



**ELITE
PACIFIC**
PROPERTIES

OUR BUYING EXPERIENCE



PURCHASE WITH CONFIDENCE
HASSLE FREE BY DESIGN





ALOHA LUXURY HOMES TEAM

ALOHA LUXURY HOMES

From luxury homes and oceanfront estates to beachfront condos and golf properties, the Big Island is home to some of the finest real estate in the world. Whether you're buying or selling a home, our extensive knowledge and background will help you navigate the process seamlessly. Our customer first focus and concierge level service will ensure a smooth transaction and provide you with a tailored experience.



Jon McCumsey

Realtor-Broker

RB-21680

808.747.4489

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elitepacific.com

Jon McCumsey started his real estate practice in 2004 and is a licensed Broker in both the State of Hawaii and Oregon. He lives and works full time on the Big Island serving the West side of the island.

Buying or selling, Jon has step-by-step strategies to get results and strives for his clients to have a smooth successful transaction. He understands how to maximize marketing and believes keeping clients informed and up to date with market trends is extremely valuable. He is also easy to reach and understands clients' needs with an open ear.



James Lear

Realtor-Associate

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With a distinguished background in luxury marketing, James has a unique perspective that gives him and his clients an advantage when positioning properties for sale. Having represented luxury and resort properties with world wide reach, James is well suited to the Hawaii real estate market. He brings over 20 years marketing experience, a wealth of technology background and the resourcefulness to navigate any transaction.

James prides himself on taking care of his customers' needs and building quality relationships.

TESTIMONIALS



"Jon and James were a pleasure to work with. They always responded to our needs and concerns promptly. We had a situation where we needed to be off island, but still had last-minute remodelling projects with several subcontractors scheduled one week prior to the house going live on the market. We were panicking. Jon and James assured us they would oversee the subcontractors and pay attention to detail as if the house was their own. And they did! Their expertise in the marketing approach to our house and of the market, made the whole listing and selling experience stress free for us. Not only did our house sell in record time, but it achieved the highest price per square foot in Kona Heavens since 2005! If you need an experienced listing real estate agent team, I would definitely recommend Jon and James!"

J. Dunphy - Kailua Kona



Honestly I really can't give a higher recommendation for Jon and James. If that comes off as hyperbole I assure you the statement is absolutely genuine. My wife and I came to Big Island when I took a job with Hawaiian Tug and Barge, Jon went above and beyond in every sense of the word. The woman we purchased our home from was an absolute nightmare, Jon negotiated that minefield with both grace and class.

Additionally, Jon took the time to show my wife the island and has been a tremendous help with figuring out the Hawaii state animal quarantine, automotive shipping, security system installs, and utilities. We honestly would never have been able to make the move without Jon and James help.

Buying a house super sucks, Jon made a painful process as streamlined and simple as he could. He's a class act and I couldn't be happier with his service and his constant aid.

T.Lindman - Kamuela

Why Choose

ELITE PACIFIC PROPERTIES

“ I felt I was being helped by the whole firm.

We have used Elite Pacific in selling two houses and buying two others in the course of a year. While there are other reputable firms around, I always felt I was being dealt with openly and frankly in terms of the state of the market and realistic pricing of properties. Our agent was, of course, the most important link to the firm but I also felt I was being helped by a whole firm as opposed to just an individual and our agent was always quick to utilize the extensive resources of the firm, including drawing on the expertise and experience of other members of the firm.

- B. Castle

“ My wife and I could not be more thrilled with our experience.

I contacted Jon on a referral from a good friend. Jon is a professional in every sense of the word! His attention to detail was extraordinary, his knowledge of the market was outstanding, and his negotiating skills - simply awesome! He was always available, which was very important as we were 3-time zones away. We really appreciated his ability to “keep us in the loop” at all times. Most importantly, Jon helped us to acquire our “dream condo” in Kailua-Kona and we could not be happier! Thank you for a “job well done!”

- G. Cabriales

“ Coming from the real estate world, we had high expectations!

