THE

CallKimToday

REAL ESTATE

Experience

EDUCATE • EMPOWER • EQUIP • BUILD TOGETHER

PARTICIPANT GUIDEBOOK & WORKBOOK

Your Journey Home. Your Path to Wealth. Your Family Legacy.

Kimberly Byrd

REALTOR® | Real Estate Professional | Your Homeownership Partner

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THECALLKIMTODAY REAL ESTATE EXPERIENCE
Participant Guidebook & Workbook

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Contents

Welcome To The Experience!

THECALLKIMTODAY REAL ESTATE EXPERIENCE is more than learning how to buy a home—it is a journey designed to help prepare you to become a confident, informed and empowered homeowner.

For many first-time homebuyers, the path to homeownership can feel overwhelming. Questions about credit, financing, contracts, inspections, neighborhoods, affordability and the responsibilities of owning a home can create fear and uncertainty. But fear often comes from what we do not yet understand. **This Experience was created to replace uncertainty with knowledge, fear with confidence, and hesitation with preparation.**

Instead of simply telling you how the homebuying process works, **THECALLKIMTODAY REAL ESTATE EXPERIENCE allows you to experience it.** Through creative, hands-on activities and real-world exposure, you will explore the many stages of homeownership before you ever receive the keys to your own home. You will learn to ask better questions, make informed decisions, recognize potential challenges and understand not only how to purchase a home—but how to prepare yourself to successfully own and maintain one.

Throughout this journey, you will be **educated, equipped and empowered** with knowledge intended to help you move forward with greater confidence. You will discover that homeownership is not simply about finding a house. It can provide stability, create equity, become a foundation for building wealth, and ultimately help you establish something meaningful to pass on to the generations that follow you.

The goal is not simply to get you to the closing table. The goal is to prepare you for everything the keys can unlock.

Your home can become the beginning of a new financial story for you and your family. And while every person's journey will be different, you do not have to approach yours uninformed or afraid.

This is your opportunity to prepare. To learn. To experience. To grow. To believe that homeownership is possible—and to be ready when your opportunity comes.

Your Journey Home. Your Path to Wealth. Your Family Legacy.

HOME → EQUITY → WEALTH → LEGACY

What This Experience Is Designed to Do

- Replace uncertainty with education and a clear plan.
- Give you real-world exposure before high-pressure decisions arise.
- Help you ask better questions and evaluate homes more confidently.
- Prepare you not only to purchase a home, but to successfully own one.
- Connect homeownership to long-term equity, wealth and family legacy.

How To Use This Workbook

- Bring it to every THECALLKIMTODAY REAL ESTATE EXPERIENCE activity.
- Write in it. Highlight it. Add questions as they occur to you.
- Use each experience page to record what you saw, what you learned and what you still need to understand.
- Collect your passport stamps as you complete the experiences.
- Revisit your original goals throughout the journey so that emotion does not replace strategy.

My goals for this experience

THE FIRST 7 • INAUGURAL COHORT

A New Beginning Starts With You!

The First 7 are the inaugural participants of THECALLKIMTODAY REAL ESTATE EXPERIENCE - seven aspiring homeowners committed to learning, preparing and doing the work required to pursue homeownership.

THE FIRST 7 • ROOTS • LEGACY • FAMILY

Why The First 7 Matters

The number 7 represents spiritual perfection and completeness. It reflects the belief that the number 7 represents God's plan as absolute and complete. The FIRST 7 are the inaugural participants who make up the first family unit of THECALLKIMTODAY REAL ESTATE EXPERIENCE movement. They support one another, encourage one another, and grow together throughout their journey toward homeownership. Their common goal is to one day own a HOME. Each participant also represents a Tree of Life within their own family structure, spreading roots and serving as a source of life, stability, and empowerment for generations to come. Through homeownership, financial literacy and intentional wealth-building, each participant has the opportunity to build a new foundation and family legacy that can help create generational wealth for those who follow.

THE ROOTS	THE BRANCHES
Faith • Identity • Knowledge • Financial Literacy • Resilience • Strength	Homeownership • Equity • Opportunity • Family Legacy • Generational Wealth • Growth

PLANTED BY THE RIVERS OF WATER • ROOTED IN FAITH • GROWING IN KNOWLEDGE • BEARING FRUIT FOR GENERATIONS

REAL PEOPLE • REAL GUIDANCE • REAL OPPORTUNITY • REAL RESULTS

What Participation Means

- Credit concerns do not automatically end the dream.
- Not knowing where to begin is exactly why a roadmap matters.
- Guidance and accountability can turn a distant goal into actionable next steps.
- **Show up, participate, ask questions and complete your agreed action steps.**
- Whether you go it alone or with a First 7 group, consistency turns goals into progress.
- No one can guarantee mortgage approval or homeownership; the goal is informed preparation and measurable progress.

My Commitment Statement

I am committing to this experience because:

Participant signature: ____________________________________ Date: __________________

Note: The disclosure that begins on the next page (SC Disclosure of Real Estate Brokerage Relationship) is specific to South Carolina real estate law. If you live outside South Carolina, ask your real estate professional for your state's equivalent disclosure.

South Carolina Department of Labor, Licensing and Regulation
South Carolina Real Estate Commission
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SOUTH CAROLINA DISCLOSURE OF REAL ESTATE BROKERAGE RELATIONSHIP

Pursuant to South Carolina Real Estate License Law in S.C. Code of Laws Section 40-57-370, a real estate licensee is required to provide you a meaningful explanation of agency relationships offered by the licensee's brokerage firm. This must be done at the first practical opportunity when you and the licensee have substantive contact.

Before you begin to work with a real estate licensee, including being shown a home (or any property), it is important for you to know the difference between a broker-in-charge and associated licensees. The broker-in- charge is the person in charge of a real estate brokerage firm. Associated licensees may work only through a broker-in-charge. **In other words, when you choose to work with any real estate licensee, your business relationship is legally with the brokerage firm and not with the associated licensee.**

A real estate brokerage firm and its associated licensees can provide buyers and sellers valuable real estate services, whether in the form of basic **customer** services, or through **client**-level agency representation. The services you can expect will depend upon the legal relationship you establish with the brokerage firm. It is important for you to discuss the following information with the real estate licensee and agree on whether in your business relationship you will be a **customer** or a **client**.

