LOS ANGELES &
SAN FERNANDO VALLEY

Let's find your *home*



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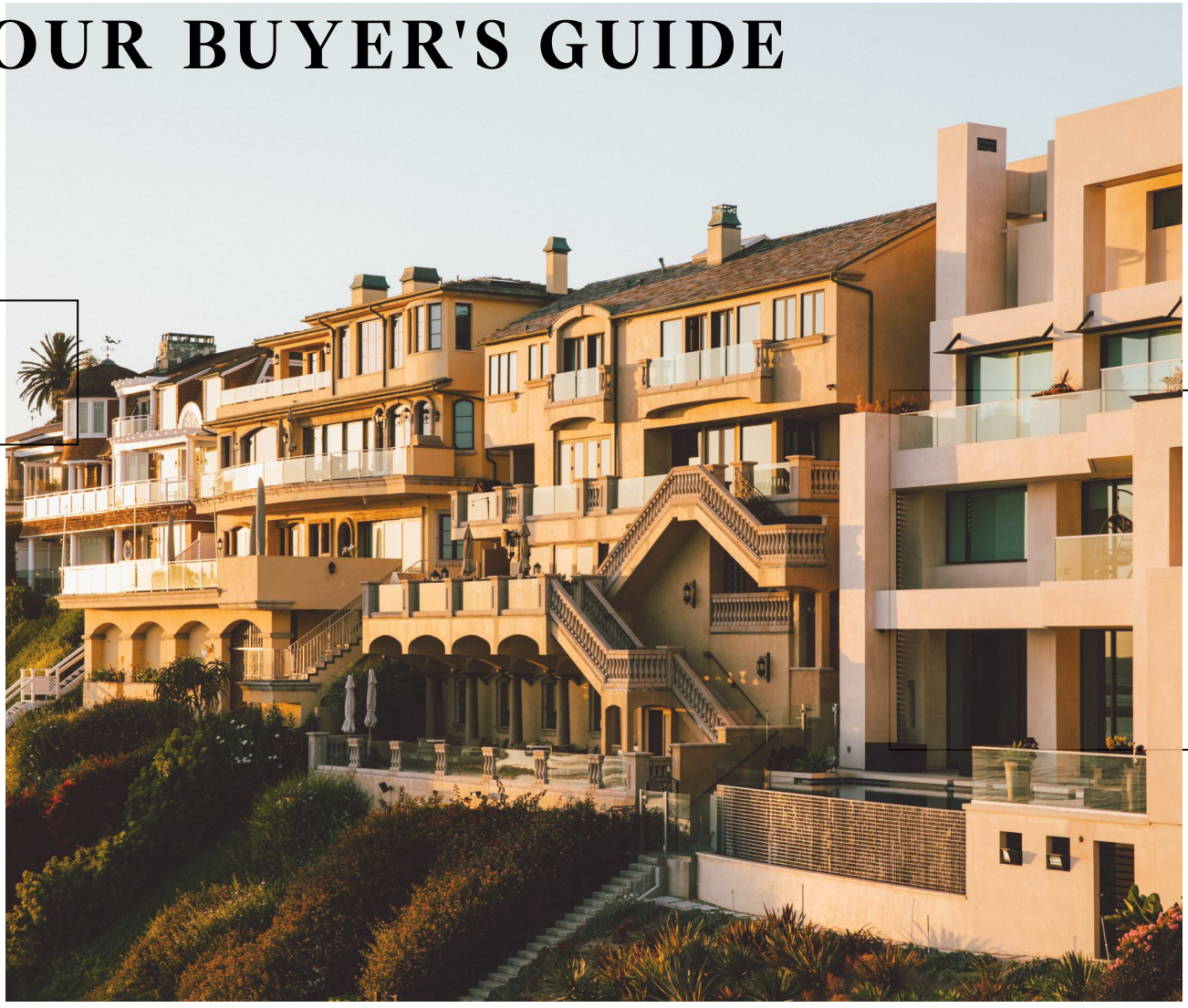
YOUR BUYER'S GUIDE



TEAM LIEBERMAN | COMPASS

JUSTINE LIEBERMAN IS HERE TO HELP!

