BUYER'S GUIDE

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COMPASS
SONOMA



COMPASS

MARKET

GUIDING YOU HOME

Buying a home is one of the most emotionally and financially significant decisions most people will make in their lifetime. My duty is to represent you and your best interest. With my industry knowledge, exceptional tech tools, and national network, the entire home buying process will be simple and pain-free. Rest assured that you will be in dedicated, trustworthy hands as I guide you to your new dream home.

How I support you

- Provide real-time market insights on comparable homes with the Compass CMA tool (competitive market analysis)
- Curate a group of listings based on your preferences using Compass Collections
- Use my knowledge of on and off-market listings to find homes that meet your criteria
- Tour the area and share local expertise
- Build your 'buyer team' by connecting you with financing organizations and vendors
- Negotiate the best terms of sale to get your offer accepted



Proven Success

116

Lifetime Transactions

107

Million in Lifetime Sales Volume

8years

Serving clients

*Source/disclaimer for each stat

SUZANNE ASHIMINE

Suzanne Ashimine, is passionate about helping people find safety, stability, and wealth through homeownership. She has a deep understanding of the local market. Suzanne's love for the area's community and landscaping is matched only by her dedication to her clients.

Let me show you why I am the right agent for you.



When you work with me, you will get:

- A dedicated and trusted advisor
- Extensive local knowledge
- Personalized guidance
- Search assistance
- Stellar Negotiation Skills
- A vast Network Of Professionals
- Market Analysis
- Contract expertise
- Due Diligence Support
- Financing Assistance
- Closing Coordination
- After Sale Support
- Local Insights

Compass is a real estate broker licensed by the State of California and abides by Equal Housing Opportunity laws. License # 01991628, 1527235, 1527365, 1356742, 1443761, 1997075, 1935359, 1961027, 1842987, 1869607, 1866771, 1527205, 1079009, 1272467.

COMPASS SUCCESS IN SONOMA

#1

Brokerage by Sales Volume in 2023

$245 million

Total Sales Volume in 2023

54%

Market Share Based on Closed Sales Volume



Areas I specialize in

Sonoma County
Napa County
Marin County

Market Snapshot

$1.15 Million Average Sales Price
$859,000 Median Asking Price
66 Average Days on Market

* Source/disclaimer for each stat

CLIENT TESTIMONIALS

“

We decided to sell our house in Sonoma as part of a relocation out of state and found Suzanne to help us with the process. But when I say "process", I mean start to finish from inspections to repairs and renovation management to staging to listing and pricing strategy. Suzanne took care of it all!
We put our faith in her experience and expertise in all aspects of a real estate transaction and were rewarded with a selling experience that exceeded our expectations. Through her guidance we committed to getting the house ready for sale through informed choices of how best to do that and get the highest return for the projects we took on prior to the sale. Her experience was priceless in this aspect and her management of the projects allowed us to focus on our own move preparations.
The resulting sale again exceeded our expectations, which had been set high, and allowed us to complete the transaction quickly and with an absolute minimum amount of stress.
Suzanne is simply the best realtor we have ever worked with and we could not recommend her more highly!

Anders Noyes | Sonoma

Suzanne guided me through the buying process every step of the way. She made a very intimating and stressful process enjoyable, and she helped me understand each phase as we went. She paid attention to what I wanted and needed, and helped me stay focused on my priorities. Suzanne was patient with my questions, and I am very happy with the home that she helped me find! I highly recommend her to anyone looking for a home in the Napa and Sonoma areas!

Casey Burke | Napa

”

CLIENT TESTIMONIALS

“

Being a first time homebuyer is a lot like being on a rollercoaster of emotions; everything from stress and nervousness, to joy and excitement. Suzanne was right there on that roller coaster with us every step of the way! She was not only extremely knowledgeable, but she had a calmness about her that made us feel not only well-supported, but less stressed as well. Suzanne is on her game at all times! She's super quick and responsive, making this process as smooth as possible. We are so grateful to have worked with Suzanne to purchase our first home and she will definitely be our go-to with any real estate needs in the future!

Ashton Beth | Santa Rosa

I don't normally write reviews, in fact I think this is my first. However Suzanne Ashimine's professional and committed approach to finding me a place to call home warrants one. She tirelessly spent hours researching and taking me around to different properties in a fairly large territory. Beyond the scope of most, Suzanne had the ability to know me and my needs. She was sensible and went to bat for me when she needed Suzanne is trustworthy and thorough, which is critical asset. I felt knowledgeable in that she emphasized the details of inspection reports and helped connect me with reliable and quality services. I cannot say enough about Suzanne Ashimine's competence and professionalism. If you have any doubt, do not! Suzanne is choice well made.