<u>You Are a Customer of the Brokerage Firm</u>

South Carolina license law defines customers as buyers or sellers who choose <u>NOT</u> to establish an agency relationship. The law requires real estate licensees to perform the following **basic duties** when dealing with any real estate buyer or seller as customers: ***present all offers in a timely manner, account for money or other property received on your behalf, provide an explanation of the scope of services to be provided, be fair and honest and provide accurate information, provide limited confidentiality, and disclose "material adverse facts" about the property or the transaction which are within the licensee's knowledge.***

Unless or until you enter into a written agreement with the brokerage firm for agency representation, you are considered a "customer" of the brokerage firm, and the brokerage firm will not act as your agent. As a customer, you should not expect the brokerage firm or its licensees to promote your best interest.

Customer service does not require a written agreement; therefore, you are not committed to the brokerage firm in any way <u>unless a transaction broker agreement or compensation agreement obligates you otherwise.</u>

Transaction Brokerage

A real estate brokerage firm may offer transaction brokerage in accordance with S.C. Code of Laws Section 40- 57-350. Transaction broker means a real estate brokerage firm that provides customer service to a buyer, a seller, or both in a real estate transaction. A transaction broker may be a single agent of a party in a transaction giving the other party customer service. A transaction broker also may facilitate a transaction without representing either party. The duties of a brokerage firm offering transaction brokerage relationship to a customer can be found in S.C. Code of Laws Section 40-57-350(L)(2).

You Can Become a Client of the Brokerage Firm

Clients receive more services than customers. If client status is offered by the real estate brokerage firm, you can become a client by entering into a written agency agreement requiring the brokerage firm and its associated licensees to act as an agent on your behalf and promote your best interests. If you choose to become a client, you will be asked to confirm in your written representation agreement that you received this agency relationships disclosure document in a timely manner.

A ***seller becomes a client*** of a real estate brokerage firm by signing a formal listing agreement with the brokerage firm. For a seller to become a client, this agreement must be in writing and must clearly establish the terms of the agreement and the obligations of both the seller and the brokerage firm which becomes the agent for the seller.

A ***buyer becomes a client*** of a real estate brokerage firm by signing a formal buyer agency agreement with the brokerage firm. For a buyer to become a client, this agreement must be in writing and must clearly establish the terms of the agreement and the obligations of both the buyer and the brokerage firm which becomes the agent for the buyer.

If you enter into a written agency agreement, as a client, the real estate brokerage has the following ***client-level duties: obedience, loyalty, disclosure, confidentiality, accounting, and reasonable skill and care.*** Client-level services also include advice, counsel and assistance in negotiations.

Single Agency

When the brokerage firm represents only one client in the same transaction (the seller or the buyer), it is called single agency.

Dual Agency

Dual agency exists when the real estate brokerage firm has two clients in one transaction – a seller client and a buyer client. At the time you sign an agency agreement, you may be asked to acknowledge whether you would consider giving written consent allowing the brokerage firm to represent both you and the other client in a disclosed dual agency relationship.

Disclosed Dual Agency

In a disclosed dual agency, the brokerage firm's representation duties are limited because the buyer and seller have recognized conflicts of interest. Both clients' interests are represented by the brokerage firm. As a disclosed dual agent, the brokerage firm and its associated licensees cannot advocate on behalf of one client over the other, and cannot disclose confidential client information concerning the price negotiations, terms, or factors motivating the buyer/client to buy or the seller/client to sell. Each Dual Agency Agreement contains the names of both the seller client(s) and the buyer client(s) and identifies the property.

Designated Agency

In designated agency, a broker-in-charge may designate individual associated licensees to act solely on behalf of each client. Designated agents are not limited by the brokerage firm's agency relationship with the other client, but instead have a duty to promote the best interest of their clients, including negotiating a price. The broker-in- charge remains a disclosed dual agent for both clients, and ensures the assigned agents fulfill their duties to their respective clients. At the time you sign an agency agreement, you may be asked to acknowledge whether you would consider giving written consent allowing the brokerage firm to designate a representative for you and one for the other client in a designated agency. Each Designated Agency Agreement contains the names of both the seller client(s) and the buyer client(s) and identifies the property.

It's Your Choice

As a real estate consumer in South Carolina, it is your choice as to the type and nature of services you receive.

- You can choose to remain a customer and represent yourself, with or without a transaction broker agreement.
- You can choose to hire the brokerage firm for representation through a written agency agreement.
- If represented by the brokerage firm, you can decide whether to go forward under the shared services of dual agency or designated agency or to remain in single agency.

If you plan to become a client of a brokerage firm, the licensee will explain the agreement to you fully and answer questions you may have about the agreement. Until you enter into a representation agreement with the brokerage firm, you are considered a customer and the brokerage firm cannot be your advocate, cannot advise you on price or terms, and only provides limited confidentiality unless a transaction broker agreement obligates the brokerage firm otherwise.

By signing this disclosure, you do not agree to pay a commission or any other compensation to a brokerage firm. The brokerage firm will not receive compensation from any source for showing homes or property to you as a customer without a separate written agreement. The amount, rate, and source of any compensation paid to a brokerage firm will be contained in a separate written agreement. The brokerage firm may not receive compensation from any source that exceeds the amount or rate agreed to in their agreement with a buyer or seller, except with full knowledge and written consent to all parties. Commissions are fully negotiable and not set by law.

The choice of service belongs to you -- the South Carolina Consumer.

Acknowledgement of Receipt:

Signature:______________________________ Date:_____________

Signature:______________________________ Date:_____________

Brokerage Firm Name:

____

Signature:______________________________ Date:_____________

This form has been approved by the South Carolina Real Estate Commission for use in explaining representation and compensation in real estate transactions and consumer rights as a buyer or seller. Reprinting without permission is permitted provided no changes or modifications are made.

THECALLKIMTODAY REAL ESTATE EXPERIENCE - PROGRAM DISCLAIMER

THECALLKIMTODAY REAL ESTATE EXPERIENCE (T.R.E.E.) is a client- and participant-focused educational and experiential program developed and facilitated by Kimberly Byrd, a licensed real estate professional affiliated with Southern Visions Realty I, LLC. The program is intended solely as a guide and educational resource for Kimberly Byrd's clients and participants as they prepare for homeownership.

