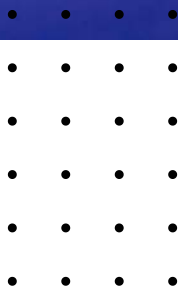


LAKE TAHOE & CARSON VALLEY

BUYER'S GUIDE



PARADISE
REAL ESTATE



COMPASS

AMANDA ADAMS

Lake Tahoe and the Carson Valley area are some of the most desirable real estate markets in the world, and my team understand that navigating the property buying process can seem challenging. However, with the expertise and breadth of knowledge of my team, you are in trusted hands. We will guide and advise you during every step of the buying process to help you find the perfect home that fits your needs, budget, and lifestyle.

I have been a resident of the Lake Tahoe & Carson Valley area since 1990 and a licensed real estate agent in California and Nevada since 2004. My focus has always been on helping my clients achieve their goals, as well as the local community through volunteer service in multiple organizations.

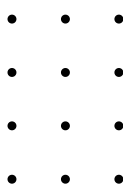
As local residents, our team members enjoy all the amenities that Tahoe provides. From kayaking off Cave Rock in summer, to enjoying winter sunsets while dining with friends & family at Chart House.

My team and I are here to assist you through the purchase or sale of your property. We will make sure all of your questions are addressed. We make the perfect Team for our clients because each team member has their own set of skills that we lean on and put to use to assist our clients. As a Team, we are able to cover all aspects of real estate in an efficient manner.



When you work with my team, you will get:

- Honesty & Integrity
- Ethics driven
- Excellent negotiation skills
- Knowledge of the area
- Respect from other local agents
- Contacts at local government organizations
- Cutting edge marketing tools
- Soft touch... no hard sells



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KEY TERMS

Appraisal

Assessment of the property's market value, for the purpose of obtaining a mortgage and 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.

Closing Statement

The statement which lists the financial settlement between Buyer & Seller, and the costs each must pay.

Contingency

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

Conventional Mortgage

A mortgage or Deed of Trust not obtained under a government insured program such as FHA or VA.

Credit

Money given to a buyer from a seller through escrow or closing.

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.

Earnest Money Deposit

Buyers in California usually deposit 3% of the purchase price to show that the buyer is serious about purchasing the home. It is usually refundable in the event a contingency in the sales contract cannot be met.

Fixed Rate Mortgage

A loan on which the interest rate and monthly payment do not change.

Home Warranty

A policy that covers certain repairs (e.g. plumbing/heating) of a newly purchased home for a period of time, typically one year.

Preliminary Title Report

A report showing the condition of title before a sale or loan transaction. After completion of the transaction, a new title insurance policy will be issued.

Title Insurance

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

Recording Fees

Money paid to the lender for recording a home sale with the local authorities, thereby making it part of the public records.



THE PROCESS

01

Find an Agent

Set up a time to sit down with your agent to discuss the neighborhoods you're considering and can help guide your search.

Fill out our [Buyer Questionnaire](#) so we can better understand what you are looking for.

02

Get Pre-Approved

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 agent can connect you to a mortgage broker. The mortgage broker will determine how much a bank will lend you, which will help determine the price range for your search.

03

Visit Properties

You will attend viewings and open houses spanning a range of areas and property types that fit your criteria.

Depending on hands-on you want to be, you may search online yourself using different public search websites to look through the available properties. You can send any properties you find to your agent to let them set up showings and give you additional information not viewable by the public.

Additionally, your agent will activate notifications for exclusive Coming Soon and Off-Market properties as they hit the market.

04

Packaging and Submitting Offers

Once you identify a home you like, you can 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 agent will provide advice throughout.



05

Escrow Process

(Life of an Escrow: 21 & 30 day escrow period)

Day 1 Once an 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 1-7 Seller delivers disclosures to buyer. Buyer performs inspections (Step 6)

Step 1-10 Loan is in underwriting and appraisal occurs (Step 7)

Day 7-21 Seller signs grant deed and staging is removed, if any (Step 7)

Day 14-30 End of Escrow - Within final week of escrow period, buyer signs loan and closing documents and wires in closing funds (Step 10)

Day 20-30 Loan funds and escrow closes (recordation)

06

Home Inspections: Review Disclosures, Reports & Repairs

It is the buyer's duty to select all desired inspections and determine the overall condition of the property within the agreed timeline and contractual contingencies. Buyer will also review the disclosures and preliminary title report. You may approve or negotiate credits/repairs. Prior to closing, remember to 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!

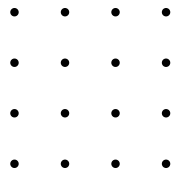
Congratulations! You are now a homeowner.

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WHY TEAM PARADISE?

Using Compass Tools & Programs
to Help You Find Your Next Home



Collections

Collections lets you compare multiple properties—their size, neighborhood, amenities—within a visual workspace. Monitor market activity in real time, stay in constant contact with your agent, and invite collaborators to join in on the discussion.

