

San Diego

Home Buyers Guide



David Hussain
www.listedbydavid.com

real

Key Terms

Appraisal – Assessment of the property's market value, for the purpose of obtaining a mortgage and performed by a licensed appraiser.

Closing Costs – Expenses incidental to a sale of real estate, such as loan fees, appraisal fees, title insurance and escrow fees.

Closing Statement – The statement which lists the financial settlement between Buyer and Seller and the costs each must pay.

Contingency – Certain criteria that have to be met in order to finalize the sale:
Conventional Mortgage – A mortgage or Deed of Trust not obtained under a government insured program such as FHA or VA.

Escrow – A neutral third party that handles the transfer of any money during the sale of a home from initial deposit to final funding and closing.

Earnest Money Deposit (EMD) – Buyers in California usually deposit 3% of the purchase price to show that the buyer is serious about purchasing the home. It is usually refundable in the event a contingency in the sales contract cannot be met.

Warranty – A policy that covers certain repairs (e.g. plumbing/heating) of a newly purchased home for a period of time, typically one year.

Preliminary Title Report – A report showing the condition of title before a sale or loan transaction. After completion of the transaction, a new title insurance policy will be issued.

Title Insurance – Insurance to protect the buyer and lender against losses arising from disputes over the ownership of a property.

Recording Fees – Money paid to the lender for recording a home sale with the local authorities thereby making it part of the public records.

8 Steps to the Home Buying Process:

01

Find an Agent

Connect with a licensed real estate agent who is knowledgeable about the neighborhoods you're considering and can help guide your search

02

Get Pre-Qualified

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying the full price of your home in cash). We can help connect you to a reputable mortgage broker.

03

Visit Properties

Now is the time to consider your ideal home's location and amenities. You will attend viewings and open houses spanning a range of areas and property types. If asked to sign in, do so with your Agent's contact info.

04

Packaging and Submitting Offers

Once you identify a home you like, you can put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Proof of Funds (POF) and Pre Approval Letter (PAL).

05

Escrow Process

Life of an Escrow: 30 to 45 day escrow period

Day 1

Once offer is accepted, escrow is officially open and the clock begins on contingencies

Day 2

Contact your insurance agent for homeowners insurance coverage (HOI)

Day 3

Initial deposit (EMD) is due per terms of agreement.

CONFIRM WIRING INSTRUCTIONS WITH YOUR AGENT & ESCROW.



Day 1-17

Seller delivers disclosure to buyer. Buyer performs inspections. Negotiates repairs, rebates, or reprice (Step 6)

Day 1-21

Loan is in underwriting and appraisal occurs (Step 7)

Day 7-3 | Day 21-45

Seller signs grant deed and staging is removed, if any. Final Walkthrough. (Step 7)

End of Escrow

Within final week of escrow period, buyer signs loan and closing documents with notary and wire in closing funds.

RECONFIRM WIRING INSTRUCTIONS (Step 7)

Day 30-45

Loan funds and escrow closes (recordation) on a standard 30 - 45 day transaction



06

Home Inspections: Review Disclosures, Reports & Repairs

It's the buyer's duty to schedule all home inspections and determine the overall condition of the property within the agreed timeline and contractual contingencies. The buyer will also review the disclosures and preliminary title report. You may approve or negotiate credits/repairs. Prior to closing, schedule a final walk-through of the property to verify property is still in acceptable condition and any negotiated repairs were done.

07

Loan, Appraisal, & Closing

Organize an appraisal with your bank. Your completed mortgage application with all supporting documentation should be submitted to your chosen lender upon receipt of the fully signed Purchase Agreement. The bank then issues loan approval. Consequently, the buyer wires the closing funds with the homeowner's insurance in place, and then the loan will be funded with clearance to close.



Welcome Home!

Congrats! You're now a homeowner

Why Hire Us

Our team offers a strategic real estate experience that goes beyond the traditional transaction.

Strategic Market Access

Through our deep network across San Diego—including agents, investors, developers, and past clients—we often gain insight into properties before they officially hit the market. This gives our buyers and investors early access and stronger positioning in competitive environments.

Investment-Driven Guidance

We don't just show homes — we analyze opportunities.

With over \$300M in team sales and firsthand investing experience, we help you evaluate appreciation potential, renovation value, rental income, and long-term exit strategy so every purchase supports your financial goals.

Education-First Representation

Real estate decisions shouldn't feel overwhelming. Through our hands-on educational initiative, Real Estate Cheat Codes, we simplify complex topics like zoning, development, value-add strategy, and market cycles so you can make confident, informed decisions.


Expert Negotiation & Advocacy

From first-time buyers to seasoned investors, we advocate strategically on your behalf. With over \$125M in personal sales experience, we protect your leverage, structure strong offers, and negotiate terms designed to minimize risk and maximize long-term value.

