

we live here.
we work here.
we know here.

BUYERS PLAYBOOK





“My happy place — morning, noon and night.”



“Our house was the first built in the neighborhood.”



“Thirty-six rose varieties in the garden.”



“My parents threw the best parties down here.”

Home is where *the heart is.*

The sellers of your new home will have many memories to share, whether they lived there for two or fifty years. Now that the torch is passed, it is your turn to create your own unique stories that can be shared for generations to come.

We are here to make the buying experience a fulfilling and joyous occasion.

Exceeding expectations.

Buying a home is one of the most important decisions in your life and we are honored to have this opportunity. Our boutique family business allows us to make the buying process a more personal experience that our clients have benefited from for decades. We look forward to searching for your perfect home.



“Steady and diligent.”

Julia + Daniel



“Exceeded expectations.”

Kevin



“Our guiding light.”

Morgan + Antoni



“Stellar service.”

Kim + Robert

Experience counts.

Founded in 1952, Barbagelata Real Estate, now known as BarbCo, remains a family-operated business dedicated to delivering exceptional customer service and meticulous attention to detail.

Our agency has always stood for authenticity, ethics and prioritizing the needs of our clients. We are proud to have been consistently recognized as a top-ranking real estate group nationally, statewide and within the San Francisco Bay Area. We look forward to continuing to provide you with the highest level of professional service.



SERVING SAN FRANCISCO AND THE GREATER BAY AREA



New Rules for Home Buyers and Sellers

The recent NAR (National Association of Realtors) settlement, effective as of August 17, 2024, has brought several changes on how compensation is paid and negotiated, as well as defining buyer-agent relationships in a transaction.

Buyers: What You Need to Know

You must sign a written agreement with your agent before touring a home.

Before signing that agreement, ensure it reflects the terms you've negotiated with your agent, and understand exactly what services and value will be provided, and for how much.

The buyer agreement must include four components concerning compensation:

Specific Disclosure: The agreement must disclose the exact amount or rate of compensation the real estate agent will receive or how this amount will be determined.

Compensation Fees: Compensation should be clearly defined (e.g., a flat fee, percentage, or hourly rate) and not open-ended (e.g., "buyer broker compensation shall be whatever the seller offers to the buyer").

Prohibition on Excess Compensation: The agreement must include a term that prohibits the agent from receiving compensation for brokerage services from any source that exceeds the amount or rate agreed to with the buyer.

Negotiable Fees: A statement must be included, stating that broker fees and commissions are fully negotiable and not set by law.

Written agreements apply to both in-person and live virtual home tours.

You do not need a written agreement if you are just speaking to an agent at an open house or asking them about their services.

Sellers: What You Need to Know

Listing agent compensation can still be contractually agreed upon between the seller and the listing agent as done previously.

The seller may still choose to offer compensation to the buyer's agent. This practice is permitted, but the offer cannot be shared on a multiple listing service (MLS). An MLS is a local marketplace used by both buyer brokers and listing brokers to share information about properties for sale.

Sellers can still make concessions to the buyer (or buyer's agent) in a transaction, such as offering to pay closing costs, fees, etc.

We are happy to clarify and answer any questions regarding these new rules and regulations. Ultimately, we are doing our best to navigate the home buying and selling process, working in your best interest.



Choosing a Neighborhood

San Francisco and the Bay Area have a great mix of incredible neighborhoods to choose from. No two areas are alike and that's what makes this such an exciting process.

URBAN OASIS OR LEAFY RESIDENTIAL

Do you want to be nearby your favorite coffee shop or situated on a tree-lined street?

COMMUTE AND TRANSPORTATION

Is it important to be close to buses, light rail, BART, MUNI and bike lanes?

