

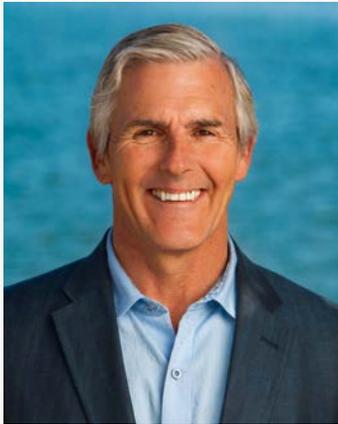
SAN DIEGO



Military Relocation Guide

A complete interactive guide for making your Military
move to the San Diego Area.

Woody Henderson



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Meet Woody



For nearly two decades, I have dedicated my life to helping others realize their dreams in Real Estate while delivering an experience that is beyond expectations.

I am a native of San Diego and have traveled the world as a Navy Pilot. I moved 14 times in 15 years while I was in the service and I knew that there had to be a way to help ease the process and reduce the stresses associated with moving. I personally understand the challenges of selling a home; finding, financing, and moving to a new home in a new location. I work as a real estate consultant because of my passion for helping people like you through some of the most important personal and financial decisions you will make - buying or selling a home.

My love for San Diego drove my decision to choose this as the last stop of a successful and rewarding Navy career and the first stop of my second career in Real Estate. I have been a licensed Real Estate Broker and REALTOR® since 2005. I am backed by an extraordinary team of dedicated real estate professionals.

I have been recognized as the #1 Agent in San Diego by Rate My Agent, recognized in the top 1% of agents in America by America's Top 100 Real Estate Agents™ and recognized as a top producer by the San Diego Association of REALTORS® Circle of Excellence 2016-2023. I am also a Certified Negotiation Expert and a Zillow Premier Agent. I hold a Bachelor of Science in Economics from the University of California at Berkeley, and a Master of Science in Finance from the Naval Postgraduate School. I have also completed Executive Education at Georgetown University in Change Management and hold multiple certifications in Business Consulting.

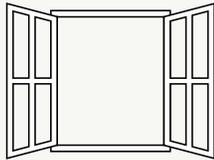
AMERICAN DREAMS REAL ESTATE

Woody Henderson



SAN DIEGO

Why Work With Us



Transparency

We strive to make the entire home-buying process as clear as possible for you. Our goal is to make you feel like our only client and keep you in the loop with everything you need to know, as soon as possible.



Knowledge

We stay tuned into local market trends and utilize our “In It to Win It” strategy. Our team will break down complex concepts into the information you actually need to know.



Partnership

Teamwork makes the dream work. It makes real estate work, too. We’re committed to discerning details, listening to you, and being in your corner every step of the way.



Family

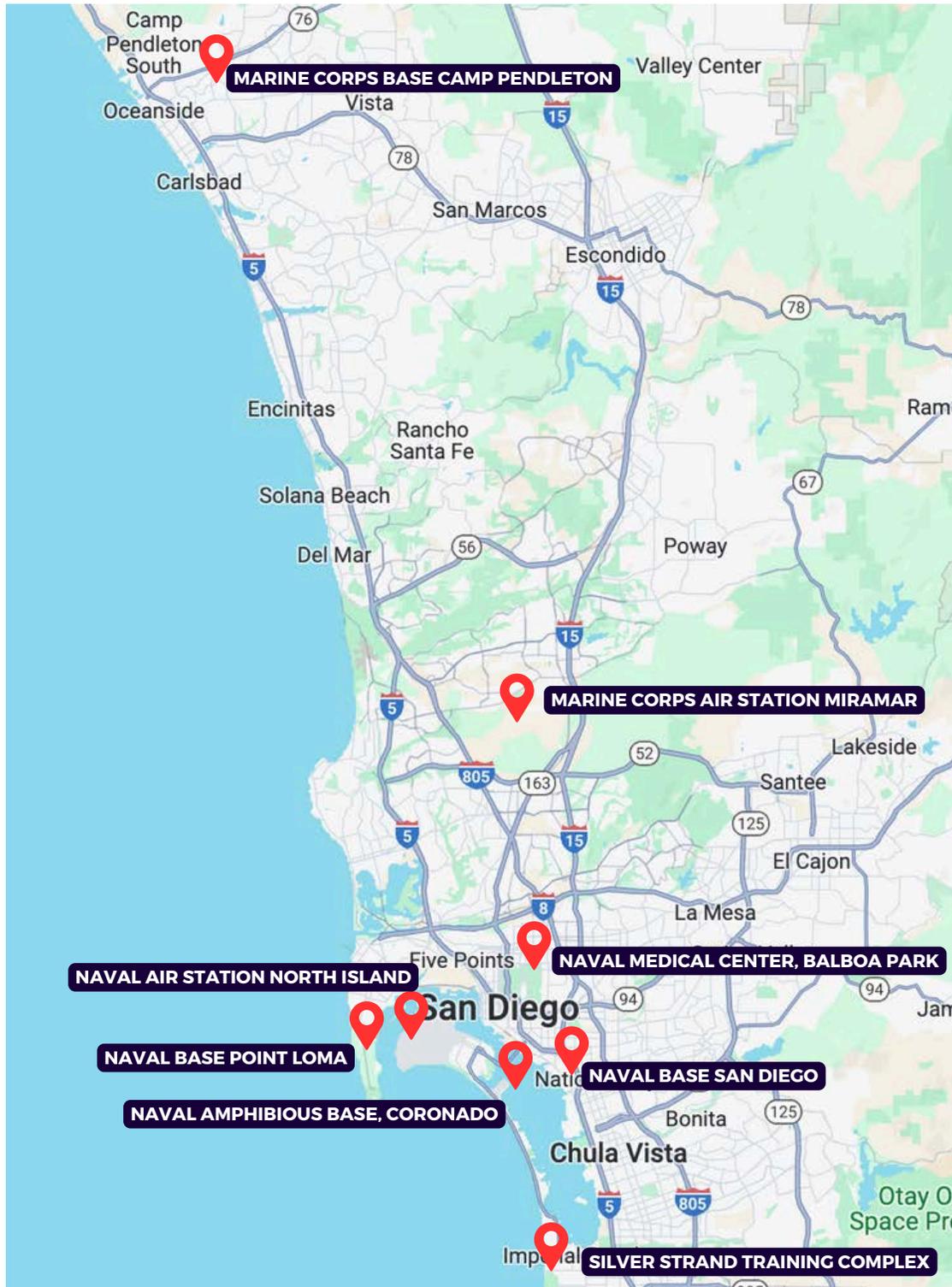
We treat our clients like they are our family. We would advise you as we would advise someone we love. You become a part of our family even after our transaction is complete.

