



SAN DIEGO HOMEBUYER

Your Guide to Buying and Owning a Home



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MANA MAHFOOZI: Your Dedicated San Diego Real Estate Professional

Raised in Southern California and a long-time San Diego resident, Mana is well acquainted with the vast array of communities the region offers and understands the ever-changing marketplace.

Mana and her team bring 30+ years of realty experience with more than 750 sales.

Mana has mentored many agents in the area, teaching Real Estate related courses such as Contracts, Negotiations, and Compliance/Risk Management. She's been a part of the leadership teams at both Keller Williams (2015-2019) and AARE (2022-present). She holds an RMS (Risk Management Specialist) designation from the Association of Realtors, as well as a Broker's License.

Our vision is empowering individuals with the knowledge and expertise to achieve their real estate goals and dreams, leaving a lasting legacy for generations to come.

Our mission is to guide you through your real estate journey with unwavering honesty and integrity, dedicated to helping you realize your dreams of homeownership and wealth building through personalized attention and education. Whether you're a buyer or seller, our client-focused approach ensures your best interests are our top priority. With a wealth of experience and honed negotiation skills, we adeptly navigate a spectrum of real estate scenarios – from assisting first-time homebuyers and collaborating with seasoned investors to facilitating all types of residential and commercial sales as well as managing rentals.

We pride ourselves on giving back to our community every year, whether it's through monetary donations to non-profits or volunteer opportunities. Do you have a favorite non-profit? We'd be happy to make a donation to them when you sell or buy with us.

We are your One-Stop Shop Nationwide: Residential, Commercial, Property Management & Loans.

We have you covered: Resales, New Construction, Manufactured Homes, Senior Communities, Military, Luxury, Relocation, 1031 Exchanges, Probate/Trust/Short Sales, REOs.

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THE PURCHASING PATHWAY



A step-by-step game plan for what to expect from initial consultation all the way through to the closing of your home.

1. INITIAL APPOINTMENT

The purpose of the initial appointment is to understand your “needs and wants” as a buyer. This may be the most critical meeting of the home buying process. During this appointment, the entire purchasing pathway will be discussed.



2. DETERMINE THE PURCHASING PARAMETERS

There are three criteria every buyer uses to find their home: location, price and style/condition. These criteria, along with your “needs and wants,” will determine the properties we search for and the homes we initially view.



3. ACQUIRE A PRE-APPROVAL

Viewing homes without a pre-approval usually leads to disappointment. Buyers who are wise discuss their financial situation with a reputable lender and acquire a pre-approval. A pre-approval creates an opportunity for you to not just understand what you qualify for, but ultimately to decide what you can afford. Having a pre-approval greatly enhances your negotiating position – especially in a competitive market.

There are three criteria every buyer uses to find their home:
LOCATION, PRICE AND STYLE/CONDITION

4. VIEW HOMES

The process of viewing homes provides you with information in order to make the best decision possible. Helping you find a home is a process of elimination; not a process of selection. Viewing homes you don't like is not a waste of time; it helps build a frame of reference to help you find what you do like.

5. WRITE THE CONTRACT

The best way to prepare for the contract phase of the transaction as a buyer is to review a blank copy of the purchase contract. Reading the contract prior to making an offer will make you much more comfortable during the negotiation phase.

6. DEPOSIT EARNEST MONEY

An earnest money deposit communicates to the seller that you're serious about purchasing their property. Earnest money is kept safe in a trust account until those funds are used to close the transaction.

7. PERFORM THE HOME INSPECTIONS

After the contract is fully accepted and all terms are agreed upon, a home inspection can be performed if the contract allows. The inspection will allow you and the inspector you hire to take a more thorough look at the property. This inspection will give you a far greater understanding of the property you are purchasing.

8. FINAL WALK- THROUGH

After the mortgage has been approved, a final walk-through is encouraged. On the final walk-through, you will re-inspect the property to ensure it is in an acceptable condition and that any personal property conveying is present.



