

The background of the entire page is a detailed topographic map. It features a complex network of thin, black contour lines that meander across the surface, creating a sense of depth and terrain. The lines are more densely packed in some areas, indicating steeper slopes, and more spread out in others, indicating flatter ground. The overall effect is a textured, organic pattern that frames the central text.

COMPASS

# East Bay

Buyer's Guide



## Jessica Nance

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My passion for this business stems from this reality: buying or selling a home is one of the biggest decisions one can make in life. Because so much is affected by the choices we make in where to live, I believe I have an opportunity to contribute to my clients' lives in profound ways, at a time which can be overwhelming. I realize that when I help someone buy or sell a home, guiding them and doing my job well eliminates stress, because of my attention to detail and my ability to negotiate on their behalf.

Like many businesses, in real estate, there are many different levels of performance available to choose from when you go about choosing the right agent. I bring two important things to your side of the table as your agent: first, it's my commitment to provide exceptional service to you, and second, I bring a higher level of skill than most agents when it comes to negotiating your transaction and completing it the right way.

You deserve to work with a Realtor who is dedicated to making the experience smooth and successful regardless of the housing market. Being a full-service agent, I will do whatever it takes to reduce your stress, negotiate on your behalf and provide clear communication throughout the entire transaction. I pride myself on my work ethic and my attention to detail—allowing me to make sure no stone is unturned for all my clients, and anticipating concerns before they become problems.

I hope that you will let me share first-hand my passion for real estate: from properly guiding you through the myriad of decisions you will need to make, to negotiating the right terms and facilitating a successful conclusion.

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*My job is to look out for your best interests. First I listen. Then I develop a strategic plan to achieve your individual goals.*

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# What Jessica's Clients Say

## Highly professional...

“ Jessica was a really great Realtor; I highly recommend her to anyone looking to buy a home in the Bay Area. My family and I just moved to the area and were looking to quickly purchase a home. Being first-time home buyers, we had many questions about the process of buying. Jessica was beyond helpful in clearly explaining things, helping us to ask the right questions and helping us to narrow down what we were looking for. Jessica is highly professional, knows the area, is able to effectively negotiate, is highly organized and was always available when we needed her throughout the process. We were initially looking to buy in the East Bay but then decided for Napa and we liked working with Jessica so much that we asked her to help us buy outside of her normal territory. She immediately asked around about the market/neighborhoods etc in our area and helped us to successfully purchase a home that we love. We highly recommend Jessica if you are looking to purchase a home!”

*~ Dorothee & Adam H.*

## Very knowledgeable about area and specific neighborhoods...

“ My family and I were very fortunate to have found Jessica Nance and used her as our buying Realtor. She was very easy to communicate with and quick to respond. Since we were looking for a home that was an hour away from where we currently resided, Jessica was very flexible and met us at odd hours. Without a doubt, she was very knowledgeable about the general area and specific neighborhoods which really helped us decide which house is a better fit for us as we have a toddler. From offering, to escrow, and to having the keys in our hand, Jessica has remained very kind and helpful. Since we are new to the area, Jessica and her husband advised us of many great eats and events! It is now a couple months after the closure of our new home and Jessica and Pelosi Partners are still thoughtful to this day. We were welcomed home on a random October afternoon to a pumpkin full of treats with a very nice note. Overall, my family and I have nothing but great things to say about Jessica.”

*~ Danielle B.*

## Extremely responsive and well organized!

“ Jessica was phenomenal for the purchase of an investment property. She was extremely responsive, would arrive at the property ahead of time, kept the deal moving, and was very organized. I would highly recommend Jessica and will be using her services moving forward.”

*~ Ruben G.*



### **Great experience...**

“ It was a great experience working with Jessica Nance! She helped guide my wife and I through our first home purchase. I would certainly work with the her again.”

*~ Rob & Heather*

### **She fearlessly negotiated my offer...**

“ Jessica Nance handled my “buy” side. She made the phone calls, set up the appointments and met me at properties usually the day after they popped up on the MLS. She helped crunch numbers and explain different parts of the financials. She fearlessly negotiated my offer - under asking price is a seller's market. Offer accepted and acceptable to both sides. Her attention to detail is outstanding - and there are a lot of details. All the inspections and appraisals went off without a hitch. All the different statements and disclosures and repair requests, handled with ease.

If I thought there was paperwork on the selling side, on the buying side there is a MOUNTAIN of papers to sign. I had questions during my signing process, she got answers. Jessica was unflappable, knowledgeable, very insightful and listens well, a most admirable quality. Again, couldn't be happier. ”

*~ Pat H.*

### **Takes time to explain the process...**

“ Found Jessica on Zillow and had a great experience. She is very responsive and takes time to explain the process. She was usually available to show a new property within a day after we expressed interest. She fought for our rights when the selling agent pushed too far. We felt confident with her guiding us through the process as first time home buyers using a VA loan.”

*~ Bernadette & Paul*

### **Honest, efficient and very patient...**

“ Jessica Nance, has been helping me and my Mom to find the perfect home for me, since last year. She has been honest, efficient and so very patient. I will recommend her to everyone I know looking to buy or sell a house. She has become more than just a Realtor, she has become a family friend. She has helped buying a home for the first time easy and kept reassuring me that there is that perfect home for me out there and she was right.”

