



JOE BUCK  
*South Bay Properties*

BUYERS GUIDE

COMPASS

## SOUTH BAY BORN & RAISED



A YEAR LATER

### AHEAD OF THE GAME

Local Realtor® and former professional athlete Joe Buck scores big points for his real estate clients despite a global pandemic.

WRITTEN BY LAURA L. WATTS

Who knew how competitive the real estate market would become as a result of the COVID-19 shutdown? "I'm the busiest I've ever been, and this is the most success my business has had," says Realtor® Joe Buck, a licensed broker who works with Compass. Helping clients navigate the new ways people buy and sell homes has become his #1 focus over the past year. We asked Joe a few questions about this recent phenomenon in the real estate world.

**JOE, TELL US ABOUT THE CHANGES YOU'VE ENCOUNTERED SINCE THE COVID-19 PANDEMIC BEGAN.**

**JOE BUCK:** Real estate has changed significantly from the first few months of the shutdown. The market started heating up after the holidays—huge jumps in activity and prices. Real estate is now extremely fast-paced. I have to be ready with my finger on the pulse of home prices and new listings. It is absolutely imperative that I'm 100% locked in on all aspects of the market.

**WHAT CHANGES HAVE YOU MADE TO YOUR BUSINESS?**

**JB:** I attribute my recent success to having systems in place for everything. Compass leads the industry in tech systems designed to keep agents organized to meet our clients' needs and the day-to-day necessities of the business. This has allowed us to continue helping buyers and sellers without skipping a

beat—from day one of the shutdown. I have systems in place to help clients successfully close, whether they are buying or selling. And of course we're doing all of this safely, in compliance with COVID-19 guidelines.

**WHAT MAKES YOU STAND OUT FROM THE CROWD OF LOCAL REALTORS?**

**JB:** My unparalleled customer service and satisfaction. I strive for perfection and have a tenacious work ethic. I believe this is due to my mentality of being a former professional athlete—that's what drives my business today.

**YOU PLAYED PROFESSIONAL BALL AND AT THE SAME TIME BECAME PASSIONATE ABOUT YOUR REAL ESTATE INVESTMENTS. SO AFTER YOU RETIRED FROM BASKETBALL, IT WAS A NATURAL FIT TO TURN REAL ESTATE INTO YOUR FULL-TIME WORK. HOW HAS YOUR EXPERIENCE AS A PROFESSIONAL ATHLETE IMPACTED YOUR WORK THIS YEAR?**

**JB:** This shutdown period reminds me of some of the more intense preseason training phases where the objective was to add more difficulties to the normal routine so you were challenged under extreme conditions. This exercise would refine your skills for when difficult times came up in a game. This past year felt like I was "training in sand," if that makes sense. Everything was a bit heavier, more challenging to trudge through. I think we're still running in sand now to some degree, but my business has become fully adapted—so

**"It's this tenacity that makes me unrelenting when it comes to my clients' best interests."**

the extra weight feels more comfortable as we continue to open back up. It's this tenacity that makes me unrelenting when it comes to my clients' best interests.

**WHAT IS THE SILVER LINING OF THIS PANDEMIC FOR YOUR BUSINESS?**

**JB:** I've been able to help buyers take advantage of historically low interest rates, make sound long-term investments and capitalize on this unique time. And I've helped sellers take advantage of a market that will yield a top-dollar payout for their home. The systems and streamlined operations I've been utilizing during the past year have proven themselves as my clients and I step out in strides in front of my competitors.

*Joe Buck  
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310-995-1195 | 688-JOE-BUCK  
compass.com/agents/joe-buck  
DRE #01995305*

as seen in  
**southbay**

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GIVING BACK

## FINDING THE RIGHT AGENT

There are many great realtors out there, but choosing who to work with is the most underestimated step in the process. Buying a home is often the largest, most important purchase a family can make. You deserve to be represented by someone who is adept at navigating all the intricacies of negotiations, transaction details, directing a successful path to closing and of course, identifying the right property for what suits your wants & needs. Working with a full-time local expert who will walk you hand-in-hand through the process can make all the difference in the world. As top priority, my fiduciary duty is to put your interests (financial and otherwise) above everyone else's (including my own).

## TESTIMONIALS

CINDY Y.



*Joe blew us away. He helped us buy our dream home in one try, beating out 10 other offers, but with by using logic and reason. He sold our current home after four days of listing, with 10 offers in hand as well. We had very particular needs and criteria for our next home, and had been trying for a long time to find the right fit, but we found it after 2-3 rounds of showings with Joe. He really listened to what we wanted, and delivered on what we needed. He is the best realtor we have worked with. The whole process was extremely smooth. We can't say enough good things or thank him enough. He is a real pro!!!!*

SHELLEY L.



*You will not find an agent more dedicated or responsive to their clients than Joe Buck. Joe is a local, like us, and was there to bat for us every step of the way in scoring a deal on our new home in Hermosa Beach. Before, during and after our purchase, Joe proved to be straightforward, honest, reliable, knowledgeable, attentive and tirelessly proactive. If you're looking for a home in the South Bay, you'll never regret making a call to Joe Buck!! Thanks again."*

JARRED H.



