

WILLIAM RAVEIS

A bright, modern living room with a large window in the background showing greenery outside. In the foreground, there is a light blue sofa with several pillows, including a blue one and a beige one. In front of the sofa is a white marble coffee table with a stack of books, two small potted plants, and a white bowl. The text "Our Commitment to Your Homebuying Journey" is written in a blue cursive font across the middle of the image.

*Our Commitment to Your
Homebuying Journey*

The Highest Standard in Real Estate

WILLIAM RAVEIS



Chris Raveis

Chris Raveis
Co-President

William Raveis

William Raveis
Chairman & CEO

Ryan Raveis

Ryan Raveis
Co-President

Let Our Family Bring You Home

We are the first in the nation to offer a seamless homebuying experience through Elite Concierge Services for real estate, mortgage, and insurance. From connecting you with our local William Raveis Mortgage Banker to explore competitive financing options to working with our knowledgeable William Raveis Insurance Director for the best coverage policies for your new home and belongings, we're here to support you at every step.

We offer concierge assistance for home connections, such as utilities, internet, and home security systems, to moving management. In addition, we offer a referral partnership with Moran Wealth Management, LLC for all areas of financial management, long-term investment strategy, estate planning, and more.*

Who represents you matters. I welcome the opportunity to show you what we can achieve together.

*Ask about details, eligibility, and referral requirements.



WILLIAM RAVEIS

WINNER
TOP LUXURY BROKERAGE

Highest Honor in Luxury Real Estate

inman GOLDEN I CLUB 2025



Ryan Raveis, Co-President, introduces Raveis365+



WILLIAM RAVEIS

#1

The Highest Honors in Real Estate

- Winner Best Luxury Full-Service Real Estate Brokerage in the USA 2026¹
- Winner Top Luxury Brokerage, Inman Golden I Club 2025
- Winner Top Brokerage, Inman Innovators 2023
- #1 Luxury Broker in the World²
- Winner Best Luxury Real Estate Brokerage in CT, FL, MA, NY & SC³
- Winner Top 100 Luxury Real Estate Brokers of the World³
- Overall Winner HGTV Ultimate House Hunt⁴
- Top Mortgage Lenders in the nation, Scotsman Guide 2026⁵

WINNER
TOP LUXURY BROKERAGE

 **inman** GOLDEN I CLUB 2025

WINNER
Top Brokerage
The #1 Real Estate Company in the U.S.
Inman Innovators Award 2023



#1 LUXURY BROKER
IN THE WORLD
IN 2018

 LUXURY
PORTFOLIO
INTERNATIONAL



¹ Luxury Lifestyle Awards 2026 | ² Luxury Portfolio International® 2018 | ³ Luxury Lifestyle Awards 2022-2025

⁴ HGTV 2022 | ⁵ Scotsman Guide rankings 2026

Elite Concierge Services



Elite Concierge Services

HOME • MORTGAGE • INSURANCE • MOVING

WEALTH MANAGEMENT

REAL ESTATE. MADE REAL EASY.

Elite Concierge Services helps you get into your new home faster with in-house partners. William Raveis Mortgage Bankers help explore competitive financing options and William Raveis Insurance Directors recommend the right insurance coverage, at the best price. Also, our partnership with Bryant Title ensures a smoother closing process.¹

William Raveis customers have a dedicated team of turnkey partners to handle connections, like utilities, internet, and home security systems, plus moving management. In addition, we offer a wealth management referral partnership with Moran Wealth Management LLC. No brokerage compares to William Raveis for a complete set of Elite Concierge Services.



REAL ESTATE. MADE REAL EASY.



