



Your Guide To
BUYING REAL ESTATE

WHETHER YOU'RE BUYING A HOME OR
SELLING A HOME, IT ALL STARTS WITH A
DREAM.

Let's dream together!

About Us

Why Buy With Me?

I understand that your purchase is not just a financial investment but also an investment in the security and comfort for you and your family. It is with that in mind that I guarantee the following:

- Outstanding Service
- Transparency
- Integrity
- Extensive Industry Knowledge
- Top Vendor Recommendations

I am a driven, high-touch agent who is known for my extensive market knowledge and unmatched devotion to clients. My success is based almost exclusively on positive referrals. I earn the respect of my clients by working tirelessly on their behalf and by always offering candid advice.

I have a passion for Northern California, living my full and best life while helping my clients make their real estate dreams a reality.



Sierra
Player



**COLDWELL
BANKER** 

**GRASS ROOTS
REALTY**

530-604-9319 Call or Text
SierraPlayerRealtor@gmail.com
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DRE#02054990



Our Services

- A Personal Meeting to Discuss the Home Buying Process
- Guidance in Determining Your Home Buying Priorities
- Personalized Plan to Find the Right Home for You
- A Customized Online Home Search Portal
- Hand Written Letters to Non-Listed Homes You Desire
- Accompany You to View Each Home
- Provide a Professional Opinion on the Value of Homes
- Customized Offer Guidance
- Attend Inspections
- Professional Representation
- Professional Negotiation
- Detailed Transaction Timeline
- Transaction Management
- Partner with Your Lender to Ensure a Smooth Close
- Partner with the Escrow Team to Keep Closing



The Buying Process

From Money to Move

1. Financing

- Pre-Approval
- Pre-Underwriting
- What to Expect
- Lender Suggestions



2. Home Search

- Oline Search
- Viewing Houses
- Adjusting Priorities



3. Contract

- Write an offer
- Choose terms to offer
- Strategy for offer



4. Negotiation

- Price
- Term
- Strategy

5. Inspection

- Home Inspection
- Septic/ Sewer Inspection
- Well Inspection
- Pest Inspection
- Roof Inspection
- Negotiate for repairs or Seller Credit



6. Closing

- Appraisal
- Final Underwriting
- Closing Disclosure
- Funding
- Recording
- Keys
- Set Up Utilities
- Move In

The Cost of Buying Property

This list is an estimate of anticipated costs; potentially, there could be more.

Earnest Money

- 1-5% of the purchase price

The Buyer offers earnest money to show they are truly interested in the property and have intentions of actually buying. The earnest money is collected within 2 days of getting into contract and is held in escrow until closing. All of the earnest money goes towards the purchase so it is often thought of as a deposit. In the event the Buyer leaves the contract for a reason allowed by the contract then they get the money back (for example, if they leave because of the inspection). If they leave the contract for a non-approved reason then the Buyer may lose the money (for example, if 2 days before closing the Buyer gets cold feet).

Inspections

- \$400 - \$750 for Single Family Homes
- \$350 - \$450 for Pest Inspection
- \$300 - \$500 for Roof
- \$400 - \$800 for Well

Inspection fees are paid directly to the inspector before or at the time of the inspection. Septic inspections are paid by the seller. Other types of inspections can be done if needed such as a roof, HVAC, pest, or mold inspection.

Appraisal

- \$750 - \$1,000

The Appraisal could be rolled into closing costs or the lender may request a credit card number for it to be paid upfront. It varies by lender and by the rules of the product you are using for your loan.

Closing

- Fee for escrow
- Fee for title
- Fees for a loan
- Recording Fees
- Pro-rated Property Taxes
- Pre-paid Property Taxes
- Pro-rated HOA Dues
- Home Owners Insurance





Who Pays for What?

SELLER

100% REAL ESTATE COMMISSION

The Seller pays the listing agent and the listing agent pays the buyer's agent. Both agents will have to pay their company a fee and cover any expenses for getting the business and during the transaction.

50% ESCROW FEES

The Seller pays for half of the escrow charge for the transaction. The charge is reduced from the profits of the sale. If there are no profits, the Seller will need to bring money to the closing.

100% TITLE INSURANCE FOR BUYER

The Seller pays to insure the title of the property for the Buyer. The cost is based on the purchase price.

100% EXCISE TAX

The Seller pays an excise tax to the government based on the purchase price.

PRORATED PROPERTY TAX AND HOA

The Seller pays any outstanding property taxes and HOA dues prorated to the sale date.

MISCELLANEOUS SMALL FEES

The Seller oftentimes has a few small fees.

