FIRST TEAM REAL ESTATE · SOUTHERN CALIFORNIA

Your Home Buying Journey Starts Here

A walk-through of every step of the home buying process — from understanding your goals and navigating the Southern California market, to negotiating the best deal and closing with confidence.

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First Team

BUYER CONSULTATION · 2026

EXPLORATORY QUESTIONS

Let's Start With You

Before market data or property searches, I want to understand you — your lifestyle, your goals, and what this move means for your family.

01

Your Timeline

Are you ready to move now, or planning ahead? Understanding your urgency helps me prioritize our strategy and search. Let's reverse engineer your timeline

02

Your Priorities

What matters most — schools, commute, square footage, neighborhood feel? Let's define your non-negotiables.

03

Your Experience

First-time buyer or experienced homeowner? I tailor my approach to your familiarity with the process.

04

Your Vision

What does your ideal home look like? Tell me about the lifestyle you're looking to create in your next home.

ADDRESSING YOUR CONCERNS

What's Holding You Back?

Buying a home is one of the biggest financial decisions you'll ever make — it's completely natural to have questions. I've heard them all. Here are some examples

"Is now a good time to buy?"

Let's review current Southern California market data so you can make a fully informed, confident decision — not one based on headlines.

"What if I overpay?"

My Comparative Market Analysis (CMA) process ensures you always know the true market value before making an offer.

"What if something is wrong with the home?"

A thorough inspection process — which I'll walk you through in detail — protects you from costly surprises after closing.

"Is the process too complicated?"

That's exactly why I'm here. My team and I manage every detail, every deadline, and every document — so you never feel lost or overwhelmed.

CURRENT MARKET TRENDS

Understanding the Southern California Market

Knowledge is our most powerful negotiating tool. Here's a clear, data-driven picture of today's market.

MARKET TYPE MATTERS

Seller's Market

Low inventory, high competition, faster decisions, strategic offers essential.

Neutral Market

Balanced conditions — more negotiating room on both sides.

Buyer's Market

Higher inventory, greater leverage, more time for favorable terms.

MARKET INDICATORS I REVIEW

- Median sale price trends by city and zip code
- Days on market (DOM) averages
- List-to-sale price ratios
- Active inventory levels vs. buyer demand
- Months of supply — a key market health indicator

I'll tell you exactly where we are today — and what it means for your strategy.

HOW IT WORKS

Finding Homes & Scheduling Showings

Timing in Southern California is critical — some homes receive multiple offers within days.

1

You Identify Interest

When a home catches your eye — email alert, app, or your own browsing — contact me immediately. Share what you love and any questions.

2

I Research & Confirm

I'll pull full MLS details, review disclosures, check HOA info, and verify showing availability before booking.

3

Showing Scheduled

I coordinate directly with listing agents — often grouping multiple homes in one outing to maximize your time.

4

Tour & Debrief

I guide you through each property with an expert eye. We debrief together — evaluating fit, value, and next steps while impressions are fresh.

ACCESS BEFORE MLS

Exclusive Off-Market Opportunities

First Team's exclusive networks give you access to properties that never reach the public market.

1

Listing Appointment Loop

Homes preparing to list — you get first access before the property goes live, allowing a calm, competition-free showing and offer.

2

First Look Loop

New listings previewed exclusively for First Team buyer clients before the general public. Be first through the door.

3

Sneak Preview Loop

Early intelligence on upcoming listings — time to prepare financially and emotionally before making a competitive move.

4

Property Needed Loop

I broadcast your specific criteria to our entire agent network, surfacing off-market sellers who match — a truly proactive search.

THE POWER OF PERSONAL OUTREACH

I Have a Buyer — Letter, Flyer & Door Knock

Beyond MLS alerts, I take a hands-on, hyper-local approach. Sometimes the best property isn't listed anywhere — it just needs to be discovered.

01

Personalized Buyer Letter

A professionally written letter introducing you as a qualified, motivated buyer, distributed directly to homeowners in your desired area.

02

Custom Flyer

A visual one-pager describing what you're looking for, left at doorsteps and in community spaces.

03

Door Knocking

I personally visit homes in your target neighborhood, opening conversations with owners who may be considering a sale — even if they haven't listed yet.

"My 'I Have a Buyer' strategy has helped many of my buyers find their home before it ever hit the market."

COMPARATIVE MARKET ANALYSIS

Knowing Your Number Before We Negotiate Your Transaction

My RPR-powered CMA (Competitive Market Analysis) gives us a comprehensive, data-backed valuation to anchor our negotiation strategy.

01

Recent & Active Comparables

Recently sold and currently active homes with similar size, condition, location, and features — establishing a true market value baseline.

02

Price-Per-Sq-Ft Analysis

Neighborhood price-per-square-foot trends to identify whether the listing is priced at, below, or above market.

