



SEAN ENGMANN
REALTOR®

Buyers Guide And Process





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SEE THE DIFFERENCE



Hi, I'm Sean Engmann and I look forward to helping you find and purchase your new home! Buying a home can be one of the largest purchases and most stressful things that you do in life. A recent survey even found that for about 40% of Americans, it is **the most stressful event in modern life!**

My goal is to help ease that stress so that you can approach the process with confidence. In this guide, I will outline each stage in the buying process and exactly what you can expect from me every step of the way. Additionally, I have produced videos on each step of the process all of which you can easily access so that you can get more detailed information on anything if you need it.

This process will be driven entirely by you – we will move as fast or as slowly as you want. My role is to act as your advocate and I will provide you information and advice to help you best achieve the goals that you tell me. Please review this information and if you have any questions, **please give me a call at 650-238-9210.**

Expectations

Service | Expertise | Empathy | Competitiveness

My business is built upon the principles of service, expertise, empathy and competitiveness. Here is what you can expect when working with me.

- 1. Clients Before Transactions.** I have a fiduciary duty to put your needs first and I am committed to doing so I will put your needs before the needs of the transaction.
- 2. I Will Communicate Proactively.** I will stay ahead of any issues or concerns by communicating them proactively.
- 3. I Will Respond Promptly.** If you call, text or e-mail, I will respond promptly during business hours. If you contact me outside of business hours, I will respond at the next opportunity during business hours, unless it is an emergency.
- 4. I Will Do What I Say I Will Do.** If I tell you that I will do something, I will do it and do it on time.
- 5. I Will Always Value Your Time.** I will not show up late or miss appointments and I will always prioritize your time when scheduling.
- 6. I Will Strive to Constantly Provide Value.** In all areas of my business, it is my goal to provide value at every stage in a transaction. I will always bring as much information and expertise as possible to help you make decisions.
- 7. I Will Provide a High Level of Expertise.** I hold an MBA, I am a certified Lean Six Sigma Black Belt process manager and I'm a real estate market expert. I will bring that expertise to each transaction.
- 8. I Will be Transparent at All Times.** If there are elements of a transaction that are outside my expertise or knowledge, I will be transparent about that and seek out the best source of information.
- 9. I Will Negotiate as if it were My Own Home.** I will negotiate as if I am negotiating for my own home – my goal is to get the best possible terms available for my clients on every transaction & to be a deal maker.
- 10. I Will Always Be Prepared.** At every stage in the transaction, I commit to being fully prepared.

Working With Me: The Process

STAGE 1: THE PRE-SEARCH

DESCRIPTION: You haven't decided to buy yet, or you are in the very early stages. You are evaluating the market and identifying where you're interested in moving and what characteristics you would like in your new home. You are not ready to make an offer yet and could even be months away from seriously considering a move.

What to Expect From Me:

- ★ Access to all of the home search features, valuation tools and calculators on my website.
- ★ Up to date informational videos, market reports and property alerts based on your search delivered to your inbox.
- ★ Periodic phone calls, texts and e-mails to check in and see how I can better serve you.
- ★ Availability for one private property tour or general information session to discuss and provide advice on the process.

NEXT STEPS: *After the tour or the information session, the next step in the process is to decide if you'd like to consider working with me as your agent.*

STAGE 2: ENGAGEMENT

DESCRIPTION: This stage is a formal meeting either in-person or over Zoom with me to discuss working together with me as your agent. It should involve all parties considering buying a home. At this meeting, we will determine your goals and your specific search criteria and general budget (to be confirmed or e-evaluated during pre-approval). I will go over the buyer-representation agreement in detail, answer any questions and make a recommendation as to whether I think we'd be a good fit to work together.

What to Expect From Me:

- ★ Detailed overview of my process, what you can expect working with me and where I add value.
- ★ My honest evaluation as to whether we would be a good fit to work together and my commitment to provide a referral if we are not.
- ★ Discussion of strategies on how you can best achieve your goals and define how we will conduct the search.
- ★ A review of the buyer representation agreement and answers to any questions about the agreement.

NEXT STEPS: *Sign buyer representation agreement so that I will formally represent you in your housing search.*

Working With Me: The Process

STAGE 3: PRE-APPROVAL

DESCRIPTION: During this stage you will define your plan for financing the property if you haven't already. If you're planning to pay cash, you will demonstrate proof of funds and if you're planning on obtaining a loan, you will obtain a pre-approval letter from a lender. This will put you in position to be able to write a credible offer, and will set the upper limit of your budget for the search.

What to Expect From Me:

- ★ Recommendations of preferred lenders based upon the situation.
- ★ The strictest level of confidentiality about your finances.
- ★ Updates and recommendations to goals and plans based upon the pre-approval amount.