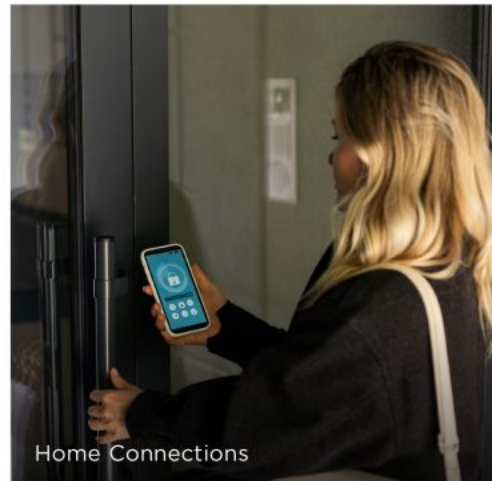
Elite
Concierge
Services



William Raveis Mortgage Financing



William Raveis Insurance Protection



Home Connections



Moving Management

WILLIAM RAVEIS

— WEALTH MANAGEMENT —

POWERED BY  MORAN WEALTH MANAGEMENT®

Wealth Management Offering

Buying or selling a home is often the beginning of a much broader financial conversation. William Raveis is introducing a first-of-its-kind referral offering to Buyers for wealth management services.

#1
Fiduciary Advisory Firm
in Florida

#9
Fiduciary Advisory Firm
in the nation

Moran Wealth Management LLC provides services for investment strategy, liquidity planning, probate exposure, long-term stewardship, and more².

How Moran Wealth Management Can Help You²

- Integrate real estate holdings into a broader wealth management and asset allocation strategy
- Assess whether a new property acquisition warrants updating an estate plan
- Evaluate the role of revocable and irrevocable trusts in holding real estate and avoiding future probate complexity
- Plan for liquidity needs related to taxes, maintenance, and future transfers
- Provide objective guidance during life transitions such as relocation, retirement, or generational planning
- Serve as a long-term fiduciary partner focused on clarity, continuity, and confidence

Asset Management. Private Wealth Advisory. Future-focused Financial Plans.

¹Available in certain states.

²Regulatory Disclosure: Investment advisory services are provided solely by Moran Wealth Management (“MWM”), an SEC-registered investment adviser. Registration does not imply a certain level of skill or training. MWM does not provide legal or tax advice or prepare estate planning documents; clients should consult their attorneys and tax professionals. William Raveis - Moran Wealth Management, LLC (the “JVRIA”) is a registered investment adviser affiliated with MWM. Certain William Raveis real estate agents are supervised persons of JVRIA (“Wealth Management Coordinators”) and may introduce you to MWM, but they do not provide investment advice or estate planning services. MWM pays JVRIA an endorsement/referral fee in connection with these introductions, and JVRIA shares a portion with Realtor Promoters. This creates a material conflict of interest because JVRIA and Realtor Promoters have an incentive to refer you to MWM. The fee is paid from MWM’s standard management fee and does not increase your cost. More information is available upon request.



William Raveis Wealth Management Coordinator

Building Our Winning Strategy

Navigating the complexities of the real estate market takes a customized strategy with in-depth knowledge of our local communities. Along with insights and market data needed to explore every avenue on your behalf. Discovering hidden gems and homes in the neighborhoods where you want to live. This is our path forward:

Traditional industry outlets. Leveraging MLS and other public real estate platforms.

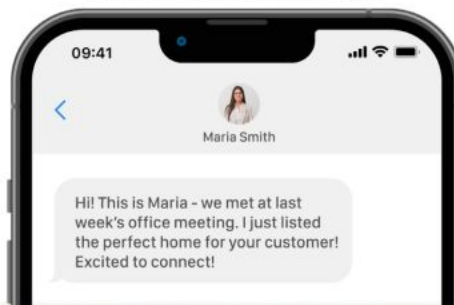
Advanced strategies:

- **Raveis-to-Raveis agent network** across 140+ offices from Maine to Florida
- **Off-market listings, Coming Soon** notifications expand possibilities
- **Social Media posts** seeking sellers in your desired neighborhoods
- **Proactive street and local connections** with in-person neighborhood visits, door hangers, postcards, and handwritten notes
- **Leaning into my personal network** for leads and referrals

