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your guide to
buying
a home



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Overview of the Home Buying Process



Buying a home is one of the biggest investments and financial decisions you can make. While it is a major commitment and responsibility, it is also a very exciting time in your life. I'm proud that I will get to play a part in it and am excited about soon having the privilege of handing you the keys to your new home!

With that said, it's important to keep in mind that home buying is a complicated process. I will be working hard to make sure that everything is as rewarding as possible, guiding you at every step and making sure that your needs and desires are met.

This guide was designed to inform you about all steps of the home buying process so that you can feel confident, make informed decisions and act as an educated buyer. It will also help both me and you understand the things that you're looking for in a home so that our search can be made as easy as possible.

Please take some time to review carefully all of the information presented here. If you have any question about the topics discussed, I will be glad to go over them with you in detail. Since every real estate transaction is unique, you will most likely have questions or concerns not presented here. That's what I'm for -- to assist you at each step, to answer your questions, and to help you find the home you desire!



Overview of the Home Buying Process



Step 1: Determine Your Financial Comfort Zone - Write down your combined monthly income and expenses, and determine the maximum monthly mortgage payment that you would be comfortable with. This amount may vary from the amount shown on your pre-approval. You want to make sure to stay within your comfort zone even if your lender approves you for more.

Step 2: Getting Pre-Approved - - Getting pre-approved by a lender should be done before we begin looking at homes together. Once you're pre-approved you will have a better sense of what you can afford. Having a letter of pre-approval in hand is crucial for the outcome of any offer you'll make on a property.

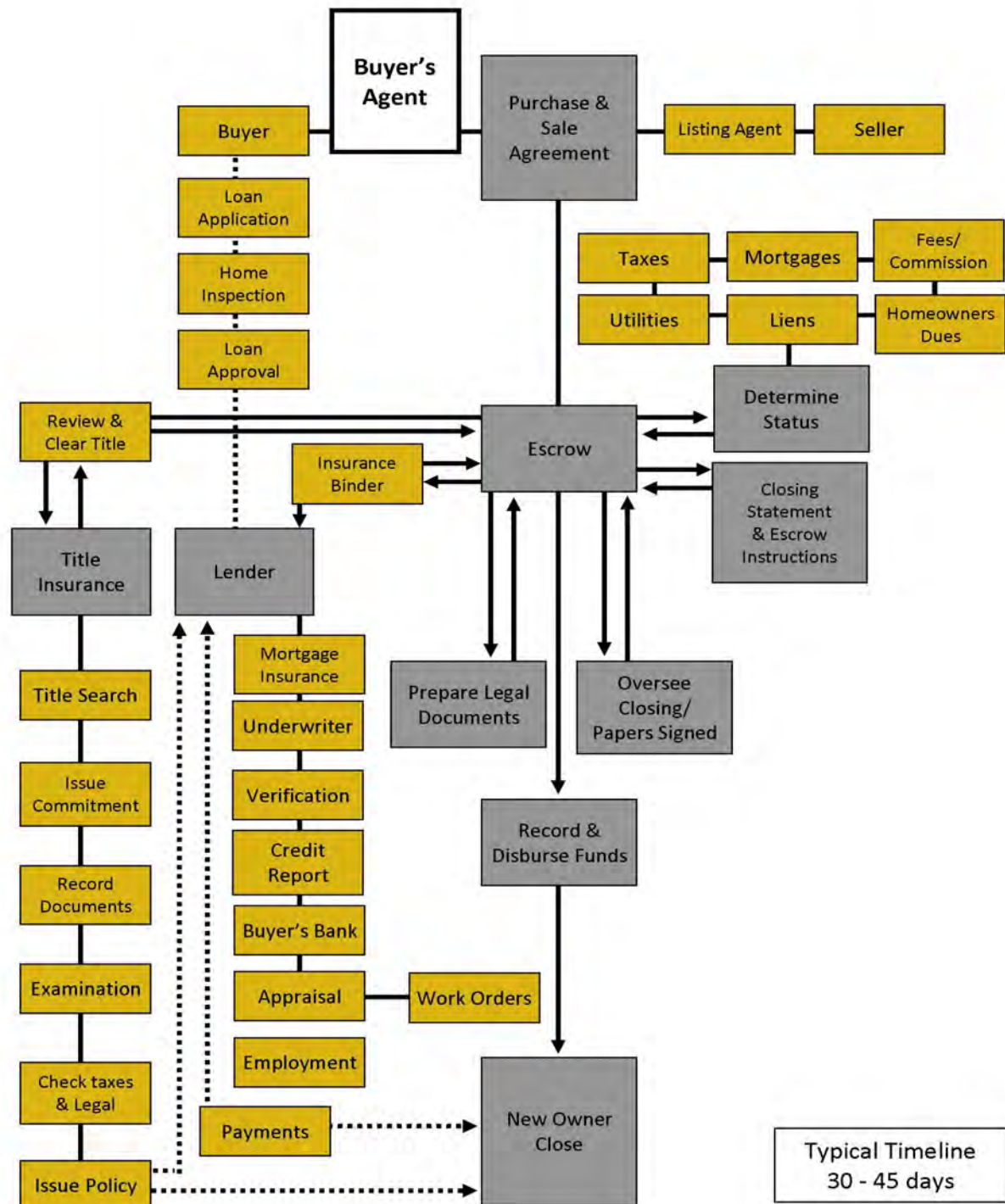
Step 3: Outline Your Location & Housing Requirements - What neighborhoods would you like to live in and what are your criteria for choosing a home? Create a list that outlines all your housing requirements and the locations you'd like to live in, and then prioritize the items on your list. There are some things that are mandatory and some that are ideal. Remember to be realistic. You might not get 100% of the items you want but it should be close.

