

# THE RAYMOND TEAM Buyer's Guide



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Buyers Guide

## ABOUT the RAYMOND TEAM

As a leading authority on Central California Coast real estate, we offer unparalleled service by building trust through integrity and personalized attention. Our team approach and concierge services ensure clear communication, access to top-tier resources, and guided support from pre-sale preparations to post-sale follow-up.

At the Raymond Team, we work with our clients to find their ideal home and get them the best terms possible.

Since 2002, our award-winning innovative strategies, expert negotiation skills, and cutting-edge marketing have consistently placed us among the top-producing agents in the county.

### CONCIERGE SERVICE TAILORED TO YOUR NEEDS

Whether you're a first-time homebuyer or someone who already owns multiple properties, buying a home is a major life decision and a substantial investment.

We understand that every client is unique, and we use all means at our disposal to make our clients feel secure and informed throughout the home buying process.



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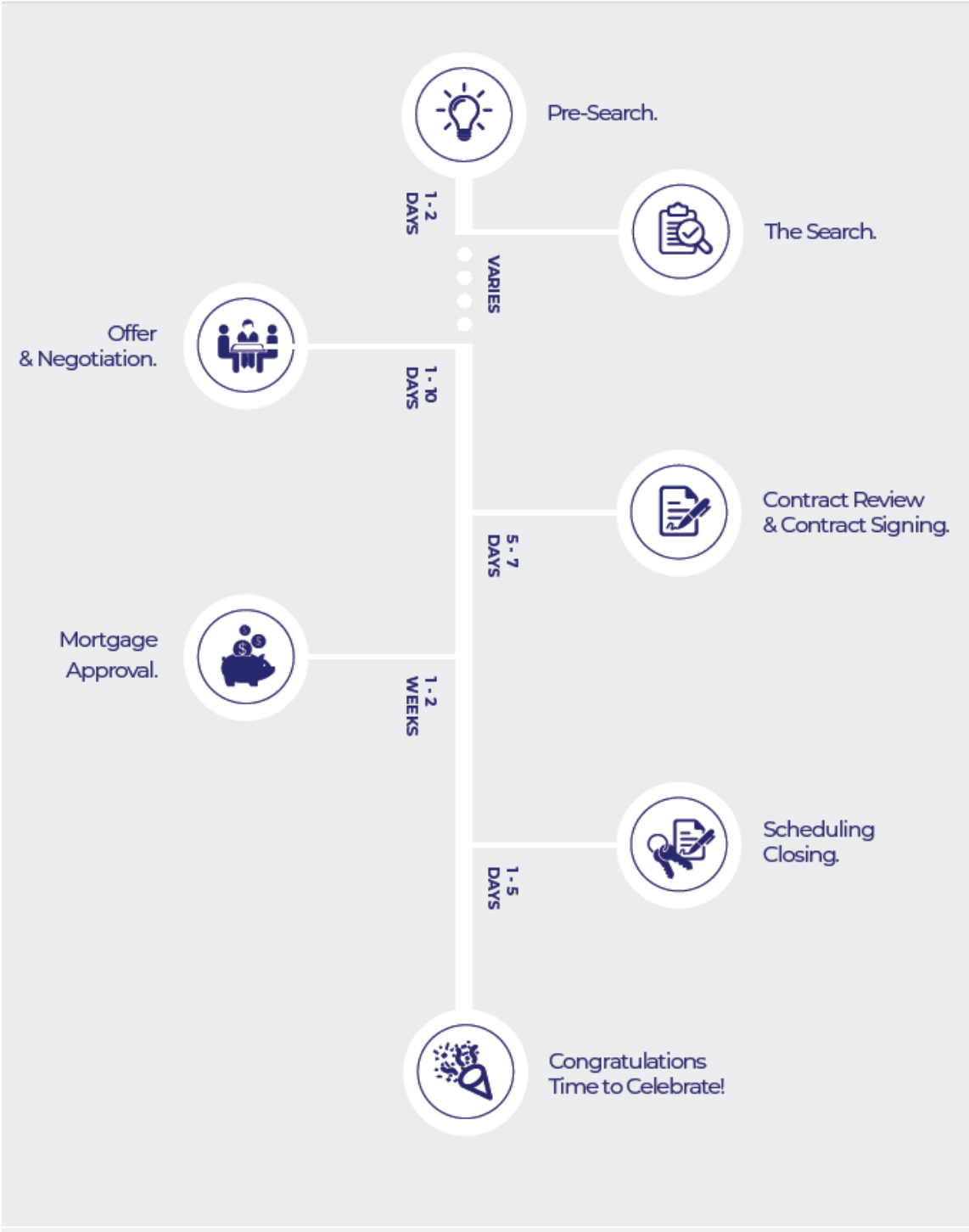


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# Purchasing Timeline & Process



