

YOUR GUIDE TO A STRESS-FREE HOME PURCHASE

YOUR HOME BUYING EXPERT

Jocelyn Dunham

REALTOR



Jocelyn
REAL ESTATE TEAM

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hello

I'M JOCELYN DUNHAM



When I was young, my mother Sonya owned a successful RE/MAX real estate brokerage in southern Utah and at only fourteen years of age, I began helping her team with marketing, creating flyers, answering phones, client interactions, and balancing trust books. Looking back, it's easy to see how my career choice was already in the works but of course, I had to explore the world outside of real estate first.

I graduated from high school early so I could move to San Diego, the city I loved since I was a child. I enjoyed the energy of San Diegans and was smitten with their fabulous weather. I briefly studied forensics psychology, but it wasn't long before my true calling – real estate - wooed me back with a unique opportunity to work with a top RE/MAX producer in San Diego. There, I learned my profession from some of the top agents and brokers in Southern California, quickly rediscovering how much I love the art of assisting people in realizing their dreams. I earned my real estate salespersons license in 2001 and my real estate brokers license in 2019.

Work Hard, Play Hard, Give Back!

Throughout my career I have managed millions in investment funds for real estate investors. I've grossed over \$500M in residential, multi-family and commercial real estate sales. And I mastered the art of selling REO's and short sales when the market crashed in 2008. I've been awarded numerous top producer awards throughout my career and have been recognized as a top 2% real estate professional nationally.

I pride myself on a strong work ethic, seasoned professionalism, an earnest commitment to my clients, positive energy, and an innate ability to achieve my clients' goals no matter how big or small. I love the challenges that inevitably arise from virtually any real estate transaction and pride myself on ensuring my clients' needs are met and that their transactions are smooth and professionally managed.





In addition to my career, I also enjoy gardening, volunteering at my favorite charities, yoga, and spending time with our fur babies Cosmo, Cash, Chance and Shotgun. I enjoy eating my husband's amazing gourmet cooking and sipping my favorite wines while laughing and creating memories with all of my friends and family.



It's **ALL** About **Family!**

I have two successful and amazing bonus kids that I had the privilege of helping to raise from their teen years. They are both adults now and have their dream careers in the healthcare industry. Both live active lives in Northern California where they spend time with their significant others enjoying all that life has to offer. We all love traveling together on our coveted family vacations each year.



Thank you for taking the time to learn about me. When you or someone you know needs professional and conscientious real estate assistance, my team and I will be glad to prepare a comprehensive program to help you, your family, and friends achieve their real estate dreams.

Jocelyn

Professional Background

License and Qualifications

- Real Estate Broker License, California Bureau of Real Estate, 2019
- Real Estate Salesperson License, California Bureau of Real Estate, 2001
- Detailed familiarity with San Diego County and the surrounding area
- Excellent interpersonal ability; strong negotiator

Accomplishments

- Closed over \$500M in gross sales
- Maintained investor portfolios of over \$20M in real estate investment
- Rank in the top 1% of Realtors in San Diego County in 2022 - 2024
- Awarded President's Club with Weichert Realtors Elite
- Awarded Executive Club with RE/MAX
- #1 sales agent at Four Seasons Properties in 2016 - 2019
- Top Sales Team at J&S Realty 2020-2024
- Awarded San Diego Top 500 Real Producers 2020 - 2024
- Recognized as #1 office in Vista, CA based on performance for 2022-2024

Professional Real Estate Experience

BROKER | OWNER, J&S Realty - Vista, CA

2020 - Present

REALTOR®, Four Seasons Properties—Carlsbad, CA 2013 – 2020

Responsible for working with buyers, sellers, and investors, negotiating contract terms, reviewing documents and ensuring their accuracy, and guiding clients through the escrow process. Consistently communicate transaction status to buyers and sellers through their preferred method of contact.

