

# Classic Real Estate

## **Buying Your Home In California**

COMPLETE BUYER'S GUIDE



THE **MCKEAN** *Team*

# Classic Real Estate

## TABLE OF CONTENTS

ABOUT CLASSIC REAL ESTATE	2
YOUR REFERRALS MAKE A DIFFERENCE	3
GET TO KNOW US	4
VIP SUPPORT SYSTEM	5
HOW WE FIND HOMES VS. OTHER AGENTS	6
OUR NEGOTIATION STRATEGY	7
OUR TECHNOLOGY AND PROGRAMS	8
HOME BUYING PROCESS	9
8 VIP BUYER BENEFITS	10
BUYERS AGENT VS. SELLERS AGENT	11
SANTA CLARITA VALLEY MAP	12
FAQ'S	13-14
OUR GUARANTEES	15-17

# Classic Real Estate

## ABOUT CLASSIC REAL ESTATE

It is our mission here at Classic Real Estate is to glorify God by serving people's real estate needs with the highest degree of integrity, honesty, and professionalism.

Every home is different and every client has different needs. Dave McKean is the team leader for **The McKean Team** and believes that with honesty and integrity we can work together to accomplish your housing goals. The McKean Team has been doing residential real estate in the Los Angeles County since 1987. We are experienced in helping people with all their real estate needs. Whether you are looking for your first home or your next investment property, consider The McKean Team as a key member of YOUR team.

We have developed a referral based business by providing our clients with excellent service before, during, and after each real estate transaction. If you do not have a real estate professional you can count on, that you can call with a question or for help, and would be interested in finding out how you can be served by our VIP Buyer Program, just give us a call. It would be our pleasure to serve you.

CALL FOR AN APPOINTMENT  
661-702-1940

THE **MCKEAN** *Team*

# Classic Real Estate

## Your Referrals Make A Difference



We are on a mission to raise \$10,000 for the Bangalore Children's Home. We will donate \$500, in your name, for each buyer or seller referral you send us that leads to a successful sale!

[www.ReferralsThatMakeADifference.com](http://www.ReferralsThatMakeADifference.com)



The Bangalore Children's Home is a charity that offers housing, education and food for children who are seeking safety and shelter in Bangalore, India. The Bangalore Children's Home has opened its doors to many abandoned children throughout the years and offers them shelter, food and safe haven.



### Our Story...

Classic Real Estate Inc is owned by Dave McKean who has been a missionary for 30+ years traveling all over the world to spread the gospel. Dave has spent that last several years working closely with Bangalore Children's Home. He has made many trips to visit the children and to offer love and support to those that care for them.

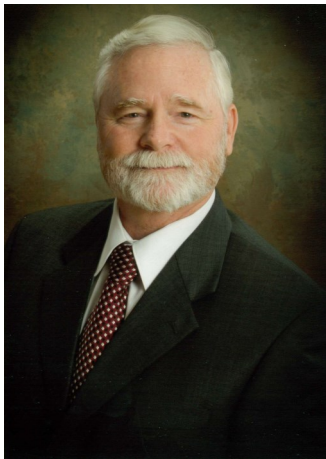
They have been able to purchase land and are raising funds to build a dormitory and school on the land. You can help us reach our goal. **...It's personal!**

# Classic Real Estate

## GET TO KNOW THE MCKEAN TEAM

Our job is to provide you with enough solid information so that you can make an honest, informed decision based upon facts. We are constantly training and learning how to bring value and relevance to our clients and provide uncompromising service.

Our value to you is to offer you properties you may not be able to find on your own, to know the area and communities, to negotiate better and harder than anyone else, and to make it all happen with no stress or hassle to you. Buying a home is a **complicated** and **competitive** task, so it is crucial to have every possible advantage you can. Please let me know if you have any questions at any time during the process of your real estate transaction.



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Dave McKean has been a real estate professional since 1987. He specializes in residential properties in the Santa Clarita, San Fernando, Ventura and Antelope Valleys. Clients from all stages of life have trusted Dave to get the job done.



“Dave helped us buy our first home when we thought we could not buy. So when it came time to sell our current home and buy our retirement home. Dave was our first choice! He was able to **negotiate a \$50K price reduce** on our new home, all while getting us top dollar for our current home.  
- **Rick and Laura B.**



“This was my first time buying a home. The McKean Team **got me into a home that was not open to the public**. It was my dream home! They took care of everything so that I did not have to worry about anything. They made it simple and easy!” - **Parker B.**

# Classic Real Estate

## VIP SUPPORT SYSTEM

We believe that buying a home in today's market requires planning, training and advanced systems to help clients get the best possible price, with the least amount of stress, in the shortest period of time. Our team has systems that include people, technology, and processes, and are the reasons all of our transactions run smoothly.



