



## Artfully uniting extraordinary homes with **EXTRAORDINARY LIVES**

Our brand is known throughout the world for representing buyers and helping them find homes that fit into their varied lifestyles in distinct settings and diverse locales.

# ABOUT DAN



I was previously the owner and broker of Paradise Real Estate and in 2016 merged my company with Sierra Sotheby's International Realty. I absolutely love, breathe and eat real estate! I find great satisfaction in helping my clients achieve their real estate goals. It's not about the transactions, its about the people which is my favorite part of real estate.

I take pride in providing excellent customer service and I want you to feel good about referring me to your family and friends. Professionalism and integrity is very important to me.

I am certified in "Director's Role in Professional Standards" with the California Association of Realtors.

I'm honored when people choose me to represent them in their real estate transactions.

## Some Reasons to Work with Dan

- I've been in business and lived in Lake Tahoe for over 33 years
- Managing broker for Sierra Sotheby's International Realty
- Active member of the following Board of Realtors: South Lake Tahoe, Tahoe Sierra, Northern Nevada, Incline Village and Sierra Nevada
- Member of the Who's Who of Real Estate
- Past President of Tahoe Douglas Rotary Club
- Past President of the Lake Tahoe Business Referral Network
- Experienced negotiator
- Professional ethics: truthful, transparent, honors promises, responsive, embodies integrity, safeguards privacy, excellent reputation, knowledgeable
- Assisted by a highly experienced Assistant/Transaction Coordinator
- Extensive list of referrals
- Enjoys assisting my clients in realizing their dreams
- Number one goal is to be "Referable"

## Home Search Information

Will this be your primary residence? \_\_\_\_\_  
How many homes do you own or have you purchased in the past? \_\_\_\_\_  
When is the last time you purchased a home? \_\_\_\_\_  
What things are most important to you in a home? \_\_\_\_\_  
How many bedrooms? \_\_\_\_\_ Will they all be used as bedrooms? \_\_\_\_\_  
Any other special rooms, such as an office/study, craft room etc? \_\_\_\_\_  
Do they need to be on the same level? \_\_\_\_\_  
How many baths? \_\_\_\_\_ Full? \_\_\_\_\_ 3/4? \_\_\_\_\_ 1/2? \_\_\_\_\_  
Does the master need to have separate tub/shower and 2 sinks? \_\_\_\_\_  
What style of home do you prefer? (Ranch, 2 Story etc) \_\_\_\_\_ Would you be open to other styles? \_\_\_\_\_  
What is important to you in a home? \_\_\_\_\_

How many living areas? \_\_\_\_\_  
Living Room \_\_\_\_\_ Formal Dining \_\_\_\_\_ Family Room \_\_\_\_\_ Rec Room \_\_\_\_\_  
What size garage? \_\_\_\_\_ How many cars do you have? \_\_\_\_\_  
Are schools important? \_\_\_\_\_ If yes, which ones? \_\_\_\_\_  
Where do you want to live? \_\_\_\_\_  
Would you consider any other areas? \_\_\_\_\_  
Will you be commuting to work? \_\_\_\_\_ Is proximity a concern? \_\_\_\_\_  
What hobbies or interests do you have that would come into play in purchasing a home? \_\_\_\_\_

Do you need to sell your current home before you purchase? \_\_\_\_\_  
What do you think the value of your current home is? \_\_\_\_\_  
If we found the right home for you today, would there be anything that could keep you from buying it? \_\_\_\_\_

Does anyone else have to approve of your purchase? \_\_\_\_\_  
Have you seen any homes that fit your needs? \_\_\_\_\_

When is the last time that you bought a home? \_\_\_\_\_  
What's the timing of your move? \_\_\_\_\_  
How long do you think you will live in this home? \_\_\_\_\_  
When is the best time to look at homes? \_\_\_\_\_  
How do you plan on paying for your home? \_\_\_\_\_  
If you are getting a loan, have you been prequalified by your lender?  
What is the name and phone number of your lender? \_\_\_\_\_  
If not, I would like to recommend a couple of lenders for you to talk with, would that be okay? \_\_\_\_\_  
Ideally what do you want to spend on your new home? \_\_\_\_\_

