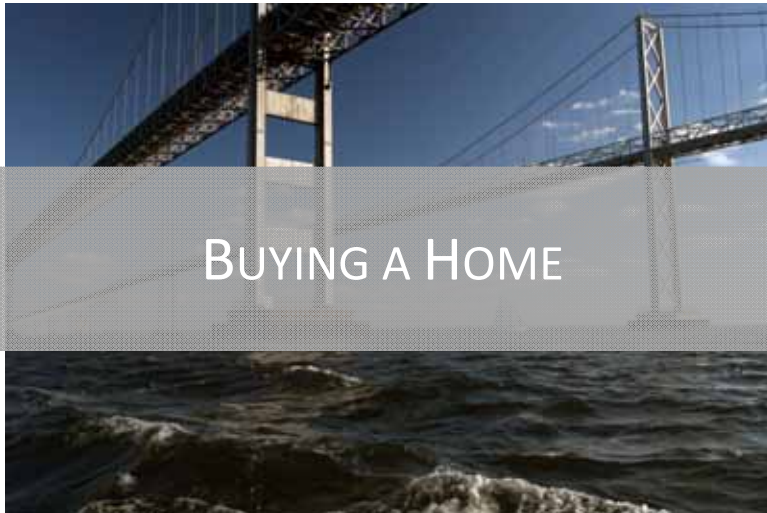




RESIDENTIAL BROKERAGE



COLDWELL
BANKER
RESIDENTIAL
BROKERAGE

BUYING A HOME

WE'LL SHOW YOU THE WAY HOME

A vital first step in buying a home is to choose:

- The right Sales Associate
- The right real estate company



Presented By:
Charles 'Chuck' Kraus, GRI
Office: (410) 224-4400
Office Fax: (410) 224-2258
E-mail: ckraus@mrisc.com
Voicemail: (410) 919-2642
Mobile: (443) 822-0700



RESIDENTIAL BROKERAGE

HELPING YOU FIND THE RIGHT HOME



We Listen

We learn from our buyers, to be more responsive to your needs.

We Guarantee Our Service

With the Buyer Services Guarantee we let you know exactly what to expect—in writing.

We Create a Home-Finding Plan

We will follow a customized, detailed plan to find the right home for you.

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RESIDENTIAL BROKERAGE

BUYER AGENCY REPRESENTATION

We Will Discuss Agency Representation

- You have a choice of how to be represented in transactions.
- You will be presented with all state-required agency forms.
- We will discuss the advantages of exclusive buyer representation.



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RESIDENTIAL BROKERAGE

MY COMMITMENT TO YOU

When you name me as your exclusive buyer's agent, I will work to:

- Find you the right property
- Work for your best interests, not the seller's.
- Structure the offer to your advantage and negotiate on your behalf.
- Give you the buyer benefits and allow the seller to pay the commission.



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A TRUSTED SOURCE FOR HOME BUYERS FOR OVER 100 YEARS

Coldwell Banker Buyer Resources

- Our consumer-friendly approach focuses on the needs of the buyer.
- Our vast resources for assisting buyers in obtaining the right property are unmatched.
- We are committed to a high level of service.



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RESIDENTIAL BROKERAGE

FAIR HOUSING

We Respect Fair Housing Laws and Equal Opportunity

- We act in accordance with all federal, state, and local Fair Housing laws.



- We respect the laws and the people they protect.
- Fair housing laws prevent me from steering you towards or away from any neighborhood, based on my opinion.



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RESIDENTIAL BROKERAGE

DETERMINING YOUR PURCHASING POWER

Mortgage Pre-approval is Important for the Success of Your Home Search

- Speaking now with a mortgage specialist will let you know in what price range to start your search.
- Pre-approval is the foundation for your negotiating position with sellers.



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MY WEBSITE

Search Every Home for Sale from Every REALTOR® on My Website

- View photos & virtual tours
- I will register you on **My HomeFinder** to receive email alerts on newly-listed homes that match your needs
- Locate the home on a map
- Find school & community info



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Feel the Power of Over 400 Web Partners



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Andover Townsman
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Appleton Post Crescent
Arbutus Times
arizonawebpage.com
Asbury Park Press
Asheville Citizen Times
Athens Daily Review
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B

B the Site
bakersfield.com
Baltimore Messenger
Baltimore Sun
Batesville Herald-Tribune
Battle Creek Enquirer
Beaufort Gazette
Belleville News Democrat
Biloxi Sun Herald
Bluefield Daily Telegraph
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Bradenton Herald
Bristol Herald-Courier
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Burlington Free Press