## How the RAYMOND TEAM Can Help

- 01 We live and work in San Luis Obispo County and will be your personal source of knowledge through the buying process, with community information and current market dynamics.
- 02 We work around your schedule to ensure prompt responses to your inquiries and updates on your home-buying journey, providing clear communication every step of the way.
- 03 Transparency is essential to our process, and we provide you with all the information you need to make informed decisions.
- 04 Schedule showings that align with your schedule and keep you updated on off-market properties that are not listed.
- 05 At the Raymond Team, being a fiduciary is a core value. We prioritize doing the right thing, keeping your best interests at the forefront, and acting as your dedicated advocate.
- 06 We anticipate your needs by identifying potential issues, and opportunities before they arise, and strategize solutions and alternative approaches that best suit your needs.
- 07 Manage the contractual process and leverage our expertise and negotiation skills to advocate for your best interests at every step.
- 08 We have built a cohesive network of realtor associates and vetted industry partners to enhance our client service before, during, and after your home purchase. Additionally, we can refer top realtors across North America.
- 09 Coordinate your closing and final walk-through.
- 10 We are here to be your trusted resource, whether you need market information, a contractor recommendation, or assistance with selling your home in the future.



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# The Purchasing Process

## Pre-Search

The most important thing you want to know is how much you can comfortably spend on your new home. If you're financing your purchase, the first thing you'll want to do is to meet with a Mortgage lender to discuss your plans to purchase a home.

If you don't have or know a mortgage lender, it will be our pleasure to refer you to one of our trusted mortgage lender partners to ensure you are well taken care of.

If you are paying all cash, you will need to be able to show proof of sufficient funds to close.

Your mortgage lender is an important person on your team and getting the pre-approval completed makes for a more relaxed home buying journey. It will also put you in a position of being ready to make a move when we find you the property you want to make your home.

## The Search, Offer & Negotiation

The exhilaration really sets in when you start searching for your new home. This is the time to determine precisely what it is, you need and want, the price point and specific area you want to live in and any other details important to you, in your new home.

We will help you throughout your property search and organize showings for homes that best fit your criteria as well as, introduce you to neighborhoods you may not be aware of that offers what you are wanting in your new neighborhood.

When you find the home you want, and it's time to craft the offer, we run a detailed analysis on the property and gather information about other potential offers or interest in the property. We look to find out about the seller's motivation to sell. Knowing what the seller's needs are, is valuable information when putting an offer together.

The offer must be in writing, and accompanied with a pre-approval letter or proof of sufficient funds to complete the purchase, information pertaining to contingencies, and close of escrow date.

The signed offer is then submitted to the seller's agent. There may be back-and-Forth in a series of offers and counteroffers until reaching a mutually agreed upon set of terms.

## Contract & Due Diligence

Once your offer is signed and accepted by the seller, you enter the due diligence period, which typically lasts from five to 17 days, depending on your purchase agreement. This period allows you to conduct home inspections to assess the property's condition. If the seller hasn't already completed a home and pest inspection, we recommend doing so, and we can assist with the arrangements. This investment is valuable, as it will reveal any issues with the home that might influence your decision to proceed with the purchase. If significant problems are discovered, you can cancel the purchase agreement within the agreed timeframe and receive a full refund of your deposit. Inspections may also lead to further negotiations based on the findings.

During this time, you should also review the Pest Report for Termite and Dry Rot, pool and well inspections, HOA rules and regulations (if applicable), seller disclosures, insurance history, and any other pertinent information. If you are financing the purchase, your lender will contact you to gather loan documents, have you sign disclosures, and order an appraisal. If the property does not appraise at the purchase price, the loan may not be approved, necessitating further negotiations.



## Mortgage & Approval

If you are financing, you will have your pre-approval letter from your mortgage banker and when you find the house you want to make home, the mortgage application begins.

Mortgage applications typically require your employment information, assets and debts, income, credit history, and details about the home you want to purchase.

Once you submit your application, you'll receive a loan estimate and go through the underwriting process. Mortgage underwriters will determine whether your loan is approved, rejected, or needs to be amended.

## Closing & Move In

Prior to the loan funding for the purchase, escrow will set up a time for you to sign the loan documents. Escrow will be in close contact with the lender to facilitate funding. Once the loan has funded, and the ownership transfer on the property has been recorded, you are officially the owners of your new home!

Congratulations are in order and time to give you the keys to your new home.



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## TERMS TO KNOW

**Appraisal:** Performed by a third-party professional, an appraisal is a process used to determine the reasonable value of a home using market comps and a basic home assessment. It helps the buyer and their lender ensure they are not overpaying for the property.

**Appreciation:** Appreciation refers to how much a home increases in value over time, which can affect its future sales or rental price. Factors that impact appreciation include market dynamics, interest rate trends, location, and home improvements and renovations made by the current owners.

