



HomeGain's Guide to Finding the Perfect Real Estate Agent



Guide and Workbook



HomeGain.com, Inc. www.homegain.com 1.888.542.0800

© HomeGain.com

table of [CONTENTS]

	Page
Three Steps to Finding Your Perfect Real Estate Agent at HomeGain	3
What You Need to Know About Your Agent	4
Choosing the Right Agent with HomeGain	5
For Sellers:	
The Seller Profile	6
Questions for Agent Interviews	7-8
Interview Worksheet	9
Seller / Agent Action Plan	10
Seller Checklist	11
Who Gets Involved in a Real Estate Transaction?	12
For Buyers:	
Tips for First-Time Home Buyers	13
The Buyer Profile	14
Questions for Agent Interviews	15
Interview Worksheet	16
New Home Wish List	17
Buyer / Agent Action Plan	18
Who Gets Involved in a Real Estate Transaction?	19
Moving Checklist	20
What Sellers and Buyers Are Saying About HomeGain	21
Other Helpful Websites	22-23
About HomeGain	24

finding the [PERFECT AGENT]

Buying or selling a home requires a great deal of preparation, decision-making, patience, scheduling, flexibility and, in many markets, the ability to act quickly; all the ingredients for a potentially stressful experience. A great relationship with your real estate agent can help make this experience productive while keeping the stress under control.

Here are HomeGain's three simple steps to creating a successful relationship with your agent:

1 Know what is important to YOU

Take some time to consider what is important to you as you embark on buying or selling your home. What are your primary objectives in this process? Is speed most important? Or is the right price critical? Is constant communication important to you or do you require minimal disruption in your busy life? Do you want a top producer, a tough negotiator, an agent who will be available day and night to work on your behalf? Knowing what is important to you will help you make a confident decision as to which agent to select.

2 Select agents that meet your needs and talk to them on the phone

Using HomeGain for this process is the most effective and expedient way to find an agent. We ask the questions for you and within hours, you'll have complete performance information on several agents in your area that you can compare and contrast, giving you unique insight into many agents in a short period of time. Then you can select a few agents that meet your needs and call them with questions. Get to know their personality by asking them about their approach in handling new clients. Listen to their communication style and ask about their negotiating skills. Ask for additional details about overall experience and expertise in your particular neighborhood. You'll quickly know which agent(s) you'll want to meet with in person.

3 Select one or all of them to meet in person

Many HomeGain users review the "factual" information in the agent proposals they receive, then after talking on the phone, narrow their selection to three agents for face-to-face meetings before making their final decision.

This process will make certain that you choose the most qualified and, just as important, the right agent for you given your objectives. Investing a little time up front will result in a positive and productive relationship with your agent that will pay off when you sell or purchase a home.

what you need to know about [YOUR AGENT]

Does a real estate agent work for the buyer or for the seller?

In the past, buyers often assumed their real estate agent worked on their behalf. After all, the agent showed them lots of properties, called regularly to tell them about new listings, wrote the offer to purchase, and answered questions about mortgages and other issues related to the sale. Buyers felt free to give confidential information to an agent, unaware that it was the agent's duty to pass the information on to the seller.

Today, states have enacted laws to help protect and educate buyers. Most agents are now required to disclose for whom they work. The disclosure may take place at your first face-to-face meeting, during a phone call, or by e-mail but should always be made before an agent asks for specific information about your needs.

You should be aware of who your agent is representing:

Seller's Agent

- A seller's agent is someone who works for the real estate firm employed by the seller to market and sell a property. In a Multiple Listing situation, all offices work to sell each other's listings, so even if another firm holds the actual contract, all agents are sub-agents for the seller.
- Buyers should not disclose confidential information to a seller's agent.
- A seller's agent may ask you to sign a statement that verifies she disclosed her agent status to you. It is not a contract, simply a disclosure.

Buyer's Agent

- A buyer's agent is someone who represents a buyer only. You may be asked to sign an agreement to commit to working exclusively with that agent. Agreements can remain in force for any period of time you both agree on, even as little as one day.
- A Buyer Agency Agreement doesn't necessarily mean you must pay a fee to the agent; they are usually paid with the seller's commission. However, most contracts do state that you will pay the agent a fee if you purchase a "For Sale By Owner" home.