C

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Catonsville Times
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cbs47.com
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Cedar Creek Pilot
Centre Daily Times
charlestoncitypaper.com
Charlottesville Daily Progress
Chicago Tribune
Chickasha Express Star
Chillicothe Gazette
Chinonteague Beacon
citizentribune.com
Claremore Daily Progress
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Cleburne Times Review
Click2Houston.com
Clinton Herald
ColdwellBanker.com
ColdwellBankerMove.com
ColdwellBankerPreviews.com A87
Columbia Flier
Commerce Journal
Commercial News
Commonwealth Journal
Contra Costa Times
Cooperstown Crier
Cordele Dispatch

cbmove.com



Corsicana Daily Sun
Coshocton Tribune
Courier-Journal
Crossville Chronicle
Cumberland Times News
cwar-kansas.com
Cyberhomes.com

D
Daily Press
Daily Record
Danville Register & Bee
Derry News/Weekender
Desert Sun
dingmangroup.com

E
Eagle Gazette
Edmund Sun
Elfingham Daily News
Eldersburg Eagle
elkvalleytimes.com
elsberrydemocrat.com
Enid News & Eagle
Enormo.com
Explore Baltimore County
Explore Carroll County
Explore Howard County

F
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Goshen News
goskagit.com
Grayson Journal Enquirer
Great Falls Tribune
Greensburg Daily News
Greenville Herald Banner
Greenville News
grundycountyherald.com

H
Hartford Courant
Hattiesburg American
Hendricks County Flyer
Herald Progress
Herald Times Reporter
heraldchronicle.com
hermannadvertisercourier.com
Hilton Head Island Packet

Home Magazine
HomeFinder.com
Homes News Tribune
Homes.com
Howard County Times

I
Idaho Statesman
id-digest.com
IHT.com
Indianapolis Star
Inside Bay Area
insidetoday.com
Iowa City Press Citizen
Ithaca Press Connects

J
Jacksonville Daily Progress
jerseydevilhomes.com
Journal and Courier
justnews.com

K
Kansas City Star
KCCI.com
kctv5.com
kdhnews.com
KETV.com
kfoxtv.com
kget.com
Kiplinger.com
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kmbc.com
KOAT.com
KOCO.com
Kokomo Tribune
kpbo.com
ksbw.com
ktvu.com
kvos.com

L
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Lansing State Journal
Las Cruces Sun-News
Laurel Leader-Call
lawyerstitle.blogspot.com
Ledger-Enquirer
Lexington Herald-Leader
lincolncountyjournal.com
local12.com
Local6.com
Lockport Union-Sun & Journal
louisianapressjournal.com

M
Macon Telegraph
Manassas Journal
manchestertimes.com
Mankato Free Press
Mansfield News Journal
Marshfield News-Herald
McAlester News-Capital
McCreary County Record
Merced Sun Star
miaminewtimes.com

Mineral Wells Index
Modesto Bee
Monterey County Herald
Montgomery Advertiser
Montgomery Herald
Morehead News
mortgagesum.com
Move.com
MSN.com®
Mt. Vernon Register
My Central Jersey
myareanetwork.com
mydwelling.com

N
New Castle News
newhavenleader.com
newphaserealty.com
News & Advance
News4Jax.com
NewsNet5.com
Niagara Gazette
North County News
North Jefferson News
Northeast Booster
Northeast Reporter
Northern Virginia Daily
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NorthJerseyhomes.com
northumberlandecho.com
nvdaily.com
NYTimes.com

O
ocweekly.com
Olive Hill Times
Olympia Daily Olympian
OpenHouse.com
OpenHouses.com
Orlando Sentinel
Oshkosh Northwestern
Ottumwa Daily Courier
Owings Mills Times

P
Palestine Herald-Press
Pauls Valley Daily Democrat
pegasusnews.com
Picayune Item
plotornot.com
Press Enterprise
Press-Gazette
pressofatlanticcity.com
Pryor Daily Times

R
Raleigh News & Observer
RealEstate.com
REALTOR.com®
Richmond Palladium Item
Richmond Register
Richmond Times-Dispatch
Rochester Democrat and Chronicle
Rock Hill Herald

Rockwall County Herald Banner
Royse City Herald Banner
Rushville Republican

S

Salisbury Daily Times
San Jose Mercury News
San Marcos Daily Record
Santa Cruz Sentinel
seattleweekly.com
seniorhousingnet.com
Shelbyville Daily Union
shencreeksc.com
snapshot.trulia.com
SouthwestHomesNow.com
Springfield News-Leader
St. Clair News Aegis
St. Cloud Times
Stanly News & Press
Star Exponent
Statesman Journal
Stevens Point Journal
Sun News
Sun-Sentinel
Suwannee Democrat