## Financial Information

Where do you work? \_\_\_\_\_  
How long have you been employed with this employer? \_\_\_\_\_  
Including taxes and insurance, what monthly payments do you feel comfortable with? \_\_\_\_\_  
How much cash do you have available for down payment? \_\_\_\_\_  
Does this include closing costs? \_\_\_\_\_  
Is there any problem with your credit that you are aware of? \_\_\_\_\_  
Have you ever had a foreclosure or a bankruptcy? \_\_\_\_\_ If so when? \_\_\_\_\_

## Additional Information

Is there anything else you'd like me to know? \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

# PRE-APPROVAL



## BENEFITS:

You look at the “right” homes

We can submit your pre-approval with your offer  
which will give the seller peace of mind

You can close more quickly

# LENDER CHECKLIST

## Prepare for Your Loan Application

Mortgage lenders require borrowers to provide a multitude of documents in order to make accurate lending decisions. This checklist will help you prepare for your loan application and enable the lender to process your file efficiently.

### IDENTIFICATION DOCUMENTS

- Social security card and legible photo I.D.

### RESIDENCE

- Addresses for the previous 2 years (if renting, include landlord's name and phone number)

### EXISTING MORTGAGE (ALL PROPERTIES OWNED)

- Mortgage companies name, address, account number and approx. balance; market value
- HOA Bill on any properties
- Homeowners Insurance declarations page (reflects agent contact info, premium and coverage period).

### EMPLOYMENT

- Name, address, phone number of employers (current and previous 2 years)
- Engagement letter (for new employment situations, citing dates and terms of your employment)

### INCOME

- 2 of most recent pay stub and proof of any additional income including benefits, dividends, social security, retirement, rental income, etc.
- Last 2 years W-2s and/or 1099s
- If self-employed or commissioned, business/personal Income Tax Returns for previous 2 years (with all schedules K-1s) and year-to-date Profit/Loss and Balance Sheet Statements

### CHECKING, SAVINGS AND INVESTMENT ACCOUNTS

- Names, addresses, account numbers and approximate account balances
- Last 3 month's bank/savings account statements
- Checking, Savings, Investment Accounts and Retirement accounts

### INSTALLMENT AND REVOLVING DEBT

- Names, addresses, account numbers, monthly minimum payment, balance (including zero balance accts)

### LEGAL DOCUMENTS (IF APPLICABLE)

- Leases on rental property owned
- Settlement statements (previously owned property, sale of business, etc.)
- Copy of divorce decree or Separation Agreement
- Bankruptcy with release
- Documentation of child support/alimony
- Transcripts from school if recent graduate

### PURCHASE AGREEMENT

- Copy of fully executed contract including counterproposals, addendums (signed by both the Seller & Buyer)
- Copy of earnest money check

### VA LOAN ELIGIBILITY

- Certificate of eligibility if applying for VA loan; copy of DD 214
- At time of loan application you will generally need to pay an application fee, appraisal fee and credit report.

# ADVERTISING



If you should find a property you're interested in through a print ad, a sign in a yard, an online listing, an open house, or for sale by owner (FSBO), **call me for more information rather than the phone number listed.**

I will supply property details and set up a showing.