Dual Agent

- This occurs when a buyer's agent shows the buyer a listing held by the agent's own real estate firm. Since the agent has responsibilities to both parties and the seller typically pays the commission, the agent's loyalties are split.
- Dual agency must typically be disclosed to the buyer and seller in advance, and both must agree to it in writing.
- Buyers should consider working with a buyer's agent to ensure that their objectives will be met.

choosing the [RIGHT AGENT]

Choosing your agent using HomeGain's Agent EvaluatorSM allows you to select from several experienced agents in your neighborhood and save time in the process. It's easy to use and FREE! HomeGain's anonymous profile service allows you to review proposals from local agents without pressure or commitment.

In comparing proposals consider several factors, experience, local market knowledge, credentials, cost and marketing plan. After comparing proposals and backgrounds of agents, schedule an interview with at least three agents.

How Agent EvaluatorSM Works

- 1 Submit an anonymous property profile
- 2 Receive competitive proposals from top local agents
- 3 Review proposals and choose the right agent for you

summary [AGENT PROPOSALS]

Date of Proposal	Agent Name	Experience		Commission	Email the Agent
		Yrs	Total Sales last 3 years		
8/17/2000	Brett Smith	12	37	5%	📧
8/02/2000	Dave May	10	21	Neg.	📧
7/27/2000	Rick Qwan	6	53	6%	📧
7/27/2000	Karen Sunny	1	4	7%	📧
7/27/2000	Ann Lamb	12	42	6%	📧
7/27/2000	Sam Iams	10	64	6%	📧

Click links for more information

Click links for more information

the seller [PROFILE]

In order to choose an agent on HomeGain you will need to log onto www.homegain.com, click on "Ready, Set, Go." Then click on "New Member Sign Up."

Once you have filled out a seller profile on HomeGain's website, agents will submit proposals based on the needs you have expressed. You review their proposals and choose the agent that's right for you. Your profile should take no more than 5 minutes to complete.

Have answers to these questions ready when you go online to fill out your profile:

- ▶ Information on your home
- ▶ Property characteristics
- ▶ Special features
- ▶ Your selling timeframe
- ▶ Reason for your sale
- ▶ By what date you expect to choose an agent
- ▶ By what date you expect to sell your home
- ▶ What you expect from your agent, i.e. prefer Spanish speaking, good negotiator, someone who can help you meet a tight deadline to sell your home, etc.
- ▶ Your contact information

agent [INTERVIEWS]

Questions Sellers Should Ask in Agent Interviews

Do you work full-time or part-time as a real estate agent?

Full-time work typically means more attention for you.

How many homes have you sold in my neighborhood?

An agent who specializes in the area in which you are selling your home is preferable. This agent will be the most familiar with recent sales activity and will be able to recommend a good market price for your home.

How many other sellers are you representing now?

The busiest agents often are the most efficient.

Will you handle all aspects of my transaction or will you delegate some tasks to a sales associate or administrative assistant?

A knowledgeable assistant can be invaluable, but make sure you connect with your agent regularly.

How much can I expect to pay?

Commissions are negotiable depending on what kind of listing arrangement you have with your agent.

At what price do you think my home can sell given the current market?

This will allow the agent to display his knowledge of your market.

Can you give me a comparative market analysis (CMA) of recent sales in the area and homes currently on the market?

This should contain listing and sales prices for recently sold homes as well as listing prices and the listing dates of homes currently for sale. It also should include detailed property descriptions (such as square footage and numbers of bedrooms and baths).

What does your marketing package contain in addition to a comparative market analysis?

Listing presentations should also include a suggested asking price, information on the local housing market, advertising plans, a discussion of various listing agreements, and an analysis of sale proceeds at various price points and commission levels.

Can I list the house with you for 60 to 90 days?

Most consumer experts agree that a three-month listing period, or less, is best. You can always renew the listing agreement at that time.

Is your license in good standing?

You should check an agent's certification yourself with your state's Department of Real Estate. Many states provide this information online. For example, in California residents may check at <http://www.dre.cahwnet.gov/licstats.htm>

How many years of education and experience do you have?

Experience and continuing education typically make for better agents.

Are you also a broker and/or a Realtor®?

Brokers have more stringent licensing requirements and responsibilities. Realtors are voluntary members of the National Association of Realtors, a trade group.

Can you provide me with the names and phone numbers of past clients who have agreed to be references?

Insights from past customers can help you learn more about an agent and give you a greater comfort level.