*Working with Joe was great! He helped us find and close our new home in Redondo Beach and his expertise and experience in the area was unbelievable. He was extremely careful in understanding what we really want and warned us several times about different aspects we could have never imagined. Even when we were interested in a property, he gave us heads up on other details, which we now seem to understand by living in the neighborhood. He's a great realtor and now a good friend."*


## ABOUT JOE

A second generation native of the South Bay, Joe Buck is as familiar with the local area as any agent you will find. Born and raised in Redondo Beach, he spent his youth exploring the beach communities and embracing the sun-loving, warm-welcoming Southern California lifestyle. After graduating from RUHS he went on to the University of Southern California where he played Div. 1 basketball and earned his B.A. in psychology with a minor in business.

Joe continued playing basketball professionally abroad after college for over 10 years and retired from the sport in Spring 2015 to pursue his career in real estate full-time. Living and playing around the world has enhanced his ability to adapt quickly to variable circumstances and develop immediate rapport with people from all walks of life. His work ethic, tenacity, and attentiveness to detail as an athlete are surefire traits for success in the real estate industry and will undoubtedly prove to be paramount during the home buying process.

Joe has been involved in real estate since 2009 when he acquired his first income property. Leveraging the success of that venture paved the way for future investments and provided a wealth of knowledge and experience in the industry. As a licensed Broker, he is excited to share his expertise with the public whether it be home shopping, investment hunting, or selling.

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Assoc. 310.995.1195  
joebuck@compass.com

 @therealtorjoebuck



# HOME BUYING PROCESS OVERVIEW

## 01

### FIND AN AGENT

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Choose an agent that works best for you! They should be well versed in the details of the local market and exhibit well-rounded expertise, professionalism and thorough communication to the highest standard.

## 02

### GET PRE-QUALIFIED

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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 Compass agent can connect you to a mortgage broker. Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, which will help you determine the price range for your search.

## 03

### VISIT PROPERTIES

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Now is the time to consider your ideal home's location and amenities. You will attend viewings and open houses spanning a range of areas and property types. Additionally, your Compass agent will activate notifications for exclusive Coming Soon and Off-Market properties as they hit the market.



## 04

### PACKAGING AND SUBMITTING OFFERS

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Once you identify a home you like, you can submit an offer. This is an agreement to pay a certain price for the home, with consideration to specific terms and conditions (ie time frames, contingencies, Buyer/Seller responsibilities and other various details). The offer is packaged with Proof of Funds (POF) and a Pre- Approval Letter. Note: if your offer price and terms are not acceptable to the seller, the seller will likely return with a counter-offer to those items, which you can accept, reject, or respond in another counter-offer. Your Compass agent will provide advice throughout.

## 05

### ESCROW PROCESS

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(Life of an Escrow: 30 & 45 day escrow period)

**Day 0** The date your offer is accepted. This day does not count against your "Escrow Dates" timeline.

**Day 1** First day after an accepted agreement when Escrow officially opens. Make sure you contact your lender immediately and get the ball rolling there as well!

**Day 3** Initial deposit is due per terms of agreement

**Day 1-17** Seller delivers disclosures to buyer. Buyer performs inspections (Step 6) Day 1-21 Loan is in underwriting and appraisal occurs (Step 7)

**Day 7-30 | 21-45** Seller signs grant deed and staging is removed, if any (Step 7)

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

**Day 30-45** Loan funds and escrow closes (recordation) This escrow process is based on a typical escrow timeline.

## 06

### HOME INSPECTIONS: REVIEW DISCLOSURES, REPORTS & REPAIR

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It is the buyer's duty to schedule all desired home 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

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Your lender and agent will 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!

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Congratulations! You are now a homeowner.

## STANDARD ESCROW PROGRESSION

An escrow holder is a neutral third party whose primary job is to prepare and execute the mutual instructions of the parties involved. They're like the traffic cop for the transaction. Escrow's job is to assure that all mutually agreed to terms are met before the transaction is completed therefore minimizing risk. Below is a typical timeline for an escrow:

### ACCEPTANCE DATE



All milestones in the timeline start from the Date Of Acceptance which occurs when the executed purchase agreement is delivered to the other party.

### EARNEST MONEY DEPOSIT



Also called the "Initial Deposit" is usually due 3 days after acceptance.

### SELLERS DISCLOSURES



Usually due 7 days after acceptance.

### BUYER'S INVESTIGATION



Buyer completes all due diligence, inspections and approves of reports such as disclosures and homeowner's association rules.

### CONTINGENCY REMOVAL



When satisfied, buyer removes investigation contingency, appraisal contingency, loan contingency and any others. It is very important to discuss the removal of contingencies with your agent because at some point, the earnest money deposit could be at risk, if the buyer doesn't proceed with the transaction and no longer has any contingencies in place.

### FINAL WALKTHROUGH



This is the buyer's opportunity to verify that the property is in substantially the same condition as when they first wrote the offer. This usually occurs within 5 days of the expected close of escrow date.