BUYER

100% LENDER FEES

If the Buyer obtains a loan then the Buyer is responsible for all fees associated with it.

50% ESCROW FEES

The Buyer pays for half of the escrow charge for the transaction.

100% TITLE INSURANCE FOR LENDER

If the Buyer gets a loan then the Buyer must purchase a title policy for the lender to insure the title of the property in the event the lender ever needs it.

PRORATED & PREPAID PROPERTY TAX

The Buyer pays prorated property taxes based on the date of closing. Plus the loan may require them to pre-pay a few months of future property taxes.

HOA DUES

The Buyer pays any HOA dues prorated from the date of purchase.

PRE-PAID HOMEOWNER'S INSURANCE

If the Buyer gets a loan they will be required to pre-pay a portion of the homeowner's insurance.

MISCELLANEOUS SMALL FEES

The Buyer oftentimes has a few small fees.

Understanding

Title & Escrow

Title

Most people don't understand what title is for a real estate transaction and how it protects the buyer. "Title" refers to a title insurance policy that the seller will purchase for the buyer and a second policy that the buyer will purchase for the lender (no second policy is needed in a cash transaction). The title company researches the property to find and insure against the following:

- Errors in public records
- Unknown liens
- Illegal deeds
- Missing heirs
- Judgments
- Taxes & levies
- Easements
- Assessments
- Surveys

In the event any of the following show up after the closing of the property, you as the buyer have insurance to help resolve the issue.



Escrow

"Escrow" is a term that describes the neutral third-party handling of funds, documents, and tasks specific to the closing (or settlement, as it is also known), as outlined on the real estate purchase agreement or sales contract.

The purpose of escrow is to facilitate the transaction by managing the disbursement of funds and documents. This includes calculating who owes funds and who is owed funds and the amounts. Escrow is also responsible for recording the official change in ownership with the county.

Thou Shalt Not!

Here is a list of things **NOT** to do when in a contract and getting a loan

- ...change jobs, become self-employed, or quit
- ...buy a car, truck, van, or motorcycle
- ...use credit cards more than normal
- ...stop paying bills
- ...spend money you have set aside for closing
- ...omit debts or liabilities from your loan application
- ...buy furniture
- ...originate any inquiries into your credit (no applying for credit cards, etc)
- ...make large deposits or cash deposits without checking with your loan officer
- ...change bank accounts
- ...co-sign a loan for anyone
- ...change marital status

Each of these items can risk you qualifying for the loan and cause you to lose the house.



Home Buying FAQs

Should I talk to a bank BEFORE looking at homes?

Yes. Ideally you want to be pre-approved before your house hunting begins. This will give you a realistic picture of what you can afford, and therefore, which houses to look at. There are also many 'first time buyer' programs available that can help get you into your dream home.

When/who pays for the appraisal and inspection?

Buyers pay for both appraisal and inspection. The inspection can be paid prior to writing an offer or after you are in contract, depending on the situation. The appraisal will be paid for after you are in contract.

When are the trash and recycling picked up?

We will find out when your trash pickup days are and get those to you 2 weeks prior to closing.

When and how do I pick up my keys?

Typically, keys are delivered by your agent on the day of closing. We will work out your specific delivery date and time based on your closing day.

When do I sign paperwork? Does the paperwork have to be signed in person?

Your escrow team will coordinate signing date with you. This typically takes four to six weeks after mutual acceptance of the purchase and sales agreement.

What will the seller leave behind?

Nothing should be left behind without asking or unless you specified you want an item to stay. They can leave behind device and repair items such as manuals, warranties, extra window screens, roofing tiles etc.

Who are my cable/internet providers?

We will provide a list of internet providers available in your area.

How/when do I set up utilities?

You should set up utilities prior to moving in. You'll definitely want the lights on for moving day. Our team will provide you with a moving packet that will guide you through how and when to do this. You'll receive this packet 2 weeks prior to closing.

When/how do I change my address?

You'll want to change your address after you remove contingencies and you know you will be going through with the purchase. Typically 1-2 weeks prior to closing.





Sierra did an amazing job, and made the experience of purchasing our first home really easy and rewarding! The highlights of our experience were:

- Responsiveness: Sierra was always quick to respond to our questions via email and text. She made time for calls whenever we needed to talk things through, and she really made us feel like we were a priority and that she was happy to make time for us.
- Level of Service: As first time home buyers, we had no idea what we were doing and Sierra made everything a breeze. She held our hands through the process, explained everything really clearly, and made a very daunting task enjoyable.
- Integrity: I really felt like Sierra had our best interest at heart throughout the whole process and that we could trust her. She gave honest and informed answers to our questions, and I could tell that her priority throughout the process was to help us find the home that would be right for us, regardless of how long that might take.
- An overall awesome person to work with: We had an awesome time working with Sierra! She is a fun, considerate, and caring person who anyone would be lucky to work with and know.