THECALLKIMTODAY REAL ESTATE EXPERIENCE is not a real estate licensing course, continuing-education course, certification program, or course offered by or on behalf of Southern Visions Realty I, LLC. Participation does not create or replace any brokerage, agency, legal, lending, financial, tax, insurance, appraisal, inspection, construction, or other professional relationship that would otherwise require a separate agreement or engagement.

Real estate forms, laws, lending requirements, market conditions, programs, costs, and professional standards may change. Materials presented in this workbook should not be relied upon as a substitute for the current documents, disclosures, agreements, professional advice, or due diligence applicable to an actual real estate transaction.

Participation in THECALLKIMTODAY REAL ESTATE EXPERIENCE does not guarantee mortgage approval, improvement in credit, acceptance of an offer, successful closing, property appreciation, investment returns, financial wealth, or homeownership.

By signing below, I acknowledge that I have received, read, and understand this Program Disclaimer.

Participant Printed Name:____________________

Participant Signature:____________________

Date:____________________

Keep this signed copy for your own records. If you're working with Kimberly Byrd or another real estate professional, feel free to share a copy of this page with them as well.

THECALLKIMTODAY REAL ESTATE EXPERIENCE - EDUCATIONAL & PROFESSIONAL SCOPE DISCLAIMER

Kimberly Byrd is a licensed real estate professional; she is not an attorney and does not provide legal advice. Any discussion of real estate contracts, property disclosures, transaction documents, or other legal documents during THECALLKIMTODAY REAL ESTATE EXPERIENCE is provided for general educational and familiarization purposes only. Participants should consult a qualified attorney regarding legal questions, interpretation of contractual language, legal rights or obligations, or advice concerning their individual circumstances.

Information concerning mortgages, credit, taxes, insurance, inspections, appraisals, construction, investments, estate planning, wealth building, or other specialized subjects is likewise provided for general educational purposes. Participants should seek advice from appropriately licensed or qualified professionals regarding their individual circumstances.

Activities involving offers, contracts, disclosures, financing, inspections, appraisals, insurance, or other transaction-related subjects are educational exercises only. They are designed to help participants become familiar with the real estate process and do not replace the current documents, professional advice, or individualized guidance applicable to an actual transaction.

By signing below, I acknowledge that I have received, read, and understand this Educational & Professional Scope Disclaimer.

Participant Printed Name:____________________

Participant Signature:____________________

Date:____________________

Keep this signed copy for your own records. If you're working with Kimberly Byrd or another real estate professional, feel free to share a copy of this page with them as well.

About Kimberly Byrd

Kimberly Byrd brings 30 years of real estate experience to THECALLKIMTODAY REAL ESTATE EXPERIENCE, with a career that has allowed her to see real estate from nearly every side of the industry. Licensed in both South Carolina and North Carolina, Kimberly serves as a Residential Real Estate Advisor and Commercial Real Estate Advisor, with additional expertise in hotel brokerage and business brokerage. She represents buyers, sellers, investors, landlords, and tenants, giving her a broad perspective that extends far beyond the traditional buying and selling of homes.

Kimberly's real estate journey began in 1996 when she accepted her first position as an Assistant Manager at River Oaks Apartments. That opportunity became the foundation for a career in property management that would span many years and progressively greater levels of responsibility. In 1999, she earned her first property manager position at Prescott Manor Apartments, followed in 2000 by her first experience managing a market-rate community at Trenton Court Apartments. From 2001 through 2012, her property-management career included leadership roles at communities such as Copperfield Apartments, Three Rivers Apartments, Quail Run Apartments, and Woodland Village Apartments. During those years, Kimberly also audited property files, assisted other communities, served in area-management responsibilities, and earned numerous professional awards and designations.

In 2012, Kimberly took an entrepreneurial step and established Premier Real Estate Solutions, LLC, her own property-management business. Three years later, in 2015, she expanded her career by becoming a licensed real estate salesperson and REALTOR®, where she went on to achieve Top Producer recognition. Her career continued to evolve in 2021 when she expanded into commercial real estate and became a licensed real estate broker in North Carolina. In 2023, Kimberly began serving as Broker-in-Charge of Presken Management, LLC, a leadership role she continues to hold today. By 2025, Kimberly had expanded her professional services once again to include business brokerage.

Throughout her career, Kimberly has continued to invest in specialized education and professional development. She holds the CHIA - Certification in Hotel Industry Analytics, strengthening her expertise in hospitality and hotel real estate, as well as the RENE - Real Estate Negotiation Expert certification, reflecting advanced training in real estate negotiation. She is also a member of the National Association of REALTORS®.

Today, those 30 years of experience have come full circle. Kimberly's career has included property management, residential sales, commercial real estate, investment properties, hotel brokerage, business brokerage, landlord and tenant representation, brokerage leadership, and entrepreneurship. But THECALLKIMTODAY REAL ESTATE EXPERIENCE represents something different. It is an opportunity to take what she has learned throughout her career and use that knowledge to educate, empower, and equip others as they prepare for homeownership.

For Kimberly, purchasing a home is about much more than completing a real estate transaction. It can be the beginning of stability, equity, financial literacy, wealth creation, and a legacy that reaches beyond one generation. Through THECALLKIMTODAY REAL ESTATE EXPERIENCE, she is bringing together three decades of professional experience with a deeply personal purpose: to help participants prepare not simply to purchase a home, but to understand how homeownership can become the first building block in changing the financial trajectory of their family tree.

The Vision Behind T.R.E.E.

THECALLKIMTODAY REAL ESTATE EXPERIENCE - T.R.E.E. - began with a vision from God. The acronym is intentionally symbolic: a tree is planted, nourished, strengthened, rooted and ultimately bears fruit. The biblical reference for this movement is Psalm 1:3, which describes a tree planted by rivers of water, bearing fruit in its season, with leaves that do not wither.

For this movement, that image represents faith providing steady nourishment, green leaves and fruit even through difficult seasons - even through seasons that feel like drought. The future T.R.E.E. logo will use a tree as its central symbol, reflecting the Tree of Life and the generational purpose of this experience.