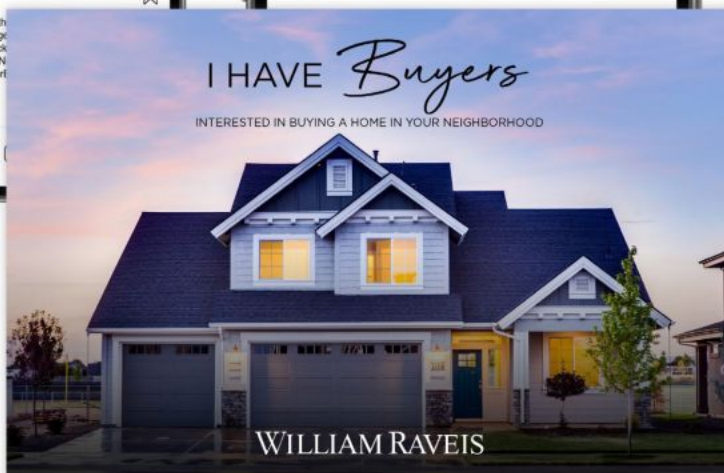
Social Posts



Networking Text Messages



Proactive Door Hangers



Postcards to your desired neighborhoods

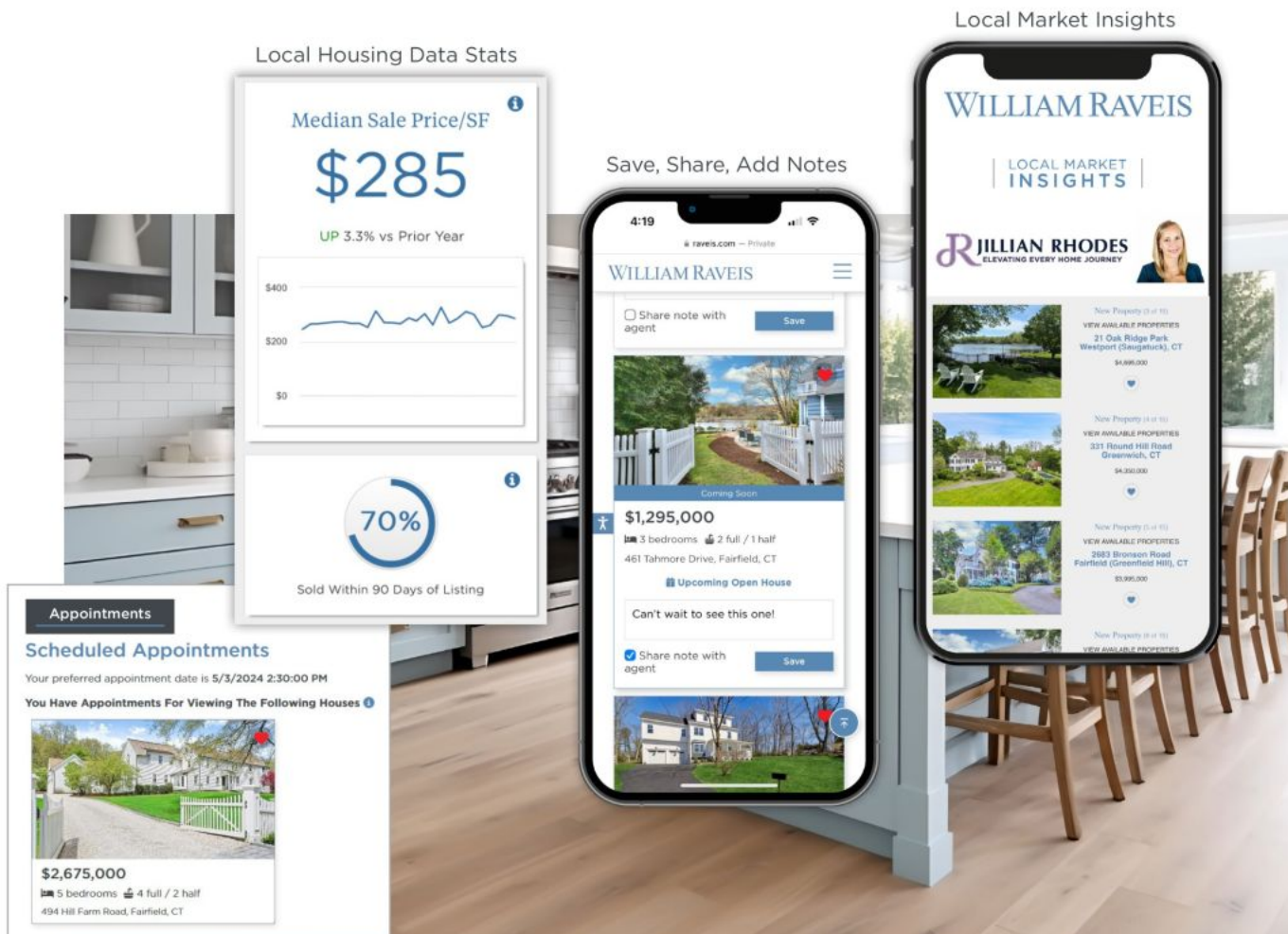
Exclusive Features on Raveis.com

Once the Buyer Broker Agreement is signed, I become your agent, advocate, and partner. I am 100% committed to helping you discover homes that best fit your needs. The perfect place to start is Raveis.com for innovative technology and advanced tools at your fingertips.

Streamlining your property search. Building an attractive list of prospective homes. Scheduling tours and viewing homes together. Deciding whether to place an offer. Sharing confidential feedback instantly with each other.

With my help and Raveis.com:

- **Explore town trends and neighborhood statistics** with our exclusive Local Housing Data and read our Local Life blogs
- **Sign up for the latest home alerts**, including Coming Soon listings, with Local Market Insights
- **Search MLS** and identify homes you like
- **Add property notes** to your favorite homes and tag as a favorite
- **Share your target listings** with family and friends
- **Decide on upcoming Open Houses** and/or schedule home tours
- **Be financially informed** using our Mortgage Calculator





Chris Raveis, Co-President, with agents



Ryan Raveis and Bill Raveis cheering our #1 award

WILLIAM RAVEIS

Elite Concierge Services
HOME • MORTGAGE • INSURANCE • MOVING
WEALTH MANAGEMENT
REAL ESTATE. MADE REAL EASY.

JILLIAN RHODES
ELEVATING EVERY HOME JOURNEY

Realtor
Luxury Properties Specialist, JD
C. 617-680-4819 O. 508.255.5555
