

Your Ultimate
BUYER'S GUIDE



BERKSHIRE HATHAWAY
**BH
HS**
HOMESERVICES

UNCOVER YOUR IDEAL HOME

WITH OUR EXPERTISE

Discovering your dream home starts with understanding what “home” means to you. By defining your goals, timelines, and ideal lifestyle, we can streamline your search process and ensure success.

Our proven process begins with a consultation to personalize your home search experience. We focus on one thing – YOU. Our dedicated associates, passionate about finding your perfect home, are among the best in the business.

We know a home is more than just a place to live—it’s where memories are made. That’s why our local market experts study the market, negotiate effectively, leverage technology, and guide you through every step of the buying process. Your first memory should be about how you enjoyed working with us through the purchase process.

Let us represent you and show you opportunities until you are 100% confident we have found your perfect home.

YOUR TRUSTED ADVISORS

TIM THOMPSON



Tim is a Multi-Award Winning Realtor® who is an expert in marketing and sales in the Los Angeles Area. Tim is originally from New York State by way of Boston, and has been living and working in the Los Angeles area for more than 30 years. Tim has consistently exceeded his client's needs, with many repeat and referral clients. In addition to his career in Real Estate, Tim has previously worked as a Marketing Executive at Fortune 500 companies such as Hasbro and Mattel, providing him with world class negotiation skills and best in class marketing skills that have translated well to his career in Real Estate. He has a strong local network especially in the entertainment field, which is one of Los Angeles' leading employment sectors. Tim brings integrity, professionalism, creativity and enthusiasm to everything he does. He is driven to achieve excellence and to surpass his client's expectations and has a successful track record of winning in the challenging Los Angeles Real Estate market.

TIM THOMPSON

REALTOR®

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DRE 01894676

AWARDS

President's Circle Award

*Top 5% of agents in the
BHHS Global Network*

Leading Edge Society

*Top 9% of agents in the
BHHS Global Network*



MIGUEL ANGEL PIÑÓN BLANCO



Miguel Angel Piñón Blanco is originally from Mexico City, and a Graduate of Mexico's prestigious Universidad de la Comunicación. Miguel has been living in Los Angeles for more than 20 years. In addition to his Real Estate career, he has an extensive advertising background and has worked as Creative Director with top companies such as Pepsi Cola, Campbell's Soups, Westin Hotels and Verizon among many more. Miguel Angel grew up in the Real Estate business - Blueprints and Architectural drawings of luxury homes, hotels, and resorts filled his home. His Father was a top Architect in Mexico City; his Mother, sister and all his Brothers have studied architecture. He has held a life-long passion for Real Estate, and knows what today's local buyers are looking for. Miguel Angel is bilingual, and speaks both fluent Spanish and English.

MIGUEL ANGEL PIÑÓN BLANCO

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AWARDS

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PROVEN SUCCESS STORIES



Our experience with Tim and Miguel was excellent. We started looking for a townhouse in Los Angeles in December 2020 and closed escrow on our new home in February 2021. Tim and Miguel understood clearly what type of home in which price range and which area we were looking for and they provided us immediately with new listings once they were posted to the MLS list. They would also provide us detailed comp stats for any property we took into closer consideration. Thanks to Tim and Miguel we found exactly what we were looking for within 8 weeks. The offer process went smoothly and thanks to their good negotiation skills our offer was accepted within 2 days. We were always impressed with how quickly Tim and Miguel would respond to any of our questions. Their services don't end with close of escrow. They also helped us to resolve a few issues after the purchase with the same promptness and effectiveness as during our home search. We can fully and without hesitation or reservations recommend Tim and Miguel as trustworthy agents for anyone looking to buy or sell a property.

Tim and Miguel made the process very easy and painless to lease my loft in less than a month. Miguel physically helped me stage my place, moving furniture from garage to 2nd floor, going beyond the call of duty. I highly recommend Tim and Miguel to anyone leasing, selling or buying a property.