Step 4: Let the Search Begin - After you have completed the first three steps we're ready to begin. I will search for and preview active listings that meet your criteria. I'll then show you the most promising listings at your earliest convenience. Together, we can alter location and housing requirements as you become more familiar with the market and your budget.

Step 5: Writing, Presenting & Negotiating an Offer - Once you find a home that you wish to purchase, I will prepare a comparable market analysis to advise you in making an appropriate offer in both price and terms. I'll guide you through the purchase & sale agreement and all other forms and addenda, and advise you on how to make your offer strong. I will present your offer to the seller and the listing agent and negotiate your terms.

Step 6: Getting to the Finish Line - When the parties agree to all terms of the contract it is called Mutual Acceptance. Once we have mutual acceptance, the closing process begins. From this point forward I will manage your contingencies and coordinate your transaction with the assistance of an Escrow Company (a neutral third party closing agent), your lender, the title company and any other parties that may become involved. I will oversee all the players in this process to make sure that everything closes on time!

Overview of the Home Buying Process



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Mutual acceptance - This occurs when both parties have agreed, in writing, to the terms and conditions of the contract. All contractual timelines follow from the day after this date. The contract is now legally binding.

Inspection - It is very important that you are present for this. The cost is dependent upon the size/type of the property, typically ranging between \$350-\$500 and is due at the time of the inspection. Please bring a check with you to the inspection. Inspections usually take about 2-3 hours, depending on the size of the home. The inspector will generate a report after the inspection and email copies to both of us, typically the next day.

Appraisal - The appraisal is the lender-ordered valuation of the property. It is typically performed after the Inspection Contingency is satisfied. You will not be present for this. However, the lender is required to provide you with a copy of the report when complete. I am available to the Appraiser to provide any valuable market information he or she might need in determining the fair market value of the property.

Escrow - Escrow is the neutral third party that assembles and processes all the components of the real estate transaction (including legal documents), records the transaction, and ultimately disburses and distributes funds according to the buyer's and seller's instructions. This is where you will go to sign loan documents. Upon Mutual Acceptance, I will 'open' Escrow and deliver your Earnest money per the contract. The Escrow Agent will contact you with your instructions for signing the closing documents, which will be signed at the Escrow Office.

