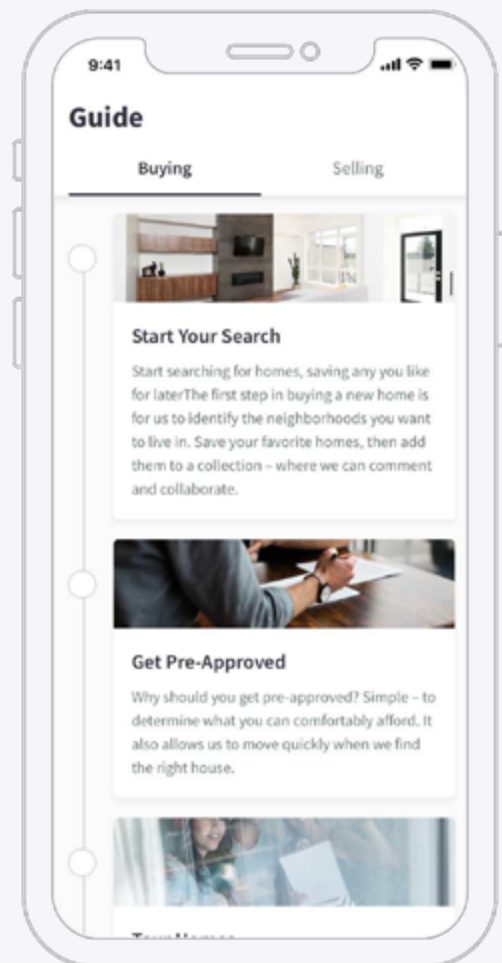
Neighborhoods

Get real-time stats on specific communities and go deeper to see what makes them tick. From the locals' favorite coffee shop to the book club that meets once a week, you'll get an idea of what it's like to actually live there.

Collections

Your search results will be filled with homes you want to save ... and some you'd rather forget. My app lets you "favorite" the homes you love and hide the ones you don't. Create Collections to organize your favorites so you can share and find them with ease and discuss with whomever you please.

My app makes achieving your homeownership goals more accessible than ever before!



Ready to
download my app?
Head to app.kw.com/download

Your needs drive how and when we find your next home. From this day forward, everything I do will be motivated by your goals and how you imagine your life taking place in your new home. Once I get an understanding of where you see yourself, finding your dream home will move quickly, and with minimal interruption to your daily life

Your Dream HOME

TO BEGIN

Some questions to consider...

Who will be living in this home? How many adults, children, and pets will inhabit the space?

What are the non-negotiables for your home?

If you had to name your top five non-negotiables, what would they be?

Beyond your top five needs, what is something you really want?

Do you have a preference for the year the house was built?

Do you want a house in move-in condition or are you willing to do some work on it?

When people visit your home, what do you want it to say about you?

Are there any specific features that would make your next house feel instantly like home?

Will you require accessibility options?





YOUR HOME WISH LIST

Some questions
we will discuss...

EXTERIOR

What type of home are you looking for (e.g., single-family, condo, town house, etc.)?

Approximately what square footage would adequately cover your living space?

How many stories do you prefer?

What lot size are you looking for?

What architectural styles are you drawn to?

What type of exterior siding appeals to you?

Do you want a porch, deck, or both?

What are you looking for in terms of a garage [e.g., attached, carport, etc.]?

What type of driveway?

Do you want a swimming pool or a hot tub?

Do you need special outdoor arrangements for pets? [e.g., a dog run, fenced-in yard, etc.]



INTERIOR

What style do you envision for the interior of your home? (e.g. traditional, minimalist, modern, etc.)?

What kind of floor plan do you prefer (e.g. open vs. walls or divided living spaces)?

LIVING ROOM & FAMILY ROOM

What are your general preferences for your living and family room(s)?

What size room(s) do you have in mind?

Do you prefer your living and family room(s) to be separate and intended for different purposes?

Do you want a fireplace?

What other living areas are you looking for? (e.g. .. playroom, studio, mud room)

DINING ROOM

Would you like the dining room to be part of the kitchen configuration?

What size dining room table do you have?

BEDROOMS

How many bedrooms do you need?

How will each of those rooms be used?

What are your preferences for the primary suite?

KITCHEN

What are your general preferences for the kitchen?

What features must your kitchen have (e.g., breakfast nook, types of appliances, etc.)?