**Closing costs:** All the expenses associated with your loan and home purchase. These can include fees related to underwriting, title, attorney work, appraisals, escrow, transfer taxes, and loan application processing.

**Escrow:** Escrow is a neutral third party that holds and manages funds and documents on behalf of the buyer and seller until all conditions of the sale are met. This ensures a secure and transparent transaction.

**Fair Market Value (FMV):** The price that a home would sell for on the open market when the buyer and the seller represent their best interests, are free from external pressures, and are reasonably knowledgeable about the property.

**Fiduciary Duty:** In real estate, fiduciary duty is the legal obligation to act in the best interests of another party, prioritizing their needs above one's own. Fiduciary duty is meant to ensure trust and integrity in the client-agent relationship.

**Good Faith Deposit:** Also known as earnest money, buyers make good faith deposits to indicate they are serious about completing their purchase. The deposit amount is normally 1% to 5% but can be any amount agreed to between the buyer and seller. The funds are held by Escrow and are normally refundable within the terms of the contract.



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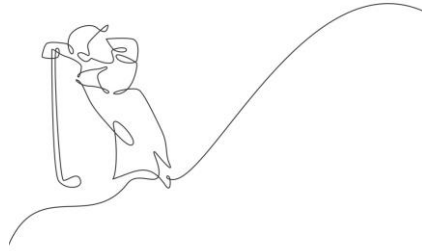
## TERMS TO KNOW ...

**Inspection:** Typically paid for by the buyer, a home inspection is when a certified third party does a detailed visual assessment of the subject property and looks for any structural defects like faulty plumbing, electrical problems, roof damage, etc. Depending on what the inspection uncovers, buyers may decide to renegotiate the price of the home or withdraw their offer entirely.

**Mortgage Contingency:** a clause in a contract that allows buyers to cancel their purchase penalty-free if they cannot secure financing.

**Title Search:** A title search is a protective measure ensuring that the advertised seller of a home has the legal right to sell the home and determine whether there are any open legal or financial claims on the property.

## GOLF



### ARROYO GRANDE

**Cypress Ridge** is an *18 hole* championship golf course rated at 4.5 stars. A Peter Jacobsen Signature Course is as challenging as it is beautiful. The Jacobsen Hardy Design Team utilized the natural surroundings of the area to make this San Luis Obispo County golf course truly unique. Cypress Ridge has a beautiful course layout that has many elevation changes, ocean views, and stunning Cypress trees.

### ATASCADERO

**Chalk Mountain** is nestled in the beautiful landscape and ancient oak groves of Atascadero, California. This championship *18-hole* course is part of SLO County Golf's Trio of Courses. Tee off into rolling fairways and play through ancient oak groves, meandering creeks, wildlife, and the enchantment of this Robert Muir Graves course. The large greens are perfect for beginners while daring enough to urge experienced players to press their luck

### AVILA BEACH

**Avila Beach** designed by Olin Dutra and Desmond Muirhead in 1969 & nestled in the surrounding hills and on the edge of the bay, the resort includes an *18 Hole*, par-72, 6,500-yard championship course with kikuyu grass fairways (think Riviera CC) and quick, classic bentgrass greens. The front nine is situated on hilly terrain with small, often-elevated, smooth greens within oak-lined valleys. The back nine transverses a tidal estuary, with several forced carries over the water and multi-level greens to test your will and your skill. Golfers of all abilities will enjoy the challenge of this scenic course.



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Golf continued...

## **BAYWOOD – LOS OSOS**

Sea Pines Golf Resort with the Sea Pines Hotel situated on the golf 9 hole course which is recognized as a challenging executive 9-hole golf course, with driving range and practice areas equipped with two putting greens and a chipping area to help sharpen your skills.

## **MORRO BAY**

The Morro Bay 18 Hole golf course Morro Bay player friendly course offers a gracious layout featuring stunning panoramic ocean views from every hole. The scenic property overlooks the quaint beach town of Morro Bay while the Pacific Ocean provides the backdrop

## **NIPOMO**

**BlackLake Golf Resort** stands alone in its rare combination of natural beauty, playability and laid-back atmosphere. Featuring 27 holes comprising three distinct nine-hole layouts, Blacklake offers numerous course combinations for golfers of all skill levels, guaranteeing that each round provides a new and original experience.

**Trilogy at Monarch Dunes** features two award-winning golf courses. The first 18-hole championship "Old Course" as well as the acclaimed 12-hole, Par-3 Challenge Course, both designed by architect Damian Pascuzzo & PGA Tour Pro Steve Pate. Both courses were uniquely created to test your skills and tempt your senses. Monarch Dunes is part of The Woodlands, a master-planned resort and Trilogy residential community which is surrounded by windswept dunes, eucalyptus trees, coastal vistas and amber-colored hillsides. Monarch Dunes Golf Club is reminiscent of the true links-style courses found in Scotland and a "must-play" for those who seek a challenging, yet amiable, unspoiled golf adventure

## **PASO ROBLES**

**Hunter Ranch**, an 18-hole Championship course boast greens that putt fast and smooth, and pristine fairways lined with century-old oak trees, natural lakes, and native grasses. Set atop the highest point in Paso Robles, the surrounding vista include some of San Luis Obispo County's finest vineyards and rolling wooded hills.



