



Horacio Hernandez
Honest | Experienced | Never Pushy
#01331320, Zillow 5-Star

ABOUT HORACIO HERNANDEZ

In 1993, I stepped into a real estate office and it was history! It was an interesting time for real estate as our interest rates were about 9% and we had listing books. Yes, books! Nowadays, we have sites like Zillow, where I have been blessed to be recognized as a 5-Star agent.

My great reviews speak to my desire to help people, through my gifts such as patience, marketing and negotiations. I love helping a first time home-buyer or a struggling seller transition into a better property. I use every tool that I can in order to fulfill my fiduciary to my clients and you will never question who I am representing.

25+ yrs experience means I've seen a market or two. I bring this crucial knowledge to you and your real estate needs! My adherence to ethics has made me a 5-star Zillow agent and ensures I treat others the way I want to be treated. For this reason, I don't represent both buyer and seller of a property. I feel it's vital for my clients to receive my 100%.



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BERKSHIRE HATHAWAY HOMESERVICES CALIFORNIA PROPERTIES

I joke that I live a simple life now... real estate, my family, including Jack the Dog, being a proud uncle to two crazy pre-teens and healthy outdoor San Diego living, which includes a bit of cooking. I've learned to make killer hummus and Pad-thai. To say that the kitchen has become my favorite room in the house is an understatement!

We all have our favorite places in our homes. If you are a buyer, I look forward to helping you purchase as there is no better feeling than to say "I own my home!" If you are a seller, my only job is to get you top-dollar through Berkshire Hathaway HomeServices California Properties -La Jolla Offices' marketing presence. Through this amazing affiliation I offer Buyers and Sellers the best in Traditional and Auction Real Estate specializing in San Diego Coast & Metro properties.

Why share so much about myself? I share because I believe knowledge is power and knowing who you work will be a crucial part of your real estate journey. It's about finding the best agent for you and your needs!

Contact me for a confidential consultation.

**Need professional help?
Market questions?
I'm excited to help!**

619 855 6255
brokerhoracio@gmail.com

brokerhoracio.com
brokerhoracio  

Investing @ sd-invest1.com
Value @ yourhomevaluesd.com





CLIENTS SAY IT BEST!

"Horacio has proven himself a man of integrity. He staged my homes, prepared complex paperwork, marketed the properties and brought in record breaking profits at that time."

-LORIE, BUYER AND SELLER, 4 TRANSACTIONS

"If this site would allow it I would give Horacio and his team an infinite number of stars! We struggled to sell our condo with our previous agent who was lazy and didn't want to do his job properly. After a few months we got lucky to meet Horacio at one of the open houses in Poway. He told us what could be the reason why our place was not selling, and we decided to change our agent. We are so happy we did!

-TATI AND VITALII, BUYER AND SELLER, 3 TRANSACTIONS

"I just want to say Thank you to Horacio for a wonderful experience I had with him selling my condo last year! He is the man of his word ! Even though I have several friends that are Real Estate Agents, I used his service and I am a very happy client of his! And, next time I am going to use his service when I am ready to buy for sure!"

-MARCIE, SELLER

"Horacio was wonderful to work with! He is very skillful and professional, and a very positive person, who kept us well informed throughout the process. We couldn't be happier with our experience with him!"

-CAROLINE AND ANDY, ESTATE PROPERTY BUYERS

"Horacio is knowledgeable, patient and a great negotiator!"

- MR. AND MRS. MARTUCCI, SELLERS

"Thanks for your help. I enjoyed working with you. Appreciate your resources in the area and thanks for referring me to them when I needed them. Will send you referrals down the road. Stay in touch. Would like to include you in my network."

- JASMINE, BUYER

"I had the pleasure of working with Horacio from August 2021 until I closed escrow in October 2021. I had been looking for an Agent that would be patient and help me through the process of my first home buying experience. Horacio was knowledgeable about local market and was able to nail down what was important to me in a home. He had excellent follow through and was always accessible by phone, email and text. I also appreciated him keeping all parties involved on schedule to close my loan on time! If you are looking for an agent that is willing to go the extra mile for you, Horacio is definitely the person to work with! I would recommend him to anyone looking to buy or sell a property."

-JOVEN, BUYER

"Horacio was able to immediately understand the style of house we wanted and what we're looking for in a neighborhood. As a result, the time we spent with him visiting homes was very productive, and he was able to take us to areas that really fit our needs but which we had not thought of before (including the area where we actually found our home.) Horacio Hernandez is professional, courteous, extremely dependable and very efficient. He gives a lot of great advice and insight, but is not pushy in any way, which makes it a pleasure to work with him."

-ABI AND ANDERS, BUYERS

"Thanks Horacio! Appreciate everything you've done. Thank You!"

- ES, SELLER

"Horacio picked up very quickly on my properties and preferences and tailored his efforts to meet my needs. Horacio was always willing to go above and beyond to ensure that I found the right home for me!"

- WALTER, BUYER, 2 TRANSACTIONS

"I wanted to write this letter much sooner, however as you know, preparing to move into a new house can be very hectic! Thanks to Horacio Hernandez, my incredible real estate agent, I have now realized my dream of owning my first house in the Bay Area! I first began working with Horacio earlier this year when he sold my condo for me. He did an incredible job! Horacio is the epitome of professionalism and integrity. When he sold my condo, i didn't think it was possible to be more impressed -I was wrong!"

- HEATHER, BUYER/SELLER, 3 TRANSACTIONS

"My mom and I would like to thank and recommend Horacio Ron Hernandez to anyone needing to buy, or in our case, selling a home.

My mom moved into my home in Arkansas, so it meant extra work, extra phone calls to keep us up on the status of the sale -and a lot of talking to reassure my mom that all was well.

Horacio also helped us get extra help with painters and carpet-layers we needed after my mom and I moved here with me.

Lastly after we got into "escrow," Horacio kept us well informed, and helped with all the paperwork needed to close the sale, along with problems he ironed out in a very short time so that escrow could close in short order!

Again, thanks Horacio and best always from us!!!!"