Search

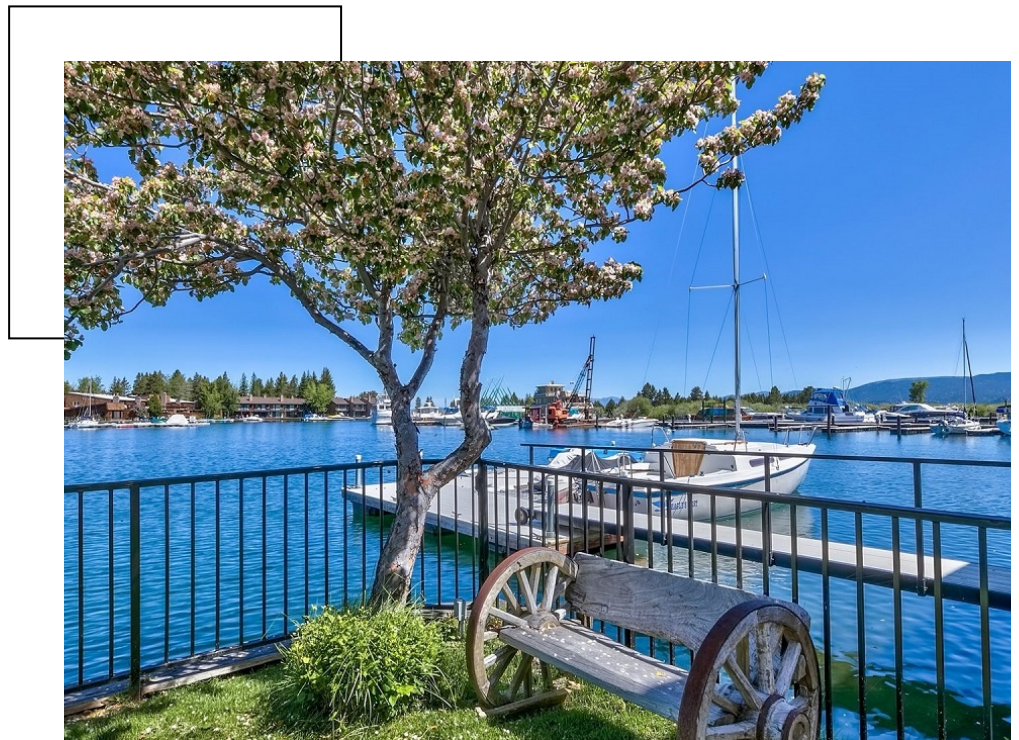
Compass Search lets your agent filter and sort by a wide range of features and amenities. Plus, discover exclusive Compass listings you won't find anywhere else and receive real-time notifications of new homes with customized Saved Searches!

Local Knowledge

With the support of the local Compass office as well as volunteer work and a multitude of local government contacts... our team stays up-to-date on local issues and regulations. We use that knowledge to better serve our clients and give them a leg-up on the competition.

Coming Soon

What buyer isn't looking for an edge over the competition? Browse unique properties that are only viewable on Compass.com with your agent and discover your future home before it hits the market.



OUR CLIENTS LOVE US

Some of our recent reviews from past clients:

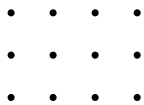
"We discovered Amanda because of her blogs that where so informative and educational. It helped established trust before we met her. Her calm, knowledgeable, and friendliness won us over immediately. She walked us through a very difficult escrow and was such an asset. We feel like we had a friend representing us and an amazing professional walking us through our first home purchase. She is patient, calm, knowledgeable, and down right cool. We where so lucky to have found her." – **Mike M.**

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"We just recently purchased our South Lake Tahoe second home cabin with the help of Amanda Adams. She is very knowledgeable about the South Lake Tahoe real estate market and area. It's a very competitive market for buyers right now and Amanda was extremely helpful on helping us put together a solid offer that got accepted by the seller. She's very helpful also on working with out of state buyers and puts together very helpful video showings and walk throughs. I highly recommend using Amanda if you are looking to buy real estate in the South Lake Tahoe area." – **Julie O.**

"We truly appreciate the knowledge and expertise of Amanda and her team. They guided us throughout and made the whole process of selling our Lake Tahoe home painless. We really trusted them and would not hesitate to recommend Amanda!" – **Clare & Bryan K.**

"Because we were purchasing a second home in Tahoe, we had to do a lot of research remotely. Our time to look at properties in Tahoe was limited so we met with multiple realtors during our first visit. Amanda impressed us with her local knowledge and recommendations on strategies to get an offer accepted. In this competitive market, having the right realtor is important, Amanda did not let us down. We couldn't have made this purchase without her. 5 stars!" – **Vlad & Andrea G.**



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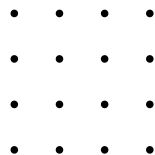
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