

HOME PURCHASE PROFILE

Prepared especially for

John and Jane Doe

Profile prepared by :

SOUTHLAND DIAMANTE REALTY
160 17332 Irvine Blvd.
Tustin CA 92780



HOME TOUR SUMMARY

29113 Stevens, Morv, CA
Moreno Valley \$354,990



Style Sfr / 1 Level
List \$/Sqft \$282
Square Ft 1260
Bedrooms 3
Baths 2
Parking 2
Taxes
List Date 2/28/2006
DOM 499
Age 30
Lot Size 8276
Levels

Comments:

14928 Cliffrose, Morv, CA
Moreno Valley \$350,000



Style Sfr / 1 Level
List \$/Sqft \$255
Square Ft 1374
Bedrooms 3
Baths 2
Parking 2 / Attached
Taxes
List Date 4/10/2006
DOM 458
Age 28
Lot Size 7405
Levels

Comments:

23865 Mark Twain, Morv, CA
Moreno Valley \$324,999



Style Sfr / 1 Level
List \$/Sqft \$303
Square Ft 1071
Bedrooms 3
Baths 2
Parking
Taxes
List Date 3/26/2006
DOM 473
Age 21
Lot Size 3920
Levels

Comments:



HOME TOUR SUMMARY

25664 Jonestown Dr, Morv, CA
Moreno Valley \$345,595



Style Sfr / 1 Level
List \$/Sqft \$269
Square Ft 1287
Bedrooms 3
Baths 2
Parking 2 / Attached
Taxes
List Date 4/20/2006
DOM 448
Age 19
Lot Size 7405
Levels

Comments:

12929 Fontainebleau, Morv, CA
Moreno Valley \$355,000

Style Sfr / 2 Levels
List \$/Sqft \$193
Square Ft 1838
Bedrooms 4
Baths 3
Parking 2 / Attached
Taxes
List Date 4/20/2006
DOM 448
Age 16
Lot Size 5227
Levels

Comments:

24513 Oneida St, Morv, CA
Moreno Valley \$349,900



Style Sfr / 1 Level
List \$/Sqft \$277
Square Ft 1261
Bedrooms 4
Baths 2
Parking
Taxes
List Date 4/26/2006
DOM 442
Age 24
Lot Size 7840
Levels

Comments:



HOME TOUR SUMMARY

13547 Terra Bella Av, Morv, CA
Moreno Valley \$347,000



Style Sfr / 1 Level
List \$/Sqft \$243
Square Ft 1428
Bedrooms 3
Baths 2
Parking 2 / Attached
Taxes
List Date 4/17/2006
DOM 451
Age 30
Lot Size 14374
Levels

Comments:

11040 Silver Run, Morv, CA
Moreno Valley \$349,900



Style Sfr / 2 Levels
List \$/Sqft \$272
Square Ft 1286
Bedrooms 3
Baths 2½
Parking 2
Taxes
List Date 10/14/2005
DOM 636
Age 21
Lot Size
Levels

Comments:

25325 Shamel Ash Dr, Morv, CA
Moreno Valley \$355,000



Style Sfr / 2 Levels
List \$/Sqft \$235
Square Ft 1509
Bedrooms 3
Baths 2½
Parking 2
Taxes
List Date 11/17/2005
DOM 602
Age 21
Lot Size 7405
Levels

Comments:



HOME TOUR SUMMARY

12396 Grenville Av, Morv, CA
Moreno Valley \$355,000

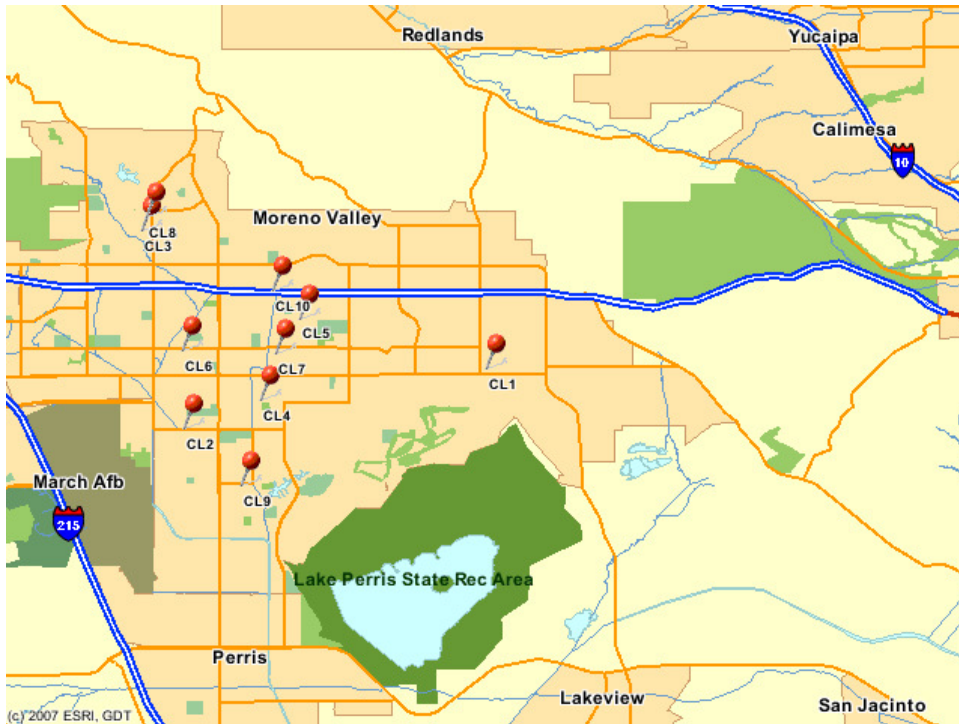


| | |
|---------------------|---------------|
| Style | Sfr / 1 Level |
| List \$/Sqft | \$296 |
| Square Ft | 1200 |
| Bedrooms | 3 |
| Baths | 2 |
| Parking | 2 |
| Taxes | |
| List Date | 4/10/2006 |
| DOM | 458 |
| Age | 21 |
| Lot Size | 7405 |
| Levels | |

Comments:



MAP OF CURRENT LISTINGS



- Current listing (CL1) - 29113 Stevens, Morv, CA - \$354,990
- Current listing (CL2) - 14928 Cliffrose, Morv, CA - \$350,000
- Current listing (CL3) - 23865 Mark Twain, Morv, CA - \$324,999
- Current listing (CL4) - 25664 Jonestown Dr, Morv, CA - \$345,595
- Current listing (CL5) - 12929 Fontainebleau, Morv, CA - \$355,000
- Current listing (CL6) - 24513 Oneida St, Morv, CA - \$349,900
- Current listing (CL7) - 13547 Terra Bella Av, Morv, CA - \$347,000
- Current listing (CL8) - 11040 Silver Run, Morv, CA - \$349,900
- Current listing (CL9) - 25325 Shamel Ash Dr, Morv, CA - \$355,000
- Current listing (CL10) - 12396 Grenville Av, Morv, CA - \$355,000



CURRENT LISTINGS

29113 Stevens, Morv,



Moreno \$354,990

Style Sfr / 1 Level
List \$/Sqft \$282
Square Ft 1260
Bedrooms 3
Baths 2
Parking 2
Taxes
List Date 2/28/2006
DOM 499
Age 30
Lot Size 8276
Levels

Features: Driveway, Lot 6,500 - 9,999 Sqft, Mountain View, Ac: Central, Fp: Y

Comments: Beautiful Home Located In Fast Growing Area In Moreno Valley. Near The 60 Freeway And Shopping Malls. Spacious Three Bdr. And Two Bath Home. Cozy Living Room

14928 Cliffrose, Morv,



Moreno \$350,000

Style Sfr / 1 Level
List \$/Sqft \$255
Square Ft 1374
Bedrooms 3
Baths 2
Parking 2 / Attached
Taxes
List Date 4/10/2006
DOM 458
Age 28
Lot Size 7405
Levels

Features: Ceiling Fan, Direct Garage Access, Home Warranty Plan, Lot-Level/Flat, Lot 6,500 - 9,999 Sqft, Ac: Central,

Comments: 3/2 Gorgeous Home! Best Home For This Price. Completely Upgraded. New Kitchen Counter Tops And Cabinets And Flooring. Hardwood Flooring

23865 Mark Twain,



Moreno \$324,999

Style Sfr / 1 Level
List \$/Sqft \$303
Square Ft 1071
Bedrooms 3
Baths 2
Parking
Taxes
List Date 3/26/2006
DOM 473
Age 21
Lot Size 3920
Levels

