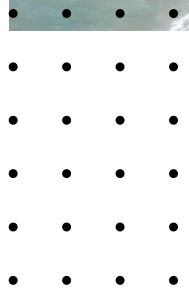


SAN DIEGO

YOUR BUYER'S GUIDE



BEN CROSBY

San Diego County is one of the most desirable real estate markets, and I know that navigating the buying process can seem challenging. However, with my expertise, breadth of knowledge, and national network, you are in dedicated and trustworthy hands. I will guide and advise you during every step of the buying process.

How I support you:

- I *will* answer my phone!
- Provide real-time market insights
- Use my knowledge of on and off-market listings to find homes that meet your criteria
- Tour the area and share local expertise
- Help build your "buyer team" by connecting you with trusted financing organizations, vendors, etc.
- In a competitive market, I can help get your offer accepted
- Provide user-friendly tools to provide a seamless and efficient search and communication



SUCCESS BY NUMBERS



21

Transactions in 2021*

\$16,396,500

Total Sales Volume in 2021*

158

Clients Served



TESTIMONIALS

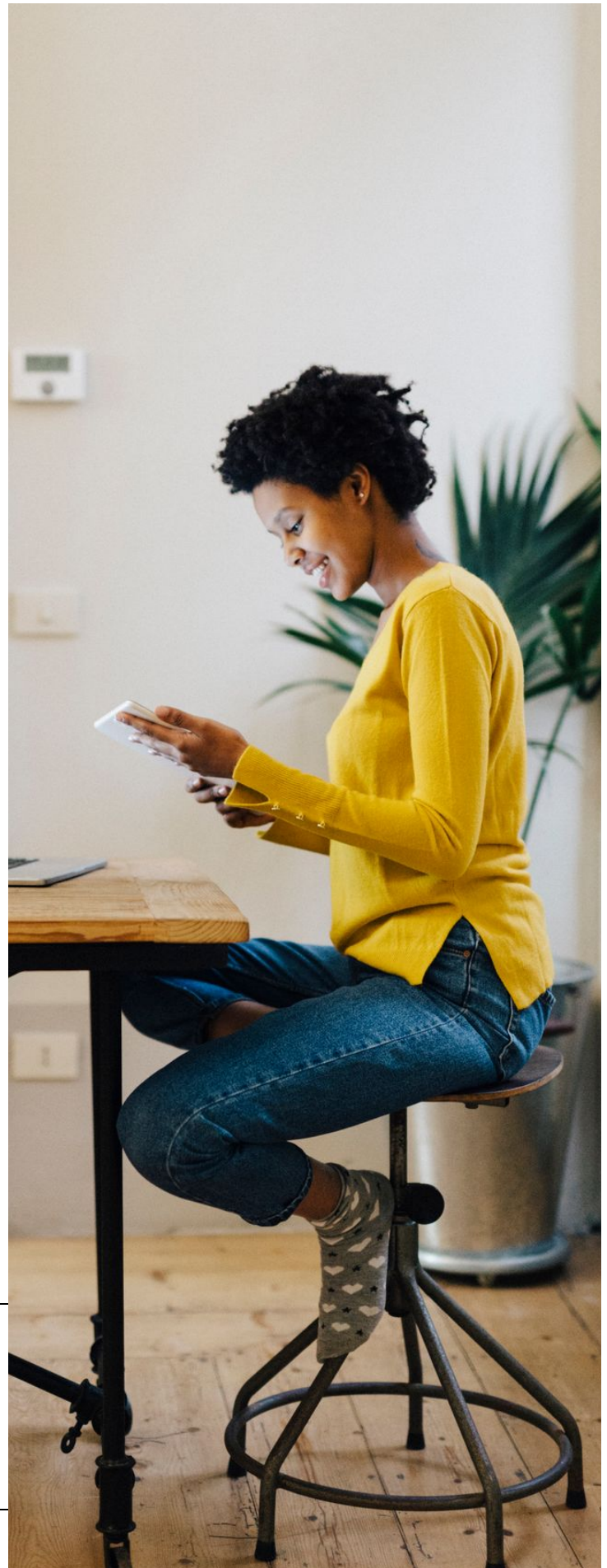
The Vita Family | "We worked with three realtors shortly before we met Ben. As soon as we talked with him, we knew that we wanted to go with Ben as he's very patient, compassionate, and eager to learn. He is also very very smart, has so much knowledge/experience and has the best strategies to buy houses. For this entire process, he was always responsive, available and always there for us to answer any questions."

