

LuxuryCollective.[®]
HOME BUYER'S GUIDE



RICHARD GRAMS
REALTOR[®]



RICHARD GRAMS

REALTOR® | DRE#02218195

(323)606-3013

BUY | SELL



Richard Grams, widely known as Rick, stands as a distinguished figure in the real estate sector, particularly within the vibrant city of Los Angeles. His unparalleled expertise in analysis and sales, combined with exceptional communication skills, has enabled him to cultivate an extensive network of peers, clients, and associates. This network not only spans the breadth of Los Angeles but also empowers him with access and insights critical to navigating the complex real estate market. Rick's approach to real estate is characterized by a meticulous attention to detail and a relentless work ethic. These qualities, along with his profound analytical abilities and thorough preparation, place him at the forefront of the industry. Whether it's identifying lucrative investment opportunities or providing clients with strategic advice, Rick's methods are designed to achieve optimal outcomes. His success is not merely a product of his professional skills but also his dedication to hard work. Rick believes that there's no substitute for diligent preparation, and it's this belief that has opened the door to limitless possibilities in his career. As a result, Rick Grams has not only established himself as a top-tier professional in real estate but also as a visionary capable of turning any challenge into an opportunity for growth and success.

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ERIC DELGADO

CEO | REALTOR® | DRE#02005875
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BUY | SELL | INVEST

Eric is a proven leader - with over 950 properties sold throughout his career, he is a prime example of relatable and dedicated professionalism. He is a shrewd multi-tasker with singular expertise in the real estate industry. Most of all, Eric champions training and education for himself and his team. His focus on leading and maintaining an office full of ambitious minds has spurred his success both in sales of luxury real estate as well as high marks with customer satisfaction. His tireless advocacy for clients inspires innovative solutions, efficient problem-solving and persistence among his team. He takes time to ensure each member of his team is well-equipped to carry on the mantle of excellence in the luxury real estate market.

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Here are some of the reasons why Zillow has partnered with your Agent.

Proven Success

Agents with a successful track record have demonstrated their ability to effectively navigate the real estate market, which can instill confidence in buyers.

Expert Guidance

These agents possess deep knowledge about property values, market trends, and neighborhood insights, providing buyers with expert advice.

Personalized Service

They can offer tailored assistance, understanding each buyer's unique needs, preferences, and budget constraints.

Exclusive Listings Access

Experienced agents often have access to a wide array of listings, including some not publicly available on Zillow - by way of off-market.

Skilled Negotiation

Their experience and negotiation skills can be crucial in securing favorable deals and navigating complex transactions.

Efficiency in Process

They streamline the home-buying process by handling paperwork, legalities, and coordination with various parties.

Resourceful Network

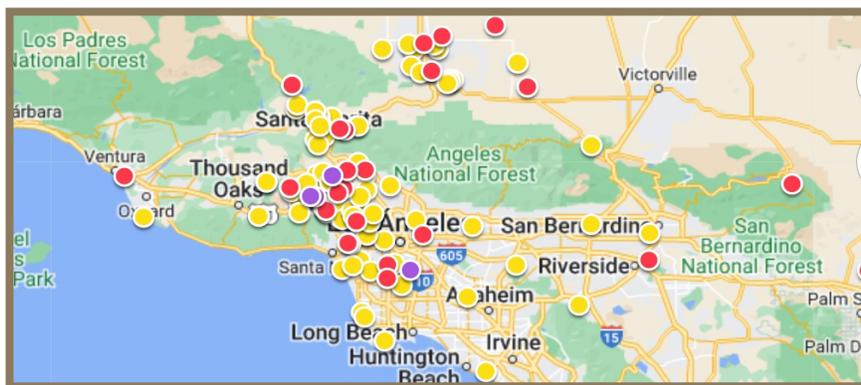
Such agents often have a network of useful contacts like mortgage advisors, inspectors, and contractors.

Customer Satisfaction

A track record of success often correlates with high levels of customer satisfaction, suggesting a positive buying experience for new clients.

In summary, Zillow partners with vetted and experienced agents with a history of success, offering buyers a more reliable, efficient, and tailored home-buying experience.

Served over 450 buyers last year!