We were looking for a very long time, Tim and Miguel were very patient and helpful and at the last hour when we were about to settle for second choice houses Miguel presented us with the perfect house and now we are nearly a year in and very happy, Miguel found this house that had just recently dropped to our price range, if he was not paying close attention it would have been snapped up by someone else. They really did the ground work/search on our behalf. I will without doubt have them help me buy my next home/Investment.

The team of Tim and Miguel has provided us with excellent service and very successful results in what we know is a difficult market at best. Their presentation and analysis of our real estate needs helped us develop a plan to meet our needs and have become an integral part of the execution. So far they have been able to get one of our homes leased. A second home was just sold in a very quick 4 days even though it was not located in their general service area. Their expertise and resources are key. They are excellent marketers and are especially good at capturing and displaying your home in the most positive way and in a multitude of venues. They are helpful, accommodating, and always act in your best interest. I would highly recommend them.

PROVEN SUCCESS STORIES



Tim and Miguel helped me greatly when I was thinking about selling my property in Los Angeles. They provided a lot of good information and when needed got the appropriate colleagues involved. I highly recommend them for anyone planning to sell their house or buy a new house.

Tim and Miguel helped me to find my house during a very tight sellers market. They worked so many weekends until I found the right place. They were extremely knowledgeable and dedicated agents. I was very happy to work with them.

Tim and Miguel not only found our perfect new place, but also negotiated every detail of the final agreement and gave us all the contacts we needed for expert financing, inspection, painting, and repairs. We called them constantly with one challenge after another and they never ever failed to respond or act. They are a terrific, high-energy team, and we would recommend them without reservation.

Tim & Miguel were great! I had specific areas and requirements that I had given them and they were very precise in finding what I had asked for. They also sent me some listings that were not quite in my area but close and met all my requirements. Thank goodness they did because we were able to find what we were looking for at a much lower price and decided to take it! Tim & Miguel not only saved us thousands of dollars but found us a place with a huge private back yard and pool which weren't even on our list!! Thanks Tim & Miguel we couldn't have done it without you!

When you are looking for a realtor that can give you the best service and knowledge and two hundred percent in Real Estate think twice and you'll get Tim and Miguel. Twice the excellent service, twice the Real State knowledge, the unconditional friendly service and the negotiation skills for the same price. Why take only one when you can have them both on your side. I can't imagine going somewhere else. I would totally recommend Tim and Miguel to all my family and friends.

A BUYER'S AGENT GUIDES
YOU THROUGH THE PIVOTAL
STEP OF BUYING A HOME

HELPING YOU SECURE YOUR FINANCIAL FUTURE



YOUR PATH TO HOMEOWNERSHIP

YOUR TEAM MATTERS



1) BUILD YOUR HOMEBUYING TEAM

Your Berkshire Hathaway HomeServices California Properties agent will be by your side, connecting you with experts such as lenders, inspectors, title companies, escrow representatives, as well as home warranty and property insurance providers.

2) BUDGET AND PRE-APPROVAL

Involving your buyer's agent in the pre-qualification process is often important, as sellers frequently ask if the buyer has been pre-approved. If you haven't already established a lender, we can connect you with options, and ensure you understand your budget. Knowing your budget upfront kicks off the process of showing you potential homes.

3) HOME WISH LIST AND GOALS

Let's explore your wish list and goals together. Where do you want to live? What neighborhoods? What amenities are must-haves? What goals do you have around timelines?

4) VIEW HOMES

We'll find properties, refine your wish list, and schedule the tours. We'll also provide you with market data so you can make informed decisions.

5) MAKE AN OFFER

When it's time, we'll craft a strong offer and negotiate with the seller to reach an agreement on your behalf.

6) HOME INSPECTION & NEGOTIATIONS

Home inspections reveal crucial details about a property's condition. Utilize our negotiation skills after the inspection to save money and address any issues before closing the deal.

7) SECURE A MORTGAGE, APPRAISAL, AND INSURANCE

Homebuyers must complete a mortgage application, undergo a property appraisal to determine market value, and secure home insurance to meet lender requirements. We can offer a lot of guidance to make this seamless.