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Golf continued ...

**River Oaks** is a unique 6 Hole Player Development Course With (5 par 3's and 1 par 4) – an innovative concept to growing the game of golf! North County's only executive golf course offers 3 sets of tees with different angles of approach and distances to the greens, giving the player a full 18-hole experience.

### PISMO BEACH

**Pismo Beach** Golf Course is a 9-hole, Par 3 oceanfront golf course. Family friendly and a perfect place to learn how to golf or finetune your game. They do not book Tee Times and have a first in, first out policy.

### SAN LUIS OBISPO

**Dairy Creek** Golf Course is the Central Coast's premier golf experience. The 9-hole, par 36 championship golf course has three par 3's, three par 4's, and three par 5's to challenge your skills and present chance encounters with the wildlife living within the natural surroundings. The facility also boasts the best practice facility in the area featuring Swing Time, the area's first TopTracer Range, in addition to the full-service grass driving range, practice greens, chipping and bunker greens. The Cal Poly Tom Lehman Learning Center has been created for the Cal Poly Golf teams to practice and improve their skills. This area is also available to the public.

**Laguna Lake Municipal** 10-hole executive-length golf course offers a unique wellness and entertainment opportunity for the whole family.

**San Luis Obispo Country Club**, 18-hole championship private course providing members a challenging and rewarding experience on the Tod Eckenrode renovated course.

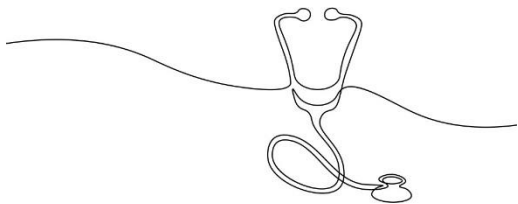


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# HEALTHCARE

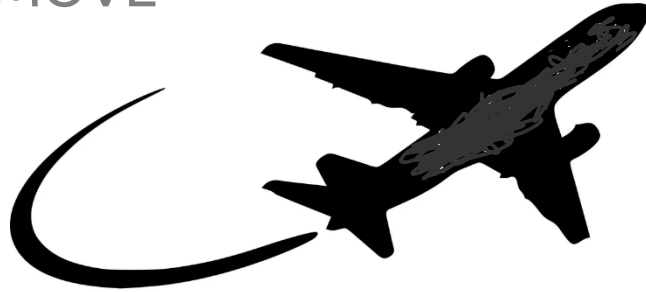


There is an array of options for accessible, reliable emergency services with full-service hospitals and state of the art facilities.

ADVENTIST HEALTH TWIN CITIES	Templeton
ARROYO GRANDE COMMUNITY HOSPITAL	Arroyo Grande
FRENCH HOSPITAL	San Luis Obispo
SIERRA VISTA HOSPITAL	San Luis Obispo



## ON THE MOVE



San Luis Obispo Airport, also known as SBP, is a public airport located about 2 miles from downtown San Luis Obispo, California. It primarily serves the Central Coast region, offering flights to destinations within the United States and connecting flights in San Francisco or Los Angeles. The airport is operated by the City of San Luis Obispo and offers convenient amenities, including a restaurant, convenience store, and car rental services. With approximately 350,000 passengers per year, it is a smaller but functional airport ideal for regional travel.

## JET SET WITH YOUR PET

Arranging pet relocation means following specific rules and regulations to ensure your pet is healthy and identifiable. Knowing all pet import/travel rules will help make traveling easier. The following list will help you streamline and prepare for a safer trip and a pawfectly enjoyable experience.

1. Know your destination's pet import requirement... Such as micro-chip expectations. For international travelers, pet owners should create a pet passport, which is a collection of all identifying and required documents for entering their destination country.



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Jet set with your pets continued...

2. Prepare your pet for the trip...

Schedule a visit to see your vet and discuss any testing that must be done, and help your pet feel more at ease by placing familiar items in the travel crate or carrier.

3. Check transportation rules and regulations...

Airlines have specific regulations for transporting animals internationally and domestically.

These rules may change at different stops on the travel itinerary.

4. Have your pet's supplies prepared...

Bring a selection of necessary pet supplies including toys and required medicines.

5. Standard health and emergency pet services...

In case of emergency, purchase pet travel insurance and be aware of emergency animal health facilities at your new destination to keep up with your pet's general health care needs.



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