Los Angeles is one of the most desirable real estate markets, and we know that navigating the buying process can seem challenging. However, with my expertise, local knowledge, and national network, you are in dedicated and trustworthy hands. I will guide and advise you during every step of the buying process.

How I support buyers:

- Provide real-time market insights
- Use my knowledge of on and off market listings to find homes that meet your criteria
- Share local expertise and tours of the area
- Help build your "buyers team" by connecting you with trusted financing organizations, vendors, etc
- In a competitive market, I can help get your offer accepted

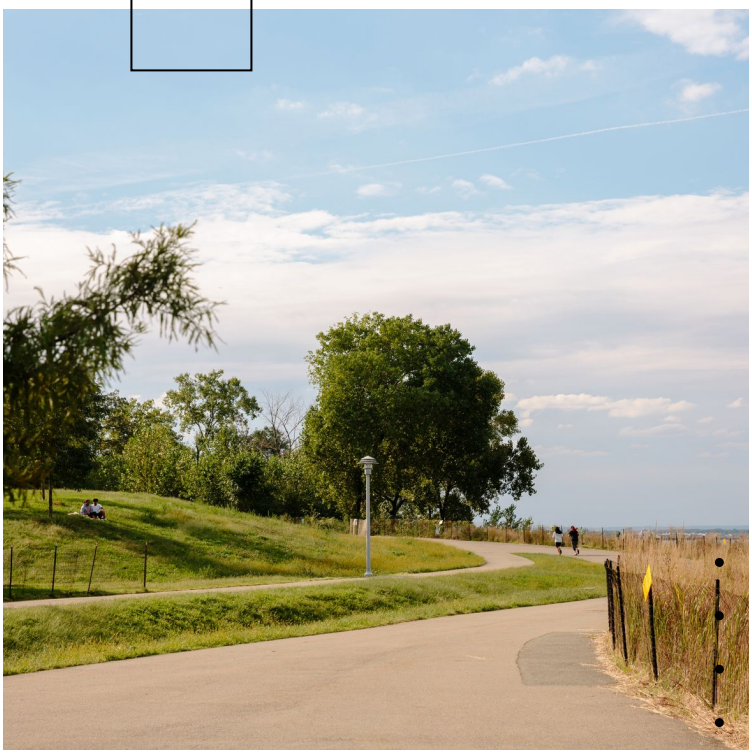
Let me show you why I'm the right agent for you.



MY PROVEN SUCCESS

- 20+ transactions in the last year
- Production value for 2022 over $20,000,000
- 2021 Top 500 Sales Associates Nationwide
- RealTrends America's Best Real Estate Professional

GREATER LOS ANGELES



AREAS SERVICED

- Studio City
- West Los Angeles
- Sherman Oaks
- Santa Monica
- Beverly Hills
- Encino
- Culver City
- Pacific Palisades
- Mar Vista
- Malibu
- Hollywood Hills
- Brentwood
- Burbank
- Calabasas

*Source/disclaimer for agent and market report stats

THE PROCESS

01

Get Pre-Qualified

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying the full price of your home in cash). I can recommend mortgage brokers. Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, which will help determine the price range for your search.

02

Visit Properties

Now is the time to consider your ideal home's location and amenities. Together will attend viewings and open houses spanning a range of areas and property types. Additionally, I will activate notifications for exclusive Coming Soon and Off-Market properties. To Keep us organized, I will put a Compass Collection together.

03

Submit an Offer and Negotiate

Once you identify a home you like, you can put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Proof of Funds (POF) and Pre-Approval Letter. Note: if your offer is lower than the list price or with terms not acceptable to the seller, the seller can return with a counter-offer price or acceptable terms, which you can accept, reject, or make another counter offer. I will provide advice throughout. If the offer is accepted, then the escrow process will begin.