Signing - Usually occurs 1-2 days before closing. The escrow agent will schedule your signing appointment and instruct you on what you need to bring to the table (money, if any) to close on your new home.

Closing - Two events must occur for your transaction to close:

- Funds from the purchase are available to the Seller.
- Title to the home is transferred in your name and recorded with the county's recording office. Recording numbers are registered with the county. On the day of closing, the Escrow agent will notify us when these events occur, typically between 4-5 pm.

Possession - You are given keys and have the legal right to take possession of your new home. This is typically at 9pm on the day of closing, or as otherwise agreed upon in the Purchase and Sale Agreement.

Determine Your Financial Comfort Zone



Most homebuyers find that they need to finance at least part of their home purchase. Therefore, the first stage in finding the right home is to review your personal financial situation and make an informed estimate of your true purchasing power. Your purchasing power will depend on:

- Your Income
- Your Credit Rating
- Other Monthly Expenses
- Your Down Payment
- Available Interest Rates

How Much Home Can You Buy?

The next four steps discussed will help you review home financing and get you prepared to speak in detail with a lender. A more thorough overview of the financing process is covered later in this guide.

Step 1: Make a rough estimate of how much home you can afford based on your income.

Here is a method that will give you an approximate starting point for how much home you can afford: A house payment should be no more than 30% of your gross monthly income (before taxes and deductions).

Annual Salary	Gross Monthly Income	Maximum House Payment
\$50,000	\$4,167	\$1,250
\$60,000	\$5,000	\$1,500
\$70,000	\$5,833	\$1,750
\$80,000	\$6,667	\$2,000
\$90,000	\$7,500	\$2,250
\$100,000	\$8,333	\$2,500
\$110,000	\$9,167	\$2,750
\$120,000	\$10,000	\$3,000
\$130,000	\$10,833	\$3,250
\$140,000	\$11,667	\$3,500
\$150,000	\$12,500	\$3,750
\$160,000	\$13,333	\$4,000

Keep in mind that these are guidelines. There are many other factors that determine how much home you can afford.

Determine Your Financial Comfort Zone



Step 2: Take a close look at your credit report.

Your Credit History is one of the principal measures used by a lender to determine your interest rate. The better your credit, the better lending terms your bank or lending institution will be able to offer you. A higher interest rate translates into a higher monthly mortgage payment, and so your credit score will directly affect how much money you can borrow and at which homes you should be looking.

You should be aware of what information is on your credit report by obtaining and reviewing copies of your credit report from the three main credit report agencies.

• **Equifax**
www.equifax.com
1.888.766.0008

• **TransUnion**
www.transunion.com
1.800.888.4213

• **Experian**
www.experian.com
1.888.397.3742

Remember that there are several factors that affect your credit report including your payment history, your current ratio of debt to income and signs of responsibility and stability. And since not all creditors report to all three agencies, it's best to order a report from all three institutions. Your goal in ordering all three credit reports is to make sure that all of the information stated on each report is accurate and correct.

If there are any discrepancies on your credit report, it's important that you contact the rating agencies and have those records corrected. Taking the time to verify and correct your credit report before you speak to a lender will help eliminate hassles later on.

How Does Your Credit Score Rate?

Exceptional	Above 780
Great	740-780
Good	690-740
Fair	620-690
Low	Below 620

Determine Your Financial Comfort Zone



Step 3: Gather the Documents / Take a look at your Assets and Monthly Expenses

Your lending institution will ask you to give a complete profile of your financial situation. In addition to your income, your existing assets and debts will determine how much money that you can borrow. Below you'll find a list of documents you may be required to produce regarding your financial situation when you speak to a lender. It is a good idea to gather these things now and have them on hand. You will need to provide this information for all primary and co borrowers.

