



LET'S FIND

Home

YOUR HOME BUYER GUIDE

KELLIE MARTINEZ REALTOR® REDFIN - 01916200



## YOUR HOME MATTERS

I believe in going above and beyond to provide top tier service & an exceptional client experience.

My goal as your Real Estate Agent is to provide a service where you will continue to call me for all Real Estate matters and refer me to everyone you know! To be your GO - TO for ALL things Real Estate.

*Kellie Martinez*  
REALTOR®

Redfin and Kellie teamed as your brokerage and agent of choice is the best mix of superior service and powerful technology to get you into homes faster while feeling empowered by having a Realtor ranked top 1% nationally! Save thousands on fees when you buy and sell with Redfin! You'll pay a 1% listing fee, less than half of what brokerages commonly charge. Kellie's time at Redfin alone has resulted in over 400 homes sold since 2017 with many client reviews. You'll find Kellie is knowledgeable, genuine, and someone you will refer to all your friends and family.



619-994-5437 cell



socalkellie@gmail.com



Serving all of Orange County

KELLIE MARTINEZ REALTOR® REDFIN - 01916200





# Meet Our Team

WE CAN'T WAIT TO WORK WITH YOU

*Kellie Martinez*  
REALTOR®

Kellie started in Real Estate in 1998 at which time was torn between two careers. Her Grandmother, 'MamaDarling', from CT shared, 'I always wanted a Broker in the family', and that was it! Kellie has been providing outstanding personal service for Residential Real Estate. Kellie with the power of Redfin brings proven strategies while providing new and upcoming marketing methods. Kellie exemplifies hard work and expertise that is reflected in her clients satisfaction.

*Amy Tamiello*  
REALTOR®  
TRANSACTION COORDINATOR

Amy is our Transaction Coordinator. She is known for her organization and systems. She keeps our T's crossed and I's dotted as well as collecting missing paperwork & keeping us abreast on dates, ultimately making sure we close on time.



# Meet Our Team

WE CAN'T WAIT TO WORK WITH YOU

*Bianca Chen*

LENDER - BAY EQUITY

Bianca Chen is a seasoned loan officer with a wealth of experience and a deep commitment to helping her clients achieve their dreams of homeownership. With an MBA degree and more than a decade of dedicated service in the banking industry, Bianca brings a unique blend of financial expertise and personal touch to every client relationship.

*Nicola Matz*

LISTING COORDINATOR

Nicola is our Listing Coordinator. She is amazing to work with both with efficiency and kind personality. Nicola helps get everything prepped and ready for a smooth listing launch date!





# CLIENT TESTIMONIALS

## Meet Some Of Our Happy Clients

We had the privilege of working with Kellie, an exceptional realtor who provided VIP service. Collaborating with her was an absolute pleasure, and our experience was terrific. Kellie's responsiveness, open communication, and genuine care exceeded our expectations. She dedicated time to understanding our needs and concerns, equipping us with all the necessary information and insights for confident decision-making. Kellie's expertise and meticulous attention to detail guided us through the entire process, ensuring a stress-free experience. Her professionalism and dedication indeed leave a lasting impression.

-Buyer (\$8,500,000)

She is very friendly and knowledgeable. There was a lot to be done in getting our property ready for sale and she did it all. We could not have asked for a better agent. An example of a Real Professional in her field.

- Seller

Kellie did an excellent job facilitating my home sale. Her attention to detail and ability to anticipate next steps gave me plenty of confidence in the process. Her communication was superb and I would trust her with any future work.