Homeownership: A Foundation for Wealth

Wealth begins with mindset. Financial literacy gives you the knowledge to make informed decisions, understand trade-offs, protect what you build and recognize opportunities for growth.

- For many American households, homeownership is the #1 wealth-building asset and a primary pathway to building net worth because mortgage principal reduction and potential appreciation can build equity over time.
- A fixed-rate mortgage can provide greater predictability in principal-and-interest housing costs than rent that may rise over time, although taxes, insurance, HOA fees and maintenance can still change.
- Owning real estate creates the potential to build equity - an asset that may support future goals such as moving up, investing, education, entrepreneurship or retirement.
- Homeownership can become a gateway to other wealth-building assets by teaching budgeting, long-term planning, maintenance, risk management and disciplined ownership.
- Real estate can be transferred to loved ones as part of an intentional estate and legacy plan, subject to legal, tax and financial guidance.
- Homeownership can provide stability, control over your living environment, community connection and the ability to personalize your space.

MINDSET → FINANCIAL LITERACY → HOMEOWNERSHIP → EQUITY → WEALTH → LEGACY

What does building wealth through homeownership mean to me?

Collect the Experience. Build the Confidence.

Use this passport to track the experiences you complete. The purpose is not to rush to a final stamp. The purpose is to build knowledge and confidence one experience at a time.

EXPERIENCE	STAMP	DATE
Dream & Vision	VISION READY	
Affordability	MONEY READY	
MLS Insider	MLS INSIDER	
Neighborhoods	LOCATION SMART	
Model Homes	MODEL HOME PRO	
Design Center	DESIGN SMART	
Behind the Walls	BUILD SMART	
Resale Homes	RESALE READY	
Tiny Homes	THINK DIFFERENT	
Housing Types	HOUSING TYPE SMART	
Land-to-Home	LAND SMART	
Disclosure	DISCLOSURE DETECTIVE	
Inspection	INSPECTION READY	
Money Pit Challenge	COST SMART	
Offer & Contract	READY TO OFFER	
Appraisal	VALUE SMART	
Insurance	PROTECTED	
Closing	CLOSING READY	
After Closing	OWNER READY	
Equity	EQUITY BUILDER	
Future Landlord	INVESTOR CURIOUS	
Legacy	LEGACY MINDED	
Workshop Activity 1	WORKSHOP COMPLETE	
Workshop Activity 2	WORKSHOP COMPLETE	
Workshop Activity 3	WORKSHOP COMPLETE	
Workshop Activity 4	WORKSHOP COMPLETE	

Workshop Activity 5 WORKSHOP COMPLETE

FINAL GOLD STAMP: 🔑 HOMEOWNER

Experiences I am most excited about

PHASE I • DREAM & PREPARE

My Why: The Home Before the House

Before bedrooms, countertops and neighborhoods, identify why homeownership matters to you. A clear 'why' can help you make better decisions when the process becomes emotional or challenging.

WHAT HOME MEANS TO ME	MY LONG-TERM VISION
Stability • freedom • family • space • pride • investment • community • other	Where do I hope homeownership can take me in 5, 10 or 20 years?

The life I want my home to support

The people I want my home to benefit

HOME IS WHERE THE HEART IS - AND IT CAN ALSO BECOME AN ASSET.

The Dream Home Vision Experience

Turn your dream into priorities before emotion takes over.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Separate needs from wants; define lifestyle priorities; recognize trade-offs; create a realistic vision.	Create a vision board and a written Top 5 list covering location, layout, lifestyle, price and non-negotiables.

What to Notice

- Which features support the way I actually live?
- Which 'wants' are cosmetic and could be changed later?
- What would make a house feel like home to me?

Questions to Ask

- What are my true non-negotiables?
- What would I trade for a better location or payment?
- How long do I expect this home to fit my life?

My notes, observations and questions

PASSPORT STAMP: VISION READY

What Can I REALLY Afford?

A pre-approval number is not the same as a comfortable payment.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Budgeting, PITI, HOA, utilities, maintenance, reserves, closing costs and the difference between qualifying and comfortably owning.	Work through fictional buyer profiles and build a realistic monthly housing budget.

What to Notice

- Monthly payment versus total monthly housing cost.
- How debt, credit and savings can affect readiness.
- How much financial breathing room you want after closing.

Questions to Ask

- What payment feels sustainable?
- How much cash should remain after closing?
- What expenses could change after purchase?
- What should I avoid financing before closing?

My notes, observations and questions

PASSPORT STAMP: MONEY READY

Behind the MLS

See how your real estate professional searches across participating brokerages.

WHAT YOU'LL LEARN

What the MLS is, how listing data is entered and shared, statuses, search criteria, and the role of your buyer agent in interpreting information.

WHAT YOU'LL DO

Build a live or mock search from a fictional buyer profile, narrow the results, and choose three homes you would recommend.

What to Notice

- How one change in criteria can expand or shrink results.
- What details appear in an MLS listing that buyers may overlook.
- Why the listing brokerage does not determine which participating listings your agent can show you.

Questions to Ask

- Why might consumer websites show different information?
- What does each listing status mean?
- How do my search criteria affect what I see?
- Why should I tell my agent when my priorities change?

My notes, observations and questions

PASSPORT STAMP: MLS INSIDER

Choose Your Neighborhood

Buy the lifestyle and location - not only the house.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Commute, taxes, schools, amenities, lot size, HOA, future plans, access and personal lifestyle fit.	Tour contrasting neighborhoods at similar price points and score each one using your own priorities.

What to Notice

- Traffic and access at different times of day.
- Condition and consistency of surrounding properties.
- Amenities, sidewalks, lighting, parking, noise and nearby land uses.

Questions to Ask

- What matters most about my daily routine?
- Would I prefer newer/smaller or older/larger?
- What community rules matter to me?
- How could location affect future resale?

My notes, observations and questions

PASSPORT STAMP: LOCATION SMART

Tour With Purpose

A tour is not just about whether a home is pretty. Every visit is practice for evaluating value, condition, function, cost and lifestyle.

LOOK PAST THE DECOR. LEARN TO SEE THE PROPERTY.

