



YOUR GUIDE TO *buying* A HOME IN SAN DIEGO



MEREDITH AIMONE, Realtor®
meredith@welcomehome619.com
619.727.8968

kw SAN DIEGO METRO
KELLERWILLIAMS REALTY

DRE #01975727 | Broker #01295699
2250 Fourth Avenue, Ste. 300, San Diego, CA 92101
Each office is independently owned and operated

WHY WORK WITH A REALTOR®?

AS YOUR REALTOR®, I WILL:

- Educate you about the San Diego market
- Analyze your wants and needs
- Guide you to homes that fit your criteria
- Coordinate the work of other needed professionals
- Negotiate on your behalf
- Check, and double-check, paperwork and deadlines
- Solve any problems that may arise
- Recommend trusted lenders, contractors, and more



The typical real estate transaction involves at least two dozen separate individuals – insurance assessors, mortgage brokers and underwriters, inspectors, appraisers, escrow officers, buyer's agents, seller's agents, bankers, title researchers, and a number of other individuals whose actions and decisions have to be orchestrated in order to perform in harmony and get a home sale closed.

It is my responsibility as your real estate agent to expertly coordinate all the professionals involved in your home purchase, and I pledge to act as the advocate for you and your interests throughout.



Meredith Aimone 619.727.8968



HERE FOR YOU

My real estate business has been built around one guiding principle:

It's all about you.

Your **NEEDS**,
Your **DREAMS**,
Your **CONCERNS**,
Your **QUESTIONS**,
Your **FINANCES**,
Your **TIME**,
Your **LIFE**.

SERVICE THAT SPEAKS FOR ITSELF

My focus is on your complete satisfaction. In fact, I work to get the job done so well, you will want to tell your friends and associates about it. Maybe that's why more than 50 percent of my business comes from repeat customers and referrals. I'm looking forward to the opportunity to earn your referrals, too!

CLIENT TESTIMONIALS

"The purchase of our home could have looked very different, if it happened at all, were it not for Meredith's personal commitment to us. Outside of family, we have not had someone work that hard to make sure we were in the best possible situation. Meredith was truly outstanding and this experience will have a lasting impression on us. We cannot recommend Meredith enough. Her professionalism, personal commitment, expertise, and caring personality are all way above expectation!"

- Tara & Todd L.

"When I open my door, sit on my balcony, and take in the atmosphere of this beautiful city, I have no regrets. Meredith didn't just find me a place in order to make a sale. She found me a home. I would recommend her first to any home buyer, because, most importantly, she channeled my vision within my desired price range."

- Josh H.



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A PROVEN TRACK RECORD IN SAN DIEGO

SAN DIEGO | REAL ESTATE FACTS | **3** REASONS WHY TO CHOOSE MEREDITH AIMONE AS YOUR SAN DIEGO REALTOR®



AVERAGE # OF PROPERTIES A BUYER VIEWS

10-12

SAN DIEGO REALTORS®



or

3

REASONS WHY TO CHOOSE
MEREDITH AIMONE
AS YOUR SAN DIEGO REALTOR®

2

MEREDITH AIMONE



VS

I save you time by only showing you properties I know you'll be interested in.



AVERAGE # OF DAYS IN ESCROW

45

SAN DIEGO REALTORS®



21

MEREDITH AIMONE



VS

I close deals in 24 days less than the San Diego average.

That's over 3 weeks in which you could be stress-free and enjoying your new home!



100% OFFER ACCEPTANCE RATE

In a multiple offer situation, most agents fail to do what it takes to win the deal.
I've mastered negotiating in San Diego's real estate market.

In 2016, every single offer I submitted on behalf of a buyer was accepted.

Choose an award-winning Realtor® with a proven record of closing the deal, **fast!**



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INFORMATION FOR BUYERS

As an upbeat, ambitious, and knowledgeable real estate matchmaker, my mission is to help home buyers navigate through the entire process. I take a consultative approach with home buyers. I get to know the needs and dreams of my clients to find the perfect home within budget. My extensive knowledge of the San Diego area gives buyers insight into the culture and architectural styles that individual neighborhoods have to offer.