The Bruttig Family | "Ben Crosby is an excellent agent. As first time home buyers, he took the time to educate us, answer our endless questions and most importantly gave us honest feedback and direction as we journeyed through the perils of home purchasing in San Diego. He's always responsive and all in all, a good guy."

The Gervase Family | "Ben was relentless with potential sellers and beyond patient with us, the buyers (a winning combo) as we shopped for our new home. He had the perfect resources we needed to navigate through the often stressful process of purchasing a home."

The Suppa Family | "Ben Crosby is an incredible realtor -- positive, authentic, responsive, and intelligent. He worked tirelessly to help us find our dream home. The market is very challenging right now, but he responded to and solved each problem immediately. He really deserves more than 5 stars for all of his hard work and people skills. THANK YOU, BEN!!"

Chris & Jeremy | "We were immediately drawn to Ben's warm personality and were impressed with his knowledge of the area and overall approach to real estate. He was aware of the ins and outs of many neighborhoods, yet didn't push us in any direction, which we really appreciated. Throughout, we felt Ben was personally invested in our search for the right home. He went above and beyond in educating us about each step of the buying process, thoroughly reviewing all documents on our behalf, and putting in his due-diligence to ensure a smooth process. Our happiness was his number one priority and he exceeded our expectations at every turn. He is incredibly organized and a lot of fun to work with."



COMPASS' SUCCESS IN SAN DIEGO

#1

Brokerage by Sales
Volume in San Diego
in 2021*

\$8.6B+

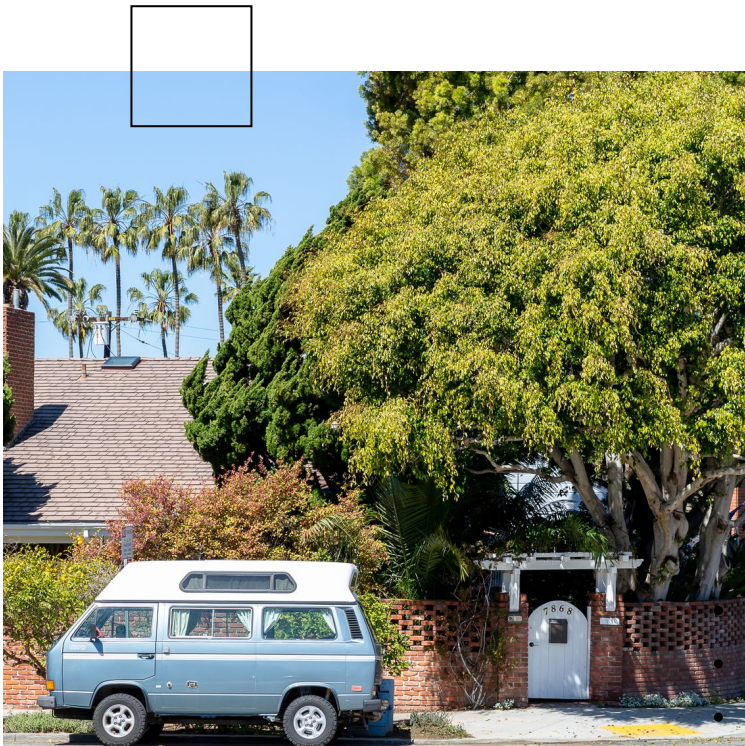
Total Volume in
2021**

11.3%

2021 Market Share Based
On Closed Volume**



METRO & COASTAL SAN DIEGO



AREAS I SPECIALIZE

- Mission Hills, North/South Park
- Downtown
- La Jolla, PB, OB & Pt. Loma

REGIONAL MARKET REPORT

- \$915,000 Median Sales Price*
- 105% Percentage of list price received*
- 23 Average Days on Market*