REALTOR®, Weichert Realtors—San Diego, CA 2008 – 2013

REALTOR®, RE/MAX—San Diego, CA

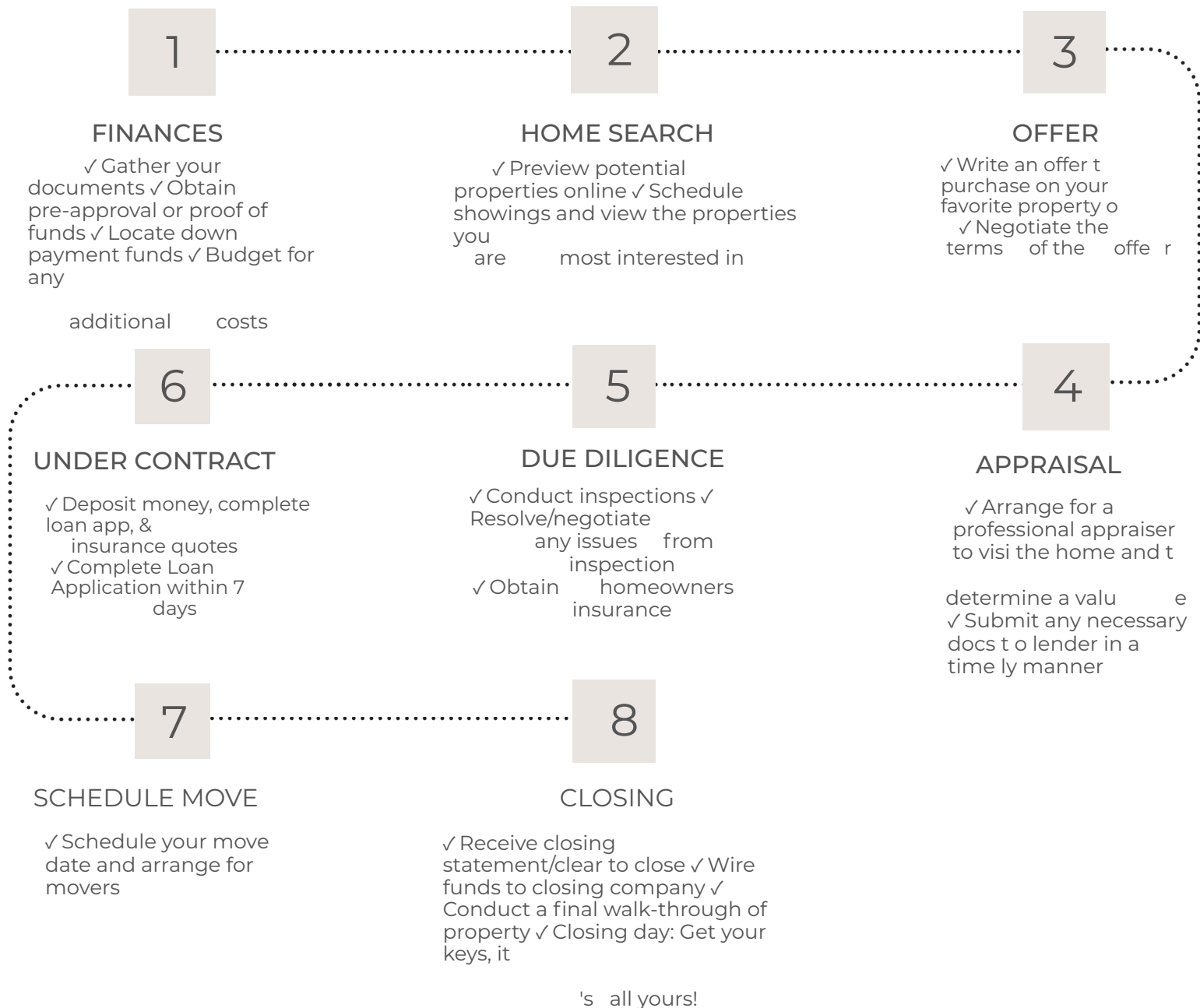
2001 – 2008

Assisted clients with the purchase and sale of residential real estate. Negotiated contracts, ensured document accuracy, guided and educated clients through the transaction process.