WHAT MY TEAM AND I DO FOR BUYERS:

- Prepare and provide buyer representation packages
- Analyze your needs and goals; educate you on the housing market and buying process
- Establish a home search plan and timetable
- Research the MLS, Craigslist and other 3rd party sites
- Show potential properties – preview when possible
- Help buyers evaluate and compare homes
- Coordinate an area tour, providing housing and community information
- Assist in the selection of service providers (lenders, inspectors, painters, etc.)
- Coordinate home inspections, advise on improvements, and assist with appraisals
- Provide information on moving
- Closing costs estimation; offer write-up and presentation
- Purchase contract negotiation and home warranty advice
- Closing paperwork review





YOUR HOME SEARCH

**FOR
SALE**

I love helping buyers find their dream home. That's why I work with each client individually, taking the time to understand their unique lifestyles, needs, and wishes. This is about more than a certain number of bedrooms or a particular San Diego ZIP code. It's about your life, and it's important to me.

WHEN YOU WORK WITH ME, YOU GET:

- A knowledgeable and professional Realtor®
- A committed ally to negotiate on your behalf
- The backing of a trusted realty company, Keller Williams San Diego Metro



EFFICIENT, RELIABLE & DEDICATED

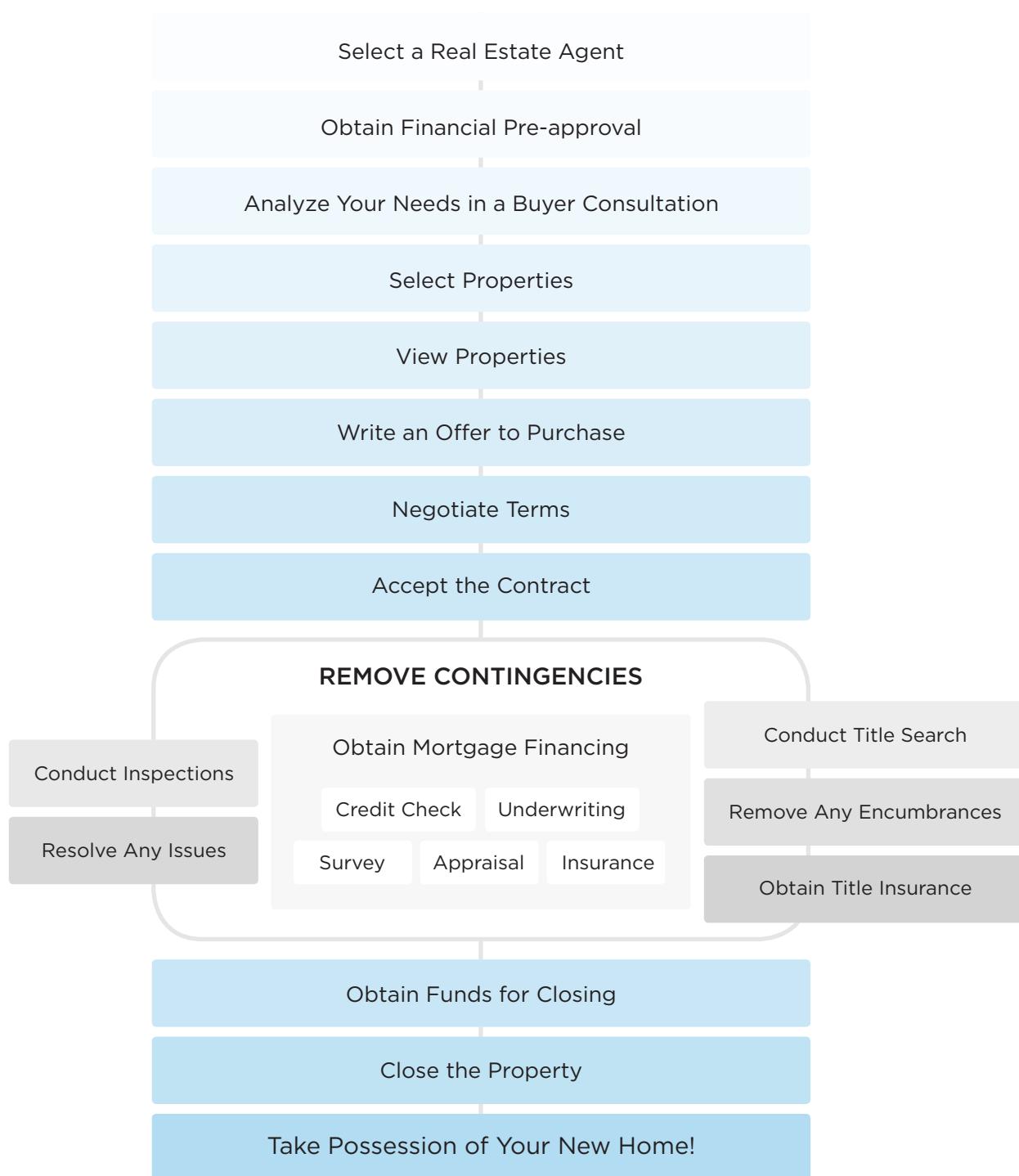
I have the systems in place to streamline the home-buying process for you. As part of my service, I will commit to helping you with your home search by:

- Previewing homes in advance on your behalf
- Personally touring homes and neighborhoods with you
- Keeping you informed of new homes on the market
- Helping you preview homes on the Web
- Advising you of other homes that have sold and for how much
- Working with you until we find the home of your dreams!



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THE HOME-BUYING PROCESS



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THE MORTGAGE & LOAN PROCESS

FUNDING YOUR HOME PURCHASE

1. Financial pre-qualification or pre-approval

- Application and interview
- Buyer provides pertinent documentation including verification of employment
- Credit report is requested
- Appraisal scheduled for current home owned, if any

2. Underwriting

- Loan package is submitted to underwriter for approval

3. Loan approval

- Parties are notified of approval
- Loan documents are completed and sent to title

4. Title company

- Title exam, insurance and title survey conducted
- Borrowers come in for final signatures

5. Funding

- Lender reviews the loan package
- Funds are transferred by wire

WHY PRE-APPROVAL?

I recommend my buyers get pre-approved before beginning their home search. Knowing exactly how much you can comfortably spend on a home reduces the potential frustration of looking at homes beyond your means.



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DECIDING HOW MUCH HOUSE YOU CAN AFFORD

*Your lender decides what you can borrow.
You decide what you can afford.*

Lenders are careful, but they make qualification decisions based on averages and formulas. They won't understand the nuances of your lifestyle and spending patterns quite as well as you do. So, leave a little room for the unexpected – for all the new opportunities your home will give you to spend money, from furnishings, to landscaping, to repairs.



THE 28/36 RULE

HOW BANKS DECIDE HOW MUCH YOU CAN BORROW:

Your mortgage payment must be \leq **28%**
OF YOUR INCOME

Your debt load must be \leq **36%**
OF YOUR INCOME

Historically, banks use a ratio called 28/36 to decide how much borrowers could borrow. An approved housing payment couldn't be more than 28% of the buyer's gross monthly income, and his or her total debt load, including car payments, student loans, and credit card payments, couldn't be more than 36%. As home prices have risen, some lenders have responded by stretching these ratios to as high as 50%. No matter how expensive your market though, I urge you to think carefully before stretching your budget quite so much.

Deciding how much you can afford should involve some careful attention to how your financial profile will change in the upcoming years. In the long run, your own peace of mind and security will matter most.



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8 STEPS TO BUYING A HOME

STEP 1: DECIDE TO BUY

The decision to purchase your first home is one of the biggest and best choices you could ever make. After all, a home is the largest – and most emotional – investment most people will face in their lifetime. So, how do you know if it's the right time for you to buy? There is never a wrong time to buy the right home. The key is finding the right buy and taking the time to carefully evaluate your finances.

A home purchase is an important step that can provide many advantages. Purchasing your own home is a great investment that can deliver several financial benefits – equity build up, value appreciation, automatic savings plan – not to mention a new sense of pride! Start looking at your options today. You don't have to know everything. I'm ready to help you through every step of the process.

STEP 2: HIRE ME!

When you're looking for a real estate professional to help you, know that above all else, good agents put their clients first. This is your dream, and I will be your advocate to help you make your dream come true.

Throughout the home-buying process, I will:

- Educate you about the current conditions of the market.
- Analyze what you want and what you need in your next home.
- Coordinate the work of other needed professionals throughout the process.
- Guide you to homes that fit your criteria and budget.
- Negotiate on your behalf to get you the best deal possible.
- Check and double-check paperwork and deadlines.
- Keep you informed and suggest solutions to solve any problems that may arise.