# SIR MOBILE

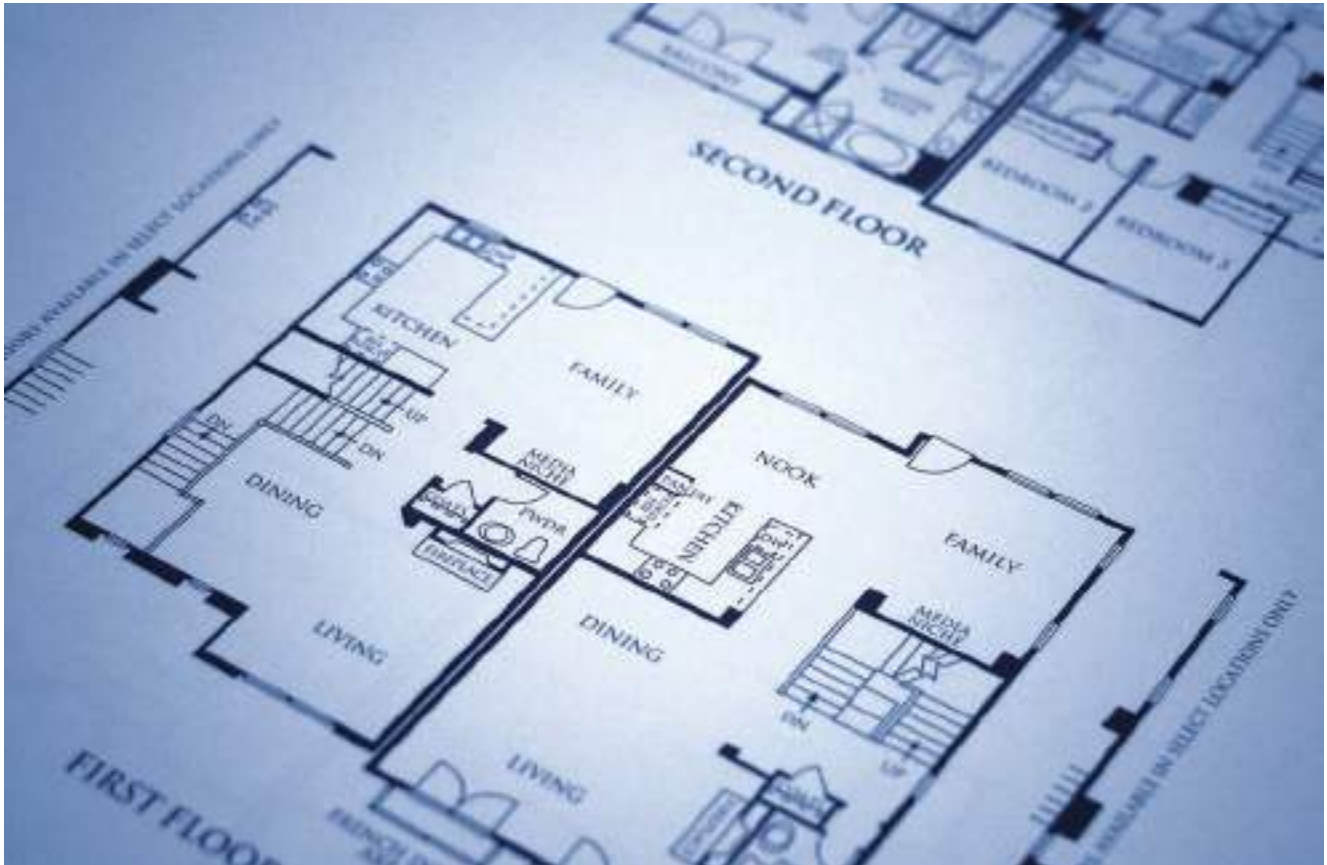
Leading the Charge in the Growing Mobile Marketplace



Download the free SIR Mobile app. Save searches or favorite properties to view later, send a property to a friend via text or email, and view full-screen high-quality photography of homes locally, or around the world.

Once you've found homes you're interested in, give me a call.

# NEW HOMES



If you are looking for new construction, **I will need to accompany you on the initial visit.**

Building a new home can be an exciting time, but the amount of decisions can be overwhelming.

My experience and expertise will help you navigate this complicated process with ease.



*Once Under Contract...*

## SELLER'S PROPERTY DISCLOSURE



The seller's property disclosure is a form that is used by the seller to disclose information about the property that the seller has knowledge of. By signing this form you are acknowledging receipt of this information.

**Make sure the inspector has a copy of this prior to the inspection.**

These are things known to the seller – you should do your own investigation on anything that is of concern to you.

# PROPERTY INSPECTION



As part of the sales contract you have the right to inspect the mechanical, electrical, plumbing and structural portions of the property along with any concerns that you have about anything that affects the property. In short, the property inspection is for things that you cannot see.

I encourage you to meet the inspector at the end of the inspection so that they may point out any concerns about the property and also answer any questions that you have. They will give you an itemized report for your review.

If repairs are needed, you can request that the seller make them in accordance with the provisions of the sales contract, or if they are unacceptable you may void the contract.