- Social Security Number
- Pay Stubs (most recent months)
- Bank statements for checking and savings accounts (past 3 months)
- Gift letters
- IRA / Retirement plan
- Life insurance policies
- Construction loan
- Creditor Information. Includes debts like:
 - Student Loans
 - Auto Loans
 - Credit Cards
 - Child Support Payments
- W2 Forms from the previous two years
- Employment History Summary
- Federal Tax Returns (for the past 2 years)
- Complete Record of Assets
- Stocks, bond, and investment accounts
- IRA / Retirement plan
- Automobiles owned
- Documentation of other income

What NOT To Do

There are a few actions that you can take that will negatively affect your credit score and therefore your home purchasing power. If at all possible, you should avoid making a major purchase or changing your job if you're seriously considering buying a home in the next few months.

Step 4: Talk to a Qualified Lender

After looking at this information for yourself, it's time to speak to a qualified lender. A professional advisor will not only be able to give you information on the best rates and terms available in the current market, but he or she can also explain to you what options you have given your unique financial situation. Talking to a lender at this time will help you get a more accurate idea of what you can afford. When we begin to look seriously at homes you'll go back to the lender and shop around for the best loan available.

Getting Pre-Approved



Prequalification vs. Pre-Approval

Prequalification is only a loan agent's opinion that you'll be able to obtain financing. No verifications are made, so formal approval is not issued. Pre-approval means your loan application has been taken through a rigorous procedure. Pre-approval saves you the time of looking at houses you can't afford. A pre-approval letter from a lender will also give you an edge when multiple offers have been made on a house. Pre-approved buyers generally close escrow more quickly, since most of the paperwork has already been taken care of.

Which Type of Loan is best for you?

Reputable lenders will find out more about you before throwing out loan options. Choose a lender who gathers enough information from you before he/she suggests a certain type of loan. Don't be afraid to ask a lender to explain the pros and cons about:

- Fixed Rate (Traditional) Loans
- Adjustable-Rate Loans (ARMs)
- Federal Housing Administration (FHA) Loans
- Veterans Administrations (VA) Guaranteed Loans
- Interest-Only Loans

If your interest rate is adjustable, ask about its:

- Adjustment frequency
- Index
- Maximum annual adjustment
- Margin
- Highest rate (cap)

What is the Interest Rate & Annual Percentage Rate?

The annual percentage rate (APR) is derived by a complex calculation that includes the interest rate and all the other related lender fees divided by the loan's term. Typically, the costs of your loan over the maximum length of the loan are figured into the annual percentage rate (APR). If a lender advertises an APR identical to the interest rate, you are paying a higher interest rate than the market will bear.

APR rates are higher than interest rates because they include costs. If you see a significant spread between the APR and interest rate, you are being charged too much for the loan. Normal spreads for a loan at par (zero points) are generally less than .5.

Getting Pre-Approved



What are the Discount Points and Origination Fees?

The lender or broker can charge you points on your mortgage. One point equals 1 percent of the loan amount. These are simply fees paid to the lender or broker that are often linked to the interest rate, and are usually paid in cash to the lender or broker at closing. A lender may offer you a lower interest rate, but charge more points, so it's important to compare offers.

The institution that actually loans you the money will generally charge an origination fee for processing the loan. They are often expressed as a percentage of the amount of the loan. Keep in mind that:

- Sometimes lenders charge origination fees in addition to points.
- Points "buy down" the interest rate, meaning the more points you pay, the lower the interest rate.
- Points are tax deductible, even if the seller pays some or all of the points.

If you do not plan to occupy the property for at least two to three years, do not pay points because you will probably not recoup them over the monthly payment savings.

If you do decide to pay points, figure out the difference in the monthly payment without points versus the monthly payment with points. Divide that difference into the points charged, and the answer will tell you how many months it will take before you will break even.