-
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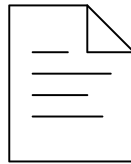
*San Diego Association of Realtors (SDAR) monthly reported figures as of February 2022 **All reports presented are based on data supplied by the San Diego MLS and CRMLS. Neither the Associations nor their MLSs guarantee or are in anyway responsible for its accuracy. Data maintained by the Associations or their MLSs may not reflect all real estate activities in the market. Information deemed reliable but not guaranteed. If information has been filtered, the report/graph does not represent data in its entirety. All reports are published January 2022 based on data available at the end of December 2021. Copyright © Trendgraphix, Inc

THE HOMEBUYING PROCESS

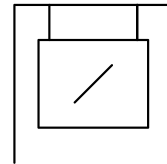
The following pages outline the process for you as the Buyer. As your agent, I will be assisting you in every one of these steps along the way - I will ensure that you have the best professionals, position and preparation for every aspect of this transaction, in order to ensure you are protected and successful.



Choose a
REALTOR

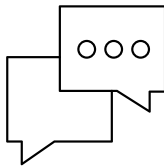


Get Pre-
Approved

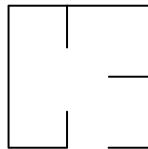


Find Your
Dream Home

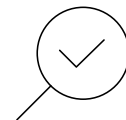
Prepare for Purchase



Make an Offer
and Negotiate



Inspections and
Appraisals



Final Loan
Approvals

Contract to Close

THE HOMEBUYING PROCESS

01

Find an Agent

Connect with a licensed Compass real estate agent who is knowledgeable about the neighborhoods you're considering and can help guide your search. Sign a buyer-broker agreement if you and your agent choose to work together and you feel like it's a great fit. Your agent will be your guide and advocate through each of these steps.

02

Get Pre-Qualified

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying the full price of your home in cash). Your Compass agent can connect you to a mortgage broker. Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, which will help you determine the price range for your search.

03

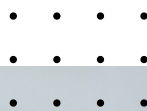
Visit Properties

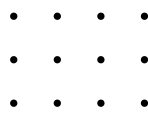
Now is the time to consider your ideal home's location and amenities. Your agent will schedule and attend viewings and open houses spanning a range of areas and property types. These will be chosen based on conversations with your agent and your desired wish list. Additionally, your agent has access to Private Exclusive properties before they are available to the general market. Your agent will activate notifications for Coming Soon properties as they hit the market. Your agent will also help you uncover the potential challenges of a home as well as the positives so that you can be confident you're fully aware of every aspect when considering making an offer.

04

Submit an Offer and Negotiate

Once you identify a home you like, your agent will put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Proof of Funds (POF) and Pre-Approval Letter. Note: if your offer is lower than the list price or with terms not acceptable to the seller, the seller will likely return with a counter-offer price or acceptable terms, which you can accept, reject, or make another counter-offer. Your Compass agent will provide thoughtful guidance and advice to ensure that the terms of the negotiation are rooted in your overall goals. This is where your agent is most important, negotiations are complicated and nuanced based on the offer, relationships and quality.





05

Escrow Process

(Life of an Escrow: 30 & 45 day escrow period)

- Day 1** Once offer is accepted, escrow is officially open and the clock begins on contingencies*
- Day 2** Contact your insurance agent for homeowners coverage
- Day 3** Initial deposit is due per terms of agreement
- Day 1–17** Seller delivers disclosures to buyer. Buyer performs inspections (Step 6)
- Day 1–21** Loan is in underwriting and appraisal occurs (Step 7)
- Day 7–30 | 21–45** Seller signs grant deed and staging is removed, if any (Step 7)
- End of Escrow** Within final week of escrow period, buyer signs loan and closing documents and wires in closing funds (Step 10)
- Day 30–45** Loan funds and escrow closes (recordation)

06

Home Inspections: Review Disclosures, Reports & Repairs

It is the buyer’s duty to schedule all desired home inspections and determine the overall condition of the property within the agreed timeline and contractual contingencies. But, your agent is always there to support you and answer questions! Your agent will help review the disclosures and preliminary title report. Once you decide what you are comfortable with you may approve or negotiate credits/repairs which your agent will communicate to the sellers. Prior to closing, your agent will schedule a final walk-thru of the property to verify property is still in acceptable condition and any negotiated repairs were done.