8) CONTINGENCY REMOVAL

Removing contingencies is a necessary step to closing a transaction and ensuring all conditions are met to protect your interests. An experienced and skillful agent manages this for you.

9) CLEAR TO CLOSE

Receiving this means you've signed your loan documents, funding your loan is scheduled, all the conditions and contingencies are met, and the title company is ready for your closing.

10) THE FINAL STEP

Conduct a final walk-through, fund the loan, and transfer ownership. Congratulations are in order!



WHAT A BUYER'S AGENT DOES FOR YOU

NAVIGATING THROUGH THE COMPLEXITIES WITH EXPERTISE

- We dedicate time upfront to truly understand your must-haves, budgets, and lifestyle, ensuring we focus on properties that are perfectly aligned with your goals.
- We provide comprehensive insights into all financial considerations, skillfully guiding you through budgeting, mortgages, and negotiating the best deal.
- With deep market knowledge, we curate a portfolio of listings matching your criteria, taking the guesswork out of your search and maximizing your time.
- From initial consultation to keys in hand, our seasoned agents walk alongside you, leveraging our network and expertise to make your homebuying journey efficient and enjoyable.

GUIDING YOU FROM DISCOVERY TO NEGOTIATION

- We provide comprehensive market insights, arming you with area statistics, neighborhood details, and guidance on any pertinent disclosures, so that you can make informed decisions every step of the way.
- We help pre-screen listings to accelerate your path to your dream home.
- We carefully map out projected timelines, taking into consideration house-hunting, offer acceptance, mortgage approval, and closing, to ensure a seamless experience.
- With accurate information on the taxes, utility costs, and other expenses, we limit any surprises to your budget.

OFFERING ACCESS TO AN EXTENDED SEARCH POWER

- Leveraging our memberships in the Multiple Listing Services (MLS) as well as our professional networks, we have access to the highest number of home options that match to your criteria.
- Our relationships span the region, tapping into exclusive off-market listings and expanding your options beyond what is publicly available.
- We diligently assess each property and preview it against your criteria, ensuring only the most promising options make it onto your curated list of showings.
- Leaving no stone unturned, we network tirelessly with other brokers to source upcoming homes.



**RELENTLESSLY
ADVOCATING AND
NEGOTIATING FOR
YOUR INTERESTS**

- Armed with comprehensive market analysis, we craft a meticulous offer and negotiation strategy to secure your dream home at the best possible terms.
- We study the playing field to make your offer's terms, conditions, and contingencies outshine the competition's.
- We act as your relentless champions, leveraging our expertise and reputation in negotiations.

**COMPREHENSIVE
UNDERSTANDING OF
DUE DILIGENCE**

- We present a comprehensive list of inspections and their findings, then skillfully review them with you.
- We proactively coordinate the timeline, which may include surveys, the appraisal, the loan conditions, and the utility transfers.
- We go the extra mile to educate you on crucial issues like flood risks, title insurance, and wire fraud prevention to protect your investment every step of the way.
- As the closing nears, we will coordinate the time and location of the closing. We will also be your guide through the final walk-through, advocating for any last-minute items needed, and provide confidence in your hassle-free purchase.