04

Escrow Process Overview

(Life of an Escrow: 30 day escrow period)
Day 1 Once offer is accepted, escrow is officially open and the clock begins on contingencies*
Day 2 Contact your insurance agent for homeowners coverage
Day 3 Initial deposit is due per terms of agreement
Day 1–17 Seller delivers disclosures to buyer. Buyer performs inspections
Day 1–21 Loan is in underwriting and appraisal occurs
Day 7–30 Seller signs grant deed and staging is removed, if any
End of Escrow Within final week of escrow period, buyer signs loan and closing documents and wires in closing funds
Day 30 Loan funds and escrow closes (recordation)
**This escrow process is based on a standard 30 day transaction*

05

Home Inspections: Review Disclosures, Reports & Repairs

It is the buyer's duty to schedule all desired home inspections and determine the overall condition of the property within the agreed timeline and contractual contingencies. Buyer will also review the disclosures and preliminary title report. You may approve or negotiate credits/repairs. Prior to closing, we will schedule a final walk-thru of the property to verify property is still in acceptable condition and any negotiated repairs were done.



06

Loan and Appraisal

Organize an appraisal with your bank. Your completed mortgage application with all supporting documentation should be submitted to your chosen lender upon receipt of the fully signed Purchase Agreement. The bank then issues loan approval. Consequently, you'll wire the closing funds with the homeowner's insurance in place, and then the loan will be funded with clearance to close.

07

Final Walkthrough & Closing

A final walkthrough of the property is scheduled and completed just before closing. The walkthrough confirms that no damage has been done to the home since the time of inspection and that the major systems and appliances are in working order.

Once all the conditions of the contract have been satisfied, the closing is held. The closing documents are signed, payment is exchanged, and you receive the keys to your new home!

08

Welcome Home!

Congratulations!
You are now a homeowner.





KEY TERMS

Get a better understanding of common real estate language and practices.

Appraisal

Assessment of the property's market value, for the purpose of obtaining a mortgage and performed by a licensed appraiser.

Assessed Value

Value placed upon property for property tax purposes by the tax collector.

Closing Costs

Expenses incidental to a sale of real estate, such as loan fees, appraisal fees, and title insurance.

Contingency

Certain criteria that have to be met in order to finalize the sale.

Debt-to-income ratio

The percentage of an individual's monthly gross income relative to the amount of debt owed.

Earnest Money Deposit (EMD)

A good faith deposit the buyer makes with an offer to show that you are serious about buying the property. In exchange, the seller agrees to stop marketing the property.

Final Walkthrough

The buyer reviews the house just before closing to make sure everything is in the same condition and that all home inspection items are fixed.



Inspection

An expert conducts a formal review of the property to find visible issues that need to be repaired. Buyers typically make their offers contingent on an inspection, but sellers can conduct a pre-offer inspection to appeal to buyers. The buyer may choose to do additional inspections like radon, pest control and a sewer inspection.

Lien Search

A background check on the property and the seller to ensure there are no outstanding debts or claims upon the property.

Pre-Approved

Advanced approval from a bank or other lending institution for a home mortgage.

Pre-Qualified

Potential buyers provide an overall financial picture and mortgage brokers provide an estimate of what level of loan you will likely be pre-approved for.

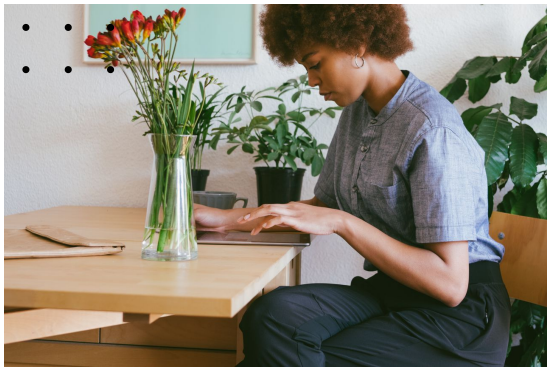
Title Insurance

Insurance to protect the buyer and lender against losses arising from disputes over the ownership of a property.