Jon was exceptional in helping us gain knowledge of both the Big Island as well as the other Islands. Our tour was very well planned out focusing on our needs. Interestingly, Jon had us separately write down our needs and wants in a property. During the tour Jon indicated he knew the property that was to our exact specifications. Jon knew we needed to act fast to obtain the property. He guided us through the Contract negotiation. We had an accepted Purchase Contract within 48 hours. Jon was not pushy, but educated us to make the correct decision at the right time. Jon’s Team was responsive to our questions and guided us through the transaction smoothly. Jon far exceeded our high expectations - Impressed!

- J. Dunphy

Buying a home represents one of the biggest decisions you'll ever make. Having an experienced professional by your side is the best way to ensure you're making the best decision possible.

Owning a home remains a steadfast part of the American dream, and we want to make sure you're able to make confident decisions. After working with tens of thousands of buyers, we've learned that buyers have three common questions.

1

How will I know that I've seen all of the properties matching my criteria?

2

What can I do to be sure I don't overpay?

3

How can I ensure that I don't buy a property in poor condition?

The best way to help you answer these questions is to make sure our agents are among the best trained and most experienced in the industry. Their training and experience makes them among the most appreciated and sought after in our region.

DON'T TAKE OUR WORD FOR IT

We're locally owned and operated - so we're deeply planted in our communities. With over 200 professional agents in 10 offices across all four major islands, Elite Pacific guarantees local market knowledge and insight. We select only the best agents in Hawaii to be a part of Elite Pacific. Then we provide a full team of experts to help them provide outstanding service for you. As a result, we've represented clients in thousands of transactions and our agents have by far the highest average sales of all major firms in Hawaii.



#3

BROKERAGE BY
TOTAL VOLUME

13

OF THE TOP 100
REALTORS IN THE STATE

5-star

OVER 1,100 5-STAR
RATINGS ON ZILLOW
AND GROWING



Read what our past clients had to say about their Elite Pacific agents:

www.elitepacific.com/testimonials

HAWAII HOME BUYING PROCESS

The buying process in Hawaii is unlike many other states. There are many nuances to land ownership, zoning laws, rental restrictions, property condition and the escrow process. Your Elite Pacific agent will guide you every step of the way.

PLANNING FOR YOUR HOME SEARCH

By planning for your home search, you'll be in a much better position to ensure you don't miss any properties that might be of interest. Your Elite Pacific agent will share the current market conditions with you, as well as what you can expect from the home search process. This, along with your loan pre-approval, will help you be more prepared to make a competitive offer when you see the right property.

OFFER AND DUE DILIGENCE

During this phase, you and your agent will prepare an offer to purchase and negotiate the terms of the agreement. After having your offer accepted, you'll thoroughly inspect the property with the aid of inspection professionals to ensure you understand the condition of the property you intend to purchase.

PREPARING FOR CLOSING

During this time you will also review your final settlement statements, prepare additional funds for closing and conduct your final walk through of the property. Your Elite Pacific agent will be there every step of the way to make sure you understand the process and what is needed to close on the home. Your agent will help you confirm that all contingencies have been met to your satisfaction before you sign the final paperwork and exchange keys.



WORKING WITH YOUR AGENT

THE AGENT THAT IS BEST FOR YOU

It is important for you to know whether an agent is working for you or simply working with you while acting as an agent for someone else. In some real estate transactions, the agents work for the seller. In others the seller and buyer may each have an agent. And sometimes the same agent or agencies work for both the buyer and the seller.

When you choose an Elite Pacific REALTOR® you choose someone who is part of a strong team - a team made up of full-time, legally trained contract reviewers who work 12 hours a day, 365 days a year; seven full-time transaction coordinators; and a dedicated Brokerage Support team to help with any issues that may arise during the buying process.



Contract Review
Headed by
Scott Villard, BIC



Transaction Coordination
Headed by
Andy Leskowitz, BIC



VP of Brokerage
Margaret Reynolds

COMMUNICATION IS KEY

Buying a home is a big deal and a few things are more important than good communication. You decide how frequently you would like to communicate during the home search process. Once we successfully negotiate a contract and are preparing to close, you're going to hear from us a lot.

