

Randy Haddadin
7051 Heathcote Village Way, St. 240
Gainesville, VA 20155
703-743-4725
randy@finjanproperties.com



BUYER PRESENTATION



CFSP

Certified
Full-Service
Professional™



FINJAN

properties

finjanproperties.com



Full-Service Excellence

Going beyond your expectations before, during and after the transaction to deliver an extraordinary experience.

Welcome Ábaco Strategy Your Trusted Real Estate Partner.

I know your time is valuable. At Ábaco Strategy, the pressures of deliverables and deadlines are demanding, and your customers expect nothing but the best from you. That's where I come in. With over 26 years in the IT industry, I understand the fast-paced nature of your work—and I'm here to make your real estate transaction smooth and stress-free.

While you stay focused on your career, let me handle one of the most important financial decisions you'll make. Whether you're buying or selling in Northern Virginia or the surrounding areas, you can count on me for **"Experience, Professionalism and Client Focused Service."**

I am committed to ensuring your investment is sound and your real estate experience is one you'll remember for years to come. Our goal? To be your trusted real estate partner for life.

Let's connect and make your real estate goals a reality!

Sincerely,
Randy Haddadin
Realtor®



Exclusive Real Estate Incentives for Ábaco Strategy Employees

As an Ábaco Strategy employee, I am here to **guide you through every step of your real estate journey**. While you stay focused on your work, let me handle one of the most important financial decisions you'll make—**buying or selling your home**. Take advantage of **special incentives** designed exclusively for Ábaco Strategy employees to help you **save money and maximize your investment**.

Ábaco Strategy Employee Incentives:

- Employees wanting to sell their home, I will be able to help them save money by reducing my compensation when listing their home.
- For buyers I will purchase their **home warranty for 1 year**.
- When possible, give a rebate for buyers which will usually depend on Lender requirements in the form of a credit at closing towards closing costs. If the purchase is
 - above \$600,000 a **\$3,000** credit
 - between \$400,000-\$600,000 **\$2,000** credit
 - below \$400,000 **\$1,500** credit



Veterans Discount(with proof)

- Veteran Sellers wanting to sell their home, I will be able to help save them money by reducing my compensation when listing their home.
- Veteran buyer and sellers I will purchase their **home warranty for 1 year**.
- When possible, give a credit towards closing costs for Veteran buyers which will usually depend on Lender requirements. If the purchase is
 - above \$600,000 a **\$4,000** credit
 - between \$400,000-\$600,000 **\$3,000** credit
 - below \$400,000 **\$1,500** credit

Let's connect and discuss how I can help make your real estate experience **smooth, stress-free, and financially rewarding!**

I also have trusted partners in the following markets: **Maryland, Washington DC and NYC**. As a former Realtor in **Florida**, I have strong connections in **South Florida**—whether you're searching for a vacation home or taking advantage of remote work, my network is ready to help you find your place in the Sunshine State.



About Randy

Randy Haddadin: From IT Expertise to Real Estate Excellence

Randy Haddadin began his career in the IT field during the Internet boom, securing his first consulting position at a pivotal moment in technological advancement. Specializing in client-server and network support, he quickly developed a strong business acumen, exceptional communication skills, and a results-driven approach to problem-solving. His ability to assess needs and fulfill critical business requirements earned him the trust of high-profile clients, including **Accenture (formerly Andersen Consulting), Ernst & Young, Bell Atlantic, and several public sector agencies such as DHS, FDA, CMS/Medsys, and EBT just to name a few.**