- CARLAN AND MRS. WADE, SELLERS

"You have been 100% committed to us all through our home search and purchase. We truly appreciate your patience with our particular needs and your outstanding advice throughout the contract negotiations and close of the sale. Your warmth and professionalism have made this entire experience a positive one on our behalf."

- MIKE, SHELLY AND VAL, BUYERS



HELPING
SAN DIEGO COUNTY
BUYERS & SELLERS
MAKE THEIR BEST REAL
ESTATE DECISIONS!

SAN DIEGO COAST & METRO
NORTH COUNTY | SOUTH COUNTY | EAST COUNTY
RELOCATION

WHERE DO YOU WANT TO LIVE?



ASSISTING SELLERS GET TOP DOLLAR!

A SAMPLING OF SAN DIEGO LISTING SALES



PROUDLY HELPING
BUYERS GET HOME!

A SAMPLING OF SAN DIEGO BUYER SALES



THE FOREVER BRAND

“I would want to be associated with somebody where the financial strength was unquestioned and where the name stood for integrity. What other quality would you want that Berkshire Hathaway HomeServices does not have? I don’t think you could find one.”

Warren Buffett
Chairman and CEO Berkshire Hathaway Inc.

REPUTATION MATTERS

Aligning with one of the most powerful names in business can make all the difference when listing your home in a competitive market like Southern California.

At Berkshire Hathaway HomeServices California Properties, our goal is to make every transaction as special as you are. You can expect dedicated real estate experts and a brokerage that is with you every step of the way, guiding you through one of the biggest investments of your life.



TOUCHING HEARTS, IMPROVING LIVES

We share a deep bond with the communities in which we live and work. We believe it is our responsibility to give back and we are fortunate to do so through The Charitable Foundation,⁹ a nonprofit comprised of agents and employees of Berkshire Hathaway HomeServices California Properties.

Through fundraisers, galas, silent auctions, community events, generous clients, and community members, our agent-run foundation has been making a positive impact on our local neighborhoods like yours for over 20 years.



The Charitable
Foundation

\$6.5 MILLION + IN DONATIONS

3,000+ GRANTS AWARDED



WHY YOU NEED A REAL ESTATE PROFESSIONAL

If you're planning to sell your home, it's probably crossed your mind to try to sell it yourself and save the sales commission. But, there are some very good reasons why that would be a mistake.

According to housing industry experts at HomeGain.com and Realtor.org, more homes listed by real estate agents are sold than homes marketed by owners, and they sell more quickly and for more money.

Homes listed by real estate professionals get more exposure and their sellers get more support. Real estate professionals offer many advantages:

- They're trained and licensed professionals.
- They have experience in your neighborhood and your market.
- They have oversight from brokers and state licensing officials.
- Their job is to advise you the best way to reach your goals.
- Their continuing education keeps them up-to-date on housing issues.
- They know how to present your home and deal with buyers.
- They know how and where to market properties.
- They know how to overcome typical snags that occur in all real estate transactions and closings.
- They understand state-required disclosures and look out for your best interests.
- They understand personal safety and security for your belongings during showings.
- They know the best resources to make transactions go more smoothly, from bankers to home-stagers to contractors.
- They have the most accurate data sources – the MLS, the only data repository that has the most up-to-date listing and sales information.
- They know how to negotiate.
- Their job is making real estate transactions successful.

When you market your own home, you have to make the time to do all the jobs a real estate professional would do, and you'll be competing against other sellers who have real estate professionals by their sides.

If you can't leave work to show your home, or you feel it requires more knowledge and experience than you have, you can't go wrong by hiring a well-respected real estate professional.

Horacio Hernandez

BERKSHIRE HATHAWAY HOMESERVICES CALIFORNIA PROPERTIES

THE SIGN OF CONFIDENCE

At Berkshire Hathaway HomeServices California Properties, we excel at bringing our listings to the attention of an engaged audience. We conduct vast amounts of business in Southern California's communities, from single-bedroom condos to multi-million dollar estates. Our highly collaborative network of agents draw on each other's skills, experience, and connections to better represent you, from your first home to your forever home and everything in between.