Jillian.Rhodes@raveis.com
Jillianrhodes.raveis.com

WILLIAM RAVEIS MORTGAGE
Top 100 National Lender
Frank Mendola
NMLS ID 1020051

WILLIAM RAVEIS INSURANCE
Over 50+ carrier partners
Allen Gellerman

TURNKEY CONSULTANTS
Home Connections
Moving Management

WILLIAM RAVEIS REGIONAL LEADER
Wendy Sedulow

WILLIAM RAVEIS LOCAL LEADER
Hilbur Thompson

WILLIAM RAVEIS MARKETING
Laurel Hartman

WILLIAM RAVEIS TRANSACTIONS
Beth Sedulow

RaveisMortgage.com | Raveis.com | RaveisInsurance.com
207 Main Street PO Box 1537, East Orleans, MA 02643

My Talented Local Team

You deserve more than a one-size-fits-all approach from me, backed by an incredible team to achieve all your real estate goals.

Our extensive talent and expertise are unmatched. Let us help you move quickly and smoothly into the home of your dreams.

- Buyer Broker Agent
- My extended team²
 - Local Sales Managers
 - Regional Sales Managers
 - Luxury Properties Division
 - Executive Leadership
 - Company Owners (Bill, Chris & Ryan Raveis)



From search to close, we have top-tier homeownership services all under one roof to help with mortgage prequalification and insurance policy savings.

My Valuable In-House Partners

WILLIAM RAVEIS MORTGAGE

- Top Mortgage Lenders, Scotsman Guide
- Use of William Raveis funds offers unique lending flexibility
- Over 40 years in business
- Personalized concierge customer service
- Over 40,000 homes financed

WILLIAM RAVEIS INSURANCE

- Over 40 years in business
- Partner with 50+ insurance carriers
- Personalized concierge customer service
- Individual and bundled offerings including Home, Auto, Umbrella, and more