Memberships and Designations

- Member, National Association of REALTORS®
- Member, California Association of REALTORS®
- Member, San Diego Association of REALTORS®
- Certified Probate Real Estate Specialist (CPRES)
- Partner Agent with 55places.com

THE HOMEBUYING PROCESS AT A GLANCE



THE COSTS OF BUYING A HOME

DEPOSIT:

The initial amount you put to secure the home for our offer. This ranges from 1% to 3% and is reduced from your final down payment. The higher the initial deposit the stronger the offer and buying power.

INSPECTIONS

ANY INSPECTIONS NEEDED IN ORDER TO SATISFY ONESELF WITH THE CONDITION OF THE HOME

Home inspections are important when buying a home. We want to find out everything we can that could be wrong with the home. A general home inspection is a must, but you can also select the termite / pest inspection, water inspection (if well water), septic inspection (if on-site septic), stucco inspection, and lead paint inspection.

APPRAISAL:

All homes that have a mortgage will require an appraisal to ensure that the home is valued correctly. An appraisal is done strictly for the lender and costs between \$400 - \$575. This will be paid upfront but will be reduced from your total closing costs.

DOWN PAYMENT:

This is not due in full until closing day! Typically ranging from 3.5% (with an FHA loan) to 20%, and everywhere in between!

CLOSING COSTS:

Closing costs are the fees that are needed to close and get keys for your new home — such as lender fees, transfer tax, escrow (including your taxes), reimbursements, and homeowners insurance. Closing costs typically range from 3%-5% of the purchase price of the home.

average costs

GENERAL HOME INSPECTION:
\$400-\$600 (DEPENDS ON SQUARE FEET)

TERMITE:
FREE

WATER (IF APPLICABLE):
\$200-\$400

ON-SITE SEPTIC (IF APPLICABLE):
\$350-\$800

STUCCO (IF APPLICABLE):
\$500-\$1,000

***IT IS ALSO IMPORTANT TO ELECT PROPERTY & FLOOD INSURANCE TO MAKE SURE THAT THERE WERE NO MAJOR CLAIMS ON THE PROPERTY THAT WERE NOT DISCLOSED!

*COSTS MAY VARY DEPENDING ON THE INSPECTION COMPANY USED

THE MORTGAGE PROCESS

The very first step of the home buying process is to get a pre-approval letter from a lender stating how much you are qualified for.

A pre-approval is only valid for 30-90 days, so while you can start talking to lenders, you'll want to wait on getting that pre-approval letter when you're ready to buy.

QUESTIONS TO ASK POTENTIAL LENDERS:

1. What type of loan do you recommend for me? Why? There are multiple types of mortgage loans, and you should know which one is best for you and how it works.

Will my down payment vary based on the loan I choose? If you're tight on cash or don't want to be cash poor, let your lender know. Loans vary in their down payment requirements.

What is the interest rate and the annual percentage rate (APR)? Everyone talks about the interest rate, but the APR is just as important. It combines the interest rate with the fees a lender charges to originate your loan.

Can I lock in the interest rate? If so, for how long? If you think rates will be moving up, ask if you can lock it in for a set period of time.

What will my closing costs be? Are they a part of my loan, or will I pay them in cash at closing? Closing costs usually run 3-5% of your loan value so you need to know how they'll be covered.

MY RECOMMENDED LENDER

YOU ARE FREE TO USE WHOMEVER YOU'D LIKE - THESE ARE A FEW OF THE LENDERS I KNOW AND TRUST.



Stacy Hunjadi
Independent Mortgage Advisor

D: 949-689-8089

E: shunjadi@arborfg.com

W: loansbystacy.com



DRE #02098822 NMLS #228573

MORTGAGE LOAN GUIDE

WHICH TYPE OF LOAN IS RIGHT FOR YOU?