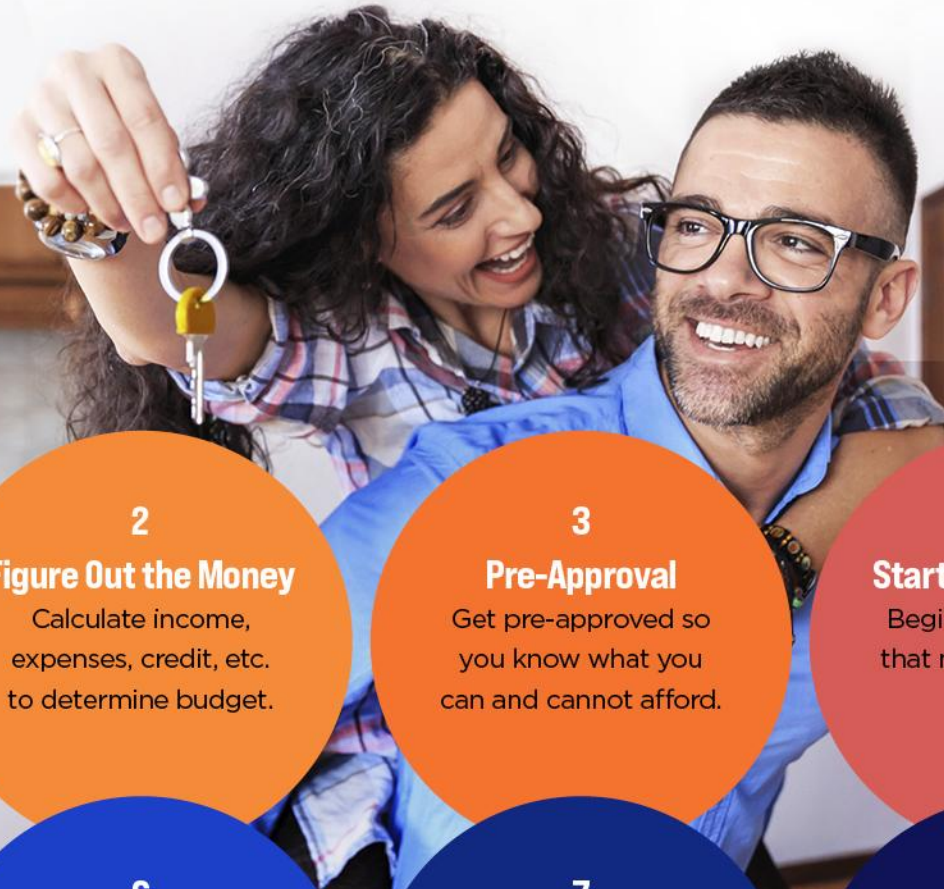
These experiences provided a seamless transition into the real estate industry. While IT and real estate may seem like vastly different fields, Randy identified a core similarity: **both require understanding client needs, finding solutions, and delivering exceptional service.** When asked about the parallels between the two industries, he explains, *"In IT, the client had a problem, and my job was to solve it. Real estate is no different—the challenges may vary, but the goal remains the same: helping clients achieve the best possible outcome."*

Many assume that being a Realtor simply involves finding homes and closing deals. However, as every real estate professional knows, **it's a step-by-step process filled with challenges that require patience, expertise, and problem-solving.** From navigating negotiations to overcoming unforeseen obstacles, success in real estate demands the same dedication and strategic thinking Randy mastered in IT.

A Commitment to Excellence in Real Estate Randy finds real estate both rewarding and challenging, and he credits much of his success to the exceptional mentors and colleagues he has worked with over the years. He believes that to truly excel in this business, one must continuously learn from the best and strive for excellence. As a licensed Realtor in Virginia with a Graduate Realtor Institute (GRI), Accredited Buyer Representative (ABR) and Certified Full Service Professional (CFSP) designee, Randy is committed to providing his clients with the highest level of professionalism and expertise. He understands that buying property is one of the biggest investments a person will make, and with ever-evolving technology, laws, and industry trends, working with a knowledgeable and skilled agent is more critical than ever.

For those looking to navigate the complexities of real estate with confidence, **Randy Haddadin is the trusted partner you need.**

Home Buying 101



1
**Work With a
BUYER'S
AGENT.**

2
Figure Out the Money
Calculate income,
expenses, credit, etc.
to determine budget.

3
Pre-Approval
Get pre-approved so
you know what you
can and cannot afford.

4
Start House Hunting
Begin viewing homes
that meet your criteria
and budget.

5
Make an Offer
Work with agent
to create an offer—
include contingencies
and terms.

6
Home Inspection
Hire a professional to
inspect the house for
any issues.

7
Home Appraisal
Get a professional
estimate of the
home's value.

8
Closing Day
Sign paperwork, close
the deal and receive
your keys!

As Your Buyer's Agent,

here are some of the most important tasks I'll handle for you.

Connect
you with a
lender.

Scout and
recommend
suitable
properties.

Coordinate
home
showings.

Negotiate the
**BEST
DEAL.**

Arrange
property
inspection,
etc.

Provide
complete
transaction
management.

Keep you
informed
every step
of the way.

Some of my other tasks...

- ✓ Demonstrate to sellers you are serious.
- ✓ Provide overview of the local housing market.
- ✓ Be a "go to" local area expert.
- ✓ Recommend other trusted professionals such as title, insurance, home inspectors, etc.
- ✓ Advise you of required property disclosures including, but not limited to:
 - Rights of way
 - If home is in a flood zone
 - Past termite damage
 - Presence of lead paint or asbestos.
- ✓ Make you aware of potential community or environmental factors such as noise levels or wildfire that could impact property value.
- ✓ After home tours, review pros and cons and offer impartial feedback.
- ✓ Prepare a clear, well-written offer.
- ✓ Help you with the loan application process.
- ✓ Deposit earnest money.
- ✓ Keep you on track to ensure deadlines are met.
- ✓ Identify problems and offer solutions at every stage.
- ✓ Stay in touch with listing agent to ensure everything is on schedule.
- ✓ Attend final walk-through day before closing.
- ✓ Monitor closing and once it's complete, meet with you to hand over keys.
- ✓ Continue to stay in touch after sale. I consider you a client for life and my after-sale program is all about providing value.
- ✓ **...and many more!**



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THE COMPLETE HOME BUYING EXPERIENCE





The Pre-Approval Process

1

I will connect you with a trusted lender to guide you through the pre-approval process.