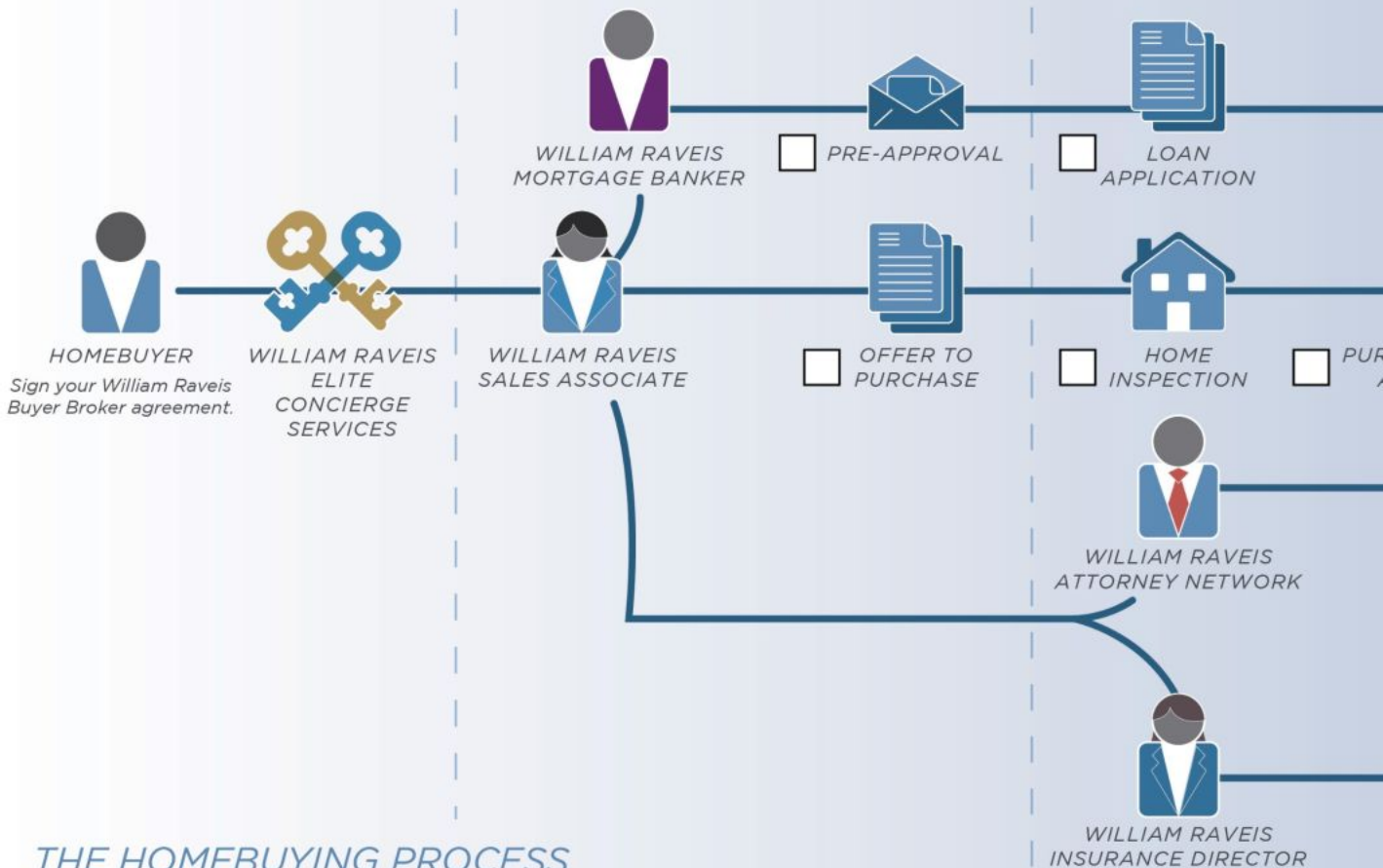
Learn more about
William Raveis
Mortgage