CONVENTIONAL LOAN

The most common type of home loan, which is offered through private lenders

FHA LOAN

Loans designed for those with high debt-to-income ratios and low credit scores, and most commonly issued to first-time homebuyers. Offered by FHA-approved lenders only and backed by the Federal Housing Administration.

VA LOAN

Loans designated for veterans, spouses, and reservists, offered through private lenders and guaranteed by the U.S. Department of Veteran Affairs.

USDA LOAN

Loans for homebuyers in designated rural areas, backed by the U.S. Department of Agriculture.

TYPE OF LOAN	DOWN PAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
CONVENTIONAL	3-20%	15-30 Years	On down payments under 20%	620
FHA	3.5-20%	15-30 Years	For 11 years or life of the loan	500
VA	None	15-30 Years	None	640
USDA	None	15-30 Years	None	640

THE DO'S & DON'T'S OF THE LOAN PROCESS



There are certain “Do’s and Don’ts” which may affect the outcome of your loan request. These remain in effect before, during, and after loan approval up until The time of settlement when your loan is funded and recorded. Many times credit, income, and assets are verified the hour before you have signed your final loan documents.

MAKE SURE THAT YOU DO NOT:

- Don’t buy a car
- Don’t get married or divorced
- Don’t change professions or start your own business
- Don’t change bank accounts
- Don’t buy ANYTHING! (appliances, furniture, etc.)
- Don’t throw away documents
- Don’t get lazy with monthly bills and incur any late payments
- Don’t let anyone run your credit or apply for any credit cards

MAKE SURE THAT YOU DO:

- Do keep all accounts current, including mortgage, car loans, credit cards, etc.
- Do contact both your lender anytime a question may arise
- Do make all payments on or before due dates on all accounts, even if the account is being paid off with your new loan
- Do have any lender-required money/funds to your loan officer within 72 hours after the home inspection is complete
- Do return phone calls from your agent, loan officer, Settlement Company, or anyone else involved in your transaction ASAP!

YOUR HOME SEARCH

Once you've got your finances in order, the fun of looking for the perfect home begins!

I will set you up on an automatic search through the Multiple Listing Service (MLS), which is the database that Realtors use to list and search for homes. The moment a home that fits your search criteria is listed for sale, it will be sent directly to your email inbox. If we ever need to adjust the search criteria, just let me know and I can make any changes you need.

some quick tips

- **Use the search filters but not too much.**

You don't want to narrow your search so much that you only have a handful of homes to view. Keeping your wants vs. needs list in mind, expand your geographic search.

- **If you find something that catches your eye, check out the Google street view (or do a drive-by)**

Online pictures can be deceiving so a virtual 'walk down the street will give you a better sense of the house and surrounding area.

- **Remember, you can't change the lot or the location so make sure you love both.**

You also don't want to be the priciest home on the block. I will help you assess whether or not that's the case.

- **Don't let yourself get distracted by decor or staging.**

These things will be gone by the time you move in, so try to stay focused on the things that cannot be changed as easily.

- **Take your time.**

If a home makes a good first impression, let me know you're interested and that you'd like to spend a bit more time looking around. This is one of the largest purchases you'll ever make so it's worth it to learn as much as you can while you're there.

QUESTIONS TO ASK BEFORE SEARCHING FOR A HOME

1. WHERE DO YOU WANT TO LIVE?
2. IS THERE A SPECIFIC SCHOOL DISTRICT YOU'D LIKE TO BE IN?
3. ARE YOU INTERESTED IN NEW CONSTRUCTION OR A RESALE HOME?
4. WHAT STYLE HOME WOULD YOU PREFER?
5. ARE STAIRS ACCEPTABLE?
6. DO YOU WANT A GARAGE?
7. WHAT SIZE LOT WOULD YOU PREFER?
8. DOES IT MATTER IF YOU ARE IN AN HOA?
9. DOES HAVING A BASEMENT MATTER?
10. WHAT 3 FEATURES OF A HOME ARE MOST IMPORTANT TO YOU?