2

Once you know how much you can borrow, I will refine your home search accordingly.

3

Pre-approval increases the chances that a seller will accept your offer, since it shows you are serious about buying.

MORTGAGE APPROVAL CHECKLIST:

- | | |
|---|--|
| <input type="checkbox"/> Identification | <input type="checkbox"/> Pay Stubs |
| <input type="checkbox"/> Complete Tax Returns | <input type="checkbox"/> List of Monthly Debts |
| <input type="checkbox"/> Credit Report | <input type="checkbox"/> Investment Account Statements |
| <input type="checkbox"/> Bank Statements | <input type="checkbox"/> Rental History and References |



Get pre-approved for a mortgage before the home search.

Finding Your Dream Home

What are your **needs**, **wants**, and **nice-to-have** features for the home and location you are looking for?

MY WISH LIST



Home

- ☐ Home size
- ☐ Bedrooms
- ☐ Bathrooms
- ☐ Garage
- ☐ Yard
- ☐ Maintenance



Location

- ☐ Schools
- ☐ Walkability
- ☐ Close to family
- ☐ Commute
- ☐ Parks
- ☐ Shopping

Think about your future in the home. Is this a starter home or an upgrade? How long do you see yourself living in this home?

HOME SEARCH

I'll search the MLS for homes that fit your description. You can send me listings as well. I'll arrange showings for the homes you want to see.

VIEWINGS

After viewing homes, we will go over what worked (and what didn't) with each home and decide the next steps.



Clear and Open Communication

During your home search, I'll be there to guide you every step of the way.

I'll call regularly to keep you updated on your home search.

We'll meet periodically to review market conditions and adjust our buying strategy as needed to get you into your dream home.

Transparency is key. I'll keep communication lines open to ensure you are comfortable and confident with every part of the transaction.

Negotiating and Structuring the Sale



MY PROMISE TO YOU:



Advise you on the appropriate price to offer and present it to the seller's agent.



Thoroughly review contracts to look for any red flags.



Negotiate the strongest terms to create a solid transaction that will close on time without any surprises.



Complete Transaction Management

Once your offer is accepted,
I'll smoothly navigate you through the process.



Count on me to manage
all the details of your real
estate transaction on a
daily basis.



**I'll make sure your home closes
in a timely fashion** and with as
little stress as possible.

The 7 Vital Stats

MARKET:

Total Active Residential Listings		
Average List Price		
Average Sales Price		
List vs. Sales Price Ratio		
Days on Market		
Number of Expired Listings		
Overall Appreciation or Depreciation		

Historical Real Estate **Offers of Compensation** (Previously)



Post-Settlement Real Estate **Offers of Compensation**



The New Rules of Real Estate **For Buyers**



1

I'll work on all the details with the listing agent to negotiate the best price and terms of the sale for you.

2

We'll have a written agreement that outlines the services and value I provide prior to touring homes.

3

Compensation can no longer be listed on the MLS, on a state-by-state basis, but can be (as has always been the case) negotiated in other ways, including concessions.

Leveraging My Expertise

My business is built on referrals. My goal is to serve you in such a way that you will be delighted enough to refer your friends and family for years to come.





Connecting you to others

Not only am I an expert in our local market, I'm also part of a network of top agents — expanding our access to more properties in the U.S. and Canada.



Network of local pros

I have relationships with the best local service providers to get you the plumber, painter, etc. you need — **not just during the transaction, but after as well.**



My Experience/Expertise:

- I'll negotiate the best deal for you.
- I'm trained by the top business coaching company in North America.
- I have a fiduciary duty of care to you and will be your advocate during the transaction.



Service After the Sale

My business is built on relationships, so I aim to provide you with outstanding service and care before, during and after the sale! Even after your closing, I'll be there to assist you with all your real estate needs.



Consider me your **source of referrals** for all types of businesses, whether related to a real estate transaction or not. I've partnered with competent professionals who would be **happy to serve you.**



You'll receive **valuable information** from me in the mail or via email on a monthly basis to keep you **educated and informed.**



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