RaveisMortgage.com



Learn more about
William Raveis
Insurance

RaveisInsurance.com

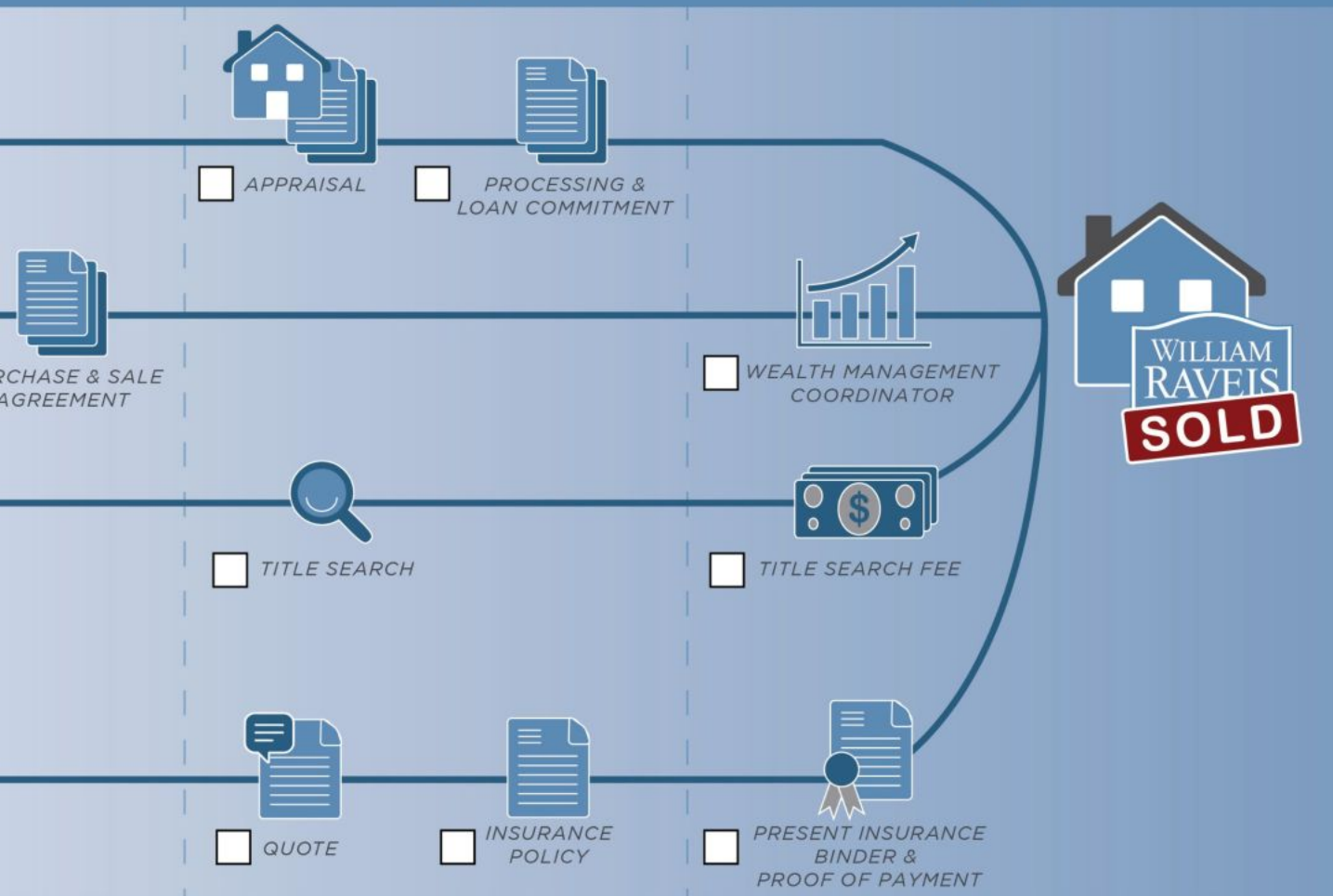


Once you've reviewed and signed your William Raveis Buyer Broker Agreement, I become your dedicated agent working for you to help win your ideal home. We are committed to making your entire homebuying experience as seamless as possible, including solving your mortgage, insurance, and move-in needs. Also, we can connect you with a Wealth Management Coordinator. No other real estate company offers our revolutionary Elite Concierge Services.

Together, we'll review the homebuying process (shown above) to answer your questions and ensure you know what to expect at each step. And if you'd like to chart your progress on the roadmap, we can check each box once a step is completed.