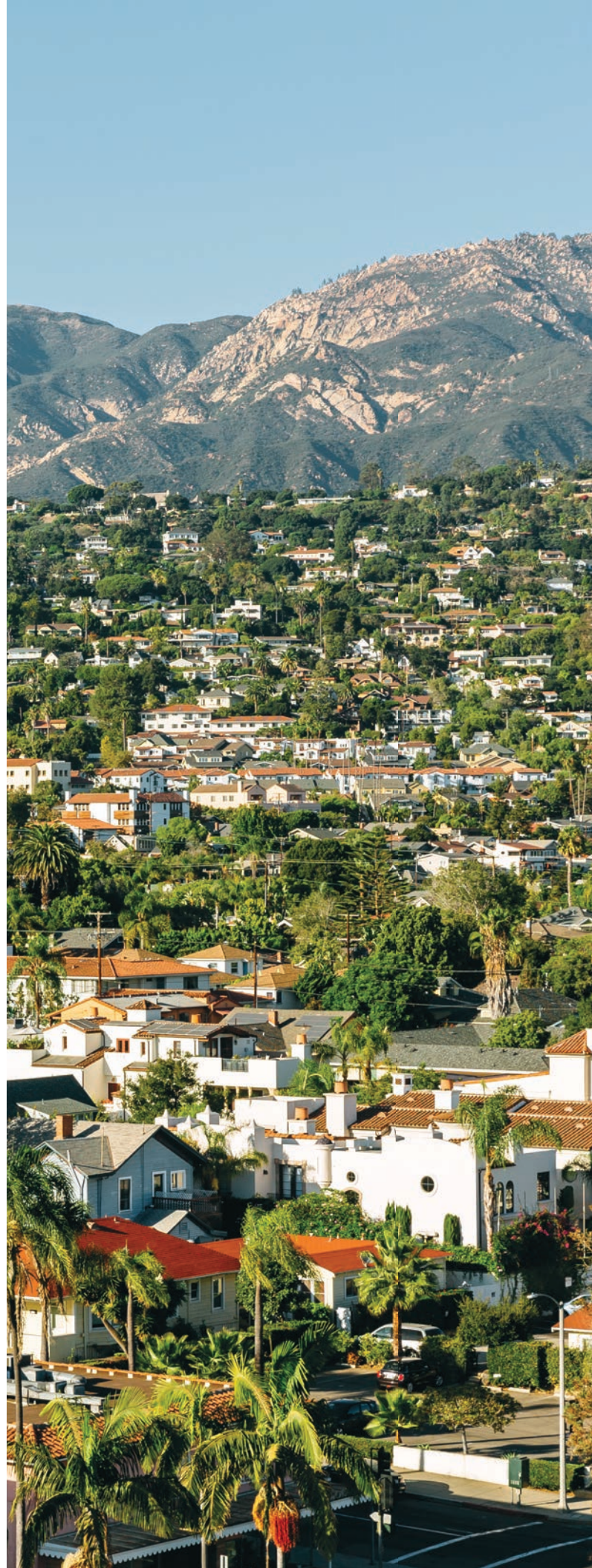
**AN EXEMPLARY TRACK RECORD
DISTINGUISHED BY**

LOCAL EXPERTISE

VAST GLOBAL CONNECTIONS

ADVANCED TECHNOLOGY

PREMIER MARKETING STRATEGIES





A DEDICATED LEGAL TEAM

Berkshire Hathaway HomeServices California Properties agents receive support from our in-house legal team—one of the few of its kind among California brokerages. Specializing in real estate law, our attorneys are always available to assist with the intricacies of any transaction.

THE VERY BEST IN THE INDUSTRY

COMMITMENT TO EXCELLENCE

ONGOING EDUCATION

24/7 CONSULTATION AND SUPPORT



BETTER TOGETHER

Berkshire Hathaway, Inc. is universally admired for its great brands, superior products, and strong leadership. This stature extends to Berkshire Hathaway HomeServices, which has a globally respected reputation, extensive international networking connections, and a sound financial foundation. We thrive on helping buyers find their perfect home, whether around the corner, across the country, or abroad.

Our exclusive network of world-renowned brands and proven marketing abilities gracefully brings buyers and sellers together every single day.

Berkshire Hathaway HomeServices

- 50,000+ agents
- 1,500+ offices | 49 states
- Offices in North America, Europe, Asia, Mexico and growing

Berkshire Hathaway HomeServices California Properties

- Nearly 3,000 agents
- 50 offices | 5 counties
- More than \$13 billion in sales volume

HomeServices of America®

Local real estate worldwide

Berkshire Hathaway HomeServices is part of a larger organization, HomeServices of America. This relationship allows us and our clients to benefit from their strength, stability, and steady growth.

PROVEN RESULTS

We know that performance and reputation matter. To better serve you, we are continuously improving the way we do business and earning recognition on local, national, and global levels.

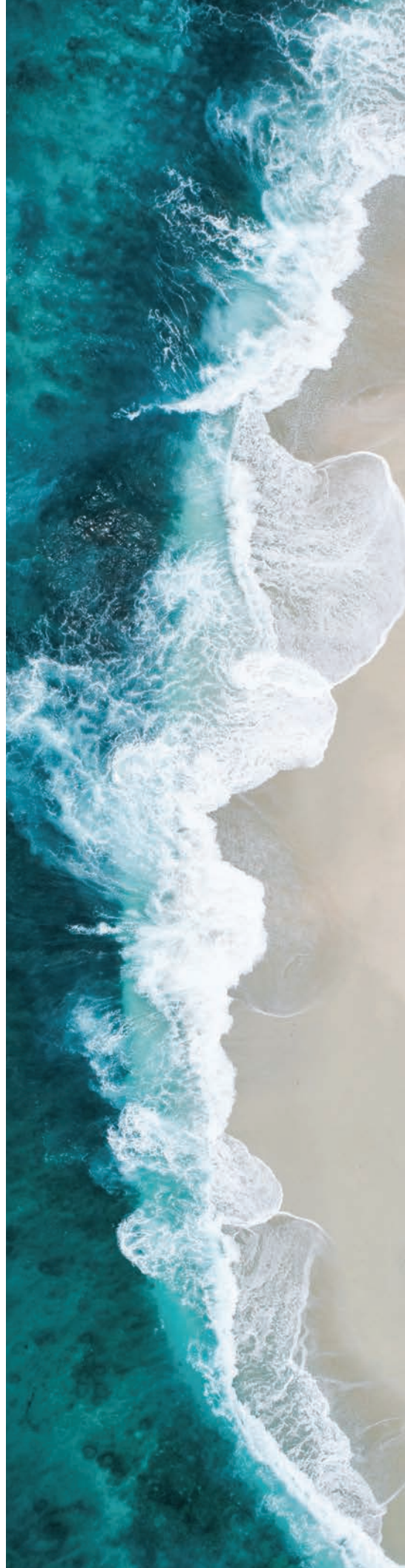
Berkshire Elite – California Properties ranks as the No. 2 brokerage in production nationwide and abroad¹ among all Berkshire Hathaway HomeServices affiliates.

REAL TRENDS 500 – HomeServices of America is the largest real estate brokerage nationwide with the most transaction sides.²

Harris Poll – Berkshire Hathaway HomeServices is the **Real Estate Agency Brand of the Year** and **Most Trusted Real Estate Brand**.³

Digital Marketing Recognition

Our digital and influencer marketing campaigns have earned recognition from numerous industry-leading organizations thanks to our forward-thinking strategies and commitment to gain exposure for our clients and brand. We generated more than 4 million impressions in the past year, leading to increased awareness and web traffic for our listings.





REMARKABLE RESULTS FOR YOUR REMARKABLE HOME

Berkshire Hathaway HomeServices California Properties agents have access to world-class marketing tools, generating maximum exposure to qualified buyers through print media, digital advertising, and innovative strategies.

Marketing plans are custom-tailored to individual properties, ensuring that the right resources are deployed to fit your needs.

DIGITAL MEDIA STRATEGY

We drive hundreds of thousands of consumers to our website and properties, generating buyer leads for your home using evolving strategies, carefully crafted messages, and expert design across all digital platforms.