T

Tacoma
Tahlequah Daily Press
Tampa Tribune
tampabay.com
Telegraph-Fortum
The Ada Evening News
The Advocate
The American
The Bellingham Herald
The Branford News
The Californian
The Coloradoan
The Cullman Times
The Daily Citizen
The Daily Item
The Daily Journal
The Daily News Leader
The Daily News of Newburyport
The Daily Southerner
The Daily Star
The Daily Tribune
The Danville News
The Duncan Banner
The Eagle-Tribune
The Evening News
The Fayette Tribune
The Haverville Gazette
The Herald
The Herald Bulletin
The Herald-Dispatch
The Huntsville Item
The Independent
The Jasper News
The Joplin Globe
The Journal - Register
The Lebanon Reporter

The Leeds News
The Marion Star
The Mayo Free Press
The Meadville Tribune
The Meridian Star
The Miami Herald
The Midwest City Sun
The Moultrie Observer
The Muskogee Phoenix
The News Courier
The News-Messenger
The News-Star
The Newton Record
The Norman Transcript
The Observer-Dispatch
The Orange Leader
The Oskaloosa Herald
The Pharos-Tribune
The Port Arthur News
The Press-Republican
The Randolph Guide
The Record-Eagle
The Register Herald
The Reporter
The Salem News
The Sentinel Echo
The Sheboygan Press
The Star Beacon
The Star Herald
The State
The Stillwater Newspaper
The Tifton Gazette
The Tribune-San Luis Obispo
The Tribune-New Albany
The Tribune Star
The Tribune-Democrat
The Union-Recorder
The View From Ellicott City
The View from Western Howard County
The Zionsville Times Sentinel
TheBostonChannel.com
thecentralvirginian.com
TheDenverChannel.com
TheIndyChannel.com
ThePittsburghChannel.com
thesunchronicle.com
thisweeklive.com
Thomasville Times-Enterprise
Times Herald
Times Recorder
Times Tribune
Times West Virginian
Times-Leader
Tonawanda News
Towson Times
Tri-City Herald
Trulia.com
tullahomanews.com
TurnTo23.com
Tuttle Times

U

unitedonline.net

V

Valdosta Daily Times
vandaliainleader.com
villagevoice.com
Virginia Gazette
Visalia / Tulare

W

WallStreetJournal.com (listings start at \$500,000)
WAPT.com
Washington Times Herald
washingtonpost.com
Waurika News Democrat
Wausau Daily Herald
Wayne County Outlook
wbaltv.com
WDSU.com
Weatherford Democrat
webcenter11.com
WESH.com
Westminster Eagle
westmorelandnews.com
westword.com
wetmtv.com
wfsb.com
wftv.com
WGAL.com
Wichita Eagle
WISN.com
wjactv.com
WLKY.com
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WMTW.com
WMUR.com
wnem.com
Woodward News
WPBF.com
WPTZ.com
wpxi.com
wral.com
wsbtv.com
wsmv.com
wsotv.com
WXII12.com
WYFF4.com

Y

Yahoo! Real Estate™
yourplaceforhomes.com

Z

zidaho.com
Zillow.com



MULTIPLE LISTING SERVICE

I Can Show You Any Home Listed By Any REALTOR®

- By listening to your needs, I will show you the properties that meet your criteria.
- I can help you view any home online or on paper.



Presented By:
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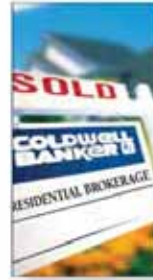


HOMES YOU SEE ADVERTISED

If You Discover a Home, Call Me and We'll Check It Out Together

I'll research any property you see advertised, no matter who is the broker or agent.

- Yard sign
- Open house
- Web site
- Newspaper
- Homes magazine
- Builder
- For sale by owner
- New Homes



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HOMES THAT MEET YOUR CRITERIA

To Find the Right Home for You...

- We will tour properties that best match the criteria you have given me.
- Your candid impressions of each property will help me fine-tune the search process.
- I can provide additional facts to assist in your evaluation of selected homes.



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RESIDENTIAL BROKERAGE

NEGOTIATING THE PURCHASE AGREEMENT

Preparing an Offer and Negotiating on Your Behalf

- I will provide information to assist you in decisions regarding an offer.
- I will show you ways to increase favorable responses from sellers.
- I will communicate the seller's response to you and, if necessary, suggest further negotiating options.



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RESIDENTIAL BROKERAGE

MONITORING THE PURCHASE PROCESS

In Conjunction with the Right Title Company, I'll Help You Prepare for a Smooth Settlement By:

- Tracking the satisfactory completion of all contingencies and conditions required under your purchase agreement.
- Keeping you informed of the progress of the transaction.

*When all documents at settlement are signed and funds exchanged,
the property is yours!*



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HOME WARRANTY

Coldwell Banker® Home Protection Plan

- Repairs or replaces the major covered working components of a home.
- Gives you peace of mind.
- Can be provided by the seller, or purchased by you, as agreed upon in the purchase contract.