- Be a savvy **HOMEBUYER** by using innovative technology and tools on **RAVEIS.COM** to keep you current on local housing trends and select favorite properties in the marketplace.
- Connect with a **WILLIAM RAVEIS MORTGAGE BANKER** to get started on the process of securing a competitive loan for your home purchase. The first step is obtaining a **PRE-APPROVAL**.

- We've found your new home! Meet with your sales associate, an **OFFER TO PURCHASE** as a preliminary agreement. Should you accept the offer, you will complete a loan application.
- Your Sales Associate can recommend a lender from the **WILLIAM RAVEIS ATTORNEY NETWORK** to handle all legal documents for accuracy.
- Connect with a **WILLIAM RAVEIS ATTORNEY NETWORK** to discuss your current and future needs. Your entire portfolio, including life, auto, boat, flood, umbrella and more.
- After hiring an attorney, choose from a list of licensed home inspectors for a **HOME INSPECTION**. At this point, the **SALE AGREEMENT** may be executed.
- Once a professional has conducted a home inspection, your loan application will be processed by William Raveis Mortgage, LLC and a lender LC.



Now, with the guidance of your **ATTORNEY TO PURCHASE** is submitted shortly after the Seller accepts your application.

We recommend legal representation through the **ATTORNEY NETWORK** to review your purchase and compliance.

The **WILLIAM RAVEIS INSURANCE DIRECTOR** will ensure insurance needs across your homeowners, auto, valuables, and more.

Based on your Sale Associate's recommendation, we will complete a thorough review of your contract, the **PURCHASE AND SALE AGREEMENT**, and execute it.

Once you have selected a property **APPRAISAL**, it will be processed by William Raveis and the **LOAN COMMITMENT** provided.

- Your attorney will order the **TITLE SEARCH**, an examination of municipal records, to determine legal ownership of the property.
- Your **WILLIAM RAVEIS INSURANCE DIRECTOR** will present you with custom **QUOTES** from major insurance carriers to compare coverage and potential savings.
- Once you accept a **PROPERTY INSURANCE POLICY**, an application is signed, and payment is made.
- At closing, you will **PRESENT AN INSURANCE BINDER AND PROOF OF PAYMENT**. Your attorney will review your contract's closing costs, final settlement and provide proof of title search and estimate of **TITLE SEARCH FEE**. Title insurance is issued at closing.
- If desired, your Sales Associate can refer you to Moran Wealth Management for investment services.

Congratulations on the purchase of your new home!

Note: Roadmap showing homebuyer scenarios, actions, and participants may vary by state and local jurisdiction. Elite Concierge Services and Wealth Management terms, conditions, and eligibility requirements apply.



Step One: Our Journey Begins

Every homebuying experience is built on trust. At William Raveis, we live by the highest standard in real estate. Upholding the values of transparency, honesty, and open communication at all times. Which is why we have outlined our various services so you will know what to expect.*

- Explain benefits of using a Buyer Broker and associated client confidentiality agreement(s)
- Explain that by law, terms of Buyer Broker agreements are negotiable between Buyer and Buyer Broker
- Explain and sign William Raveis Buyer Broker Agreement
- Review William Raveis family-owned culture and commitment to luxury service
- Explain Elite Concierge Services
- Review housing goals and financial preparedness
- Review estimated one-time homeownership costs: down payment, appraisal fee, inspection fee, closing costs
- Review common ongoing homeownership costs: mortgage payment, property taxes, homeowner's insurance, Homeowner's Association dues, maintenance, and utilities
- Connect Buyer to William Raveis Mortgage Banker to discuss different types of financing options
- Secure Certified Pre-Approval from William Raveis Mortgage**

*As applicable and may vary by state and local jurisdictions. Summary actions, not comprehensive.

**Applicant subject to credit and underwriting approval.

Step Two: Finding Your Ideal Home Together

Our exclusive marketing and technology gives you up-to-the-minute data and housing trends. Far beyond what many homebuyers can access.*

- Provide overview of current housing trends
- Use William Raveis Local Market Insights data for current market conditions
- Share sales activity from local MLS and public record databases
- Research and recommend homes meeting Buyer's specific criteria
- Set up Buyer's automated Raveis email notifications for listing updates
- Research Coming Soon listings and off-market, non-MLS properties
- Create plan to tour Buyer's favorite properties
- Coordinate home showings with Buyer and Seller's agent
- Explain best practices when touring homes
- While touring, identify possible repair issues, material defects and potential dealbreakers
- Review properties, take notes, and rank properties according to Buyer feedback

*As applicable and may vary by state and local jurisdictions. Summary actions, not comprehensive.