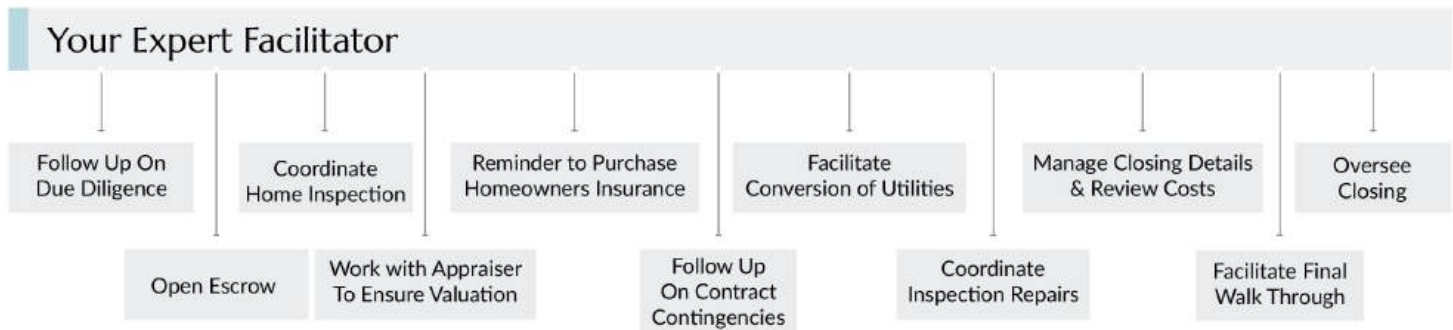
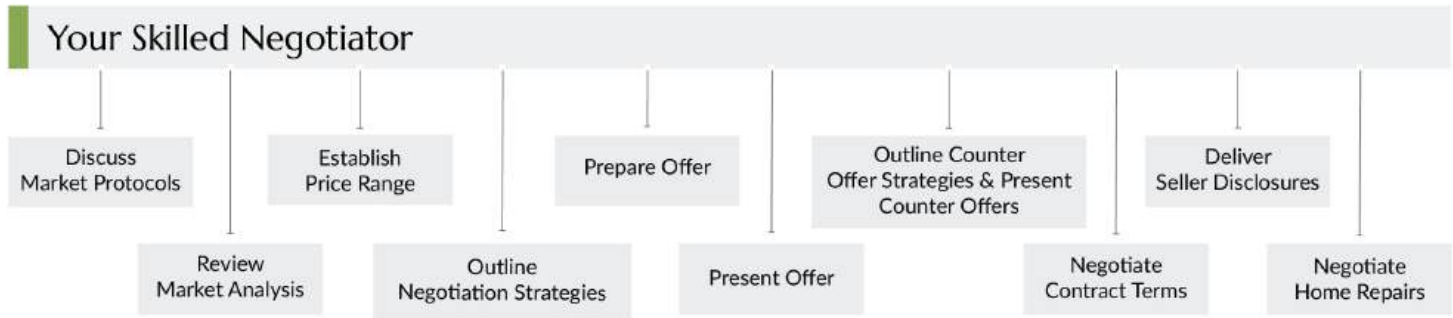
**PROFESSIONAL
SUPPORT
THROUGHOUT
THE PROCESS**

- As seasoned professionals, we anticipate and proactively address potential challenges, leveraging our knowledge to provide clarity and confidence during complex moments.
- As you embark on this life transition, our consistent communication and support ensures you feel heard, understood and empowered throughout the entire experience.

COMMITTED TO DELIVERING EXPERT REPRESENTATION

Working with a Berkshire Hathaway HomeServices California Properties buyer's agent means getting three professionals in one. They offer expert advice on market trends, manage the buying process, and negotiate the best deal, ensuring a seamless and successful homebuying experience.