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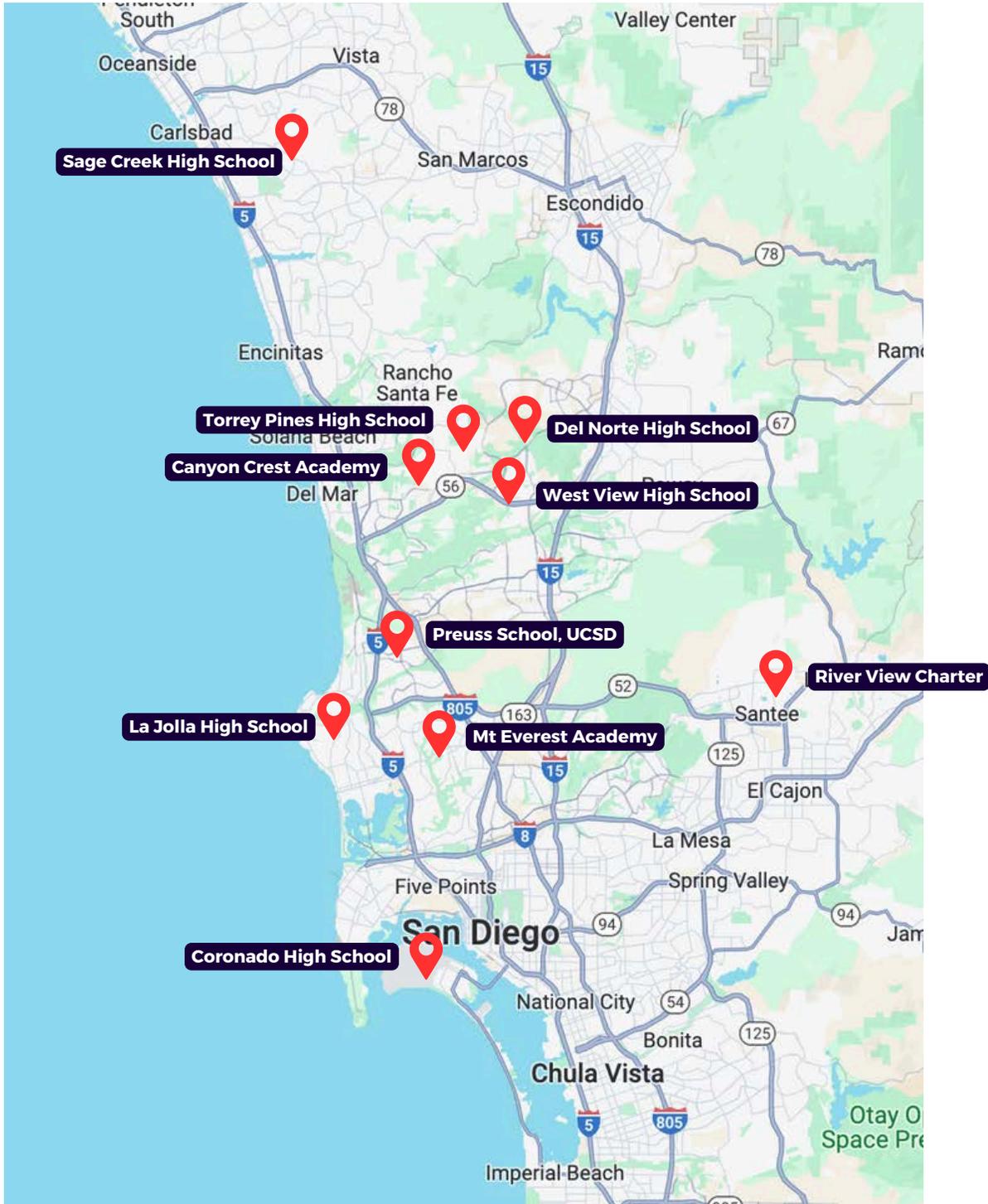
Where You'll Serve