Heather D | Sonoma

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NOTABLE TRANSACTIONS



209 Clay Street
Sonoma
3 BD 3 BA 1580 SF $1,075,000



16591 Meadow Oaks Drive
Fetters Hot Springs-Agua Caliente
3 BD 3 BA 1764 SF $1,250,000



47 Hoff Road
Santa Rosa Southeast
4 BD 2 BA 2279 SF $1,425,000



1407 Rubicon Street
Bel Aire
3 BD 2 BA 1189 SF $715,000



1580 Cavendish Avenue
Santa Rosa Northwest
5 BD 2 BA 1820 SF $730,000



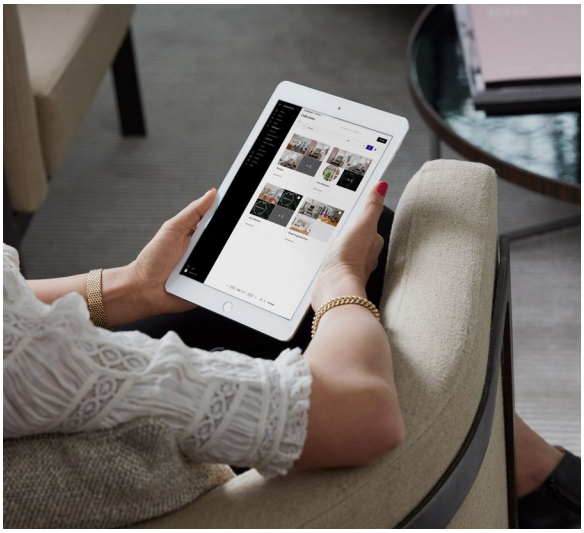
357 San Marin Drive
San Marin
4 BD 3 BA 2678 SF $1,350,000

COMPASS EXCLUSIVE TOOLS AT MY FINGERTIPS

In the world of real estate today, it's not enough to simply keep up with the latest technology — you deserve an agent who's always one step ahead. At Compass, I have access to AI-driven technology to deliver a modern buyer experience that is collaborative, seamless, and hassle-free.

Private Exclusives

A private exclusive listing is an off-market home that can be shared by a Compass agent directly with their colleagues and their buyers. As your agent I can provide visibility into these listings.



Compass Collections

With Compass Collections I can curate a group of listings based on your personal preferences in a visual workspace. There, you can compare multiple properties, monitor market activity in real time, stay in constant contact with me, and invite collaborators to join in on the discussion - all in one central place.

Compass CMA

Powered by AI, Compass CMA is a tool that lets me provide you with real-time market insights on comparable homes in the area. Now you can feel more confident that your next home is in the right price range and that you are making a competitive offer.

