



# BUYER PRESENTATION

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REAL ESTATE

# ABOUT **LIFETIME REALTY**



It's a pleasure to meet you! At Lifetime Realty, we're driven by a deep commitment to our core values and a steadfast dedication to serving our community. This unwavering commitment has propelled us to become one of the leading brokerages in Southern California. Every agent at Lifetime Realty is dedicated to providing an exceptional real estate experience, continuously pursuing innovative products and services that elevate our client satisfaction to new heights.

We firmly believe that real estate is a cornerstone of wealth creation. Our agents are equipped with proven strategies to foster success, not only through their work with buyers, sellers, and investors, but also by acquiring investment knowledge that paves the way for a secure retirement through our wealth-building system. Our work mirrors our core values, which serve as a guiding compass in both our personal and professional endeavors.

01

**OUR  
VISION**

HELPING FAMILIES BUILD  
GENERATIONAL WEALTH THROUGH  
REAL ESTATE.

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02

**CORE  
VALUES**

- HONESTY & INTEGRITY
- IMPACT & GROWTH
- COMMITMENT TO EXCELLENCE
- SOLUTIONS ORIENTED
- BUILD LIFETIME RELATIONSHIPS

**LIFETIME REALTY TEAM**



# WHY CHOOSE LIFETIME REALTY?

At Lifetime Realty & Investments, our Agents and Brokers are your trusted advisors and have your best interests at heart, because we focus on relationships rather than transactions.

Our full time and full service Residential, Commercial, and Investment Agents have the knowledge and experience to serve all of your Real Estate needs from the sales and marketing of your primary residence, to portfolio investment and wealth building.