03

Negotiation Positioning

The CMA tells us whether to come in at asking, below, or above — and by how much. We never negotiate blind. Data drives every offer.

DOOR KNOCKING STRATEGY

Your Purchase Opens Doors — Literally

Once you've identified a home you want to pursue, I door-knock the surrounding neighborhood to uncover hidden opportunities.

01

Discover Unlisted Sellers

Neighbors thinking about selling may be motivated when they hear a qualified buyer is interested in their street — unlocking an off-market purchase.

02

Gather Neighborhood Intel

Long-time residents share HOA dynamics, planned developments, traffic patterns, and community culture no MLS listing will ever reveal.

03

Build Community Early

Introducing you to the neighborhood before you close creates a warm welcome and a genuine sense of the community you're about to join.

THE INSPECTION PROCESS

Protecting Your Investment

Understanding inspections — and using them strategically — can save you thousands and prevent costly surprises.

INSPECTION TIMELINE

- **Inspection Period:** typically 10–17 days from acceptance.
- **General Inspection:** roof, foundation, electrical, plumbing, HVAC.
- **Specialty:** pest, sewer scope, pool, chimney, structural as needed.
- **Report Review:** we walk every finding together and prioritize.

REQUEST FOR REPAIRS (RR)

After reviewing inspection results you may submit a Request for Repairs — a powerful negotiating opportunity.

- Specific repairs prior to closing
- Credit toward your closing costs
- Price reduction reflecting needed repairs

PEACE OF MIND AFTER CLOSING

Home Warranty Coverage

One of the smartest, most affordable protections a buyer can have — covering major systems and appliances after move-in.

01

HVAC Systems

Heating, ventilation, and air conditioning — the costliest systems to repair or replace.

02

Plumbing & Electrical

Major plumbing and electrical components throughout the home.

03

Built-In Appliances

Dishwashers, ovens, built-in microwaves, refrigerators — often included or available as add-ons.

I frequently negotiate for the seller to cover the cost of a one-year home warranty as part of the purchase agreement.

$700–$1,000 VALUE

PROTECTING YOUR PURCHASE · HOMEOWNERS INSURANCE

Confirm Your Insurance Before You Commit

Homeowners insurance is no longer something buyers should leave until the end of the transaction. Depending on the home's location, age, condition, roof, electrical system, prior claims, wildfire exposure, and other factors, insurance may be difficult or expensive to obtain.

Before completing your purchase, we will help you take the appropriate steps to confirm that the home is insurable and that the anticipated premium fits comfortably within your budget.

STEP 01

Start Early

Begin requesting insurance quotes as soon as possible after your offer is accepted.

STEP 02

Provide Property Details

Insurers may request details on the roof, electrical panel, plumbing, heating & cooling, prior claims, location, and overall condition.

STEP 03

Compare Coverage and Cost

Look beyond price — weigh deductibles, coverage limits, exclusions, replacement-cost, liability, and any wildfire or supplemental policies.

STEP 04

Confirm Before Moving Forward

Verify that acceptable coverage is available and understand the complete cost before removing contingencies or completing the purchase.

"You Don't Have to Navigate This Alone"

As your real estate advisor, I will help you understand when to begin the insurance process, identify important property information, coordinate with the appropriate parties, and recommend experienced insurance brokers you can contact for quotes.

Insurance availability, coverage, and premiums are determined by insurance providers. Buyers should obtain and review their own quotes and coverage information directly from a licensed insurance professional.

Ask Me for Insurance Broker Recommendations

FINANCING

Get Approved — Then Stay Approved

In today's market, a strong financing letter isn't optional — it's your ticket to the table. Not all approvals are created equal.

PRE-QUALIFICATION

The First Step

This is the initial, preliminary step in the mortgage process. It involves a basic assessment of your financial situation based entirely on information you provide, such as your estimated income, debts, and assets.

PRE-APPROVAL

The Baseline

A lender reviews your income, assets, and credit to issue a conditional approval letter — the minimum requirement for any competitive offer.

FULLY UNDERWRITTEN APPROVAL

The Gold Standard

Your file goes through full underwriting before you've even found a home — signaling to sellers that your financing is as close to guaranteed as possible.

PROTECT YOUR APPROVAL — UNTIL CLOSE

Do **NOT** apply for new credit · Do **NOT** change bank accounts · Do **NOT** make large purchases · Do **NOT** co-sign for any loans.

TITLE REVIEW

Clearing the Path to Closing

A clear title ensures the seller has the legal right to sell — and that you'll receive the home free of liens or claims.

01

What Is a Title Search?

A title company searches public records to surface mortgages, liens, unpaid taxes, easements, or legal judgments tied to the property.

02

Common Title Issues

Mechanics' liens, unpaid HOA dues, unresolved probate, or boundary disputes — all resolved before close.

03

Why Early Review Matters

Reviewing the preliminary title report early gives us time to clear issues and prevent last-minute closing delays.