8 STEPS TO BUYING A HOME

STEP 3: SECURE FINANCING

To make the financing process as painless as possible, consider asking me to introduce you to a preferred financing consultant. This professional will work with us to make sure the financial aspect of your home purchase is stress-free.

What the consultant will do for you:

- Review your current financials.
- Discuss the options available to you during the home purchasing process.
- Guide you to an appropriate price point.
- Negotiate the best deal on your behalf – price, interest rates, loan approval.
- Keep you informed and updated of the entire financial process during purchase.

STEP 4: FIND YOUR HOME

Now you're ready to begin your search. But how or where do you start? There are a lot of homes out there, and diving in without a guide can become overwhelming. I will help you more accurately pinpoint homes that fit your criteria. The right home will meet all your important needs, and as many of your additional wants as possible.

Some questions you might ask yourself include:

- What amenities are crucial for you and your family?
- How much space do you need and why?
- Which is more critical: location or size?
- Would you be interested in a fixer-upper?
- How important is home value appreciation?
- Is neighborhood stability a priority?
- Is accessibility to main routes a priority?
- What features are not negotiable in your new property?





8 STEPS TO BUYING A HOME

STEP 5: MAKE AN OFFER

Once you've found a home you love, the next step is deciding on a price. It's important to remember that a home is an investment. I can give you information on other properties in the neighborhood to help you ensure you make an informed decision when it comes to price. I can explain and guide you through the offer process.

Some things to consider when deciding on the best price point are:

- *List price* - Start with the price point that the home is listed at. This will give you a base when looking at the home's value.
- *Market Analysis* - I will give you an idea of comparable home values in the neighborhood to help you decide if the price point is on par.
- *Improvements* - I can give you a list of improvements made to your home and help you determine its market value.

STEP 6: PERFORM DUE DILIGENCE

I will provide you with improvements and challenges within your home. This way you'll know what you are getting into before you complete the purchase.

Knowing what work has and has not been done to your home is important information to have in the buying process. While updates can increase your home value, damages can take money out of your pocket. Your main concern is the possibility of structural damage, which can come from water, shifting ground or poor construction.

Very often a problem appears to be big, but can be fixed with very little effort and not a huge budget.





8 STEPS TO BUYING A HOME

STEP 7: CLOSE

Once you've determined a price point you're comfortable with, you're in the "home" stretch! But, in order to ensure that you don't put the property purchase at risk, you have a couple responsibilities that you'll need to keep in mind:

- Staying in control of your credit and finances – DO NOT make any large purchases during this time. It's important to keep your financials steady throughout the buying process. Talk to your financial consultant for guidance.
- Keeping in touch with your real estate agent and financial consultant – It's important to stay in constant communication with me and your financial guide during this process. Be sure to return all phone calls and complete paperwork promptly. Also, don't be afraid to ask questions. My team is here to help you!

STEP 8: PROTECT YOUR INVESTMENT

Congratulations! The home-buying process is complete, which means it's time for your maintenance plan! It's now your responsibility, and in your best financial interest, to protect your investment for years to come. Performing routine maintenance on your home's systems is always more affordable than having to fix big problems later. Be sure to watch for signs of leaks, damage and wear.

And remember, just because the sale is complete, our relationship doesn't need to end! After you buy, I can still help you – providing information on the real estate market, finding contractors and repair services, and even tracking your home's current value.

Welcome Home!



Meredith Aimone 619.727.8968



MAKING AN OFFER

Once you have found the property you want, I will write a purchase agreement. While much of the agreement is standard, there are a few areas that we can negotiate:

THE PRICE

What you offer on a property depends on a number of factors including its condition, length of time on the market, buyer activity, and the urgency of the seller. While some buyers want to make a low offer just to see if the seller accepts, this often isn't a smart choice, because the seller may be insulted and decide not to negotiate at all.

THE MOVE-IN DATE

If you can be flexible on the possession date, the seller will be more apt to choose your offer over others.

ADDITIONAL PROPERTY

Often, the seller plans on leaving major appliances in the home; however, which items stay or go is often a matter of negotiation. Typically, you will not be present at the offer presentation - we will present it to the listing agent and/or seller.

The seller will then do one of the following:

- Accept the offer
- Reject the offer
- Counter the offer with changes

By far the most common is the counteroffer. In these cases, our experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, we will work together to review each specific area of it, making sure that we move forward with your goals in mind and ensuring that we negotiate the best possible price and terms on your behalf.





