Buyers Consultation

VP

Vicki Patterson
Integrity, Experience, Driven
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In my experience, a home isn't a dream home because of its room dimensions. It's about how you feel when you walk through the front door, and the way you can instantly envision your life unfolding there.

This is about more than real estate - it's about your life and your dreams.

I understand you are looking for a new home, and I want to be the real estate professional to help you. I work with each of my clients individually, taking the time to understand their unique needs and lifestyle, and I want to do the same for you.

It's incredibly fulfilling to know I am helping my clients open a new chapter of their lives. That's why I work so hard to not only find that perfect home, but also to handle every last detail of the purchase process, from negotiating the terms of sale to recommending moving companies.

This package contains helpful information for home buyers, including an overview of the entire purchase process, answers to frequently asked questions, and fact sheets to help us discover the home and neighborhood characteristics most important to you.

After you've had the chance to review this information, we'll meet to go over the entire process and get started on finding your new home. I'll prepare an in-depth, customized package of homes for you to review, highlighting properties that meet your criteria in neighborhoods that suit your lifestyle.

I am so excited to get started on finding you the perfect home.

Warmest Regards,

Vicki Patterson

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About Me:

Vicki Patterson brings a plethora of fire, energy, experience, and knowledge into her Real Estate career, recognized as a top agent.

A South County local since childhood, she has been residing in Dana Point since the 1970s and Capistrano Beach since 1988. Her life-long investment in this area, along with her passion and integrity gives her a special insight on the community.

She opened and operated a internationally known surfboard manufacturing company (T. Patterson) and retail surf shop (T. Patterson Surf Shop-San Clemente) for over 20 years, gaining a comprehensive understanding to every aspect of the business world. A proven business leader, providing her clients not only with outstanding service, but a powerful network of loyal clients in Orange County, and international alike.

She is active in the community, and gives her time freely as she currently serves Board of Director on the Sport of Kings Foundation, a prestigious local non-profit institution, that provides assistance for Surfboard Manufactures, and volunteers her time with the SEAL-NSW Family Foundation, which provides support and assistance for the families of the Naval Special Warfare community. She is active with the Stand-Up Paddle Association, Surfrider Foundation, the Mongoose Cup, and San O'nofre Surfing Club.

Dedicated and committed to fitness, health and well-being, you will find her bike riding, stand up paddling, surfing, or maybe try to catch one of her yoga classes! Vicki can be found anywhere there is sunshine or surf!

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Testimonials:

This year I bought a beach condo in Imperial Beach, CA and had the pleasure of having Vicki Patterson as my realtor. Vicki was there working tirelessly to ensure the transaction was as smooth as possible despite some serious challenges we faced along the way. Without her professionalism, knowledge and experience, I would not have purchased this amazing investment property. Thank you so much Vicki, I am looking forward to working with you again!

Luke Howard-Vesci

"Thank you from the bottom of our hearts for everything you did for my father and I. We were both so nervous to sell our home as we have heard how it can be a nightmare to do. Our experience was a dream come true however. Every time something needed to get done, it felt like you bent over backwards, jumped over a million hurdles and fought off grizzly bears just so the task was done right and we had to do as little as possible. Your communication skills kept us up to date with everything without feeling over whelmed or bombarded with impertinent information. Also, the way you broke everything down to explain how each step of the process worked was extremely professional and we never once felt belittled or that we were be talked down too. There was so much to take in and you took all the time that was needed so we felt comfortable. You never once interrupted our lives so you could do your job and that was by far the most impressive thing. Working around our chaotic lives was no easy task and you never once stumbled or seemed frustrated with us. We entrusted you to lead us down the path of selling our home, but after our experience with you, I would honestly trust you with my son's life. Once again, Thank You from the bottom of our hearts."

-Joe Johnson

"Vicki is one of the hardest working people I've ever seen. She is always willing to go out of her way to help anyone. I am very proud to recommend Vicki."

-Mike Baker
Dana Point, CA

" It was imperative for our family to sell our house and buy a house in less than 65 days. We were introduced to Vicki Patterson through a mutual friend. Within an hour of our first call to her she was at our house introducing herself, and providing us with solutions and ideas to what we needed to have done within our timeframe. We hired her on the spot. Her sense of timeliness, sense of urgency and flexibility was exactly what we needed. Our interests quickly turned into her interests. Vicki made things simple and clear for us from the onset. She walked us through the home purchase process, came to quickly understand the things that were important to us in a home and worked hard to find us the best home for our family. She truly exceeded our expectations from day one.

Vicki gave us well-informed advice based upon years of experience in Orange County and training in her field. She gave us a peace of mind that no other agent in the industry could because she was genuinely "part of us". We never had a moment of doubt in our home purchase process and never felt exposed or "unprotected" because we knew we could consult with Vicki.
Vicki not only met our expectations, she truly exceeded them. We sold one house, and seamlessly moved into our new house within the 65 day target we had set as our goal. I truly believe it could not have happened as flawlessly or as effortlessly with any other agent. Thank you Vicki! "
-Brett & Elise B.

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Home Buying Process:

Select a Real Estate Agent

Obtain Financial Preapproval

Analyze Your Needs in a Buyer Consultation

Select Properties

View Properties

Write an Offer to Purchase

Negotiate Terms

Accept the Contract

Remove Contingencies

Conduct Inspections

Resolve Any Issues

Obtain Mortgage Financing

Credit Underwriting Appraisal Survey Insurance Check

Conduct Title Search

Remove Any Encumbrances

Obtain Title Insurance

Obtain Funds for Closing

Close on the Property

Take Possession of Home!

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The Mortgage & Loan Process:

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-qualify?
We recommend our buyers get pre-qualified 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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Making an Offer:

Once you have found the property you want, we 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, my experience and negotiating skills become powerful in representing your best interests.

When a counteroffer is presented, you and I 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.

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Closing 101:

Prepare for It

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 buyers funds
This is the check or wire funds provided by your lender in the amount of the loan.

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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It's All About 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

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.

Good service speaks for itself. I'm looking forward to the opportunity to earn your referrals too!

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Your Home Search:

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 zip code. This is 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 company, GreenTree Properties

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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Frequently Asked Questions:

How will you tell me about the newest homes available?
The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the *New on Market* list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

Will you inform me of homes from all real estate companies or only GreenTree Properties?
I will keep you informed of all homes. I want to help you find your dream home, which means I need to stay on top of every home that's available on the market.

Can you help me find new construction homes?
Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?
Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?
Usually, we can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, we will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?
Celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

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