### LOAN DOCS



Buyer signs loan docs. This typically happens 2 days prior to the expected close of escrow.

### LOAN FUNDS






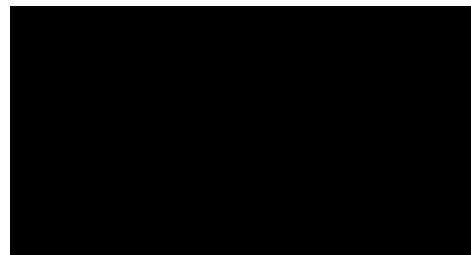
The lender receives the loan docs and funds the loan.

### ESCROW CLOSES



Once the deed transfer is recorded at the County Recorder's Office, escrow is closed.

-  Buyer's Responsibility
-  Other's Responsibility
-  Buyer & Other's Responsibility



# BUYER DUE DILLIGENCE

## UNDERSTANDING WHAT TO LOOK FOR

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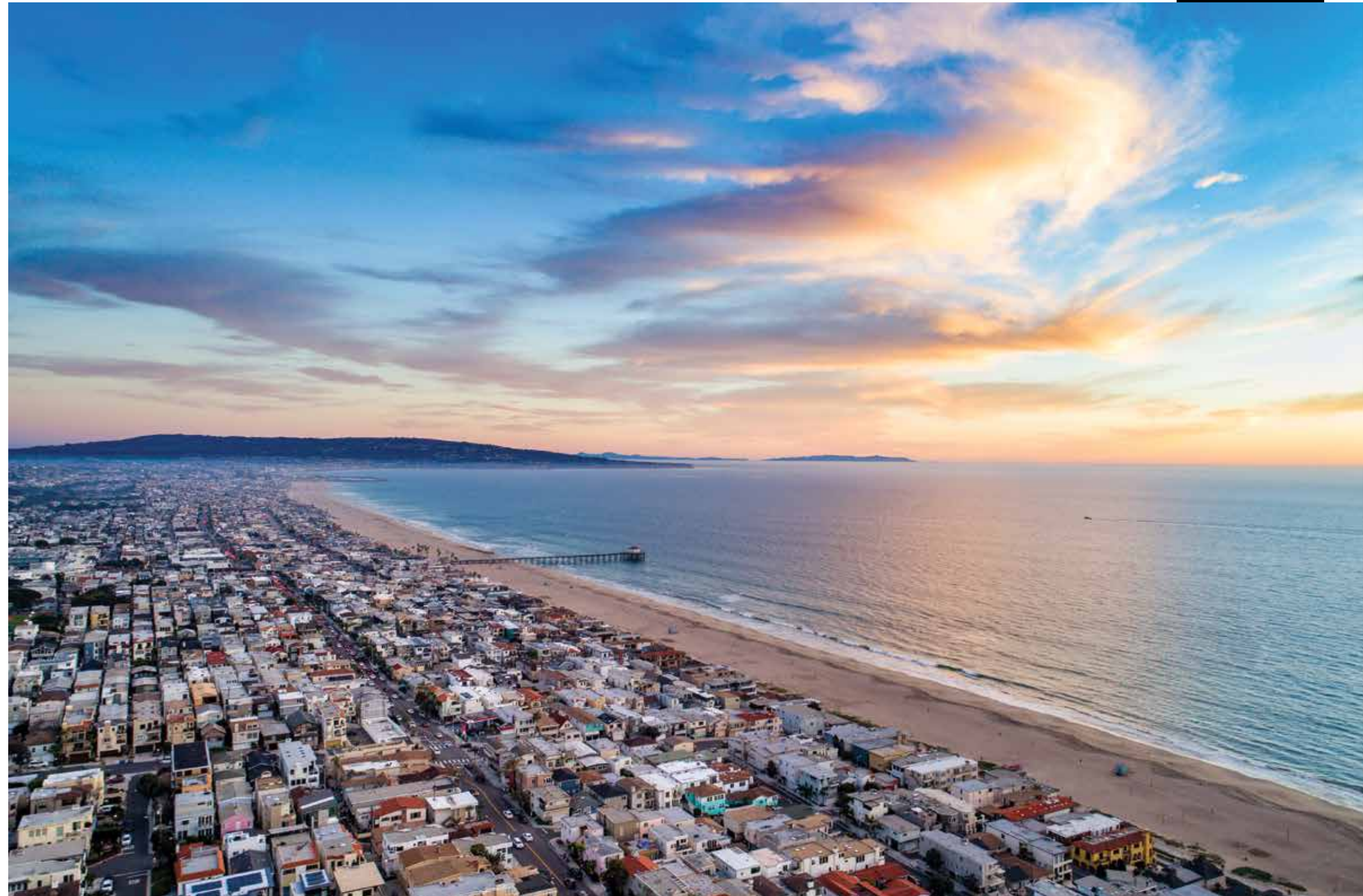
It's critical to take advantage of the opportunity to perform routine inspections on a property which you are considering purchasing. Inspectors are experienced, trained professionals hired to put the house under a microscope and find common problems, malfunctions and/or defects in the property. Here is an incomplete list of some of the most common inspections buyers may choose to do:

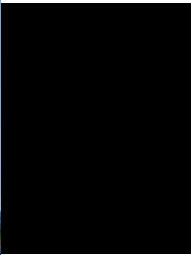
- Physical inspection
- Termite inspection
- Mold inspection
- Sewer line scoping
- Roof inspection
- Structural or geological inspection
- HVAC

## REQUEST FOR REPAIRS

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The next step is to review the reports and decide whether or not there are any unforeseen health and safety items we'd like to ask the seller to correct. Although this is often the 2nd round of negotiations between buyers and sellers, it's also a time when deals come to a stalemate. Here we recommend keeping the big picture. Often overlooked, this is another major point in the process where having the right agent working for you is critical! Without proper guidance, underlying issues with the home you're purchasing may be left uncovered and you could end up with unwanted surprises after moving in, not to mention having to fit the bill yourself.





## CLOSING COSTS

Although everything is negotiable in real estate, a buyer can generally expect to pay for many of these common buyer's closing costs:

- "Lender's" title insurance policy premium
- Escrow fee
- Document preparation (if applicable)
- Notary fees
- Recording charges for all documents in buyer's name
- Tax proration (from date of acquisition)
- (FHV,VA)
- All new loan charges (except those required by lender for seller to pay)
- Interest on new loan from date of funding to 30 days prior to first payment date
- Assumption or change of records fee for takeover of existing loan
- Beneficiary statement fee for assumption of existing loan
- All Inspection fees (roofing, property inspection, geological, etc.)
- Home warranty (defined by contract)
- City transfer or conveyance tax (defined by contract)
- Fire insurance premium for the first year
- Messenger fees (if applicable)

## A FEW THINGS EXPLAINED

### A SUPPLEMENTAL TAX BILL

In California, property taxes are based on the purchase price of the property. In addition to annual taxes, you may be responsible for paying supplemental property taxes. State law requires the Assessor to reappraise property upon a change in ownership or new construction. The supplemental assessment reflects the difference between the new assessed value and the old or prior assessed value. If the property is reassessed at a higher value than the old assessed value, a supplemental bill will be issued. If the property is reassessed at a lower value than the old assessed value, a refund will be issued.

The taxes are prorated based on the number of months left in the fiscal year from the date of ownership change or the new construction completion date. If the change in ownership or new construction occurs between January 1st and May 31st, two supplemental tax bills will be issued. The first supplemental bill will be for the remainder of the fiscal year, and the second supplemental bill will be for the fiscal year that follows.

Supplemental tax bills are mailed directly to the property owner and are your responsibility. In general, they are not paid out of your impound account. Please check with your lender.

### TITLE INSURANCE

Title insurance protects owners and lenders against any property loss or damage they might experience because of liens, encumbrances or defects in the title to the property. A few examples are mechanics liens, fraudulent deeds or an unrecorded easement.

### A CONTINGENCY

Contingencies are conditions of a contract that are often put in place to protect buyers and sellers. They are written so that all parties understand the they need to fulfill certain obligations before closing can happen. The most common examples are inspection contingency, appraisal contingency, loan contingency and sometimes there can be a contingency of sale.

## WHAT COULD POSSIBLY GO WRONG?

### 21 HICCUPS YOU MIGHT SEE IN A REAL ESTATE TRANSACTION

You've made the decision to buy or sell a house. You've been thinking about it for a while and now the time is finally right. You start telling your friends and family, only to get opposing opinions. Buying or selling a home is exciting, but can also be quite overwhelming and there are a lot of things to navigate through. Most transactions progress relatively smoothly, however, there can be some issues.

ACKNOWLEDGING THAT DISCREPANCIES MAY ARISE DURING A TRANSACTION IS THE FIRST STEP IN BEING PREPARED. HERE'S A LIST OF 21 PROBLEMS THAT COULD SHOW UP DURING YOUR JOURNEY:

1. Listening to friends and family members who are not real estate professionals.
2. Being inflexible or uncompromising in negotiations.
3. The home inspection reveals major defects.
4. The Seller refuses or forgets to make repairs.
5. The appraisal comes back significantly under value.
6. The Buyer fails to satisfy underwriting conditions in a timely manner.
7. The Lender's Pre-Qualification letter was not a full Pre-Approval.
8. City Reports show lack of permitting.
9. The Seller has a Back-Up Offer for a higher amount.
10. Closing is delayed due to errors, miscommunication or missing documents.
11. The title search reveals defects, liens, clouds or other encumbrances.
12. The termite inspection reveals major infestation.
13. A principal has left town or is out of area/country when wet signatures are needed.
14. Buyer or Seller experiences a life changing event.
15. Someone fails to disclose pertinent information relevant to the transaction.
16. Buyer or Seller gets cold feet and wants to back out of the deal.
17. The home is not insurable.
18. The Buyer makes major purchases on credit prior to closing.
19. Contingency time periods are due up before Buyer is prepared to remove them.
20. A Global Pandemic arises!
21. **Choosing the wrong real estate agent!** There are many things that could make an agent the "wrong" agent... and not all are necessarily related to competence or capabilities. Countless situations over the course of buying/selling a home require a certain level of expertise, professionalism and experience. The above listed challenges are common in a real estate transaction, but nothing the highest level, most experienced professional can't handle. Having a seasoned, knowledgeable and overall well-versed agent can help you work through any hurdle to ensure your transaction is smooth, even through the toughest turbulence.