Realtor® is a registered mark of the National Association of Realtors.

seller interview [WORKSHEET]

Use this worksheet to compare agents and assist you in making your decision as to which agent to choose. Mark each box with a number from 1-10.

	Agent 1	Agent 2	Agent 3
Fill this out to compare agents:			
Available via email / pager / cell phone?			
Located close to me? How far?			
Uses the Internet to market listings?			
Has good ideas for marketing my home?			
Can recommend inspection and mortgage companies?			
Willing to work hard?			
Professional Designations (NAR, CRS, etc)			
Number of homes sold / year or \$ volume/year			
Number of homes sold/ \$ volume in my ZIP code			
Will work on a 60 or 90 day listing			
Available days / nights / weekends?			
Languages spoken?			
Detailed / personalized Marketing Plan?			
Will provide two to three references?			
Other:			
Other:			
Notes:			

seller/agent [ACTION PLAN]

Talk to your agent to see what makes sense for your home sale:	Done
Submit your property to the Multiple Listing Service	
Agent makes recommendations on preparing your home for sale	
Agent provides a Comparative Market Analysis (CMA)	
Give agent your thoughts on marketable features of your home or community – especially on what made you buy this home.	
Develop an advertising and marketing plan on your own or with your Agent	
Display a yard sign	
Develop a personalized brochure about your home with color photos	
Work with agent to identify financing alternatives for prospective buyers	
Qualify potential buyers to determine if they can afford your home	
Decide whether you want to offer a home warranty	
Identify any personal property which may be included in the sale (appliances, light fixtures, window treatments)	
Note all items you plan to take with you	
Schedule agent tours of your home	
Create a personalized "just listed" flyer for your neighbors	
Place advertisements in local newspapers	
Market through alternative channels: Internet sites, home magazines and national classifieds	
Schedule open houses for buyers	
Agent provides updates to you on a regular basis	
Re-evaluate selling strategy after 30 days	
Agent to be available to handle last minute contingencies concerning the contract, inspection, appraisal or anything else not completed before closing.	
Other:	
Other:	
Other:	

seller/agent [CHECKLIST]

The following is a list of items that you will need to provide to your agent.

Done

Attractive, interior / exterior photos of home	
Evidence of Title (title policy, abstract, etc.)	
Most recent property tax bill	
Lender's name, address, phone, contact person, mortgage account number, and present balance	
Same information as above for any second mortgages, home equity lines or debts/liens	
If property is held in trust, provide name of trustee, trust account number and contact information	
Your attorney's name, address and phone number (if applicable)	
House keys	
Your work number	
Spouse work number	
Neighbor phone	
Utility bills (electric, gas, water)	
Information about your property	
For Condominium, Townhouse or Subdivision:	
Association Declaration and By-Laws (CC&R's)	
Association Certificate of Insurance	
Association current budget / liabilities and newsletters	

who gets [INVOLVED]

Following is a list of people who may need to be involved in the sale of your home. A real estate agent will help you contact these people and follow up to ensure the transaction goes smoothly.

Sellers

Advertising Agency (newspaper, flyers)

Appraiser

Legal Assistants

Contractor (for repairs & work orders)

Buyer's Mortgage Company

Buyer's Loan Officer

Lending Underwriter

Loan Processor

Title Company Representative

Title Processor

Lawyer

Current Mortgage Holder

Moving Company

Referral Network

Utility Company Representative

Pest Inspector

Land Titles Office Representative

Septic/Sewer Health Inspection

Structural Engineer

tips for first-time [HOME BUYERS]

Get Pre-Approved For A Loan

This is probably the most important thing a buyer can do. Your dreams and desires when compared to what you can actually afford, according to a lender, might be at opposite poles. In order for your agent to identify appropriate properties for your review, you should first get a handle as a borrower on how high you can go on the price scale. Many agents won't even talk with a buyer unless you show that you have a real loan to back up your offer. Get a simple pre-approval letter from your loan officer to show to your agent and prospective home sellers that you are able to buy their home.

Set Your Priorities

Before you even begin looking for a home, know what you are looking for. Enclosed in this package is a "New Home Wish List." It will help you to identify all of the things that you must have as well as those items that would be nice, but are not actually necessary.

Share this list with your agent. This simple task can eliminate a lot of headaches down the road and will keep the frustration levels to a minimum.