9. EXECUTE THE CLOSING DOCUMENTS

Once the contract is accepted, inspections performed, and mortgage approved, the closing will be set and final documents will be executed. You will be directed by the appropriate party as to the time and date of this event. Either a formal closing date will be established by a closing attorney or an escrow officer will close the transaction.

10. HOME DELIVERY

Upon the conclusion of the paperwork and transfer of ownership, you will receive the keys, garage door openers, and any documents/warranties that convey with the property. You will then become the rightful owner. It's time to move in!





LIFESTYLE

- Who will be living in the home you purchase?
- Will there be any frequent guests requiring extended stays (e.g., parents)?
- Do you have any pets?
- Do you have anything special that needs to be accommodated (Ex: athletic equipment, fine art, large furniture, a large collection, or a large space for entertaining, home office, etc?)

LOCATION

- Tell me about your ideal location.
- Is commute time important?
- Is walk-score important?
- Are schools important?
- Is there a particular view you are seeking (e.g., skyline, lake, mountains)?

GENERAL

- What type of home (e.g., single-family, condo, townhouse, etc.)?
- Single Story or Multiple?
- # of Bedrooms
- # of Bathrooms
- Ideal Square Footage
- Lot size Needs
- Is Year Built a factor?
- Kitchen – any special needs?
- Living Room – any special needs?
- Dining Room – any special needs? Must be separate space?
- Pool/Other Amenities?
- Parking (garage a must, carport or assigned space, etc)
- Is a Fireplace a must have?
- Move-in ready a must?

WHAT TOP 5 THINGS DOES YOUR HOME NEED TO HAVE?

- 1.
- 2.
- 3.
- 4.
- 5.



10 Homebuying Mistakes to Avoid



1. Choosing a non-relational real estate agent.

Choose a professional who is clear about their dedication to serving your needs before, during and after the sale.

2. Not getting pre-qualified before making an offer.

Make time to talk with bank or mortgage professionals to learn your lending options. Their questions about income, debt and other factors helps determine how much you can borrow for your dream home. Call me for a great referral!

3. Not knowing all the costs.

Get an estimate of the closing costs from your agent or lender early in the process. Don't forget to ask about homeowner's association fees and insurance! Examine your settlement statement carefully before closing.

4. Limiting your home search.

The homes you find online or in magazines may already be sold. Rely on your real estate professional to provide you with the most up-to-date information on what's out there.

5. Thinking there is only one perfect home.

Remember, buying a home is a process of elimination, not selection. New homes hit the market daily, so consult your real estate agent for a comparative market analysis that shows properties for sale that are similar to your dream home.

6. Not considering long-term needs.

Think ahead to consider what you will need in three-to-five years, or five-to-ten years. This may alter your search, depending on how long you plan to be in the home.



7. Not researching the community.

Make a list of your priorities when it comes to schools, power lines, neighbors, environment, etc. Get answers on these subjects before making an offer, so you have confidence in your purchase.

8. Skipping a home inspection.

Trying to save money today could end up costing you tomorrow if you forgo a home inspection. Get a qualified inspector to detect issues you may have overlooked, so you know what to expect. I know a great one who can help!

9. Overlooking insurance issues.

Trying to save money today could end up costing you tomorrow if you forgo a home inspection. Get a qualified inspector to detect issues you may have overlooked, so you know what to expect. I know a great one who can help!

10. Not purchasing a home protection plan

Trying to save money today could end up costing you tomorrow if you forgo a home inspection. Get a qualified inspector to detect issues you may have overlooked, so you know what to expect. I know a great one who can help!



What People Are Saying

SEE WHY CLIENTS LOVE WORKING WITH MANA

Mana is a stellar real estate agent with extensive experience and expertise. She is highly competitive on the market while always being respectful, honest and ethical. She is extremely generous with her time and advice, is thorough and comprehensive in her work, and has answers to every imaginable question. Mana has a long list of highly skilled and experienced vendors who are loyal to her and immediately available for second opinions if needed. This is a testament to who she is as a person with her strong commitment to her clients, and the impressive quality of work she does across the board.

