

# Buyer's GUIDE



# NICE TO MEET YOU

*hello!*

## a little bit about me:

I grew up in a small suburb of Pittsburgh, Pennsylvania and moved to the Bay Area in 2008 to attend the University of San Francisco. Prior to beginning my Real Estate career, I taught Kindergarten at Lafayette Elementary school in the Outer Richmond of San Francisco. One of the things that originally drew me to the beautiful city of San Francisco was my love of the unique city architecture, I mean, it's stunning! Living here has allowed me to explore, experience, and live in multiple neighborhoods throughout the city (and bay area), including; The Outer Richmond, Pan Handle, Marina, North Beach, Presidio and parts of Marin County. My varied neighborhood knowledge makes me a great resource for your buying or selling needs! Through my teaching career, I developed a great sense of patience, understanding, and creativity in problem solving. These skills allow me to build meaningful relationships with clients and to serve them in any of their real estate needs. I understand that buying or selling a home is a personal and often, emotional process. I will be there to support my clients in finding their perfect solution. I love to take advantage of all that San Francisco has to offer, especially the food! I enjoy staying active and taking my two (very spoiled) dogs on frequent beach trips to beautiful Marin, or strolling through different neighborhoods in search of the newest bakeries! In working with me, I promise that you will get someone who will listen to your wants and needs, go to bat for you, and will be *patient and understanding* throughout this emotional journey.

*areas serviced*

## San Francisco, Marin and Sonoma County:

I am licensed to service all of California. I service most of the Bay Area but San Francisco and Marin are my specialties!



# courtney banks

with   
**HIDEAWAY**  
 PROPERTIES

## *profile:*

### experience:

I have been a licensed Realtor since 2018. Throughout my career I'm helped clients with a variety of their Real Estate needs including sales, purchasing, leasing, disputing appraisals, investments, and much more! During my first 5 years, I closed close to \$80,000,000 in real estate transactions. I primarily focus in San Francisco, Marin County and Sonoma, but am legally qualified to help anywhere in CA, additionally, our Brokerage is nationwide and we have amazing agents we can refer across the world

I work with all levels of clients, from first time buyers with a modest budget, to sellers trading for the 4th time, looking for their new home; deals ranging anywhere from \$600,000 to \$5,000,000+, my career has been varied! I believe my unique experiences set me apart and I'd love the opportunity to tell you more about them and what I think I can do to help you!

## *commitment*

### to excellence:

- I strive to create an environment with my clients and colleagues that exudes kindness and professionalism.
- I am honored to have the privilege and responsibility of guiding my clients on the path to a happy home and financial prosperity in one of the most desirable and challenging real estate markets in the world.
- Recently featured in the 2022 list of America's best Real Estate Professionals

412.523.9108 cell

Courtney@HideawayRE.com

@CourtneyBanksRE Instagram

San Francisco and Marin County

contact

## *customized*

### to fit your needs:

- I work with all types of buyers, from first timers to seasoned investors. My goal is to find what works best for you!
- We will meet and discuss your specific wants and needs. We will work together to create the most comfortable plan moving forward.
- I will never pressure you into something you aren't comfortable with, but I will be there to give my professional advice and opinion.
- This isn't always the most comfortable of processes, but know that my job is to guide you into making smart real estate choices (on your terms)!

# Steps to a Home Purchase

## STEP 1

- FIND AGENT-DISCUSS YOUR NEEDS/WANTS
- LENDER PRE-APPROVAL-ASK YOUR AGENT!
- SET UP A SEARCH-PREVIEW HOMES

## STEP 2

- WRITE OFFER & NEGOTIATE PRICE
- RATIFY OFFER. SUBMIT 3% EMD
- ESCROW, CONTINGENCIES, APPRAISAL

## STEP 3

- REALX
- SET UP HOMEOWNERS INSURANCE
- PLAN FOR ANY NEEDED WORK (PAINT/REPAIRS, ETC.)

## STEP 4

- SCHEDULE MOVERS
- GET FINAL CLOSING COST SHEET
- CONNECT WITH TITLE FOR SIGNING

## STEP 5

- SCHEDULE UTILITY TRANSFER
- FINAL WALK THROUGH
- CLOSING

STEP 1

## FIND AN AGENT

find someone who you feel comfortable with! someone who will listen to your needs and wants and can guide you seamlessly through this emotional, but fun, process!



## GET PREQUALIFIED AND PREAPPROVED:

Initially you'll provide some financial information to your lender – such as your income and amount of savings.

For preapproval, your lender will need W-2 statements, paystubs, bank account statements and to run a credit check.

## PREVIEW HOMES

After touring homes in your price range, I'll assist you in writing an offer on the *right* home. We'll present a fair offer based on the value of comparable homes in the area. We may need to negotiate this offer with the sellers until accepted.





## STEP 2



### WRITE OFFER/NEGOTIATE

After touring homes in your price range, I'll assist you in writing an offer on the right home. We'll present a fair offer based on the value of comparable homes in the area. We may need to negotiate this offer with the sellers until accepted.