What finishes do you like (e.g., countertops, flooring, cupboards, sink, appliances, etc.)?

Will your kitchen need to accommodate anything with custom measurements (beverage cooler, island, farmhouse sink, butcher block countertop)?

BATHROOMS

How many bathrooms do you need?

What are your needs for each of the bathrooms?


Will any bathroom need to serve a specific purpose (powder room, swimming pool access, fit for small children, accessibility specifications)?

Home Buying 101


#1 PARTNER WITH AN AGENT

- 
- Absorb their local insight
 - Get to know neighborhood inventory levels
 - See what's about to hit the market
 - Gain access to off-market properties
 - Review market averages
 - Complete needs assessment

#2 GET PRE-APPROVED FOR A LOAN

- 
- Understand what you can afford
 - Determine your monthly mortgage payment
 - Understand your debt
 - Prepare for escrow
 - Obtain a pre-approval letter

#3 FIND YOUR NEW HOME

- 
- Compare Home and Neighborhood averages, then narrow down the neighborhoods you want to live in
 - Favorite homes and save them to collections
 - Nix homes that don't meet the mark
 - Schedule home tours and plan an itinerary with your agent
 - Decide on your dream home

THE OFFER

WE PRESENT TO THE SELLER

- Real Estate Purchase Contract (REPC)
- Earnest money
- Pre-approval letter, full approval letter or proof of funds

PARTS OF THE REPC

CONTINGENCIES + TIMELINES

- Seller Disclosures Deadline
- Due Diligence Deadline
- Finance and Appraisal Deadline
- Settlement Deadline
- Response Deadline

CONCESSIONS

- Closing costs
- Home warranty
- Included chattel (personal belongings)

"CLEAN" OFFER

- Standard deadlines
- No concessions
- No contingencies

#4 MAKE YOUR OFFER

- Review contract terms and time limit for the offer
- Negotiate purchase price
- Choose a title company
- Shop home insurance options
- Prepare for down payment earnest money
- Choose a target closing date
- Sign the offer
- Deliver escrow check

#5 UNDER CONTRACT

- Secure a home loan
- Acquire home insurance and send proof to your lender. Keller Covered streamlines finding the best insurance to fit your needs
- Request a list of what conveys with the property
- Schedule home inspection and negotiate repairs
- Order an appraisal
- Acquire a property disclosure from the seller
- Neutralize contingencies [input contingencies that may be specific to your area]
- Conduct title search
- Choose your title company
- Schedule your closing
- Solidify both contract effective date and allowable move-in dates
- Certify funds for closing

#6 BEFORE YOU CLOSE

- Transfer funds for closing
- Reserve moving company + set moving date
- Change your address through USPS, your bank, etc
- Set up utilities to be activated or transferred
- Confirm all contingencies are resolved
- Schedule the final property walk-through

#7 CLOSING DAY: WHAT TO BRING

- Connect with your lender to wire down payment funds. You'll need to cover the cost of closing and the down payment. Bring a printed confirmation of your wire transfer
- Government-issued photo ID(s)
- Social Security numbers
- Home addresses from the last 10 years
- Proof of homeowner's insurance
- Your copy of the contract
- Your checkbook

#8 CLOSING DAY

- Sign closing disclosure, promissory note, and all other documentation
- Title transfer
- Deed delivery
- Get your keys - congrats, it's all yours!

TOOLS For Getting YOUR OFFER ACCEPTED

How do we win in TODAY'S MARKET?

What makes a GREAT OFFER?



- Letter to the Seller
- A great Lender
- Deadlines that meet the Seller's needs
- Possession & interim occupancy agreement
- Short due diligence & appraisal period
- No concessions
- Escalation clause
- Cover difference of appraisal & purchase price
- Commitment language in offer
- Significant earnest money
- Non-refundable earnest money
- Backup offers (according to NAR, 24% of all offers accepted between Buyer and Seller fail)
- Multiple offers

Now You Know How to
WIN THE HOME
That Buyers Are Competing For!

FINANCING YOUR FUTURE HOME

HOME LOANS AT A GLANCE

- Get pre-approved for your loan
- Apply for a mortgage
- Get your home appraised
- Your loan goes through underwriting
- You're cleared to close!

