



BUYER'S GUIDEBOOK

Avoid the stress and uncertainty of buying your new home without knowing these essential steps. This guidebook can work as a checklist to help you stay organized and confident as you navigate buying your home.

www.SanDiegosRealEstateBroker.com

Jim.TeamJDConcepts@gmail.com (619) 517-0596

JP.TeamJDConcepts@gmail.com (619) 517-4854



WE HELP SAN DIEGO'S MOVE INTO THEIR BEST LIFE!

We've helped hundreds of people live their best life by selling homes from Coronado to Chula Vista, From La Jolla to Alpine, From Oceanside to Escondido and everywhere in between. No matter your lifestyle San Diego has the home for you. Whether you love the nightlife, the beach life, the outdoors life or the quiet life San Diego has it all. Enjoy living in the best climate in the world. Give yourself the best by investing in the best

www.SanDiegosRealEstateBroker.com

Jim.TeamJDConcepts@gmail.com (619) 517-0596

JP.TeamJDConcepts@gmail.com (619) 517-4854



"I would assume that
"A" is the highest
rating – therefore
being the happy
campers that we are,
all questions
received the highest
rating possible – "A!"

-Rick and Jana
Thompson

Table of Contents

| | |
|------------------------|----|
| Your Team | 4 |
| Prepare to Buy | 6 |
| Financials | 14 |
| Finding a Home | 18 |
| Final Steps | 25 |
| Closing | 27 |
| Buyer Agent Commission | 31 |
| Testimonials | 33 |

"We could not have chosen a
better Broker to work with when
selling our home and buying
another. Thanks Jim for finding our
dream home!"

-Ronnie and Jodi Peterson



meet your Realtors



Jim Dolan

Broker ® & Owner

ACCREDITED BUYER'S REPRESENTATIVE
CERTIFIED RESIDENTIAL SPECIALIST
SENIOR'S REAL ESTATE SPECIALIST

(619) 517-0596

Jim.TeamJDConcepts@gmail.com

BRE#01137565

"I was so happy my friend referred you to me. You assisted me in pricing the property right so it sold quickly. You always returned my calls and responded quickly to my emails. Thank you for doing a super job and remaining positive in a tough market. You are very professional and down to earth."

Peggy Newhouse



JP Dolan

Agent and Office Manager

Team JD Concepts

(619) 517-4854

Jp.TeamJDConcepts@gmail.com

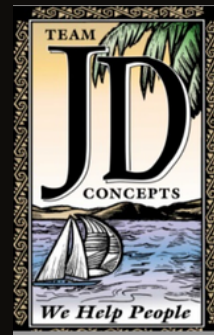
BRE#02238894

"I just wanted to take a moment to let you know how much I appreciate all the help you gave to me in selling my condo and with the purchase of my new home. Because of your hard work I was able to buy an even nicer home than I originally anticipated and I was able to move on the same day, amazing...I want you to know if ever anyone would be in need of an agent, there would be no hesitation in my recommending you. Again, thank you so much for making this a positive experience."

Chris Jardin

www.SanDiegosRealEstateBroker.com

My Team of Professionals is Your Team



Jim Dolan

Broker, ABR, CRS, SRES, E-Pro
Jim.TeamJDConcepts@gmail.com
(619)517-0596
BRE #01137565



JP Dolan

Agent and Office Manager
JP.TeamJDConcepts@gmail.com
(619)517-4854
BRE #02238894



GULLICK GROUP

MORTGAGE LENDERS

Top 1% of lenders in the nation, helping over 2500 families purchase a home since 2008. The Gullick Group provides homebuyers with a clear and detailed pre-approval process that fully operates 7 days a week from 8am - 7pm. The Gullick Group has also earned the respect of the local real estate community as a trusted and recommended lender in the state of California.



TRACEY WHEELER

SENIOR LOAN OFFICER
NMLS 413393
CELL: 619-705-9922
TRACEY.WHEELER@CCM.COM



GULLICK GROUP
CROSSCOUNTRY MORTGAGE™

CROSSCOUNTRY MORTGAGE
12396 WORLD TRADE DRIVE, SUITE 212
SAN DIEGO, CA 92128
BRANCH NMLS2613279 | COMPANY NMLS3029



TIFFANY DONAHUE

 Escrow Officer

Direct: 619.564.7137 | Fax: 619.209.3331 | Tiffany.Donahue@pc-escrow.com

Your only choice for a
Positive Consumer
Experience

3131 Camino Del Rio N., #320, San Diego, Ca 92108

www.PreferredChoiceEscrow.com

Like us on Facebook!



PCESCROW



LESLIE M. PIERCE

Senior Account Manager, AVP

📞 619.507.9706

✉ LPierce@LTIC.com

🌐 www.Leslie.LTICSD.com



Lawyers Title

Our "team effort" ensures that someone is always available to serve you, to answer questions, negotiate offers, or show a hot new listing with little notice. Our clients can relax knowing that the intricate details of their sale or purchase will be handled in a timely and professional manner.

About Us

TEAM JD CONCEPTS - DOLAN REAL ESTATE TEAM



Your Go-To Community Experts

TEAM - A Team will always out perform an individual. The JD Concepts Team is well trained in customer service, knowledgeable in today's market, has an extensive background in sales and a high level of negotiation skills. Buying a home in today's market can be challenging - our Team understands that. With a proven track record, current market knowledge, the right skill set and 34 years of experience, our team has all the tools to help you find the right home. Whether it's our successful sales approach, effective marketing campaigns or utilizing our extensive network, when you hire our Team to represent you, no detail is overlooked. If you are an experienced real estate investor or are buying your first home your Team will guide you through the entire process and educate you on our current San Diego Market. Our goal is to give you a positive real estate experience that is second to none.