Compass Search

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

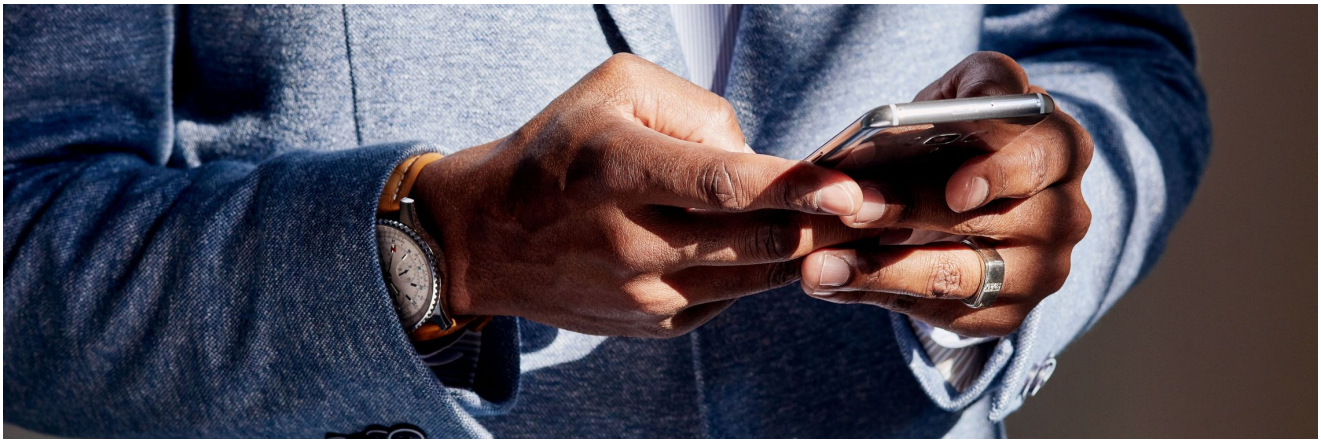
GET AHEAD WITH THE COMPASS ADVANTAGE

Investing Billions in Tech to Find Your Next Home

You deserve an agent who has the world's best real estate technology keeping them one step ahead. That's why I chose Compass, a forward-thinking brokerage where the technology of the future is changing outcomes today. Not only has Compass invested almost $1.5B dollars in tech over a 10-year period[1], but we continue to spend more than $100M annually on research and development[2] to help our agents make buying easier for you.

A 28K+ Network of Top Agents Nationwide

Buying successfully isn't just about what you know, but who you know. When it comes to your next home purchase, Compass has a strong, connected network. In 2023, 11% of Compass transactions resulted directly from referrals to Compass[3], demonstrating the ability of our agents to help clients navigate markets everywhere at the highest standards. Not only do I have direct access to the country's top properties and the agents who represent them, but I'm keenly attuned to the nuances that make each market so special.



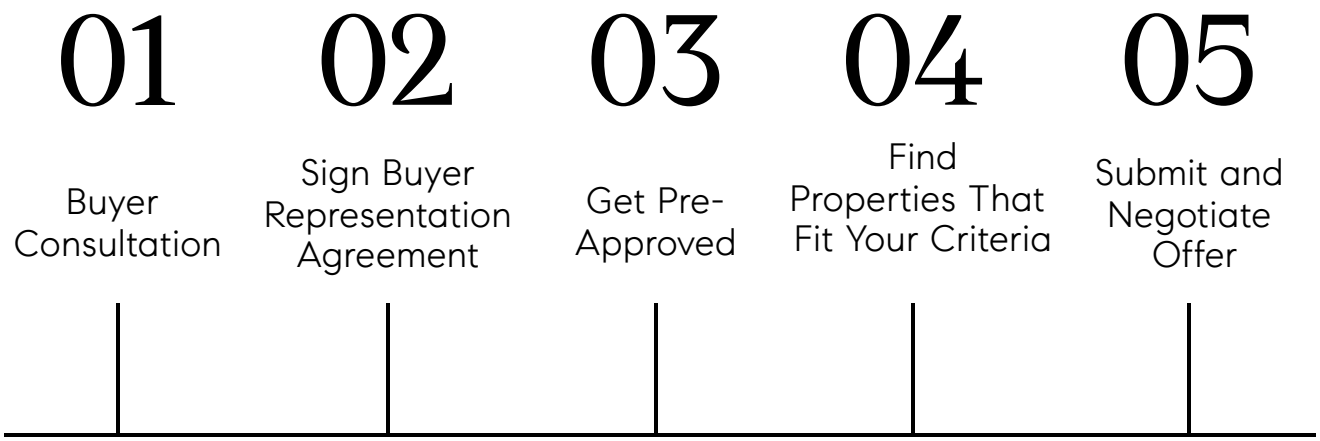
#1	$230B	28K+
Ranked Brokerage in the U.S.[1]	2023 Gross Transaction Value[2]	Top real estate agents across the country

1 #1 2022 closed sales volume, T. Velt, "eXp Realty, Compass earn No. 1 spots in RealTrends 500 brokerage rankings," RealTrends, Online, HW Media, 3/09/2023, https://www.realtrends.com/articles/realtrends-500-exp-realty-jumps-to-no-1-sides-compass-no-1-volume/.