LUXURY COLLECTIVE

CLIENT REVIEWS

Highly likely to recommend | 5.0 ★

10/2/2021 - Gemini3

Sold a Townhouse home in 2019 in North hollywood, North hollywood, CA.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Great sales attitude, excellent real estate knowledge and skills. Sold my property's twice: in 2010 sold for highest price on a sliding market and also in 2019 sold my townhome.
Highly recommend!

Highly likely to recommend | 5.0 ★

11/4/2020 - vahiksar

Sold a Single Family home in 2020 in Rossmoyne, Glendale, CA.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

My experience with Eric was very pleasant. Right from the start I was so impressed by his negotiation and communication skills that I decided to list my house with him though but for a previous phone call, I'd never met him before. I find him a man of high integrity who works very hard and gets great results. The level of accountability that Eric and also his team bring to the table are noticeably above the norm and that provides you with confidence and piece of mind while you wait for your house to be sold. I highly recommend Eric to anyone who wish to sell their house.

Highly likely to recommend | 5.0 ★

11/6/2019 - Jrbragg66

Bought and sold a Single Family home in 2015 in Canyon country, Santa clarita, CA.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Eric Delgado is a person I can trust when it comes to realtors. He is very knowledgeable in this industry and continues to excel in it. He impressed me and my wife the first time we met him. He knew things about our we were selling that we did not even know. He really does his homework and research. He will do whatever he has to, to make you happy as the buyer and or seller. He has you in his best interest. Trust is not easy to find but with Eric I trust him very much.

Highly likely to recommend | 5.0 ★

11/2/2019 - user624618

Bought a Single Family home in 2017 in Sun valley, North hollywood, CA.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Eric was a pleasure to have as our real estate agent. Eric never left any questions unanswered and always responded promptly. I would highly recommend him.

Highly likely to recommend | 5.0 ★

2/21/2019 - zuser20160218115139784

Bought and sold a Single Family home in 2018 in Encino, Encino, CA.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Eric is a tremendous real estate professional and someone that I would highly recommend. He helped guide us through two complex transactions which required his knowledge and experience to successfully complete. Eric is a pleasure to work with and an all around great person.

Highly likely to recommend | 5.0 ★

2/20/2019 - annabellereseda

Sold a Condo home in 2018 in Reseda, Reseda, CA.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

My husband and I struggled with the idea that selling our condo would be a difficult challenge. The realtor who first listed our property, ambitiously stated that he would close a deal with in 30 days. We extended into 60 days and did not have a single offer.

Like a ray of sunshine, Eric Delgado and his stellar team rescued us. Their well-researched strategy was so impressive, it is unbelievable that we received not just one but several offers.

Every stage of their management was extremely skilled, professional and efficient. Each member of the team is friendly, helpful and masterfully experienced. Love, love, love Eric Delgado's team, exceptionally fabulous!

Highly likely to recommend | 5.0 ★

10/24/2018 - aimeenlimon

Sold a Single Family home in 2018 in Simi valley, CA.

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Eric did a stand up job. He was patient when we needed it, he understood and listened when the crazy process of buying & selling a home got stressful. He always made me feel like he was protecting me and working "FOR" me. That wasn't the case with other realtors in the past.

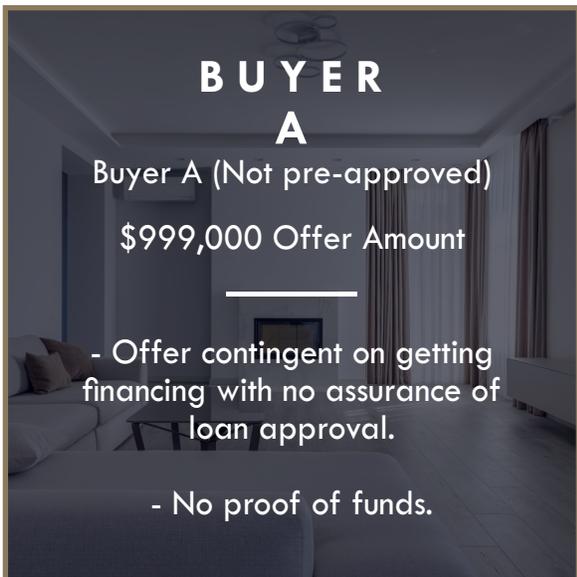
THERE ARE HUGE BENEFITS IN HAVING A BUYER'S AGENT

There are two primary types of relationships that exist between Real Estate Agents and buyers:

1. Seller Agency where the agent represents the seller and owes "Fiduciary" duties to SELLER ONLY
2. Buyer Agency where the agent represents the buyer and owes "Fiduciary" duties to BUYER ONLY

AS YOUR BUYERS AGENT... OUR TEAM WILL HELP YOU:

- By keeping you updated and informed with the newest listings (on + off market)
- Specialized market knowledge
- Negotiate the lowest price & best terms for YOU
- Find out whats going on with the property via inspections
- Find the best home for YOUR needs
- Achieve YOUR home buying needs with the LEAST amount of stress and cutting-edge technology



**BUYER
A**

Buyer A (Not pre-approved)
\$999,000 Offer Amount

- Offer contingent on getting financing with no assurance of loan approval.

- No proof of funds.



**BUYER
B**

Buyer B (Pre-approved)
\$999,000 Offer Amount

- Offer submitted with lender's official pre-approval letter!

Financing is **GUARANTEED** in writing from lender!

WHICH OFFER DO YOU THINK THE SELLER WILL ACCEPT?

THE PROCESS

PRE QUALIFY FOR A LOAN

- This takes about 15 minutes on the phone to get started
 - No cost to you
 - We will recommend our preferred lender who can:
 - Help you decide what the best type of loan is for you
 - Explain the entire loan process from start to finish
 - Keep you knowledgeable on the status of your loan in process
-

MEET WITH YOUR AGENT AND BEGIN SHOPPING

We will carefully consider your requirements for your new home by:

- Price range
- Size
- Location
- Home features
- Surrounding community
- School districts
- Time frame of when you need to be in a home
- Potential for a resale value if you are planning to sell soon

Your designated agent will then gather information on homes that fit your criteria.

THE BREAKDOWN

About 1-3 months prior to when you need to be in a home you will:

- Schedule a series of appointments with your agent to view homes
- Provide us with feedback on your likes and dislikes
- Let your agent know your preferences to find the perfect home for you
- Once there is a home you are interested in - tell your agent you would like to make an offer

THE PROCESS

MAKE AN OFFER TO GO “UNDER CONTRACT” FOR YOUR NEW HOME

- We will conduct thorough research on recently sold properties in the neighborhood and engage in a discussion to determine an appropriate offer price.
- We will draft a formal offer using the standardized forms supplied by the California Association of Realtors, leveraging our state license to proficiently represent you and prepare these legally binding documents.
- We will review the contract comprehensively with you, clarifying the entire process for your understanding.
- Your submission must be accompanied by a pre-qualification letter from your lender for consideration (your agent will ask your lender for this)
- Your offer will be either:

Accepted as written

- Congratulations you are “under contract”

Counter proposed

- Then it is up to you if you will accept the sellers counter proposal or re-submit another offer

Rejected

- This may happen if there are multiple offers and your offer is not the highest bid (this happens often if homes are priced below market - like bank owned homes)
 - Or the seller will not or cannot accept the offer you submitted
-

You have a contract! CONGRATULATIONS! What are the next steps?

- We will forward a copy of the contract to the lender to initiate the loan process.
- Your selected lender will arrange a meeting with you to finalize the loan application and secure your interest rate (if you choose to)
- We will then work the contract to the closing phase.

THE PROCESS

INSPECTION

We will advise on an inspector to coordinate a thorough inspection, assessing all the systems within the home such as:

- Roof, structure, electrical, plumbing, heating, cooling, appliances, etc.
 - We will attend the inspection with you and / or for you.
 - If you would like to request repairs, then we will write up a “repair request” of any items you would like to be repaired / replaced.
 - The seller will then have time to respond to your request.
 - Buyer and seller will reach an agreement to repair the items.
-

APPRAISAL

Your lender will initiate the process of obtaining a home appraisal.

- The appraiser is evaluating the market value of the home and identifying any evident defects that could impact its overall value.
 - If there are any issues with the appraisal (condition/ price) the lender will notify us.
 - Typically, during this phase, the buyer is not required to take any specific actions.
-

FINAL LOAN APPROVAL

- Your lender will review the conclusive settlement charges, down payment, loan closing costs, including their amounts and will request any remaining documentation necessary for final approval.
- We will coordinate the final walkthrough appointment with you.

