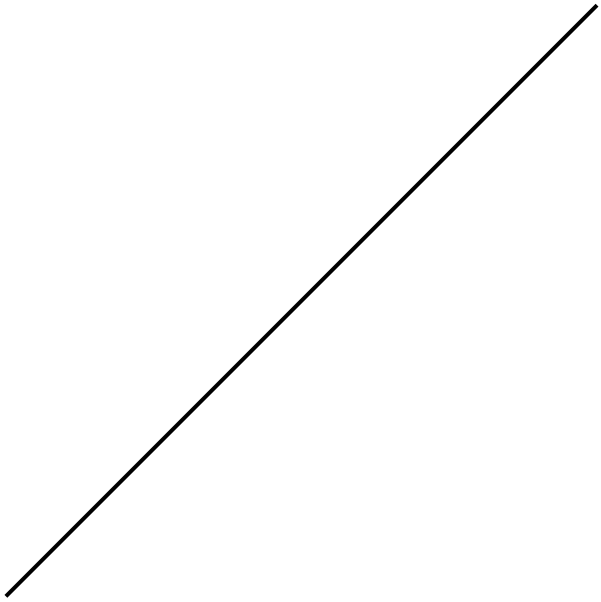
COMPASS

BUYER'S GUIDE





KINDNESS, PROFESSIONALISM, AND EXPERTISE

ABOUT OUR TEAM



The Oldham Group is a Collective of talented agents, staff, and support, led by Andrew and Jennifer Oldham - Founding Agents for Compass. Having closed over $1 Billion in sales volume during their career, Andrew and Jennifer lead a team that has substantially increased its business year over year while covering the expansive Silicon Valley, San Francisco Peninsula, and Monterey Peninsula real estate market. Because their agents have been selected based on their hyper-local expertise, they confidently represent a vast coverage area with in-depth knowledge - across Monterey Peninsula, Silicon Valley, and San Francisco Peninsula. With over 85 years of combined real estate expertise in marketing, law, title, design, and escrow, they provide their clients talents and expertise unparalleled in the California market. Combining their knowledge and experience with their love and passion for residential real estate, local expertise, exceptional marketing, personal service and the backing of the nation's best luxury brokerage, Compass, they will prove to you the Oldham Group difference.

$350 M+

Closed Volume in 2023

Over 220

Closed Volume in 2023

#37

Teams in the Nation

#11

Teams in California

#14

Top 100 producing agents or teams in the SF Bay Area.

Notable Sales

Here is a snapshot of our top sales.



25701 Lomita Linda Court
5 BD 7 BA 5647 SF $8,750,000



211 Yerba Buena Avenue
5 BD 5 BA 5270 SF $5,710,000



550 Lakeview Way
4 BD 5 BA 3729 SF
$5,600,000



0 Monte Verde & 13th Sw
3 BD 2 BA 2053 SF
$5,250,000



5938 Country Club Parkway
4 BD 5 BA 5222 SF
$4,700,000



175 Sonoma Lane
3 BD 4 BA 4769 SF
$5,200,000



2889 17 Mile Drive
3 BD 4 BA 3026 SF
$4,375,000



98 University Drive
4 BD 3 BA 2875 SF
$4,335,000



103 Arbuelo Way
4 BD 3 BA 2724 SF
$3,600,000

Notable Sales

Here is a snapshot of some notable sales in your area.



1100 Karen Way
3 BD 1 BA 1388 SF $2,750,000



966 Bonita Avenue
4 BD 4 BA 2277 SF
$2,600,000



1094 Clark Avenue
3 BD 3 BA 1695 SF
$2,370,000



3383 Lubich Drive
3 BD 2 BA 1652 SF
$2,150,000



2552 Dell Avenue
4 BD 3 BA 2434 SF
$2,050,000



328 Bryant Street
2 BD 3 BA 1780 SF
$2,005,000



329 Whisman Station Drive
2 BD 3 BA 1173 SF
$1,550,000



97 Fairchild Drive
4 BD 4 BA 1674 SF
$1,530,000



175 Evandale Avenue, Unit 10
3 BD 3 BA 1308 SF
$1,420,000

THE PROCESS AND STEPS TO HOME OWNERSHIP



THE HOME BUYING PROCESS AT A GLANCE

PREPARE FOR PURCHASE

01 Buyer Consultation

02 Sign Buyer Representation Agreement

03 Get Pre-Approved

04 Find Properties That Fit Your Criteria

05 Home Inspection, Disclosures, Reports, and Repairs

CONTRACT TO CLOSE

06 Submit and Negotiate Offer

07 Sign Contract

08 Loan Application and Appraisal

09 Closing & Welcome Home!

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!

ESCROW

Escrow: What is it?
Escrow is the period of time between your offer being accepted and your purchase being finalized. Escrow is a deposit of funds, a deed or other instrument by one party for the delivery to another party upon completion of a particular condition or event.