*~ Suzanne P.*

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# How to Buy a Home:

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## 1

### Initial Consultation

Reach out to your Compass Agent, define your priorities and time-frame. They will work as your advocates and trusted advisors to help guide your search.

## 2

### Get Pre-Approved

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

## 3

### Visit Properties

Attend viewings and open houses spanning a range of areas and property types. Now is the time to consider your ideal location and amenities. Ask your Compass agent about Compass Coming Soon and off-market opportunities

## 4

### Identify Property and Review Disclosure Package

Once you have selected a property you are ready to write an offer. Your Compass agent is well versed in the California Association of Realtor contracts and terms as well as disclosure obligations by the seller.

## 5

### Negotiate and Write an Offer

Your offer is a non-binding agreement to pay a certain price for the home. If your offer is lower than the list price, the seller will likely return with a "counter offer", which you can choose to accept, reject, or counter. Your Compass agent will advise on pricing throughout the process.

## 6

### Due Diligence

During the escrow process you will have an opportunity to inspect the property, review homeowner's association documents. Select home insurance coverage and submit to escrow. Remove contingencies.

## 7

### Final Walk-Through with Your Agent

A final walk-through ensures that the property's condition hasn't changed since your last visit and that the terms of your contract will be met.

## 8

### Closing of Escrow

Congratulations, you are now a home owner!

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## Chapter 1

# Financing Your Purchase

**Loan Pre-approval**

**The Home Loan Process**

**Things NOT to do when applying for a Home Loan**

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**The Underwriter Reviews Your Loan**

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**Components of a Mortgage**

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**How do Lenders Qualify Buyers?**

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# Why get pre-approved

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**Pre-approval is different from pre-qualifying, as it is a full loan approval instead of an opinion letter. It is recommended to get pre-approval before looking at homes. Finding out what you qualify for will help you look in the right price range.**

## **Determining the Right Price Range**

The first step in buying a house is to determine the price range that is right for you. You will need to consider how much you are prepared to invest in your home and how much you will need to borrow. You should also consider how much property taxes and insurance will add to your monthly mortgage payment.

## **Determining Cash You Will Need**

You will need enough cash to cover both your down payment and any closing costs associated with the purchase. Closing costs vary significantly based on the terms of your loan but are generally 1% to 2% of the purchase price.

## **Determining Additional Costs**

Your Compass agent will help estimate your purchasing power and your carrying costs, but it is highly recommended that you discuss your cash needs and tax ramifications with an accountant and/or financial advisor.

## **Pre-Approval for a Loan**

An offer is given greater consideration by a seller if it is accompanied by a pre-approval letter from a reputable lender or a local mortgage broker. This assures the seller that you will be able to obtain the proposed financing and will not tie up the property needlessly.

Lenders will inquire about the following six critical factors:

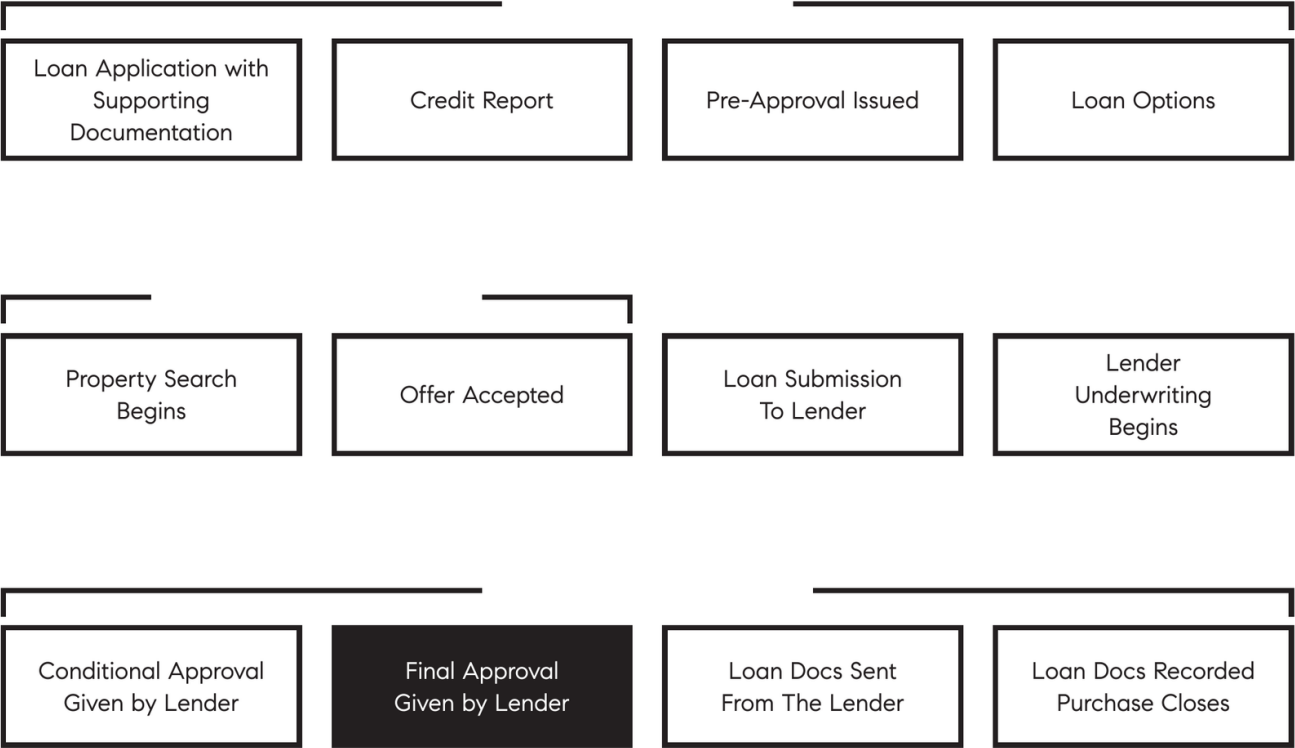
1. Income
2. Savings/capital/investments
3. Credit history
4. Debt level/ratio
5. Employment history
6. The value of the property you wish to purchase