PREPARE TO BUY

www.SanDiegosRealEstateBroker.com

Jim.TeamJDConcepts@gmail.com (619) 517-0596

JP.TeamJDConcepts@gmail.com (619) 517-4854

Team JD Concepts - DOLAN REAL ESTATE TEAM

Home Buyer's Road Map

1

Hire an Agent

Finding a TEAM you can trust and who are knowledgeable in today's market is key to making your home search a seamless and successful process. Keep in mind negotiations is where a Team is worth its weight in gold.

2

Financials

If you are obtaining financing, you will need to secure a mortgage loan. We can connect you with trusted lenders who will assist you in getting pre-approved and securing a loan that fits your needs. Being PRE-APPROVED with a Loan Commitment is almost like being a CASH Buyer.

3

Search

Let the fun begin! Now that you have determined a budget it's time to plug into the market and start house hunting. We will do the hard work for you and send you properties that fall within your criteria. Tell us if you see any homes in your research that pique your interest and we will get the details ASAP.

4

Offer

Once you have found a home (or even two or three) that you can see yourself living in, your Team will assist you in preparing the best initial offer on your desired property. Anyone can show you a home, but our expertise in negotiations, understanding seller motivations and market comprehension will help you secure the best possible deal with the least amount of stress.

5

Acceptance of Offer

Congratulations! Your offer has been accepted by the seller, we are opening escrow. This is when the real work begins. The escrow period can take anywhere from 15 - 45 days depending on the terms of the offer agreed upon with the seller

Home Buyer's Road Map

6 Inspections

During escrow, you'll have the opportunity to conduct various inspections on the property. Your team will guide you and help coordinate these inspections to ensure they are completed thoroughly and on time. During this time you may have an opportunity to request repairs or credits from the seller. Most escrows fall apart during this time period. So it is vital for you to have the right advice and an experience confidant.

7 Title Search & Insurance

The title company conducts a thorough title search and obtains title insurance. This ensures that the Title is "clear" and there are no liens or encumbrances on the property that could affect your ownership rights.

8 Contingency Removal

Once all contingencies, such as inspections and financing, have been satisfied, you will sign documents to remove these contingencies. We'll be sure to address any concerns or questions you might have before we remove your contingencies and you are fully committed to moving forward with your home purchase.

9 Closing Day

Prior to closing we will conduct a final walk through at the property to ensure that the home is still in substantially the same condition as when you wrote the offer and that any repairs the seller agreed to perform were completed. You will sign your loan documents and send final closing funds to escrow. Once the Deed of Trust is recorded it's official - you are the NEW HOMEOWNER!

CONGRATUATIONS! Here are your keys to your Best Life....

www.SanDiegosRealEstateBroker.com

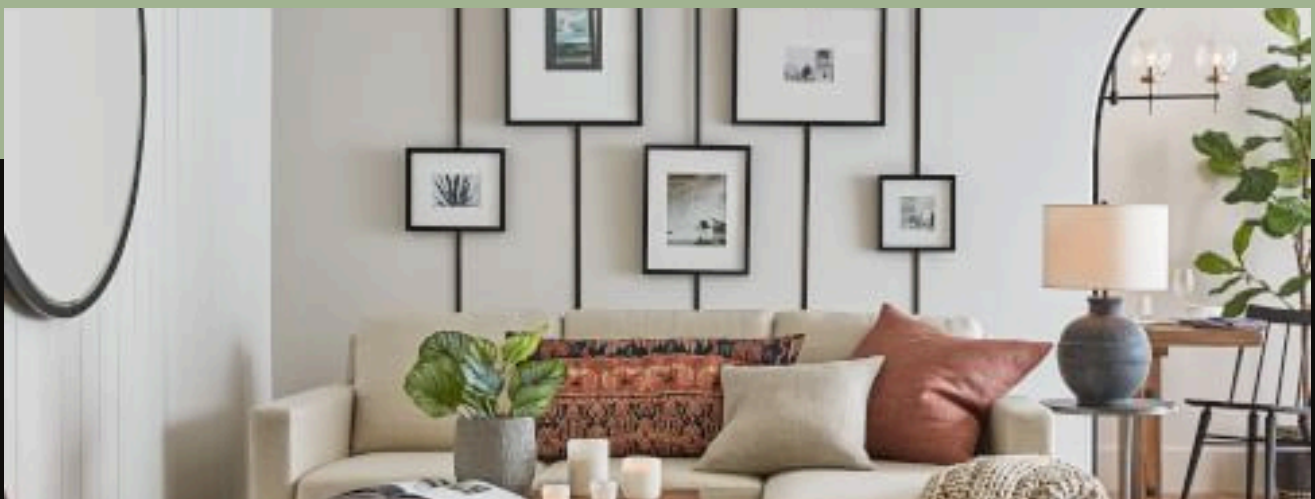


Finding a Great Buying Team

There's a common misconception that Buyer's Brokers only find homes and open doors for their clients. It's crucial to differentiate between a professional, experienced, and knowledgeable Broker/Team and the rest. After all the right Broker should pay for their commission with proven abilities.