**\$142.5M**  
SALES VOLUME

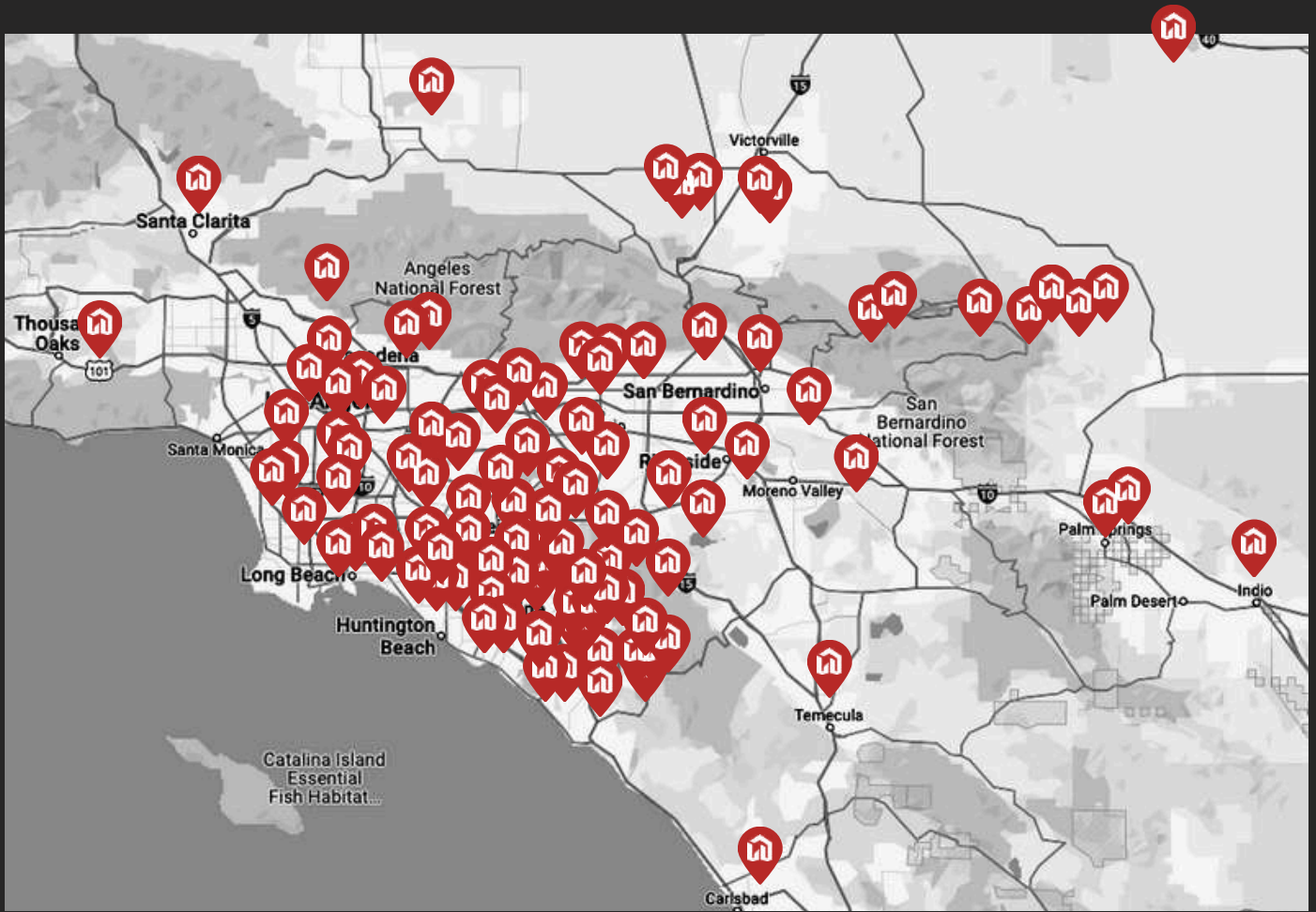


**\$25.1M**  
COMMERCIAL SALES



**\$16.2M**  
MULTI-FAMILY & FLIP PROPERTIES





# MARKET COVERAGE OVERVIEW



ORANGE COUNTY



LOS ANGELES



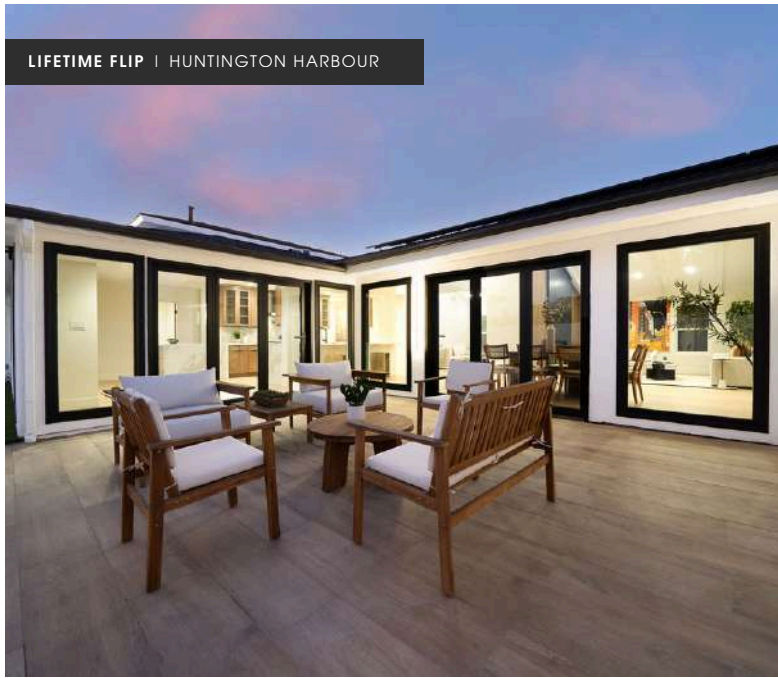
RIVERSIDE COUNTY



SAN BERNARDINO



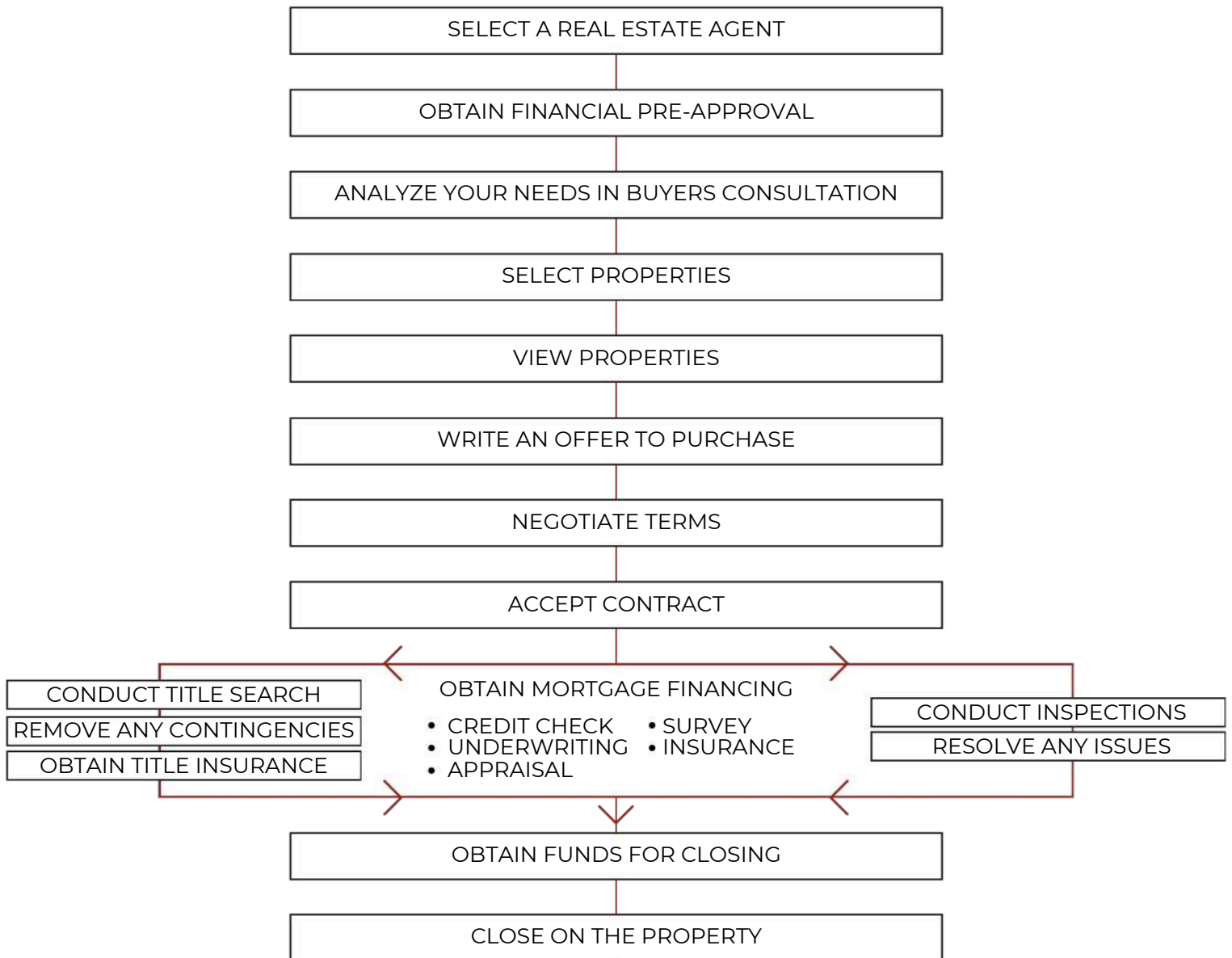
SAN DIEGO







# THE HOME BUYING PROCESS





# BUYER CLIENT INSTRUCTIONS

01

In your "Custom Automated Home Search," the moment you identify a property you're interested in, please notify me immediately via email, text, or phone call. In this competitive market, homes move quickly. Timely communication ensures we can schedule a showing before another opportunity arises.