CLOSING 101

ALMOST THERE...

Closing day marks the end of your home-buying process and the beginning of your new life!

To make sure your closing goes smoothly, you should bring the following:

- A certified check for closing costs and down payment. Make the check payable to yourself; you will then endorse it to the title company at closing
- An insurance binder and paid receipt
- Photo IDs
- Social Security numbers
- Addresses for the past 10 years

OWN IT

Transfer of title moves ownership of the property from the seller to you. The two events that make this happen are:

Delivery of the buyer's funds

- This is the check or wire funds provided by your lender in the amount of the loan yourself; you will then endorse it to the title company at closing

Delivery of the deed

- A deed is the document that transfers ownership of real estate. The deed names the seller and buyer, gives a legal description of the property, and contains the notarized signatures of the seller and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to you after processing.



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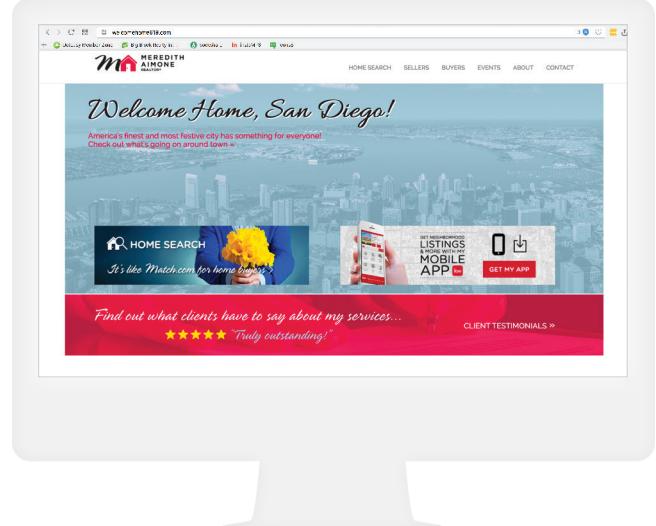
WELCOME TO YOUR NEW HOME!

ADDITIONAL RESOURCES

Can't find what you're looking for in this packet?

Check out my website, welcomehome619.com, for additional information and resources for buyers - including:

- First time home-buyer video series
- Mortgage calculator
- San Diego neighborhood descriptions
- MySD Hot Spots – get the scoop on the best local hangouts, eateries and attractions that make San Diego neighborhoods so unique!



DON'T FORGET TO CONTACT ME FOR REFERRALS FOR ALL
YOUR HOME-BUYING NEEDS – FROM GREAT LENDERS TO
TRUSTED CONTRACTORS, AND SO MUCH MORE!



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THINKING ABOUT SELLING YOUR HOME YOURSELF?

Think again.

There is so much more to selling a home than simply putting a sign in the front yard!

The typical real estate transaction includes over two dozen individuals whose actions and decisions have to be orchestrated to get a home sale closed. It is my responsibility as your real estate agent to expertly coordinate all the professionals involved in selling your home and to act as an advocate for you and your interests throughout.

Working with a Realtor® makes financial sense, as well. A recent National Association of Realtors® survey found that homes sold by a real estate agent sold for **13% more** than those sold by the owners.



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WORKING WITH ME WORKS FOR YOU

When you work with me you get an award winning Realtor® with a proven track record of closing deals fast.

As an upbeat, ambitious, and knowledgeable real estate agent, my mission is to help you, the homeowner, design a strategic plan to get top-dollar for your home. My clients enjoy my enthusiasm and hard work as I showcase your home in the most positive light by using photographers, professional home staging consultants, graphic designers, and virtual tours to market your home to buyers worldwide.

I market your home on the Multiple Listing Service (MLS), which will target 12,000 San Diego Realtors®, host a Mega Broker Open house, syndicate the listing through a variety of online home search engines, and advertise on Facebook, LinkedIn, YouTube and other social media channels.