A skilled real estate Broker is a significant asset throughout the home-buying process. This is one of the biggest decisions of your life, and having a professional guide you through each step is essential. Your Team will work with your best interests in mind, helping you navigate all stages of your purchase. We have spent thousands of hours earning Realtor continuing education like the Accredited Buyer's Representative (ABR) Designation and gaining practical hands on experience to better service your needs.

At our core, we take great pride in ensuring an optimal experience for our clients during this critical time as they make the biggest investment of their lives. We are a dedicated Team committed to assisting each individual who places their Trust in Us. We recognize and appreciate the unique nature of every client's situation and strive to make your purchase "hassle-free." Drawing on our extensive experience in buying and selling hundreds of homes, both professionally and personally, we understand the vital importance of meticulous attention to detail in every aspect of the process.



Finding a Great Buying Team

CONTINUATION...



Industry & Local Area Knowledge

Our Team has access to a wide range of resources that aren't readily available to the public. We frequently have off-market opportunities to share with you. With decades of experience and as San Diego natives, we are not only knowledgeable about the market but also your go-to community experts.

Smart & Seasoned Negotiating Skills

With our collective experience, expertise and reputation with seller's agents, we can help you negotiate the best price and terms for your home. We excel in presentation, and how your offer is presented to the seller and their agent's viewpoint is crucial—it can be a decisive factor in their decision to work with us. By maintaining effective communication, we often succeed in getting our clients' offers accepted, even if they are not the highest-priced. Agents want to work with US and that makes a huge difference for you!

Professional Experience

Whether you are a first time client purchasing a starter home/condo or an experienced investor building your empire we are committed to providing everyone with a seamless and professional experience. As a top producing Team we are well known in the community. Our high level of professionalism and ability to seamlessly get the job done motivates other agents to want to work with us over other less experienced agents and they have...

Customer Service

Your Team is readily available and dedicated to answering any questions that arise during the process. We foresee and quickly address any bumps in the road that may come along the way. With the support of our Team, no detail is overlooked and no answer cannot be found. As a Team, we collectively strive to ensure your purchase experience is stress free and we are always here for you every step of the way.



Real Estate Terms



Pre Approval

A pre-approval is the first step to obtaining a mortgage to purchase your home. The loan officer will perform an analysis on your income, debt, and credit-worthiness. You will need one in order to be ready to put an offer on a house.



Offer

An offer is a preliminary agreement to purchase a home, and is set between a buyer and a seller.



Contingency

A contingency related to a property is when the preliminary offer is accepted, pending certain conditions set out by the seller. This can include inspections & investigations, appraisal and the completion of your home loan approval.



Closing Cost

The closing cost is the amount that is paid, in addition to the sale price. This can include: taxes, insurance and lender expenses. You might expect to pay anywhere from 2-3% of the purchase price in closing costs.



Earnest Money Deposit

Good faith money is the balance of funds that are set aside into an escrow account to show the buyer is serious about the purchase. You can expect to need at least 1% of the purchase price.



Title Search

A title search will confirm that the property that is being sold in fact belongs to the seller.



Appraisal

An appraisal is the value that is assigned to the real estate asset based on an assessment of the asset, neighborhood, market condition, and more.



Home Inspection

A home inspection is an official review of the real estate asset's current condition. They will help to determine if there are any major concerns or if any work is needed to be done to the property.



Closing

The closing part of the real estate sale is when loan documents are signed, final funds are sent and keys are exchanged.



Disclosures

The disclosures related to a property will include everything that the sellers know about the property, including any recent updates or issues that may need repairs.

Who you Work with Matters

We are here to listen and understand your goals, provide education on current market conditions, and guide you on what to expect throughout the process. When you hire us to represent you, you'll receive our exclusive VIP home search service. We will email you properties that match your exact criteria and budget, and we will also search for off-market opportunities.

Our deep-rooted connections with other professionals in the market provide you, as our client, with better opportunities. Other agents prefer working with skilled, high-level professionals like us. Educating our clients and maintaining clear and direct communication is key to your search and successfully closing on your home purchase.



Team JD Concepts

When you choose Team JD Concepts, you're not just hiring a real estate Broker - you're gaining a Team of Professionals. A trusted partner who will always be with you to support your needs every step of the way. In the real estate business, experience matters. Put ours to work for you!

www.SanDiegosRealEstateBroker.com

Value Add

What Our Team Does For You

HASSLE - FREE GUARANTEE

Our experience has made us experts at navigating through different scenarios and problem solving. Often times issues can arise in complex transactions, such as purchasing a home, this is common. Our ability to foresee potential problem areas and come up with solutions to solve issues before they arise is one of our keys to a successful stress free home purchase. Many times our clients don't know of an issue until it is already resolved and we will never come to you with problem solving opportunities without solutions.

EXCLUSIVE OPPORTUNITIES

Our search for you is not just limited to active listings as our team often has exclusive and unique opportunities for our clients. We can also target specific neighborhoods or criteria by sending mailers to homeowners in an effort to find a home for you that may not be on the market already. With low inventory and competition in our market this adds tremendous value to you as a homebuyer.

VIP HOMEBUYING EXPERIENCE

Our goal is to equip you with all the necessary tools and knowledge. When touring properties, your Team will provide a property profile for each home. By sending the properties to a lender in advance, you'll gain a clear understanding of what to expect during your search. This enables you to make an informed decision on whether the home is the right fit for you.