Why Do I Need an Escrow?
Whether you are the buyer, seller, lender or borrower, you want assurance that no funds or property will change hands until ALL of the instructions in the transaction have been followed. The escrow holder has the obligation to safeguard the funds and/or documents while they are in the possession of the escrow holder, and to disburse funds and/or convey title only when all provisions of the escrow have been complied with. The escrow officer is a neutral third party and does not represent any one party.

Your title company will provide you with a preliminary title report for the buyer to be made aware of any encumbrances on the property.

Your title company also provides title insurance to ensure delivery of clean title.

How Does Escrow Work?
The principals to the escrow—buyer, seller, lender, agents—cause escrow instructions, most usually in writing, to be created, signed and delivered to the escrow officer. If a broker is involved, he will normally provide the escrow officer with the information necessary for the preparation of your escrow instructions and documents. The escrow officer will process the escrow, in accordance with the escrow instructions, and when all conditions required in the escrow can be met or achieved, the escrow will be "closed." The duties of an escrow holder include: following the instructions given by the principals and parties to the transaction in a timely manner; handling the funds and/or documents in accordance with the instruction; paying all bills as authorized; responding to authorized requests from the principals; closing the escrow only when all terms funds in accordance with instructions and provide an accounting for same: the Closing or Settlement Statement. The escrow officer can ONLY take instructions from all parties in agreement. No one party in the transaction can soley give instructions. The escrow officer does not represent any one party—they are a neutral 3rd party in the transaction.

ESCROW

How Long Does Escrow Last?
This is determined on a case by case basis and will be written into the offer. Generally, 30 days is common. However, in some cases, you (or the seller) may need more time. In some cases, it is shorter, for example with an all cash deal.

Who Chooses the Escrow?
In the Bay Area, it is usually the buyer's choice, as the buyer pays the escrow fees. The selection of the escrow holder is normally done by agreement between the principals. If a real estate broker is involved in the transaction, the broker may recommend an escrow holder. However, it is the right of the principals to use an escrow holder who is competent and who is experienced in handling the type of escrow at hand. There are laws that prohibit the payment of referral fees; this affords the consumer the best possible escrow services without any compromise caused by a person receiving a referral fee.

What Happens During Escrow?
The escrow period gives all parties involved the time needed to comply with the terms of the offer and prepare to transfer title from the seller to the buyer. During this period, you do several things, all of which your agent will help you with:

01

You put down a refundable deposit of 3% of the purchase price which is held by the title company

02

Your lender processes your loan and will ask you for various information needed to approve you

03

You review and sign disclosures

04

You do your due diligence on the property, and remove your contingencies by the deadlines you requested in your offer

05

You have any inspections you wrote into your offer done

06

The lender orders an appraisal for the property

07

You sign all loan and title documents when they are ready

08

Closing happens a couple days after you sign documents

WAYS TO HOLD TITLE IN CALIFORNIA

	Tenancy in Common	Joint Tenancy	Community Property	Community Property with Right of Survivorship
Parties	Any number of persons (including married or registered domestic partners).	Any number of persons (including married or registered domestic partners).	Only married couples or registered domestic partners have community property rights.	Only married couples or registered domestic partners.
Division	Ownership can be divided into any number of interests; equal or unequal.	Owner interests must be equal.	Ownership and managerial interests are equal.	Ownership and managerial interests are equal.
Title	Each co-owner has a separate legal title to his or her undivided interest.	Co-owners must acquire interest at the same time and from the same person (may be created by deed from a sole owner to self and to others).	Title is in the "community." Each interest is separate but management is unified.	Title is in the "community." Each interest is separate but management is unified. Title must expressly state community property with right of survivorship.
Possession	Equal rights of possession.	Equal rights of possession.	Both co-owners have equal rights of possession.	Both co-owners have equal rights of possession.
Conveyance	Each co-owner's interest may be conveyed separately by its individual owner.	Conveyance by one co-owner without the others will sever (terminate) the individual's joint tenancy.	Conveyance requires both parties' signatures.	Conveyance requires both parties' signatures.
Death	Upon co-owner's death, his or her interest passes to that person's devisees or heirs. No survivorship right.	Upon co-owner's death, his or her interest ends and cannot be disposed of by will. Joint tenant survivor(s) own(s) the property. An affidavit may establish fact of death.	Upon death of spouse or registered domestic partner, 50% belongs to surviving spouse or registered domestic partner, 50% may go to surviving spouse or registered domestic partner or may be disposed of by decedent's will.	Upon death of one spouse or registered domestic partner, his or her interest ends and cannot be disposed of by will. Survivor owns the property 100%. An affidavit may establish fact of death.
Successor's Status	Devisees or heirs become tenants in common.	Last survivor owns property 100%.	If passing by will, tenancy in common between devisees and survivor results.	Last survivor owns property 100%.
Presumption Only married couples or	registered domestic partners.	Must be expressly stated in the deed.	The legal presumption is the property which has been acquired during the course of the marriage or registered domestic partnership is community property.	Must expressly state community property with right of survivorship.

The information concerning ownership vesting is for informational purposes only.
Contact an attorney or CPA if you desire advice regarding a specific manner of holding title to property. This flyer lists ways for two or more individuals to hold title together.