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# The home loan process

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# Things you should NOT do when applying for a home loan

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Below are a list of things to steer clear of when seeking to obtain financing for a home. The following items may be detrimental when trying to move forward with the loan process.

**DON'T buy or lease an auto before you apply for a home loan**

Lenders look carefully at your debt-to-income ratio. A large payment such as a car lease or purchase can greatly impact those ratios and prevent you from qualifying for a home loan.

**DON'T move assets from one bank account to another**

These transfers show up as new deposits and complicate the application process, as you must then disclose and document the source of funds for each new account. The lender can verify each account as it currently exists. You can consolidate your accounts later if you need to.

**DON'T change jobs**

A new job may involve a probation period, which must be satisfied before income from the new job can be considered for qualifying purposes.

**DON'T buy new furniture or major appliances for your new home**

If the new purchases increase the amount of debt you are responsible for, there is the possibility this may disqualify you from getting the loan, or cut down on the available funds you need to meet the closing costs.

**DON'T run a credit report on yourself**

This will show as an inquiry on your lender's credit report. Inquiries must be explained in writing.

**DON'T attempt to consolidate bills before speaking with your lender**

The lender can advise you if this needs to be done.

**DON'T pack or ship information needed for the loan application**

Important paperwork such as W-2 forms, divorce decrees, and tax returns should not be sent with your household goods. Duplicate copies take weeks to obtain, and could stall the closing date on your transaction.

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# The underwriter reviews your loan

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## 1. Credit

It is important that credit has been established with a good payment history. Any derogatory credit must have a good explanation. Outstanding collection accounts, judgements, or liens must be paid through escrow. The credit report will also list a credit score – a mathematical calculation of your overall credit rating.

## 2. Job Stability

A consistent job history with the same company is ideal; however if changes have been made for advancement, it is acceptable. Schooling completed in preparation for a specific vocation is considered to be a part of your job history.

## 3. Income and Ratios

Your gross monthly income (before taxes) is computed. Bonuses, overtime, part-time, or self-employment income is averaged over the last two years. The principle, interest, taxes, and insurance (PITI) on the new loan (plus mortgage insurance, if applicable) is divided by the gross monthly income to get the “top” ratio. P.I.T.I and all debts are divided by the income to get the “bottom” ratio.

Ratios are ideally 33 over 38 for an 80% loan and lower for a 90% , 95% or 97% loan. If other components are strong, higher ratios may be permitted.

$$\text{(PITI / Gross Monthly income = Top Ratio)}$$
$$\text{(Total Debt / Gross Monthly income = Bottom Ratio)}$$

## 4. Down Payment, Closing Costs and Cash Reserves

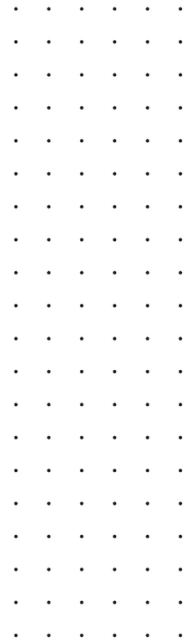
To be considered, your funds must have been verified as having been yours for 3 months. A 5% minimum down payment MUST be from your own funds; however, the remainder of the down payment, closing costs, and the 2 to 3 months of reserves may be gifted by a relative who provides a letter and bank statement showing the ability to give.

## 5. Property

The property is the security for the loan. The lender will require an appraisal by a certified fee appraiser to assure that there is sufficient collateral. The underwriter will review the appraisal to verify the marketability, condition, and value of your home. The lender will also review the title report and require title insurance on the property for your protection as well as theirs.

\*If you don't fall within these guidelines, don't panic! Lenders work can work with a variety of circumstances.