Long after you buy your home, your agent is available as a resource to you and your other professional advisors (attorney, accountant, insurance or financial). Elite Pacific Properties recommends an annual Real Estate Review following the purchase of your home to keep you well informed on the value of your house and the current market.

HOW DO YOU LIKE TO COMMUNICATE



PHONE



MAIL



EMAIL



TEXT

MORTGAGE PROCESS

PRE-APPROVAL IS KEY



PREFERRED LENDERS

Our mission is to make the process of financing real estate easy and enjoyable, which is why we work with a team of vetted, professional loan officers, dedicated to prompt, personal service -from application through closing. Taking out a home loan can be stressful, which is why our team of professionals is always available to answer your questions and to ensure the level of service you deserve. Our Agents work with lenders who offer a broad menu of financing options, very competitive rates and customer service that is second to none. Work with your Elite Pacific Agent to find the best lender for your purchasing needs:

- Conventional loans with fixed or adjustable rates
- FHA and VA loans
- 100% financing loans
- First-time homebuyer program
- Extended interest rate lock-in and more

THE REAL ESTATE AGENT THAT IS BEST FOR YOU

One way to show sellers you are serious about buying your dream home is to get pre-approved for a mortgage. Knowing your budget will give you the confidence that a home is in your reach.

According to Freddie Mac:

“Pre-approval will tell you how much home you can afford and can help you move faster and with greater confidence in competitive markets.”

ADVANTAGES TO OBTAINING YOUR PRE-APPROVAL AT THE BEGINNING OF YOUR HOME SEARCH PROCESS

1

REDUCE THE “UNKNOWN” BY IDENTIFYING CONCERNS EARLY. TIME ALLOWS YOU AND YOUR LOAN OFFICER TO DEVELOP SOLUTIONS AND HAVE THEM REVIEWED BY UNDERWRITING.

2

CONFIDENCE IN YOUR FINANCIALS TRANSLATES INTO MORE EFFECTIVE NEGOTIATIONS.

3

REDUCE THE TIME FROM CONTRACT TO CLOSING, MAKING YOUR OFFER MORE ATTRACTIVE.

4

HELPS TO PROTECT THE MONEY YOU SPEND ON APPRAISALS, INSPECTIONS, AND MOST IMPORTANTLY, EARNEST MONEY DEPOSITS.

4 Cs THAT DETERMINE HOW MUCH YOU CAN BORROW

Once you have selected a lender, you will need to fill out a loan application and provide important information regarding your credit, debt, work history, down payment and residential history. Freddie Mac describes the 4 Cs that help determine the amount you will be qualified to borrow.

CAPACITY

YOUR CURRENT AND FUTURE ABILITY TO MAKE YOUR PAYMENTS.

CAPITAL

OR CASH RESERVES. THE MONEY, SAVINGS AND INVESTMENTS YOU HAVE THAT CAN BE SOLD QUICKLY FOR CASH.

COLLATERAL

THE HOME OR TYPE OF HOME THAT YOU WOULD LIKE TO PURCHASE.

CREDIT

YOUR HISTORY OF PAYING BILLS AND OTHER DEBTS ON TIME.

Many homebuyers overestimate the down payment and credit scores needed to qualify for a mortgage today. If you are ready and willing to buy, you may be surprised at your ability to do so.

LOAN DOCUMENTATION CHECKLIST

- | | |
|---|---|
| <input type="checkbox"/> Last two years' federal tax returns (personal & business - all pages) | <input type="checkbox"/> Divorce Decrees/Separation Agreements to document alimony, child support or division of debts/assets |
| <input type="checkbox"/> W-2s/1099s/K-1s for the last two years | <input type="checkbox"/> HUD(1)/Closing Disclosure from any recent property sales |
| <input type="checkbox"/> Most recent paystub(s) showing year-to-date income of at least 30 days | <input type="checkbox"/> Driver's license(s) |
| <input type="checkbox"/> Two months of most recent asset statements for bank, brokerage and retirement accounts (all pages) | <input type="checkbox"/> Recent mortgage statements, property tax bills, home insurance declarations and home-owner's association bills for all real estate owned |
| <input type="checkbox"/> Documentation of Social Security or pension income | |

You are not required to provide any of this information until a property address has been identified and you have declared your intent to proceed with your loan application.