WHO PAYS WHAT: ESCROW CHARGES, TITLE FEES, & TRANSFER OF TAXES

County	Escrow Charges	Title Fees (Owner's Policy)	County Transfer Tax (Per 1000 Unless Stated Otherwise)		City Transfer Tax (Per 1000 Unless Stated Otherwise)	
Alameda	Buyer pays	Buyer pays	Seller pays (Except in the city of Alameda – 50/50)	$ 1.10	50/50* Alameda Albany Berkeley: $0 - $1,500,000 and less $1,500,001 and above Emeryville Hayward Oakland: $300,000 or less $300,001 to $2,000,000 $2,000,001 to 5,000,000 $5,000,001 and above Piedmont San Leandro	 $12.00 $15.00 $15.00 $25.00 $12.00 $ 8.50 $10.00 $15.00 $17.50 $25.00 $13.00 $11.00
Alpine (Calaveras Side)	50/50	50/50	Seller pays	$ 1.10	None	
Alpine (El Dorado Side)	50/50	Buyer pays	Seller pays	$ 1.10	None	
Amador	50/50	Buyer pays	50/50	$ 1.10	None	
Butte (Chico, Oroville)	50/50	50/50	Seller pays	$ 1.10	None	
Butte (Paradise)	50/50	50/50	Seller pays	$ 1.10	None	
Calaveras (Bear Valley)	50/50	Buyer pays	Seller pays	$ 1.10	None	
Calaveras (San Andreas)	50/50	50/50	Seller pays	$ 1.10	None	
Colusa	50/50	50/50	Seller pays	$ 1.10	None	
Contra Costa	Buyer pays	Buyer pays	Seller pays	$ 1.10	50/50 El Cerrito Richmond: $100 to $1,000,000 $1,000,001 to $3,000,000 $3,000,001 to $10,000,000 $10,000,001 and above	 $12.00 $ 7.00 $12.50 $25.00 $30.00
Del Norte	Seller pays or split	Seller pays or split	Seller pays	$ 1.10	None	
El Dorado	50/50	50/50	Seller pays	$ 1.10	None	
Fresno	50/50	Seller pays	Seller pays	$ 1.10	None	
Glenn	50/50	50/50	Seller pays	$ 1.10	None	
Humboldt	50/50	Seller pays	Seller pays	$ 1.10	None	
Imperial	50/50	Seller pays	Seller pays	$ 1.10	None	
Inyo	50/50	Seller pays	Seller pays	$ 1.10	None	
Kern	50/50	Seller pays	Seller pays	$ 1.10	None	
Kings	50/50	Seller pays	Seller pays	$ 1.10	None	
Lake	Buyer pays	Buyer pays	Seller pays	$ 1.10	None	
Lassen	50/50	50/50	Seller pays	$ 1.10	None	
Los Angeles	50/50	Seller pays	Seller pays	$ 1.10	Seller pays Culver City: $1,500,000 to $2,999,999 $3,000,000 to $9,999,999 $10,000,000 and above Los Angeles Pomona Redondo Beach Santa Monica: $0.00 to $4,999,999 $5,000,000 and above	 $15.00 $30.00 $40.00 $ 4.50 $ 2.20 $ 2.20 $ 3.00 $ 6.00
Madera	50/50	Seller pays	Seller pays	$ 1.10	None	
Marin	Buyer pays	Buyer pays	Seller pays	$ 1.10	Seller pays San Rafael	 $ 2.00
Mariposa	50/50	50/50	Seller pays	$ 1.10	None	
Mendocino	Buyer pays	Buyer pays	Seller pays	$ 1.10	None	
Merced	50/50	50/50	Seller pays	$ 1.10	None	
Modoc	50/50	Seller pays	Seller pays	$ 1.10	None	
Mono	50/50	Seller pays	Seller pays	$ 1.10	None	
Monterey	50/50	Seller pays	Seller pays	$ 1.10	None	
Napa	Buyer pays	Buyer pays	Seller pays	$ 1.10	None	
Nevada	50/50	50/50	Seller pays	$ 1.10	None	
Orange	50/50	Seller pays	Seller pays	$ 1.10	None	
Placer	50/50	Seller pays	Seller pays	$ 1.10	None	
Plumas	50/50	Seller pays	Seller pays	$ 1.10	None	

Continued on next page.