## EXPLORE SCHOOLS BY AREA

Schools in the South Bay area are well known nationwide for their award-winning academics. The following pages provide their contact information for all grade levels by location.

### MANHATTAN BEACH

#### Preschool

##### MANHATTAN BEACH

PRESCHOOL  
310-546-7655

#### Elementary

##### GRAND VIEW ELEMENTARY

gvpta.com  
310-546-8022

##### MEADOWS ELEMENTARY

meadowsschool.org  
310-546-8033

##### PACIFIC ELEMENTARY

pacificschool.com  
310-546-8044

##### PENNEKAMP ELEMENTARY

pennekampschool.org  
310-303-3839

##### ROBINSON ELEMENTARY

robinsonelementary.org  
310-318-5120

#### Middle School

##### MANHATTAN BEACH

##### MIDDLE SCHOOL

mbmswaves.com  
310-545-4878

#### High School

##### MIRA COSTA HIGH SCHOOL

miracostahigh.org  
310-318-7337

### MANHATTAN BEACH

#### UNIFIED SCHOOL DISTRICT

mbusd.org  
310-318-7345

### HERMOSA BEACH

#### Kindergarten

##### HERMOSA VIEW

hbcasd.org  
310-798-1680

#### Elementary

##### HERMOSA VALLEY

hbcasd.org  
310-798-5888

#### HERMOSA BEACH UNIFIED

#### SCHOOL DISTRICT

hbcasd.org  
310-937-5877



### REDONDO BEACH

#### Elementary

##### ALTA VISTA ELEMENTARY

altavista.rbusd.org  
310-798-8650

##### BERYL ELEMENTARY

beryl.rbusd.org  
310-798-8611

##### BIRNEY ELEMENTARY

beryl.rbusd.org  
310-798-8626

##### JEFFERSON ELEMENTARY

jefferson.rbusd.org  
310-379-5449

##### LINCOLN ELEMENTARY

lincoln.rbusd.org  
310-793-6786

##### MADISON ELEMENTARY

madison.rbusd.org  
310-798-9623

##### TULITA ELEMENTARY

tulita.rbusd.org  
310-798-8628

##### WASHINGTON ELEMENTARY

washington.rbusd.org  
310-798-8641

#### Middle School

##### ADAMS MIDDLE SCHOOL

adamsmiddle.org  
310-798-8636

##### PARRAS MIDDLE SCHOOL

parrasmiddle.org  
310-798-8616

#### High School

##### REDONDO UNION

##### HIGH SCHOOL

redondounion.org  
310-798-8665

##### REDONDO SHORES

##### HIGH SCHOOL

rshs.rbusd.org  