Be Open Minded and Communicate

The ideal situation would be that you find the ideal home the first time you step out of your agent's car and you buy it. But that probably isn't going to happen. Keep an open mind when you see peeling paint or an unkempt lawn. The perfect house could be underneath.

If there is a particular feature that you don't like, then communicate that to your agent so he or she will know about it when considering other houses for you. Real estate agents can't read minds so it's important to openly express your likes and dislikes.

Be Prepared

If you are ready to buy a home, it's a good idea to sell your existing home first. Many people try to find the house they want first, and then sell their homes. Remember, the people selling their home want to sell it and move on. If the purchase of your new home is contingent upon the sale of your existing home, chances are you will not be in a position to act quickly and get the home you want. In this active market, sellers tend to go with buyers who are ready to sign with no contingencies.

So in a nutshell, get your house sold, get pre-approved and then get busy. Following these simple steps will ensure the best possible relationship with your agent. Work with them and you will be amazed at the results.

the buyer [PROFILE]

In order to choose an agent on HomeGain, you will need to log onto www.homegain.com, click on "Ready, Set, Go." Then click on "New Member Sign Up."

Once you have filled out a buyer profile, agents will submit proposals based on the needs you have expressed. You review their proposals and choose the agent that's right for you. Your profile should take no more than 10 minutes to complete.

Have answers to these questions ready when you go online to fill out your profile:

- ▶ Information on the type of home you would like to purchase
- ▶ Price range
- ▶ Reasons for your home purchase
- ▶ Are you a first-time or repeat buyer?
- ▶ Financial Information, i.e. your current mortgage status, your estimated down payment
- ▶ By when you expect to choose an agent
- ▶ By when you expect to purchase a home
- ▶ Qualities you are looking for in an agent, i.e., good negotiator, someone who can help you meet a tight deadline to buy your home, educate you about a new neighborhood, etc.
- ▶ Is the purchase of your new home contingent on the sale of your existing home?
- ▶ Three community features most important to you
- ▶ Zip codes you would like to live in
- ▶ Your contact information

agent [INTERVIEWS]

Questions Buyers Should Ask in Agent Interviews

Do you work full-time or part-time as a real estate agent?

Full-time work typically means more attention for you.

How well do you know the area(s) I am interested in?

An agent who specializes in the area in which you are interested is preferable. He or she will be able to advise you as to home prices and how quickly you'll need to act based on the demand in that area.

How many other buyers are you representing now?

The busiest agents often are the most efficient.

Will you handle all aspects of my transaction or will you delegate some tasks to a sales associate or administrative assistant?

A knowledgeable assistant can be invaluable, but make sure that you can connect with your agent when you need to.

Can you give me a comparative market analysis (CMA) of recent sales in the area and homes currently on the market?

This should contain listing and sales prices for recently sold homes as well as listing prices and the listing date of homes currently for sale. It also should include detailed property descriptions (such as square footage and numbers of bedrooms and baths).

Can you provide me with local information on the area?

Your agent should have access to information on local schools, community services, transportation, shopping, etc.

Is your license in good standing?

You should check an agent's certification yourself with your state's department of real estate. Many states provide this information online. For example, in California residents may check at <http://www.dre.cahwnet.gov/licstats.htm>

How many years of education and experience do you have?

Experience and continuing education typically make for better agents.

Are you also a broker and/or a Realtor®?

Brokers have more stringent licensing requirements and responsibilities. Realtors are voluntary members of the National Association of Realtors, a trade group.

buyer interview [WORKSHEET]

Use this worksheet to compare agents and assist you in making your decision as to which agent to choose. Mark each box with a number from 1-10.

	Agent 1	Agent 2	Agent 3
Fill this out to compare agents:			
Available via email / pager / cell phone?			
Located close to me? How far?			
Number of homes sold / year or \$ volume? / year			
Number of homes sold / \$ volume in my ZIP code			
Knowledgeable about my neighborhood?			
Number of buyers represented this year?			
Willing to work hard? Available days / nights / weekends?			
Willing to work within my price range?			
Can work with my time frame?			
Requires an exclusive buyer rep. agreement?			
A fee will be paid by the seller's agent?			
Languages spoken?			
Professional Designations (NAR, CRS, etc)			
References?			
Other:			
Other:			
Notes:			

new home [WISH LIST]