COMMUNITY

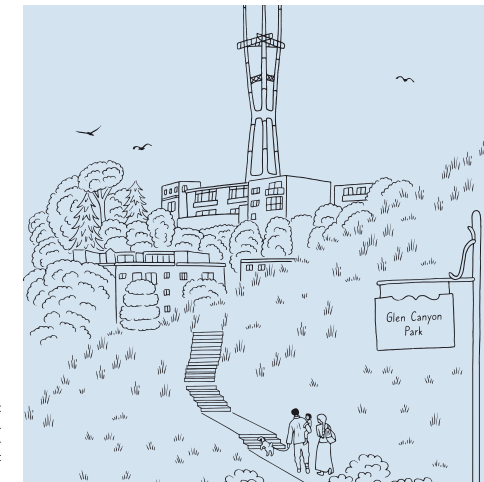
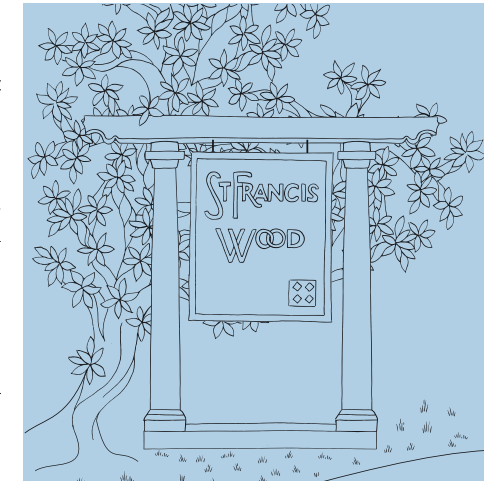
Every neighborhood has its own flavor and style. What's yours? We can guide you to the best match.

WALK SCORE

How important is it to be within walking distance to grocery stores, restaurants, dry cleaners, or pharmacies? Go to Walkscore.com

OPEN SPACE

Do you have pets or love city walks? Consider buying nearby our world-renowned parks and green spaces.



realestatesf.com/neighborhoods

The Buying Process

PRE-APPROVAL Choose the best financing options. Mortgage brokers, national banks or credit unions are all great options.

HOUSE HUNTING BEGINS Time to pinpoint price, neighborhoods, house style and anything else that will make you a happy homeowner.

SHOWINGS You have the option to view during a public open house or setting up a private appointment.

DISCLOSURES You will be required to review and understand all disclosures and inspections on file prior to submitting an offer.

FEES You, as a buyer, shall pay for any inspections and reports you deem necessary, in addition to escrow, title and loan fees. Buyer agent concession fees may apply.

PURCHASE PRICE TRENDS In a hot sellers' market, it is common to see offers over the asking price. In a calmer market, there is less competition and more flexibility in offer price.

PURCHASE AGREEMENT Make sure you understand all the provisions and clauses that create a binding contract with the seller. The more you know, the smoother the process.

THE OFFER Sometimes your offer can be presented at any time, but in many instances, there is a specific offer date. Timing can be very important.

ACCEPTANCE Good News! The lender, appraiser, title officer, seller and buyer agents will be working together for a successful outcome.

CONTINGENCIES Loan, appraisal, property inspections, leases, HOA documents, etc., to name a few, can be conditions predicated on the sale going through.

PURCHASING "AS-IS" Common in a hot sellers' market, but not for everyone.

ESCROW Usually 3% deposit upfront. The title company handles sale proceeds, transfer of deed, and closing paperwork.

FUNDING Final lender approval and funding of loan in escrow. All parties prepare to sign final closing paperwork.

CLOSING Title company records the deed in your name. Seller receives funds. You are now the proud owner!



Common Questions

How does a home warranty work?

When can I expect to receive an answer from the seller about my offer?

What terms can allow me to cancel the contract without any penalty of losing my deposit?

If I accept a multiple counter offer, are we in contract?

Can I switch lenders even if the pre-approval was from another party?

If I need an extension for my loan or to close escrow, can the seller automatically cancel the sale?



Homeownership Costs and Closing Fees

TAXES Property tax percentage rates vary depending upon the county. You should budget for property taxes at least twice a year, or have them included in your mortgage payments. Some counties may have additional special assessments.

UTILITIES Water, garbage/recycling, PG&E, solar, heating costs, cable. The cost of utilities can vary from home to home, season to season.

INSURANCE Homeowners insurance can protect you against all types of damage, such as flooding, fire and vandalism. Most lenders require you to have homeowners insurance to qualify for a mortgage so they can protect the asset they are lending on.

COMPENSATION As of August 17th, 2024, buyers may/may not have an obligation to pay their agent. Refer to the New Rules section in this brochure.