WHY SO MUCH PAPERWORK FOR A MORTGAGE LOAN APPLICATION?

The friends and family who bought homes more than 15 years ago experienced a simpler mortgage process, but also paid a higher interest rate (the average 30-year fixed rate mortgage was 8.12% in the 1990's and 6.29% in the 2000's).



THE GOVERNMENT HAS SET NEW MORTGAGE GUIDELINES.

During the housing crisis, many families lost their homes. The government wants to make sure this can't happen again and now requires banks to prove beyond any doubt that you are capable of paying the mortgage.

THE BANKS DON'T WANT TO BE IN THE REAL ESTATE BUSINESS.

During the housing crisis, banks were forced to take responsibility for millions of foreclosures and short sales.

FOUR MORTGAGE MISTAKES TO AVOID:

NEW CREDIT

AVOID APPLYING FOR ANY OTHER CREDIT BEFORE AND DURING THE MORTGAGE APPLICATION PROCESS.

NEW ASSETS

YOUR MONEY HAS TO HAVE BEEN IN YOUR ACCOUNT FOR AT LEAST A FEW MONTHS.

JOB CHANGE

DON'T SWITCH JOBS RIGHT BEFORE OR WHILE APPLYING FOR A MORTGAGE.

NOT LOCKING A RATE

IF YOU'RE HAPPY WITH YOUR RATE, LOCK IT. THERE'S NO WAY TO KNOW IF YOU'RE AS LOW AS YOU CAN GO.

CLOSING COSTS

If you have your down payment and are ready to start your home search, another piece of the puzzle is to make sure that you have money for closing costs.

Closing costs are monies that need to be paid when you obtain a mortgage. These are fees charged by people involved in your purchase, including your lender and other third parties involved in the transaction. Closing costs are typically between 2-5% of your purchase price.

If you think about it, with a low down payment program such as (FHA), your closing costs could equal the amount that you saved for your down payment. Sometimes, your lender may have options to help you cover the closing costs through obtaining a slightly higher interest rate.

FEES/COSTS THAT MAY BE INCLUDED IN CLOSING COSTS:

Closing costs are additional funds required to complete the transaction and close on the sale of your home. Some of these costs are in relation to obtaining your loan, others are charges from the escrow company, and then there are the prorated costs of ownership: like property taxes, insurance, maintenance fees and more. Work with your lender and Elite Pacific agent so you aren't caught off guard by these costs.

TYPICAL BUYER FEES

- 40% of title insurance premium
- 50% of escrow fee
- Cost to draft mortgage, note or agreement of sale
- All costs associated with obtaining loan, including origination fees
- Document preparation and recording costs
- Condominium or association transfer fees & prorated monthly fee
- Prorated property taxes
- Appraisal
- Home inspection

TYPICAL SELLER FEES

- 60% of title insurance premium
- 50% of escrow fee
- Real estate commissions
- Document preparation and recording costs
- Prorated association fee
- Prorated property taxes
- Costs for survey
- Termite inspection and any required remedy
- Conveyance taxes
- HARPTA or FIRPTA (withholding taxes)

HOME SEARCH

SEE IT ALL TO FIND THE BEST



SIGNS YOU'VE FOUND YOUR HOME

- You'd be upset if it were gone tomorrow
- You get the butterflies
- You feel pride in the house
- You can imagine it with your touches
- You forgive flaws
- It doesn't have your deal breakers
- You can afford it!

BEGINNING THE SEARCH PROCESS

It is really important to know what you're looking for when you start your home search. Many new homebuyers fantasize about the features they see on television or Pinterest and start looking at the countless homes listed for sale with rose-tinted glasses. Do you really need that farmhouse sink in the kitchen in order to be happy with your home choice?