- Naval Base San Diego
- Naval Air Station North Island
- Marine Corps Base Camp Pendleton
- Marine Corps Air Station Miramar
- Naval Amphibious Base, Coronado
- Naval Base Point Loma
- Naval Medical Center, Balboa Park
- Silver Strand Training Complex, Imperial Beach



San Diego's Top 10 High Schools



- Preuss School UCSD, La Jolla
- Canyon Crest Academy, San Diego
- Del Norte High School, San Diego
- West View High School, Poway
- Sage Creek High School, Carlsbad
- Coronado High School, Coronado
- Torrey Pines High School, San Diego
- River Valley Charter, Lakeside
- Mt Everest Academy, San Diego
- La Jolla High School, La Jolla



Beaches and Family Fun

SAN DIEGO BEACHES



Coronado Beach	Pacific Beach
Blacks Beach	Torrey Pines
La Jolla	Solana Beach
Imperial Beach	Mission Beach
Carlsbad State Beach	Del Mar Beaches
Ocean Beach	Encinitas Beaches

BEACHES ON BASE

Breakers Beach
Gator Beach
Del Mar Beach Camp Pendleton



FAMILY FUN



San Diego Zoo	Belmont Park
Legoland	Natural History Museum
Burch Aquarium	Maritime Museum
Sea World	USS Midway
Petco Park	
Balboa Park	

Must See Places to Visit

USS MIDWAY



The USS Midway was the longest-serving aircraft carrier in US Naval history. Now it invites guests aboard and is currently an interactive museum where you can follow guided tours, hop in many cockpits, and enjoy a day with friends or family.

SAN DIEGO ZOO

The San Diego Zoo is one of the most famous San Diego attractions. It is known for its lush, naturalistic habitats and unique animal encounters. It is home to 3700 rare and endangered animals representing 660 species.



BALBOA PARK



Balboa Park is the largest urban cultural park in the U.S. The park is 1,200 acres and hosts 17 museums, the San Diego Zoo, miles of hiking trails, gardens, and athletic complexes. One day will make you happy but there won't be enough time to explore it all!



Military Home Buying Roadmap

02

PRE-QUALIFICATION
If you need financing get pre-approved by a lender or bank.

03

HOME SEARCH
We will narrow down options for you to review, and take you to visit

04

MAKE AN OFFER
Negotiate an offer and get it accepted

05

HOME INSPECTION
Discuss Results, decide if any repairs are needed and if you want to move forward

06

APPRAISAL & TITLE SEARCH
The bank or lender orders the appraisal, title search and final financing is set

07

CELEBRATION DAY
Sign papers and get your keys! Congratulations, you are a home owner!





Your Moving Checklist

UPON RECEIVING YOUR ORDERS TO SAN DIEGO

STEP 1: RECEIVE ORDERS

STEP 2: CALL WOODY (619) 850 - 5432

FOUR WEEKS PRIOR TO YOUR MOVE

- Schedule Movers
- Start to sort, donate and discard items
- Inform schools of transfer (current and future)
- Eat perishable foods to avoid waste
- Contact Insurance to change coverages
 - Car Insurance
 - Homeowners Insurance
- File address change with:
 - CreditCard Companies
 - Subscriptions
 - Clubs
 - Memberships
 - Associations