Principle, Interest,  
Taxes and Insurance

Homeowner's Insurance,  
Mortgage Insurance,  
Homeowner's Dues

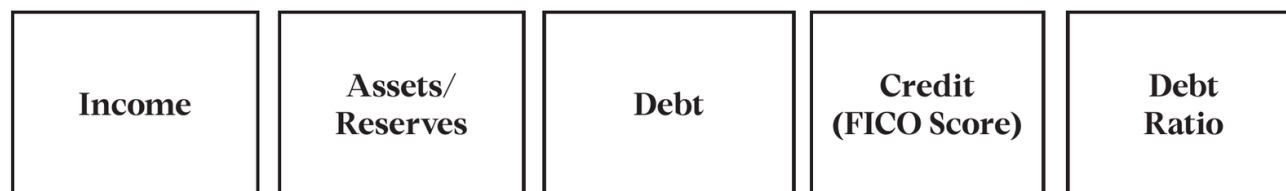
Purchase price x 1.25%

= Monthly Homeowners

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# How do lenders qualify borrowers?

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## Income \$200,000 / \$16,667 per month

Total monthly payments on installment  
+ revolving debt

## Proposed Monthly Housing Expenses:

Purchase Price: \$1,250,000  
Loan Amount: \$1,000,000  
Down Payment: \$250,000  
30-yr fixed interest-only payment @3.875%: 4,702.37  
Taxes per month \$1,302.08  
HOA Dues (or hazard insurance) \$500.00  
**Total monthly payment (PITI) - \$6,504.45**

## Monthly Debt Payments: \$400.00

## Total Debt Service: \$6,904.45

Housing to income ratio 39%

\*Many lenders will allow up to 43%-45% of your gross income and total monthly obligations.

\*\*Lenders will use a formula of 1.25% of the sales price to calculate property taxes. The property taxes in many cities will be more or

## Chapter 2

# Buying Process

Flow of a Real Estate Transaction

Your Property Search

Types of Ownership/Vesting

Disclosures

Making the Offer

Escrow





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# Property Types

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## Single Family Home:

A single-family home (often abbreviated as SFH), house or dwelling is a free-standing residential building that is maintained as a single dwelling unit. Even if the dwelling unit shares one or more walls with another unit, it is considered a single family home if it has direct access to a street and does not share heating facilities/ equipment, water equipment, nor any other essential facility or service.

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## Condo:

A condominium is usually attached housing, where the buyers/owners of each unit own their individual unit and a portion of the private land that the building sits on, as well as any amenities. All condominium buildings have associations (often referred to as Homeowner Associations) that govern/oversee the policies of the condominium building as a whole, allocate expenses for maintenance, and collect the homeowner association fees.

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## Co-Op:

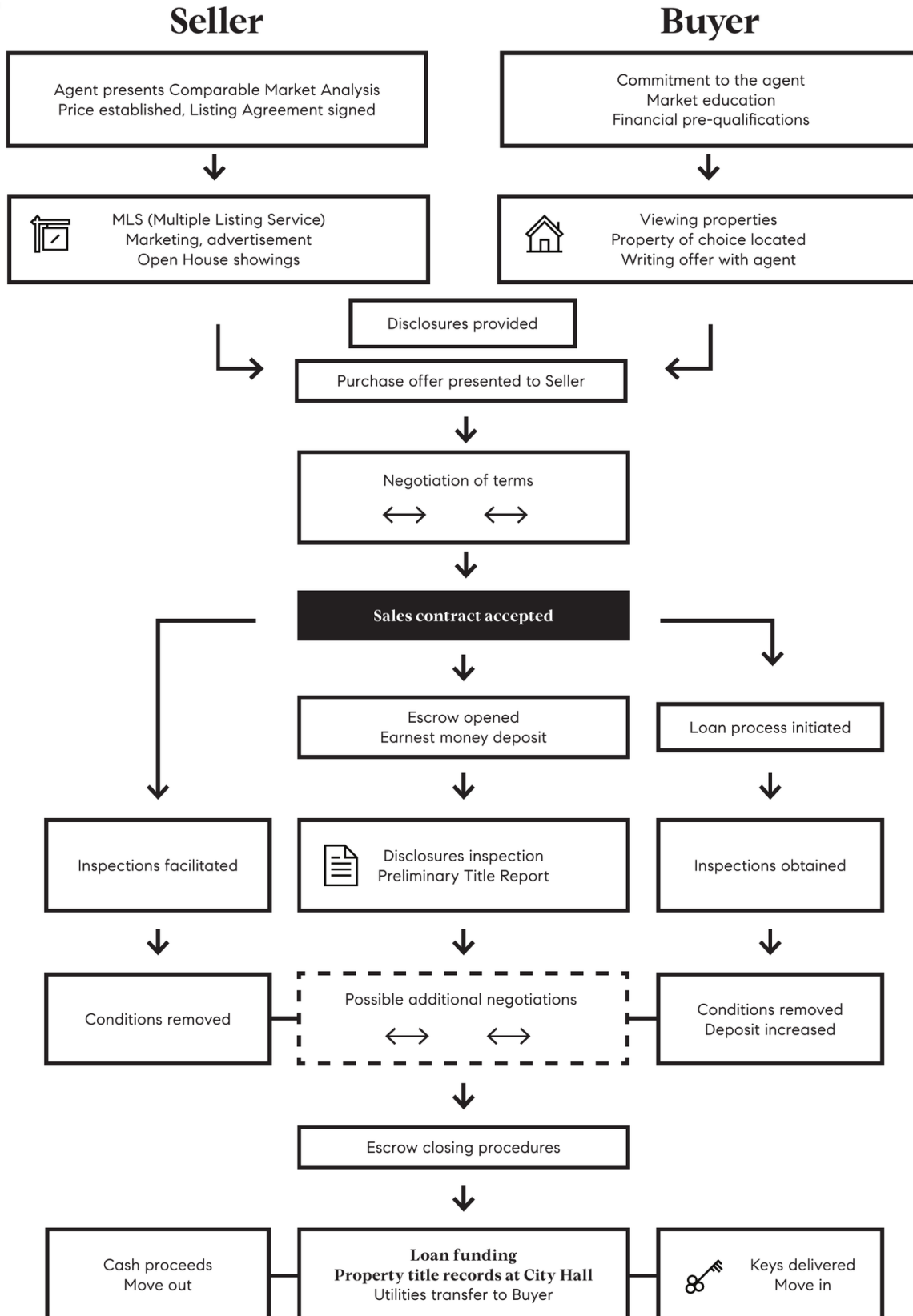
Co-operative (Co-Op) housing is the form of ownership in which the whole property is owned by a co-operation and then sold as shares to the individual buyers/owners of the community. Co-operative housing typically shares the costs of upkeep and maintenance and shares amenities across all of its members.

