



GUIDE TO BUYING A HOME

**COLDWELL
BANKER** 

HALLMARK REALTY

**FUELED BY
REPUTATION,
MOTIVATED BY
INNOVATION.**

We are home to highly active real estate professionals with strong track records in productivity, market share and client satisfaction.



HALLMARK REALTY

At Home with **Coldwell Banker Hallmark**

The Power of Hallmark Realty

At Hallmark Realty, we are guided by the highest standards of achievement and we are determined to provide exemplary real estate sales and related services in the marketing and sale of luxury homes, estates, residential homes, and commercial investment opportunities.

Our years of experience has allowed for the creation of exclusive programs and distinctive tools and resources that promote the growth and development of superior productivity and powerful results for our clientele.

Today, Hallmark Realty is expanding into new market-centers with specialists who are highly skilled and experienced in dealing with a multitude

of real estate transactions catering to the intricacies involved with homes and properties in all categories. We believe strongly that we offer all the right elements required to not only meet, but to exceed client expectations.

We Stand with Our Community for Our Community

We believe strongly that through our participation in the various local and state organizations, as well as our local government, we are able to effectively work on issues affecting homeownership, property rights, and the overall quality of life in our neighborhoods.

Our Agents

We concentrate our efforts in specific geographic areas. With this opportunity for specialization, we acquire unparalleled knowledge and an in-depth understanding of the neighborhoods we serve. As sales professionals, we are in the marketplace each and every day – consulting, listing, showing, and selling. From this, we gain an extraordinary volume of information concerning market demand and property values.

Knowledge

At Coldwell Banker Hallmark Realty, we have all the right tools... but more importantly, the expertise on how to use those tools fully and effectively. Because of the recognizability and strong support of our Company, we have been able to provide distinctive services.

Experience

Because we have grown with our communities, we have intimate knowledge of each community's character, mood, and growth potential. We can readily meet the unique challenges and problems our clients may encounter in selecting their new homes.

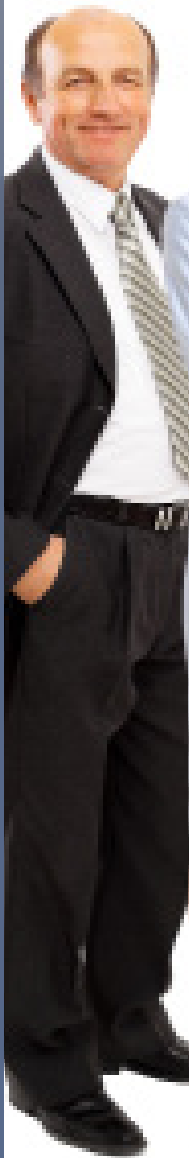


Making A Difference

For over two decades, Hallmark Realty ranks highly in market share and in the number of agents within our offices, who are educated, trained and highly professional in the handling of your most valuable asset, your home.

**COLDWELL
BANKER** 

HALLMARK REALTY





Local Experties

Our agents know the local markets: the kinds of available homes, how much they cost and how these numbers compare to previous years.



Negotiation Skills

Negotiating your best interest is what we do best specially in this highly competitive environment.



Law & Contracts

Buying & Selling a home is a complicated process, full of financial and legal obligations. Our agents will make sure you don't run afoul of the law or sign a bad deal.



We Get the Job Done

We are committed to sales excellence and the highest caliber of professionalism in the industry, effectively serving the Greater Los Angeles County.

Home Buying Process

Before you start looking for a new home, consult with a CB Hallmark agent. Your agent possesses the answers to all your questions when it comes to purchasing a property. Not only will our agent guide you through the entire process, he/she will also become your biggest resource.

Real estate agents aren't the only professionals you'll be working with when buying a home: there are also mortgage lenders, title and escrow officers, appraisers and home inspectors to consider. Agents work with these people all the time and will refer you to qualified professionals you can trust.

88% of homebuyers purchased their home through a real estate agent or broker





Review Your Criteria

With the help of your agent, you will be able to narrow down your wants, needs and must-have features of the home that you are looking for, such as number of bedrooms, neighborhoods, schools, etc.



Prepare Your Finances

It's crucial that you shore up and evaluate your finances. Meet with a lender/loan officer. This will tell you everything you need to know: down payment, credit score, etc. A loan Pre-approval will provide a strong foundation for your search and keep you realistic about your options.



Identify the Right Home

We are committed to making your home search as efficient as possible. You will review your priorities with your agent and select properties that meet your needs. Your agent will preview homes with or without you, until you find the right one.



Offer and Negotiations

The next step is to present a written offer to the seller. As you may know, an offer involves much more than the purchase price. You are offering to enter into a contract with the seller that is binding both of you to all the terms in that contract.



Opening Escrow

Buyer and seller, with the help of their agents, will establish terms and conditions for the transfer of the ownership of the property. These terms and conditions are given to a third party known as the escrow holder. In turn, the escrow holder has the responsibility of seeing that terms of the escrow have carried out.