County	Escrow Charges	Title Fees (Owner's Policy)	County Transfer Tax (Per 1000 Unless Stated Otherwise)		City Transfer Tax (Per 1000 Unless Stated Otherwise)	
Riverside	50/50	Seller pays	Seller pays	$ 1.10	Seller pays City of Riverside	 $ 1.10
Sacramento	Seller pays	Seller pays	Seller pays	$ 1.10	50/50 Sacramento	 $ 2.75
San Benito	Seller pays	Seller pays	Seller pays	$ 1.10	None	
San Bernardino	50/50	Seller pays	Seller pays	$ 1.10	None	
San Diego	50/50	Seller pays	Seller pays	$ 1.10	None	
San Francisco	Buyer pays	Buyer pays	Seller pays $0 - $250,000 $250,001 - $999,999 $1,000,000 - $4,999,999 $5,000,000 - $9,999,999 $10,000,000 - $24,999,999 $25,000,000 and up	 $ 5.00 $ 6.80 $ 7.50 $22.50 $55.00 $60.00	Included with County Transfer Tax	
San Joaquin	50/50	50/50	Seller pays	$ 1.10	None	
San Luis Obispo	50/50	Seller pays or split	Seller pays	$ 1.10	None	
San Mateo	Buyer pays	Buyer pays	Seller pays	$ 1.10	50/50 San Mateo	 0.5% Property Value
Santa Barbara	50/50	Seller pays	Seller pays	$ 1.10	None	
Santa Clara	Seller pays	Seller pays	Seller pays	$ 1.10	50/50 Mountain View Palo Alto San Jose: $1 to $1,999,999 $2,000,000 to $4,999,999 $5,000,000 to $9,999,999 $10,000,000 and above	 $ 3.30 $ 3.30 $ 3.30 $ 3.30 + $ 7.50 $ 3.30 + $10.00 $ 3.30 + $15.00
Santa Cruz	50/50	50/50	Seller pays	$ 1.10	None	
Shasta	50/50	Seller pays	Seller pays	$ 1.10	None	
Sierra	50/50		Seller pays	$ 1.10	None	
Siskiyou	50/50	50/50	Seller pays	$ 1.10	None	
Solano	Buyer pays	Buyer pays	Seller pays	$ 1.10	Seller pays Vallejo	 $ 3.30
Sonoma	Buyer pays	Buyer pays	Seller pays Cloverdale Cotati Healdsburg Petaluma Rohnert Park Santa Rosa Sebastopol Sonoma Windsor Unincorporated Area	 $ 1.10 $ 1.10 $ 1.10 $ 1.10 $ 1.10 $ 1.10 $ 1.10 $ 1.10	Seller pays Petaluma Santa Rosa Unincorporated Area	 $ 2.00 $ 2.00 N/A
Stanislaus	50/50	50/50	Seller pays	$ 1.10	None	
Turlock	50/50	50/50	Seller pays	$ 1.10	None	
Modesto (City)	50/50 or as negotiated	Seller pays or as negotiated	Seller pays	$ 1.10	None	
Patterson (City)	50/50 or as negotiated	50/50 or as negotiated	Seller pays	$ 1.10	None	
Sutter	Seller pays	Seller pays	Seller pays	$ 1.10	None	
Tehama	50/50	50/50	Seller pays	$ 1.10	None	
Trinity	50/50	50/50	Seller pays	$ 1.10	None	
Tulare	50/50	Seller pays	Seller pays	$ 1.10	None	
Tuolumne	50/50	50/50	Seller pays	$ 1.10	None	
Ventura	50/50	Seller pays	Seller pays	$ 1.10	None	
Yolo (Davis)	50/50	50/50	Seller pays	$ 1.10	None	
Yolo (Woodland)	50/50	Seller pays	Seller/Buyer negotiated	$ 1.10	Seller/Buyer negotiated	$ 1.10
Yuba	Seller pays	Seller pays	Seller pays	$ 1.10	None	

The information provided on this flyer is for general informational purposes only, should not be solely relied upon, and is subject to change without notice. *50/50 - Buyer pays 50%, Seller pays 50%

LOANS AND MORTGAGES



WHY GET PRE-APPROVED?

Pre-approval is different from pre-qualifying, as it is a full loan approval instead of an opinion letter. It is recommended to get pre-approval before looking at homes. Finding out what you qualify for will help you look in the right price range

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Determining the Right Price Range
The first step in buying a house is to determine the price range that is right for you. You will need to consider how much you are prepared to invest in your home and how much you will need to borrow. You should also consider how much property taxes and insurance will add to your monthly mortgage payment.

Determining Cash You Will Need
You will need enough cash to cover both your down payment and any closing costs associated with the purchase. Closing costs vary significantly based on the terms of your loan but are generally 1% to 2% of the purchase price.

Determining Additional Costs
Your Compass agent will help estimate your purchasing power and your carrying costs, but it is highly recommended that you discuss your cash needs and tax ramifications with an accountant and/or financial advisor.

Pre-Approval for a Loan

An offer is given greater consideration by a seller if it is accompanied by a pre-approval letter from a reputable lender or a local mortgage broker. This assures the seller that you will be able to obtain the proposed financing and will not tie up the property needlessly. Lenders will inquire about the following six critical factors:

1. Income
2. Savings/capital/investments
3. Credit history
4. Debt level/ratio
5. Employment history
6. The value of the property you wish to purchase

THINGS TO AVOID WHEN APPLYING FOR A LOAN

Below are a list of things to steer clear of when seeking to obtain financing for a home. The following items may be detrimental when trying to move forward with the loan process

DON'T buy or lease an auto before you apply for a home loan
Lenders look carefully at your debt-to-income ratio. A large payment such as a car lease or purchase can greatly impact those ratios and prevent you from qualifying for a home loan.