Administered by
AHS AMERICAN HOME SHIELD®

Presented By:
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**COLDWELL
BANKER**
RESIDENTIAL BROKERAGE

TAKING CARE OF THE DETAILS

Coldwell Banker Concierge®

Lifetime Privileges

As a Coldwell Banker Residential Brokerage client, we will provide these complimentary services for life. We maintain a list of pre-screened service providers in your area.

Online Utility Connection

Save time and stress by arranging for utility connections and other home services from one convenient Coldwell Banker web site.



Coldwell Banker®
Concierge®

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RESIDENTIAL BROKERAGE

COMMUNICATION & ONLINE TRANSACTION MANAGEMENT

HOME BASE

powered by REALOGY™

The *HomeBase*SM system is an exclusive transaction management system that allows **you** to be informed throughout the home buying process. Consider it your personal online filing cabinet which will allow you to view and access your transaction documents.

The *HomeBase* transaction management system includes:

- Constant visibility into each step of the process
- Greater ease and immediacy of communications
- Convenient, secure 24/7 online access
- Environmentally friendly
- Safe online storage which allows for document retrieval during estate planning, financial planning or tax season



HomeBase and HomeBase powered by Realogy are service marks of Realogy Services Group LLC and are used under license.

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**COLDWELL
BANKER**
RESIDENTIAL BROKERAGE



J.D. Power and Associates
2009 Home Buyer/Seller StudySM

Awarded **Coldwell Banker[®]**

***“Highest Overall Satisfaction
For Home Sellers Among
National Full Service Real Estate Firms”***



RESIDENTIAL BROKERAGE

Coldwell Banker received the highest numerical score among full service real estate firms for home sellers in the proprietary J.D. Power and Associates 2009 Home Buyer/Seller StudySM. Study based on 3,138 total evaluations measuring 5 firms and measures opinions of individuals who sold a home between March 2008 and April 2009. Proprietary study results are based on experiences and perceptions of consumers surveyed April-June 2009. Your experiences may vary. Visit jdpower.com.



Subscriber Study

THE WALL STREET JOURNAL

“In a recent survey of Wall Street Journal subscribers, Coldwell Banker ranked #1 among all measured Realtors as the company they would consider using for future real estate transactions”



RESIDENTIAL BROKERAGE



Source: 2009 Residential Real Estate Survey, The Wall Street Journal Marketing Dept./Beta Research Corp.
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An Equal Opportunity Company. Equal Housing Opportunity. Owned and Operated by NRT LLC.

THE COLDWELL BANKER PREVIEWS INTERNATIONAL® PROGRAM HAS BEEN A WORLD LEADER IN THE MARKETING OF LUXURY HOMES SINCE 1933



Previews' reputation for excellence is based on our unique ability to match "One-of-a-kind" clients with "One-of-a-kind" properties.

- Coldwell Banker has a global reach with offices on six continents in forty-six countries and territories
- Coldwell Banker Previews Property Specialists are experts professionally trained in the marketing of luxury homes and uniquely qualified to represent your interests
- Coldwell Banker Previews International Property Specialists participated in nearly 16,670 transaction sides of homes priced at \$1 million or more in 2008 with a total sales volume of \$31.2 billion
- The average sales price for luxury home transactions listed and/or sold by the Coldwell Banker System in 2008 was \$1.88 million
- On average, Previews® handles \$85.5 million in luxury homes sales every day*

* Data based on closed and recorded transaction sides of homes sold for \$1 million or more as reported by affiliates in the U.S. Coldwell Banker® franchise system for the calendar year 2008. \$USD.

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Mobile: (443) 822-0700



RESIDENTIAL BROKERAGE

RESUME

Charles Kraus



Experience:

Licensed since 1992
Lifetime Member Distinguished Sales Achievement Club

Affiliations:

Coldwell Banker Residential Brokerage
Associate Broker March 2009 to present
RE/MAX Advantage Oct 2008 - March 2009
RE/MAX Experts Branch Mgr January 2002 - October 2008

Education:

Graduate Realtors Institute
Graduate MAR Leadership Academy

Community:

Annapolis, MD
Anne arundel County
Talbot County
Queen Anne's County

Personal:

Married
3 children, 6 grandchildren
Like: videography, photography, music, gardening, golf, family



RESIDENTIAL BROKERAGE

IN CONCLUSION

- ❖ I will provide you with excellent service and support.
- ❖ I will make a market analysis of your new home.
- ❖ I have developed a winning search plan.
- ❖ I will make every effort to find your perfect home.
- ❖ I have the resources of Coldwell Banker Residential Brokerage.

Let's Start the Search Now!



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