- Take notes immediately after each stop.
- Photograph only when permitted.
- Ask what is standard versus an upgrade.
- Notice traffic, noise, parking, drainage and surrounding uses.
- Compare total monthly cost, not just purchase price.
- Write one thing you loved, one concern and one question after every tour.

My tour-day goals, questions and observations

Builder Model Home Tour

Beautiful models are designed to inspire - learn to separate inspiration from included features.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Builder process, standard features versus upgrades, incentives, lot premiums, timelines, warranties and representation.	Tour model homes from several builders and compare base price, included features, upgrades and community amenities.

What to Notice

- Which features are staged upgrades rather than standard?
- How the homes differ in layout, lot and finish level.
- What questions each builder answers differently.

Questions to Ask

- Which features are included at the advertised price?
- What incentives require use of an affiliated lender/title provider?
- What are the lot premiums?
- What is the estimated completion timeline?
- What warranties are provided?

My notes, observations and questions

PASSPORT STAMP: MODEL HOME PRO

The Design Center Experience

See how selections can change both the look and the price of a new home.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Design allowances, upgrades, flooring, cabinets, counters, fixtures, electrical choices and the importance of prioritizing.	Tour a design center and create a mock upgrade budget with a fixed spending limit.

What to Notice

- Structural choices versus decorative choices.
- How quickly small upgrades can add up.
- Which choices could affect maintenance or resale.

Questions to Ask

- Which upgrades are hardest to change later?
- Which upgrades may be cheaper after closing?
- What is included in the base package?
- How do selections affect the final price/payment?

My notes, observations and questions

PASSPORT STAMP: DESIGN SMART

Behind the Walls

See the systems that disappear after drywall.

WHAT YOU'LL LEARN

Framing, plumbing, electrical, HVAC, insulation, moisture management, construction sequencing and quality-control questions.

WHAT YOU'LL DO

Tour a permitted new-construction home at an appropriate stage with builder/site permission and a knowledgeable professional.

What to Notice

- How systems are routed through framing.
- Where future maintenance access may be needed.
- Signs of careful workmanship versus rushed work.

Questions to Ask

- Where are shutoffs and major systems located?
- What gets inspected before drywall?
- How is water managed around the home?
- What documentation should a buyer keep?

My notes, observations and questions

PASSPORT STAMP: BUILD SMART

The Resale Home Experience

Learn to evaluate an existing home beyond staging and cosmetics.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Age, maintenance history, systems, updates, deferred maintenance, functional layout and neighborhood context.	Tour multiple resale homes at different condition levels and compare price, condition and likely near-term costs.

What to Notice

- Odors, stains, cracks, drainage and signs of moisture.
- Age and condition of visible systems.
- Whether upgrades improve function or merely appearance.

Questions to Ask

- How old are the roof and HVAC?
- What improvements appear cosmetic versus functional?
- What maintenance might be due soon?
- Does the layout fit how I actually live?
- Is it move-in ready?
- Will my family outgrow the space quickly?
- Is the square footage sufficient?

My notes, observations and questions

PASSPORT STAMP: RESALE READY

Tiny Homes & Alternative Housing

Challenge assumptions about how much house you need.

WHAT YOU'LL LEARN

Space efficiency, land/site requirements, financing differences, zoning, storage, utilities and lifestyle trade-offs.

WHAT YOU'LL DO

Tour a tiny-home community, manufacturer or example property where access is permitted and compare it with traditional housing.

What to Notice

- Storage and day-to-day functionality.
- How outdoor space becomes part of the living experience.
- Whether lower square footage truly means lower total cost.

Questions to Ask

- Where can this type of home legally be placed?
- How is it financed?
- What are utility/site costs?
- Would the lifestyle still work for me in five years?

My notes, observations and questions

PASSPORT STAMP: THINK DIFFERENT

Condo • Townhome • Single-Family

Three ownership experiences, three different responsibility profiles.

WHAT YOU'LL LEARN

Maintenance responsibilities, common elements, HOA/condo fees, privacy, amenities, insurance considerations and lifestyle.

WHAT YOU'LL DO

Tour examples of each housing type and create a side-by-side comparison.

What to Notice

- What you gain in convenience versus privacy.
- How monthly fees change total cost.
- Which exterior or common-area responsibilities shift to an association.

Questions to Ask

- What does the association maintain?
- What restrictions affect owners?
- What does my insurance need to cover?
- Which responsibilities do I want to own myself?

My notes, observations and questions

PASSPORT STAMP: HOUSING TYPE SMART

Land-to-Home Experience

Understand what it takes to turn dirt into a homesite.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Zoning, survey, access, utilities, septic/sewer, grading, site work, construction financing and due diligence.	Visit a residential lot or development site and map the steps required before a home can be built.

What to Notice

- Road access and topography.
- Neighboring uses and drainage.
- The distance to utilities and whether the lot appears build-ready.

Questions to Ask

- Is the use allowed?
- Are utilities available?
- What site work may be required?
- What surveys/tests may be appropriate?
- What costs exist before vertical construction begins?

My notes, observations and questions

PASSPORT STAMP: LAND SMART

From Interested to Informed

This phase prepares you for the documents and decisions that arrive quickly once you find a home you love.

WHEN IT IS TIME TO ACT, THE PROCESS SHOULD FEEL FAMILIAR - NOT FRIGHTENING.

- Read before you sign.
- Ask questions when language is unclear.
- Know which deadlines matter.
- Use the appropriate licensed professionals for legal, lending, inspection, insurance, tax and technical advice.
- Do not let excitement replace due diligence.

The documents and decisions I want to understand before I make an offer

Disclosure Detective

Learn to read the seller's property disclosure with curiosity, not fear.

WHAT YOU'LL LEARN

How disclosures can reveal known conditions/history; why disclosures are not substitutes for inspections; how to identify follow-up questions.

WHAT YOU'LL DO

Review a training/sample disclosure in teams, highlight items that deserve follow-up, and create questions for the seller and inspector.

What to Notice

- Repeated repairs or recurring conditions.
- Items marked unknown or left unclear.
- Issues that may require a specialist or documentation.