Sarah Schwartz

Having known Mana Mahfoozi for more than 20 years, I can say she is a consummate professional. She is thorough, ethical, organized and knowledgeable. She has an uncanny ability to find her clients the properties or buyers that best suit the situation, negotiating the best price or offers possible. She is dedicated to helping her mentees learn the ins and outs of the real estate industry and, having lived in Southern California most of her life, she is well versed in the region. Beyond being an outstanding real estate professional, she is an outstanding human being. I highly recommend Mana if you are looking to buy or sell your house or investment property.

Laurie Fisher

We purchased a condominium in La Jolla, CA remotely from our home in New York. Our experience with Mana was outstanding in every way. She was thorough, always available, answered our questions immediately and was attentive to our special needs. This was our third experience purchasing a property. The previous two brokers were very good, but Mana raised the bar to a new standard of excellence.

David Schwartz

When we shopped for our home 11 years ago, Mana Mahfoozi was our realtor. We always remembered how she never pressured us into buying a particular home, and she always gave us our space to make our own decision when the right home was found. We knew when it was time to list our home in Sorrento Valley, there was no doubt in our mind we would go with Mana again. We made the right choice once again! This particular listing had to be managed while we were out of state, and Mana was hands-on the entire process, which made a very stressful transition much easier. Her and her awesome team (a professional interior designer who staged our home, a photographer who took great drone footage and pictures, a web designer, etc.) took care of all the details to make our home look amazing, got us our first offer within 24 hours, and two more offers shortly thereafter. Just like that, our home was sold! We trusted Mana with our home, and recommend her to anyone shopping for a home or needing to list one.

Rebecca Guzman

I have had the pleasure of working with Mana Mahfoozi since 2012 and have gotten to know her well. Having been in the lending business for several years, I have met many Realtors and say with confidence that Mana is a top tier Real Estate professional. She is a skilled negotiator, friendly, and has always worked on staying ahead of changing real estate environments. All transactions, big or small, receive Mana's full attention and expertise.

Keenan Smith

Mana was amazing. Within an hour of meeting her, we were touring several condos that we had been looking at online. Three days later, we had an accepted offer! Even with a quick turnaround and short escrow period, Mana was on top of everything. All of our communication with her was smooth, and we were confident that she was working hard to promote our interests. Thanks, Mana!

David Wiens

As a first time home buyer, I could not have been happier having Mana at my side. She was attentive, thorough, knowledgeable, and juggled the moving parts of this process like a pro. Even when we hit hiccups with my lender (word of advice, go with the lender your agent recommends!), I knew we would get through them because Mana was in charge. She takes away the stress in an otherwise very stressful process and I am truly grateful for her hard work and dedication. If you're looking for an expert agent, look no further.

Lian Moss

I've been known Mana more than 10 years, when she bought a home for my daughter. She was kind, warm hearted and professional. Later she sold the home for my daughter. At that time she did everything, arrange the contractors to inspect, repair and so on. She sold it without our coming to San Diego.

Since then she became our AGENT(We call it "Mana Brand").

This time she sold my other home in the central valley, CA as a same manner. She did it like she is selling her parent's home, with wholehearted. I can say she is one of the best agent and I feel like she is my family member, my daughter. I wish she lives in my town to buy my son's home and later sell our home.

I strongly and confidently recommend her to everybody.

David K. Kim

When you choose to work with an AARE Real Estate Specialist, you can expect a seamless and personalized experience throughout your real estate journey. From the initial consultation to finding your dream home and beyond, our dedicated specialists will guide you every step of the way. With their expertise, market knowledge, and commitment to your satisfaction, you can trust that your real estate goals are in capable hands. Experience the difference of working with an AARE Real Estate Specialist and embark on a successful and rewarding real estate journey.