### **Director of Office Operations**

Office Operations Director is the point of contact for our clients. So any questions that you may have throughout your buying experience can be answered by Danielle. She is here to assist the agents to ensure they always have whatever they need for a smooth transaction.

### **Danielle Powell - Broker Associate**

DRE# 01794794



### **Transaction Management Team**

Our experienced professional transaction coordinator handles all the paperwork for your transaction! Your agent will have more time to assist you with inspections, appraisals, and closing when the paperwork is being handled by our professional transaction coordinator.

# Classic Real Estate

## HOW WE FIND HOMES VS. OTHER AGENTS

	<b>THE MCKEAN</b> Team	Other Agents
MLS (Multiple Listing Service)		
Internal Agent Network		
Social Media		
Expired/Cancelled Listings		
Pre-Foreclosures		
For Sale By Owner		

# Classic Real Estate

## OUR NEGOTIATION STRATEGY

### **Classic Real Estate**

- We negotiate from a position of strength by asking the right questions and using sales techniques that allow us to pull information from the listing agent that gives us leverage.
- We pull relevant comparables sales that we use as our logic basis for negotiating.
- We understand your goals & objectives and represent you aggressively, with creativity and confidence.



### **Other Agents**

- Let the buyer negotiate on their own and they just facilitate the paperwork.
- Not much help when problems arise



# Classic Real Estate

## OUR TECHNOLOGY AND PROGRAMS

**Technology, People, Programs,**  
and **Systems** are the foundation of why we  
**Out Perform** other agents representing  
buyers. We utilize special technology to help source  
properties in a proprietary way that gives Classic  
Real Estate clients access to homes before the  
general public.



# Classic Real Estate

## HOME BUYING PROCESS

1

### Save Your Down Payment

Many people believe you need a 20% down payment to buy a home. There are loans available that allow buyers to put down as little 3% or 0% with a VA or USDA Loan.

2

### Know Your Credit Score

Your credit score is a numeric representation of your history & ability to pay back debts in the past. Different home loans have different credit requirements.

3

### Find A Real Estate Agent

Once you have a handle on your credit score & down payment savings, contact a local agent who can guide you through the process of buying your first home.

4

### Get Pre-Approved

Your agent will have a list of lenders that you can work with to get pre-approved for your mortgage. This will help keep you on budget during the next step!

5

### Go Home Shopping!

Make a list of what you want vs. what you need in your new home. Your agent will use this list to find homes for you to tour.

## 10 Steps To Buying A Home

6

### Make an Offer

Your agent will help you determine the best price to offer for the home. In a competitive market you may not be the only one bidding & will want to stand out!

7

### Get a Home Inspection

Once your offer is accepted, you will want to do a home inspection to ensure there are not any hidden issues with the home.

8

### Get a Home Appraisal

Your lender will arrange for a home appraisal to ensure that the property is worth the price that you have agreed to pay for it. The bank will only issue a loan for the appraised value.

9

### Close the Sale

Once your loan is approved, your lender will schedule a closing date. This is the day you sign all your paperwork to complete the purchase & get the keys to your new home!

10

### Move In!

Congratulations!



You're a homeowner!

# Classic Real Estate

## YOUR SEVEN VIP BUYER BENEFITS

### OUR EXCLUSIVE SERVICES

### THE BENEFITS TO YOU

<b>1</b> You Get Pre-qualified <b>FREE of Charge</b> for a Home Loan and get access to special financing.	You get more home for your money, so you don't waste time on homes above or below your price range & beat out buyers not pre-approved.
<b>2</b> You receive the best new listings that <b>match your criteria</b> BEFORE the average buyer knows about them!	You can beat other buyers to all the <b>HOT NEW LISTINGS!</b>
<b>3</b> You are backed by our Specialized Market Knowledge.	You get the house you want at the lowest possible price and on the best terms and conditions.
<b>4</b> You have an entire <b>Team of Pros and Leading-Edge Technology</b> at your disposal, at no extra cost!	<b>Our State-Of-The-Art Technology and unique Team Sales System</b> means you save time and money & your transactions are hassle-free.
<b>5</b> You receive an <b>Fidelity National Title Home Warranty (\$400.00)</b>	You have the <b>security</b> of knowing your home is protected!
<b>6</b> You get a <b>written Cancellation Guarantee</b> , signed by us, that allows you to cancel if we do not live up to the promises we make!	You are <b>in control, not the real estate agent</b> . You get our signed, written commitment – <b>we take all the risk</b> so you don't have to!
<b>7</b> You get <b>priority access to competent affiliates</b> that can assist you with your total home purchase needs and circumstantial details.	<b>We have special relationships</b> with Title Companies, Home Inspectors, Certified Contractors and others that can handle those special needs.