★★★★★ ~Alexis Fleckenstein

[Click to see more reviews on google!](#)

Sierra found our dream home for us in Nevada City and helped us close escrow incredibly quickly. She is such a kind and warm person, and she gives great advice on what to consider when thinking about putting in an offer on a home (e.g. if the house has a deck that will need to be repaired/replaced, that will probably be an expensive project. As first time home-buyers, we would not have thought about that). She has great connections to mortgage brokers and contractors in the area, and Sierra also lives locally so she knows the area very well. We can't recommend working with her enough!

★★★★★ ~Jude Edwards

Upon making the decision to relocate and make a long distance move to be closer to family, we knew we needed a darn good responsive realtor. We looked into a few realtors in the Grass Valley area and after the lack of response or follow through we decided to go with Sierra Player who had been suggested by our son. Sierra proved herself way beyond our expectations, with her experience and her confidence and by learning and knowing our preferences, as well as always being available to us and having the ability to answer all of our questions. She was also highly recommended by our loan officer for being one of the best negotiators around Nevada county. And boy was she! Since our move, she has still proven to be very helpful in pointing us in the right direction to make our purchase into "our home".

★★★★★ ~Phil and Becky Oiler

Had the best experience buying a home in Nevada City with Sierra. She's communicative and pro-active and always has a positive outlook. We saw numerous houses over the span of a couple months and she always made us feel like we were her top priority. (Which I could tell she does that for all her clients!) She's excellent at communicating over SMS and email. We even scheduled a few walk throughs over video chat to get a feel for houses we were interested in since we don't live in the Grass Valley area. She's thoughtful and attentive, always listening to what we say we want, but also intuiting us as a couple and a family. I always trusted that she knew what we wanted, what our goals and desires were, and that she had our best interest at heart. I love how hard working she is and it's worth mentioning that she's also SO delightful to hang around and talk with. That means a lot when you're spending so many hours talking and seeing houses together. We can't recommend Sierra more highly. I hope you have an opportunity to experience buying a house through Sierra!

★★★★★ ~ Tawnee Kendall

Sierra came highly recommended to my partner and I in our search for our first home from a close friend. I am so glad our paths crossed! She answered all of our questions, none too small or large, as we had many coming into a new experience. She is very responsive and went out of her way to help us at every stage in the process- from booking appointments in short notice to now helping us establish ourselves in our new home. We appreciated her honesty in our home search and felt like she got our needs/wants very quickly, which made the search that much easier. She is kind, friendly, and a true professional. I recommend her for any real estate needs. Thank you, Sierra!

★★★★★ ~ Haley Anderson



Meet Sierra

After years of working with hundreds of clients, I have discovered there are some basic needs every client has.

- To be heard and understood.
- To understand the lifestyle you want and your needs in a property.
- To always be in the loop and be communicated with.
- To feel protected and their best interests are being represented.
- To be able to trust the advice that is being given.
- To have all concerns and questions addressed quickly.
- To be communicated the way they prefer (Call, text, email, WhatsApp, Fb messenger, Instagram, etc.)

My ability to implement all these things and more leaves my clients feeling great about their decision to work with me and leaves a lasting impact on every client. I aim to be your partner in your Real Estate journey now and for life.

In 2018 my family lost our home in the Paradise Camp Fire. It left us looking for a new place to put down roots. Nevada County was at the top of our list when discussing where we wanted to go, as we had vacationed here regularly. We explored several different states, and we couldn't even come close to finding an area with everything Nevada county has. We fell in love with the two historic downtowns in Grass Valley and Nevada City, the Yuba River, the friendly people, the country feel, the ability to drive to the ocean, and all the outdoor adventures we could go on. After a year and a half of renting in Nevada City, we decided to buy a two-acre property in Penn Valley. Being an avid horse girl and gardener, I knew Penn Valley was the right spot for my growing family. I have two young children and a loving husband that supports all my crazy dreams. We have two horses, two dogs, and two cats and to say I'm an animal lover is an understatement. We live a very humble life. We love spinning records in the garage, having backyard BBQs with friends, and watching our kids play in the yard. Your business means the absolute world to us, and we are so grateful to have the opportunity to help you buy your own slice of Northern California heaven.