NEXT STEPS: You will send me the pre-approval letter.

STAGE 4: THE ACTIVE SEARCH

DESCRIPTION: At this stage we are actively searching for properties that meet your criteria and budget. The search is occurring on and off market and we are looking to identify properties to consider for offers. When properties of interest are identified, we are touring them in person and reviewing disclosure packages as provided by the sellers.

What to Expect From Me:

- ★ To identify properties that fit the criteria we've established, preview them and arrange tours.
- ★ To find properties that may fit that have not yet hit the MLS.
- ★ To contact all listing agents to obtain as much information about the property as possible.
- ★ To effectively communicate current market values of homes in addition to the listing price.
- ★ Collaborate with all buyers to refine the list of wants and needs as necessary.
- ★ To protect the buyers' time by not showing properties with a low probability of making a successful offer.

NEXT STEPS: Make offers on homes of interest.

Working With Me: The Process

STAGE 5: MAKING OFFERS

DESCRIPTION: At this stage we have identified a property that we've determined fits your criteria where there is a reasonably strong possibility of making a successful offer. At this stage we will do as much diligence as possible on the property given the available information and determine the purchase price and terms of the contract

What to Expect From Me:

- ★ To provide a detailed comparative market analysis on the property including other active properties, similar homes in the area that have recently sold and other similar homes that have recently gone under contract for the purposes of helping to establish fair market value.
- ★ To go over the purchase contract in detail and to answer all questions about it.
- ★ To fully review the disclosures, point out any red flags and review the disclosures in detail with all buyers.
- ★ Contact listing agent to obtain as much information as possible to aid in negotiations.
- ★ To advise you on how to put together the best possible offer based upon market knowledge and the specific needs of the buyers.
- ★ Identify potential inspections to recommend should the offer be successful.
- ★ To negotiate with the listing side to help obtain the best price and terms.
- ★ Advise on all counter-offers from the seller.

NEXT STEPS: *If the offer is successful, the home is in contract and the focus shifts toward achieving a successful close.*

STAGE 6: ESCROW/DUE DILIGENCE

DESCRIPTION: At this stage, the offer has been accepted and the goal is to both fulfill all the buyer's obligations under the contract while doing due diligence on the property in order to identify if it is necessary to back out of the contract or renegotiate it. This process can look considerably different from transaction to transaction depending on whether there are contingencies involved.

~continued~

Working With Me: The Process

STAGE 6: ESCROW/DUE DILIGENCE *CONTINUED*

What to Expect From Me:

- ★ Management of the entire escrow process from start to finish.
- ★ Coordinate all communication between you, the lender, title/escrow, the listing agent and any inspectors and appraisers.
- ★ Explain the entire escrow process, schedule and your obligations (paying for inspections, etc) so that there are no surprises.
- ★ Schedule all inspections, coordinate access to the property and be present for all inspections and the appraisal.
- ★ Review and advise upon all inspection reports and the impact on contingencies.
- ★ Help negotiate any disputes that arise during escrow.
- ★ Provide regular communications to all buyers and the listing agent on the progress of escrow and any challenges that may arise.
- ★ Ensure all paperwork is complete for a successful close.
- ★ Manage the schedule and negotiate any extensions if necessary.
- ★ Work with the lender and all buyers to ensure the loan is funded on time.
- ★ Be present for the verification of condition walk-through and advise buyers as needed.

NEXT STEPS: Successful close of escrow

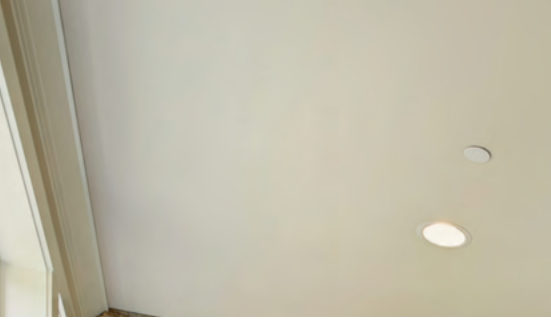
STAGE 7: THE CLOSE

DESCRIPTION: The transaction has successfully closed and you now own your new home!

What to Expect From Me:

- ★ Arrange for you to receive keys to the property.
- ★ Provide information regarding transitioning of utilities and any other necessary information.
- ★ In the event of any disputes after closing, provide referral to an attorney specializing in real estate.
- ★ Continue to provide regular market updates.
- ★ Deliver updated comparative market analysis every 6 months to keep updated on the market value of your home.

SEE THE DIFFERENCE





Please click on this
QR code to view
my Buying Process
Videos Series



Sean Engmann, eMBA REALTOR®

Coldwell Banker Realty

CalRE #02117899

M. 415.533.1581 | O. 650.238.9210

sean.engmann@cbrealty.com | seanengmann.com