DON'T move assets from one bank account to another
These transfers show up as new deposits and complicate the application process, as you must then disclose and document the source of funds for each new account. The lender can verify each account as it currently exists. You can consolidate your accounts later if you need to.

DON'T change jobs
A new job may involve a probation period, which must be satisfied before income from the new job can be considered for qualifying purposes.

DON'T buy new furniture or major appliances for your new home
If the new purchases increase the amount of debt you are responsible for, there is the possibility this may disqualify you from getting the loan, or cut down on the available funds you need to meet the closing costs.

DON'T run a credit report on yourself
This will show as an inquiry on your lender's credit report. Inquiries must be explained in writing.

DON'T attempt to consolidate bills before speaking with your lender
The lender can advise you if this needs to be done.

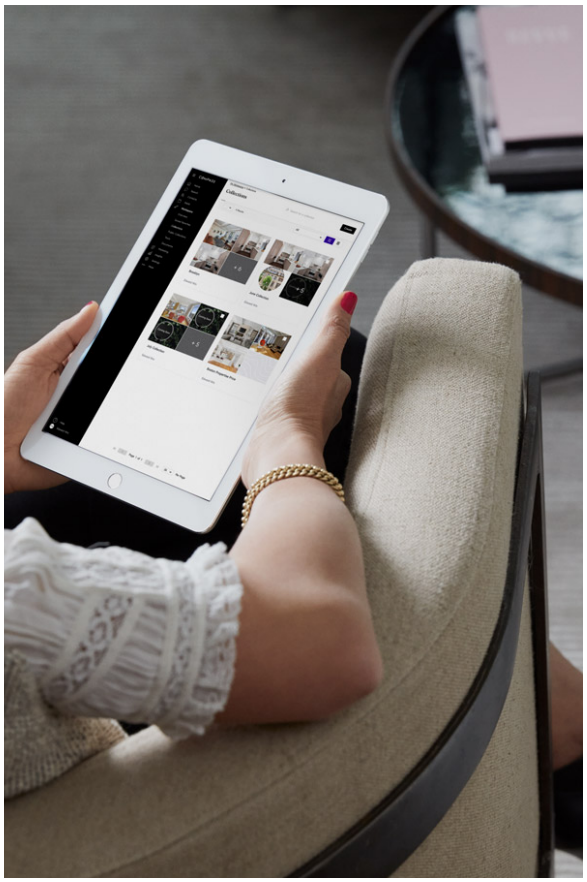
DON'T pack or ship information needed for the loan application
Important paperwork such as W-2 forms, divorce decrees, and tax returns should not be sent with your household goods. Duplicate copies take weeks to obtain, and could stall the closing date on your transaction.

THE COMPASS ADVANTAGE



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.



Compass Collections

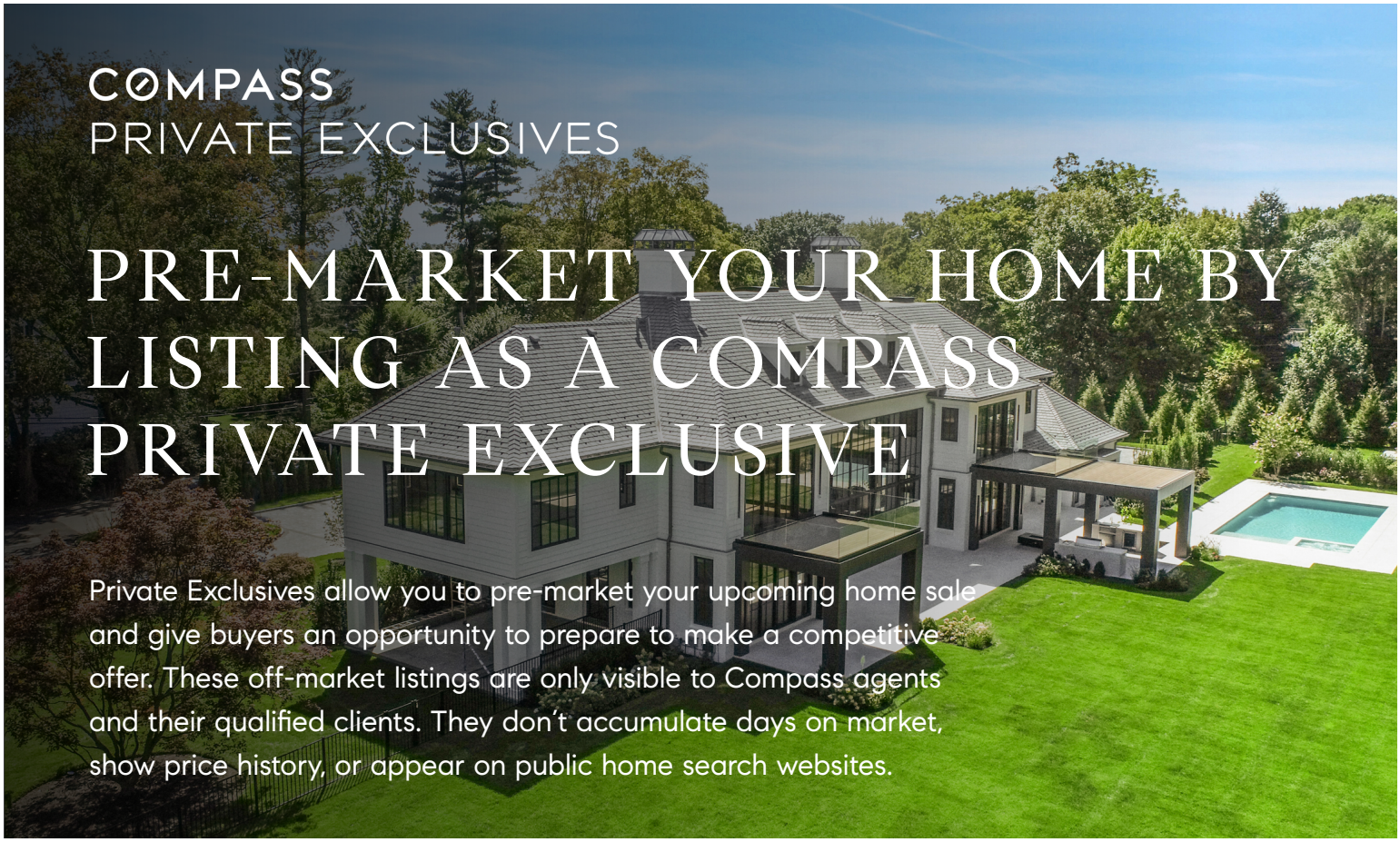
With Compass Collections I can curate a group of listings based on your personal preferences in a visual workspace. There, you can compare multiple properties, monitor market activity in real time, stay in constant contact with me, and invite collaborators to join in on the discussion - all in one central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