Questions to Ask

- What was repaired, when and by whom?
- Is there documentation?
- What item needs closer inspection?
- What is unanswered or unclear?
- What should I never assume from a disclosure?

My notes, observations and questions

PASSPORT STAMP: DISCLOSURE DETECTIVE

What Am I Looking For?

Use this page during the disclosure exercise. Do not try to memorize every issue. Practice identifying what deserves a question or follow-up.

AREA	DISCLOSED / OBSERVED	QUESTION	FOLLOW-UP
Roof			
Water / moisture			
Foundation / structure			
HVAC			
Plumbing			
Electrical			
Termites / pests			
Additions / permits			
Environmental			
Other			

Additional disclosure notes

A PROPERTY DISCLOSURE PROVIDES INFORMATION. IT DOES NOT REPLACE YOUR OWN DUE DILIGENCE OR PROFESSIONAL INSPECTIONS.

The Home Inspection Experience

Follow the clues from roofline to crawlspace.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Inspection scope, major systems, common red flags, maintenance items, report prioritization and the difference between defects and upgrades.	Attend a mock or educational inspection at a suitable property with a licensed inspector and owner permission.

What to Notice

- Water management, roofline and visible foundation clues.
- Electrical panel, plumbing fixtures and HVAC condition.
- The difference between normal wear and a significant concern.

Questions to Ask

- What is a safety concern?
- What is a major system issue?
- What is routine maintenance?
- What specialists might be needed?
- How should I prioritize the report?

My notes, observations and questions

PASSPORT STAMP: INSPECTION READY

Good House vs. Money Pit

Practice seeing beyond paint, staging and emotion.

WHAT YOU'LL LEARN

Deferred maintenance, cosmetic versus structural/system costs, repair prioritization and total cost of ownership.

WHAT YOU'LL DO

Compare a move-in-ready home with a fixer/renovation scenario and build a rough repair-priority list.

What to Notice

- Which repairs affect safety, water intrusion or major systems.
- Which updates are optional and cosmetic.
- Whether a lower price is offset by immediate repair costs.

Questions to Ask

- Which items must be addressed immediately?
- Which can wait?
- What requires a specialist estimate?
- Would the purchase still fit my budget after repairs?

My notes, observations and questions

PASSPORT STAMP: COST SMART

The Offer Experience

Before you sign on the dotted line.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
The structure of the current South Carolina purchase contract used in your transaction, key business terms, deadlines, contingencies/protections, financing terms and the consequences of choices.	Use a fictional property and training scenario to practice building an offer. Review the current form with your real estate professional; seek legal advice from an attorney when needed.

What to Notice

- How different terms can change the strength and risk of an offer.
- Which blanks require an actual decision from the buyer.
- Where deadlines and money obligations appear in the form.

Questions to Ask

- What price and terms fit my strategy?
- What money is due and when?
- What deadlines must I track?
- What happens if financing or inspections create issues?
- Which terms affect seller appeal and buyer risk?

My notes, observations and questions

PASSPORT STAMP: READY TO OFFER

Know the Decisions Before the Decision

The goal of this page is familiarity. When the right home appears, you should recognize the types of decisions that may need to be made quickly.

DECISION	MY TRAINING NOTES	QUESTION FOR THE RIGHT PROFESSIONAL
Offer price		
Financing type		
Earnest money / other deposits		
Closing date		
Due diligence / inspection strategy		
Personal property requested		
Closing cost strategy		
Contingencies / special terms		
Attorney / closing professional		
Key deadlines		

Contract terms I want explained again

TRAINING ONLY: CONTRACT FORMS AND LAW CAN CHANGE. USE THE CURRENT FORM AND PROFESSIONAL GUIDANCE FOR YOUR ACTUAL TRANSACTION.

The Appraisal Experience

Price, market value and appraised value are related - but not identical.

WHAT YOU'LL LEARN

Comparable sales, adjustments, condition, market evidence, lender role and what can happen when appraisal and contract price differ.

WHAT YOU'LL DO

Review a simplified comparable-sales exercise and estimate which features may influence value.

What to Notice

- How location, size, condition and features affect comparability.
- Why the highest-priced nearby sale is not automatically the best comp.
- How an appraisal can affect a financed purchase.

Questions to Ask

- Who orders the appraisal?
- Who is the appraiser working for?
- What happens if value is lower than expected?
- Which property features influence comparison?

My notes, observations and questions

PASSPORT STAMP: VALUE SMART

Home Insurance: Covered or Not?

Protect the asset you worked hard to acquire.

WHAT YOU'LL LEARN

Homeowners insurance basics, deductibles, replacement cost concepts, exclusions/limitations, claims history and why quotes should be obtained early.

WHAT YOU'LL DO

Play a 'Covered or Not?' scenario game with an insurance professional using fictional events.

What to Notice

- Coverage limits versus deductibles.
- Special exclusions or separate policies.
- How property condition can affect insurability or cost.

Questions to Ask

- What is my deductible?
- What is not covered?
- Do I need separate flood or other coverage?
- How does roof age or claims history affect options?
- What documentation should I keep?

My notes, observations and questions

PASSPORT STAMP: PROTECTED

The Closing Table Experience

Make closing day feel familiar before it becomes real.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Who attends, what documents may appear, funds, title/attorney role, lender documents, keys, recording and what to verify before closing.	Stage a mock closing with sample/training documents and a closing attorney or qualified professional.

What to Notice

- Which documents are lender-related versus title/closing-related.
- Where the final numbers appear.
- How to protect yourself from wire fraud and last-minute misinformation.

Questions to Ask

- What funds are due and how are they delivered safely?
- When do I receive keys?
- What should I bring?
- Who do I call if a document is wrong?
- What happens after signing?

My notes, observations and questions

PASSPORT STAMP: CLOSING READY

The Day After Closing

The congratulations are wonderful. Then ownership begins. This page is designed to help you think beyond the key photo and into the first month of responsible ownership.

- Change or rekey locks and secure access codes.
- Transfer utilities and verify billing.
- Create a home maintenance calendar.
- Store closing, warranty, insurance and improvement records.
- Know the first mortgage-payment process and due date.
- Be alert to official-looking solicitations and scams after public records update.
- Protect your emergency reserve; avoid unnecessary new debt.
- Learn property-tax and homeowner programs that may apply to you from the appropriate local/tax professionals.