LOCAL EXPERTS

With our experience and as San Diego natives, we provide our buyers with insider knowledge on neighborhoods, community insights, upcoming developments, school districts, recreational areas, and local amenities. We go beyond just finding a house by educating you on local market trends and current developments.

OUR PROFESSIONAL NETWORK

In addition to our dedicated Team, we have a network of trusted professionals, including inspectors, lenders, attorneys, escrow and title representatives, handyman services, licensed contractors, and cleaning companies. These experts are ready to assist buyers throughout the transaction and especially after closing. When you think real estate we want you to think Team JD Concepts.

YOUR TIME IS VALUABLE TO US

We understand how busy life can be, and adding the task of purchasing a home might seem overwhelming. That's why we make ourselves available to our clients, accommodating your schedule to make the process as convenient as possible. Whether it's early or late phone calls, or evening and weekend property tours, we've got you covered!



FINANCIALS

www.SanDiegosRealEstateBroker.com

Jim.TeamJDConcepts@gmail.com (619) 517-0596

JP.TeamJDConcepts@gmail.com (619) 517-4854

Team JD Concepts - DOLAN REAL ESTATE TEAM

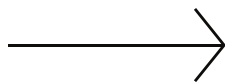
Financial Plan

Determine Your Budget

We collaborate with some of the best mortgage advisors in the area and can help you understand the importance of not only hiring a great Broker but also having a trustworthy and knowledgeable lender by your side.

When determining your ideal mortgage, remember to consider other factors such as the down payment, legal fees, taxes, home inspection costs, appraisal fees, and potential renovations or repairs.

Be sure not to over extend yourself. We want you to live your Best Life, which includes doing the things that make you happy and enrich your life. What's your passion? playing golf, having a date night out, traveling, sports programs for the kids, sporting events, concerts, fishing, collecting antiques, going to the gym...



How much should your downpayment be?

A common misconception is that you need a 20% down payment in order to purchase.

Have a discussion with your home loan specialist to determine what works best for your scenario.



Credit Score Check

Before approving a mortgage and setting your interest rate, the loan officer will need to conduct a credit check. Ideally, a credit score of 620 or higher is preferred.

However, there are programs available for home buyers with lower scores or more complex credit situations.

Generally, the higher your credit score, the lower the interest rate you'll be charged on your mortgage.

Pre-Approval

Getting pre-approved for a home purchase is essential for your search. It helps you set a realistic budget and stay within your financial limits. Additionally, it demonstrates to sellers that you're a serious buyer with the necessary funds to complete the purchase. You are viewed almost like a cash buyer with the written backing of a lender. Skilled seller's agents require a verified pre-approval letter to be submitted with any offers on their listings.

Let our partnered loan professionals prepare a powerful pre-approval to submit with your offer. Then, they will guide you to a smooth and successful closing with their knowledge and expertise in the mortgage world.

Remember that it is important not to make any significant purchases or alter your credit score in any way during this time. Talk with us or our lender partner if this is a concern.

- Determine how much you can afford ahead of time.
- Get a general idea of what your monthly payment will be.
- Estimate your down payment and any other associated costs.
- Identify qualifying loan programs.
- Most importantly, you can successfully submit offers for serious consideration.

Financials

What to Expect



There are a number of costs associated with purchasing a home. Here's a breakdown of what to expect to have to pay.

- Down Payment: This amount varies based on your specific financing options.
- Closing Costs: Typically, these range from 2-3% of the purchase price. They include costs such as lender fees, escrow and title fees, recording fees, and pre-paid items like property taxes and insurance.
- Inspections: Inspection costs are paid directly to the inspector at the time of the inspection. A general home inspection usually costs between \$400 and \$800, depending on the size of the home.
- Appraisal: This fee is paid directly to the appraisal company when the appraisal is ordered, and usually ranges from \$600 to \$800.
- Real Estate Commissions and Fees: These can be negotiated as part of your offer. Team JD Concepts charges 3% and our goal is to provide equal or, more often that not, better value in negotiating your deal. Remember, we are worth our weight in gold for the unparalleled personal services we provide!



FINDING A HOME

www.SanDiegosRealEstateBroker.com

Jim.TeamJDConcepts@gmail.com (619) 517-0596

JP.TeamJDConcepts@gmail.com (619) 517-4854

Team JD Concepts - DOLAN REAL ESTATE TEAM

TOUR HOMES

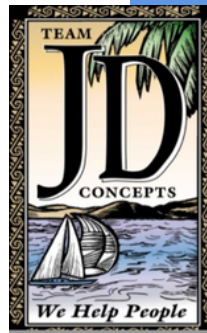
You will receive notice immediately from the multiple listing service as new listings come available. We provide you with regular market updates and opportunities so you can choose which homes are worth visiting in person. We'll arrange in-person or virtual showings at a time that fits your schedule.

Be sure to prepare for yourself and give us a list of your must haves, wants, and don't cares. As you go through the viewings, make sure you check off all your must haves. We suggest you give each home a name to easily recall its attributes. And if the home isn't for you don't be concerned we can move quickly onto the next. There is a home out there that you will love!

Once you find a house you love, we will contact the listing agent to get any inside information that will help produce an acceptable offer the first time. With this input you can determine what are the best terms in your favor and interest to introduce to the seller based on their desires. It is better to have a successful negotiation quickly then prolong the process and possibly have another offer take the seller's attention. Certainly if you love a home enough to make an offer it is our main goal and priority to win you that deal.