Features: Driveway, Home Warranty Plan, Main Floor Bedroom, Main Floor Mst Bdrm, Hills View, Ac: Central, Patio: Concrete

Comments: North Of The Freeway, Charming, Clean And Comfortable. Shows Pride Of Ownership. Perfect For First Time Home Buyers, Or Someone Who Needs A

25664 Jonestown Dr,



Moreno \$345,595

Style Sfr / 1 Level
List \$/Sqft \$269
Square Ft 1287
Bedrooms 3
Baths 2
Parking 2 / Attached
Taxes
List Date 4/20/2006
DOM 448
Age 19
Lot Size 7405
Levels

Features: Sewer: In, Connected, Laundry: In Garage, Roof: Concrete Tile, App: Microwave, Dishwasher, Garbage

Comments: This Is The Cutest Little Home, Perfect For The Young Family. One -Story With 3 Bedrms, 2 Baths. Ceiling Fans..Home Has Been Professionally Cleaned (Including Carpet)



CURRENT LISTINGS

12929 Fontainebleau,

24513 Oneida St,

13547 Terra Bella Av,

11040 Silver Run, Morv,



Moreno \$355,000

Moreno \$349,900

Moreno \$347,000

Moreno \$349,900

Style Sfr / 2 Levels
List \$/Sqft \$193
Square Ft 1838
Bedrooms 4
Baths 3
Parking 2 / Attached
Taxes
List Date 4/20/2006
DOM 448
Age 16
Lot Size 5227
Levels

Style Sfr / 1 Level
List \$/Sqft \$277
Square Ft 1261
Bedrooms 4
Baths 2
Parking
Taxes
List Date 4/26/2006
DOM 442
Age 24
Lot Size 7840
Levels

Style Sfr / 1 Level
List \$/Sqft \$243
Square Ft 1428
Bedrooms 3
Baths 2
Parking 2 / Attached
Taxes
List Date 4/17/2006
DOM 451
Age 30
Lot Size 14374
Levels

Style Sfr / 2 Levels
List \$/Sqft \$272
Square Ft 1286
Bedrooms 3
Baths 2½
Parking 2
Taxes
List Date 10/14/2005
DOM 636
Age 21
Lot Size
Levels

Features: Laundry: Inside, Ac: Central, Heat: Forced Air, Fp: Y

Features: Fp: Y

Features: Sewer: Septic Tank, Ac: Central, Fp: Y

Features: Cathedral Ceilings, End Unit, Direct Garage Access, Turnkey, Turnkey, Turnkey, Turnkey, Turnkey, Turnkey,

Comments: Spotless Throughout, Great Curb Appeal. Large Living Room, Formal Dining Room, Kitchen With Breakfast Nook & Breakfast Bar. Roomy

Comments: Nice Home For First Time Buyers. Home Centrally Located Next To Schools And Shopping Centers. Also Located In A Nice Area Of Moreno Valley And Close

Comments: Cute, Cozy Home In A Friendly Neighborhood. Big Lot And Very Nice Backyard With A Pond. Workshop W/O Permits. House Has A Great Potential. New Roof

Comments: Hot Buy! Reduced Price! Seller Needs To Sell. Corner Lot 2 Story 3 Bedrooms And 2.5 Bath. 2 Car Garage North Side Of Freeway. Landscaped Front



CURRENT LISTINGS

25325 Shamel Ash Dr,



Moreno \$355,000

Style Sfr / 2 Levels
List \$/Sqft \$235
Square Ft 1509
Bedrooms 3
Baths 2½
Parking 2
Taxes
List Date 11/17/2005
DOM 602
Age 21
Lot Size 7405
Levels

Features: Window Blinds, Cathedral Ceilings, Driveway, Home Warranty Plan, Loft, Lot 6,500 - 9,999 Sqft, Laundry: In

Comments: Open Loft On Second Floor Nice Backyard With Covered Patio Lovely Kitchen Tile Floor Stone Fireplace In Living Room New Roof Only 1 Yr Old Portion Of

12396 Grenville Av,



Moreno \$355,000

Style Sfr / 1 Level
List \$/Sqft \$296
Square Ft 1200
Bedrooms 3
Baths 2
Parking 2
Taxes
List Date 4/10/2006
DOM 458
Age 21
Lot Size 7405
Levels

Features: App: Garbage Disposal, Dishwasher, Ac: Central, Heat: Forced Air, Floor: Ceramic Tile, Wall-To-Wall Carpet, Fp: Y

Comments: Single Story Home On Corner Lot! 3 Bedroom, 2 Bath. Newer Paint Inside. New Metal Garage Door In Process Of Being Installed. Living Room With Fireplace.