## **Square Footage**

The initial measurement is for the purpose of marketing, may not be exact and is not for loan, valuation or other purposes. If exact square footage is a concern, the property should be independently measured prior to the Inspection Deadline.

# HOME PROTECTION PLAN



As you purchase your home, for your peace of mind, an additional benefit, some sellers provide is a Home Protection Plan for the buyer.

This coverage is good for one year on selected items:

**Central Heating System**

**Electric Central Air System**

**Interior Plumbing**

**Built-in Appliances**

If the home you choose does not have a Home Protection Plan, you can acquire the coverage yourself.

# INSURANCE



## HAZARD INSURANCE

Once you have a home under contract, it is critical that you contact your insurance company right away to get a quote on insurance. You can request a Claims History Report from the seller as part of the due diligence documents in the contract, which will give you a 5 year history of any claims on the property.

# MUTUAL AGREEMENT



## **IF I WILL:**

Make my best effort to find the home to meet your needs,  
Commit my time, car, computer, support staff, and experience  
to find exactly what you want,  
Incur all my car, phone, and administrative expenses,  
Continue the home search until you either find a home or  
tell me to stop looking;

## **WILL YOU:**

Let me know if your plans change,  
Tell me if you want to look at a home listed with another broker,  
builder, or for sale by owner,  
Tell me what you like and dislike about the homes we look at,  
Tell me if you feel the need to talk to another agent,  
Work with me until we find you the right home?

# PRE-CLOSING BUYER CHECKLIST



- You have a right to do a “walk-through” on the property before closing. Please make advance arrangements.
- Prior to closing we will both receive a copy of your Settlement Statement, which I will review with you. This will indicate the amount you will need to bring to closing.
- Bring certified funds to closing, in the form of wired funds or a cashier’s check, made payable to title company. Usually we will have the correct figure the day before closing from the title company. You will endorse the check over to the title company at closing.
- If jointly purchasing and one of you will not be at closing, we will need a power of attorney form signed. You may designate anyone to act as your “power of attorney.” If neither of you will be at the closing, you may sign the closing documents in advance and the title company handles the rest.
- Please bring your driver’s license for I.D. to closing, as you will be signing legal documents.
- Arrange for Homeowners Insurance. You will need a certificate of your paid insurance premium at closing. Check with your lender to see if you are having your insurance escrowed and included in your mortgage payment.
- Please allow approximately one hour for closing.
- Notify applicable companies of your new address in order for accounts to be set up/transferred accordingly and to assure continued service.

# REAL ESTATE TERMS

**ADJUSTABLE RATE MORTGAGE (ARM):** A mortgage for which the interest rate and the payments change during the life of the loan.

**ALTERNATIVE FINANCING:** Mortgage instruments for both new and existing homes which allow the buyer to qualify at lower than market rate. Among these instruments are adjustable rate mortgages, graduated payment mortgages and buy down mortgages.

**AMORTIZATION:** A gradual repayment of a mortgage by periodic installments.

**ANNUAL PERCENTAGE RATE (APR):** The total cost of credit expressed as a yearly rate. It reflects all of your mortgage loan financing costs, including interest paid up front as points and interest paid over the life of the loan.

**APPRAISAL:** An analysis done by a qualified appraiser that puts a dollar value on a property based on a number of considerations, including the condition, location and size of the property.

**ASSUMABLE LOAN:** A loan that can be picked up by a subsequent buyer for a small assumption fee. It saves thousands of dollars in closing costs and loan origination fees. Conventional loans that are assumable usually require a new application.

**CLOSING OR SETTLEMENT:** The conclusion of a transaction, including delivery of a deed, financial adjustments, signing of the note and the disbursement of funds, which allows for transfer of ownership.

**CLOSING COSTS:** Costs in addition to the price of a house, usually including mortgage origination fee, title search and insurance, recording fees and pre-payable payments collected in advance and held in an escrow account. Be sure your sales contract clearly states who will pay these costs - the buyer or the seller.

**CONVENTIONAL LOAN:** Fixed-rate or adjustable-rate mortgage that is not guaranteed by a government agency. If you are applying for a conventional loan and your downpayment is less than 20 percent of the purchase price, mortgage insurance is required. The lender will obtain mortgage insurance for you. Mortgage insurance protects lenders against default by borrowers.

