



Buyer's GUIDE

TO A SUCCESSFUL DREAM HOME PURCHASE



Meet **ANDREA HAMACHER**

YOUR LOCAL REAL ESTATE PROFESSIONAL



About

Thank you for taking the time to review this guide. You may see these materials in advance of our meeting so that you will know a little more about me, my services, and the benefits they will bring to you.

Please understand, I take my business very seriously, and I am passionate about what I do. My goal is to have you walk away trusting that I will be your go-to Real Estate Professional for life. As other agents grow frustrated with the surge of technology, I embrace it, educate myself regularly, and implement what I learn.

I thrive on providing the highest level of service to my clients, and aim to be the very best I can be. I run my business like a business, and it's a full-time career for me. I dedicate my time and energy to ensuring that I am thoroughly knowledgeable not only in Real Estate and the current market changes, but also in recognizing new innovations, technology, and digital marketing trends.

If you are looking for a real estate professional you can trust to act on your behalf and provide impeccable service, you can trust that I and my team will get the job done right, the first time. Buying a home is one of the largest financial decisions that you will ever make. Please let me assure you that while we are looking for and buying your home, your personal and financial interests are my main objective. My goal is to make the purchase of your home as seamless as possible.

I look forward to working with you!

Andrea Hamacher

contact



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andreamacherealtor

Credentials

- **Licensed REALTOR®** since 2009, on several award-winning, top teams



- **R.E.A.L. Award 2024** - Top 10% of San Diego agents by production



- **CB International Sterling Society 2024**: top 12% of CB agents worldwide



- **5 Star Professional Award 2025**: awarded to top 7% of area agents



- **Certified Real Estate Divorce Specialist**



- **SFR®** - Short Sale & Foreclosure Resource



- **Certified Auction Agent** - Supreme Luxury Real Estate Auctions



- **CREN** - Certified Real Estate Negotiator



- **e-Pro®** - Certified Advanced Digital Marketing Expert



- **BBA in Business Administration**: Marketing & Int'l Marketing, University of WI - Madison, additional BS in French



- Only happy clients and 5-Star reviews



- Graduate of \$30,000 Digital Marketing Expert Coaching Program

- Partnered with Coldwell Banker West, a leading full-service residential real estate brokerage company under the esteemed Coldwell Banker umbrella. With daily trainings, masterminds, and collaboration, Coldwell Banker West has over 1200 agents in San Diego County and consistently wins awards for top production.

CORE VALUES

My Commitment to You

01

UNCOMPROMISED INTEGRITY

Honesty and fairness. I will always do the right thing.
PEOPLE BEFORE THINGS.

02

INNOVATION

Committed to continuous growth. I focus on adaptation to new & effective methods and technologies to best serve my clients and my community.

03

VALUE PEOPLE

Like family, I will treat ALL people with courtesy, dignity, and respect.

04


COMMUNICATION

I communicate with clarity, concision, confidence and full transparency while actively listening with an open mind.

05

DEPENDABILITY

My goal is to build reliable and lifelong relationships with my clients. I work tirelessly, with your best interests at heart.



"I go the extra mile to ensure you always know what is happening and what the next steps are. My service sets me apart from other real estate agents."

ANDREA HAMACHER

5 EASY STEPS

to purchase your new home

01

STEP 1: PREPARE

- Save up and get your finances in order
- Get a mortgage pre-approval
- Find a real estate agent to work with

02

STEP 2: FIND YOUR HOME

- Tell your agent what you're looking for
- Find homes that interest you and ask your agent to book showings
- Write an offer and negotiate price & terms

03

STEP 3: POST-OFFER TASKS

- Home inspections
- Appraisal
- Title search

04

STEP 4: CLOSING PREP

- Homeowner's insurance
- Change addresses and utilities
- Start packing

05

STEP 5: MOVING IN

- Pre-closing walkthrough
- Sign closing documents
- Welcome home!

STEP 1: *prepare*

SAVE UP AND GET YOUR FINANCES IN ORDER

As you probably already know, buying a home is not cheap. Not only will you have to save for a downpayment, but you will also have to calculate additional expenses, such as closing costs, inspections, appraisal, possibly paying a buyer's agent and moving costs. We recommend you save for a healthy down payment (at least 5-20% of the sale price), plus a sum to cover the extra fees you will incur during the home buying process. Based on all this information, come up with a maximum sale price you would feel comfortable purchasing.