OFFER & NEGOTIATIONS

So you think you've found "the one" and you're ready to put in an offer—one that will be simply irresistible to sellers. Let's talk about making an offer that stands out.

IN ORDER TO WRITE AN OFFER, WE WILL NEED THE FOLLOWING INFORMATION:

- **PRE-QUALIFICATION LETTER AND PROOF OF FUNDS.**

Include a pre-approval letter that shows that you're serious, qualified, and ready to purchase.

- **OFFER PRICE**

i will help you determine the property's fair market value. Put your best foot—and price—forward. You may only get one shot, so make it count. Use comps and trends as a guide, but go in with a strong number you know a seller would find favorable.

- **ESCROW DEPOSIT**

This Is typically 1-3% of the purchase price.

- **FINANCING AMOUNT**

What percentage of the loan you ARE financing, and how much you are putting down

- **CLOSING DATE**

If getting a mortgage, this is typically 30-45 days from acceptance of the offer. This will be the day the keys are handed over. Ask the sellers what their preferred settlement date is.

- **INSPECTIONS**

The inspection contingency is usually anywhere from 7-10 days, to perform Inspections & renegotiate or terminate the contract If the Inspection comes back unacceptable.



INSPECTIONS

During the inspection period, the buyer has the right to hire a professional to inspect the condition of the home. The inspection will uncover any issues in the home that would have otherwise been unknown.

The standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic, and visible insulation; walls, ceilings, floors, windows, and doors; the foundation, basement and structural components. You will receive a written report of the inspection, *but I recommend you attend the inspection.*

ADDITIONAL INSPECTIONS YOU MAY NEED:

- **TERMITE INSPECTION** - Ask your lender if your loan requires any certain inspections such as a Wood Destroying Organism (WDO) inspection.
- **LEAD-BASED PAINT INSPECTION** - If the home was built prior to 1978, a lead-based paint inspection is recommended
- **WELL WATER / SEPTIC INSPECTION** - if the home has a septic system or well water- to make sure the water is not contaminated and the septic system is working properly



MY RECOMMENDED INSPECTORS

CALL FOR QUOTES

FREEWAY HOME INSPECTIONS

ERIC MUNHALL

ERIC.FREEWAY@GMAIL.COM

(760)889-4201

HOMEOWNERS INSURANCE

HOMEOWNERS	The standard homeowners insurance covers financial protection against loss due to disasters, theft and accidents
HAZARD	Hazard insurance protects against damage caused by fires, severe storms, hail/sleet, or other natural events
FLOOD	Protects against damage caused by a flood
EARTHQUAKE	Protects against damage caused by catastrophic seismic events

MY TRUSTED INSURANCE AGENTS

CALL FOR QUOTES

ANGELA AYERS - ACCOUNT EXECUTIVE

ANGELA.AYERS@GOOSEHEAD.COM

DIRECT: 760-653-5300

MOBILE: 858-837-1215

CA LIC #0E58717



PREPARING TO CLOSE

TITLE:

The title company will conduct a title search to ensure the property is legitimate and find if there are any outstanding mortgages, liens, judgments, restrictions, easements, leases, unpaid taxes, or any other restrictions that would impact your ownership associated with the Property. Once the title is found to be "clear", the title company will issue a title Insurance policy that protects lenders and owners against claims or legal fees that may rise over ownership of the property. This is required when obtaining a mortgage and is highly recommended even if you are paying cash. This will also be a part of your closing costs, and the fees are state-regulated, which means every title company will charge the same amount for title insurance, making it easier for you because you don't need to "shop around"!

"CLEAR TO CLOSE" IS EXCELLENT NEWS!

It means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.