**CREDIT REPORT:** Lists the credit history of a borrower on current and previous credit obligations.

**DEED:** A written document transferring ownership of property from seller to buyer.

**DOWN PAYMENT:** A specified percentage of a home's value paid at closing. Usually a down payment is 5 to 25 percent of the house price. Private mortgage insurance is required at amounts less than 20 percent.

**EARNEST MONEY:** Deposit money given to the seller by the potential buyer to show that he is serious about buying the house. If the deal goes through, the earnest money is usually applied to the down payment. If the deal does not go through, it may be forfeited.

**ENCUMBRANCE:** A legal interest in a property that affects or limits the sale or transfer of property. Examples of encumbrances are mortgages, leases, easements, judgments, and liens.

# REAL ESTATE TERMS

(CONTINUED)

**EQUITY:** The homeowner's net ownership of his home, determined by subtracting the amount of the principal owed on the mortgage loan from the home's market value.

**ESCROW PAYMENTS:** The portion of a mortgagor's monthly payments held by the lender in an escrow account to pay for taxes, hazard insurance, mortgage insurance and other monthly payments as they become due.

**FHA MORTGAGES:** Loans made by private lenders, which are insured by the Federal Housing Administrations (FHA).

**GRADUATED PAYMENT MORTGAGES (GPM):** A type of flexible-payment mortgage whereby the payments increase for a specified time and then level off. Used by first-time homebuyers who expect their incomes to increase over the years.

**HAZARD INSURANCE:** Protects homeowners against damage caused to a property by fire, wind, or other common hazards. It is required by the lender up to the amount of the mortgage to protect the lender's security interest in the property. Additional coverage on the property can be purchased by the borrower. Flood insurance may be required if the home is in a high-risk flood area.

**LIEN:** A legal claim on property as security for a debt.

**LOAN COMMITMENT:** A written promise of a lender to a borrower to make a mortgage loan, on a specific property, under stated terms and conditions. The terms of the commitment most important to borrowers are the interest rate on the loan and expiration date of the commitment.

**LOAN-TO-VALUE RATIO (LTV):** The relationship between the amount of your mortgage to the appraised value of your property, the security. If you have a \$60,000 mortgage on property valued at \$80,000, your LTV is 75% ( $\$60,000 \div \$80,000 = 75\%$ ).