FIND A REAL ESTATE AGENT TO WORK WITH

Buying a home will be one of the most significant purchases you will make in your life. Therefore, it is essential to have an experienced real estate agent representing your best interests during the home buying process (after all, the listing agent's allegiance is to the seller). Your buyer's agent's fee may be covered by the seller, but this is on a property by property basis.

As a buyer's agent, I offer unique and customized services to my buyer clients, including neighborhood expertise, handling challenging conversations and negotiations, guiding your through all the paperwork, and helping you enjoy the home buying process as much as I can!

GET A MORTGAGE PRE-APPROVAL

Before you start shopping around for homes, it is crucial to get a mortgage pre-approval if you are not making a cash offer. We recommend you choose a mortgage broker to find the best loan options for you. During a mortgage pre-approval, expect to fill out lots of paperwork, provide proof of income, bank statements, etc. Most importantly, lenders will be checking your credit report, so make sure you are informed of your score and try to improve it if the number is too low. If your credit score is good, maintain it that way by avoiding credit and making any large purchases until closing day.



STEP 2: *find your home*

TELL YOUR AGENT WHAT YOU'RE LOOKING FOR

Every buyer is completely different. Each person has their own style, needs, desires, and budget for purchasing a property. Therefore, let me know what you're looking for in a home to narrow down our searches and only show you properties suitable for you.

Before you tell ME what you're looking for, make a list of things you require and things you desire to have in your new home. Then, discuss the list with your co-buyer(s) (if applicable) and make sure you all agree to have everyone on the same page and make the house-hunting process run much smoother.

FIND HOMES THAT INTEREST YOU AND ASK YOUR AGENT TO BOOK SHOWINGS

After narrowing down a list of what you're looking for, I will start looking at homes for you in my internal databases and external sources. I also invite you to look for listed properties that look appealing to you and send them to me for further screening. After selecting various properties, you will let me know a convenient date and time to view the homes in person. At that point, I will schedule showings, and we will repeat this process until you have picked a property you would like to call home.

WRITE AN OFFER AND NEGOTIATE PRICE & TERMS

Once you would like to make an offer on a property, it's essential to act fast!

First, we will sit down and look at the neighborhood's trends and comparable market values. Based on this information and the subject property's features and overall condition, we will determine the price you would like to offer.

Next, I will write an offer based on your direction on the offer price and contingencies. While you may offer what you wish, please keep in mind of the following components that make an offer more appealing to a seller: a strong offer price, a larger earnest money deposit, a shorter inspection period, no financing conditions, and a closing day that is convenient for the seller. To make your offer stand out from the others, I will always talk with the listing agent to find out what the seller is looking for.

Once an offer is submitted, the seller can: accept the offer, decline the offer, or counter-offer.

STEP 3:

post-offer tasks

HOME INSPECTION

If you decide to add a home inspection contingency in your offer, you will have a deadline to waive the condition and proceed with the transaction. The typical timeframe to waive this contingency is between 10-14 days of offer signing.

As a buyer, you will have to incur the cost of the home inspection. As it depends on the company and its services, and the size of the home, you can expect to pay anywhere from \$500-600.

The home inspector is a professional who will do a thorough investigation of the property you want to purchase (this part typically takes around 3-5 hours). Once complete, the inspector will provide a full report of what they found and give you some tips on how to maintain the home should you proceed to purchase it. If any issue is found inside the property, you can accept them as-is, or we can negotiate with the seller to get the problems fixed or receive a credit. It's important to note that we have to be careful not to be overly picky about smaller issues. The accepted guideline is 'health and safety' issues when it comes to making requests.



Lenders will typically request an appraisal to ensure that the value of the property is justified. Additionally, an appraisal typically helps homebuyers by bringing in a third party to make sure they don't overpay for a home.

Lenders typically hire an appraiser, and you will be asked to pay for it when it's ordered.

APPRAISAL

TITLE SEARCH

In simple terms, a title is a legal document that identifies the registered owner(s) of a property.

A title search is the process of researching public records to determine a property's legal ownership and find out if there are any claims (such as liens) on that property. The title company must complete a title search before closing day, and a clear title must be obtained to transfer ownership.