Our in-house creative team collaborates to promote our brand and listings with

- Geographical and behavioral digital advertising
- An exclusive buyer-match network and listing alert dashboard
- State-of-the-art social media resources
- Strategic SEO implementation
- Virtual tours and remote consultation
- Exclusive listing opportunities
- Influencer marketing
- Professional listing image/video resources
- 24/7 virtual web assistance
- Email marketing



REACHING AN ONLINE AUDIENCE

[BHHSCalifornia.com](#)

930,000+ visitors annually⁴ | 20.8 million+ impressions annually⁵
Nearly 98.7% of our social traffic comes from Facebook advertising⁶

[BHHS.com](#) - Where millions of potential buyers start their U.S. home search.

We strategically partner with powerful industry leaders to make sure your listing appears online where buyers are searching.

[Realtor.com](#) - A global site hosted by the National Association of REALTORS® featuring listings from around the world.

[Zillow.com](#) - An industry-leading real estate and rental marketplace.

[WorldProperties.com](#) - Buyers can view more than 3 million listings worldwide.

[Financial Times of London](#) - We present our luxury listings to this highly affluent audience.

[MansionGlobal.com](#) - We advertise listings over \$1 million in three global editions—English, Chinese, and Spanish.

[WSJ.com](#) - All our listings are displayed in the WSJ.com Real Estate section, as well as in WSJ Europe, Asia, Latin America, India, and CN.WJS.COM (Chinese, Japanese, Korean translations).

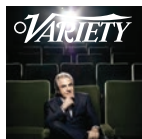
[LuxuryRealEstate.com](#) - Listings from agents and firms who list and sell in the top 10% of their market.

[Juwai.com](#) - The No. 1 real estate portal in China where buyers find homes abroad.

PUBLIC RELATIONS STRATEGY

Our brand, agents, and notable listings receive recognition through prestigious publications

- Local print & online publications
- blog.bhhscalifornia.com
- Social media + social media advertising
- *Los Angeles Times* Hot Property
- *CurbedLA*
- *The Wall Street Journal*
- *Mansion Global*
- *The Real Deal - Los Angeles*
- *Hollywood Reporter*
- *Variety*
- *People Magazine*
- *Architectural Digest*
- *Fortune*



13,000+ MAJOR GLOBAL
DISTRIBUTION NETWORKS⁷

NEARLY 8.5 BILLION
ESTIMATED VIEWS ANNUALLY⁸





PRINT MEDIA OPPORTUNITIES

Print advertising remains a vital component of our marketing strategy. We take advantage of local opportunities and the strong presence our brand has in national and global publications.

Our partnerships allow for maximum exposure for our listings. We assess your home, your market, and the competition to determine if and when print media placements are recommended.

Premium Print Materials

Our large selection of professionally-designed post cards, flyers, and direct mail pieces make a lasting impression in local markets. The sleek, modern pieces are created by Southern California design professionals for the Southern California real estate market.

EXCEPTIONAL VISIBILITY FOR
AN EXCEPTIONAL BRAND



YOU DESERVE AN EXCEPTIONAL EXPERIENCE

Berkshire Hathaway, Inc. resonates with buyers and sellers as a trusted brand. Our name opens doors of opportunity, introducing your home to more buyers and an exclusive network of agents.

Berkshire Hathaway HomeServices California Properties is backed by one of the most respected names in the world. We know you deserve the same opportunities and dedication that are synonymous with our reputation.

We are here to find your perfect buyer.

“A home is one of the most important assets that most people will ever buy. Homes are also where memories are made and you want to work with someone you can trust.”

Warren Buffett

Chairman and CEO, Berkshire Hathaway Inc.

COMMITMENT OF SERVICE LETTER

I understand that buying a home is a major decision that can be filled with apprehension and concern. My job is to help you find the home that meets your needs, and to help make the homebuying process efficient, stress-free, and successful.

As your Berkshire Hathaway HomeServices California Properties sales associate, my goal is to help you find the perfect home.

I commit to you that I will:

- Communicate with you in a timely and efficient manner.
- Plan a home search based on your needs.
- Introduce you to properties and neighborhoods that meet your requirements based on our plan.
 - Pre-select properties that match your criteria.
 - Provide sources of information on questions of interest to you, such as schools, neighborhoods, and transportation.
 - Prepare a preliminary estimate of costs associated with buying a property.
- Help you obtain the financing you may need for a home purchase.
 - Provide you with information on becoming pre-qualified or pre-approved for a mortgage.
 - Help you find a reliable financial institution.
- Assist in preparing a purchase offer on the property of your choice.
 - Review information on sales of comparable homes to help you decide on the price and financing terms that you want to offer.
 - Recommend that you obtain professional home, termite, or other inspections. I will review the inspection reports with you.
- Represent you in the transaction with the seller.
 - Present your offer to the seller, through their real estate professional.
 - Negotiate in your best interests, including the handling of counteroffers, to reach an agreement that is acceptable.
- Work to protect your interests during the completion of the transaction.
 - Work with the seller's broker, the lender, and others to see that all requirements of the purchase agreement are satisfied, and to help keep the transaction on schedule.
 - Keep you informed of the progress of the transaction.
 - Accompany you on a comprehensive walk-through of the property before closing (if provided for in the agreement), and assist you in managing any problems discovered during the walk-through.
 - Follow up on any remaining details after the close of sale, and provide you with information on additional services you may need.



Signature of Agent

Date



ENSURING A SEAMLESS AND SECURE TRANSACTION

We adhere to the highest levels of commitment and protection. From lending to escrow, insurance to title, we have a vested interest in guarding your data. Our unified efforts are checked and verified at every stage to produce a seamless transaction and successful closing.

PROSPERITY
HOME MORTGAGE, LLC

PICKFORD ESCROW
COMPANY

THE
ESCROW FIRM

 **California**
title company

HS | HOMESERVICES
INSURANCE
AGENCY

HomeServices Disclosure Reports

American
Home Shield 

SELLING YOUR HOME IN A TOUGH MARKET

When home prices fall, supplies of homes for sale increase, and buyers become more demanding, it's a buyer's market. That doesn't mean you can't sell your home for a fair price. You just have to work harder to make it happen.