02

Should you encounter an open house for a property you're interested in, please notify me immediately via phone, email, or text. While attending open houses independently is perfectly acceptable, it's crucial to inform the present real estate agent that you're already represented by me. This simple step ensures you receive dedicated support throughout the process and helps avoid potential high-pressure sales tactics.

03

Should you encounter a 'For Sale By Owner' listing that sparks your interest, don't hesitate to contact me immediately. A simple call, email, or text is all it takes for me to arrange a showing. Majority of sellers remain open to working with Realtors representing qualified buyers. In such cases, the FSBO typically covers the commission, ensuring a seamless experience for you. So, let's not let any potential dream home slip through the cracks – reach out as soon as you see one, and I'll handle the rest!

04

When it comes to exploring exciting new build neighborhoods, let's team up! I'm thrilled to show you around and represent you throughout the process. However, it's crucial to **avoid visiting model homes or sales centers alone**. Most developers have policies where independent visits can prevent agent representation. Simply let me know when you'd like to tour any promising developments, and I'll arrange everything seamlessly for an informed and rewarding experience.



# COUNTDOWN TO CLOSING

## OFFER ACCEPTED & ESCROW OPENS

Earnest money deposit due to Escrow within 3 days.

## INSPECTION CONTINGENCY PERIOD - 5 TO 17 DAYS TO INVESTIGATE THE HOME

Opportunity to hire a professional inspector (est \$350-\$450) to show you the overall condition of your investment. Families typically begin with a home inspection and Termite inspection. This is not the time to ask for upgrades or minor repairs, simply areas of concern. The Buyer reviews all seller disclosures

## APPRAISAL CONTINGENCY PERIOD - 10 TO 21 DAYS TO EVALUATE HOME'S VALUE FOR LOAN

Lender schedules an Appraiser (est \$400-\$500) to evaluate the value of the home based on condition and comparable sales.

## LOAN CONTINGENCY PERIOD - 17 TO 21 DAYS

Respond quickly to all lender requests for information to work towards loan approval ASAP Do NOT make any large purchases or be late on any payments.

## CONTINGENCY REMOVAL

Per the contract, you will have to remove all contingencies. Your Earnest Money Deposit is no longer protected. Now you are fully committed to making home purchase final.

## FINAL WALK THROUGH

In the last week before closing, ensure all contractual items are completed... take last measurements, photos, etc.

## SIGN LOAN DOCS - USUALLY 3-4 DAYS BEFORE CLOSING

Can be done at home, work, or in- person at the Escrow being used. A Notary takes the loan docs to lender ASAP to fund your loan.

## FUND / RECORD

The Loan is funded and ready to record. The Grant Deed is transferred and recorded in the Buyers' name.



## THE TYPICAL PRE-APPROVAL PROCESS

01

### PROOF OF INCOME

To verify your income reliability, lenders typically request recent pay stubs (2-3 months) and W-2 forms for the past two years. If you're self-employed or have non-traditional income sources, your tax returns from the previous two years may also be needed.

02

### PROOF OF ASSETS

To verify your financial preparedness for a down payment and closing costs, lenders will examine your asset portfolio. This typically involves bank statements covering the past few months, highlighting relevant accounts like savings, checking, and investment holdings.

03

### CREDIT SCORE

Lenders typically order a credit report, which involves a paid inquiry, to analyze your credit history and score. A high credit score demonstrates responsible borrowing practices and increases your likelihood of timely mortgage payments, making you a reliable borrower in their eyes.

04

### IDENTIFICATION

To verify your identity for credit reporting, lenders typically request government-issued photo IDs like your driver's license or passport, along with your Social Security number. Additionally, your signature confirms your consent for them to access your credit report.



# EXPLANATION OF REPRESENTATION FEES

01

## EXPERT GUIDANCE & PROTECTION

Buying a home is a significant and often stressful experience. Your agent can be a trusted advisor/guide, offering emotional support while navigating potential roadblocks and ensuring a smooth transaction.