STEP 4: *closing prep*

HOMEOWNER'S INSURANCE

One of the principal tasks includes getting homeowner's insurance, which protects you against events such as floods, fires, and storm damages. We recommend you start shopping early (immediately!) to compare rates and get the best deal possible.

CHANGE ADDRESSES AND UTILITIES

Another task you will have to complete before closing is changing all the addresses on your subscriptions, bills, banks, etc. Additionally, a few days before closing, you should call all utilities to have your name changed and schedule them to service your new home in time for when you take possession.

START PACKING

While organizing for the big move, you will have to start packing! If you have lots of items to move out, we recommend you start by sorting through all your belongings and donating or selling items that you no longer use. As for things you plan to keep, try dedicating a few minutes or hours every day leading up to move to pack. Additionally, hire a moving company and/or rent a storage unit if you require these services.

**ONCE AN OFFER IS
FIRMED UP, YOU WILL
HAVE MANY TASKS TO
COMPLETE BEFORE
CLOSING DAY**





STEP 5:

Moving in

PRE-CLOSING WALKTHROUGH

A few hours or a day before closing, we will go to your new home together and make sure that the property is in the same condition (minus minor wear and tear) as the inspection. If there are any significant issues, we can bring it up to the seller's representatives before closing on the property. This allows you to have peace of mind during the move.



CLOSING DAY REFERS TO THE DAY THAT FINALIZES YOUR PURCHASE! AFTER CLOSING, YOU WILL RECEIVE THE KEYS FROM ME AT THE HOME. YOU ARE OFFICIALLY A NEW HOMEOWNER!

SIGN CLOSING DOCUMENTS

Before closing, you will be reviewing and signing many documents to finalize the transaction. A mobile notary will be sent to you to sign loan docs. After that, you will make a wire for the remainder of the downpayment and closing costs

Make sure you have:

- Valid government-issued ID
- Any outstanding documents requested
- A rested hand

Both the buyer and the seller will incur closing fees. For the buyer, these fees typically include:

- Underwriting fees
- Escrow fees
- Homeowner's insurance
- Title search/Title insurance fees
- Land transfer taxes
- Lawyer's fees
- Mortgage Application fees
- Appraisal fees
- Homeowner's Association (HOA) or condo fees, if applicable

WELCOME HOME!

Congratulations on the purchase of your new home! It was a lot of hard work, but now you can relax and throw a party to celebrate! Also, if you have any concerns after closing, I am always here to assist you.

COMMON BUYER *Mistakes*

WHEN PURCHASING A PROPERTY, AVOID MAKING THESE MISTAKES!

SHOPPING AROUND BEFORE GETTING A MORTGAGE PRE-APPROVAL

To ensure that your financing doesn't fall through, make sure you receive a commitment from your lender. Shopping around without a mortgage pre-approval may result in heartbreak if you find out you cannot afford or put an offer on properties you love. To get a mortgage pre-approval, your lender will check your credit, verify your employment and downpayment, so start collecting all the paperwork necessary for your qualification. I know great local mortgage brokers and lenders, so if you need help, I'd love to put you in touch with people I trust.

USING UP ALL YOUR SAVINGS AND NOT ANTICIPATING COSTS

Closing costs are typically 1-2% of the purchase price, and while many fees are found in every transaction (e.g., taxes, title, escrow etc.), you may incur extra costs depending on the type of property you purchase and the area. Additionally, keep in mind that you may need to upgrade or fix certain areas of your new home, or you will need an unexpected repair not long after your purchase. Therefore, make sure you don't use up all your savings and budget to pay for closing costs, the down payment, moving expenses, and some extra money in case of urgent repairs.

BUYING A HOME WITH THE LISTING AGENT

Although the listing agent often knows more about the property you want to purchase, they are still working for the seller. This means that their job is to get the best purchase price and contingencies for the seller, not you. Therefore, purchase a house with a different agent who will work for YOU. Many sellers will pay the fee for a buyer's agent but this will be on a property by property basis starting in 2024.

NOT COMPARING OR APPLYING WITH MULTIPLE LENDERS

Just like you will most likely call multiple moving companies to compare services and fees, do the same with lenders! Mortgage interest rates and other costs vary from lender to lender, but many don't bother to shop around. By comparing different lenders, you will most likely save hundreds of dollars, so shop until you find the best lender.