Recording Fees

A fee paid to the local government to officially report a sale of a home; usually paid by the buyer.

MY COMPASS TOOLS AND PROGRAMS HELP YOU FIND YOUR NEXT HOME

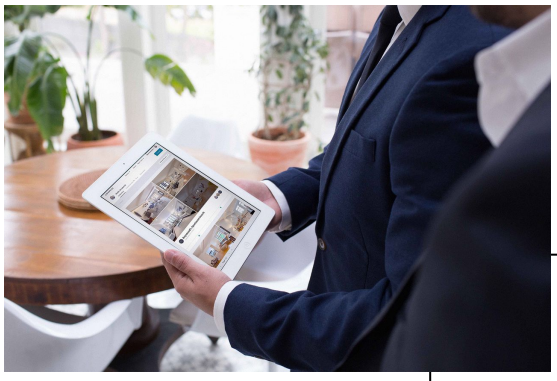


Search

Compass Search can sort by a wide range of features and amenities to pinpoint the perfect home. Plus, discover exclusive Compass listings you won't find anywhere else and receive real-time notifications of new homes with customized Saved Searches!

Collections

Collections lets you compare multiple properties—their size, neighborhood, amenities—within a central visual workspace. I can monitor market activity in real time, stay in constant contact, and invite collaborators to join in on our search discussions.





Technology

Compass provides agents with advanced marketing and AI tools to streamline the home-buying process. The Compass app allows for comprehensive listing trends and pricing comparisons. Compass Coming Soon offers early access to upcoming, and Private Exclusive properties which will be available in the Compass app. The Compass CRM facilitates effective targeted networking to locate the seller of your future home.

Why Team Lieberman?

Our talented and experienced team provides our clients with one-on-one attention and custom solutions throughout every step of the process.

Agents—Not an Algorithm

In real estate, relationships are everything. So forgo the impersonal instant buyers, and opt for an agent team with strong broker and community ties. Our local knowledge and connections means your home is priced right and gets maximum exposure.

Personalized Solutions

We develop personalized solutions for your goals throughout the entire transaction. Whether you need to increase your property value, expedite your sale, or get the help you need to simultaneously sell your current home and buy your next one, We will provide you with custom solutions that are just as unique as your home.

Valuation Tools

Our Compass AI-driven pricing tool uses live market data to help us understand prices of similar homes within the area. As a buyer, you can feel confident about the purchase price and value; and as a seller we price your home smarter to ensure a faster, maximum-value sale.



Let's discuss your real estate goals.