THE PROCESS

FINAL WALK THROUGH

- We will participate in the pre-closing walk through to verify the completion of inspection-related tasks and ensure the home functions as anticipated.

CLOSING

- You will execute your loan documents, transfer final funds via wire (if applicable), and be on the verge of becoming the new owner of the home.
- In the majority of counties, simultaneous funding and recording on the same day are not permitted. The day following funding, the home will undergo the recording process (title transfer), marking the official transition of ownership to you.
- The recording and title transfer process may extend up to 72 hours before the transition to homeowner status is finalized.



THE PROCESS

PHASE 1 - SHOPPING

GET
PRE-APPROVED



GO HOUSE
SHOPPING!



OFFER STAGE
Wait up to 3 days
for an answer



ACCEPTANCE
This counts as day 0

PHASE 2 - THE PROCESS

BUYERS
DEPOSIT
Within 3 business
days after
acceptance



HOME INSPECTION
& SELLER'S DISCLOSURE
Within
7 days after
acceptance



CONTINGENCY
REMOVALS
17 days after
acceptance, that includes
property investigation,
home inspection,
appraisals, etc.



LOAN
CONTINGENCY
REMOVAL
21 days after
acceptance

Be prepared that Contingency removals may be shorter than the contract standard.

PHASE 3 - CLOSING

SIGN LOAN
DOCS



FINAL VERIFICATION
OF PROPERTY
5 days prior to close



BRING
FINAL FUNDS
TO CLOSE



CONGRATS!!
Now we hand you
the keys to your
new home!

OUR COMMITMENT

As your designated buyer's agent, we are pleased to offer the following services:

1. We will assist you in obtaining the most favorable financing program available.
2. Upon approval from one of our endorsed lenders, the issuance of a pre-approval letter will be promptly arranged.
3. Utilizing cutting-edge technology, we provide you access to a curated selection of real estate listings, encompassing recently listed properties and exclusive off-market opportunities.
4. Coordinate private showings to suit your schedule.
5. Engaging in detailed discussions to formulate an effective strategy for submitting a competitive offer.
6. Skillfully presenting and negotiating your offer to ensure the acquisition of the property under the most favorable terms and pricing.
7. Connecting you with top-tier affiliates in various fields, including legal expertise, home inspections, appraisal, and title insurance, all committed to enhancing your home purchasing experience.
8. Offering steadfast guidance throughout the entire process, addressing your inquiries and concerns as we recognize the significance of this decision.
9. Bonus #1: Our cancellation guarantee, providing you the option to cancel if we fail to fulfill our commitments.
10. Bonus #2: The "Home Love Promise" guarantee, assuring in writing that we will sell your property for free should you decide to sell within 18 months of your initial purchase with Luxury Collective as the representing agent.

SIGNED BY:

DATE:

OUR GUARANTEE

VIP BUYER CANCELLATION GUARANTEE

We have full confidence in the effectiveness of our VIP Buyer System and the streamlined process it offers. We assure you the right to cancel our buyer's agreement at your discretion. Our primary goal is to assist you, and we want to ensure you never feel obligated to purchase any property.

VIP BUYER SATISFACTION GUARANTEE

Our Buyer Satisfaction Guarantee ensures that if you are dissatisfied with the home you purchase within 18 months from the date of closing escrow, we will facilitate its sale at no cost to you. We are dedicated to assisting you in finding the best possible home - one that you will cherish for years. This written guarantee underscores our unwavering commitment to our clients.

SIGNED BY:

DATE:

FAQ

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 Keller Williams Realty?

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, I can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, I will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Once all applicable inspections are completed, 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.