What Are All the Costs? (Settlement Fees/Closing Costs)

All the costs of a loan include not only fees that go into the lender's pocket but also related third-party vendor fees such as:

- | | | | |
|------------------|----------------------|----------------------------|-----------------|
| • Appraisal Fees | • Credit Report Fees | • Lender's Title Insurance | • Escrow Fees |
| • Notary Fees | • Recording Fees | • Property Taxes | • Attorney Fees |

All mortgage loans cost money. If you are not paying the costs upfront, they are rolled into your loan, making your loan balance larger. There is no such thing as a no-cost mortgage, except maybe a loan from the Bank of Mom and Dad. Never hesitate to question a fee that you don't understand. Your lender should give you a thorough explanation and make sure that you know what you're paying for. Some fees are "junk fees," and a way for the lender to make extra money. You can negotiate those fees or persuade a lender to waive them if you threaten to take your business elsewhere. An estimate of these fees constitutes the Good Faith Estimate or GFE, which the lender is required by federal law to give to you.

Getting Pre-Approved



Will the Lender Guarantee the GFE?

According to the Real Estate Settlement and Procedures Act (RESPA), lenders have three days after you've applied for a loan to give you the Good Faith Estimate, containing all the costs of your loan. Points to consider:

- Ask for GFE's from lenders when you are pre-qualifying to help you compare against other offers.
- Since lenders are not required to guarantee GFEs, this document is worth about the cost of the paper on which it is printed.
- However, there is a lot of pressure on lenders by consumers to guarantee their GFEs.
- If your lender refuses to stand behind its estimate, go elsewhere.

Some lenders do not guarantee a Good Faith Estimate (GFE) because they will say the costs could change depending on whom you select for third-party services such as title, escrow, etc. This is true; in part. But you can ask them to guarantee everything BUT your third-party fees. If you are under contract to buy a home, the lender will know who the third-party vendors are and can completely guarantee the GFE. If the lender refuses, walk away.

What are Loan Rate Locks?

Interest rates fluctuate and change daily. If you have reason to believe that interest rates are moving up, you might want to lock your loan. Lenders typically charge a fee to lock a loan rate. Ask your lender:

- Do you charge a fee to lock my interest rate?
- Does the lock-in protect all the loan costs?
- For how long will you lock this rate?
- Will you give me the loan lock in writing?

Most lenders will not charge a fee for a 30-day loan lock. Some will lock your loan even if you haven't yet found a property to purchase, but typically lenders will want you to give them a property address to lock your rate. Get the rate lock in writing. Although you are not obligated to use the lender if interest rates fall, generally a lender will lower the rate at that point in exchange for keeping you as a customer. However, if rates go up, you are protected against a rate increase. In most instances, it's a good idea to lock your loan. The alternative is to pay the prevailing rate and points on the day your loan funds.

Getting Pre-Approved



What is a Prepayment Penalty?

Typically, prepayment penalties let the lender collect an additional six months of "unearned interest" if you pay the loan off early through a refinance or sale of the property. Be sure to ask:

- Is there a prepayment penalty associated with my loan?
- How much is the prepayment penalty?
- What are the terms of the prepay? Some are in effect only during the first 2 to 5 years of the loan.
- Would the prepayment penalty apply if I refinanced through you at a later date?

There are two types of prepayment penalties: soft and hard. Soft prepaids mean you cannot refinance the property without paying a penalty -- generally six-months of interest -- to the lender. But you can sell without a prepay. Hard prepayment penalties do not allow you to sell or refinance without paying a penalty for a certain period of time. Unless you are certain you will not move and rates will not drop during that time, do not accept a loan with a prepayment penalty.

What is the Yield Spread Premium?

If your loan officer is receiving a yield spread premium (YSP), a commission paid directly by the lender to your representative, this fee will be disclosed on your settlement statement at closing. YSPs are a controversial matter because:

- Lenders say if borrowers are happy with the terms, the fact the loan officer receives a bonus is not relevant.
- Borrowers say if the loan officer did not receive a YSP bonus, the loan would have cost less.
- You should negotiate upfront; at closing is too late.

Once the mortgage broker has selected a lender for you, the yield spread premium is a known factor. Sometimes mortgage brokers do not tell you about that fee until it is time to close, when it is often too late for you to back out. Mortgage brokers deserve to be paid a commission for finding you a good interest rate and terms; however, how they are paid and how much should certainly be disclosed to you, the buyer, in order to make an informed decision about whom you choose to do business with.