Meet Team Lieberman



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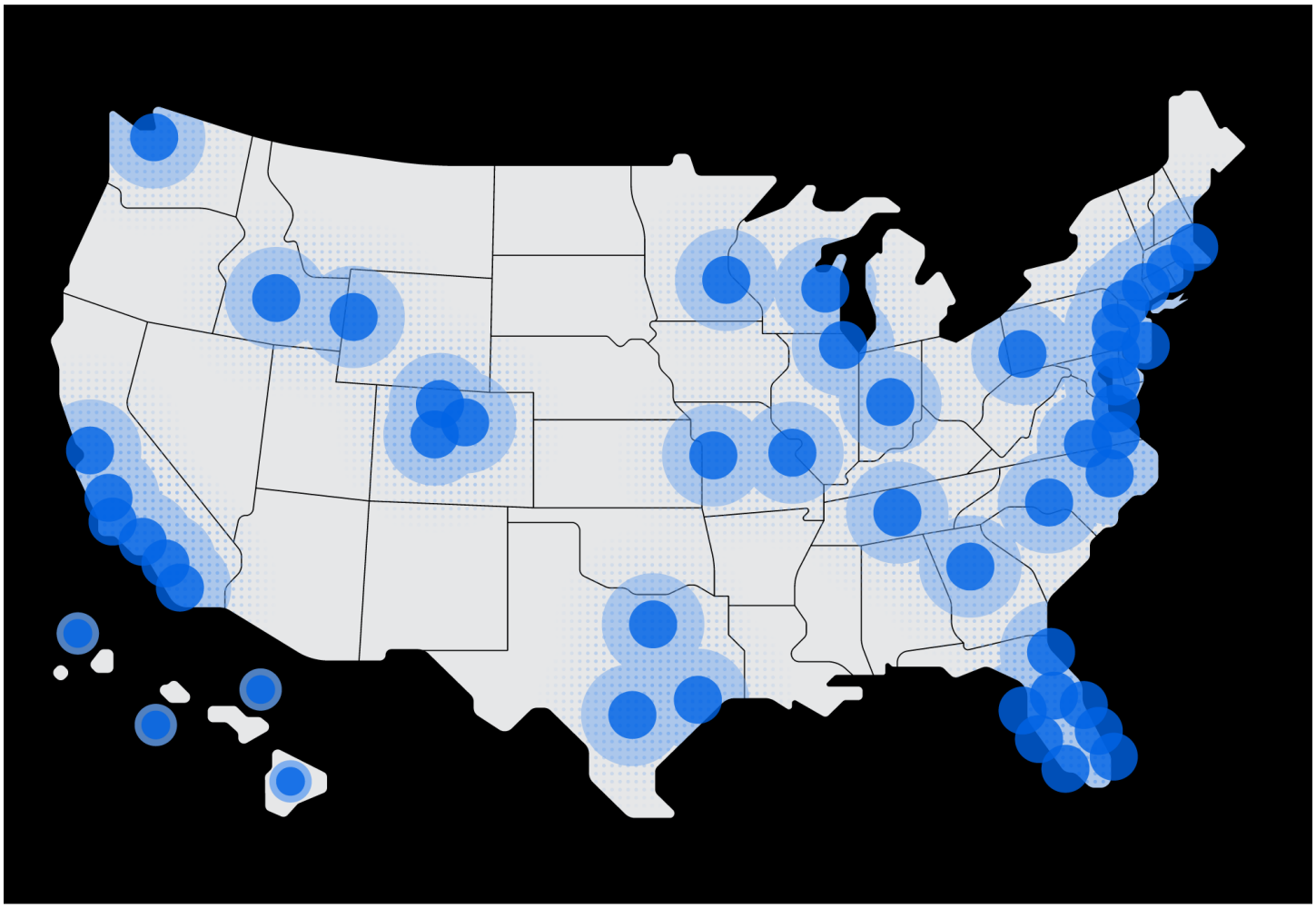
FIND YOUR DREAM HOME WITH COMPASS

No matter where your move may take you, my national Compass network can help!

In real estate, relationships are everything. My national network of agents covers **45%** of the country's population, making Compass a coast-to-coast network of collaborative, hardworking agents. When you're looking to move to a new area, **I leverage these local and national connections to make your dream home *yours*.**



#1
brokerage based on Closed Sales Volume*

69
markets

26,000+
agents

*Source: RealTrends article published 3/16/2022, based on Closed Sales Volume for 2021. This information is based on Compass' 2021 public earnings report. Definitions: Closed Sales Volume – the total sales price of all the closed units. Listings Taken – number of properties that were listed for sale with a real estate agent. Listings Taken Volume – the total price of the listings that were placed on the market.

I LOOK FORWARD TO WORKING WITH YOU

I go above and beyond to help my clients search for their perfect home, providing guidance and advice throughout every step of the buying process. Together, we'll collaborate closely to find homes that fit your needs, budget, and lifestyle. Working with me means you'll have a seamless experience and be well positioned to make your dream home yours when you find it. I make sure my clients cross the home closing finish line with confidence and ease.

Please click the link and fill out the buyer's questionnaire so I can help you further:
https://forms.gle/6rPhB9exCT7YpnQDA

Or scan the QR Code





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