02

## EXTENSIVE MARKET KNOWLEDGE

Navigating the California real estate market is complex, with diverse neighborhoods, fluctuating prices, and hidden gems. An experienced agent has the local knowledge and expertise to guide you towards the right property in the right area at the right price.

03

## NEGOTIATING POWER

Securing the best deal goes beyond just the asking price. Your agent knows the nuances of negotiation and can advocate for your interests, potentially saving you on the purchase price, repair credits, or closing costs.

04

## PROFESSIONAL NETWORK & EXPOSURE

Unlock maximum market exposure. Offering buyer agent commissions attracts a wider pool of qualified buyers, often through off-market and pre-listing connections. This heightened competition can drive up your final sale price and streamline the process.



# SELLERS ROLE IN PAYING REPRESENTATION FEES

01

## VARIABLE PAYMENT

Representation fees vary for sellers, depending on individual circumstances and agreements. Representation fees for sellers can be negotiated and are ultimately determined by factors like the type of property, the region, and the complexity of the transaction.

02

## FOR SALE BY OWNER (FSBO)

Navigating representation fees in FSBO transactions can be complex, with buyers potentially bearing the cost in cases where the seller doesn't offer an agent commission.

03

## EXPIRED LISTINGS

Upon a listing's expiration without a sale, the seller can potentially opt out of buyer representation fees for future buyers brought in by a new agent.

04

## SELLER'S PREFERENCE

While most sellers accept the responsibility of buyer representation fees under certain conditions, some hold firm to their principles of not incurring such costs under any circumstances.

# OUR COMMITMENT TO YOU

We know you have a lot of options out there and we greatly appreciate you choosing our Team. Below is a list of some of the services that we provide during the home search and Home Buying process.

- Custom Automated Home Search based on your criteria.
- Cross check the MLS system daily to make sure you are seeing every home that meets your criteria.
- Schedule and show you all properties that meet your criteria that you would like to see.
- Provide you with reputable Loan Officers to get you pre-qualified for a loan if needed.
- Draft all offers that you would like to submit, go over all offer paperwork with you and answer any questions you may have.
- Negotiate offers to ensure you are getting the best possible deal and the best possible terms.
- Follow up with the Listing Realtor for offer status updates and constantly update you on the status of your offer.
- Once your offer is accepted, I will coordinate with the title company to open escrow and deliver the contract and earnest money.
- Schedule all inspections based on your schedule and the contract timelines
- Make sure all contract timelines are met.
- Follow up with the Escrow Company and the Lender several times weekly to make sure closing is on schedule and keep you updated throughout the process.
- Schedule and perform the Final Walk Through with you.
- Coordinate with you, Escrow and the Lender on getting the closing documents signed.
- Contact you immediately upon closing/recording and deliver you the keys to your new home.

We will guide you every step of the way to ensure you are informed and educated on the home buying process. All we ask for is your commitment and that when you do find the home you want to purchase that you use us as your Realtor.

# CLIENT TESTIMONIAL

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Great client care!! Had great local knowledge of the place and great negotiations skills. The paper works were simple and the process was quick. I have listed homes and sold it and bought new places with Lifetime Realty. They are very kind and professional about their work. Found the perfect place for me!

★ ★ ★ ★ ★  
**JUNE**

Los Angeles, CA

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I have bought and sold many houses through Lifetime Realty over the years and I was very impressed with their knowledge and commitment to do what is best for their clients. The thing I appreciate the most about them is their honesty. I can truly say that you can trust them to do the right thing for you. You will not find any real estate.

★ ★ ★ ★ ★  
**KINA**

Laguna Hills, CA

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Had very helpful advice while looking for properties. I had questions about houses with title and loan issues and they helped me on the spot by figuring out the procedures that I should take to find out what I was looking for. They were very knowledgeable locally because of their background in Southern California.



★ ★ ★ ★ ★  
**MATT**

Orange County, CA



# CONTACT DETAILS

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