



**FISHER GROUP**  
BIG BLOCK REALTY

FISHERGROUPRE.COM



●  
**BUYERS**

THE ULTIMATE ROADMAP TO BUYING A HOME



# • YOUR MOVE.

We understand that buying or selling a home is more than just a transaction: it's a life-changing experience. That's why we at the Fisher Group are dedicated to providing exceptional, personalized service for all of our clients. We take great pride in the relationships we build and always work relentlessly on our client's behalf to help them achieve their real estate goals.

Buying or selling a home in today's market can be intimidating. Whether this is the first time you are venturing into the real estate world, or you've done this several times before, having the right partner is key.

As realtors, we are not here to talk you into buying or selling a home. What we offer is our services and loyalty to you without pressure. When you are ready, we want to be your partner. This is an exciting time. Make sure you have a professional on your side looking out for your best interests.

Our goal is to form relationships with our clients so they feel confident in their sale or purchase and know they didn't leave money on the table and got a fair deal. We hate hearing about buyers or sellers that feel they were taken advantage of, or had a bad experience. We have created our business to ensure our clients are educated through the process, confident in their decisions, and achieve their ultimate goal.

Our clients come first. This is a long-term relationship to us. If we do our jobs correctly, you'll refer us to your friends and family and keep our business going strong.

**THANK YOU FOR PUTTING YOUR TRUST IN US.**

# THE TEAM

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



RYAN FISHER  
FOUNDER | REALTOR

The Fisher Group is led by Ryan Fisher who is among the top producing young real estate agents in the San Diego area. Providing home buyers and sellers with professional, responsive and attentive real estate services.



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.

## OTHER TEAM MEMBERS

- Stephanie Prado
- Professional Photographer
- Transaction Coordinator
- Loan Officer
- Home Warranty Specialist
- Escrow Officer
- Title Representative

# THE NUMBERS

A breakdown of our home buying numbers.



Top San Diego Agents  
-Expertise.com  
-SDAR

58

# of home buyers & sellers we have served



4 years helping home buyers find the perfect home!



Recent Sales Volume:  
\$31,441,001



# THE STEPS

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



# • THE SEARCH

- There are many home searching websites out there and you may be receiving property updates from a variety of other general websites
- Keep in mind, the info you receive from our website pulls directly from MLS system is far more detailed and tailored to your specific criteria and budget  
Then the search is on
- If you do not see anything you like within your budget, you may need to re-assess the location, the size, the amenities, or the price point
- We suggest driving by various properties and areas of town, during different times of the day to determine which area you would like to live in, and which homes you would like to see.

## **SHOWINGS & OPEN HOUSES**

- Most sellers require advance notice to book showings and provide confirmations, so the earlier we know the better our opportunities
- Scheduling our time in advance will allow us to provide you with the attention you deserve
- We will try to schedule showings for you to view as many homes as we can at one time. This allows you to more easily recall the features and narrow down the selection
- Licensing regulations prevents agents from interfering with another agent's client relationship and most agents respect this
- If you attend an open house and are asked to register, sign my name and number instead of yours. This will lead the agent to contact me on your behalf

# • THE SEARCH PT. 2

## **NEW CONSTRUCTION & FOR SALE BY OWNERS**

- The same process as an open house applies if you visit a new construction home. List our information instead of yours
- Without listing our contact information at the initial visit, the builder could ultimately deny your ability to have representation
- Requesting information from a builder's website does not make you their client nor preclude you from having your own buyer agent
- Some builders may lead you to believe that you can deal directly with them and save money. Experience with past clients demonstrates that this is not true. It simply saves the builder from paying a buyer commission. They do not pass the savings on to you