HOME SEARCHING TIPS

- Take photos during showings and open houses (if it is allowable by the listing agent) to help you remember each home's layout and overall feel. Be sure to leave our business card at an open house so the agent doesn't bother you.
- It is important to focus on fixed features like the neighborhood, lot size, and home orientation. Try not to get too caught up in minor details like wall colors, flooring or furniture because those items are easily changed out or improved.
- As the old real estate adage goes, it is about Location, Location, Location. Most everything else can be improved to your liking, color scheme and style.



Home Preferences

Clarifying your Ideal Home

- What type of home are you looking for? (single family, condo, town house, etc.)
- How many bedrooms do you need?
- How many bathrooms do you need?
- Do you need additional room for a home office?
- Approximately how much square footage are you looking to have?
- Is having a garage important to you?
- Do you want a swimming pool or outdoor patio space?
- Do you have a preference for a one or two-story home?
- Is having a gated neighborhood important to you? What about recreational amenities such as clubhouse, pool, or fitness?
- Do you have any location preferences? (specific county, city, or neighborhoods)
- If applicable, what school districts do you prefer?
- What other conveniences would you like to have nearby? (beach, parks, shopping centers, etc.)
- Do you want a house in move-in condition or are you willing to do some work on it?
- Are there any special concerns for family and/or pets?
- What are your top five non-negotiables?
- What price range are you comfortable with?



Offer & Negotiate

Residential purchase agreement



Make an Offer

When you find a house you love, you will submit an official offer to the seller with the best terms in your favor as possible.

This is where we earn our money!

As experts, we'll equip you with detailed information and insights about each property and pertinent details to ensure your offer stands out.

Negotiate an Offer

Our goal is to get your offer through the first time but be prepared for a counter-offer. We'll guide you on how to respond effectively to win the deal.

Once we finalize the details and terms with the seller and you've acknowledged your concurrence, you'll have an accepted offer! Let's open escrow...

www.SanDiegosRealEstateBroker.com

My Winning Offer Process

The Details are the Difference - Knowledge is Power



Offer Price

We will run an extensive comparative market analysis on the home of your choice and use our decades of experience to help guide you on a strategically priced offer. We've never had a client say they paid too much for their home. We pride ourselves in this distinction and this is how we pay for ourselves in a deal.



Inspection Period

This is your decision making period. And the time most transactions fall apart. During this time you will hire a 3rd party inspection company and an appraiser, if needed. Here is where you get to "look under the hood" and receive a detailed report regarding the structure and systems in the home. The shorter amount of time for this review period the better. This is your time to make sure the home is what you expect. Sellers prefer a fast contingency period as it demonstrates the buyer's commitment and minimizes their risk of not closing successfully. We are very adept in handling this phase of the deal effectively and efficiently



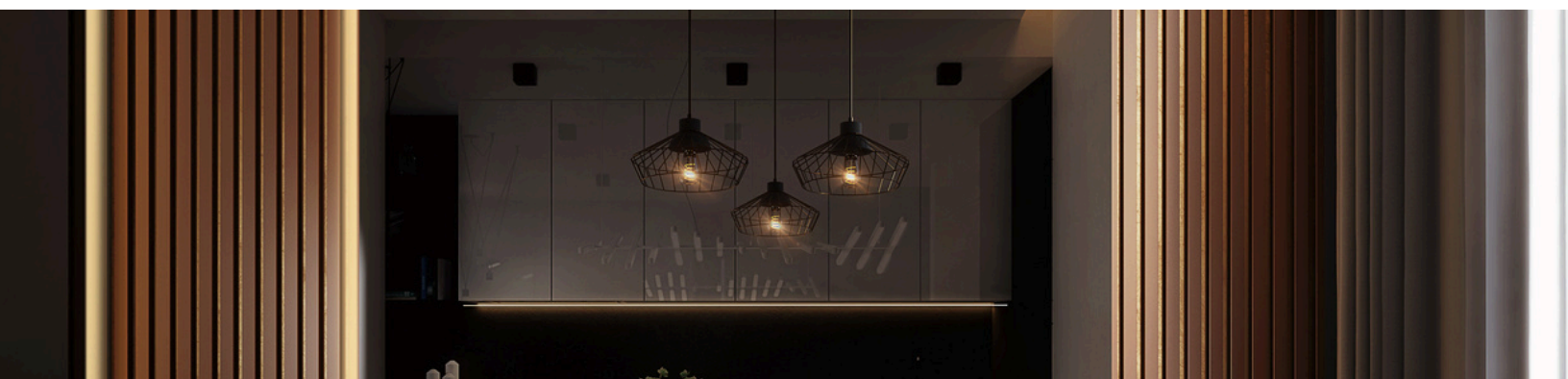
Loan Approval Period (MOST IMPORTANT)

This represents the time needed for your mortgage lender to arrange your financing. The shorter, the better and is much more attractive to sellers. The standard loan approval period is 15 - 21 days however working with the Gullick Group we can act in as quickly as 5 days (depending on the loan program). This has been proven to help eliminate buyer competition and/or negotiate better terms for your home. After you are pre-approved, Gullick Group will work on getting you fully underwritten so we can offer with NO LOAN CONTINGENCY.



Waiving Appraisal Contingency (on a case by case basis)

Waiving the appraisal contingency while protecting you as a buyer can be a win-win. It states to a seller that we will purchase the home regardless of value. however, for your protection we will still confirm the value within the inspection contingency period, giving you the flexibility to either re-negotiate the sales price or cancel the contract if the value or terms are not acceptable to you.