WHAT MY TEAM AND I DO FOR SELLERS:

- Commit to 5-star customer service during the entire selling process
- Provide you with a competitive market analysis
- Help you price your home competitively
- Keep you informed with consistent communication and status updates
- Help you obtain the highest possible price for your home in the shortest amount of time
- Pre-screen buyers for credit-worthiness before scheduling private home tours
- Host open houses (in vacant homes)
- Coordinate the home showing process
- Pitch the property at broker meetings
- Present ALL offers and advise you on terms and contingencies
- Negotiate on your behalf
- Schedule and coordinate completion of all contingencies and inspections
- Monitor the buyer's loan process





ALWAYS HERE FOR YOU

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- Tara & Todd L.

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- Josh H.

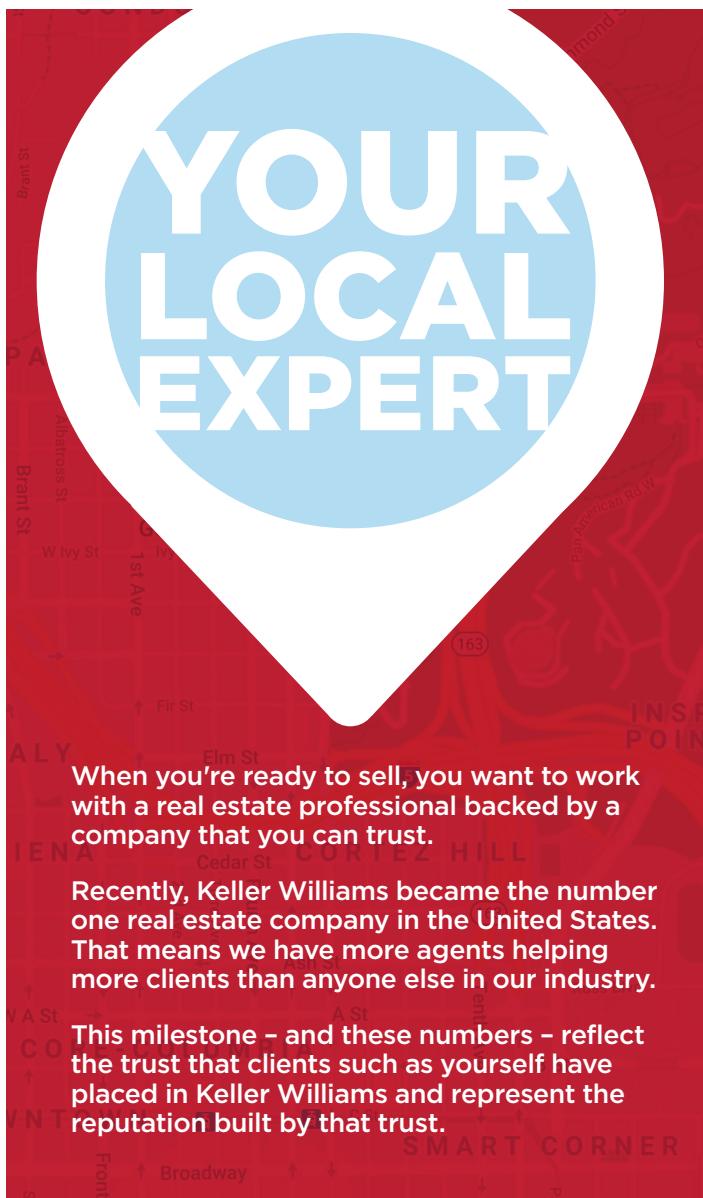


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THE KELLER WILLIAMS DIFFERENCE

FOR
SALE

WHY KELLER WILLIAMS REALTY?



THE
REAL ESTATE
COMPANY OF
CHOICE

THE PROOF IS
IN THE NUMBERS

August 2018

87%

The volume of our closed contracts at Keller Williams grew by 87% more than the San Diego real estate market as a whole.

29%

Closed sales by Keller Williams grew by 29% more than the San Diego real estate market as a whole.

10%

Our closed volume outpaced the local industry by 10%.

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THE HOME-SELLING PROCESS

The home-selling process is a bit more complicated than simply choosing a Realtor®, listing your home, then accepting an offer. In addition to showings, appraisals and inspections, there is a substantial amount of paperwork to review and sign. But fear not, that's what I'm here for – to guide you through the intricacies of the process as smoothly as possible!

1. LISTING & OFFERS



2. OPEN ESCROW



3. CLOSE ESCROW





8 STEPS TO SELLING YOUR HOME

STEP 1: WORK WITH ME

As a knowledgeable Realtor®, I will expertly guide you through the following steps for an expedited, stress-free transaction.