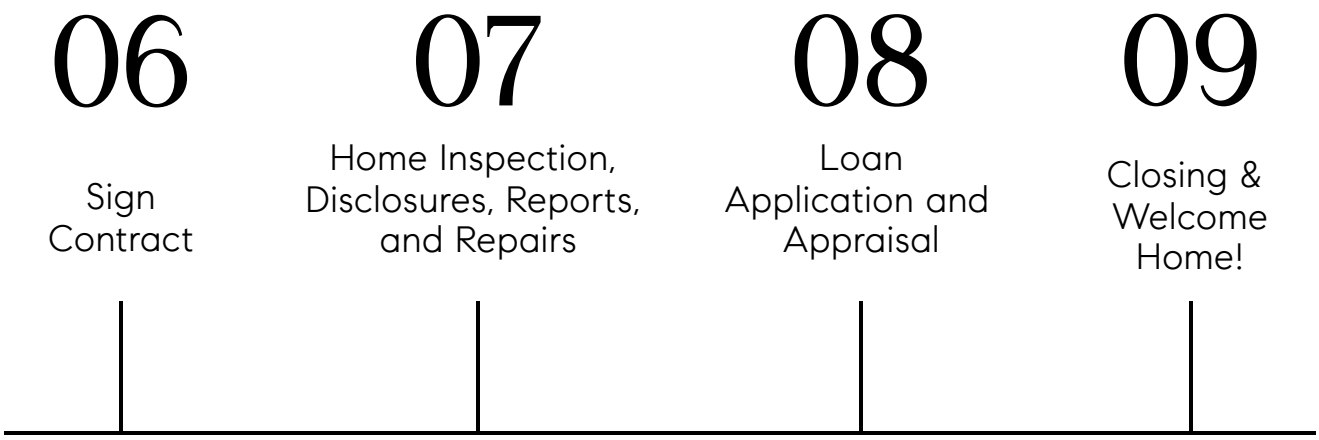
2 Gross Transaction Value is the sum of all closing sale prices for homes transacted by agents on the Compass platform. We include the value of a single transaction twice when our agents serve both the home buer and home seller in the transaction. This metric excludes rental transactions.



THE HOME BUYING PROCESS AT A GLANCE



Prepare for Purchase



Contract to Close

STEPS TO HOMEOWNERSHIP

01
Buyer Consultation

First, we will connect for an initial consultation to discuss what you are looking for in your next home so I can help guide your search.



02
Buyer Representation Agreement

We will establish a mutual business agreement. This document is designed to increase transparency by laying out my obligations to you, in addition to details on term length, compensation, termination, exclusivity, representation, and property criteria. Once we are both aligned with the terms of the agreement, you will be asked to sign before I can show you or send you any properties.

03
Get Pre-Approved

If you are obtaining financing, getting a pre-approval letter from a lender before submitting an offer is important because it shows you are more likely to meet the proposed settlement date. A pre-approval letter and a good faith estimate from a lender will also give you insight into the projected down payment, closing costs, and expected monthly payment.

STEPS TO HOMEOWNERSHIP

04
Find Properties That Meet Your Criteria

Using the Compass CMA tool, I will run market analyses on comparable properties in the area to give you a clear understanding of current market value. Together, we will identify your ideal home's location and amenities, and attend open houses in a range of areas. I will listen to your continued feedback and activate a 'collection,' or specialized search for properties as they hit the market until we find a home you love.



05
Submit and Negotiate Offer

Once we find the right home, we will collaborate on a competitive offer. The offer is an agreement to pay a certain price for the home if accepted and may include other terms, such as whether you are waiving any contingencies or in how many days you are willing to close. It is my job to guide you through the decision-making process to ensure you are confident with our offer.

06
Sign Contract

Your contract is the agreement between you and the seller to purchase the property for a specific price. Also defined in the contract of sale is the settlement company, date of settlement, and earnest money deposit amount.

If required, an Escrow Deposit is the amount of money that the buyer will put in an escrow in good faith to demonstrate to the Seller that they are serious about purchasing the property. The money will only be deposited if the contract is signed and agreed by both parties.

STEPS TO HOMEOWNERSHIP

07
Home Inspection, Disclosures, Reports, and Repairs

It is my responsibility to coordinate all desired home inspections within the agreed timeline and contractual contingencies. We will also review and discuss the disclosures and preliminary title report. You may approve or negotiate credits and/or repairs. Prior to closing, remember to schedule a final walk-through of the property to verify property is still in acceptable condition and any negotiated repairs were done.

08
Loan Application and Appraisal

If you are obtaining financing, your lender will let you know the list of financial documents necessary to provide to the lender, including a couple months of bank statements, tax records, pay stubs etc. Typically, you will have a mortgage contingency of the agreed upon length to obtain a mortgage commitment. Once your lender has all of your documents, they will review them and issue a Clear-to-Close, which means your loan is complete and the file will be sent to the title company for closing. Your lender will have an appraisal done on the property.



09
Closing

Congratulations! You are now a homeowner. Welcome home!