AFTER PRE-APPROVAL, THE NEXT STEP IS TO LIST ALL THE FEATURES OF A HOME THAT YOU WOULD LIKE, AND TO QUALIFY THEM AS FOLLOWS:

MUST-HAVES

IF THIS PROPERTY DOES NOT HAVE THESE ITEMS, THEN IT SHOULDN'T EVEN BE CONSIDERED (E.G. DISTANCE FROM WORK OR FAMILY, NUMBER OF BEDROOMS/ BATHROOMS)

SHOULD-HAVES

IF THE PROPERTY HITS ALL OF THE 'MUST-HAVES' AND SOME OF THE 'SHOULD-HAVES' IT STAYS IN CONTENTION, BUT DOES NOT NEED TO HAVE ALL OF THESE FEATURES.

WISH LIST

IF WE FIND A PROPERTY IN OUR BUDGET THAT HAS ALL OF THE 'MUST-HAVES' MOST OF THE 'SHOULD-HAVES' AND ANY OF THESE, IT'S A WINNER!

YOUR NEEDS AND PRIORITIES

A successful real estate buying experience is dependent upon a proactive relationship with your Elite Pacific agent. Be ready for a lot of questions. There simply is no better way to learn about your needs and priorities. Want to start preparing? Here are questions you can begin to answer.

HOME STYLE

FAVORITE FEATURES

DEAL BREAKERS

OLD OR NEW

DECISION MAKERS

KIDS

ACCESSIBILITY

FINANCING OR CASH



CONDO OR SINGLE FAMILY

HOME-BASED BUSINESS

FIX UP OR GOOD TO GO

HOBBIES AND ACTIVITIES

PETS

COMMUTE

INVESTMENT OR PERSONAL RESIDENCE

LOCATION

PROPERTY SEARCH

ELITE PACIFIC'S FUNNEL PROCESS

We're here to help you find the right home, to make sure you don't miss seeing a home you'd like to consider and make sure you don't overpay. With thousands of homes, searchable online at any give point in time, the goal is to go from 1,000's to 100's to dozens to a rolling top three.

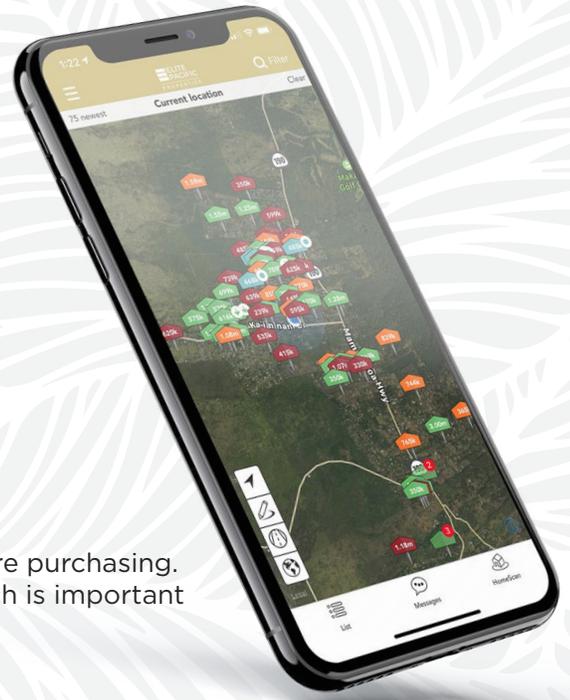
With Elite Pacific's sophisticated website search engine, your agent's deep community and property knowledge, as well as their ability to listen to your needs, you will find the home that's right for you. Your rolling top three represents the three homes that best meet your needs and priorities as they become available.

No home is perfect, even if you start from scratch and build something brand new. Our goal is to make sure your top priorities are taken into consideration, and you find a property with the benefits you are looking for. If you find a home that has 80% of what you are seeking, you should make an offer.