Lenders I Recommend



***AMERI*TRUST**

HOME MORTGAGE

welcome home

Mercedes Maldonado

Loan Originator

818.335.2926

Ricky Bradley

Loan Originator

510.326.7954

Writing an Offer



When you've found a home that you're interested in, it's time to write an offer. As your buyer agent, I will draw up a contract with your offering price and necessary contingencies into a formal contract.

You will want to review this document carefully and make sure it states your terms exactly. I will take the time to sit down with you to go over each part of your offer. If the offer is accepted by a seller, this contract will become a legally binding agreement.

Earnest Deposit

You will need to provide an earnest deposit as well as your pre-approval letter from your lender indicating your qualification to purchase. Typically an earnest deposit equals between 1% to 3% of the property purchase price. You will not be at risk of losing your earnest deposit as long as you do not default on your contract. The amount will be credited towards your down payment at closing. The higher the earnest deposit, the more serious you appear to the seller.

After you've made your offer, the Seller will be able to:

- Accept your offer
- Reject your offer
- Execute a counter offer

In most cases, a seller will not accept your initial offer outright. Typical counter offers include modifications to:

- Purchase price
- Closing date
- Possession date
- Inclusions

When you make an offer on a house, you should be prepared for the negotiations to go back and forth several times before both parties agree to the terms. You might also have to compete with other interested buyers in certain market conditions.

When an agreement is reached on all issues, and both the seller and you as the buyer have signed the offer, you are both under a legally binding contract.

Getting to the Finish Line



Your offer is accepted! Now it's time to get to work. Before we can close on the purchase of your new home, we need to take a few more steps to make sure the purchase is a sound decision.

Step 1: Buy with Confidence, Get a Home Inspection

The property inspection is one of the most important stages of the purchase process. This can also be a time when emotions and stress become elevated. My job is to guide you through the inspection process, and give you the resources and opinions you'll need to make good judgments.

You are free to use whatever inspection companies you wish. I will also be giving you some references of companies I use pretty consistently, but please keep in mind that I cannot warrant or guarantee the work done by the professionals I refer, in the same way you would not expect a friend to guarantee the work done by a dentist they refer to you. Also, I do not get anything from the professionals I refer, except the confidence that they've done a great job for me and my clients in the past.

A Home Inspector should:

- Search for any structural, mechanical and/or other flaws in the property.
- Inspect all heating, air conditioning, electrical wiring, plumbing and other systems in the home.
- Examine the exterior of the house, including the roof, foundation, chimney, etc.
- Look at the attic and the home's interior for proper venting, insulation, electrical outlets, etc.
- Test all appliances and plumbing fixtures to verify they are all in working condition.
- Inspect all bathrooms for moisture and/or if it has affected the areas around the tub, shower or sink.
- Check for insects, termites and other pests.

Depending on the results of the inspection, you will have the opportunity to:

- Approve the results of the inspection, satisfying the inspection contingency.
- Terminate the written agreement, and have your earnest deposit refunded if major problems are discovered.
- Renegotiate the purchase price to account for necessary repairs.
- Negotiate that repairs are made by the seller before final purchase of the property.
- At inspector's recommendation, give notice to seller that you intend to have additional inspections conducted by a licensed contractor or a specialist.

Getting to the Finish Line



A few key points to know about home inspections:

- **No property is perfect & all properties have issues** - this is very important to know, and it is without exception...even new built homes have issues. Some issues are minor and some are major. We will sort through the issues (and there will be many) and see which ones are major and which are minor.
- **Don't sweat the small stuff** - we'll focus primarily on big issues that are costly to fix. We want to zero in on the "biggies"...in other words we don't want to "trip over dollars to pick up pennies".
- **The inspection report could be 30+ pages** - we like to make people aware of this upfront because it can be intimidating. There will be a lot of items that are cited in the report...and 'close up' pictures of issues that can make the house look like its in awful shape. After reviewing the report, many people feel like they've stumbled across a house that is about to fall down! But the reality is most issues are usually minor and can be taken care of by either the buyer, the seller, or a little bit of effort from both with minimal out of pocket expense.
- **Inspectors know a little about a lot** - inspectors are NOT specialists. They are not electricians, nor plumbers, nor roofers, etc. So, it's quite likely the inspector may call for further investigation by a licensed specialist should they find something questionable... which can be an additional cost to you.
- **Inspectors are human too** - the inspectors we work with on a regular basis are great. They're very specific and they uncover issues that both ARE a problem and could BECOME a problem. Nonetheless, inspectors miss things too. There's probably no inspector who catches 100% of everything in a house...that's just the nature of property inspections.
- **You will want to consider having a sewer scope** - A sewer scope is an inspection of a home's sewer line from the home to where it leaves your property. It is not included in your home inspection and needs to be scheduled in addition to the home inspection. It costs between \$200-\$250 to have done and takes about 45 minutes to an hour to complete. Problems with sewer lines can be very expensive to fix, and although you may not find any issues during the sewer scope, it is better to be safe than sorry.

Inspectors I Recommend



HOME INSPECTORS

Assured Property Inspections

Bill Carpenter

818.388.7442

E-Mail: assuredpropertyinspections@yahoo.com

JVI Home Inspections

John Villalobos

661.713.6073

E-Mail: jvihomeinspections@yahoo.com

Next Step Property Inspections

Sean Kelly

818.212.4135

E-Mail: sean@nextsteppropertyinspection.com

Getting to the Finish Line



Step 2: Clearing the Home Title, What is Title Insurance and Why is it Needed?

Simply explained, "title" is the right to own, possess, use, control and dispose of property. Protecting purchasers and lenders against loss is accomplished by the issuance of a title Insurance policy.

Who's covered?

Typically there are two policies issued: The Lender's Policy (paid for by buyer) insures the lender for the amount of the loan, and the Owner's Policy (paid for by seller) insures the purchaser for the purchase price.

How is title insurance different than other types of insurance?

While the function of most other forms of insurance is risk assumption through the pooling of risks for losses arising out of unforeseen future events (such as sickness or accidents), the primary purpose of title insurance is to eliminate risks and prevent losses caused by defects in title arising out of events that have happened in the past. To achieve this goal, title insurers perform an extensive search and examination of the public records to determine whether there are any adverse claims (title defects) attached to the subject property. Said defects/claims are either eliminated prior to the issuance of a title policy or their existence is excepted from coverage.

What's involved in a title search?

A title search is done to determine 1) that the person who is selling the property actually has the right to sell it, 2) that the buyer is purchasing the correct parcel of land and 3) possible defects in title. A "title search" is really made up of three separate searches:

- Chain of Title - History of the ownership of the subject property.
- Tax Search - The tax search reveals the status of the taxes and assessments.
- Judgment and Name Search - Searches for judgments and liens against the owner's and purchaser's name.

How does Title Insurance protect you?

Should there be a claim made against your title as covered by your policy, it is then the Title Company's obligation to protect you by:

- Defending your title, in court if necessary, at the Insurer's expense
- Bearing the cost of settling the claim if it proves to be valid, in order to perfect your title and keep you in possession of your property.

Getting to the Finish Line



Step 3: Getting an Appraisal

Once you have determined that there are no defects on title and all inspection concerns have been resolved, it is time to order an appraisal.

An appraisal is an estimate of the value of a property made by a qualified professional. The appraisal of your prospective home is as important as your credit history in obtaining a mortgage. After all, the property you are purchasing serves as the collateral for the loan.

Although the primary goal of the appraisal is to justify the lender's investment, it also protects you from overpaying. Your lender will generally hire the appraiser and will charge you as the buyer a fee for the service.

If the appraisal falls short of the amount you wish to borrow you may be refused a mortgage or offered a smaller amount on the mortgage. Your offer contract will be contingent on whether the appraisal comes in at or above the purchase price you and the seller have agreed upon.