Full-Service Transaction Management

Buying a home requires navigating disclosures, inspections, financing, insurance, contracts, and settlement statements. Our team guides you through every step to prevent delays, reduce stress, and ensure nothing is overlooked.

Long-Term Wealth Planning

Our mission is to help clients build stability and generational wealth through smart, informed real estate decisions. We don't just focus on today's transaction, we help you plan three moves ahead. 

Trusted Vendor & Resource Network

From inspections and contractors to lenders and property managers, we connect you with trusted professionals to support every stage of ownership and investment.

Testimonials

"We bought our house in Serra Mesa in September 1993, it was our first house, and we made it our home. When the Navy took us out of San Diego it was put up as a rental. It was a very difficult decision to sell, and after 32 years it took an exceptional realtor to take us through the process. David is just that realtor. When we first met in July 2024, he did a thorough analysis of the condition of the house and couldn't believe it had been a rental. We then talked about options for over three hours. We decided not to sell at that time, and over the next 7 months David was always available to answer all our questions. Finally in February 2025, we made the decision to place the house up for sale. The house needed a family to make it a home once again. There was never any question about who we wanted as our realtor. We wanted the best for the neighborhood and for us ~~ David is that realtor. From start to finish he had a plan. A very successful plan. He drew interest, held well planned open houses, and walked us through all the paperwork and final processes. We closed 30 days after the first offer. We don't live in the area anymore and we absolutely trust him. He is professional and personable, very knowledgeable of the area, and was there for us. Thank you, David." – Marilee Pike ★★★★★

"My husband and I have had the pleasure of working with David on a few transactions and I cannot recommend him highly enough. His sophistication and understanding of new and changing law that impacts the real estate market sets him apart from other realtors. David stays up-to-date with the latest changes and knows how to leverage this knowledge for his clients. Beyond his professional expertise, he is deeply committed to improving and enhancing the San Diego community. His efforts have made a noticeable impact, reflecting his dedication to both his clients and the area he serves." – Dawn Allenby ★★★★★

"David is a sincere and brilliant real estate professional who cares deeply for his clients. He advocates on behalf of those he represents fervently. David is generous with his knowledge and is not a gatekeeper like some. He educates his clients throughout the buying and selling experience encouraging and lifting up everyone involved throughout. I now consider David to be a mentor and am grateful for him. He's a community leader who gives back. He is the kind of man you'd be lucky to have in your corner. I give David my highest recommendation." – Joey ★★★★★

David Hussain
858.215.3512
DRE:02008317
@listedbydavid
david@listedbydavid.com



David Hussain – Co-Founder & Broker Associate



David Hussain is the co-founder and team lead of the Real Estate Pro Team. He has personally closed over \$125+ million in residential sales and brings nearly a decade of hands-on experience across San Diego County.

David is known for his education-first approach, strong negotiation skills, and deep commitment to advocacy on behalf of his clients. His mission is rooted in ensuring buyers and sellers fully understand their options, focusing not just on the transaction in front of them but also on the long-term financial implications of each decision. From first-time buyers to seasoned investors, David is focused on delivering clarity, confidence, and results.

\$125M+ SOLD



What It's Like to Work With Us

Buying or selling a home is one of the largest financial decisions you'll ever make, and representation matters.

When you work with the Real Estate Pro Team, you receive hands-on guidance and a team that takes ownership of the process from start to finish.

We personally:

Tour homes and neighborhoods with you.

Offer exclusive deals from our vast network in San Diego Real Estate.

Break down pricing, market trends, and strategy in plain language.

Negotiate confidently and strategically on your behalf.

Prepare and review all disclosures and contracts.

Coordinate inspections, repairs, and escrow timelines.

Stay proactive, responsive, and detail-oriented throughout.

Our goal is to remove uncertainty, protect your interests, and help you move forward with confidence.

Our Mission

Our mission is simple: to help clients build stability and **long-term wealth** through smart, informed real estate decisions.

We believe great representation goes beyond opening doors and writing offers. **We believe in advocacy.**

It means educating clients, presenting every option, and guiding each transaction with **integrity**, experience, and care—from first conversation to closing day and **beyond**.

Meet the Real Estate Pro Team



Led by David Hussain & Andrew Greer

The Real Estate Pro Team is a San Diego–based team of full-time real estate professionals built on education, strategy, and long-term relationships.

Led by David Hussain and Andrew Greer, the team has collectively closed over \$300 million in residential real estate, helping hundreds of buyers, sellers, and investors navigate every type of market cycle—from highly competitive seller's markets to more complex, strategic environments.

Referrals and repeat clients are the foundation of our business. We focus on thoughtful guidance, clear communication, and results that stand the test of time. **Our reputation precedes us.**



Scan here to
meet with David!