- Seller

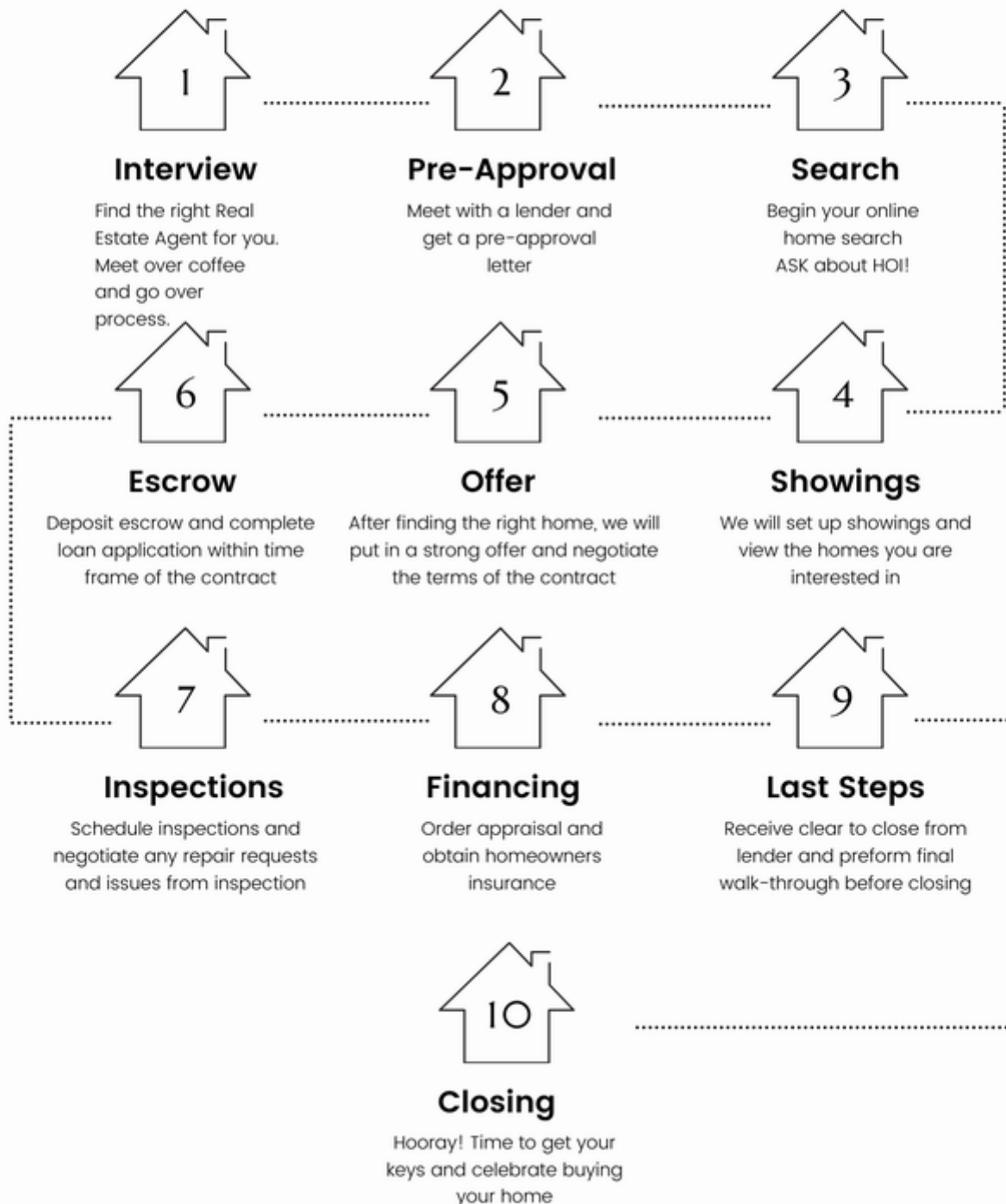
### Scan for more Reviews



## FINDING YOUR HOME

# Our Proven Home Buying Roadmap

## THE BUYER ROADMAP OVERVIEW





KELLIE MARTINEZ | REDFIN | 01916200

# The Home Buying Timeline

## Our Signature Process

### *Step One*

#### Meet with a Professional

Before you even begin the home buying process, I suggest that you sit down with a lender and get pre-approved. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able to afford. Be sure to get a pre-approval letter before leaving. Also discuss unknowns such as HOI.

### *Step Two*

#### Pre-Approval

After you have met with your lender, we can sit down and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

### *Step Three*

#### Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria for your home. From there, I will schedule showings and we will go view the homes that you are interested in.

### *Step Four*

#### Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit in a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc.

### *Step Five*

## Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

### *Step Six*

## Escrow

You will deposit to agreed upon earnest money. You will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

### *Step Seven*

## Final Details

The mortgage lender will typically order an appraisal to determine the value of the home. I will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come back low in value.

### *Step Eight*

## The Closing

After your loan has been processed you will receive the clear to close from your lender. We will perform the final walk-through before closing. After you sign the documents, it's time to celebrate because your home purchase is now complete!







# FINANCES

## Finding Your Perfect Home

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

### QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

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✓ What is the best type of loan for me?

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✓ Do I qualify for any special discounts or loan programs?

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✓ What interest rate can you offer?

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✓ When can you lock in my rate?

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✓ What fees can I expect from you?

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✓ What are my estimated closing costs?

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TALKING TO YOUR LENDER

# PART 2: FINANCES

## Finding Your Perfect Home



There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- List of Monthly Debt



# RECOMMENDED LENDERS

## Preparing For Meeting With A Lender

Please feel free to reach out and interview some of the lenders that I know and trust.

### Bianca Chen, Bay Equity



909-895-9655 - CELL

bchen@mail.bayeq.com

Bianca is my Go - To lender and with Redfin affiliated with Bay Equity you get many benefits from using Bay Equity.