# Classic Real Estate

## BENEFITS OF BUYER'S AGENT

### Sellers Agent

The agent represents the Seller and owes fiduciary duties to the Seller ONLY

VS

### Buyers Agent

The agent represents the Buyer and owes fiduciary duties to the Buyer ONLY

There are **HUGE** Benefits to Having a Buyer's Agent Represent You  
vs.

Asking the Seller's Agent to Represent You As Well

Services & Duties Provided	Seller's Agent	Buyer's Agent
Protect Buyer's Interests at ALL Times	NO	YES
Advise and/or Disclose to Buyer ALL MATTERS (even if it means pointing out reasons NOT to Buy!)	NO	YES
Prepare Property Value Study or CMA for Buyer (even if low)	NO	YES
Represent BUYER only	NO	YES
Structure Offers to Promote & Protect Only Buyer	NO	YES
Keep BUYER'S Financial capabilities, thoughts & willingness to pay more for a property strictly confidential	NO	YES
Represent BUYER on MLS Listed properties PLUS foreclosures, Bank properties, auctions, FSBOs & contractor built/sale properties	NO	YES
Negotiate Home Inspections, Repairs, Occupancy Dates & Buyer Credits & Costs in BUYER'S Favor	NO	YES
OWE FIDUCIARY OBLIGATIONS & RESPONSIBILITIES TO BUYER ONLY	NO	YES

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## SANTA CLARITA VALLEY MAP



# Classic Real Estate

## FAQ'S

1. Do I really need a real estate agent? Aren't all realtors the same?

Yes, you do and No, they are not all the same. Having the right real estate agent will absolutely make you more money by negotiating and finding homes not available to most people including other agents.

2. Is it better to buy a new home or resale?

This is totally up to you both homes have advantages and disadvantages. We will guide you through the pros and cons to help you decide which house is best for you and your budget.

3. What if I get into a contract and want to back out?

There are multiple contingencies that will allow you to back out or cancel any offer. We will show you all options to make the right choice. So you can offer with confidence.

4. What are closing costs?

These are fees that are associated with your loan as well as taxes, insurance, and HOA fees. These are due at closing. We will provide an estimate of your closing costs on the home of your choice.

5. Do I need an attorney?

You're always welcome to use one but there is a cost. We will offer guidance and information that will give you confidence and understanding of the contracts and the home buying process.

6. Do I need to talk to a lender before I look at homes?

Yes, buying a home is a process and you want to make sure you know each step. We set you up with a game plan so you know how much you can afford as well as give you a good idea of how much funds you'll need at closing.

7. What is the difference between pre-qualified and pre-approved?

Pre-qualified is someone who has the qualifications to get a loan. Pre-approved is someone who has completed the approval process with financial documents to back it up.

# Classic Real Estate

## FAQ'S

8. How do I know the housing market won't crash again?

You don't! But we do follow market cycles which are predictable, it will always go up and down. It is best to have someone on your team that is consistently watching these cycles so that you can get the most out of your home.

9. How do you get paid?

Real estate agents get paid by the seller through an agreement with the listing agent.

10. How much do I need to pay up front?

Not a penny! We only ask for your loyalty up front.

11. What does a title company do?

Title and escrow companies provide a neutral 3rd party facilitator to help with the closing and recording of the property.

12. How exactly does a home inspection work and is it required? Who pays for it?

The buyer pays for the inspection at time of service. The inspection is a very detailed physical inspection for the entire property including structural, electrical, roof, plumbing, mechanical & more. This gives you an in-depth insight to the condition of the property.

13. Can you help me find inspectors and lender for the home buying process?

Absolutely! We work with many qualified and professional vendors in the real estate industry. We are your resource for all your housing needs.

14. Can I buy a home by myself?

You can, but CA real estate law is complicated and if you do not protect yourself it can cost you tens of thousands of dollars and months of lost time or worse your dream home. We can guide you through the maze of laws and how to best protect yourself.

# Classic Real Estate

## OUR EXCLUSIVE CONTACTLESS SYSTEM



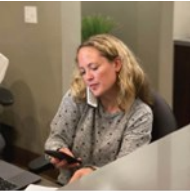
### **Video Conference**

We can answer your questions by video conference.



### **Virtual Tours**

We have the tools allowing you to visit properties without traveling, in the comfort of your home.



### **Communications**

Got questions? Contact us at any time. We remain attentive to your needs. Just send us an email or a text.



### **Comparative Market Analysis**

We can determine the value of your residence on a daily basis. This analysis takes into account many factors, including the economic climate.



### **Electronic Signatures**

It is no longer necessary to travel to close a real estate transaction. The electronic signature validates several documents. Simple and Fast!



### **Move-In Clean Promise**

We have partnered with, AJ Cleaning to ensure that your home has been cleaned professionally from top to bottom, every surface disinfected and ready for you to get a clean start in your new home.