My Winning Offer Process Continued...

The Details are the Difference



Close as Quickly as 10 Days

Fast closings are a key ingredient to eliminating buyer competition and getting better terms, especially when a home is vacant. The standard closing time frame is 30 days. The Gullick Group and our Team have closed and have the ability to close in as little as 10 days. This speed can be the deciding factor for why a seller will choose our offer over several others.

If the home is occupied adding a post-occupancy agreement can be a valuable tool in the negotiating process.



Lender to Listing Agent

It is imperative that the mortgage lender calls the listing agent during the offer process to validate all terms and timelines, solidifying your strength as a buyer.

We provide CrossCountry Mortgage with the listing agent's contact information to ensure proper communication, validating your qualification and why selecting our offer is most beneficial to the seller.



Validating Offer Terms

CrossCountry Mortgage is included in the formal offer submission process via email.

This is important as they will validate all the terms, timelines, and your qualifications in writing. They also provide the listing agent 7 additional reasons as to why accepting our offer over competing buyers is most beneficial to the sellers.



Home Inspection

We'll arrange a home inspection with the inspector of your choice as soon as your offer is accepted. If you don't have an inspector in mind, we can recommend a highly qualified one. The inspection will identify any potential repairs needed, items to be aware of and any "red flags". We review the findings and use our decades of experience to help you prepare a formal repair request to present to the seller. This is where our expert negotiating skills will be invaluable. Your main areas of concern should be safety and sanitary items, but we analyze each inspection report for its pluses and minuses.

Knowing as much as possible about your future home is crucial. If significant issues arise from the inspection and we can't reach an agreement with the seller, you have the option to back out of the agreement and get your deposit back. We've never had a client lose their deposit!

Feel free to ask your inspector about any concerns. They will take pictures and be descriptive in their report, but it is best to meet with the inspector directly after the inspection to better

understand their findings and have your questions answered.

Please note that the home inspection is an upfront fee that is due to the inspector at time of service.





FINAL STEPS

www.SanDiegosRealEstateBroker.com

Jim.TeamJDConcepts@gmail.com (619) 517-0596

JP.TeamJDConcepts@gmail.com (619) 517-4854

Team JD Concepts - DOLAN REAL ESTATE TEAM



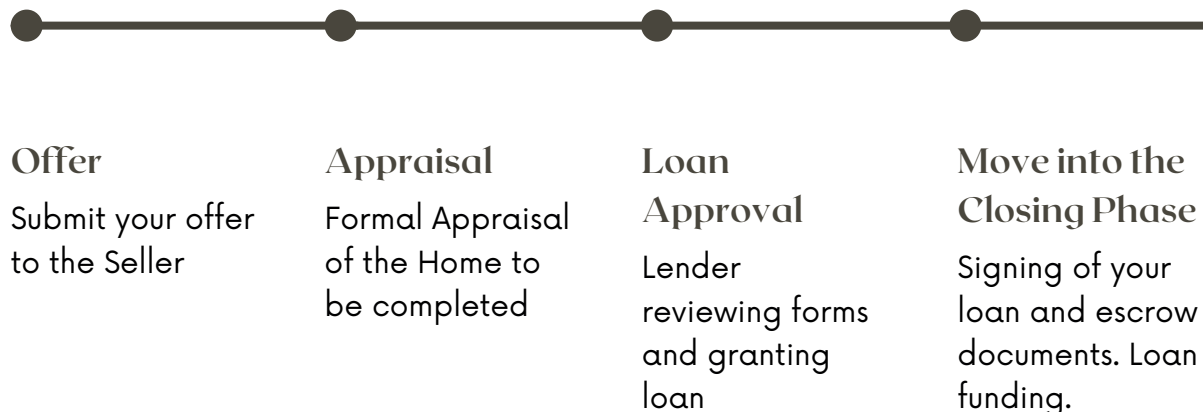
Appraisal & Approval

Property Appraisal

Your loan specialist will arrange for a formal appraisal of the home before issuing your loan. This appraisal will determine the fair market value of the property before closing.

Loan Approval

The lender will review any and all financial related forms and information prior to granting the loan.





CLOSING & MOVING

www.SanDiegosRealEstateBroker.com

Jim.TeamJDConcepts@gmail.com (619) 517-0596

JP.TeamJDConcepts@gmail.com (619) 517-4854

Team JD Concepts - DOLAN REAL ESTATE TEAM

Schedule Your Move

Some things you will want to keep in mind closer to your move date:

- Movers
- Renovators/contractors
- Utilities and the transfer of services
- Cleaners
- Move out details



Your Moving Checklist



CHANGE OF ADDRESS

- ☐ US Postal Service
- ☐ Drivers License
- ☐ Social Security
- ☐ Voter Registration
- ☐ Banks/Investments
- ☐ Insurance/Doctors
- ☐ Friends & Family
- ☐ Schools

30+ DAYS BEFORE

- ☐ Reserve Moving Truck/Movers
- ☐ Get Boxes, Tape And Other Moving Materials
- ☐ Notify Utility Companies Of The Date For The Final Meter Reading
- ☐ Notify Cable Company Security And Any Other Services You Receive
- ☐ Begin Cleaning Out Closets (As Well As Attic And/Or Garage If Applicable)
- ☐ Analyze What Items Can Be Thrown Away or Donated
- ☐ Start Packing Items That Are Not Daily Imperatives