A buyer's market is not the time to represent yourself. It may be tempting to recoup some equity by not paying a real estate agent, but you'll lose more than you'll gain. A real estate professional can give you an accurate overview of the market, help you with strategies, and bring offers from qualified buyers.

Make your home pristine

In a buyer's market, only location and condition can move buyers to pay more for any home. You can't do anything about location, but you can take condition out of the equation. There's a huge difference between a home that "doesn't need a thing" and a home that "needs work." Show pride of ownership by putting your home in top move-in condition so that your home is more appealing to buyers than any other home in your price range.

Price it right

You can expect lowball offers in a buyer's market, but homes that are priced fairly and in pristine condition will be treated with more respect by buyers. Pricing according to recent sold comparables might not be as smart as pricing to pending sales – those yet to close. You have to know what your bottom line is, but pricing your home should have nothing to do with how much you owe creditors, how much cash you need to buy your next home or how much you need for your retirement or any other reason. Buyers will only pay current or pending market value as determined by the most recent comparables.

Keep negotiations pleasant

Negotiation is a fine art, and typically works best when both parties get what they want. For example, you may be willing to take less money in exchange for a cash offer or a quicker closing. Your buyer may be willing to pay your asking price, but they may ask you to pay their closing costs. You'll quickly realize if you're dealing with a sincere buyer. Respond to the buyer's negotiations with documentation, receipts and other information in a timely manner. If you feel the buyer isn't negotiating in good faith, simply stop negotiations. You're under no obligation to respond to an unreasonable offer. The buyer will get the message. Buyer's markets work for sellers, too. Keep in mind that when you buy your next home, you'll be able to take advantage of falling prices, too. Think about the future – that you can repurchase more home for less money next time. It all evens out.

Horacio Hernandez

BERKSHIRE HATHAWAY HOMESERVICES CALIFORNIA PROPERTIES

FEATURES THAT SELL

According to the National Association of REALTORS® latest profile of homebuyers and sellers, buyers plan to occupy their homes for the next 10 years. They want homes that offer the room, flexibility and comfort they anticipate they will need for a long time. Over three out of four buyers chose a detached home, while attached homes - condos and townhomes - were favored by single homebuyers and buyers without children.

Buyers Today

The median-sized existing home purchased in 2010 was built in 1990, with 1,780 square feet, three bedrooms and two bathrooms. Size mattered most, while the home's condition came in a close second. Buyers in multiple surveys expressed concerns over operating costs. They want energy-efficient appliances, windows, water and operating systems. They're also carefully considered commuting costs to jobs, schools and other destinations. Overall, they're buying smaller homes closer to the inner city.

A study by The National Association of Home Builders found that buyers are interested in saving on square footage, but they want a gracious, but casual ambiance. It's likely that new homes will reflect buyers' preferences for maximizing square footage with smaller entries, dining rooms and living rooms, and awarding that square footage to a greater-sized family room and eat-in kitchen.

Must Have Features:

- A walk-in closet in the master bedroom
- Separate tub and shower in the master bath
- A separate laundry room
- Ceiling fans
- First-floor master
- Two-car garage
- Insulated front door
- 9-foot ceilings on first level

Buyers want homes that are sustainable and affordable, more than homes that are impressive to others. For that reason, builders predict that homes of the future will continue to be smaller and more energy-efficient, with far better space-planning, storage and utility than existing homes have today.

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BERKSHIRE HATHAWAY HOMESERVICES CALIFORNIA PROPERTIES

CURB APPEAL, A FIRST IMPRESSION THAT LASTS

First Impressions

Most buyers form their first impression of your home before they even get out of their cars. This is “curb appeal,” or the view from the curb that tells the buyer how attractive and well-maintained your home is compared to other homes. In a competitive market, it takes more than trimming the hedges and planting a few flowers to create curb appeal.

The exterior of your home must be in pristine condition – freshly painted, cleared of clutter, with no visible repairs needed. A broken step, overgrown bush, or abandoned toys in the yard can spoil the appearance and your buyer’s first impression.

Curb Appeal

Curb appeal is important because it sets the tone for what the buyer is going to see inside. If the buyer likes the exterior, he or she will be predisposed to also like the interior and you’re that much closer to selling your home. To see what needs to be done to sell your home faster and for a higher price, go outside, stand on the curb and try to look at your home the way the buyer will.

Walkways/driveways - Make sure walkways are clear of snow, weeds, or debris. Repair or replace cracked steps or pavers. Driveways should also be clear of vehicles, toys and debris. Park cars in the garage.

Landscaping - Keep your lawn mowed, edged and watered. Prune dead branches and plants. Weed flower beds and replace leggy, thin landscaping with fresh plants and flowers.

Exterior - Replace loose or damaged roof shingles, clean the gutters, and paint and caulk window trim and doors. Repaint the front door an eye-catching color that complements the rest of the exterior. Replace broken windows.

Entry - Power wash siding, brick, windows, and porches. Paint or replace furniture such as rocking chairs or porch swings. Replace mailboxes, light fixtures, door knobs or any other fixture that looks less than fresh. Put out a welcoming new floormat.

Some parts of your home may require more work than others, but it’s well worth it to get buyers eager to see what’s inside.

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BERKSHIRE HATHAWAY HOMESERVICES CALIFORNIA PROPERTIES

SHOWINGS AND OPEN HOUSE CHECKLIST

Once your home goes on the market, real estate agents may call to show your home anytime, day or evening. Keeping your home "showtime" ready can be challenging, especially if you have children and pets.

Showings & Open House checklist

- **Eliminate clutter:** Not only is clutter unattractive, it's time-consuming to sort through and expensive for you to move. If you have a lot of stuff, collections, and family mementoes, you would be better off renting a small storage unit for a few months.
- **Keep, donate, throw away:** Go through your belongings and put them into one of these three baskets. You'll receive more in tax benefits for your donations than pennies on the dollar at a garage sale. It's faster, more efficient and you'll help more people.
- **Remove temptations:** Take valuable jewelry and collectibles to a safety deposit box, a safe, or store them in a secure location.
- **Remove breakables:** Figurines, china, crystal and other breakables should be packed and put away in the garage or storage.
- **Be hospitable:** You want your home to look like a home. Stage it to show the possibilities, perhaps set the table, or put a throw on the chair by the fireplace with a bookmarked book on the table.
- **Have a family plan of action:** Sometimes showings aren't convenient. You can always refuse a showing, but do you really want to? If you have a showing with little notice, get the family engaged. Everyone has a basket and picks up glasses, plates, newspapers, or anything left lying about.
- **Get in the habit:** Wash dishes immediately after meals. Clean off countertops. Make beds in the morning. Keep pet toys and beds washed and smelling fresh.
- **Clean out the garage and attic:** Buyers want to see what kind of storage there is.