OriginPoint

A Mortgage Made for You

Today's market is changing quickly. In order to get the best possible rate and total peace of mind, buyers are relying on OriginPoint. OriginPoint directly connects me with the top loan officers in the industry, which means you will have a cohesive team driving transparency and efficiency throughout every step of the mortgage process. The result? A seamless, stress-free home-buying experience for everyone involved.

Personalized solutions make all the difference.

With OriginPoint, buyers have a dedicated mortgage advisor that is always available through the entire transaction and beyond. They have answers to their questions before they even ask, and solutions that are totally customized for them.

What does the best possible rate look like?

It all depends on your personal needs and goals. In today's market, mortgage rates are fluctuating at a record pace, which means buyers need one-on-one expert guidance more than ever. Your OriginPoint mortgage advisor will provide deep insights into the market and their implications on your unique home purchase.

Let's get started

Getting a mortgage is just the beginning of the home buying journey, but it's something you want to get right. Reach out to me today to learn more about getting started with OriginPoint.

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I LOOK FORWARD TO WORKING WITH YOU

I go above and beyond to support my clients search for their perfect home, providing guidance and advice through every step of the process to make it seamless and hassle-free. Together, we will collaborate to find a home that meets your needs, your budget, and your lifestyle - so that you can confidently make your dream home yours when you find it.



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BUYER REPRESENTATION AGREEMENT

Before we start seeing properties, I ask clients to sign this agreement that allows Compass and me, as your agent, to legally and exclusively represent you and your interests. It establishes a formal relationship between us and outlines the terms and conditions under which I will represent you with your property search.

Essential Components of the Buyer Representation Agreement:

1. Scope of Services: Defines the services I will provide you including property search, property showings, negotiation, and assistance with the purchase process.

2. Property Type and Location: The agreement may include details about the type of property you are interested in (e.g. single family, condo, commercial property, etc.) and the geographic area where you are looking to purchase.

3. Duration: The agreement specifies the period during which you are committed to working exclusively with me (typically 6 months).

4. Compensation: The agreement specifies how Compass will be compensated as it relates to your representation. We can have a conversation at the start of your search to discuss payment scenarios so we can memorialize it in writing in this agreement. Commissions are negotiable.

We will review the agreement together before I ask you to sign anything.

50 THINGS A BUYER'S AGENT DOES TO ENSURE A SUCCESSFUL TRANSACTION

01. We will meet for a buyer consultation.

02. Align on the best communication plan throughout the entire process.

03. Encourage you to reach out to a lender for pre-approval and provide recommended lenders (at least 3) if requested.

04. Collect market data and recent comparables in neighborhoods you're interested in.

05. We will complete a buyer questionnaire to understand your needs and objectives.

06. If necessary, I will research off-market opportunities for you to find additional suitable inventory.

07. Create a 'Collection' so you're aware of listings that fit your criteria.

08. Select properties to show you based on your criteria.

09. Pull market trend data to understand what's happening within the broader region.

10. Coordinate showing appointments to gain access to desired listings.

11. Learn relevant details and attributes of the properties shown, including number of bedrooms, bathrooms, square footage, acreage, etc.

12. Attend broker tours to view other available properties on the market.

13. Stay connected to local buyers, sellers, and other agents to maintain a constant view of what drives the market.

14. Reach out to agents with similar listings to understand traffic and buyer demand.

15. Provide objective advice and help you evaluate the pros and cons of different properties.

16. Prepare a Comparative Market Analysis (CMA).

17. Understand the current condition of the property for negotiation purposes with the assistance of experts.

18. Advise you on potential offer strategies that reflect current market conditions.

19. Help you obtain HOA documents if needed.

20. Review all transaction documents with you in advance of writing any offer.

21. Review all forms in the disclosure package.

22. Coordinate additional access to the property, if necessary.

23. Join you while you meet with experts about desired improvements including landscaping, painting, fixture updates, minor and major renovations, etc.

24. If requested, recommend at least three vendors to you on your specific request.

25. Maintain consistent communication to provide market updates.

26. Monitor any changes in the market to refine offer strategy and make needed updates (revising price, terms, etc.) accordingly.

27. Explain the offer process, timeline, and recommended preparation.

28. Align on offer strategy and prepare the offer on your behalf.

29. Notify the listing agent you are submitting an offer.

30. Advise and strategize with you on counteroffer response.

31. Negotiate terms as needed with the listing broker and seller in writing

32. Notify you when terms are agreed upon.

33. Assist with the review of the final contract, disclosures, pre-qualification letter, and wiring instructions, if applicable.