# Classic Real Estate

## Our Cancellation Guarantee

If you are not completely satisfied with our service as promised, you can cancel your agreement with us. I'm so confident that our real estate system will work for you, that I guarantee you the right to cancel our buyers agreement at any time prior to submitting an offer to purchase a home, with no penalties or obligations, if you feel my services doesn't live up to my promise.

### **Cancellation Guarantee**

Entering into a buyer's agreement with a real estate agent can be a risky business. Every Sales representative will promise the world when it comes to finding you a home, but how many of them can back that up with solid performance? According to a recent survey, more than 80% of homebuyers were dissatisfied with the performance of their agent, even if that agent sold them a property. However, most buyer agreements lock you into long-term commitments and lengthy broker protection periods with heavy cancellation fees. In other words, it's an agreement your agent can get out of, but you can't.

*I'm offering you a way to work with us that is totally risk free.*

For you, success in real estate is the ability to locate houses faster and for less money than the competition. I'm confident that I can do this for you because our team has already helped hundreds of families just like you.

My pledge is to provide you with the highest level of service in the real estate industry, and my commitment to this pledge is 100%.

Your right is to evaluate whether I live up to this standard, and to cancel your agreement with me at any point prior to submitting an offer to purchase, with no penalties or obligation, if I fail to deliver the service I promised.

\*This is to be use along with a signed VIP Buyer Agreement with The McKean Team.

\_\_\_\_\_  
BUYER

\_\_\_\_\_  
(DATE)

\_\_\_\_\_  
The McKean Team AGENT

\_\_\_\_\_  
(DATE)

# Classic Real Estate

## VIP Buyer Advantage Program Agreement

When you become a VIP Buyer, there are a number of very important benefits that we will provide you:

- The McKean Team will help you get pre-approved for your home loan, in the event you are not currently approved for a loan. We will assist you in securing the best financing program for your specific situation with the lowest interest rate and least expensive closing costs and have a pre-qualification/approval certificate generated to give you the best competitive advantage in purchase negotiations.
- We will provide you with regular updates from our Home Hunter Service of all the new properties that match your home buying criteria. We'll arrange a private showing of any property you want to see including new construction, bank owned, and For Sale by Owner properties.
- When you find a property you like, we'll discuss the best strategy with you regarding offer price, financing terms, interest rate, cost to close, possession date, inspection details, termite, pest and other environmental reports, and anything else you want to know.
- We'll help you prepare the offer with terms, provisions, special stipulations, amendments, exhibits and addendums weighted in your best interest. We'll present the offer on your behalf and negotiate in your favor to help you secure the property at the best possible price and terms. We will be available to answer any questions you might have.

**Compensation to THE MCKEAN TEAM:** The McKean Team shall be entitled to compensation equal to 3% of the purchase price of any home purchased by the Buyer. *Said compensation will be paid by the Seller as a closing costs credit to Buyer through the close of escrow.* The McKean Team charges a \$495.00 administrative fee per home purchase. This fee will be paid by the Buyer or Seller at the close of escrow. Compensation to The McKean Team is known as the VIP Buyer Transaction Fee and will be paid at the close of escrow. **If the close of escrow does not take place, if Buyer does not purchase a homes, The McKean Team will not be due compensation from Buyer.**

**Cancellation Guarantee:** You are never under any obligation, at any time, to buy any property. Our pledge is to provide you with the highest level of service in the real estate industry, and our commitment to this pledge is 100%. Your right is to evaluate whether we live up to this standard, and to cancel your agreement with us at any point prior to making an offer on a home, with no penalties or obligation, if we fail to deliver the services promised. You may cancel anytime with no cost or obligation up to finding a home to purchase. **This agreement is based on trust and loyalty.**

### Bonuses

- You receive a **one-year Home Warranty Policy** (\$400 value). We will negotiate the warranty on your behalf at no cost to you. if we are unable to negotiate that for you, we will pay for it ourselves.

### In return for these services, Buyer will agree:

- Obtain a written mortgage approval prior to making an offer on a home
- Buyer will allow The McKean Team to represent you, buyer, whenever you see a home (new or resale) that you want to view. This means that you will let us know when you're going to view any home, and advise all other agents, builders, and For Sale by Owners that we are your AGENT. If you want to make an offer, you will do this through us.

**I hereby acknowledge and agree to the above agreement. I will give my loyalty to THE MCKEAN TEAM in exchange for the help and services they provide above.**

\_\_\_\_\_  
BUYER

\_\_\_\_\_  
(DATE)

\_\_\_\_\_  
The McKean Team AGENT

\_\_\_\_\_  
(DATE)

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[www.ReferralsThatMakeADifference.com](http://www.ReferralsThatMakeADifference.com)

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**Call Us to Today and Start  
Packing!**

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