The Essential Five-minute Clean-up for Showings

Everyone gets their baskets and cleans up clutter. Check for hazards, like toys left on the floor. Make sure all toys, including bicycles, are put away.

- **Put pets in daycare, sleep cages or take them with you:** In the listing instructions, there should be a warning if there is a big dog on premises. Buyers with allergies also may appreciate knowing in advance if you have pets.
- **Turn on lights:** Open the drapes, turn on lights so buyers can really see.
- **Give the buyer privacy:** The buyer can not come to your home without being accompanied by an agent. The buyer can assess your home more honestly without your presence.

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BERKSHIRE HATHAWAY HOMESERVICES CALIFORNIA PROPERTIES

NEGOTIATING WITH BUYERS

Sellers today have to do more to attract buyers and offers than ever before. When offers come in, sometimes they are low or have conditions that have to be negotiated. As a seller, you can be proactive before the offers come in to make sure negotiations are kept to a minimum and in your favor.

Negotiate by planning ahead

Before you begin negotiations with any buyer, make sure you have the upper hand by removing any sticking points in advance.

Price your home to sell at or below current market comparables and you'll more likely receive serious offers close to your asking price. Put your home in spotless move-in condition, with no visible repairs needed. De-clutter your home, deep clean it, paint it and repair it, and keep it "show-ready" every day it's on the market. Get your home inspected so you know where issues are and can correct them before they become negotiating points that cost you money.

Buyers respond well to fair pricing and a "model home" appearance. Your buyer has less to negotiate, and will more likely make an offer closer to asking price.

When the offer comes in

Buyers sometimes test sellers with low offers, but don't get upset or discouraged. If the offer is too low, simply have your agent return the offer with a copy of recent comparables to show that your home is priced fairly at current market value. They will get the message, and either come back with a reasonable offer, or move on to another home. If the offer is low, but close to what you want, study the terms carefully, adding up possible expenses such as paying the buyer's closing costs. Ask for the buyer's reasoning behind the offer to give you insight into the buyer's mindset. Could the buyer be trying to buy more house than he or she can afford? Could a change of financing help get closer to your price? Can you afford to help with the buyer's closing costs if he or she will raise the offer price?

Before you agree, make sure the buyer is preapproved with a lender and working with a real estate professional. Serious buyers have access to the same comparables as you do, so a buyer working with a real estate professional is more likely to be preapproved by a lender and informed of current market conditions. A full price offer doesn't mean negotiations are over. It could signal that the buyer intends to negotiate a lot of repairs or refurbishing costs during the inspection period. Stay calm and reasonable.

If you've done your homework – priced and prepared your home for the highest, best offer, your home will sell at a fair price.

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MARKETING ACTION PLAN

Below are a few of the services we can provide as part of the marketing of your home. Before we can get started, the first important step is to:

- Sign and complete the Listing Agreement

First Week

- Enter listing into the MLS system.
- Put up "For Sale" yard sign.
- Install lock box. (optional)
- Schedule time to shoot property photos.
- Review showing procedure.
- Prepare property flyer.
- Syndicate listing to real estate websites.

Second Week

- Invite brokers and agents to tour home.
- Begin agent to agent marketing efforts.
- Review and update status.

Third Week

- Hold Open House.

Ongoing activities

- Show property to potential buyers.
- Follow-up on Internet leads.
- Monitor market conditions.
- Monitor comparable properties for sale.
- Monitor foreclosures and short sales in market.

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MOVING CHECKLIST

Moving to a new home can be an exciting journey. Whether you're changing cities or neighborhoods, a move is not only a change in scenery, it's the start of a new chapter in life. Yet, moving can also be very stressful, often seeming like one thing after another has to be done. By finding the right moving service and having a good, though flexible, moving plan, most of the common moving headaches can be easily avoided.

Start planning your move

Finding the best mover for your particular needs and at the right price involves a simple evaluation of your needs. Like many service-oriented industries, the moving companies of today have expanded to offer a wide range of services in order to be competitive. From planning your move, to storing your things, to packing and unpacking, to decorating and organizing your belongings in your new home, you can choose the extent of services you require and have them tailored to suit your moving budget.

Deciding what to pack isn't as simple as it sounds, particularly if you're downsizing, but the amount of goods as well as the type of goods you're moving can make a big difference in which mover you choose and how much you'll spend.

A good rule of thumb is to group items into no more than three categories - Keep, Donate, Throw Away. Label your things according to the rooms where they'll be moved - bedroom #2, first floor powder bath by stairs, etc. Provide your movers with copies of the floorplan of your new home, so they can move more efficiently without having to stop and ask you where things go. Lastly, remember that the movers, though they are professionals, will get tired. On the Chicago-based Bernard Movers website, the movers advise keeping boxes under 50 pounds whenever possible. They also strongly recommend putting heavier items in smaller boxes to reduce bulkiness, and lighter items in larger boxes with proper labeling like "topload."

Get referrals

According to Mayflower.com, one of the nation's most recognized movers, finding a good moving service begins with asking someone you know - a family member, coworker or a friend about their moving experiences, good or bad. Who do you know who works with people who frequently move? Your real estate professional can also be an excellent source of information. And if you're being transferred, ask your relocation agent which moving companies their company recommends. Other employees of your company who have preceded your relocation may also be able to suggest a reputable mover.

Large industry organizations such as American Moving and Storage Association have associate members listed on their Web sites. These associate moving company members must agree to abide by the terms of the organization's published tariffs and to participate in the Arbitration Program sponsored by the organization, which may be positive for consumers. Although the AMSA doesn't recommend movers, a list of members is posted on the site, along with helpful hints. The AMSA does suggest getting several estimates in order to compare cost and range of services.