FEATURES: HOME & COMMUNITY	BENEFITS: WHY THESE FEATURES?
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

TOOLS FOR YOUR SEARCH

On the go? See a “For Sale” sign while driving? Want to search all the listings in a neighborhood right from your phone? The Elite Pacific Properties mobile app is your go-to mobile search device. It can search based on your location, commute times, or by drawing around the area you want to live in. If you see something you like, you can send a message to your Elite Pacific Agent right from the app!



Ask for your custom mobile app now

ELITEPACIFIC.COM

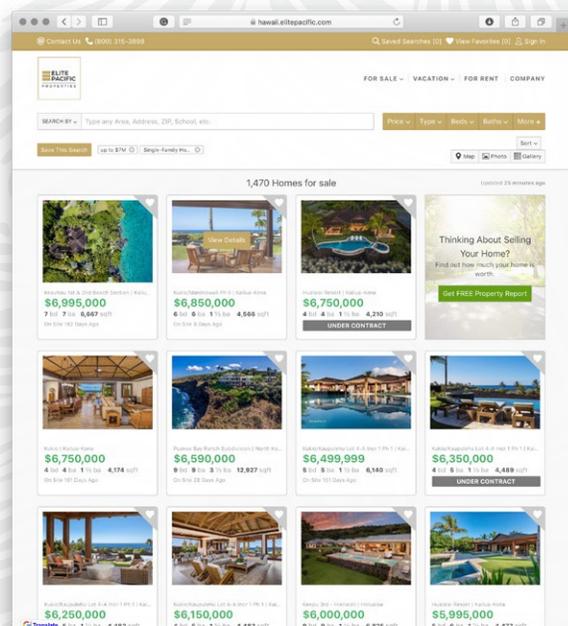
The average consumer spends months looking for a home before purchasing. Having a website that allows for an efficient and thorough search is important for peace of mind.

MY ACCOUNT

Your Elite Pacific agent will set you up with your own log in to our search website. Our website is updated every 15 minutes, directly from our local MLS, which ensures accuracy of information.

HOW TO USE YOUR ELITEPACIFIC.COM SEARCH WEBSITE

1. Once you receive your welcome email, visit the site.
2. Check your account in the top right corner. If you need to update your information or password, you can do it here.
3. Search all active inventory on the MLS (Multiple Listing Service).
4. Save favorite searches and send yourself listing updates when there is a new property that matches your criteria.
5. Save your favorite properties.
6. Request showings right from the site, or share properties with each other.



73-2506 Kou Pi
 Kailua Home # 395746
\$4,650,000 STATUS: ACTIVE ON SITE: 10 DAYS MLS #: 638246
 UPDATED: 25 min ago

\$4,650,000
 4 BEDS 0.76 ACRES
 4 BATHS 1 1/2 BATHS
 2,906 SQFT \$1,600/SQFT

Neighborhood: Shono Ai Kohanaiki Resort Subdivision
 Type: Single-Family Home
 Built: 2019
 Area: North Kona

School Ratings & Info
 Visit GreatSchools.org

AGENT
James Lear
 Office: 808.762.2077
 Cell: 808.762.2077
 Contact James

Description
 You'll find privacy, a spacious Shay Zak-designed home and captivating golf and mountain views at this Kou Pi address in the private club community of Kohanaiki. The main home - 4 bedrooms and 4.5 baths is enhanced by a family media room and a separate 1-bedroom+1-bath guest hale. It is being sold fully furnished with a custom package by Sequoia. Pocket doors open the great room to an expansive lanai, perfect for entertaining or dining. Situated to capture views of fairway 11 and the slopes of Hualala, the home is surrounded by lush landscaping and an expansive lawn area, perfect for outdoor games. The pool includes a generous Baja shell and spa. Kohanaiki is a private club community situated on roughly 450 acres of land with over a mile and half of shoreline that includes some of Hawaii's best sport fishing grounds and one of the island's finest surfing beaches. Kohanaiki represents an evolution of the private club experience built around luxury, sustainability and world-class amenities. A Piers Jones designed golf course featuring six oceanfront holes, a 67,000-square-foot clubhouse and spa, an oceanfront Beach Club, the Beach Restaurant and Bar are ready for your enjoyment. The Kohanaiki Club is a private equity club and is open by invitation only to Kohanaiki Property Owners.