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## Tenancy In Common (TIC):

Tenancy In Common (TIC): In a TIC, a building is owned by a TIC group in percentage shares, including the rights to occupy a particular unit. Each owner has a distinct, separately transferrable interest in the building as a whole. All areas of the property are owned equally by the group, and therefore an individual may not claim ownership to a specific part of the property.

# The flow of a real estate transaction



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# Disclosures

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In the East Bay, it's typical for the listing agent to provide a general disclosure package to all serious buyers. This is your opportunity to review general information about the property prior to writing an offer. It is required that the sellers and agent disclose everything they know about the property and that you are aware of anything that might affect your decision to purchase the property.

## **Real Estate Transfer Disclosure Statement (called the RETDS), Seller Property Questionnaire**

These 2 disclosures are questionnaires about the condition of the property and neighborhood

## **Preliminary Title Report**

Provided by the Title Company, this report gives you information about the sellers

## **Pest Inspection Report**

Sometimes referred to as a "Termite Report," it examines all types of insect and fungus damage (Section 1) as well as conditions that could lead to damage (Section 2). This inspection is performed by a specially licensed contractor who must inspect properties according to criteria established by the State Board of Pest Inspection.

## **Home Inspection**

A home inspection will check the overall condition of the home from the foundation to the roof, including electrical, plumbing and heating, the basic structure, as well as the quality of the finish work. Other recommended inspections may include structural engineering, soil conditions, fireplace and furnace. The inspection period is useful for obtaining estimates for repairs and improvements you plan to make later.

## **Agent's Visual Inspection Disclosure**

Each agent will conduct a visual inspection of the property to identify red flags.

## **Natural Hazard Zone Disclosure (Property ID or JCP Report)**

This report gives you all information about how the property might be affected by a natural hazard. Earthquake, Wildfire, Tsunami, Flood, etc. based on its specific location.

Conditions, covenants and restrictions commonly referred to as CC&Rs

HOA Budget and Budget Reserve Study  
(if it's a larger building)

Home Owners Association (HOA)  
Meeting Minutes for the last 12 months

Condominium Certification Form

House Rules / Misc. Communication



# Making the offer

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## Q: What is a good offer?

A: A good offer depends on multiple factors: the market, the neighborhood, the seller needs and the list price. It is your agent's job to provide you with the best information on these factors to help you make a decision. Is the list price low or high compared to the market? Is your offer the only one on the table or are there several you are up against? Are properties in general selling above or below asking in the neighborhood?

## Q: How do you win in a multiple bid situation?

A: Primarily by understanding the strategy and motivation of the sellers. It is important to know how many other offers are on the table, the state of the market, and the goals of the seller. An offer is more than a purchase price – a good offer is drafted carefully with overall terms that will appeal to the seller.

## Q: Is it beneficial to provide a personal letter or enclose photos, etc. with the offer?

A: Absolutely. Sellers want to know who is buying their house. Whether you are buying from a developer or normal seller, a good solid offer package with a personalized cover letter shows that you are serious and passionate.

## Q: How long will it take for me to hear if I/we got it?

A: We generally give 24 hours for the seller to respond. In some cases the seller requests more time, but usually no more than a couple days. In the case of a short sale or REO, it can take weeks or months to hear back from the bank.