### RATIFY & SUBMIT EMD

Once your offer is accepted and signed by the seller, this means we are now ratified! From this moment, you have 24-48 hours to submit your 3% earnest money deposit. 3% of the total purchase price.

### BEGIN ESCROW

Now you are ratified, and your 3% EMD has been initiated, this means we are officially in escrow. Next steps will be to handle any remaining contingencies (if any).

## RELAX

Time to take a breath! The hard part is done :)

If all of your contingencies have been removed, now we wait! It's a good time to relax, enjoy browsing for new furniture for your future home, start making loose plans for packing and moving.


You'll have roughly 2 weeks (depending on closing timeline) until we reconnect to get the final steps started!

## HOMEOWNERS INSURANCE

Lenders will often require proof of insurance on a home before issuing a mortgage. Payments toward a homeowners insurance policy are usually included in the monthly payments of the mortgage. You can use any company you like! Often you can bundle with your car insurance.

## PLAN FOR NEEDED WORK/REPAIRS

If your new home is in need of anything: fresh paint, new flooring, kitchen refresh, lighting, new bathroom, etc. I have a team of specialists who can get in during the escrow, get us bids, and we can start planning to get your home updated, and to your exact liking, as soon as we close.



## STEP 4

### **SCHEDULE MOVERS**

Movers will often book out a few weeks in advance, so it is smart to get moving bids during the escrow process and have this planned out a couple weeks prior to closing. I have trusted movers that range from full service packing, storing, moving, to on demand moves!

### **FINAL CLOSING COST SHEET**

You won't know your final cost for closing until the last couple of days. The Title/Escrow company will put together a final statement that we will sign off on before final signatures.

### **SCHEDULE SIGNING FOR CLOSE**

About a week prior to closing, we will schedule your final signing. You can either go to the Escrow companies office, or a notary can come to you! We make this as painless and easy as possible.



## STEP 5

# CLOSING

THE CLOSING PROCESS FINALIZES THE PURCHASE OF YOUR HOME AND MAKES EVERYTHING OFFICIAL. ALSO KNOWN AS SETTLEMENT, THE CLOSING IS WHEN YOU RECEIVE THE DEED TO YOUR HOME.

PRIOR TO CLOSING, YOU SHOULD CHANGE ALL UTILITIES INTO YOUR NAME, AND COMPLETE A FINAL WALK THROUGH TO CHECK FOR ANY OUTSTANDING ITEMS.

## A FEW THINGS TO BRING TO CLOSING

- A valid government issued photo ID
- Cashier's check for the total amount due or wire funds
- Outstanding documents for the title company or mortgage loan officer

## WHAT TO EXPECT

The escrow officer will look over the purchase contract to: identify what payments are owed and by whom; prepare documents for the closing; conduct the closing; make sure taxes, title searches, real estate commissions and other closing costs are paid; ensure that the buyer's title is recorded; and ensure the seller receives any money due. Once this is done, they will schedule a notary signing with you.

## YOUR COST

Some of the most common fees include:

- Escrow fees
- Recording and notary fees, if applicable
- Title search and title insurance
- Origination, application and underwriting fees from lender
- Appraisal fees
- Local transfer taxes
- Homeowners Insurance
- Home Owners Association fees, if applicable

## AFTER CLOSING

Make sure to keep copies of all closing documents for tax purposes. Your agent can provide these to you.



## client testimonials

ELIZABETH AND CRHIS



"Courtney is a wonderful realtor and person! We moved cross country from New York City to San Francisco, which is an overwhelming move in and of itself. Trying to find housing in the most expensive market in the country compounded the stress; we are so grateful to have found Courtney! She is kind, patient, laid-back, but thorough and knowledgeable. We never felt pressured by her and could lean on her during the more stressful times. She truly made our move easier. Highly recommend her!"

SUSAN S.



"Courtney, is amazing! She is knowledgeable, sweet, and more importantly, patient. As new home buyers, we didn't know what was realistic, but Jamie and Courtney really guided us and we quickly learned."

JAMES M.



"Once we started looking at units I worked closely with Courtney who was phenomenal. She pointed out all the details about the units I may have missed, and was always quick to respond with answers to the yet more questions I had."

DOUG S.



"Easy to communicate with, take onboard your needs/wants, and was quick to respond to our questions and worries, and really made what I thought would be a fraught, complicated experience into one that quickly delivered a first home to my fiancé and me. Thank you!"

*some favorite sales*



1610 SACRAMENTO ST. #8

2 bed 2 bath 1 parking  
1,512 square feet  
Listed: \$1,495,000  
Sold: \$1,600,000  
Seller Represented



2111 HYDE ST. #301

2 bed 2 bath 1 parking  
1,820 square feet  
Listed: \$1,995,000  
Sold: \$1,900,000  
Buyer Represented



4040 BALBOA #3

2 bed 1 bath 1 parking  
679 square feet  
Listed: \$699,000  
Sold: \$850,000  
Seller Represented





412-523-9108  
courtney@hideawayre.com  
@CourtneyBanksRE  
www.hideawayRE.com

*Courtney Banks*  
**CB**