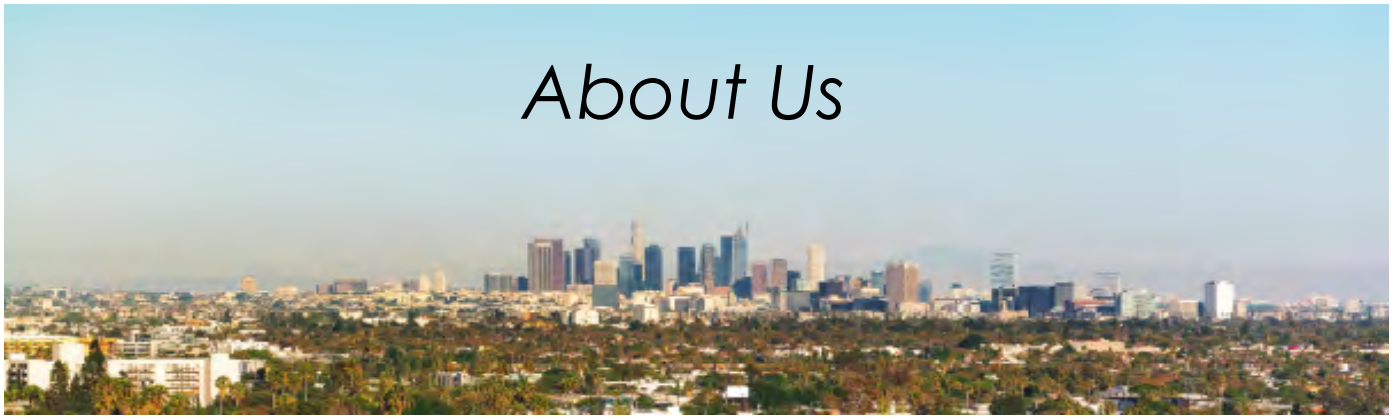
Step 4: Signing and Closing

All the preparation is complete. Now it's time for closing! Closing is the legal transfer of ownership of the home from seller to buyer. Closing procedures are usually held at the office of the escrow company, but upon request they may be able to come to you. Your closing officer will coordinate the signing of documents and the collection and disbursement of funds.

In order to ensure a smooth closing you will need to:

- Review the Settlement Statement or HUD--1 that your lender or closing agent will provide you 1 to 2 days before closing. These documents will contain a detailed description of all costs associated with the transaction, including the exact dollar amount you will need to bring to closing.
- Verify with your lender and/or closing agent any other items that you need to bring with you such as a valid driver's license or other form of identification.
- Conduct a walk--through of the property prior to closing. This will give you an opportunity to see that the condition of the house is the same as it was at the time of contact. Additionally, you will be able to ensure that any repairs agreed to by the seller, based on the inspection contingency, have been completed.

About Us



Established in 1978, Park Regency Realty provides a level of stability rarely seen in the real estate industry. The brokerage has been consistently recognized as the top listings sold office in the entire San Fernando Valley, and has been serving the greater Los Angeles area for nearly 40 years. During that time, the firm has earned a reputation for honesty, integrity and a family like approach to business with the clients and within the company. Because of this close-knit environment, many of the agents have been with the company for 15, 25, and even 35 years or more. As a team Park Regency agents are among the highest producers in the city.

Rather than resting on these achievements as a premier real estate brokerage, Park Regency continues to grow both in size and knowledge. The company constantly provides new learning opportunities for its staff, through daily motivational and continuing education meetings, renowned guest speakers, plus insightful panel discussions. Consequently, Park Regency agents offer progressive and pertinent advice to clients, individually tailored to help them achieve their most satisfying results.

Joe Alexander, Park Regency's founder and president, has fostered this winning philosophy since the company's inception. Recognizing that there is no magic formula, he continues to stress the importance of being the hardest working real estate agency in town. With this in mind, clients know that Park Regency will always be there for them, doing all of the extra things . . . Today, tomorrow and for years to come.

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