Exterior Features		Interior Features		Property Features	
Exterior Area	1118	Appliances	Disposal, Dishwasher, Gas Grill, Microwave	Assessed Value	977800
Frontage	Golf Course			Assessment Year	2019
Land Tenure	Fee Simple			Building Units	Estate Lot 46
Lot Description	Cul De Sac			Distressed	Standard Sale
Ocean Front	N			Lava Zone	4
Pool	Y			Lot Number	46
Roads	Private, Paved			Monthly Association Fees	1000.00
Topography	Fairly Level			Oceanfront Unit	
Unit Description	Single Family Home			Power	Gas, Solar/Photovoltaic, Underground
				Property Type	Residential
				Sewer	Sewer-Connected
				Solid Waste Disposal	Private Contractor
				Tax Key	373065026
				Taxes	10893.00
				Terms	Cash, Conventional
				Total Monthly Fees	1000.00
				Vehicle Parking	Detached
				Water	Municipal, Private
				Zoning	Rs-10

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PHOTO GALLERY AND VIRTUAL TOUR

ASK YOUR AGENT A QUESTION

COMPLETE FEATURES DIRECT FROM MLS

EXPLORE THE NEIGHBORHOOD

With thousands of properties to consider, at the center of every home search is the need to efficiently gather information without needing to switch back and forth between websites. ElitePacific.com gives you the typical bedrooms and baths, but then goes much further. All of the information is updated and vetted for accuracy by the local Multiple Listing Service in real time.

PHOTO GALLERY AND VIRTUAL TOUR

ASK YOUR AGENT A QUESTION

COMPLETE FEATURES DIRECT FROM MLS

EXPLORE THE NEIGHBORHOOD

PROPERTY CONDITION



HOME INSPECTIONS

A home inspection evaluates the visible and accessible systems and components of a home and is intended to give you an understanding of their condition.

Your Elite Pacific agent will assist you in arranging the inspection after you have an accepted offer. The inspection is typically a cost charged to the buyer and paid at the time of service. This inspection period is your opportunity to examine every aspect of the property, and a home inspection by a professional home inspector is typically the most important element.

Keep in mind, it's the inspector's job to find issues, no matter how small, because that's what you're paying him/her to do. It's important to remember that there is no such thing as a perfect home. Every home inspection will reveal minor issues, even in new construction and luxury homes.

In general, you should not ask for repairs or credits, unless there is a major discovery that

is inconsistent with the general age and visible condition of the property. Section J-1 (General Inspection) does not require the seller to repair or replace anything or give a credit for repairs as a result of the inspection. You may ask for repairs, but the seller is not contractually required to even respond to your request.

Your Elite Pacific agent's job is to make sure you are comfortable with the condition of the property so that you can make the best financial decisions for you and your family. We have an excellent vendor database of licensed professionals who can help you address any repair needs that may arise.

Whenever possible, be present. The inspector will review with you the results of the inspection (submitted to you afterward as a written report) and point out any problems. Usually the inspection of the home can be completed in two to three hours (the time can vary depending upon the size and age of the dwelling).



HOME INSPECTORS TYPICALLY INSPECT:



STRUCTURAL COMPONENTS
(FLOORS, WALLS, ROOFS,
FOUNDATIONS, ETC.).



MECHANICAL SYSTEMS
(PLUMBING, ELECTRICAL,
AIR CONDITIONING).



INSTALLED APPLIANCES
AND OTHER MAJOR COMPONENTS
OF THE PROPERTY.

WHAT HOME INSPECTIONS DON'T COVER

Inspections don't address the cost of repairs. Working with your agent and reputable contractors, estimates can be developed during your due diligence period.

An inspection doesn't guarantee that the home complies with building codes (subject to periodic change).

Inspections don't protect you in the event an item inspected fails in the future. Home inspections are an evaluation of the property on the day it is inspected, taking into consideration normal wear and tear.

Home inspectors are not required to report on wood-destroying insects, environmental contamination, pools and spas, detached structures, or cosmetic issues.