14 DAYS BEFORE

- ☐ Submit A Postal Change Of Address
- ☐ Empty The Fuel From Your Lawn Mower, Power Tools Etc.
- ☐ Create A Room By Room Packing Calendar And Track Your Progress
- ☐ Assemble A Folder Of Important Information About The Home For The Next Homeowner (Only Applicable If You Are Currently A Homeowner, Not Renting)
- ☐ Make Sure All Necessary Repairs Are Completed
- ☐ Plan Meals To Use Up Refrigerated Food

1-5 DAYS BEFORE

- ☐ Defrost Your Freezer And Empty Ice Maker
- ☐ Clean Refrigerator, Microwave, Stove Top And Oven
- ☐ Confirm Travel/Moving Arrangements
- ☐ Gather And Clean Outdoor Furniture
- ☐ Pack A Suitcase For Each Family Member With Cloths And Toiletries To Get Through The First 3 Days In New Home
- ☐ Back Up All Computers
- ☐ Use Towels, T-Shirts, Pillows, And Blankets Around Breakables
- ☐ Arrange Help For Kids/Pets For Moving Day



MOVING DAY

- ☐ Double Check That All Cabinets, Closets And Dishwasher Are Empty
- ☐ Give Movers A Tour And Any Specific Instructions On What To Move, What Not To Move, And Identify Any Fragile Items
- ☐ Dispose Of Trash
- ☐ Final Cleaning
- ☐ Leave A Note Of Your Name And Phone Number In The House So Future Residents Can Call You To Arrange Pickup Of Any Remaining Mail That May Come After The Move
- ☐ Take A Final Walkthrough Of The Home To Make Sure No Items Are Left Behind

Closing on your Home

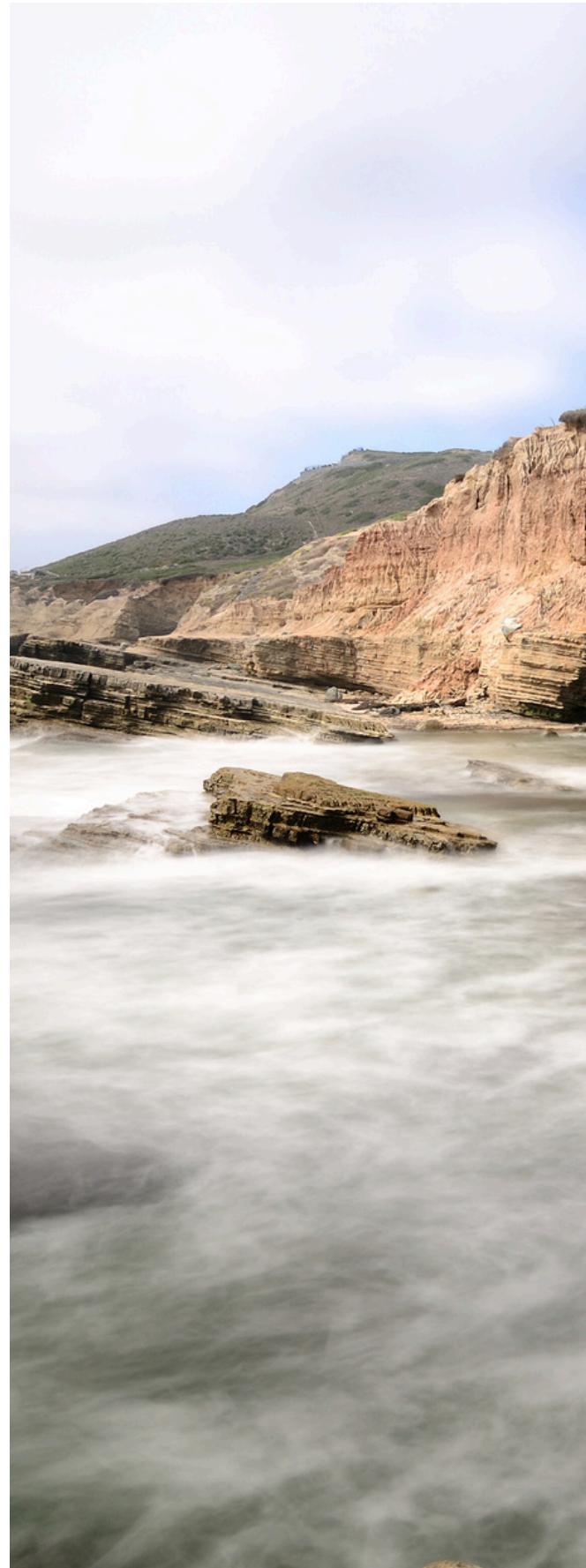
Closing is the final step in becoming the legal owner of your home. Before closing, you'll do a final walk-through to ensure that any agreed-upon repairs have been completed and that everything is in proper working order.

The closing process involves extensive paperwork and requires patience. Make sure to have your government-issued photo ID, closing funds, and any other documents required by the title company or loan officer ready.

Once funding occurs and the Title Company provides recording of the Deed of Trust, you are the new owners.

Don't forget to make plans to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your NEW HOME!



www.SanDiegosRealEstateBroker.com

What's Changed - Commissions

How this works and what it means for you.

Have you heard the news?

Have you heard the recent news regarding the changes in our processes and agreements for buying a home in 2024?

As your Broker, we are now required to discuss and explain agency before we can tour any homes. Formal buyer - broker agreements are also now required by law prior to even scheduling any property tours with us.