34. Coordinate the signing of the final agreement.

35. Facilitate deposit of earnest money and down payments.

36. Create and execute closing timeline and transaction review.

37. Stay in close contact with all relevant parties through next steps.

38. Share estimated timeline and all documents with client and Attorney(s), if applicable.

39. Coordinate and confirm inspection.

40. Coordinate and confirm appraisal has been received.

41. Confirm loan approval has been received.

42. Coordinate final walk-through and address issues that may arise by communicating with the seller's agent.

43. Remind you to order home warranty (if applicable).

44. Remind you to order homeowners insurance and set up utilities.

45. Request final closing figures from the closing agent (attorney or title company).

46. Advise you to carefully review closing figures with settlement service provider.

47. Facilitate closing for you and the seller.

48. Confirm recording of deed, if applicable.

49. Transfer of keys and property access.

50. Welcome you to your new home!

All material presented herein is intended for informational purposes only. Information is compiled from sources deemed reliable but is subject to errors or omissions. No guarantee or representation is made regarding the applicability of all information for every transaction. For any questions, consult with a licensed professional.

KEY TERMS TO KNOW

Adjustable Rate Mortgage (ARM)
A mortgage with an interest rate that changes over time in line with movements in the index. ARMs are also referred to as AMLs (Adjustable Mortgage Loans) or VRMs (Variable Rate Mortgages).

Adjustment Period
The length of time between interest rate changes on an ARM. For example, a loan with an adjustment period of one year is called a one-year ARM, which means that the interest rate can change once a year.

Amortization
Repayment of a loan in equal installments of principal and interest, rather than interest-only payments.

Annual Percentage Rate (APR)
The total finance charges (interest, loan, fees, points) expressed as a percentage of the loan amount.

Assumption of Mortgage
A buyer's agreement to assume liability under an existing note that is secured by a mortgage or deed of trust. The lender must approve the buyer in order to release the original borrower (usually the seller) from liability.



Balloon Payment
A lump sum principal payment due at the end of some mortgages or other long-term loans.

Cap
The limit on how much an interest rate or monthly payment can change, either of each adjustment or over the life of the mortgage.

Certificate of Reasonable Value (CRV)
A document that establishes the maximum value and loan amount for a VA guaranteed mortgage.

KEY TERMS TO KNOW

Closing Statement
The financial disclosure statement that accounts for all of the funds received and expected at the closing, including deposits for taxes, hazard insurance, and mortgage insurance.

Condominium
A form of real estate ownership where the owner receives title to a particular unit and has proportionate interest in certain common areas. The unit itself is typically a separately owned space whose interior surfaces (walls, floors, and ceilings) serve as its boundaries.

Contingency
A condition that must be satisfied before a contract is binding. For example, a sales agreement may be contingent upon the buyer obtaining financing.

Conversion Clause
A provision in some ARMs that enables you to change an ARM to a fixed-rate loan, usually after the first adjustment period. The new fixed rate is generally set at the prevailing interest rate for fixed-rate mortgages. This conversion feature may cost extra.

Cooperative
A form of multiple ownership in which a corporation or business trust entity holds title to a property and grants occupancy rights to shareholders by means of proprietary leases or similar arrangements.

Earnest Money / Escrow Deposit
The portion of the down payment delivered to the seller or escrow agent by the purchaser with a written offer as evidence of good faith.

Escrow
A procedure in which a third party acts as a stakeholder for both the buyer and the seller, carrying out both parties' instructions and assuming responsibility for handling all paperwork and distribution of funds.

FHA Loan
A loan insured by the Insuring Office of the Department of House and Urban Development; the Federal Housing Administration.

KEY TERMS TO KNOW



Federal National Mortgage Association (FNMA)

Popularly known as Fannie Mae. A privately owned corporation created by Congress to support the secondary mortgage market. It purchases and sells residential mortgages insured by the FHA or guaranteed by the VA, as well as conventional home mortgages.

Fee Simple

An estate in which the owner has unrestricted power to dispose of the property as they wish, including leaving by will or inheritance.

Finance Charge

The total cost a borrower must pay, directly or indirectly, to obtain credit.

New Development

If you visit new construction communities on your own, please remember to register your agent. This will provide you with support from both the realtor and the developer through the building process.

Open House

A convenient way for listing agents to show a property. Typically Saturday and Sunday afternoons.