My first 30-day homeowner plan

WE ARE NOT ONLY PREPARING YOU TO QUALIFY FOR A HOME. WE ARE PREPARING YOU TO SUCCESSFULLY OWN ONE.

The Home Improvement Store Experience

Learn the everyday cost of caring for a home.

WHAT YOU'LL LEARN

Filters, smoke/CO alarms, caulk, paint, basic tools, lawn care, appliances, flooring, lighting and preventive maintenance.

WHAT YOU'LL DO

Tour a home-improvement store and complete a '$10,000 improvement challenge' for a fictional property.

What to Notice

- The price of routine replacement items.
- Projects that require skill or permits.
- Which improvements protect the home versus simply change the look.

Questions to Ask

- What is maintenance versus renovation?
- Which small tasks prevent expensive repairs?
- What should every homeowner keep on hand?
- Which projects require licensed professionals?

My notes, observations and questions

PASSPORT STAMP: OWNER READY

The Equity Experience

Watch ownership become an asset over time.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Equity, principal reduction, appreciation, market cycles, improvements, transaction costs and why equity is not the same as cash in the bank.	Compare historical purchase prices with current market examples and model how equity can change over time.

What to Notice

- Equity can rise or fall with market value and debt balance.
- Improvements do not always return dollar-for-dollar value.
- Selling or borrowing against equity involves costs and risk.

Questions to Ask

- What creates equity?
- What can reduce accessible equity?
- How do selling costs affect proceeds?
- When should I request an annual real estate review?

My notes, observations and questions

PASSPORT STAMP: EQUITY BUILDER

Could I Be a Future Landlord?

Your first home may be the beginning of a larger real estate story.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Rental potential, house hacking concepts, reserves, landlord responsibilities, financing considerations and the difference between a home and an investment decision.	Tour or analyze a small income-producing residential property and build a simple income/expense worksheet.

What to Notice

- Income is not the same as profit.
- Vacancy, repairs, management and capital expenses matter.
- A property should fit both the numbers and your capacity to manage risk.

Questions to Ask

- What would market rent need to be?
- What expenses do landlords pay?
- What reserves would I need?
- Would this strategy fit my risk tolerance and goals?

My notes, observations and questions

PASSPORT STAMP: INVESTOR CURIOUS

The Legacy Experience

Plan for what you build to outlive the transaction.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Why ownership records, beneficiary/estate planning, insurance, wills/trusts and family communication matter. Legal and tax planning should be completed with qualified professionals.	Attend an educational conversation with an estate-planning attorney or financial professional and create a 'documents I need to organize' checklist.

What to Notice

- Who is named on ownership and financial documents.
- Where important records are stored.
- Whether your family knows whom to contact if something happens to you.

Questions to Ask

- Who should know where my property records are?
- What professional advice do I need?
- How could my home support my family's future?
- What does legacy mean to me personally?

My notes, observations and questions

PASSPORT STAMP: LEGACY MINDED

Workshop Activity 1

Use this page for a self-guided activity, First 7 session, or live THECALLKIMTODAY workshop, guest speaker or field experience.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Workshop topic: ________	Activity / location: ________
Key learning objective: ________	Facilitator / guest: ________

What to Notice

- What new idea changed or strengthened my thinking?
- What information do I need to verify or explore further?
- How does this activity connect to my homeownership or wealth-building goals?

Questions to Ask

My notes, observations and questions

PASSPORT STAMP: WORKSHOP COMPLETE

Workshop Activity 2

Use this page for a self-guided activity, First 7 session, or live THECALLKIMTODAY workshop, guest speaker or field experience.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Workshop topic: ____________	Activity / location: ____________
Key learning objective: ____________	Facilitator / guest: ____________

What to Notice

- What new idea changed or strengthened my thinking?
- What information do I need to verify or explore further?
- How does this activity connect to my homeownership or wealth-building goals?

Questions to Ask

My notes, observations and questions

PASSPORT STAMP: WORKSHOP COMPLETE

Workshop Activity 3

Use this page for a self-guided activity, First 7 session, or live THECALLKIMTODAY workshop, guest speaker or field experience.

WHAT YOU'LL LEARN

Workshop topic:

Key learning objective:

WHAT YOU'LL DO

Activity / location:

Facilitator / guest:

What to Notice

- What new idea changed or strengthened my thinking?
- What information do I need to verify or explore further?
- How does this activity connect to my homeownership or wealth-building goals?

Questions to Ask

My notes, observations and questions

PASSPORT STAMP: WORKSHOP COMPLETE

Workshop Activity 4

Use this page for a self-guided activity, First 7 session, or live THECALLKIMTODAY workshop, guest speaker or field experience.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Workshop topic: ______	Activity / location: ______
Key learning objective: ______	Facilitator / guest: ______

What to Notice

- What new idea changed or strengthened my thinking?
- What information do I need to verify or explore further?
- How does this activity connect to my homeownership or wealth-building goals?

Questions to Ask

My notes, observations and questions

PASSPORT STAMP: WORKSHOP COMPLETE

Workshop Activity 5

Use this page for a self-guided activity, First 7 session, or live THECALLKIMTODAY workshop, guest speaker or field experience.

WHAT YOU'LL LEARN	WHAT YOU'LL DO
Workshop topic: ______	Activity / location: ______
Key learning objective: ______	Facilitator / guest: ______

What to Notice

- What new idea changed or strengthened my thinking?
- What information do I need to verify or explore further?
- How does this activity connect to my homeownership or wealth-building goals?

Questions to Ask

My notes, observations and questions

PASSPORT STAMP: WORKSHOP COMPLETE

HOMEOWNER TOOLKIT

My Home Maintenance Calendar

Preventive maintenance protects comfort, safety and value. Adjust this checklist for your specific home, systems and climate.