## **OFF-MARKET HOMES \*\*\***

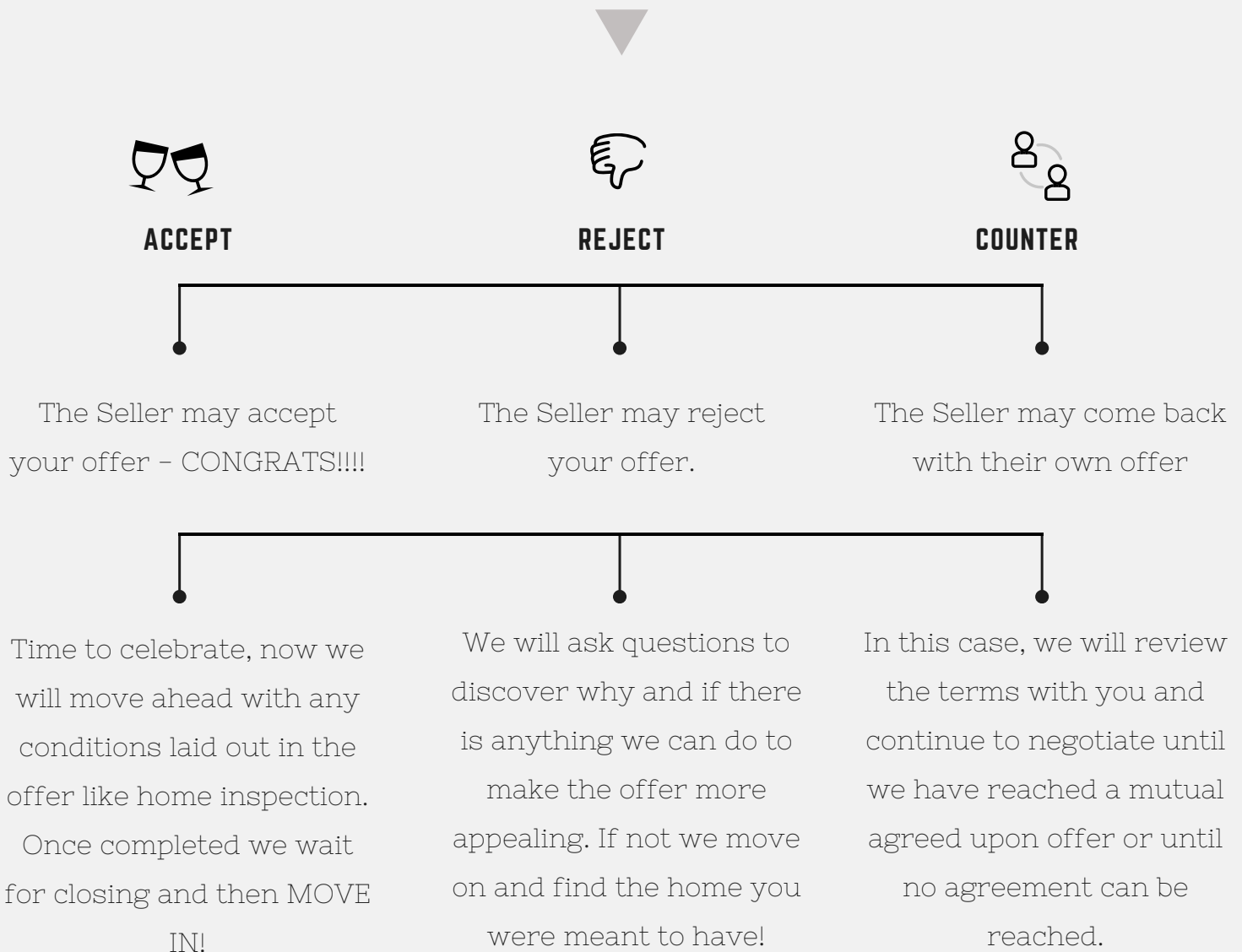
- Have a project envisioned or your dream home imagined, but you just can't find "the spot"? We've got you covered.
- The Fisher Group knows the nooks and crannies of San Diego county to find the property you've been dreaming of. This is our super power!

# 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.





Protect your deposit while doing our due diligence.

# CONTINGENCIES



## HOME INSPECTION

- Typically 10-17 Days
- Avg. Cost: \$500
- Allows us to ask for repairs, credits, or potentially back out of contract.

## APPRAISAL

- Typically 14-17 Days
- Avg. Cost: \$600
- Ordered by your lender to determine fair market value of home

## LOAN

- Typically 17 Days
- Ensures you are able to get fully approved for loan.
- No "mattress money"
- DO NOT apply for new credit

Everything  
you'll need to  
budget for.

# CLOSING COSTS



## BEFORE CLOSING

- DEPOSIT: Usually 1-3% of purchase price
- PROPERTY APPRAISAL: \$600
- HOME INSPECTION: \$500+

## ON CLOSING

- TRANSFER TAXES
- PROPERTY TAX
- ESCROW FEES
- TITLE FEES
- LOAN ORIGINATION FEES
- MORTGAGE INSURANCE
- Total Closing Costs range from 2-3% of purchase price

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

# FAQ'S

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## **WHAT IS A NORMAL EARNEST MONEY DEPOSIT?**

2-3% of the Purchase Price is typical in San Diego County.

## **DOES SELLER HAVE TO DO REPAIRS?**

In California, you are buying the property "as-is". We can ask for repairs but there is no guarantee the sellers will agree with any or all of our requests.

## **WHEN DO I GET KEYS TO MY NEW HOME?**

When the title has been recorded, we will get notification and you get the keys! Usually 21-30 days.



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# • 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

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

-Jesse Guzman

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

-Carmen Gonzalez

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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

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