



FISHER GROUP
BIG BLOCK REALTY

SOLDBYFISHER.COM



•
BUYERS

THE ULTIMATE ROADMAP TO BUYING A HOME

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THE TEAM

We believe in an approach to selling your home as unique as you are.



RYAN FISHER

CEO | REALTOR

The Fisher Group has been family-owned and operated for nearly two centuries and is currently managed by Ryan Fisher, who is proud to continue the family's legacy. The Fisher Group is a team of full-service real estate experts who specialize in single and multi-family real estate and investments throughout the San Diego area.



LIZ LOVERY

INTERIOR DESIGNER

San Diego based Interior Designer who helps our clients unlock hidden value in their home through beautiful home staging's for our listings, as well as renovating spaces in new homes. Her designs have been featured on the Drew Barrymore Show, Good Morning America, & more.

THE NUMBERS

A breakdown of our
home buying numbers.



Top San Diego Agents
-Expertise.com

23

Number of home buyers
we served last year.



3 years helping home
buyers find the perfect
home!



Sales Volume:
\$10,918,654 YTD



THE STEPS

Let's take a closer look at the steps to buying a home.

**START
HERE**



**GET
PRE-APPROVED**

You'll want to make sure to get this process started asap, as getting pre-approved for financing is essential.



CHOOSE AN AGENT

Choose an agent whose personality meshes with your own and whose experience can work in your favour!



MAKE AN OFFER

We'll draw up an offer and negotiate on your behalf.



HOUSE HUNTING BEGINS

We'll take note of your requirements and start searching for properties that fit the bill!



MAKE A DEAL

We might receive a counter offer, We'll review it with you and decide on next steps.



MOVE IN!

Schedule the inspection, get the keys and move into your new home!

HOME!

• BUY OR SELL FIRST

What's best? We break it down for you right here.

Every situation is unique, so we like to examine a few factors before advising which is best for you. For example: What are the current market conditions? Are you financially capable of carrying two properties without feeling stressed? If we're in a seller's market you might want to find a new home first, but if we're in a buyer's market it's probably best to sell your property first. Let's take a look at the advantages of both.

BUY FIRST

Works best when:

- There is a lot of competition in the market and property prices are rising
- You're confident there will be a high level of demand for your existing property
- You can negotiate or make it conditional on selling your own home
- You're prepared to accept an offer that lets you move on or pay bridging finance.

SELL FIRST

Works best when:

- Property prices are flat or declining
- if you want greater certainty about how much you have to spend on your next home
- If you're moving locations and buying in a different and slower market
- If you can negotiate a long settlement or know that you'll be able to find something that suits your requirements.

HOME OPERATING COSTS



TAXES

Property taxes are a major source of income and are used to help pay for city services. Each municipality determines their own tax rate every year.

UTILITIES

Utilities are the services required to run your home including: power, water, sewer and heating costs. The cost of utilities can vary widely from home to home and from season to season.



INSURANCE

Home insurance can protect you against all types of damage to your home, such as flooding, vandalism and theft. Most lenders require you to have home insurance to get a mortgage so they can protect the asset they are lending on.



CHOOSING A NEIGHBORHOOD

1

WHAT KIND OF HOME DO YOU WANT?

Are you interested in single-family, condo or townhome? Do some research of what types of homes offer what that will help narrow down your search area.

2

CONSIDER YOUR COMMUTE

Do you need a car to get to work? Are you going to be taking transit? Do a test run before committing to a certain area.



3

OLD OR NEW HOUSES?

Older neighbourhoods are great for their charm and character, but often older homes require more repairs, newer developments have modern finishes and less repairs needed.



4

COMMUNITY

What would you like to see in your new community? Is it more coffee shops? Events? Closer to the water? Whatever it is write it down and choose areas that have those features.



5

WALKSCORE

How important is it to you to be walking distance to things like schools, shopping and groceries? Think of what you want or need to be close to.

6

MUST NOT HAVE

Everyone has wants but have you considered the things you don't want? If you hate noise you might want to steer clear of the college area for example.



THE OFFER PROCESS

Let's talk about the offer process,
here are the steps and what to expect.

DRAFT THE OFFER

We will draft an offer that protects you and include any clauses that make sure are needed. Keep in mind that this offer is just an offer, until it is accepted.



ACCEPT



REJECT



COUNTER

The Seller may accept
your offer - CONGRATS!!!!

The Seller may reject
your offer.

The Seller may come back
with their own offer

Time to celebrate, now we
will move ahead with any
conditions laid out in the
offer like home inspection.

Once completed we wait
for closing and then MOVE
IN!

We will ask questions to
discover why and if there
is anything we can do to
make the offer more
appealing. If not we move
on and find the home you
were meant to have!

In this case, we will review
the terms with you and
continue to negotiate until
we have reached a mutual
agreed upon offer or until
no agreement can be
reached.

Everything
you'll need to
budget for.

CLOSING COSTS



BEFORE CLOSING

- DEPOSIT
- PROPERTY APPRAISAL
- HOME INSPECTION

ON CLOSING

- LAND TRANSFER TAX
- PROPERTY TAX
- MORTGAGE INSURANCE

AFTER CLOSING

- MOVING EXPENSES
- UTILITY CONNECTIONS
- RENOVATIONS
- IMMEDIATE REPAIRS AND MAINTENANCE

You've got Q's
We've got A's

FAQ'S •

HOW LONG DOES THE PROCESS USUALLY TAKE?

Buying a home can happen in a week or take months. We will work with you to make it happen as quickly as possible.

WHAT IS A BUYER VS SELLER MARKET?

A seller's market happens when there's a shortage in housing. A buyer's market occurs when there are more homes for sale than buyers.

HOW DO WE KNOW WHAT WE CAN AFFORD?

We'll walk you through the process of figuring out how much you can afford, the first step is making an appointment with a mortgage broker.



• THE WORDS

What our clients had
to say about our
selling process



We will definitely be
recommending Ryan to
anyone who needs a real
estate agent, he is one of a
kind!!

-Brooke Marshall



Very knowledgeable and
fantastic advisor and
consultant every step of
the way. I will work with
Ryan again for future
investment properties.

-Jesse Guzman



Ryan did a fantastic job
finding my wife & I a condo
within 1 week!

-Carmen Gonzalez



Ryan is the best real estate
agent. He's helped my wife
& I buy a condo in 2020, &
helped my mom sell her
home & buy a new one in
2021.

-Philip Romick

READY TO GET STARTED?



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FOLLOW ALONG