COMPASS
PRIVATE EXCLUSIVES

PRE-MARKET YOUR HOME BY LISTING AS A COMPASS PRIVATE EXCLUSIVE

Private Exclusives allow you to pre-market your upcoming home sale and give buyers an opportunity to prepare to make a competitive offer. These off-market listings are only visible to Compass agents and their qualified clients. They don't accumulate days on market, show price history, or appear on public home search websites.

THE BENEFITS OF A PRE-MARKETING STRATEGY

Generate Buzz

Build anticipation and demand for your home before it officially hits the market. Just like a movie trailer, this pre-marketing strategy helps create urgency and interest from buyers.

Test the Market

Avoid the negative impact from accumulating days on market and public price drops. Listing as a Private Exclusive gives you feedback from buyers on your ideal price and positioning.

Maintain Your Privacy

Your privacy is valuable. Private Exclusives is a discreet service that ensures photos and floorplans of your home are not visible on public home search websites.

LEARN MORE AT COMPASS.COM/PRIVATE-EXCLUSIVES

Private Exclusives may not be available in all markets, and availability is subject to change. Private Exclusives, inclusive of pre-marketing and listing strategies, are at the discretion of the seller. They are only visible to buyers and the Compass agents representing them in that market. Compass does not recommend one particular strategy or guarantee results. #1 in 2023 closed sales volume in the US per RealTrends.

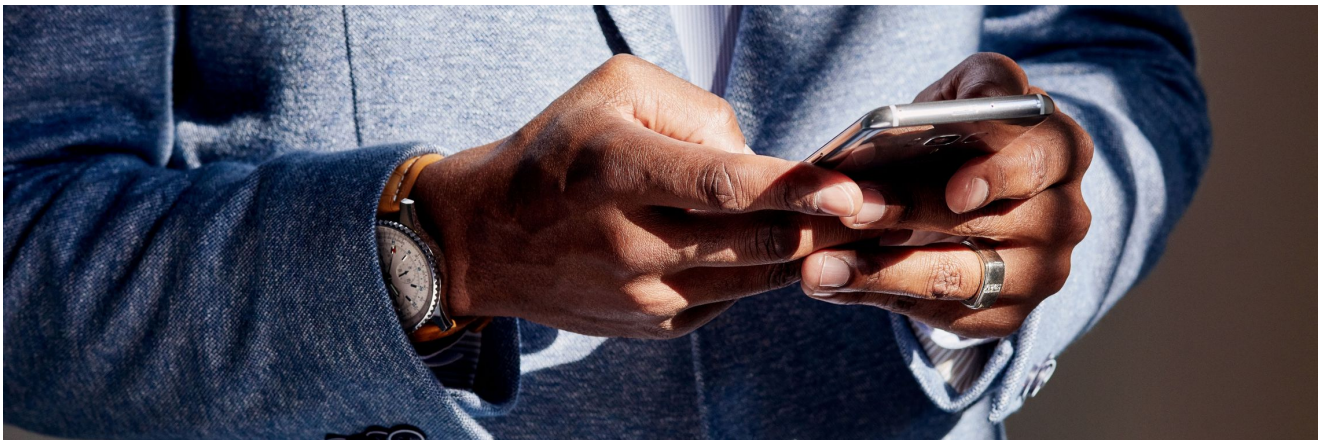
GET AHEAD WITH THE COMPASS ADVANTAGE

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 over $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 29K+ 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, 17.5% 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