FINAL WALKTHROUGH

We will perform a final walkthrough the day of settlement to confirm that the seller made the repairs that were agreed upon and to make sure no issues have come up while under contract.

closing checklist

- ☐ TRANSFER ALL UTILITIES INTO YOUR NAME (GAS, ELECTRIC, WATER, SEWER, ETC.)
- ☐ REVIEW THE CLOSING SETTLEMENT STATEMENT A FEW DAYS BEFORE CLOSING TO ENSURE YOU HAVE THE FUNDS FOR CLOSING COSTS
- ☐ FINAL WALK-THROUGH
- ☐ WIRE FUNDS TO THE CLOSING COMPANY OR GET A CERTIFIED CHECK FROM YOUR BANK
- ☐ BRING YOUR DRIVER'S LICENSE OR PASSPORT TO THE CLOSING TABLE
- ☐ TAKE YOUR KEYS, POP THE CHAMPAGNE, AND MOVE IN!

MOVING CHECKLIST

4-6 WEEKS BEFORE

- ☐ Declutter, discard & donate
- ☐ Collect quotes from moving companies
- ☐ Locate schools, healthcare providers in your new location
- ☐ Secure off-site storage if needed
- ☐ Choose a mover and sign contract
- ☐ Create a file of moving-related papers and receipts
- ☐ Contact homeowner's insurance agent about coverage for moving
- ☐ Contact insurance companies to arrange for coverage in new home

3-4 WEEKS BEFORE

Notify the following about your change of address:

- ☐ Banks + Post Office
- ☐ Credit Card Companies
- ☐ Insurance Companies
- ☐ Family + Friends

Notify utility companies of date to discontinue or transfer service

- ☐ Electric
- ☐ Gas
- ☐ Water
- ☐ Internet
- ☐ Trash
- ☐ TV

2-3 WEEKS BEFORE

- ☐ Notify DMV of new address
- ☐ Discontinue additional home services (housekeeper, gardener/lawn service)
- ☐ Start using up things you can't move, such as perishables
- ☐ Close/open bank accounts
- ☐ Arrange for child and pet care on moving day
- ☐ Notify HOA about upcoming move, reserve elevator usage

1 WEEK BEFORE

- ☐ Confirm final arrangements
- ☐ Arrange transportation for your pets and plants
- ☐ Review your moving-day plan with moving company
- ☐ Take a picture in your home
- ☐ Pack an essentials box for quick access at new home
- ☐ Label moving boxes with the contents inside

GENERAL THINGS TO KNOW

REASONS WHY NOT TO CALL THE AGENT ON THE SIGN

The listing agent has a fiduciary duty to the seller by signing a contract with them first, you as a buyer are a **second interest**. If you went to court, would you use the other person's attorney? Of course not, you want an experienced agent working for you to get the best price and terms that is best suited for YOU, not all one-sided for the seller!

NEW CONSTRUCTION

I can negotiate better terms or upgrades in your new home that the builders often do not tell buyers because they have the builder's best interest and profit in mind, and not yours. I can also recommend which upgrades to do now with the builder, and what would make more sense to do after you move in. Not to mention, if anything were to go wrong during the process, you would definitely want someone representing YOU and your best interest, which is not the sales rep, as they work for the builder.

FORECLOSURE/BANK-OWNED PROPERTIES

Though many foreclosure homes are perceived as an excellent investment due to lower than average pricing, there are a few stipulations to consider. Many foreclosed homes are in a rough condition due to previous owners being forced out of their homes. With this in mind, the properties are rarely left in "move-in" condition and are always sold as-is with an extremely rare chance to have the home fixed prior to purchase. While typical escrows last 30-45 days, due to the complicated nature of the loans, these escrows take a minimum of 90-120 days to close and receive keys.