VALUE-DRIVEN ADVISOR | EXPERT FACILITATOR | MASTER NEGOTIATOR

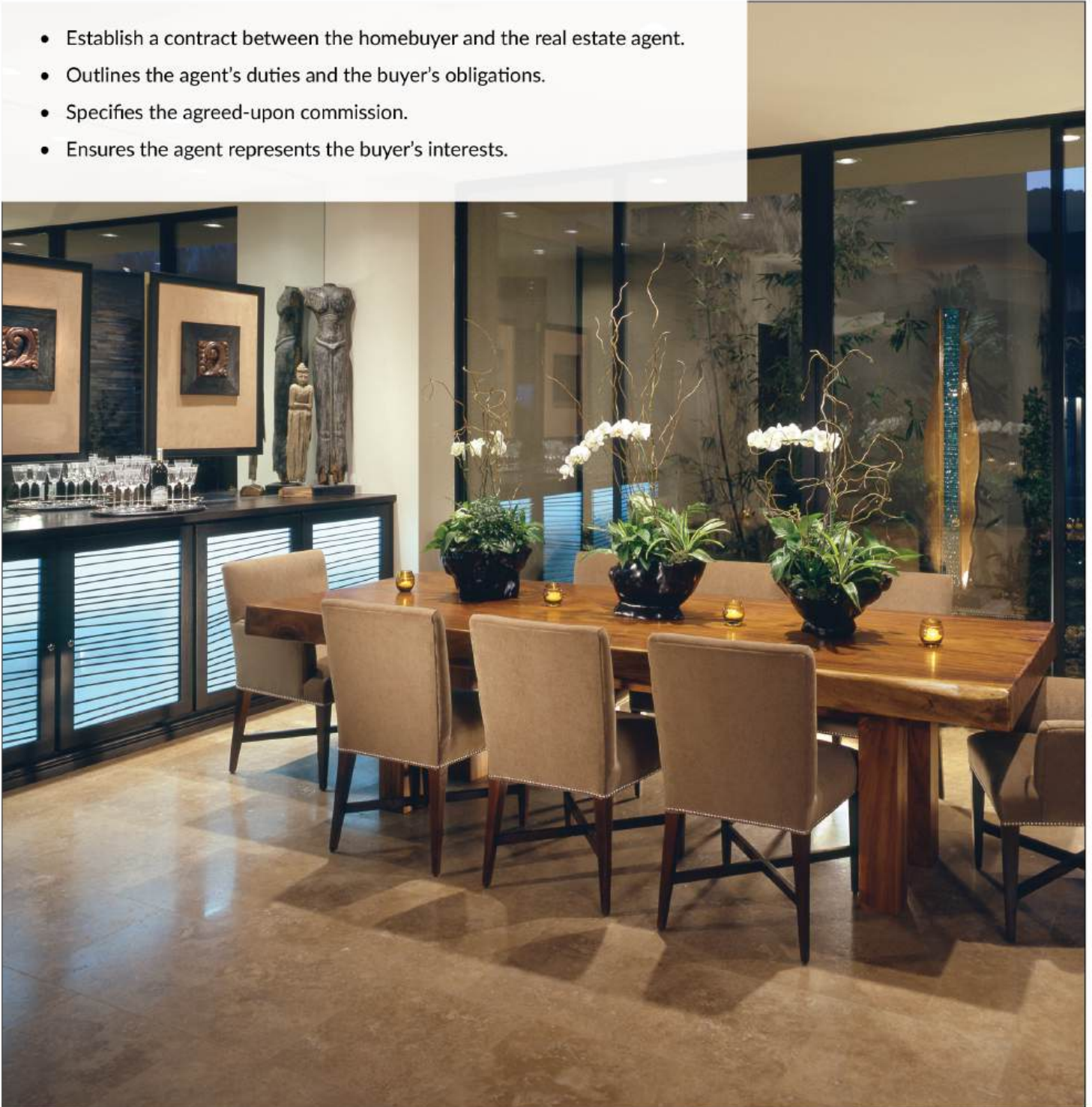


OUR AGREEMENT

UNDERSTANDING THE BUYER'S REPRESENTATION AGREEMENT

A Buyer Representation Agreement is necessary to see properties.
This agreement will:

- Establish a contract between the homebuyer and the real estate agent.
- Outlines the agent's duties and the buyer's obligations.
- Specifies the agreed-upon commission.
- Ensures the agent represents the buyer's interests.



UNDERSTANDING HOW BUYER'S AGENTS ARE COMPENSATED

EXPLANATION OF OPTIONS

We will discuss buyer's agent compensation when completing the Buyer Representation Agreement. The amount of compensation may be a percentage of the purchase price or a flat dollar amount. This is paid to the buyer's agent's brokerage, usually at the time of closing. There are several ways to compensate a buyer's agent:

BY THE BUYER

A buyer may pay the compensation directly.