## Q: What is the counter offer?

### How does it work?

A: When you submit an offer, the seller has four choices:

1. They can ACCEPT it as written, and you are ratified—meaning you are “in contract” to buy it.
2. They can REJECT it.
3. They can offer you a “BACK-UP” position—in the case that they have accepted another offer, this will put you in first position to ratify if the first offer cancels or falls through.
4. They can COUNTER your offer. They can counter you on the purchase price, the length of escrow, contingency periods, or any other terms. Once you receive their counter you can then 1) Accept 2) Reject or 3) Counter their counter. This can go back and forth many times until both sides come to an agreement. As soon as one party agrees to the other's counter, you are ratified.

## Q: What is a Multiple Counter Offer?

A: If a seller receives more than one offer, they can counter all of them or a select few. In this scenario, the offer is not ratified when you respond to their counter. The seller has the final say, therefore you are not ratified until the seller accepts your counter.

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# Escrow

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## Escrow: What is it?

Escrow is the period of time between your offer being accepted and your purchase being finalized. Escrow is a deposit of funds, a deed or other instrument by one party for the delivery to another party upon completion of a particular condition or event.

## Why Do I Need an Escrow?

Whether you are the buyer, seller, lender or borrower, you want assurance that no funds or property will change hands until ALL of the instructions in the transaction have been followed. The escrow holder has the obligation to safeguard the funds and/or documents while they are in the possession of the escrow holder, and to disburse funds and/or convey title only when all provisions of the escrow have been complied with. The escrow officer is a neutral third party and does not represent any one party.

Your title company will provide you with a preliminary title report for the buyer to be made aware of any encumbrances on the property.

Your title company also provides title insurance to ensure delivery of clean title.

## How Does Escrow Work?

The principals to the escrow—buyer, seller, lender, agents—cause escrow instructions, most usually in writing, to be created, signed and delivered to the escrow officer. If a broker is involved, he will normally provide the escrow officer with the information necessary for the preparation of your escrow instructions and documents.

The escrow officer will process the escrow, in accordance with the escrow instructions, and when all conditions required in the escrow can be met or achieved, the escrow will be “closed.” The duties of an escrow holder include: following the instructions given by the principals and parties to the transaction in a timely manner; handling the funds and/or documents in accordance with the instruction; paying all bills as authorized; responding to authorized requests from the principals; closing the escrow only when all terms funds in accordance with instructions and provide an accounting for same: the Closing or Settlement Statement.

The escrow officer can ONLY take instructions from all parties in agreement. No one party in the transaction can solely give instructions. The escrow officer does not represent any one party—they are a neutral 3rd party in the transaction.

## How Long Does Escrow Last?

This is determined on a case by case basis and will be written into the offer. Generally, 30 days is common. However, in some cases, you (or the seller) may need more time. In some cases, it is shorter, for example with an all cash deal.

## Who Chooses the Escrow?

In the Bay Area, it is usually the buyer's choice, as the buyer pays the escrow fees. The selection of the escrow holder is normally done by agreement between the principals. If a real estate broker is involved in the transaction, the broker may recommend an escrow holder. However, it is the right of the principals to use an escrow holder who is competent and who is experienced in handling the type of escrow at hand. There are laws that prohibit the payment of referral fees; this affords the consumer the best possible escrow services without any compromise caused by a person receiving a referral fee.

## What Happens During Escrow?

The escrow period gives all parties involved the time needed to comply with the terms of the offer and prepare to transfer title from the seller to the buyer. During this period, you do several things, all of which your agent will help you with:

**1.**

You put down a deposit of 3% of the purchase price which is held by the title company

**4.**

You do your due diligence on the property, and remove your contingencies by the deadlines you requested in your offer

**7.**

You sign all loan and title documents when they are ready

**2.**

Your lender processes your loan and will ask you for various information needed to approve you

**5.**

You have any inspections you wrote into your offer done

**8.**

Closing happens a couple days after you sign documents

**3.**

You review and sign disclosures

**6.**

The lender orders an appraisal for the property

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# Moving Checklist

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## BEFORE YOU MOVE

### Address Change Notification

- Post office forwarding address
- Waste disposal service
- Subscriptions (may take several weeks)
- Friends and relatives
- Bank and other financial institutions (for example, loans, credit cards)

### Insurance

- Notify carrier of new location for coverage of: life, health, fire and auto

### Transfer Services

- All utilities: gas, electric, water, phone, internet, cable, and garbage
- Newspapers

### Gather Records (if moving to a new city)

- Obtain referrals from doctor and dentist; transfer prescriptions (for example, eyeglasses, medications)
- Obtain birth records, medical records
- Obtain pet records, tags/registration

### Movers

- Arrange for moving company
- Clean rugs or clothing before moving; have them moving-wrapped
- Plan ahead for special care needs of small children and pets
- Check moving insurance coverage, packing and unpacking labor, arrival day and time, paperwork, method and time of expected payment

## ON MOVING DAY

- Carry enough cash to cover cost of moving services and expenses
- Double check closets, drawers, shelves, and garage to be sure they are empty
- Make special arrangements for transporting pets
- Leave all old keys needed by new tenant or owner with appropriate party
- Transport jewelry and important documents yourself or use registered mail
- Let a close friend or relative know the route and schedule you will travel, including overnight stops; use him/her as a message headquarters