Residential Real Estate Brokerage in the United States[4]

$186B

2023 Gross Transaction Value[5]

29K+

Top real estate agents across the country[6]

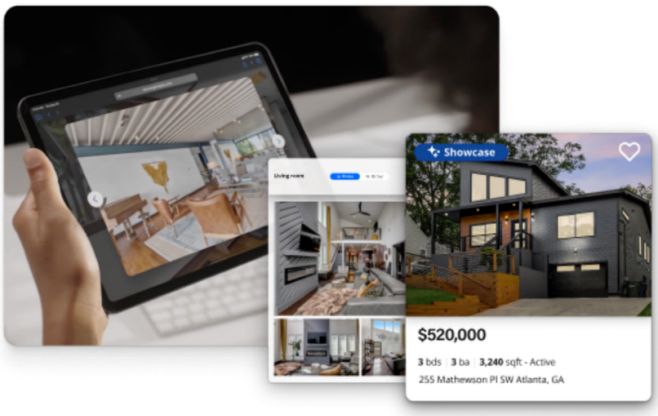
1Which includes equity compensation. 2From Q3 2022 - Q2 2023, which includes stock based compensation. 3Closed sales transactions as of 12/31/23, includes internal and external referrals. 4#1 2023 closed sales volume. T. Velt, "eXp, Compass top 2024 RealTrends Verified brokerage rankings for second year," HousingWire, Online, HW Media, 3/22/2024, https://www.housingwire.com/articles/exp-compass-top-2024-realtrends-verified-brokerage-rankings-again/ 5Gross 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 buyer and home seller in the transaction. This metric excludes rental transactions and includes a de minimis number of new development and commercial brokerage transactions. The 17.3% decline is based on data reported by NAR as of December 31, 2023. 6Closed sales transactions as of 12/31/23, includes internal and external referrals *Agents are defined as all licensed agents on the Compass platform.

OUR DYNAMIC & EXCLUSIVE PROGRAMS

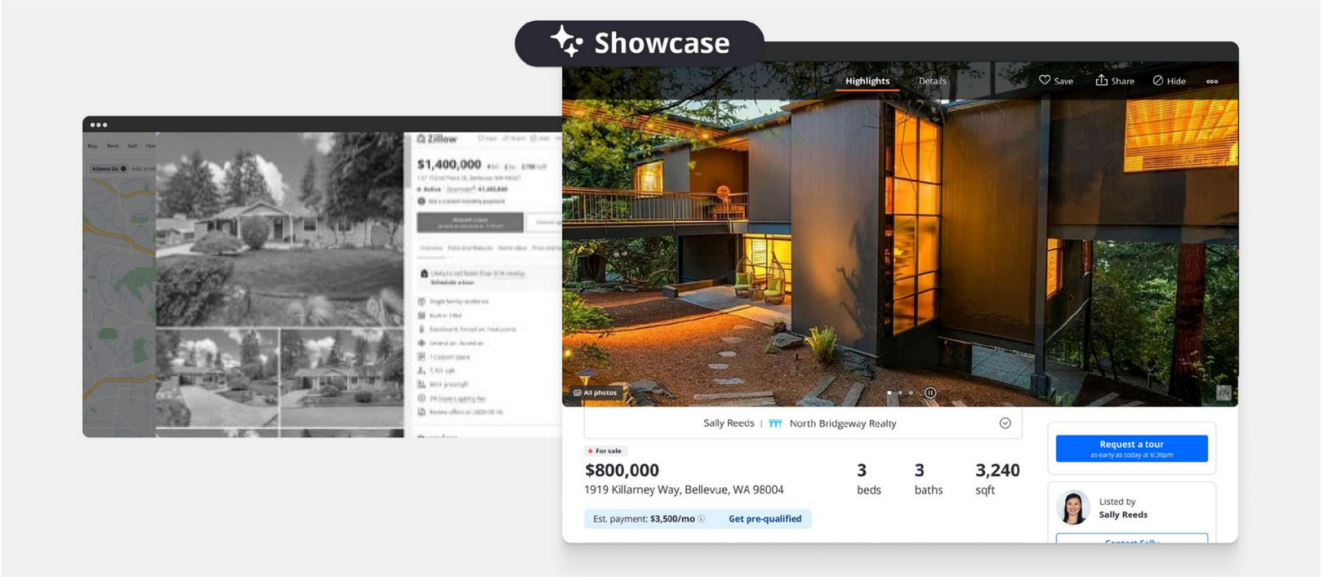


EXCLUSIVE ZILLOW SHOWCASE LISTING

Only a few listings each month receive the opportunity to be a Zillow Showcase Listing, let's make one of them your home!



- Your home will gain prioritized exposure by potential buyers when they search for properties on Zillow with over 226 million average monthly unique users.
- Your listing will receive dedicated, branded "new property alert emails" sent to interested buyers.
- With a limited number of listings per city, Showcase helps your home stand out with best- in-class media like high-resolution photography, interactive floor plans, room-by-room photo organization and virtual tours to impress potential buyers.