HAVE-ON-HAND

- A month's worth of your most recent pay stubs
- Copies of your federal tax returns and W-2's from the last two years
- The names and addresses of your employers over the last two years. compiled into one list
- Last three months of bank statements
- A copy of your real estate agreement
- The names and addresses of your landlords over the past two years
- Divorce/separation decree
- Child support papers
- Bankruptcy, discharge of bankruptcy papers

CONGRATS!

You're Approved for a Loan.

Now follow these tips to protect your loan.

DO:

- ✓ Notify your lender of any address change, whether it's your home address or another listed on your application
- ✓ Notify your lender of any salary or wage changes
- ✓ Be prepared to provide proof of significant bank deposits
- ✓ Acquire homeowner's insurance immediately after going under contract
- ✓ Keep all forms of debt paid and in check

DO NOT:

- ✗ Make large purchases using existing credit without first talking to your lender
- ✗ Apply for or acquire any additional lines of credit
- ✗ Pay off, transfer, or close credit balances unless your lender instructs you to do so
- ✗ Change jobs without first talking to your lender
- ✗ Co-sign for another person seeking to obtain a line of credit or to make a purchase
- ✗ Pay off collections before conferring with your lender

KELLER WILLIAMS OUTPERFORMS THE INDUSTRY AVERAGE

1 in US and WORLDWIDE in 2021

Largest Global Real Estate Franchise

We are the largest independent real estate franchise in the world by agent count with more than 50 regions including US & Canada and 188,000+ associates spread over 1,100+ offices and 285+ market centers.

188,000+ AGENTS WORLDWIDE

Source: headquarters.kw.com

#1 in US in Closed Units and Sales Volume

We outperformed the industry again in closed transactions and sales volume. In 2021, KW closed 1,343,543 transactions up 9.9% over YTD '20 and \$532.2 billion in sales volume, up 30.6% over YTD '20.

1.3M+ TRANSACTIONS in 2021

\$532.2B in Sales Volume in 2021

Source: headquarters.kw.com



1 in UTAH in 2021

1 Sales Volume

1. KW - \$4.48 BILLION

2. Summit Sotheby's - \$3.68 BILLION
3. Equity - \$3.21 BILLION
4. Berkshire Hathaway - \$3.16 BILLION
5. Coldwell Banker - \$2.49 BILLION
6. Century 21 - \$1.84 BILLION
7. Realtypath - \$1.80 BILLION

1 in Transactions

1. KW - 8,333 UNITS SOLD

2. Equity - 6,566 UNITS SOLD
3. Coldwell Banker - 4,809 UNITS SOLD
4. Century 21 - 4,270 UNITS SOLD
5. Berkshire Hathaway - 3,899 UNITS SOLD
6. Realtypath - 3,876 UNITS SOLD
7. Summit Sotheby's - 2,833 UNITS SOLD
8. RE/MAX - 2,763 UNITS SOLD

Source: WFRMLS 2021

KELLER WILLIAMS EXCELLENCE

5 TOP FRANCHISES IN US

With the Top Sales Volume

- #1 Keller Williams ~\$387 B
- #2 RE/MAX ~\$294 B
- #3 Coldwell Banker ~\$265 B
- #4 Berkshire Hath. ~\$139 B
- #5 Sotheby's ~\$135 B

T3 Sixty Rankings - 2021

KELLERWILLIAMS
Luxury
INTERNATIONAL

Our luxury brand has sold

**MORE LUXURY REAL ESTATE
THAN ANY OTHER BRAND**

in the nation!

*Keller Williams agents sold more luxury real estate
(defined as the top 10% of any market) by units
in a survey of the 24 largest U.S. luxury markets
where data was available. Luxury.kw.com*



Forbes

2021 BEST OF LIST

World's Best Employers

World's Top Female-Friendly Companies

America's Best Large Employers

America's Best Companies for Diversity

America's Best Employers for Women

America's Best Employers for New Grads

#1 in US

Keller Williams Realty is
#1 in the country in 2021

**AGENT COUNT
CLOSED UNITS
SALES VOLUME**

headquarters.kw.com

BEST of STATE

Real Estate Services in Utah



KW CARES

Our Keller Williams Public Charity

\$49M+ in GRANTS

4,945+ FAMILIES HELPED

kwcares.org

OUR COMPETITIVE ADVANTAGE

Industry Insider

Facilitator. Negotiator. Teacher. Cheerleader. Confidant. A good agent wears all the hats. In my years with Keller Williams, honing these skills has helped me develop relationships of value.