## AT YOUR NEW ADDRESS

- Confirm status of all utility services
- Check pilot light on stove, hot water heater and furnace
- Have appliances checked
- Visit city offices and re-register to vote (save time and do this when you update records at DMV)
- Visit Department of Motor Vehicles to update driver's license(s), vehicle registration, vehicle inspection –in certain cases
- Register children in school
- Arrange for medical services: doctor, dentist, veterinarian



# WHO PAYS FOR WHAT IN ALAMEDA COUNTY

## THE SELLER

*can generally be expected to pay for:*

- > Document preparation fee for transfer deed: **\$50**
- > Notary fees: **\$50–\$125**
- > Payoff all loans in seller's name
- > Interest accrued to lender being paid off, reconveyance fees, lender pre-pay penalties
- > Termite inspection fee: **\$275–\$500**
- > Natural Hazard Disclosure: **\$90–\$130**
- > Tax pro-ration (*for any unpaid taxes*)
- > Any bonds or assessments
- > Any unpaid HOA dues, HOA document fees: **\$200–\$500**
- > Home Warranty (*according to contract*): **\$270–\$650**
- > County Transfer Tax/Conveyance Tax (*may be split with buyer*): **\$1.10/k**
- > City Transfer Tax: **\$ per \$1000 of transfer value** (*may be split 50/50 with buyer*)

Alameda	\$ .40
Albany	\$11.50
Berkeley	\$15.00
Hayward	\$4.50
Oakland	\$15.00
Piedmont	\$13.00
San Leandro	\$6.00
Richmond	\$7.00
San Pablo	\$6.00
- > Documentary Transfer Tax: **\$50**
- > Repairs as Negotiated
- > Real Estate Commission: **6%** (*Negotiable by CA Law*)

## THE BUYER

*can generally be expected to pay for:*

- > Title Insurance Premiums
- > Escrow fee: **\$800–\$1200**
- > Document preparation fee: **\$50**
- > Notary fees: **\$50–\$120**
- > Recording charges for all buyer documents: **\$125–\$150**
- > Interest on new loan from funding date until end of month
- > Inspection fees (*Property, Roof, etc.*): **Vary by firm & # of Inspections**
- > All new loan charges (*Doc Prep, Underwriting, etc.*): **\$1100–\$1500**
- > Tax pro-ration (*from date of acquisition*)
- > Credit report: **\$30–\$50**
- > Appraisal fee: **\$500–\$1000**
- > Home Warranty (*according to contract*): **\$250–\$650**
- > County Transfer Tax/Conveyance Tax (*may be split with seller*): **\$1.10/k**
- > Fire Insurance Premium for first year: **.0035% of Loan Amount**
- > Impounds if applicable

# WHO PAYS FOR WHAT IN CONTRA COSTA COUNTY

## THE SELLER

*can generally be expected to pay for:*

- > Document preparation fee for transfer deed: **\$50**
- > Notary fees: **\$50–\$125**
- > Payoff all loans in seller's name
- > Interest accrued to lender being paid off, reconveyance fees, lender pre-pay penalties
- > Termite inspection fee: **\$275–\$500**
- > Natural Hazard Disclosure: **\$90–\$130**
- > Tax pro-ration (*for any unpaid taxes*)
- > Any bonds or assessments
- > Any unpaid HOA dues, HOA document fees: **\$200–\$500**
- > Home Warranty (*according to contract*): **\$250–\$650**
- > County Transfer Tax/Conveyance Tax (*may be split with buyer*): **\$1.10/k**
- > Documentary Transfer Tax: **\$50**
- > Repairs as Negotiated
- > Real Estate Commission: **6%** (*Negotiable by CA Law*)

## THE BUYER

*can generally be expected to pay for:*

- > Title Insurance Premiums
- > Escrow fee: **\$800–\$1200**
- > Document preparation fee: **\$75–\$100**
- > Notary fees: **\$50–\$125**
- > Recording charges for all buyer documents: **\$125**
- > Interest on new loan from funding date until end of month
- > Inspection fees (*Property, Roof, etc.*): **Vary by firm & # of Inspections**
- > All new loan charges (*Doc Prep, Underwriting, etc.*): **\$1100–\$1500**
- > Tax pro-ration (*from date of acquisition*)
- > Credit report: **\$50**
- > Appraisal fee: **\$500–\$1000**
- > Home Warranty (*according to contract*): **\$250–\$650**
- > County Transfer Tax/Conveyance Tax (*may be split with seller*): **\$1.10/k**
- > Fire Insurance Premium for first year: **.0035% of Loan Amount**
- > Impounds if applicable

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# Contra Costa County Service Directory

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## Gas and Electric

Pacific Gas & Electric (PG&E)  
www.pge.com ..... 800-743-5000

## Telephone, Internet & Cable Connection

Wave  
www.wavebroadband.com ..... 800-427-8686  
AT&T  
www.att.com ..... 800-225-5288  
Comcast  
www.comcast.com ..... 800-934-6489

## Water

East Bay Municipal Utility District  
www.ebmud.com ..... 866-403-2683  
Contra Costa Water District  
www.ccwater.com ..... 925-688-8044  
Dublin San Ramon Services District  
www.dsrsd.com ..... 925-828-0515