STEP 2: ESTABLISH A LISTING PRICE

The listing price is a key factor in marketing your property. I will review the three marketing strategies for selling your home, and you will decide which one you are most comfortable with. I will also provide you with estimates for the costs involved with selling a property.

STEP 3: MAXIMIZE YOUR HOME'S APPEAL

Remember the 60-Second Rule – that's all the time you have to create a winning first impression. As your Realtor®, I will provide you with tips on improving your home's curb appeal, and many low-cost staging ideas. Professionally staging your property is an option that can dramatically increase its appeal to potential buyers by allowing them to quickly visualize themselves living there. Photography also plays a crucial role in showing off your home in order to pique the interest of potential buyers.

STEP 4: PREPARE FOR SHOWINGS

Showings and open houses are your home's time to shine! Most buyers want to see the property they're purchasing in person, and showings have an important impact on their decision to buy. I will provide you with suggestions to make your home sparkle inside and out to impress visitors during home showings.

STEP 5: EVALUATE YOUR OFFERS

You may accept an offer, make a counter offer, or reject an offer. A good offer is not always the highest-price bid – the devil is often in the details. As your Realtor® I will advise and assist you in selecting the best overall offer.





8 STEPS TO SELLING YOUR HOME

STEP 6: DISCLOSURE

In California, the sellers need to disclose everything there is to know about the property. As your Realtor®, I will ensure that all property, local, and statewide disclosures are sent to the buyers in a timely manner.

STEP 7: APPRAISAL & INSPECTIONS

During the escrow period, a variety of inspections are performed by the buyer and occasionally the terms, conditions, or even price might be re-negotiated depending on the findings. I will be by your side to help navigate you through any situations that may arise.

STEP 8: CLOSE THE DEAL!

Because I am devoted to your total satisfaction, I am your agent even *after* the deal closes. Whether you need assistance in your relocation, recommendations on moving companies, or anything else - I am here for you and your family!





SOLD

CLOSING 101

THAT'S IT!

As the seller, there is nothing left for you to do at this point! On closing day, the title company will submit the transfer of title, which moves ownership of the property from you to the buyer. The two events that make this happen are:

Delivery of the buyer's funds

This is the check or wire funds provided by the buyer's lender in the amount of the loan; the buyer will then endorse it to the title company at closing.

Delivery of the deed

A deed is the document that transfers ownership of real estate. The deed names both you and buyer, gives a legal description of the property, and contains the notarized signatures of you and witnesses.

At the end of closing, the deed will be taken and recorded at the county clerk's office. It will be sent to the buyer after processing.



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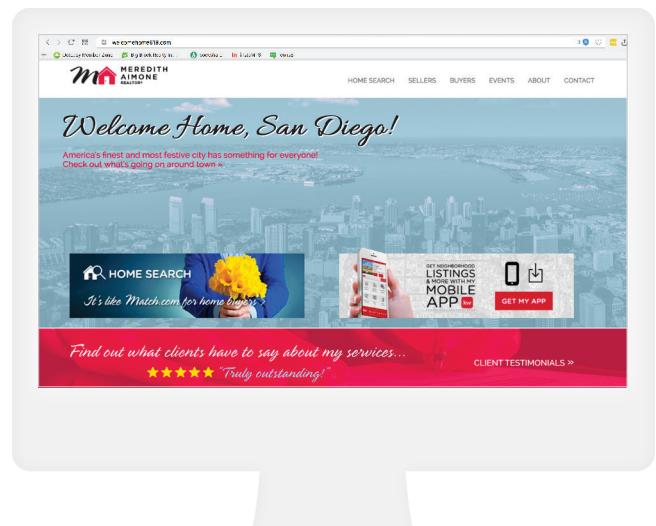
CONGRATULATIONS ON SELLING YOUR HOME!

ADDITIONAL RESOURCES

Can't find what you're looking for in this packet?

Check out my website, welcomehome619.com, for additional information and resources for sellers – including:

- Mortgage calculator
- Tips on increasing your home's appeal
- How to price to sell & still make a profit



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ALL YOUR HOME-SELLING NEEDS – FROM TRUSTED
CONTRACTORS TO HOME STAGERS, AND SO MUCH MORE!



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