THROUGH SALES CONTRACT NEGOTIATION

The compensation may be negotiated through the terms of the offer and paid at the closing of the contract, which may include seller concessions.

BY THE SELLER

When listing a home, the seller may offer a concession.



UNDERSTANDING REAL ESTATE TERMS

A/I CONTINGENCY – An MLS status for a property that is under contract subject to attorney review and/or inspection.

APPRAISAL – An expert judgment or estimate of the value of real estate, made by an appraiser, generally for the purpose of establishing fair value and obtaining a real estate loan.

CLOSING – Closing (or settlement) is the legal process of transferring ownership of a home from one person to another.

CLOSING COSTS – All fees and charges paid at closing for services, including the lender or mortgage broker, and other fees paid to third parties for services that the lender, state, county, or municipality require the borrower to pay.

CONTINGENCIES – Conditions or clauses included in a contract that must be met for the transaction to proceed. They protect both the buyer and the seller by outlining specific requirements that, if not satisfied, can allow one or both parties to back out of the deal without penalty.

CONTINGENT OFFER – An offer to purchase that is dependent on another event, such as the home buyer needing to sell their current home.

CMA, (COMPARATIVE MARKET ANALYSIS) – A report that shows prices of recently listed or sold homes similar to your target property. The sold prices, known as “comps”, can help homebuyers evaluate their offer strategy.

CONTRACT (SALES CONTRACT) – The written agreement between two parties for the purchase of a property.

DEED – A legal document that transfers ownership of property from one party to another.

DOWN PAYMENT – An upfront portion of the total purchase price paid when buying a property, usually expressed as a percentage, with the rest financed through a mortgage.

EARNEST MONEY – A showing of commitment from the buyer to the seller. The buyer will entrust a dollar amount, usually 3% of the asking price, to a neutral party. If the seller accepts the offer and the buyer backs out for a reason not protected by a contingency contained in the accepted contract, the seller may be entitled to keep all or a portion of the earnest money.

ESCROW – Property or money held by a third party until the agreed upon obligations of a contract are met.

ESCROW ACCOUNT – Monies collected from the borrower's installment payments for the purpose of paying property taxes and insurance. An escrow account is typically required when the loan is more than 80% of the property value.

HOME INSPECTION – A professional inspection of a home to determine the condition of the property. The inspection should include an evaluation of the plumbing, heating and cooling systems, roof, wiring, foundation, and pest infestation.

HOMEOWNER'S INSURANCE – A policy that protects you and the lender from fire or flood, which damages the structure of the house; a liability, such as an injury to a visitor to your home; or damage to your personal property, such as your furniture, clothes, or appliances.

LIEN – A legal document used to create a security interest in another's property. A lien is often given as a security for the payment of a debt. A lien can also be placed against a consumer for failure to pay what is owed.

MARKET VALUE – The worth of something determined by a willing buyer and seller in an open market. Market value can fluctuate depending on supply and demand and other market forces.

PITI – Refers to the combined monthly amount of Principal, Interest, Taxes, and Insurance paid in the financing of real estate.

PRE-QUALIFICATION – A mortgage lender has reviewed your financial records and believes you will qualify for a loan.

PRE-APPROVAL – A conditional commitment from a lender that they will lend you the money for a mortgage after a loan application has been submitted and reviewed.

PRIVATE MORTGAGE INSURANCE (PMI) – Loans with smaller down payments involve greater risk for the lender, who requires protection in case the loan goes into foreclosure. Anything less than 20% down payment usually requires PMI.

PROPERTY TAXES – The annual real estate taxes charged to property owners based on the assessed value of the property.

SURVEY – A precise measurement of a property by a licensed surveyor, showing legal boundaries of a property and the dimensions and location of improvements.

TITLE – The right to, and the ownership of, property. A title or deed is sometimes used as proof of ownership of land.

TITLE INSURANCE – Protects the lender or owner against loss in the event of a property dispute. Lenders often require title insurance.

WALK-THROUGH – A common clause in a sales contract that allows the buyer to examine the property being purchased at a specified time immediately before the closing, for example, within the 24 hours before closing.