Step Three: Helping You Win Your Offer

Championing your best offer with expert negotiation.*

Financial Readiness

- Review mortgage status
- Contact William Raveis Mortgage Banker for a Pre-approval, Certified Pre-approval** and/or compare terms from your present financial institution or lender
- Discuss earnest money deposits, cash offer scenarios and gift assists
- Explain the property appraisal process, timing, findings, and what it means
- For an all-cash offer, provide necessary bank documents with offer to Seller
- Talk to your William Raveis Mortgage Banker regarding a CashBid™ letter**

*As applicable and may vary by state and local jurisdictions. Summary actions, not comprehensive.

**Applicant subject to credit and underwriting approval.



(Continued)

Property Integrity

- In-depth review of Seller's property disclosures
- Confirm disclosed conditions of major systems (A/C, heating, security, sprinkler)
- Provide property's public record information for lot size and dimensions
- Verify property's land use, deed restrictions, and zoning
- Estimate expected monthly utility usage costs
- Verify water source and status (public, well, septic, sewer line)
- Explain Co-Op properties, restrictions, and additional Buyer offer requirements
- Explain Condominium common areas, condo documents, HOA dues and financial disclosures
- Explain tax abatement for qualified residents
- Obtain copy of subdivision plot/complex layout
- Verify legal names of owner(s) in county's public property records
- Note all property liens, agreements, and easements

Preparing Your Offer

- Prepare detailed list of property's exclusions, conveyances with sale, and negotiable items
- Explain home warranty options
- Discuss transferable warranties
- Explain home inspection process, inspection costs and inspection contingencies
- Determine need for lead-based paint disclosure
- Review recent relevant comps to help build Buyer's offer
- Explain the pros and cons of Buyer's offer from Seller's viewpoint
- Discuss mortgage contingency deadlines
- Discuss multiple offer scenarios, escalation clauses, and negotiation strategies with Buyer
- Anticipate and establish counteroffer scenarios
- Determine proposed closing date
- E-sign and submit all necessary offer documentation on time
- Identify legal representation to assist with legal contracts

Step Four: Celebrating Your New Home!

Handling the details can sometimes be make or break. Which is why we are here to help guide you; delivering a stress-free process through closing day with exceptional customer service.*

Managing Final Tasks

- Discuss Move Management and Home Connections to ensure a seamless move-in day¹
- Introduce Buyer to William Raveis Insurance Director to recommend insurance coverage for home and possessions
- Refer Buyer to Moran Wealth Management Services²
- Schedule inspections, review reports, and negotiate objections
- Get all agreed upon repair items or concession amount in writing
- Negotiate final offer with Listing Agent, including closing figures for accuracy
- Explain wire fraud risks and remind Buyer to verify all wiring instruction before transferring funds
- Receive and review title insurance commitment with legal representative

Preparing to Close

- Review all tax, Homeowners' Association dues, utility, and applicable prorations
- Review home warranty paperwork
- Conduct walk-through to ensure home condition is at/better than at home inspection
- Introduce Buyer to Raveis Refresh for home improvement work²

*As applicable and may vary by state and local jurisdictions. Summary actions, not comprehensive.

¹ Elite Concierge Services terms and conditions apply.

²Ask about details, eligibility, and referral requirements.



WILLIAM RAVEIS



WILLIAM RAVEIS

Who Represents You Matters

We are grateful for your trust and confidence in William Raveis.
Our Elite Concierge Services are tailored to all your homeownership needs.
Over fifty years of luxury service, helping customers with every step
of their home journey.

140+ OFFICES | 4,500+ AGENTS | 8 STATES

CONNECTICUT | FLORIDA
MASSACHUSETTS | NEW HAMPSHIRE | NEW YORK
RHODE ISLAND | SOUTH CAROLINA | VERMONT

| 2026 |