COMPARABLE PROPERTIES

Average for comparable type

| | List Price | Sale Price | \$/Sqft | DOM |
|------------------|------------------|------------|--------------|------------|
| Current listings | \$348,738 | | \$262 | 491 |
| Expired listings | \$349,900 | | \$236 | 506 |

| Address | SqFt | Lot size | Style | Bed | Bath | Parking | List Price | Sale Price | \$/Sqft | DOM |
|-------------------------|-----------|----------|----------------|-----|------|--------------|------------|------------|---------|-----|
| Current listings | | | | | | | | | | |
| 29113 Stevens, Morv, | 12608276 | | Sfr / 1 Level | 3 | 2 | 2 | \$354,990 | | \$282 | 499 |
| 14928 Cliffrose, | 13747405 | | Sfr / 1 Level | 3 | 2 | 2 / Attached | \$350,000 | | \$255 | 458 |
| 23865 Mark Twain, | 10713920 | | Sfr / 1 Level | 3 | 2 | | \$324,999 | | \$303 | 473 |
| 25664 Jonestown | 12877405 | | Sfr / 1 Level | 3 | 2 | 2 / Attached | \$345,595 | | \$269 | 448 |
| 12929 | 18385227 | | Sfr / 2 Levels | 4 | 3 | 2 / Attached | \$355,000 | | \$193 | 448 |
| 24513 Oneida St, | 12617840 | | Sfr / 1 Level | 4 | 2 | | \$349,900 | | \$277 | 442 |
| 13547 Terra Bella | 142814374 | | Sfr / 1 Level | 3 | 2 | 2 / Attached | \$347,000 | | \$243 | 451 |
| 11040 Silver Run, | 1286 | | Sfr / 2 Levels | 3 | 2½ | 2 | \$349,900 | | \$272 | 636 |
| 25325 Shamel Ash | 15097405 | | Sfr / 2 Levels | 3 | 2½ | 2 | \$355,000 | | \$235 | 602 |
| 12396 Grenville Av, | 12007405 | | Sfr / 1 Level | 3 | 2 | 2 | \$355,000 | | \$296 | 458 |



AGENCY RELATIONSHIPS

We can represent our clients in 3 ways:

Buyer's Agent:

During the home selling process we represent you, the buyer. As a buyer's agent we will represent your best interests by monitoring the transaction from start to finish: meaning that a buyer's agent works solely for your best interests.

Seller's Agent:

As a seller's agent we will represent your interests by taking care of your specific needs and providing full disclosure to the seller.

Dual Agent:

As a dual agent we will represent both the buyer and seller at the same time, being responsible for the best interests of both parties.

It is important to choose an agency relationship that represents your best interests.



THE HOME FINDING PROCESS

What we will do to help you through the home buying process...

- We will work with you to help you get pre-approved for a mortgage if need be. Sellers and their agents know that a pre-approved buyer is serious and prepared to close on a property quickly.
- Provide immediate access to any new listing that meets your search criteria.
- E-mail your specific home requirements to top producing agents in the area alerting them we have a qualified purchaser.
- Preview all new listings, Internet listings, Open Houses, and For Sale By Owners that suit your home requirements.
- Provide a comprehensive market evaluation of all properties you choose to view.
- Offer step by step communication of all processes leading to the transaction closing.
- Provide consultation and recommendations of the written offer to purchase, with terms approved by you.
- Negotiate the right price for you.



TO FIND YOU THE RIGHT HOME I NEED A CLEAR PICTURE OF YOUR NEEDS...

The more I know about what you want, the easier it is for me to find you the right home.