A POWERFUL REACH

LIKE NO OTHER

Berkshire Hathaway, Inc. is universally admired for its great brands, superior products, and strong leadership. This also describes Berkshire Hathaway HomeServices, which boasts a globally respected reputation, extensive international networks, and a sound financial foundation.

**BERKSHIRE
HATHAWAY**
HOMESERVICES

OFFICES IN 6 CONTINENTS AND 13 TERRITORIES
ASIA | EUROPE | NORTH AMERICA | SOUTH AMERICA

NEARLY 50,000 AGENTS | 1,500+ OFFICES
\$126.9 BILLION IN SALES VOLUME (USD) (2023)

HomeServices of America, the parent company of Berkshire Hathaway HomeServices, proudly ranks in Real Trends 500 as a Top 3 brokerage nationwide for sales volume and transaction sides.

**BERKSHIRE
HATHAWAY** | CALIFORNIA
HOMESERVICES | PROPERTIES

2,500+ AGENTS | 40+ OFFICES | 6 COUNTIES
MORE THAN \$10 BILLION IN SALES VOLUME (2023)

BHHS California Properties ranks as the No. 2 brokerage among all Berkshire Hathaway HomeServices in the Global Network, estimated to comprise approximately of 1500+ offices and nearly 50,000 agents.

WE THRIVE ON HELPING
BUYERS FIND THEIR PERFECT
HOME, WHETHER AROUND
THE CORNER, ACROSS THE
COUNTRY, OR ABROAD.



REPUTATION MATTERS

Aligning with one of the most powerful names in business can make all the difference on your homebuying journey.

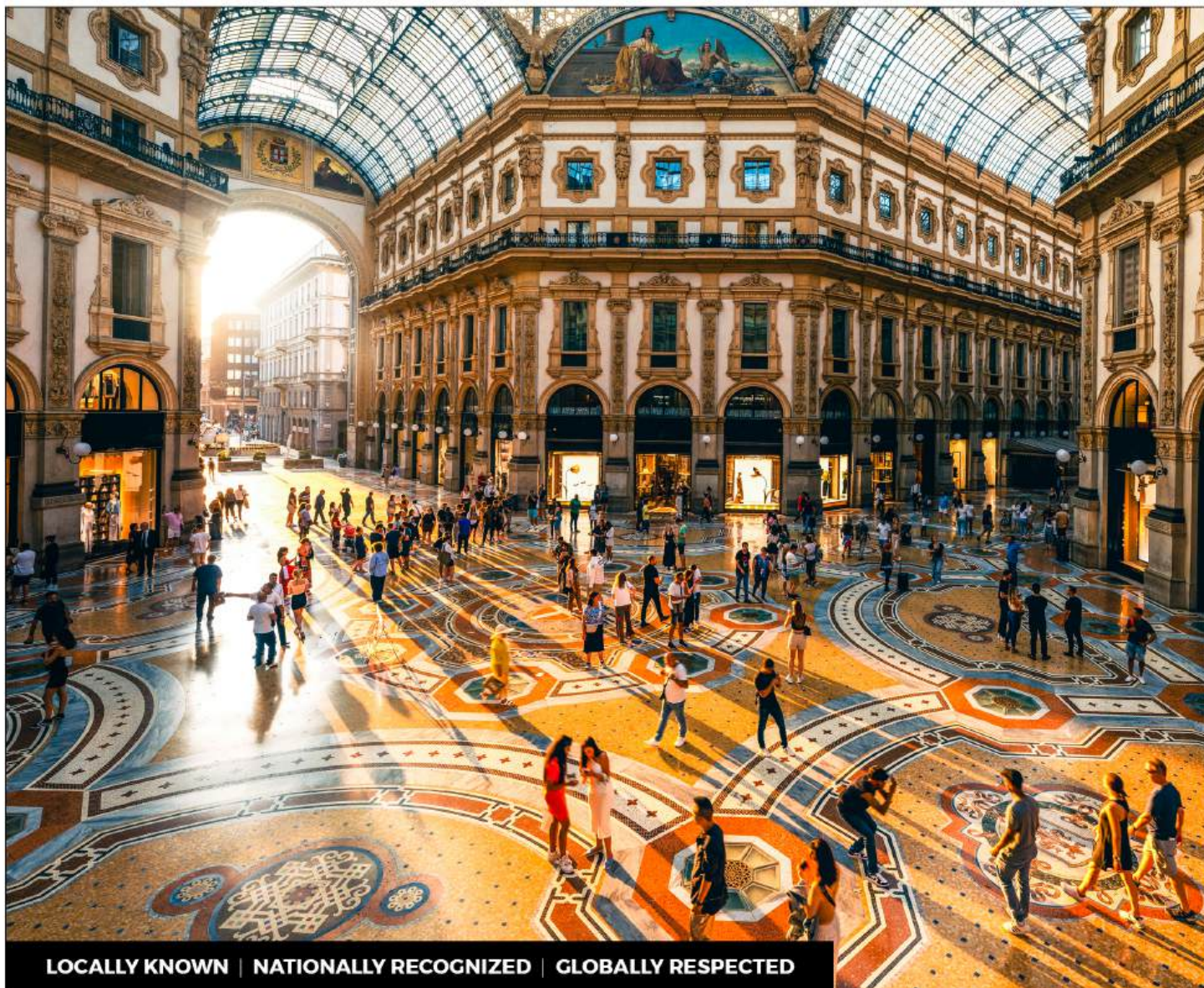
At Berkshire Hathaway HomeServices, our unparalleled reputation ensures you receive the finest service and guidance. As part of a globally respected brand, we provide a seamless, trustworthy experience from start to finish.