MORTGAGES Budget for breathing room when it comes to searching for the best mortgage. If this is a forever home, a 20 or 30 year mortgage is a great idea. However, if this is for a short period of time, you may want to consider other options with a lesser term.

THE BUYER CUSTOMARILY PAYS:

Buyer agent compensation (certain transactions apply)

Buyer notary fees

Title and escrow fees

Contractor and pest inspection fees

All new loan charges (points, appraisal, document processing fees, etc.)

Interest on new loan from the date of funding to 30 days before the first payment date

Home warranty

Homeowners insurance

Earthquake insurance (optional)

Any applicable condo/HOA fees

Miscellaneous charges

Private mortgage insurance (typically two months) if required by the lender

Private mortgage insurance impound account (one year) if required by the lender

Property tax impound account if required by the lender

This list is a general guideline of charges and may not be wholly inclusive for your transaction. Above charges may vary per city/county.

Wrap It Up



UTILITIES / ACCOUNTS

PG&E, water, garbage and recycling, phone, cable, internet, gardener



ADDRESS CHANGE

Post office, credit cards, financial institutions, friends and family, subscriptions, schools



DON'T FORGET

Make sure you get copies of all keys, garage door opener, alarm codes, appliance manuals.



NOTIFY INSURANCE

Life. Health.
Fire. Earthquake.
Auto. Home.

BarbCo Legal Risk Management Plan

Buyer/Seller Protection Plan

BarbCo Real Estate is proud to offer our clients the Buyer/Seller Protection Plan, provided by Real Estate Risk Management, Inc. This plan can provide you with peace of mind by giving you access to a team of legal professionals before, during, and after the close of escrow. Legal questions may arise at any time during your transaction. RERM's panel attorneys can assist you with a wide variety of legal questions, providing assistance should you need it for the sale of your property.

This plan provides you with the following protections and services:

TELEPHONE CONSULTATION

Telephone consultation with a real estate attorney for up to one-half hour per subject matter involving a non-dispute transactional question (there is no limit as to the number of matters eligible for consultations as long as they pertain to different legal matters).

Example: Disclosures, Bankruptcy, Deed in Lieu, Foreclosures, Title Issues, 1031 Exchange and more.

DOCUMENT REVIEW

Up to sixteen (16) pages of document review by a panel attorney.

LEGAL ADVICE is available before and one year after the close of escrow.

REDUCED HOURLY FEE

Up to 25% rate reduction on attorney fees for any additional services.

After the Close of Escrow

LIFETIME MEDIATION SERVICES

MEDIATION A Certified Mediator is provided to resolve disputes with the property between you and a third party involved in the transaction. (This benefit can satisfy the mediation clause in your real estate contract and can save you thousands of dollars.)

All of these protections, services and safeguards are yours for a very nominal one-time fee that is paid for at the successful close of escrow.



Giving Back

Charity starts in our backyard. BarbCo agents roll up their sleeves and help those who need help most. We are proud supporters of many great charities and will contribute to your favorite during our annual giving campaign.



#1 Resources

It all begins with our strong connections and great resources. We have referrals for highly rated home-improvement vendors and a wide range of professional services, including attorneys, tax advisors, designers, appraisers and more. Contact us for a complimentary list of our preferred vendors.

AWARDS

NATIONALLY
AND STATEWIDE RECOGNIZED!

RT REALTRENDS

TOP 10 PERCENT
IN SF BAY AREA

LuxeSF

WINNER-
BEST REAL ESTATE
COMPANY!

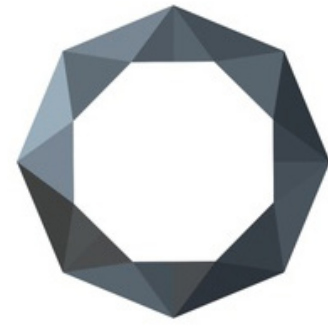


FINALIST!



TOP 20 IN
SF BAY AREA

SAN FRANCISCO
BUSINESS TIMES



side™
ALLIANCE PARTNERS

Power in
numbers.

500 COMPANIES

NETWORK WITH THOUSANDS OF TOP AGENTS

10% MARKET SHARE IN SAN FRANCISCO



Put your home...



on the map.

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