### Ali Ghaziani, Bay Equity



510-604-6526 - CELL

alighaziani@mail.bayeq.com

Ali offers some creative financing for the buyer who needs their current home equity to buy a new home. It's similar to a bridge loan but more favorable allowing you to be a cash buyer and close in 10 - 12 days.

## FINDING YOUR HOME

# HOME SEARCH

## Starting The Home Search

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### Step One

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS) & it's best to use Redfin.com or App. Favorite the one's you love.



### Step Two

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.



### Step Three

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract. Using the Redfin app or desktop you can set up a tour at your convenience. If ever I'm already booked, my associate agents will be able to Tour you and I will follow up after.





## YOUR PERSONAL PREFERENCES

# IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

What are the best days to schedule showings?

Any specifics not mentioned above:



## YOUR PERSONAL PREFERENCES

# MUST HAVE CHECKLIST

What's Important To You?

### *Kitchen*

- ☐ Island
- ☐ Updated countertops
- ☐ Walk in Pantry
- ☐ Updated cabinets
- ☐ Breakfast nook
- ☐ Updated appliances

### *Bathrooms*

- ☐ Double Vanities
- ☐ Bathtub
- ☐ Updated bathroom
- ☐ Walk in shower
- ☐ Guest bathroom

### *Main Living Area*

- ☐ Walk-in closet
- ☐ Split floor plan
- ☐ Storage space
- ☐ Master on main floor

### *Additional Features*

- ☐ Hardwood floors
- ☐ Fireplace
- ☐ Office
- ☐ Formal dining room
- ☐ Open floor plan
- ☐ Front porch
- ☐ Separate laundry area
- ☐ Parking space

*Place a check mark next to any amenity that you consider a must have on your next home.*

# OFFERS & NEGOTIATIONS

## Presenting a Strong offer

### Information Needed

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- ✓ Pre-approval letter
- ✓ Offer Price
- ✓ Financing Amount
- ✓ Escrow Deposit
- ✓ Closing Date
- ✓ Inspection Period
- ✓ Closing Costs



# OFFERS & NEGOTIATIONS

## Presenting a Strong offer

### Multiple Offer Situations

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit a FULLY UNDERWRITTEN Pre-approval Letter with offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible if NOT, is your lender comfortable removing loan contingency?
- Offer more than the asking price - check with agent on comparables and appraisal expectations.
- Be flexible with your closing date - Does seller need a rent back or time to turn over keys. Close sooner and offer a free week or two to turn over keys.
- What connections may you have to the home, let your agent know and see if that can be relayed.
- 3% ++ for Earnest Money Deposit wired within 24 hours of acceptance.
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you

### Escrow

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 12 - 30 days.



## FINDING YOUR HOME

# INSPECTION PERIOD

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## Types of Potential Inspections

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Home Inspection
- Sewer Line Scope
- Termite Inspection
- Roof Inspection
- Pool Inspection
- Foundation Inspection
- HVAC Inspection
- Mold Inspection
- Lead Based Paint Inspection

## Inspection Time Period

*The typical inspection period is between 5-15 days.*

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

## Recommended Home Inspectors

Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.



FINDING YOUR HOME

# MY RECOMMENDED INSPECTORS

Preparing To Choose An Inspector

Please feel free to reach out and interview some  
of the lenders that I know and trust.

Derick Fouts, Cornerstone Home Inspections



714-851-7911 Cell

dfouts@cornerstone-inspects.com

Jerry Stonger, OC Home Inspect



714-323-1345 Cell

jerry@preferredinspects.com



OUR STRATEGY

# PREPARING FOR CLOSING

Buying Your Home

*01.*

## Loan Application & Appraisal

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender as soon as possible and in parallel to the Home Inspection. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price or cancel. Market activity on the particular home is a key to if a seller would be willing to negotiate. I can help guide you on this and expectations.

*02.*

## Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations. Start this ASAP as CA has many HOI hurdles!



03.

## Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

04.

## Clear To Close

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved your loan documents and we can confirm your closing date with Escrow.

05.

## Final Walk Thru

1-3 days prior to closing we will walk the home, make sure everything is working, in good order, and any agreed on repairs are complete.

06. *Get your keys and celebrate buying your home*



[illegible]




## Gratitude

Thank you for choosing me to help you in the task of purchasing your home. I am here for any after closing questions, don't be a stranger! I look forward to keeping in touch and working together in the future! In the mean time use me for all your Real Estate needs and send any friends or family my way!



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REALTOR®

*real estate done right™* 



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Serving Orange County, CA