WHAT I AM HERE TO DO FOR YOU

- Aggressive offer strategies to ensure you get either the best deal or to have your offer accepted in a multiple-offer situation
- Showing you the most recent and most similar comparable homes that have settled in the area to help you make the most educated decision
- Perform a market evaluation and determine the best and most suitable homes for you
- I can connect you with lenders who have financing options for buyers, including down payment assistance and low down payment programs
- I conduct "reverse prospecting" to proactively go after sellers looking to sell the specific type of property you are looking for
- Updates on searches daily in the multiple listing service so that you get the most up-to-date homes and do not miss any
- I use e-signing for all contracts and offers in order to get an offer submitted in under 15 minutes
- A complete referral network to help give you the best deal and any discounts when it comes to the maintenance and long term care of your new home

REVIEWS



"Wish I could give them 10 stars. From start to finish they were extremely helpful and always so nice! Great team who made the home buying experience pretty painless. This was our 27th home so we have dealt with a lot of realtors. Sonya and Jocelyn made this transaction one of the easiest we have ever had!" -Patrick B.

"1. They were available to us as we were exploring and seeking the right community and type of home. As a team, they ensured that one or the other was available to meet our needs. 2. They worked well with the seller to negotiate terms and conditions and worked in our interest for a win-win. (i.e., Extended the escrow, resolved inspection issues, and worked with our loan officer during a stressful computer system failure that delayed the closing) 3. Their knowledge of the 55+ communities, workings of the HOA, the models and features, and proven contractors to consider for our remodeling needs were extremely helpful as we transitioned into our new home."

- Jeanie N. and Spencer B.

"Jocelyn was key in our move process to inform and educate us on the CA buying process, We are moving from the East Coast and Jocelyn enabled us to get and sign all required CA documents electronically. She also was quite responsive and calming when worries started. The buying process can be stressful but we felt completely supported by Jocelyn and her team."

-Don

"I was looking for a home in a 55+ community. I had a Realtor friend offer her services without me even asking her and I went along with it, thinking, well a Realtor is a Realtor. Then she had a family emergency, and I was forced to look for another Realtor. I found Jocelyn and she was just wonderful. My situation was a little complicated but she kept at it, helping me every step of the way to get it done. She had a wonderful home inspector, roof inspector and handyman to help me out with all the problems. I highly recommend her"

-Deborah N.

"Our experience with Jocelyn has been nothing short of a miracle. She first helped us find our dream home and then worked her magic so that we could sell it at a great time for us. A true professional."

-Carlos D.

MY TEAM IS COMMITTED TO YOUR SUCCESS

AIMEE GILLIATT | REALTOR®

Aimee takes the time to get to know all the people she works with and consistently exceeds expectations by providing timely information and real time advice. As a former small business owner and hospitality manager, she cares about the people she does business with and is always available with an honest opinion and the latest market facts.



KATELYN FELCH | SALES ASSOCIATE

Our sales team collaborates to maximize our responsiveness to your needs. In today's market you have to be very proactive to help buyers find the perfect home and manage obstacles to get clients to the closing table.



JEF WASSOM | TRANSACTION COORDINATOR

Real estate transactions are an intricate and complicated process. Between mortgage loans, inspections and disclosures, there are a lot of moving parts to consider. With keen attention to detail and unparalleled organizational skills, the TC is an integral part of achieving a smooth buying or selling experience from beginning to end.



STACEY PETERSON | CUSTOMER SERVICE SPECIALIST

Communication and transparency is an integral part of a successful business relationship. We are committed to providing a seamless, stress-free experience when you buy or sell your home



NICK Z

PROPERTY PHOTOGRAPHER

Your home should be advertised in a manner that highlights all its best features. Our photographers capture your home from every single angle, whether it's exceptional photos of every room or an aerial drone video, they bring out the uniqueness of your home.



MICHELLE MCCULLOCH MARKETING DIRECTOR

Our Marketing Team is responsible for the development, design and execution of all listing and post close marketing.

They manage all aspects of your marketing plan to ensure your home reaches the best potential buyers.

thank you!

I would be honored to represent you and guide you through the process. My goal is to ensure that you are comfortable every step of the way.

Have more questions? I'm always available to help! Helping my clients sell their home for top dollar and with the most ease is what I am passionate about – I'm always here to answer your questions.



JOCELYN DUNHAM

BROKER | DRE#01369556

LET'S CONNECT



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@TheJocelynDunham