Consumer organizations such as the Better Business Bureau can give you additional insights. If the company is registered through BBB, then you can find all relevant information from their corporate address, BBB rating, if there are any complaints against the company, the names of any and all management, and any specific licensing that your state may require. Of course one of the many places to start looking for your mover is the Internet. Online you can find and compare many moving companies' services on their websites.

Comparing movers

When you compare price and service estimates from several moving companies, you will find that estimates are based on the weight of your household items, the distance they will be moved, and the amount of packing and other services you will require. Be sure to show the estimator every single item that will be moved. Find out if your mover accepts credit cards, third-party payments from your company, or whether the mover operates by cash only. Negotiations with your mover should include a clear understanding of rates and charges that will apply, the mover's liability for your belongings, pick-up and delivery schedules, and claims protection. For example, if you decide to pack some of your own things, your mover will not be liable. If your estimate is binding, it will not cover non-itemized items. Non-binding estimates are not guaranteed rates, and only cover the weight of your shipment, and the cost of the moving services. An estimate still has to be performed before a mover will provide you with a

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binding contract.

If you are moving interstate, you should read and understand all of the information you will receive. In addition to brochures explaining their various services, moving companies should give you a copy of a consumer booklet entitled "Your Rights and Responsibilities When You Move" and information regarding the mover's participation in a Dispute Settlement Program. Distribution of the consumer booklet and the requirement that movers must offer shippers neutral arbitration as a means of settling disputes that may arise concerning loss or damage on household goods shipments are requirements of the Federal Highway Administration (FHWA).

Be prepared

Even in the most well-planned moves, something can happen. Insurance is crucial. Check with your homeowner's insurance carrier about coverage for your belongings while moving. Your mover will provide either released value insurance (about \$0.60 per pound of goods lost or damaged, according to NAVL.com) or full replacement value, which you must sign for on your bill of lading. If you are not sure how to estimate the value of your belongings for insurance purposes, your insurance carrier may provide suggestions, such as \$10,000 per room or half the value of the new home. Items of special value such as heirlooms, paintings, or collectibles can be insured under separate riders. In the event of damage to an item, file a claim immediately. Be sure to save the packing materials to show to the adjuster, should there be any problems.

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WHAT IS A CMA?

No two homes are identical, which is why choosing a sales price or offer price for a home can be challenging. That's where the comparable market analysis, or CMA, can be useful.

What is a CMA?

The CMA is a side-by-side comparison of homes for sale and homes that have recently sold in the same neighborhood and price range. This information is further sorted by data fields such as single-family or condo, number of bedrooms, number of baths, postal codes, and many other factors. Its purpose is to show fair market value, based on what other buyers and sellers have determined through past sales, pending sales and homes recently put on the market.

How is the CMA created?

CMAs are generated by a computer program supplied by your real estate agent's multiple listing service (MLS). The MLS is available to licensed members only, including brokers, salespeople, and appraisers, who pay dues to gain access to the service's public and proprietary data, including tax roll information, sold transactions, and listings input by all cooperating MLS members.

Listing agents generate CMAs for their sellers, and buyer's agents create them for their buyers so both sides know what current market conditions are for the homes they're interested in comparing.

How accurate are CMAs?

The CMA is a here-and-now snapshot of the market, based on the most recent data available, but it can instantly be rendered obsolete by a new listing, or a change of status in a home with the same criteria. Why? The market is constantly changing – new listings, pending sales, closed sales, price reductions, and expired listings.

CMAs can vary widely, depending on the knowledge and skill of the person inputting the search parameters to the software as well as the number and type of data fields that are chosen. That means some features may not be included.

As informative as the CMA is, it should only be used as a tool and should not substitute for your real estate professional's knowledge and advice.

ONLINE HOME VALUES AND YOUR HOME

Plenty of sellers have visited online home valuation sites such as Zillow, Trulia, eAppraisal, and others only to be shocked at the value of their homes.

Most sellers are pleased when the values appear higher than they expected, but many online valuations come in far lower.

Online Valuations

Estimating a home's market value is far from an exact science. What these sites attempt to do is provide greater transparency to homebuyers and sellers by making data derived from public records, more...public. They publish what you paid for your home and how much you pay in taxes. Many have satellite views so accurate they can spot your cat laying on the front porch.

How do they do it? Home valuation sites contract with major title companies such as First American to obtain county tax roll data. All property is registered with the county for property taxing purposes. They also find ways to become members of local multiple listing services, which are either subsidiaries of real estate associations or owned by local real estate brokers. That way, they have access to listing data.

Between tax roll data and listing data, home valuation sites apply their own secret sauce, or algorithm to come up with "zestimates" or approximate values of what homes are worth.

Sometimes the results are spot on, but they can also be terribly inaccurate. First, transaction data has to be recorded with the county, which could take weeks. But, what alters the algorithm most is that properties not currently on the market are included in the data. The algorithms can't possibly show whether or not a home has been updated, how well it's maintained, or esoteric values such as curb appeal and views.

For that reason, online valuations should be used only as one of many tools to estimate a home's value.

Ask your real estate professional for their expert analysis

Ask your real estate professional for a comparative market analysis, or CMA. He or she can show you the most recent listings and sold comparables, accurate to within hours or a few days at most.

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HOW CMAS CAN VARY

Whether you are buying or selling a home, your real estate professional can give you a snapshot of the local market known as the competitive or comparative market analysis or CMA.

CMAs are generated from multiple listing service data. They're convenient reports that help sellers choose a listing price and buyers to make offers on a given home.

CMAs vary greatly depending on the search parameters that are input by the real estate professional, by type of home (detached vs. attached), postal code or by street, number of bedrooms, baths and living areas, square footage, and numerous other search criteria.

They also tell you which homes have recently sold - six months, three months, one month, and which homes are currently on the market in the area and price range you're interested in. As many fields of information as there are, some criteria simply can't be listed in a CMA. If the MLS has a field for "ocean views," you'll know. But if not, you'll have to learn more in the remarks section that is filled in by the listing agent. There you might find "great views." But who is to say what makes a great view?