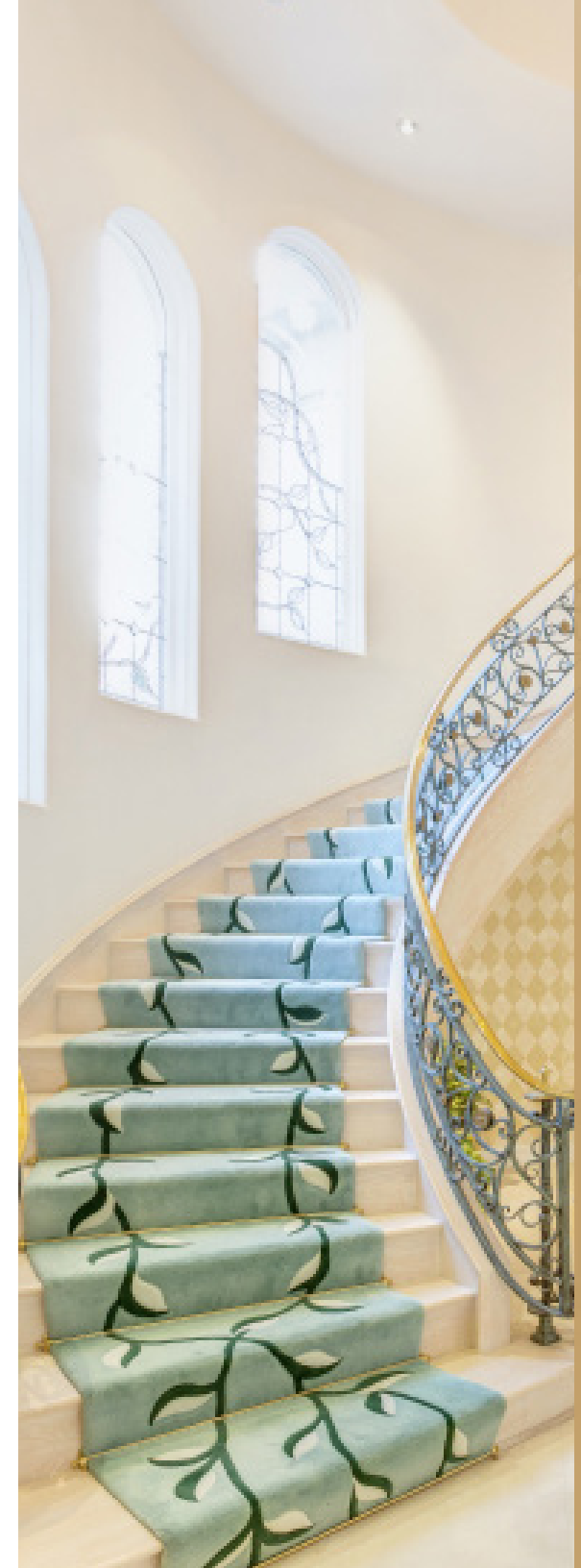
Property Inspections

After acceptance of the offer, for your protection a thorough inspection by a professional that evaluates the structural, mechanical condition of property is highly recommended. If the inspections uncover problems with the property, you can ask to have the seller correct them or negotiate the repairs into the purchase price.



Title Report & Insurance

When buying a property, you have to make absolutely sure that the title is good and clear. After your sales contract is accepted, an accredited title professional is tasked with searching through years of public records on your home to uncover any outstanding issues or problems with your home's title.



Things Not to DO when buying a home

Don't apply for a new credit card.

Don't buy a new car.

Avoid changing jobs.

Don't close any credit card.

Don't move money without paper trail.



Appraisal

An appraisal is a written justification of the price paid for a property, primarily based on the analysis of comparable sales of similar homes nearby. This analysis and value estimate is done by a professional individual who is qualified by education, training and experience.



Closing

The closing is the completion of both the real estate sale and mortgage transaction.

This is the transfer of possession from the seller to the buyer.

At the closing you'll sign documents including mortgage documents that put you in the possession of the property,



Welcome to Your New Home

Your agent hands you the keys to your new home.

“Congratulations!”



Single Family Residence

A detached single or multi-story house that sits on its own lot.

Townhouse

A two- to three-story unit that shares a common wall or walls with neighboring units while sitting on its own lot.

Condominium

An owned unit that shares a wall with other units. The lot is owned and maintained by a management company.

Home Search Criteria

W

e know how important features are to you. Finding the right property is a highly personalized process and it begins by identifying your needs. Take a moment to think about what property features are the most important to you:

Desirable Areas:

Features	Must Haves	Wants
Home Style		
Price Range		
Age of Home		
Lot Size		
Square Footage		
Bedrooms/Bathrooms		
Pool/Spa		



HALLMARK REALTY

CBHallmark.com