THREE WEEKS PRIOR TO YOUR MOVE

- Start packing
- Complete a post office address change, and send new address to friends and family
- Make necessary travel arrangements including interim housing, car rental
 - Don't forget to record confirmation numbers!
- Collect medical records and prescriptions from doctors and health professionals
- Dispose of items that can't move with you (propane, flammables, etc.)
- Place legal, medical and insurance papers in an accessible place (write down where they are in your phone!)
- Let other professionals you are working with know you are moving
 - Accountant
 - Attorney
 - Schools
 - Medical Professionals
 - Spouses workplace
 - Gardener, cleaning company
 - Kid's tutors and sports teams

TWO WEEKS PRIOR TO YOUR MOVE

- Arrange to disconnect utilities
 - Electric and Gas
 - Water/Sewer/Trash
 - Phone
 - Cable
 - Internet
 - Other _____
- Take pets to vet for immunization and ask for animal moving advice
- Return borrowed items
- Change your address with the DMV



Your Moving Checklist

ONE WEEK PRIOR TO YOUR MOVE

- Prepare car (if you're driving)
 - Oil change
 - Brake Check
 - Fluid Check
- Drain water from household hoses
- Drain gasoline and oil from any lawn mower or power equipment
- Pick up items sent to cleaners or for repairs
- Pay any outstanding bills

FINAL DAYS PRIOR TO YOUR MOVE

- Defrost and Clean out refrigerator
- Pack luggage separately for what you will need in your first days. Label: "Load Last"
- Reconfirm travel arrangements
- Reserve parking space for movers and make sure the path is clear

MOVING DAY

- Be available for questions
- Go over inventory with Driver
- Point out ALL fragile items
- Triple check if anything is left behind!
- Do not leave until the movers are gone
- Keep Cash to Tip workers

HEAD TO SUNNY SAN DIEGO!

- We are here to help in whatever way you need! 14 moves have made me a pro, so never hesitate to reach out. We will help you buy a home, but we are also here to be a helping hand with non real estate matters in San Diego



Frequently Asked Questions

Q What are the benefits of a VA Loan?

A No Down Payment Required:

One of the most significant advantages of a VA loan is that you can purchase a home without having to make a down payment. This feature sets VA loans apart from many other types of mortgages where a substantial down payment is typically required.

Competitive Interest Rates: VA loans often offer competitive interest rates. The U.S. Department of Veterans Affairs guarantees a portion of the loan, which reduces the risk for lenders. This guarantee makes lenders more willing to offer favorable terms, including lower Interest rates which can result in lower monthly mortgage payments, saving you money over the life of the loan.

Limited Closing Costs: VA loans come with limitations on the types and amount of closing costs that veterans are allowed to pay. In some cases, the seller can cover some or all of the closing costs. This can help reduce the financial burden on the veteran during the homebuying process.

Q How much will I need to Purchase a home?

A Even though VA loans limit the types and amounts of closing costs that veterans can pay, there are some costs associated with the home purchase. These can include items like appraisal fees, credit report fees, title insurance, escrow fees and other closing-related expenses. In some cases, the seller may contribute to or cover these costs. We have helped veterans purchase homes with as little as \$500 out of pocket when the seller agreed to pay for most closing costs. However, It is prudent to plan for and set aside about 2-3% of the purchase price to cover closing costs.

Q How long does it take to purchase a home in San Diego?

A A typical close of escrow (celebration day) is 30 days after your offer is accepted. However, the escrow period can be as little as 14 days or as long as 60 days after your offer is accepted.



Frequently Asked Questions

Q When will I get the keys to my new home?

A You will receive the keys to your home on the day of close of escrow. If you are not in the area, your agent will receive your keys and hold them until you arrive in the area.

Q What happens when we find our ideal home?

A Once you have found your ideal home, your agent will begin the process of submitting an offer. This starts with your agent negotiating price and terms for the purchase. Next your agent will draft the purchase agreement and then review the details with you. When you are comfortable, your agent will send the agreement to you for signatures.

Q How soon should I start looking for my new home?

A You'll want to reach out to us as soon as you receive orders to set up a home search. Purchasing a home is a learning experience and we are here to educate and guide you through every step of the process.

Q Do I need to be present to purchase a home?

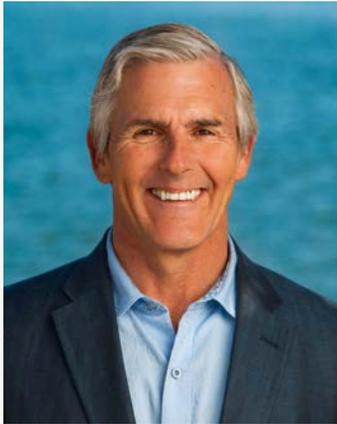
A No, with modern technology you will be able to complete the process and review/sign documents on line. You will need to sign loan and escrow documents with a Notary. If you are stateside, the notary can come to you. If you are overseas, plan to visit the embassy to have documents notarized.

SAN DIEGO



I can't wait to work with you!

Woody Henderson



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