Today, more than ever, it's crucial to choose the right Broker who will provide the best guidance, proven experience and dedicated representation you deserve as you navigate your home purchase. We have your interests in the forefront of our minds and are determined to earn your Trust and Confidence!

Summary of the Changes to Buyer Agent Commissions

| Who Pays It Now? | Who Paid It Before? | Negotiations | Signing the Buyer Broker Agreement |
|---|---|--|--|
| The Buyer pays the Buyer Agent Commission directly. | In the past the Seller paid the Buyer Agent Commission. | We can negotiate to see if the seller will pay for the Buyer Agent Commission. | We, your Broker are legally obligated to represent your interests first by providing seasoned advice & skillfully negotiating a successful and binding contract. |

What does this mean for you?

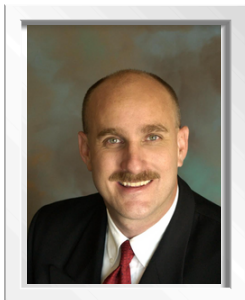
Previously, signing a buyer broker agreement was not required for Brokers to show homes to buyers. However, recent changes have changed that dynamic through increased regulation in California. By signing the buyer broker agreement, you ensure that we, as your Team, are legally obligated to represent you, providing professional advice, negotiating contracts, and guiding you through the home buying process with your best interests in mind. As a buyer, you're agreeing to an exclusive relationship with your Broker. Working with a knowledgeable and experienced Broker will save you time and money while helping you avoid potential obstacles. We know where the obstacles and pitfalls may come and usually solve issues before you even know about them. However, we will never come to you with a problem without a solution. We pride ourselves on our ability to alleviate your stress and concerns while providing unparalleled service. That is why we are your Trust Team of Real Estate Professionals.

Thank You

Thank you for the opportunity to share our business plan with you. We hope you've found our home buyer guide both informative and valuable. We take great pride in refining our processes to ensure an exceptional experience for our clients during one of the most significant times in their lives. As your dedicated Team, we are committed to helping each individual and family who trusts us to achieve their goals. Buying a home is a major investment and can be challenging. We understand the unique circumstances of every homebuyer and acknowledge that the process can be stressful and overwhelming.

Drawing on our extensive experience in buying and selling homes, both professionally and personally, we understand the importance of meticulous attention to detail throughout the process. Our role goes beyond finding you a home and opening doors; we are here to mitigate risk, negotiate a win on your behalf, and educate you to ensure a stress-free and successful home buying experience.

Plus our goal is to concentrate on your needs to earn your referrals and always be here for you when you need us.



Dolan Real Estate Team

When you choose the Dolan Team, you're not just hiring a real estate agent—you're gaining a trusted partner who will support you every step of the way. We look forward to the opportunity to assist you and your family with your upcoming move.



Testimonials

Our Client's Voices Speak Louder than Our Own

"Jim, you were our second choice (what little did we know!). After our original agent did not gain our confidence in several months, you came in and 4 weeks later the rest was history. To bad the market was down but you gave us outstanding pricing recommendations. You were always available and eager to assist in so many ways. We've already made several others aware of your "All Universe", instead of "World-Class" service". -Bob and Edna Moss



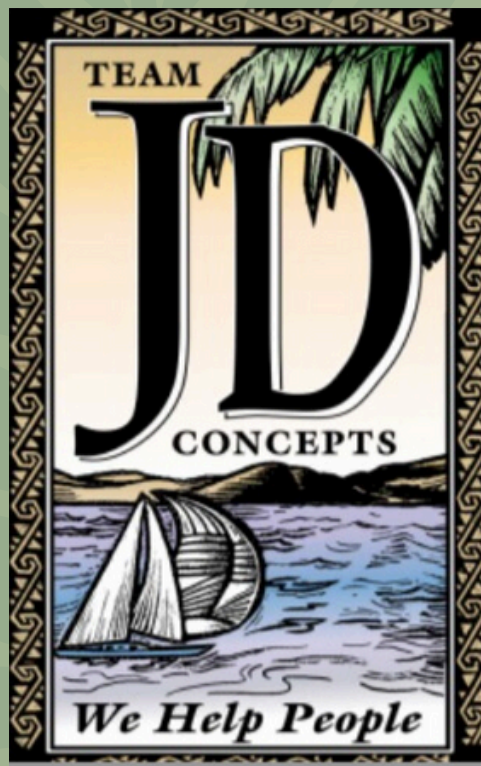
"Realmente fue un placer trabajar con usted. El servicio que nos prestó fue insuperable. No tenemos palabras para expresar el agradecimiento por haber vendido nuestra casa y haber comprado la que vivimos actualmente. Que el Señor bendiga a usted y a los miembros de su equipo. Gracias!!" -David y Alphonsina DeHaas

"We rate all areas with an "A+." We could not have wanted nor imagined better service and support. We especially appreciated the prompt, knowledgeable way in which you responded to all of our inquires. Please extend our thanks and appreciation to your staff for the great support as well. And of course, we are grateful to you personally for all that you did." -Al and Aya Stott



www.SanDiegosRealEstateBroker.com

www.SanDiegosRealEstateBroker.com



Jim.TeamJDConcepts@gmail.com (619) 517-0596

JP.TeamJDConcepts@gmail.com (619) 517-4854

Team JD Concepts
BRE #01137565 & BRE#02238894
Serving San Diego Since 1991