04

Owner's Title Insurance

Protects you from future claims not found in the title search — a one-time premium with lifetime coverage.

TDS & SPQ

Seller Disclosures — Your Right to Know

California law requires sellers to disclose known material facts. These documents are your window into the home's history.

TRANSFER DISCLOSURE STATEMENT

TDS

- Known defects with major systems (roof, foundation, plumbing, electrical)
- Additions or modifications made to the property
- Neighborhood nuisances or hazards they're aware of
- Any legal actions, disputes, or easements affecting the property

SELLER PROPERTY QUESTIONNAIRE

SPQ

- Water intrusion, flooding, or drainage issues
- Pest or mold history
- HOA disputes or special assessments
- Insurance claims filed on the property

RESIDENTIAL PURCHASE AGREEMENT

The Roadmap of Your Purchase

The Residential Purchase Agreement (RPA) is the legal backbone of your purchase. Understanding it puts you in control.

1

Purchase Price & Terms

The agreed price, down payment, loan amount, and financing type — the headline numbers of your offer.

2

Contingency (Conditional) Periods

Inspection, appraisal, and loan contingency timelines — your built-in protection periods to exit with your deposit intact.

3

Earnest Money Deposit

Typically 1–3% of purchase price — your good faith commitment to the seller, held in escrow.

4

Close of Escrow & Possession

The target closing date and when you take possession of the property — which may not coincide with close.

CREN · CERTIFIED REAL ESTATE NEGOTIATOR

Winning the Negotiation

Every term in the contract is a potential opportunity. I hold the CREN - Certified Real Estate Negotiator designation — advanced training in negotiation strategy.

LEVER 01

Purchase Price

Data-backed pricing using our CMA, positioned strategically based on market conditions and days on market.

LEVER 02

Contingency Timeframes

Inspection, appraisal, and loan periods that protect you while keeping the seller engaged and confident.

LEVER 03

Request for Repairs

Strategic framing — knowing when to ask for credits vs. repairs, and how much without jeopardizing the deal.

LEVER 04

Occupancy & Possession

Flexible closing and possession terms can be a powerful differentiator — especially for sellers needing time to move.

LEVER 05

Buyer Concessions

Seller contributions toward closing costs, rate buydowns, or repairs reduce your out-of-pocket at closing.

LEVER 06

Home Warranty

I routinely negotiate for the seller to provide a one-year home warranty as part of the agreement.

REAL SCOUT

Your Personalized Home Search Platform - Real Scout

A far superior home search experience compared to consumer sites like Zillow or Realtor.com - Let's set you up!

01

Real MLS Data, Real Time

Pulls directly from the MLS — accurate, complete, updated in real time. No stale listings; coming-soon homes included.

02

Intelligent Matching

Real Scout learns your preferences. The more you interact — saving, dismissing, commenting — the smarter your recommendations.

03

Seamless Collaboration

I can see which homes you're interested in, leave notes, and communicate within the platform — keeping our search aligned.

MY CONCIERGE SERVICES

We Take Care of the Details

A suite of complimentary practical benefits to make your move easier from the moment your offer is accepted.

Moving Boxes Supplied

I provide a supply of moving boxes at no cost — saving you the time and expense of sourcing them yourself.

Professional Cleaning

I'll connect you with trusted cleaning professionals to prepare your new home before move-in day.

Moving Box Pick-Up

Once you're settled, I coordinate pick-up of your used moving boxes — eliminating the clutter.

Trusted Vendor Network

Movers, handymen, contractors, painters — vetted local providers at preferred rates.

TRANSACTION MANAGEMENT

Your Transaction, Expertly Managed

Once your offer is accepted, my Transaction & Compliance Coordinator manages every detail behind the scenes.

1

Acceptance

TC and I open escrow, confirm EMD receipt, and distribute the fully executed contract to all parties.

2

Contingency Period

We track all inspection, appraisal, and loan contingency deadlines — nothing falls through the cracks.

3

Disclosure Review

Coordinate timely delivery and acknowledgment of all required California disclosure documents.

4

Contingency Removal

Prepare and track contingency removal forms, keeping the transaction on schedule and compliant.

5

Closing

Coordinate final walk-through, signing appointments, and confirm all documents are recorded and filed correctly.

Your TC is your behind-the-scenes champion — ensuring every document is signed, every deadline met, and every party stays on track from acceptance to keys in hand.

PSRA & BRBC

Your Agency Relationship — Clearly Defined

California law requires we clearly define our professional relationship before working together. These forms protect your interests.

PSRA

Property Showing & Representation Agreement

Outlines the agent's role in showing properties and representing your interests — establishing terms of compensation, duration, and agency duties before any property tours take place.

BRBC

Buyer Representation & Broker Compensation

- Scope of my representation and duties to you
- Compensation terms — how and when our brokerage is paid
- Duration of our exclusive representation
- Your rights under California agency law