310-798-8690

#### Alternative Education

##### RBUSD INDEPENDENT STUDY

rshs.rbusd.org  
310-798-8690

##### RBUSD COMMUNITY

##### DAY SCHOOL

rshs.rbusd.org  
310-798-8690

EXPLORE SCHOOLS BY AREA

**TORRANCE**

**Preschool**

**TORRANCE PRESCHOOL**

tykes.tusd.org  
310-972-6490

**Elementary**

**ADAMS ELEMENTARY**

adams.tusd.org  
310-533-4480

**ANZA ELEMENTARY**

anzaelementary.org  
310-533-4559

**ARLINGTON ELEMENTARY**

arlington.tusd.org  
310-533-4510

**ARNOLD ELEMENTARY**

aes-torrance  
-ca.schoolloop.com  
310-533-4524

**CARR ELEMENTARY**

carr.tusd.org  
310-533-4467

**EDISON ELEMENTARY**

edison.tusd.org  
310-533-4513

**FERN ELEMENTARY**

fern.tusd.org  
310-533-4506

**HICKORY ELEMENTARY**

w1.hickory.tusd.org  
310-533-4672

**LINCOLN ELEMENTARY**

lincoln.tusd.org  
310-533-4464

**RIVIERA ELEMENTARY**

rivieraelementary.com  
310-533-4460

**SEASIDE ELEMENTARY**

seaside.tusd.org  
310-533-4532

**TORRANCE ELEMENTARY**

torranceel.tusd.org  
310-533-4500

**TOWERS ELEMENTARY**

towers.tusd.org  
310-533-4535

**VICTOR ELEMENTARY**

victorelementary.wixsite.com  
310-533-4542

**WALTERIA ELEMENTARY**

walteriaelementary.org  
310-972-6500

**WOOD ELEMENTARY**

wood.tusd.org  
310-533-4484

**YUKON ELEMENTARY**

yukon.tusd.org  
310-533-4477

**Middle School**

**CALLE MAYOR MIDDLE**  
callemayormiddleschool.org  
310-533-4548

**CASIMIR MIDDLE**

casimir.tusd.org  
310-533-4498

**J.H. HULL MIDDLE**

hull.tusd.org  
310-533-4516

**JEFFERSON MIDDLE**

jefferson.tusd.org  
310-533-4794

**LYNN MIDDLE**

bertlynn.tusd.org  
310-533-4495

**MADRONA MIDDLE**

madrona.tusd.org  
310-533-4562

**MAGRUDER MIDDLE**

magruder.tusd.org  
310-533-4527

**RICHARDSON MIDDLE**

richardsonmiddleschool.org

**High School**

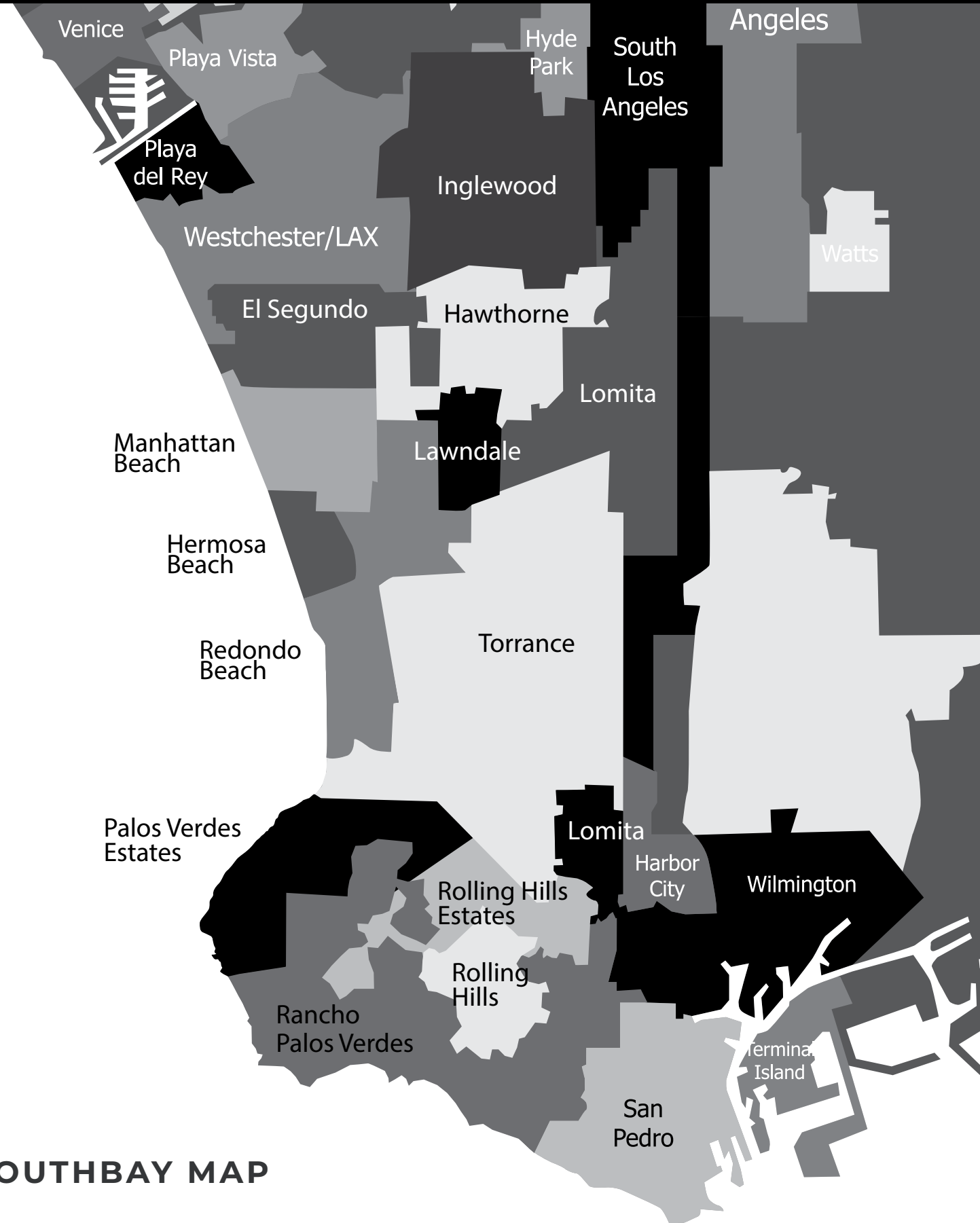
**NORTH HIGH**  
northhighschool.org  
310-533-4412