07

Loan, Appraisal, & Closing

Organize an appraisal with your bank. Your completed mortgage application with all supporting documentation should be submitted to your chosen lender upon receipt of the fully signed Purchase Agreement. The bank then issues loan approval. Consequently, the buyer wires the closing funds with the homeowner’s insurance in place, and then the loan will be funded with clearance to close.

08

Welcome Home!

Congratulations!
You are now a homeowner.



KEY TERMS

Get a better understanding of common real estate language and practices.

Appraisal

Assessment of the property's market value, for the purpose of obtaining a mortgage, performed by a licensed appraiser.

Assessed Value

Value placed upon property for property tax purposes by the tax collector.

Closing Costs

Expenses incidental to a sale of real estate, such as loan fees, appraisal fees, title insurance and escrow fees. These fees are included in the total price, not in addition .

Contingency

Certain criteria that have to be met in order to finalize the sale.

Debt-to-income ratio

The percentage of an individual's monthly gross income relative to the amount of debt owed.

Earnest Money Deposit (EMD)

A good faith deposit the buyer makes with an offer to show that you are serious about buying the property. In exchange, the seller agrees to stop marketing the property.

Escrow

A neutral third party that handles the transfer of any money during the sale of a home from initial deposit to final funding and closing.

Inspection

A licensed professional conducts a formal review of the property to find visible issues that need to be repaired. Buyers typically make their offers contingent on an inspection, but sellers can conduct a pre-offer inspection to appeal to buyers. The buyer may choose to do additional inspections like radon and a sewer scope.

Lien Search

A background check on the property and the seller to ensure there are no outstanding debts or claims upon the property.

Pre-Approved

Advanced approval from a bank or other lending institution for a home mortgage.

Pre-Qualified

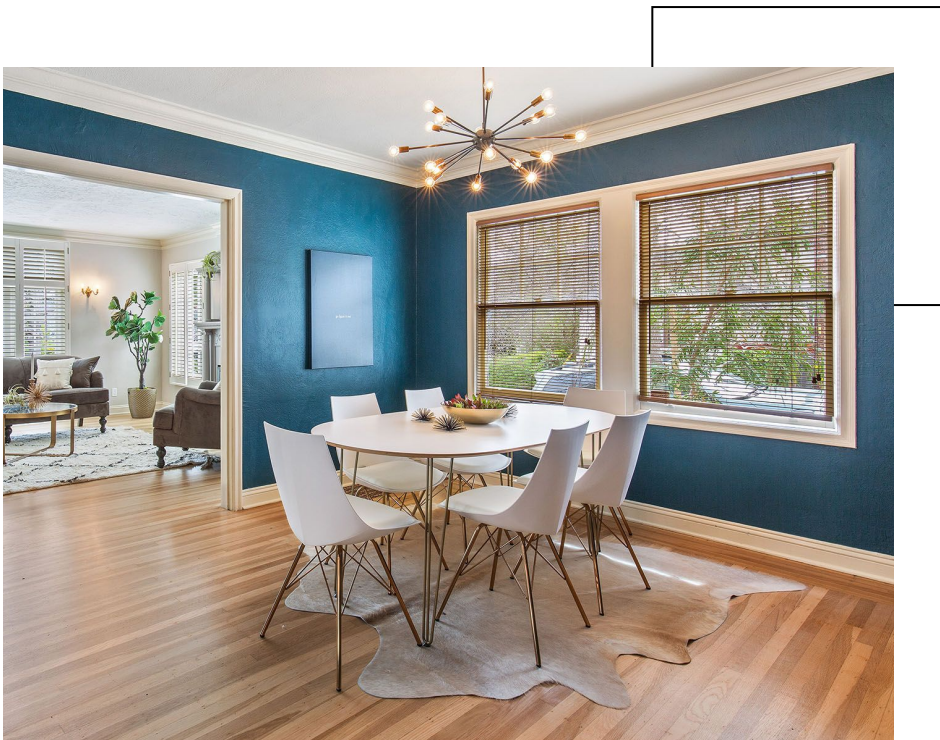
Potential buyers provide an overall financial picture and mortgage brokers provide an estimate of what level of loan you will likely be pre-approved for.