Ask the home inspector if he or she covers specific things that are important to you. If not, you and your agent can work together to arrange for an inspection of these items by the appropriate professionals.

CONTRACT TO CLOSING

HAVING YOUR OFFER ACCEPTED IS JUST THE BEGINNING OF WHAT A FULL-SERVICE REAL ESTATE FIRM OFFERS

The services of an Elite Pacific associate can help put your mind at ease and bring order to a process that frequently overwhelms even the most organized. The process of purchasing a home can be complex and emotional. Proactive management and attention to detail will help make your purchase efficient and seamless.



WHAT YOUR ELITE PACIFIC AGENT DOES:

1. Distribute documents to all relevant parties, including the title company, insurance and financial professionals.
2. Create and maintain a timeline of all contingencies and remain in contact regarding upcoming deadlines.
3. Coordinate due diligence for home, pest and other inspections desired by the buyer.
4. Facilitate needed bids and repairs.
5. Communicate with your lender to ensure timely financing.
6. Interact with the listing agent to ensure both parties are on the same page.
7. Schedule necessary walk-through(s).
8. Confirm contingencies have been satisfied according to the contract.
9. Coordinate your closing and moving schedules.

10 QUESTIONS TO ASK EVERY REALTOR

HELPING YOU PREPARE FOR THE BIG TRANSITION

There's a lot to remember when moving. This list contains most of the big tasks you'll need to do (and some that you won't), along with suggested timeframes.

FIVE WEEKS BEFORE

- Call moving companies for estimates.
- Remove and dispose of unnecessary possessions.
- Start compiling an inventory of your possessions.
- Get a floor plan (with room dimensions) of your new home to help you decide which furnishings you want to keep and which room they will go in.
- Start a file of moving-related papers and receipts.
- Locate schools, healthcare professionals and hospitals in your new location.
- Arrange to transfer your children's school records and family medical records

FOUR WEEKS BEFORE

- Secure off-site storage, if needed.
- Choose a mover and sign a contract.
- Contact your homeowner's insurance agent about coverage for moving and secure more if necessary.

THREE WEEKS BEFORE

- Make travel plans if necessary.
- Make arrangements with condo and homeowners association to reserve elevator usage time if moving into or out of a high-rise building.
- Arrange to close existing bank accounts and open new accounts in new area.
- Arrange for child care on moving day.

TWO WEEKS BEFORE

- Create a file of important papers such as driver's license; registration documents and title; any medical, dental and school records; birth certificates; wills; deeds; stock certificates; and other financial documents.
- Notify the following of your change of address:
 - Post office
 - Banks
 - Relatives and friends
 - Insurance agents, lawyer, tax financial advisor
 - Magazine subscriptions
- Notify utility companies of dates to discontinue/transfer service and/or establish service for your new home. Also arrange for final readings and bills including refunds on prepaid services.
 - Electric
 - Heating oil
 - Internet service
 - Natural gas
 - Telephone
 - Televisions
 - Trash collections
 - Water

- Notify your state's DMV of your new address.
- If moving from a rental, arrange refund of your security deposit
- Discontinue additional home services (housekeeper, gardener/lawn service, pool cleaner), if applicable.
- Start using up things you can't move such as perishables.

ONE WEEK BEFORE

- Pack moving essential boxes; important documents, travel clothes, personal items and prescription medications.

2-3 DAYS BEFORE

- Confirm all final arrangements with your mover and other service providers.

FULL SERVICE BROKERAGE

Founded in 2005 by Paul Mayer and Stephen Cipres, Elite Pacific is now an award-winning, market-leading firm in the luxury Hawaii real estate market. From property sales and vacation rentals, to property management and relocation services, we deliver the gold standard in client service. Our secret, like water, is simple but powerful: we drive organic business growth by meeting our clients on their terms, plus one. We care for people, know our stuff and uphold total integrity.

OAHU OFFICES

Kahala Office

4211 Waialae Ave.
Suite 106
Honolulu, HI 96816
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Kailua Office

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