**SOUTH HIGH**

shs-torrance-  
ca.schoolloop.com  
310-533-4352

**SHERY HIGH**

shery.tusd.org  
310-533-4440



**SOUTHBAY MAP**

EXPLORE SCHOOLS BY AREA

**TORRANCE HIGH**

ths.tusd.org  
310-533-4396

**WEST HIGH**

whs.tusd.org  
310-533-4299

**TORRANCE UNIFIED  
SCHOOL DISTRICT**

tusd.org  
310-972-6500

**PALOS VERDES**

**Preschool**

**MIRALESTE EARLY  
LEARNING ACADEMY**

mela.pvpusd.net  
310-732-0922

**VALMONTE EARLY  
LEARNING ACADEMY**

vela.pvpusd.net  
310-791-5078

**Elementary**

**CORNERSTONE @  
PEDREGAL ELEMENTARY**

cornerstone.pvpusd.net  
310-378-0324

**DAPPLEGRAY ELEMENTARY**

dapplegray.pvpusd.net  
310-541-3706

**LUNADA BAY ELEMENTARY**

lunadabay.pvpusd.net  
310-377-3005

**MIRA CATALINA ELEMENTARY**

miracatalina.pvpusd.net  
310-377-6731

**MONTEMALAGA ELEMENTARY**

montemalaga.pvpusd.net  
310-378-5228

**POINT VICENTE ELEMENTARY**

pointvicente.pvpusd.net  
310-377-6972

**RANCHO VISTA ELEMENTARY**

ranchovista.pvpusd.net  
310-378-8388

**SILVER SPUR ELEMENTARY**

silverspur.pvpusd.net  
310-378-5011

**SOLEADO ELEMENTARY**

soleado.pvpusd.net  
310-377-6854

**VISTA GRANDE ELEMENTARY**

vistagrande.pvpusd.net  
310-377-6066

**Middle School**

**MIRALESTE INTERMEDIATE**

mis.pvpusd.net  
310-732-0900

**PALOS VERDES  
INTERMEDIATE**

pvis.pvpusd.net  
310-544-4816

**RIDGECREST INTERMEDIATE**

ris.pvpusd.net  
310-544-2747

**High School**

**PALOS VERDES HIGH SCHOOL**

pvhs.pvpusd.net  
310-378-8471

**PALOS VERDES**

**PENINSULA HIGH SCHOOL**

pvhs.pvpusd.net  
310-378-8471

**RANCHO DEL MAR**

**HIGH SCHOOL**

pvphs.pvpusd.net  
310-377-4888



## RESOURCES/UTILITIES

OUR GOAL IS TO MAKE THE MOVING PROCESS EASIER FOR YOU. WE CAN PROVIDE YOU WITH A LIST OF RELIABLE PREFERRED PARTNERS THAT WE HAVE MAINTAINED GOOD WORKING RELATIONSHIPS WITH OVER THE YEARS.

### FINANCING

#### NADER CHAHINE

Wells Fargo Bank  
310-650-2225  
nader@wellsfargo.com

#### SEAN BROWN

Logix Credit Union  
818-565-2296  
sbrown@lfcu.com  
lfcu.com/seanbrown

#### MARK MAIMON

Freedom Mortgage  
310-341-3106  
mark.maimon  
@freedommortgage.com  
freedommortgage.com

#### RON GOODLIN

Bank of America  
310-930-5762  
ron.goodlin@bofa.com

### DMV

#### TORRANCE OFFICE

1785 W. 220th St.,  
Torrance, CA 90501

#### HAWTHORNE OFFICE

3700 W. El Segundo Blvd,  
Hawthorne, CA 90250

### HOME INSPECTOR

#### HUGO LOPEZ

CSI Home Inspections  
562-569-0674  
hlopez@csinspectors.com

### HOMEOWNERS INSURANCE

#### STATE FARM

Ernie Bolanos  
661-200-7260  
ernie.bolanos.dk2n  
@statefarm.com  
ernieismyagent.com

#### ALEXANDRIA ZAVALA

(Inae Park's Office)  
310-372-6688  
ali.zavala.ur4f@statefarm.com

#### STEVE CARROLL

Carroll Property Inspections  
310-375-4703  
steve  
@carrollpropertyinspections.com

### ADDRESS CHANGE

USPS Change of address form  
moversguide.usps.com

### GOODWILL

#### LOCAL GOODWILL

locator.goodwill.org

### TERMITE

#### ANDY'S TERMITE

310-534-2700  
andystermite.com

#### ESCOCIA TERMITE

Gordon Mathers  
Office: 310-514-8101  
Cell: 310-308-2765  
escocia@sbcglobal.net