We are dedicated to finding your perfect home while protecting your investment.

2024 TOP 5 WORLD'S MOST *ADMIRED* *COMPANIES*

ACCORDING
TO FORTUNE MAGAZINE

1. Apple
2. Microsoft
3. Amazon
4. Berkshire Hathaway Inc.
5. JPMorgan Chase



LOCALLY KNOWN | NATIONALLY RECOGNIZED | GLOBALLY RESPECTED

A DEDICATED LEGAL TEAM

THE VERY BEST IN THE INDUSTRY

Choosing a real estate brokerage with an in-house legal team is paramount. It ensures your real estate agent swift, accurate legal advice throughout your transaction, safeguarding your interests and streamlining the process. With our expertise, you are not just buying a home, you are investing in peace of mind and a seamless, worry-free experience.



Dean Stalter, Broker of Record
Stella Ling, Attorney
Nichol Maldonado, Risk Manager
Martha Mosier, President
Jeff Simenton, Attorney
Jeff Arlen, Attorney (not pictured)

COMMITMENT TO EXCELLENCE

PROVIDING ONGOING EDUCATION TO OUR AGENTS

24/7 CONSULTATION, SUPPORT, AND PROTECTION TO OUR CLIENTS

YOUR TRUSTED ADVISORS

THE PERFECT PARTNERS



We offer our partnership affiliates to you to ensure a smooth transaction. Utilizing our partnerships means we can streamline your homebuying journey under one roof.



Prosperity Home Mortgage provides the latest loan programs and financing options for all types of homebuyers.



Pickford Escrow has earned the coveted SOC and ISO certifications, assuring homebuyers know they're working with an escrow company that follows the highest standards. This instills trust when large investments are involved.



California Title ensures legal clarity and ownership integrity, safeguarding homebuyers' investments and providing peace of mind throughout the property acquisition process.



HomeServices Insurance protects homebuyers' investments and provides peace of mind, offering comprehensive coverage against loss, damages or liabilities.



American Home Shield offers home warranty plans designed for homebuyers to protect items such as appliances after ownership. A nationwide network of professionals is available to help when things go wrong.



MyNHD provides critical information about a property's natural hazards, empowering homebuyers to make informed decisions and mitigate risks, ensuring a secure investment.