Local Expert

I've become something of an area expert. Aside from knowing this market inside and out, being involved in the community has shown me what makes it unique. The personalities and the places, the new and the established, the good and that-which-has-seen-better days all feed my local knowledge and will help you when decision time comes.

Tech-Enabled

Based on customer and agent feedback gathered from all over the world, we developed a suite of leading edge, customer-centric tools that work in your favor, complementing your experience for faster, best-in-class results. With a massive amount of data at my fingertips, I'm able to foresee even the smallest micro-trend coming down the pike, giving you the full story before you proceed.

Thank You For Your Trust

When you choose to work with me, you're partnering with a trained agent that has the backing of the world's largest real estate company, consisting of 180.000+ associates around the globe. That puts your search in the hands of the largest, most resourceful real estate network. And, by choosing to partner with me and the Keller Williams family, you gain access to a suite of technology that keeps you informed and engaged with what's happening in the neighborhoods you're eyeing. Keller Williams was built on a simple-yet-revolutionary principle: people are what matter most. To help cement this understanding, we've formalized a belief system that guides how we treat each other and how we do business.





5-STAR CLIENT REVIEWS

Katherine did an excellent job of helping us find our home. She was very responsive and helped us get into homes within a few hours on short notice. She was great at tracking down the info we needed and communicating with the various sellers that we worked with.

- Benton and Grace, Salt Lake City

Jerry and his team are the best you can get. Honest, kind, caring and super understanding of any constraints you have. If you are looking to purchase a home or looking to get local insight into an area, I could not recommend his team more. They are, quite simply, the best.

- Gwen, Park City

We were out of town and Jessica helped us sell a house and find another great house over the course of a couple of house hunting trips. She was very responsive and helpful given that we were across the country for much of the process.

- James and Julia, Park City

As first time home buyers, Jerry was an incredible asset to our search and purchase process. He was very professional and responsive throughout the process. He did everything possible to help us find the perfect property and get our offer accepted. I highly recommend Jerry and we'll certainly be calling him with any future housing plans.

- Jamie, Murray, Utah

Shelly provided excellent service for my purchase. We worked together for about 6 weeks before she located the property I purchased. She was very responsive providing information, setting up inspections, getting estimates and moving the deal to a quick and easy closing. Even after, she has been amazing helping with loose ends.

- Joe, Nevada

We could not have asked for a better experience than we had working with Jon. We were in town for just 2 days and Jon picked out the perfect properties for us to look at based upon our criteria (which were pretty specific). Once we found the one for us Jon continued to ensure the offer, counter and closing process was communicated to us and advocated for us on all fronts. He is extremely knowledgeable about the area, the process and has such a tremendous calming presence. We will not do any real estate in the area without him.

- Kim and Rick, Southern California

After working with Jon for sometime, and our changing needs, he was able to pivot and help us find what perfectly fit what we were looking for. His professionalism and kind personality made it easy to communicate. Jon isn't there trying to just make the sale, Jon is rather looking out for your best interest and what best suits your needs.

- Allan and Stacey, Michigan

Jon was a real pro – he knew the questions to ask and gave us the confidence, knowledge and reference materials to help us understand a thorough due diligence process. He was very responsive and on top of it! Highly recommended!

- Jarrett, Utah

We found ourselves in an urgent situation where the home we had planned on moving to fell through and we needed to purchase quickly. Being from out of state, it's difficult to get a sense of the areas and what makes the most sense for purchasing. Katherine made this process extremely simple. She was flexible, accommodating and gave pointed, no nonsense recommendations. She has deep knowledge of the surrounding area and was able to take our needs and turn it into several great options. She communicated directly with the title company to ensure a smooth transition. Overall a great experience and smooth transaction.

- Aaron and Carrie, Idaho

We've now bought and sold multiple homes with Shelly and, in a word, she's awesome. Easy to work with, attuned to our needs, and puts in big effort. Above and beyond, really. We have recommended her to friends looking for and selling homes — she gets it done and is a pleasure to work with!