### GEOLOGICAL INSPECTOR

#### PV ENGINEERING

310-541-5055  
pvengineering.net

### LOCAL NEWSPAPERS

#### DAILY BREEZE

310-540-5511  
dailybreeze.com

#### EASY READER

310-372-4611  
easyreadernews.com

#### BEACH REPORTER

310-372-0388  
tbrnews.com

### POST OFFICES

#### MANHATTAN BEACH

1007 N. Sepulveda Blvd.,  
Manhattan Beach, CA 90266

425 15th St # C,  
Manhattan Beach, CA 90266

#### HERMOSA BEACH

565 Pier Ave.,  
Hermosa Beach, CA 90254

#### REDONDO BEACH

1201 N. Catalina Ave.,  
Redondo Beach, CA 90277

### UTILITIES

#### CALIFORNIA WATER SERVICE

310-257-1400  
calwater.com

#### TIME WARNER CABLE

1-888-683-1000  
timewarnercable.com

#### THE GAS COMPANY

1-800-427-2200  
socialgas.com

#### VERIZON TELEPHONE

1-800-483-4000  
verizon.com

#### ATHENS SERVICES

1-888-336-6100  
athensservices.com

#### SOUTHERN CALIFORNIA EDISON

1-800-655-4555  
sce.com

#### CONSOLIDATED DISPOSAL SERVICE

1-800-299-4898  
consolidateddisposalservice.com

### DO IT YOURSELF

DO IT YOURSELF HOME IMPROVEMENTS  
doityourself.com



# MOVING CHECKLIST

Whether moving across the street or across the country, the Moving Checklist is a handy reminder of things to do and people to inform regarding your new location.



## 01

### ADDRESS CHANGE

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- Give forwarding address to post office 2 to 3 weeks before moving
- Change charge accounts, credit cards
- Subscriptions: Notice requires 6 to 8 weeks
- Friends and relatives

## 03

### INSURANCE

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- Notify company of new location for coverages: life, health, fire and auto
- Make sure home owners' coverage for your new house is in place

## 02

### BANK

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- Transfer funds, arrange check-cashing in new city
- Arrange credit references

## 04

### MEDICAL, DENTAL, PRESCRIPTION HISTORIES

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- Ask doctor and dentist for referrals, transfer needed for prescriptions, eyeglasses, x-rays
- Obtain birth records, medical records, etc.
- Arrange for medical services: doctor, dental, veterinarian, etc.

## 05

### PETS

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- Ask about regulations for licenses, vaccinations, tags, etc.

## 06

### SCHOOLS

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- Get school transcripts (some districts require that they be sent directly from the prior school)

## 07

### UTILITY COMPANIES

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- Notify gas, electric, water, telephone, fuel, and garbage companies
- Get refunds on any deposits made
- Return cable boxes

## 08

### DON'T FORGET TO:

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- Carry enough cash or traveler's checks to cover cost of moving services and expenses until you make banking connections in new city
- Carry jewelry and documents yourself, or use registered mail
- Double check closets, drawers, shelves to be sure they are empty
- Leave old keys, garage door openers, broiler pans, house plans and instruction manuals needed by new owner with real estate agent
- Have new address recorded on driver's license and car registration
- Visit city offices and register to vote



# BUYER'S ESCROW TASKS LIST

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- Accepted Offer (DAY 0)
- Call LENDER - Send RPA
- Order APPRAISAL
- Earnest Money Deposit (DAY 1-3)
- Escrow Opening Package and Timeline  
(Escrow should send)
- Buyer Signed Escrow Instructions (Hard Copy)
- Homeowner's Insurance Options (Shop/Get Quotes)
- Schedule INSPECTIONS  
(Phys/Termite/Mold... Assess Extra)
- UTILITIES ON
- NHD Report / City Building Report
- Receive & Review ALL Disclosures
- Get All HOA Docs/Info
- Review Preliminary Title Report
- Compile Inspection Reports - Request for Repairs
- Remove Inspection Contingency
- Remove Appraisal/Loan Contingencies
- Home Warranty Plan
- Title Vesting Options
- Utilities Transfer
- Moving Options
- Final WalkThrough
- Lender Issue Closing Disclosures (3 Day Wait)
- Sign Loan Docs at Escrow
- Fund Loan Following Day
- Record Title Following Day
- Close Escrow / Key Transfer



## GIVING BACK

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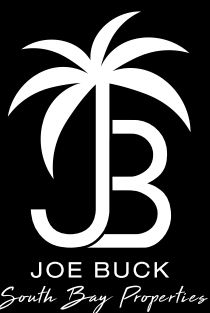
I've always wanted to use my business platform as a way to give back. The Tunnel to Towers Foundation grabbed my attention as a way to fulfill a charitable cause in so many different ways. I was immediately captivated by the opportunity to contribute to those who have made the ultimate sacrifice... giving up their bodies and livelihoods to protect and serve the fundamental beliefs of our great country.

What better way to repay these debts than supporting an organization that strives to award custom-built, mortgage-free homes to suit the needs of these brave soldiers who have lost limbs and been greatly compromised under the duress of combat. A portion of every sale I'm involved in is forwarded to their movement and I encourage you to read a bit more below about this noble cause.

I am a proud supporter of The Tunnel to Towers Foundation and highly recommend giving them a look at [t2t.org](http://t2t.org).



The Tunnel to Towers Foundation builds mortgage-free smart homes for our most catastrophically injured veterans and first responders. Each home is designed to address the unique needs of each individual. Smart homes host a myriad of features such as automated doors and lighting, wider halls and doorways, special showers to accommodate wheelchairs, automatic door openers, cabinets, counters, and stove tops that can be raised and lowered, back-up generators, and central heating and air conditioning systems that can be controlled by tablets. These homes help our most severely injured veterans and first responders to reclaim their day-to-day independence.



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