MOVING CHECKLIST

New Telephone Number:

New Address:

Before you move, you should contact the following companies and service providers:

Utilities:

- Electric
- Telephone
- Water
- Cable
- Gas

Professional Services:

- Broker
- Accountant
- Doctor
- Dentist
- Lawyer

Government:

- Internal Revenue Service
- Post Office
- Schools
- State Licensing
- Library
- Veterans Administration

Clubs:

- Health & Fitness
- Country Club

Insurance Companies:

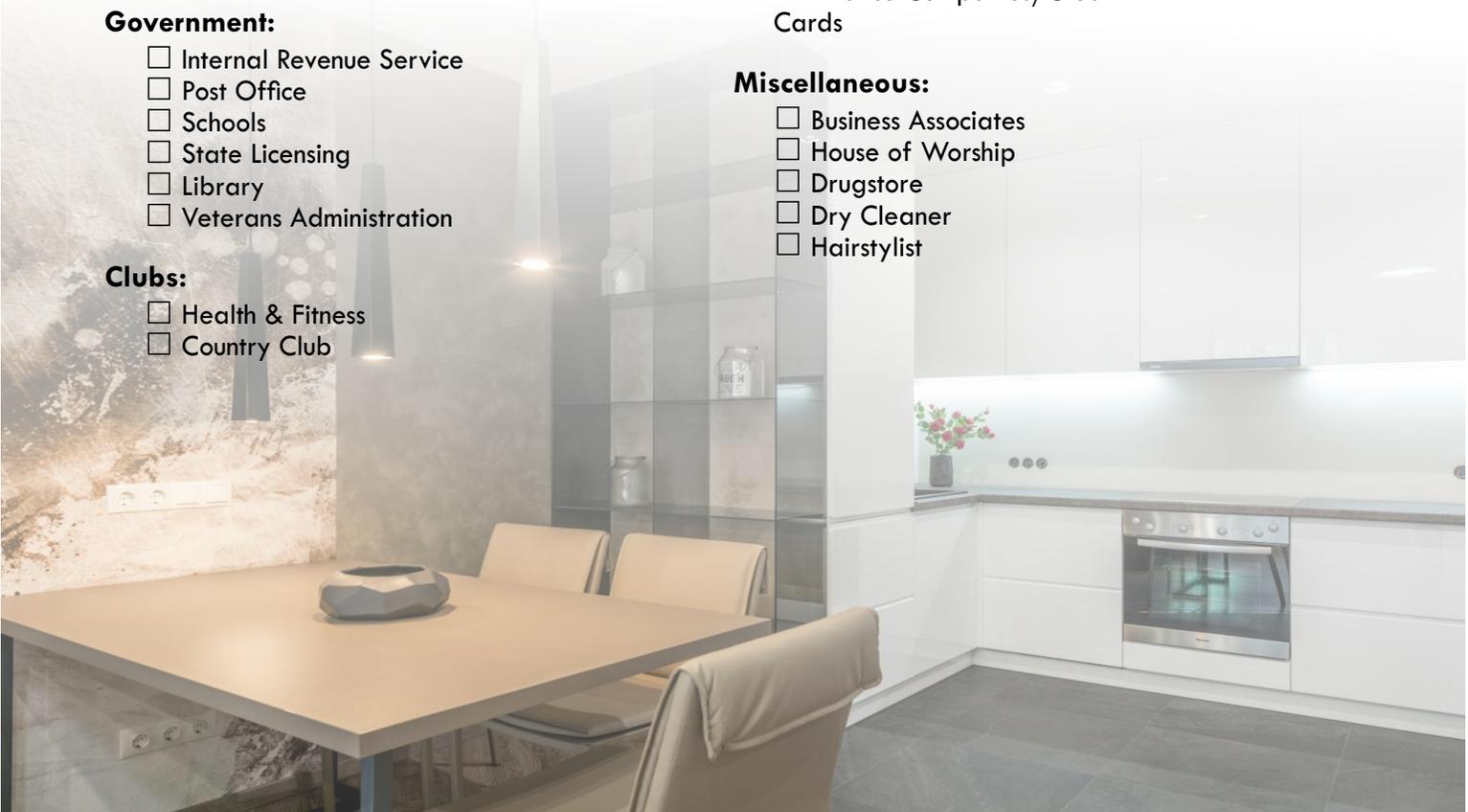
- Accidental
- Auto
- Health
- Home
- Life
- Renters
- Life

Business Accounts:

- Banks
- Cellular Devices
- Department Stores
- Finance Companies/Credit Cards

Miscellaneous:

- Business Associates
- House of Worship
- Drugstore
- Dry Cleaner
- Hairstylist



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