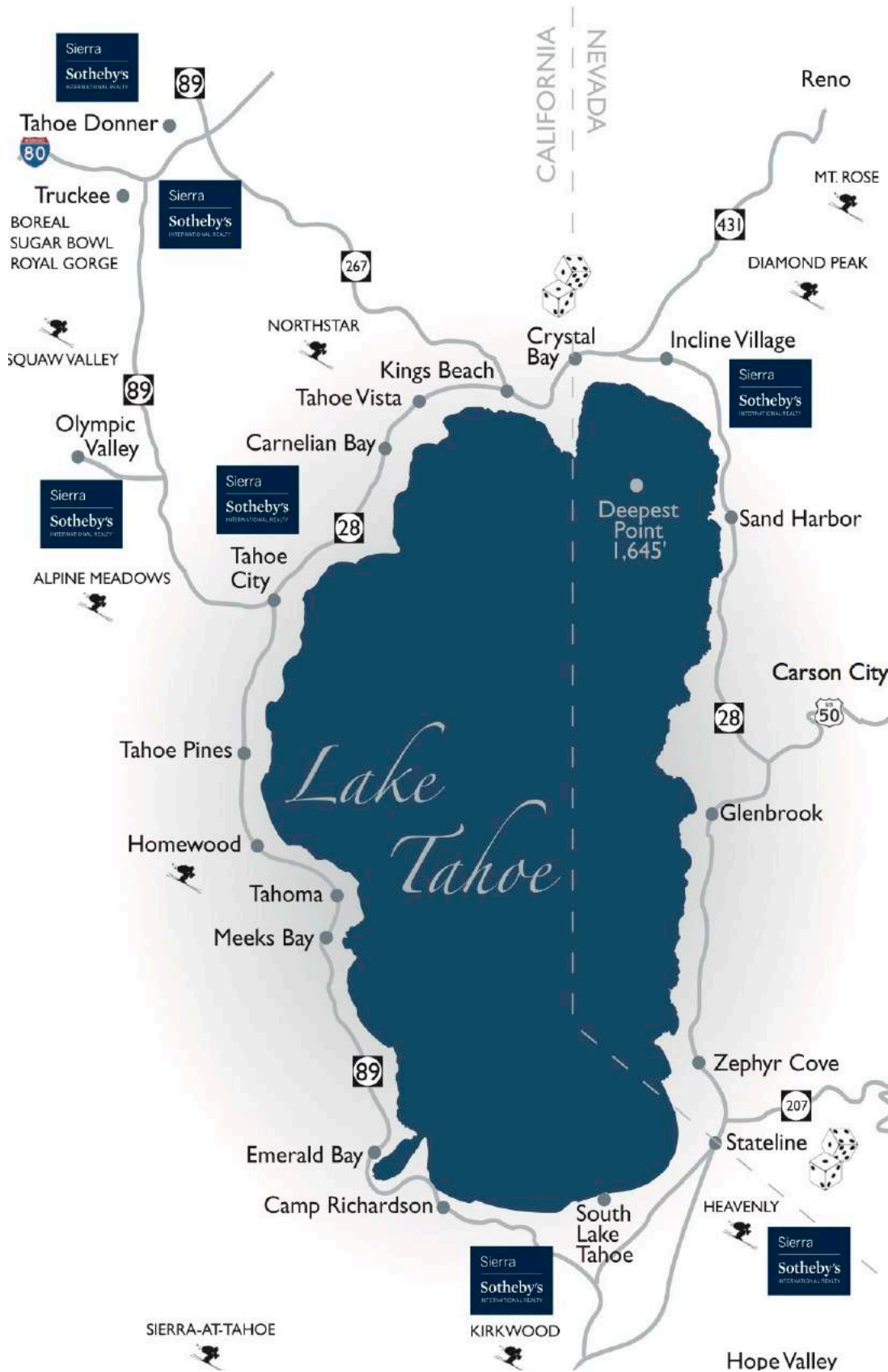
**LOCK-IN:** When the borrower informs the lender that he/she wished to lock-in a guaranteed interest rate and points for a specified time period. To keep the lock-in price, the loan must close or settle by the end of the lock-in period. Be sure you fully understand the terms and conditions under which you lock-in your guaranteed interest rate and points.

**MORTGAGE INSURANCE:** An insurance, paid for by the mortgagor, which protects a lender against default. If the loan-to-value ratio is greater than 80% (or in some cases less than 80%) on conventional loans, lenders will require mortgage insurance issued by an independent mortgage insurer. Mortgage insurance protects the lender's security interest in a property if the borrower defaults on the loan. Mortgage insurance for FHA mortgages is known as the Mortgage Insurance Premium, or MIP. MIP is required on all FHA mortgages regardless of the loan-to-value ratio. Mortgage insurance should not be confused with mortgage life insurance, which pays off a mortgage loan in the event of the borrower's death.

**MORTGAGE NOTE:** Defines the terms of repayment of the debt secured by the mortgage.



# LUXURY REAL ESTATE EXPERTS



## TAHOE DONNER

11382 Northwoods Boulevard  
Truckee, CA 96161  
530.587.3505

## DOWNTOWN TRUCKEE

10044 Donner Pass Road  
Truckee, CA 96161  
530.587.3500

## INCLINE VILLAGE

570 Lakeshore Boulevard  
Incline Village, CA 89451  
775.832.4900

## SQUAW VALLEY

1750 Village East Road #63B  
Olympic Valley, CA 96146  
530.581.1800

## TAHOE CITY LAKESIDE

950 North Lake Boulevard  
Tahoe City, CA 96145  
530.583.4004

## TAHOE CITY GALLERY

695 North Lake Boulevard  
Tahoe City, CA 96145  
530.282.1436

## SOUTH LAKE TAHOE

2247 Lake Tahoe Boulevard  
South Lake Tahoe, 96150  
530.494.7600

## HEAVENLY VILLAGE

1001 Heavenly Village Way, Suite #36A  
South Lake Tahoe, CA 96150  
530.541.4002

# HOME-BUYING PROCESS