Title Insurance

Insurance to protect the buyer and lender against losses arising from disputes over the ownership of a property.

Recording Fees

A fee paid to the local government to officially report a sale of a home; usually paid by the buyer.

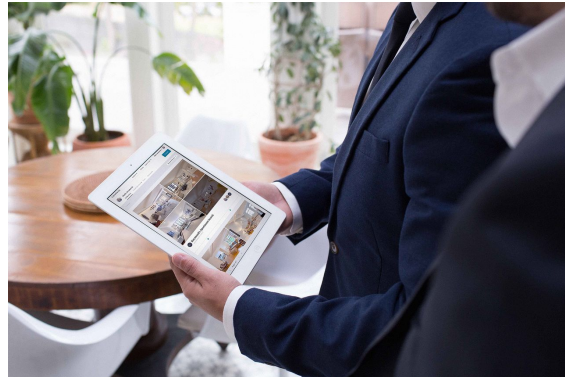


COMPASS TOOLS AND PROGRAMS

How can I help you find your next home? At Compass, we are empowered with data-driven technology to deliver modern buyer and seller experiences. Collaborative and connected, our agents enjoy direct access to the country's top properties and the 25,000+ agents who represent them. But, just as we leverage our national network, we're also keenly attuned to the nuances that make each market so special.

Collections

Collections lets you compare multiple properties—their size, neighborhood, amenities—within a central visual workspace. I can monitor market activity in real time, stay in constant contact, and invite collaborators to join in on our search discussions.



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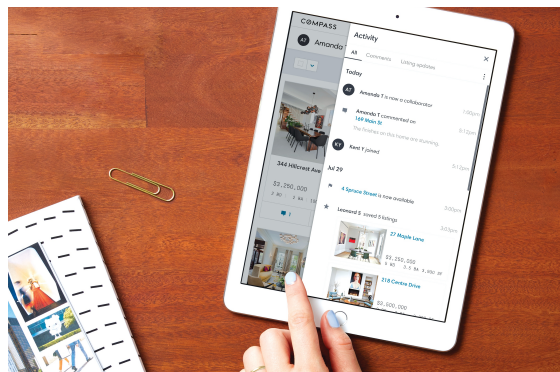


Search

Compass Search can sort by a wide range of features and amenities to pinpoint the perfect home. Plus, discover exclusive Compass listings you won't find anywhere else and receive real-time notifications of new homes with customized Saved Searches!