CMAs results may vary even between identical homes

One property may simply offer better drive-up appeal or is in better condition than the other, and that will be reflected in the sales price.

Last, buyer and seller motivation can't be quantified. You don't know why a seller agreed to take less for their home or why a buyer paid more for another home. Family problems, corporate relocations and other reasons all play a role. What you can learn from the CMA is how long the home took to sell. If it was quick, the seller was highly motivated. If it didn't, it was probably overpriced.

CMAs are Tools

For these reasons, CMAs are not home valuations. They are tools to use alongside your real estate professional's knowledge of the market. They may have house-to-house knowledge of the market and be able to tell you why they think one home sold for more than another.

CMAS VS APPRAISALS

Market Value

Establishing a home's market value is equally important to buyers, sellers, lenders and real estate professionals so that transactions can proceed quickly and efficiently. A real estate professional may prepare a comparative or comprehensive market analysis (CMA) for their sellers to help them choose a listing price. The CMA includes recently sold homes and homes for sale in the seller's neighborhood that are most similar to the seller's home in appearance, features, and general price range.

Home Value

Although the CMA is used to help determine current market value, it does not establish the seller's home value. In fact, the seller's home is typically not even featured in the CMA. The CMA is merely a guide to help the seller learn what's happening in their local market, so they can better understand where their home fits in term of price ranges, based on location, features and condition. Once the home is listed on the open market, a buyer makes an offer, usually based in part on a CMA the buyer's agent has prepared. CMAs can help buyers better understand the local market as well as sellers. If the buyer is receiving financing through a bank, the bank will order an appraisal. Unlike the CMA, a bank appraisal is a professional determination of a home's value. It's performed by a licensed appraiser, using guidelines established by the Federal Housing Finance Agency, which regulates federal housing loan guarantors such as FHA, VA and housing loan purchasers Fannie Mae and Freddie Mac.

Appraisal

An appraisal is a comprehensive look at a home's location, condition, and eligibility for federal guarantees. For example, a home that doesn't meet safety requirements such as handrails on steps will not be eligible for FHA or VA loans until the handrail is installed or repaired. Appraisers use the same data in their market research to find comparable homes as REALTORS® do. They are also members of the MLS, but they also have additional guidelines from the bank to follow that minimize risk to the bank. They may take off value for slow-moving markets, or markets with high rates of foreclosures. If prices are falling, the appraiser takes the number of days a home has been on the market far more conservatively.

When the appraisal is finished, the bank makes the decision to fund the loan, or it may require the seller to fix certain items and show proof that the repairs have been made before letting the loan proceed. If the loan doesn't meet lending guidelines, the bank will decline the loan. Despite stricter lending and appraisal standards, most buyers' loan applications go through to closing – nearly 85 percent. One reason for that is that real estate agents are preparing CMAs that are better tuned to lending standards, for sellers and buyers to better understand not only what the market is doing, but how much lenders are willing to finance.

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THE VALUE OF YOUR HOME

In a neighborhood of similar homes, why is one worth more than another? That's the question that's teased buyers and sellers for ages, but the answer is simple.

Every home is different.

When a home is sold, a willing seller and a willing buyer have just announced to the world the value of that home. From there, other similar homes are benchmarked, but other factors come into play. The most important are:

Location - The closer a home is to jobs, parks, transportation, schools, and community services, the more desirable it is.

Size - Square footage impacts home values because they're built using more materials. Larger lot sizes mean more privacy.

Number of bedrooms and baths - Over time, median homes have grown larger. Decades ago, household members shared bedrooms and baths without complaint, but today, families want more privacy. The median home purchased today is a three-bedroom, two-bath home.

Features and finishes - Features such as outdoor kitchens and spa baths make a home more luxurious. A home finished with hardwood floors and granite countertops is going to cost more than a home with carpet and laminate countertops.

Condition - The closer a home is to new construction, the more it will retain its value. It's perceived as more modern, up to date, and perhaps safer. Homes that are not updated or in poor repair sell for less. It's a good idea for homeowners to keep their homes updated and in top repair.

Curb appeal - From the street, the home looks clean, fresh, and inviting. Fresh landscaping and flowers won't change the size or location, but they certainly add charm.

When two homes are identical in the same neighborhood, a higher price may come down to something as simple as views, or paint colors, or the overall taste of the homeowner.

Valuing a home will never be an exact science, but if you buy wisely, keep your home updated and in good repair, you should recoup most if not all of your investment.

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COMMISSION DISTRIBUTION

Real Estate Agents

Nearly nine out of 10 real estate agents work on commission, and are paid only when the transaction closes. Except for the legal profession, real estate agents are the only fiduciaries and agents who work this way.

To simplify how commissions are routed, the real estate industry customarily allows all sales commissions to be paid out of the seller's proceeds, according to the terms of the listing agreement.

Brokers

According to licensing law, only licensed brokers can serve as fiduciaries. They have "agents" or licensed salespeople who work for them, but they have the legal responsibilities of operating the brokerage. The salesperson license allows salespeople to serve as agents of the broker. They can negotiate contracts, but the seller is actually negotiating with the broker, by proxy. It's the broker's company name and signature on the listing contract.

Distribution

Once the home is listed in the Multiple Listing Service (MLS), the listing broker discloses the terms of the commissions to other competing brokers, so they will bring their buyers to the listing. When the buyer's broker presents a contract to the seller, it will include a provision to collect their share of the sales commission, as offered by the listing agent in the MLS.

That means a commission can be split as many as four ways:

- Listing broker or agent
- Listing salesperson
- Buyer's broker or agent
- Buyer's salesperson

At closing, the listing agent is paid by the escrow agent out of the seller's proceeds, or a day or two later when the buyer's loan is funded by the lender. The listing agent, in turn, pays the buyer's agent his or her share of the sales commission.



Commissions are paid according to the terms of two contracts - the listing agreement, and the sales contract.

"A home is one of the most important assets that most people will ever buy. Homes are also where memories are made and you want to work with someone you can trust."

Warren Buffett,
Chairman and CEO, Berkshire Hathaway Inc.

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