Requirements

| | | | |
|----------------------|-------|------------------|-------|
| House style(s): | _____ | Kitchen: | _____ |
| Number of bedrooms: | _____ | Basement: | _____ |
| Number of bathrooms: | _____ | Garage: | _____ |
| Living room: | _____ | Lot size: | _____ |
| Dining room: | _____ | Pool: | _____ |
| Family room: | _____ | Age of property: | _____ |
| Fireplace: | _____ | View: | _____ |
| Home office: | _____ | Other: | _____ |

Other requirements and preferences:



YOUR PREFERRED PROPERTY LOCATION

The more I know about your preferred location, the easier it will be for me to find you a home that suits your needs.



Requirements

Areas you would like to live in: _____

Location of property: _____

Convenient to schools: _____

Convenient to shopping: _____

Convenient to work: _____

Convenient to recreation facilities: _____

Other location requirements and preferences



NO MATTER WHERE YOU FIND HOMES THAT ATTRACT YOUR ATTENTION...

- In a local real estate magazine
- Via the Internet
- Other agents FOR SALE sign
- Other agents OPEN HOUSE
- From a friend
- A "For Sale by Owner" sign
- Other agents exclusive listing

I CAN SELL ANY OF THEM TO YOU!

Most importantly, I can negotiate any offers for you. But, if you view a property with someone else, I can not represent you. If you see a sign, an open house, or even hear about a property, call me first and I will provide you with all the information on that property and make all the necessary arrangements for viewing.



STEPPING THROUGH THE LOAN PROCESS

Pre-qualification / interview

Application interview
Lender obtains all pertinent documentation

Order documents

Credit report, appraisal on property, verifications of employment

Loan submission

The loan package is assembled and submitted to the underwriter for approval

Documentation

Supporting documents come in
Lender checks on any problems
Request for any additional items are made

Loan approval

Parties are notified of approval

Documents are drawn

Loan documents are completed & sent to title
Borrowers come in for final signatures

Funding

Lender reviews the loan package
Funds are transferred by wire



SHOPPING FOR A LENDER

A very important part of purchasing a home is finding the right lender. Below are some characteristics you should look for when choosing a lender. Also, things to be aware of when choosing a lender.



Questions to ask while shopping for your lender...

What is his/her reputation within the community? How many loans do they close each year?

Is the company well known in the area? How long has the company been in business?

Does the lender have access to a wide variety of loan packages?

Can the interest rates be locked in and for how long?

Things to be aware of when shopping for a lender...

Quoted rates over the phone are rarely locked prices. This is one way the lender gets you to come to his office. Rates can be subjected to changes unless they are predetermined for a specific period of time.

Interest rates can change daily. A quote you get today may not be available at the same price tomorrow.

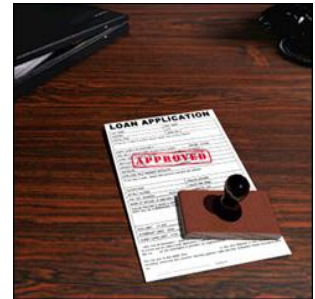
The interest rate you are quoted over the phone may not be a program that will fit your needs or situation.

Many lenders will discount their posted rates for well qualified customers.



GETTING PRE-QUALIFIED

Professional Realtors and Lenders recommend that home buyers get pre-qualified with a lender before selecting a home to purchase. This way you will have the best information about the price you have chosen.



Reasons to get pre-qualified...

With pre-qualification, you can determine which loan program best fits your need and which programs you qualify for.

You will know exactly how much you are qualified for. It's no fun to find your ideal home and then realize that you can't afford it.

Your monthly payment will be set. This will allow you to budget your money before making this large investment.

It shows you what the down payment and closing costs will be.

If you are a first-time buyer, you may be able to qualify for a special first-time buyer program which may allow you to afford more home for your money.



MOVING CHECKLIST

Send change of address cards to

- Post office
- Charge accounts
- Subscriptions
- Friends / Relatives

Disconnect utilities

- Water
- Electric
- Gas
- Telephone
- Cable television
- Other

Cancel deliveries

- Milk
- Newspaper
- Other

Transfer membership

- Church
- Clubs
- Civic organizations

Transfer bank accounts

- Checking
- Savings
- Safety deposit box

Notify insurance companies

- Health
- Life
- Auto
- Homeowners

Obtain medical records

- General practitioner
- Dentist
- Optometrist
- Other doctors

Miscellaneous

- Make arrangements with moving company
- Obtain school records for children
- Obtain birth and baptismal records
- Have drug prescriptions re-filled
- Have car tune-up for trip