Property Characteristics:	Would Like	Must have
Price range		
Approx. square footage		
Two stories		
Master bedroom upstairs		
Family room		
Formal dining room		
Forced air/heat		
Tub and separate shower		
Refrigerator		
Electric range/cooktop		
Built-in range/oven		
Self-cleaning oven		
Microwave oven		
Disposal		
Dishwasher		
Stucco exterior		
Newer roof		
Automatic garage door		
Security system		
Landscape sprinklers		
Swimming pool		
Close to schools		
Two car garage		
Good freeway access		
Large backyard		
Eat-in kitchen		
View		

buyer/agent [ACTION PLAN]

Talk to your agent to see which makes sense for your home purchase.

Done

Discuss current market conditions and requirements	
Develop purchase and timing strategy	
Learn about the neighborhood if it is new, i.e. schools, community services, transportation, recreation	
Discuss your "New Home Wish List" with your agent	
Tour homes that fit your criteria	
Agent handles all follow-up with listing agents	
Agent contacts you as soon as homes become available in your areas of interest	
Agent explains basic real estate principles – agency relationships, contracts, etc.	
Agent writes offers on homes on your behalf	
Discuss the closing process and financing options	
Identify any property of the seller's you want included in sale (window treatments, light fixtures, refrigerator)	
Agent provides updates to you on a regular basis	
Re-evaluate strategy after 30 days	
Agent represents your interests during negotiations	
Agent to be available to handle last minute contingencies concerning the contract, inspection, appraisal or anything else not completed before closing.	

who gets [INVOLVED] ?

Following is a list of people who may need to be involved in the purchase of your home. A real estate agent will help contact these people and follow up to ensure the transaction goes smoothly.

Buyers

Appraiser

Legal Assistants

Contractor (for repairs & work orders)

Mortgage Company

Credit Bureau

Loan Officer

Lending Underwriter

Loan Processor

Title Company Representative

Title Processor

Lawyer

Current Mortgage Holder

Moving Company

Referral Network

Utility Company Representative

Pest Inspector

Land Titles Office Representative

Septic/Sewer Health Inspection

Home Inspector

Structural Engineer

moving [CHECKLIST]

	Done
File for change of address – www.usps.com	
Transfer utilities (check out www.allconnect.com)	
Contact moving companies for estimate	
Get boxes	
Set moving schedule	
Check insurance coverage for movers	
Order the final reading and termination/start date of: Gas Meter, Electric Meter, Water service	
Specify the termination date for: Mail, Newspaper Delivery	
Fill out change of address cards available at the post office or www.usps.com and send cards to: Insurance Companies, Credit Card Companies, Merchants & Services	
Notify your automobile insurance company of your new address.	
Notify the principal at your children's school that you are moving.	
Obtain your family medical, dental records and birth records	
Obtain medical records for your pets.	
Close or transfer bank account.	
Empty and close safety deposit box.	
Contact the following regarding the status of new service: Gas & Electricity, Telephone, Water Department (check out www.allconnect.com)	
At new home, check to confirm that the pilot lights are on for the stove, water heater and furnace	
At new home, go to the post office and check if any mail has been held for you. Change voter registration	
Register your car with the Secretary of State or DMV regarding address change. http://www.framed.usps.com/moversnet/motor.html	
Register your children for school.	

what sellers and buyers are [SAYING]

"I signed up because I thought this would be an interesting way to find an agent to buy a new home, rather than just randomly walking into a broker's office and picking someone. I definitely saved time because I was able to screen agents who responded to my request. In fact, I found the best agent I ever could have dreamed of, and without HomeGain I probably never would have found him!"

-Cleopatra von Ludwig, Fairfax, Va

"I was impressed by several 'real' responses we received in response to our profile. We chose an agent team who wowed us with their willingness to court our business. They drove by our house, took a picture and emailed it to us along with their enthusiastic, personalized pitch. We were sold!"

-Chris and Markey Appel, Roswell, Ga.

"Being able to perform the search for an agent while maintaining my anonymity was important. It made the process more manageable. There was no pressure. And, as a first-time homebuyer, having the kind of information clearinghouse like HomeGain made my home search a lot less intimidating. I have already told my friends what a wonderful service HomeGain provides."

-Rachel Agheyisi, Tustin, Calif.