FREQUENCY	TASK	LAST DONE	NEXT DUE
Monthly	Check HVAC filter / alarms; walk the exterior of your home to check for damage, leaks, rodent intrusion, signs of termites, and anything out of the ordinary.		
Monthly	Look for active leaks or moisture; walk the exterior of your home to check for damage, leaks, rodent intrusion, signs of termites, and anything out of the ordinary		
Quarterly	Inspect visible plumbing / caulk / drains		
Spring	HVAC service / exterior review		
Summer	Drainage / landscaping / pest review		
Fall	HVAC service / gutters / weatherproofing		
Annual	Roof / exterior visual review		
Annual	Insurance coverage review		
Annual	Real estate equity review		
As needed	Appliance / system service records		

My home's special maintenance needs and service contacts

Compare Homes With Your Head and Your Heart

Complete this after each tour while the details are still fresh.

Property / Community: ____________________

Price: ____________________

Estimated monthly housing cost: ____________________

Location / commute: ____________________

Condition: ____________________

Layout: ____________________

Outdoor space: ____________________

Parking / storage: ____________________

HOA / restrictions: ____________________

Near-term repairs: ____________________

Top 3 positives: ____________________

Top 3 concerns: ____________________

Additional notes

____

____

____

____

WOULD I BUY THIS HOME? YES / MAYBE / NO WHY? ____________________

Know Who Does What

Real Estate Advisor - Guides the search and transaction, helps you evaluate options, prepares/negotiates offers and coordinates the process within the scope of licensure.

Lender - Evaluates financing, qualification, loan options, disclosures and funding requirements.

Closing Attorney / Legal Professional - Provides legal services within the attorney's role, handles closing/title matters as applicable, and gives legal advice.

Home Inspector - Evaluates accessible systems/components within the inspection scope and reports observations.

Appraiser - Provides an independent opinion of value for the client ordering the appraisal, often the lender.

Insurance Professional - Helps evaluate coverage options and insurability.

Contractors / Specialists - Provide trade-specific evaluations and estimates when needed.

Tax / Financial / Estate Professionals - Provide specialized tax, financial and estate-planning guidance.

Names and contact information for the professionals on my team

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

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Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

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Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

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Workshop / Experience: ________________________________ Date: ______________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ________________________________ Date: ______________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ________________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Workshop & Experience Notes

Workshop / Experience: ______________________________ Date: ____________

Facilitator / Location: ____

Notes, ideas, questions and action items

Questions I Don't Want to Forget

For Kimberly / my real estate advisor

For my lender

For the inspector

For the builder / seller

For the closing attorney

For insurance / tax / estate professionals

Turn Learning Into Movement

Use this page to convert what you learn into specific next steps. The 'Responsible Person' column is intentionally blank so you can write your name or the name of the professional helping with that task.

ACTION	RESPONSIBLE PERSON	DUE DATE	DONE
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐
			☐

My most important goal for the next 90 days

SMALL, CONSISTENT ACTIONS CREATE MOMENTUM.

A Letter to My Future Homeowner Self

Complete this page and the back page, then give both pages to Kimberly. They will be placed in a secure box and returned to you to open on the day you close on your home.

Write freely. Tell your future self what you are working through today, what you are proud of, what you are afraid of, why homeownership matters to you, and what you hope your future home will represent.

Dear Future Me,

Continue Your Letter

With faith and expectation,

Signed: ______________________________ Date: ______________

TO BE SEALED • STORED SECURELY • OPENED ON CLOSING DAY

You Did It.

This page is intentionally reserved for the moment preparation becomes ownership.

🔑 HOMEOWNER 🔑

Property address:

Closing date:

The first thing I want to remember about this day

What I would tell the person I was when I started this experience

HOME → EQUITY → WEALTH → LEGACY

Your Journey Home. Your Path to Wealth. Your Family Legacy.

A Letter to My Real Estate Professional

Express freely what THECALLKIMTODAY REAL ESTATE EXPERIENCE has meant to you. Share the moments that mattered, what changed in your thinking, what you learned about yourself, and what you want your real estate professional to know about your journey.

If you completed this journey with Kimberly Byrd, feel free to share this letter with her directly.

Dear _____________,

A Letter — Continued

Continue your letter freely on the back of this page.

With gratitude / reflection,

Name: ________________________________ Date: ______________

The Relationship Doesn't End at Closing

Use this page for your annual real estate review with Kimberly. The goal is to understand how your home fits into your current life and your next real estate goal.

Original purchase price:

Current estimated market range:

Approximate loan balance:

Major improvements completed:

Maintenance completed:

Changes in household goals:

Next real estate goal:

Questions and ideas for my annual review

THE QUESTION ISN'T ONLY 'WHAT IS MY HOME WORTH?' - IT'S 'WHAT CAN MY REAL ESTATE HELP ME BUILD NEXT?'

My Real Estate Experience Notes

IMPORTANT PROGRAM INFORMATION

Education + Guidance + Professional Teamwork

This workbook is an educational resource and is not legal, tax, lending, insurance, inspection, appraisal, construction or financial advice. Real estate forms, laws, lending standards, market conditions and program requirements can change. For an actual transaction, participants should use current documents and consult the appropriately licensed or qualified professionals.

Participation in THECALLKIMTODAY REAL ESTATE EXPERIENCE or The First 7 does not guarantee mortgage approval, contract acceptance, closing, appreciation, investment performance or homeownership.

Keep Learning. Keep Asking. Keep Moving.

The purpose of this experience is not to make you an expert in every part of a real estate transaction. It is to help you become an informed consumer who understands the process well enough to ask thoughtful questions, make deliberate decisions and know when specialized professional guidance is needed.

My final reflections on the experience

DON'T DELAY. CALL KIM TODAY.®

Kimberly Byrd

REALTOR® | Real Estate Professional | Your Homeownership Partner

803.238.9112 | CallKimToday@gmail.com

THANK YOU FOR BEING PART OF THE EXPERIENCE!

Congratulations On Completing The CallKimToday Real Estate Experience!

You began this Experience with a goal. You leave it with greater knowledge, preparation and confidence for the journey ahead.

Thank you for trusting THECALLKIMTODAY REAL ESTATE EXPERIENCE to be part of your journey toward homeownership.

Remember, receiving the keys is not the end of the journey. It can be the beginning of building equity, creating wealth and establishing a legacy for the generations that follow you.

Your Journey Home. Your Path to Wealth. Your Family Legacy.

HOME → EQUITY → WEALTH → LEGACY

Kimberly Byrd

#CallKimToday

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