Private Exclusive Listings

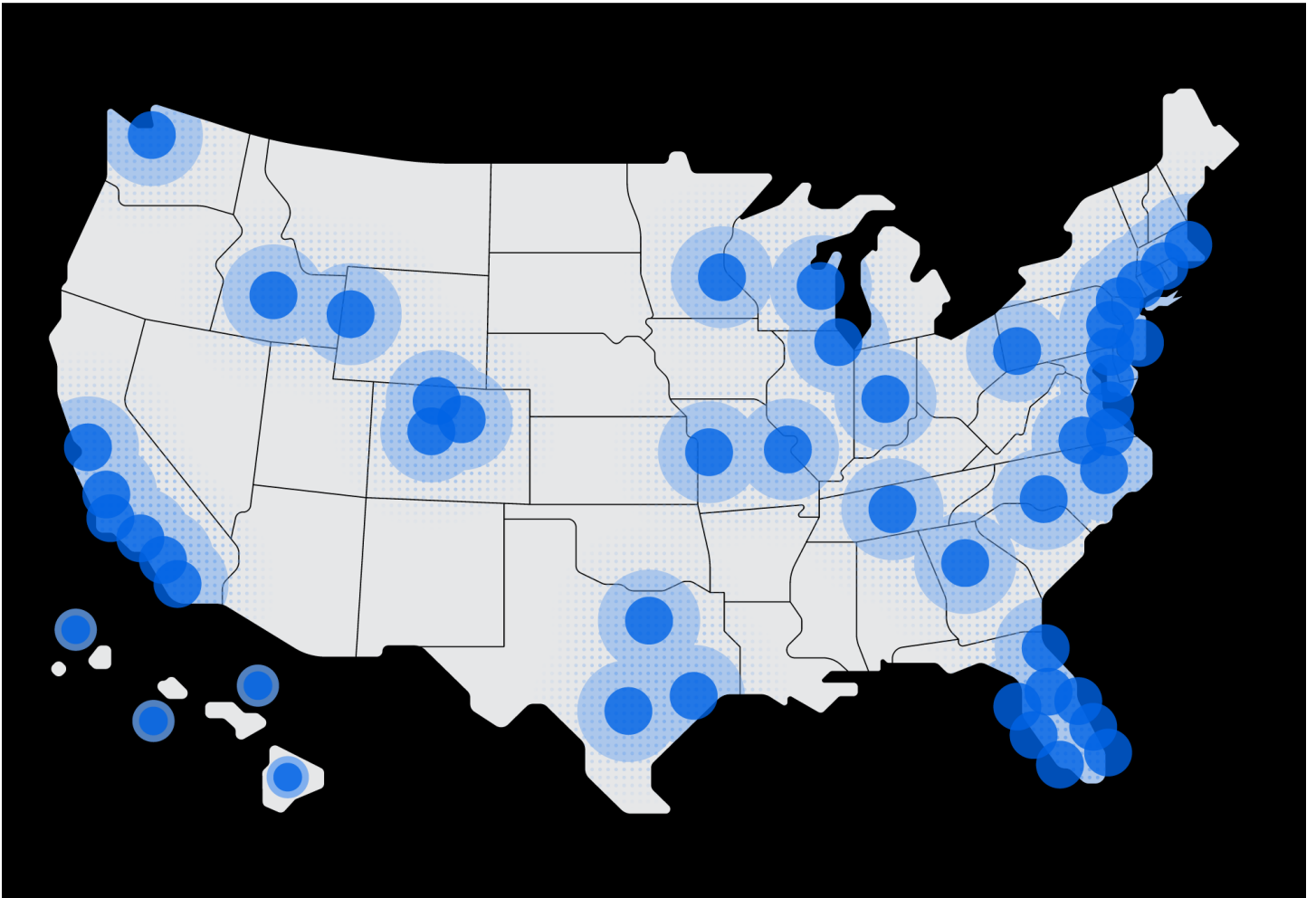
What buyer isn't looking for an edge over the competition? Browse unique properties that are only viewable on Compass.com and leverage my network of colleagues to discover your future home before it even hits the market.



FIND YOUR DREAM HOME WITH COMPASS

No matter where your move may take you, my national Compass network can help!

In real estate, relationships are everything. My national network of agents covers 45% of the country's population, making Compass a coast-to-coast network of collaborative, hardworking agents. When you're looking to move to a new area, I leverage these local and national connections to make your dream home yours.



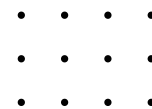
300+
markets

#1
largest independent
real estate brokerage*

25K+
agents**

*RealTrends defines "independent" as firms that are corporately owned but don't franchise. US Market Share in 2020 by Gross Transaction Value. Market share is calculated by dividing our Gross Transaction Value, or the total dollar value of transactions closed by agents on our platform, by two times (to account for the sell-side and buy-side of each transaction) the aggregate dollar value of U.S. existing home sales as reported by NAR. ***Agents are defined as all licensed agents on the Compass platform as of 9/30/21.

I LOOK FORWARD TO WORKING WITH YOU



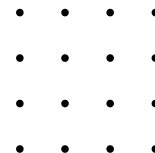
[Insert your personal note to the buyer, 3-4 sentences for example...]

I go above and beyond to help my clients search for their perfect home, providing guidance and advice throughout every step of the buying process. Together, we'll collaborate closely to find homes that fit your needs, budget, and lifestyle. Working with me means you'll have a seamless experience and be well positioned to make your dream home yours when you find it. I make sure my clients cross the home closing finish line with confidence and ease.



Ben Crosby

DRE# 01922125
Broker Associate | REALTOR®
619.250.9184
ben.crosby@compass.com



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COMPASS