"After registering with HomeGain, I received 14 proposals. I was pleased with the process; I didn't want to take the time to drive around and meet several Realtors the old-fashioned way. Using HomeGain, I reviewed all proposals, and then invited my top three choices for face-to-face interviews. I chose my agent based on the supreme knowledge he demonstrated about my area. I knew immediately I wanted him on my side."

-Bill Alexander, Duluth, Ga.

"We were pleased with the high caliber of agents and the fast response time. We chose an agent who was very experienced in our neighborhood, and he truly delivered for us. I would definitely recommend HomeGain's matching service!"

-Jim and Patricia Hawkins, Orlando, Fla.

"Soon after submitting a seller profile at HomeGain, I received multiple proposals from real estate agents in the area. The agent we chose was very familiar with this area and had sold a lot of homes here. Plus, when we got to know him, we found that this guy worked really hard. And he made no promises he couldn't keep. It's just been a whirlwind. I've never seen anything work this fast in my life. I don't know how anything can work any better than HomeGain."

-Judge Hayes, Garland, Texas

Once you have made the decision to sell or purchase a home, there are a number of

helpful [WEBSITES]

helpful Web sites to make the process more efficient and save you time. Here are a few sites you may find useful:

Address change:	www.usps.com
Department of Motor Vehicles:	www.framed.usps.com/moversnet/motor.html
IRS Change of Address:	www.framed.usps.com/moversnet/irs.html
Voter Registration:	www.fec.gov
Moving Services:	
General moving content and calculators:	www.homegain.com/moving?mi=v
Find a mover	www.movesource.com
Change address	www.movecentral.com
Access DMV, credit, social security records, in addition to information on schools and neighborhoods	www.iplace.com
Free credit reports:	www.freecreditreport.com
Real Estate Glossary:	www.homegain.com/library/client/glossary?mi=lg
Should You Improve or Move? Contrast the cost of moving into a new home with the cost of improving your current home.	www.homegain.com/tools/ImproveOrMove?mi=ts
Should You Stay Put or Buy Up Compare your monthly costs of buying a larger home to your current monthly costs of staying in your current home.	www.homegain.com/tools/StayPutOrBuyUp?mi=ts
Rent vs. Buy Calculator: Weigh your options to rent vs. buy	www.homegain.com/mortgage?mi=gc
HomeGain's Valuation Tool: Learn About Home Prices and Comparables (Index)	www.homegain.com/valuations

What's Left After the Sale:

Determine Budget / Pre-qualify
For Loan (Index)

www.homegain.com/tools/HomeProceeds?mi=ts

HomeGain's Mortgage Center:

Access calculators, rate quotes,
home affordability, loan comparison,
rate vs. points

www.homegain.com/mortgage?mi=gc

Buyer Financial FAQs:

www.homegain.com/library/tax_buyer?mi=lb

HomeGain's Backyard Hazards tool

www.homegain.com/backyard?mi=ts

Monster Daata:

provides neighborhood reports
for a fee (roughly \$25), including:
School Profile, Neighborhood
Profiles, Cost of Living, Crime,
Demographics, Employment &
Town & Community.

www.monsterdaata.com

about [HOMEGAIN]

HomeGain (www.homegain.com) connects consumers with highly qualified real estate agents at competitive commission rates, while keeping their identity anonymous and helping them avoid unnecessary sales pressure.

Key offerings include: **Home Valuation Tool** -- Within seconds, consumers receive an estimated home value range for a subject property as well as comparable sale prices for nearby homes; **Agent Evaluator** – Sellers and buyers remain anonymous to top-producing real estate agents who compete for their business after the consumer submits a profile that outlines particular housing and service requirements. Consumers pick which agents to meet in person before choosing the right one; **Home Sale Maximizer** -- Based on input from 2,000 real estate agents nationwide, it helps home sellers learn which of 10 moderately priced home improvements made prior to sale really pay off when a home is sold; and **PMI Saver** -- Homeowners paying private mortgage insurance (PMI) learn if they have enough equity in their home to drop this added expense.

HomeGain has 1.8 million consumers and 44,000 real estate agents registered nationwide. HomeGain also powers agent finder services at these sites: Yahoo! Real Estate; HomeScape.com, a new real estate portal owned and operated by Classified Ventures, Inc.; QuickenLoans.com; and E*TRADE.

HomeGain is headquartered in Emeryville, Calif. Bradley Inman is founder and CEO of the company.