BUY BEFORE YOU SELL

Move into your new home now, then sell your old home on the open market after with our partner's Buy Before you Sell program.

How does Buy Before you Sell Work?

01 **Unlock equity from your home with ease**
Our partner will evaluate your property for the program and let you know how much of your equity you can unlock for the purchase of your new home.

02 **Buy your dream home with confidence**
Make a strong offer on your new home without a home sale contingency — and avoid moving twice.

03 **Sell your current home with peace of mind**
We'll list your home vacant on the market to attract the strongest offer possible.

Commonly Asked Questions

How much does the program cost?
It's free to get started and see how much equity you can unlock. If you decide to transact using the program, there is a flat fee of 2.4%* of the departing residence home sale.

How do you determine how much equity I can unlock from my current home?
The amount of equity you can unlock is determined using our partner's proprietary algorithm, which takes into consideration the estimation of your home's value, current market conditions, projected market risk, borrower financials, outstanding loans, and more. You'll be able to unlock a portion of the overall equity you have in your home upfront, prior to selling the home — and will receive the remainder of your equity after the home sells, less program fees and expenses.

What if my home is already listed?
There is no limit for how many cumulative days a property has been listed on the market at time of submission. However, the total number of listed days can affect your Equity Unlock Amount based on the risk profile of the property.

CASH OFFER

How does it work?

01 **Get fully cash approved**
Our partner evaluates you for the program and, if approved, they underwrite you in full to empower you to make a Cash Offer.

02 **Make a strong offer on your new home**
Write a Cash Offer under your name with our partner's proof-of-funds rather than a pre-approval letter, with no financial or appraisal contingencies.

03 **Close in as few as 12 days**
You're able to move in immediately upon closing.

04 **Mortgage closing**
Our partner refinances you into a long-term mortgage ~20-30 days later.

Frequently Asked Questions

How much does the program cost?
Cash Offer has a flat fee of 2%** of the incoming residence purchase price.

How long does the HomeLight Cash Offer process take?
It depends on how quickly you are able to provide the requested documentation for your upfront underwrite. Our partner can complete the underwrite in a few days after they have the loan application and all supporting documents. Once you're fully cash approved, they can close on your home in as few as 12 days after offer acceptance. The refinance of your short-term cash loan into a long-term mortgage takes 20-30 days on average.

Does our partner still require an appraisal?
Yes. In most cases, an appraisal is required. The appraisal occurs after your short-term cash loan closes, but before the refinance of the short-term cash loan into a long-term mortgage. This is to protect you from appraisal gap risk while removing the appraisal contingency on your offer.

How does the short-term cash loan work?
You are provided with a short-term Cash Loan at the same interest rate as your mortgage, which you combine with your own down payment to purchase your home. You will receive loan disclosures for both your short-term cash loan and your mortgage once you're under contract with the seller.

How do I know if I'm a good fit for the program?
Cash Offer is a great fit for a variety of buyers — our partners are able to approve up to $2 million in loan value. We can also assist clients in need of a VA, and ensure a closing within 35 days. However, we're currently unable to work with clients who require a USDA loan.

BUYING AND SELLING IN A COMPETITIVE MARKET?

Make the strongest offer with a powerful combo:
Buy Before You Sell + Cash Offer

Contingency- free offer | Negotiating power | Fast close

Benefits	Buy Before You Sell + Cash Offer	Buy Before You Sell	Traditional Sale & Loan
No home sale contingency	✓	✓	✗
No financing contingency	✓	✗	✗
No appraisal contingency	✓	✗	✗
Close in as few as 12 days	✓	✗	✗
Stronger offer under your name	✓	✗	✗
No expensive alternative financing	✓	✓	✗
No costly in-between homeownership	✓	✓	✗

How it works

01

Unlock a portion of equity from your current home with Buy Before You Sell.

02

Find your dream home and use Cash Offer to make a strong offer. You'll use the equity you unlocked with Buy Before You Sell to make a competitive and non-contingent Cash Offer on your new home.

03

Win your dream home. Cash Offers are 4x more likely to win compared to offers with a loan contingency*.

04

Move into your new home while I prep, stage and list your old home to ensure it sells for its maximum market value.

WE LOOK FORWARD TO WORKING WITH YOU

We go above and beyond to support our 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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COMPASS

ADDITIONAL PAGE INSERTS

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 contact a lender for pre-approval and provide recommended lenders (at least 3) if requested, or please provide your agent a copy of your pre-qualified letter.

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 the number of bedrooms, bathrooms, square footage, and acreage.

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 property's current condition for negotiation purposes with the assistance of experts.

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

19. Help you determine where to obtain HOA documents if needed.

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

21. Review the disclosure package.

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

23. Assist in scheduling a meeting with your experts about desired improvements, including landscaping, painting, fixture updates, minor and major renovations, etc, if applicable.

24. If requested, recommend at least three vendors with the needed expertise to assist 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 the next steps.

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

39. Coordinate and confirm inspection, and assist with negotiations post-inspection, if applicable.

40. Coordinate and confirm that the 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 the 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.