## Garbage & Recycling

Waste Management, San Ramon  
www.wm.com ..... 925-837-3356  
WM, Alamo, Danville & WC (strictly recycling)  
www.wm.com ..... 925-837-3356  
Republic Services  
www.republicservices.com ..... 925-685-4711

## Bay Area Resource Web Sites

www.eastbay.citysearch.com  
www.sfgate.com  
www.sfchamber.com  
www.sfvistor.org  
www.gocalif.ca.gov  
www.sanfrancisco.citysearch.com

## Department of Motor Vehicles

www.dmv.ca.gov ..... 800-777-0133

## Public School Districts

Acalanes Union High  
www.acalanes.k12.ca.us ..... 925-280-3900  
Antioch Unified  
www.antioch.k12.ca.us ..... 925-779-7500  
Brentwood Union Elementary  
www.brentwood.k12.ca.us ..... 925-513-6300  
Byron Union District  
www.byronusd.com ..... 925-809-7500  
Canyon Elementary  
www.canyon.k12.ca.us ..... 925-376-4671  
John Swett Unified  
www.jsusd.k12.ca.us ..... 510-245-4300  
Knightsen Elementary  
www.knightsen.k12.ca.us ..... 925-625-0073  
Lafayette School District  
www.lafsd.k12.ca.us ..... 925-927-3500  
Liberty Union High  
www.libertyuhd.k12.ca.us ..... 925-634-2166  
Martinez Unified  
www.martinez.k12.ca.us ..... 925-335-5800  
Moraga Elementary  
www.moraga.k12.ca.us ..... 925-376-5943  
Mt. Diablo Unified  
www.mdusd.k12.ca.us ..... 925-682-8000  
Oakley Union Elementary  
www.oesd.k12.ca.us ..... 925-625-0700  
Orinda Union School District  
www.orindaschool.org ..... 925-254-4901  
Pittsburg Unified  
www.pittsburg.k12.ca.us ..... 925-473-2300  
San Ramon Valley Unified  
www.srvusd.k12.ca.us ..... 925-552-5500  
Walnut Creek Elementary  
www.wcsd.k12.ca.us ..... 925-944-6850  
West Contra Costa Unified  
www.wccusd.k12.ca.us ..... 510-231-1100

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# Alameda County Service Directory

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## Gas and Electric

Pacific Gas & Electric (PG&E)  
www.pge.com ..... 800-743-5000

## Telephone, Internet & Cable Connection

Wave  
www.wavebroadband.com ..... 800-427-8686  
AT&T  
www.att.com ..... 800-225-5288  
Comcast  
www.comcast.com ..... 800-934-6489

## Water

Alameda County Water District  
www.acwd.org ..... 510-668-4299  
Dublin San Ramon Services District  
www.dsrsd.com ..... 925-828-0515  
Pleasanton City Water Services  
www.cityofpleasantonca.gov ..... 925-931-5500

## Recycling

Alameda County Hotline  
www.stopwaste.org ..... 510-891-6500

## Bay Area Resource Web Sites

www.eastbay.citysearch.com  
www.sfgate.com  
www.sfchamber.com  
www.sfvistor.org  
www.gocalif.  
ca.gov www.sfguide.com  
www.abag.ca.gov  
www.sanfrancisco.citysearch.co  
m www.sfstation.com

## Department of Motor Vehicles

www.dmv.ca.gov ..... 800-777-0133

## Public School Districts

Alameda City Unified  
www.alameda.k12.ca.us ..... 510-337-7000  
Albany City Unified  
www.albany.k12.ca.us ..... 510-558-3750  
Berkeley Unified  
www.berkeley.k12.ca.us ..... 510-644-4500  
Castro Valley Unified  
www.cv.k12.ca.us ..... 510-537-3000  
Dublin Unified  
www.dublin.k12.ca.us ..... 925-828-2551  
Emery Unified  
www.emeryusd.k12.ca.us ..... 510-601-4000  
Fremont Unified  
www.fremont.k12.ca.us ..... 510-657-2350  
Hayward Unified  
www.husd.k12.ca.us ..... 510-784-2600  
Livermore Valley Joint Unified  
www.livermoreschools.com ..... 925-606-3200  
Mountain House Elementary  
www.mtnhouse.k12.ca.us ..... 209-835-2283  
New Haven Unified  
www.nhusd.k12.ca.us ..... 510-471-1100  
Newark Unified  
www.nusd.k12.ca.us ..... 510-818-4103  
Oakland Unified  
www.ousd.k12.ca.us ..... 510-879-8200  
Piedmont Unified  
www.piedmont.k12.ca.us ..... 510-594-2600  
Pleasanton Unified  
www.pleasanton.k12.ca.us ..... 925-462-5500  
San Leandro Unified  
www.sanleandro.k12.ca.us ..... 510-667-3500  
San Lorenzo Unified  
www.slzsd.org ..... 510-317-4600  
Sunol Glen Unified  
www.sunol.k12.ca.us ..... 925-862-2026