5 EXPENSES

homebuyers may encounter

WHEN PURCHASING A PROPERTY, MAKE SURE YOU UNDERSTAND HOW MUCH CASH YOU NEED TO CLOSE!

CLOSING COSTS & FEES

As a buyer, you'll have to pay underwriter fees, appraisal fees, escrow fees, title fees, and recording fees just to your home's deed on file with the state and county. These fees are given to us by the sellers' chosen escrow company. Until you get into a transaction, I will do my best to estimate these costs for you.

PROPERTY TAXES & HOMEOWNERS' INSURANCE

You may want to set up an escrow account (also known as an Impound Account) where your loan servicer can pay your insurance premiums and tax payments over the life of your loan. All lenders require buyers to pay up to a year of homeowners' insurance at the close of escrow. Additionally, to set up the impound account, you will have to have an additional 3 months for homeowners' insurance and 2-9 months worth of property taxes (depending on the month of the year). After close of escrow, you will likely receive a supplemental tax bill - do not ignore this. Ask me to explain exactly how this works.

PRIVATE MORTGAGE INSURANCE (PMI)

This monthly fee is for buyers who put less than 20% of a down payment on their home. The Private Mortgage Insurance (also referred to as PMI) reimburses the lender in case you default on your loan.

HOME INSPECTIONS

Most industry experts recommend buyers conduct their own home inspection with a licensed professional. The home inspection is done at the upfront cost of the buyer, at the time the inspection is conducted. The inspector may recommend additional inspections based on findings. Also, most lenders require an appraisal. Buyers are responsible for the upfront expense of this as well. Keep in mind: most recommended repairs noted in an inspection or appraisal may be not covered by the seller(s). CA law is as-is.

PROPERTY TAX RATE

It is important to understand that different neighborhoods have different property tax rate percentages and flat fees (also known as Special Assessments and/or Mello Roos). When you find a home you are ready to make an offer on, I look up the tax bills and determine what your rate will likely be.

Customer Testimonials

“**We were lucky enough** to have been connected with Andrea, by complete chance, through Zillow. This woman is amazing. We were first time home buyers, with a thousand questions. She explained exactly what to expect at the beginning and was there to answer every single question and concern we had. She was always there. We are so incredibly grateful to have been connected with Andrea. We highly recommend her to anyone looking to buy a home!

“**If it were possible, I would give Andrea another star** after our experience with her. It took nearly a year, but after lots of encouragement and work on her part my wife and I finally found a home during a crazy time in the market. Andrea wouldn't let us give up and always remained positive which rubbed off on us. If you are in the market for a realtor, look no further - Taylor M.

“**Andrea is the best we have ever met.** We had many Realtors who just wanted us to get a home and weren't honest about what they really thought about a home and she was just different. She was honest about everything since day one. Of course very polite and just very excited to work with us. We went to see many homes and she was always very patient. She always worked around our schedule and even if it was 10 minutes we had to view the home she still took a drive to show us the home. I would recommend Andrea 100 percent. She made all this home hunting experience easy to understand and truthfully answered all our questions even if they were repeated. Thank you Andrea ! We were so blessed to have met you! - Angel

“**When my husband and I** were ready to start the search to buy our first house, our mortgage lender referred us to Andrea and we couldn't have been happier. It took 11 months to finally land a house and Andrea was there with us every step of the way even when we thought we were ready to give up in this crazy market. She is professional, personable, knowledgeable and always responded quickly to any emails, texts or phone calls at any time of the day. Now we have our dream home and it wouldn't have been the same dealing with anyone else. Thank you again Andrea!! - Essie M.

“**I am really not the type to write many reviews,** but Andrea's outstanding service, dedication, and coolness during the recent purchase of our new home was so impressive, I couldn't let it go unsaid. Andrea found my family and I a beautiful home, but it was how she handled the escrow process that has left me so grateful that we chose her as our realtor. While in escrow, my loan officer made a mistake that jeopardized the close of our home. To put it bluntly, this had every involved party scrambling and flustered, including myself. Andrea was the cool head to prevail and take control, and I can't stress this enough. She had nothing to do with the mishap, but she was the one to stand up and take the reigns. Andrea's understanding and handling of this situation was truly impressive. Thank you so much from the Patricks.

Thank You!

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