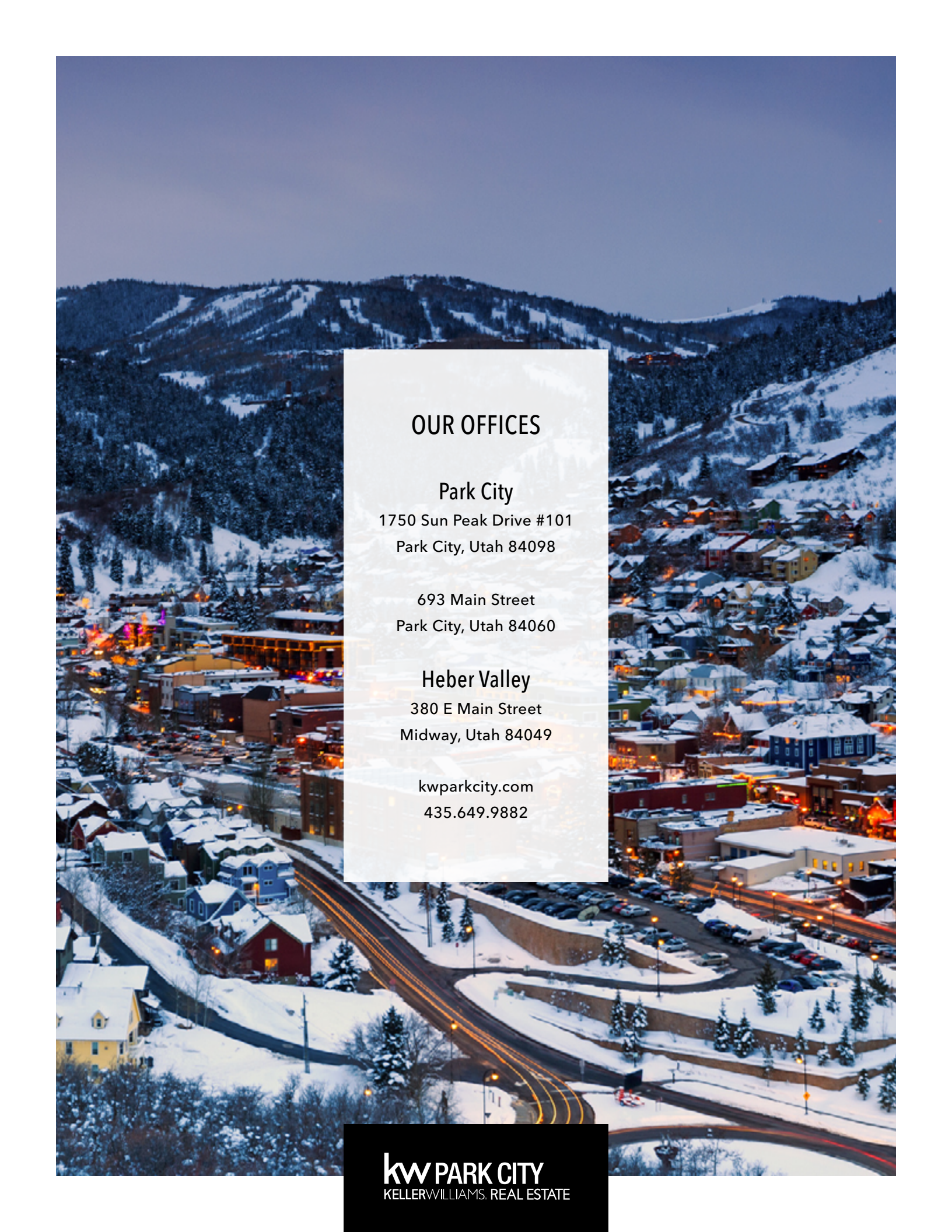
- Aaron, Utah

Jon was wonderful to work with as I closed on my first home in park city. If you're looking for a realtor with a ton of local knowledge, Jon is your guy.

- Garen, New York

Jerry has been an absolute godsend. The minute I starting thinking about selling, I called him for advice about timing, price, etc. He took my situation (timing, goals, expectations) into account, then was honest, thoughtful, and patient as I made my decision. Once I decided to sell, Jerry was fantastic and on the ball. From decision to a live listing with professional photos (versus the terrible iPhone photos you see so many agents using!), took less than a week, including an open house scheduled and advertised within 5 days of going live on the MLS. Throughout that process, Jerry kept me up to date with everything that happened – from scheduling showings, providing feedback, and ultimately through the process of getting under contract — within 3 days and at full ask...Thanks to his diligence, my place was the only unit of three in my building to appraise! Before this process was even complete, I had recommended Jerry to a friend. That friend listed with Jerry in short order and is also under contract already.

- Amanda, Salt Lake City



OUR OFFICES

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