



Buyer's Guide

LET'S FIND YOUR DREAM HOME

Tom Rapisarda

REALTOR / BROKER / OWNER

WORK EXPERIENCE

- #1 Realtor in Solano County
- Top 1% Realtors in the Nation
- Closed 258 Transactions in 2021
- Licensed Broker since 2007
- Licensed Realtor since 2005
- Born and Raised in Solano County


EDUCATION

- California State University, Sacramento Graduate
- Dual Bachelor of Science Degrees
 - Real Estate
 - Finance

PROFESSIONAL ASSOCIATIONS:

- Nationwide Coach to top 1% of Realtors
- California Association of Realtors
- Northern Solano California Association of Realtors



 (707) 592-2852

 TOMR@RAPHOMES.COM

 WWW.RAPHOMES.COM



BUYER'S TEAM



Tom Rapisarda
Broker & Owner
(707) 592-2852



Lindsey Norris
Showing Agent
(707) 373-9757



Shawnee Rapisarda
Owner & Showing Partner
(707) 386-9318

- We are Always Available
- Experience and Expertise
- Excellent Communication Skills
- Extensive Market Knowledge
- Strong Negotiation Skills
- Access to Listings and Off-Market Opportunities

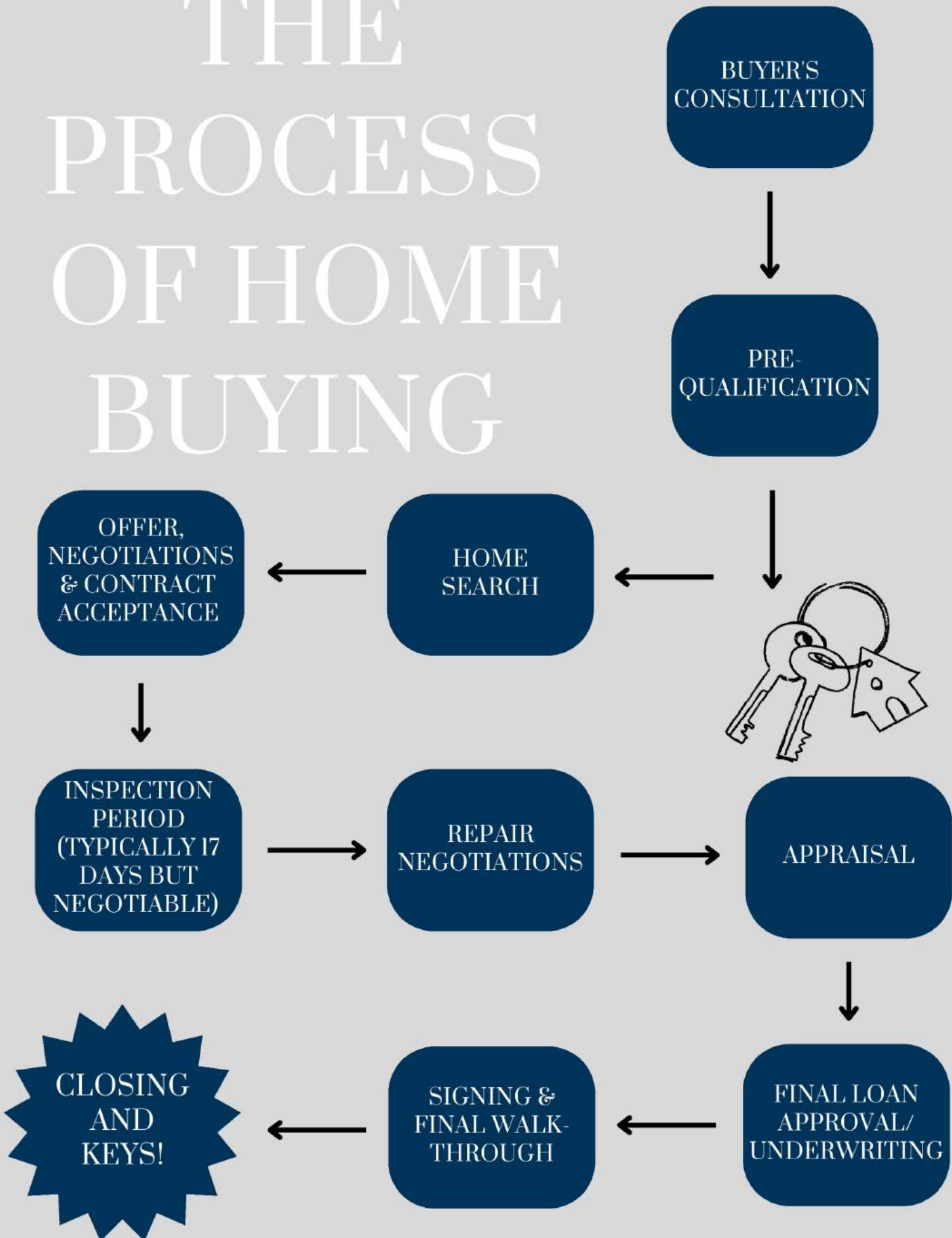
Up Front Costs

- **Earnest Money Deposit** - Typically 1-3% of the purchase price is due within 3 business days of contract acceptance. This deposit goes toward the down payment of the home you are purchasing.
- **Home Inspection** - \$400-\$600 depending on square footage of home.
- **Termite Inspection** - \$150-\$170 depending on square footage of home.
- **Roof Inspection** - \$150-\$170
- **Sewer Line Inspection** - \$300-\$400
- **Pool Inspection** - \$250
- **Others** - HVAC, Chimney, Mold
- **Appraisal** - \$500-\$750 This is ordered by your lender.

Closing Costs

- **Loan Fees, Title/Escrow Fees, Pre-paid's** -2-4% of purchase price. Your lender will provide the details of your closing cost.
- **Buyer's Agent Representation** - No Fee
- **Down Payment** - Paid at closing. This is determined by your financing and purchase price.
- **Seller Credits?**

THE PROCESS OF HOME BUYING



WANTS QUESTIONNAIRE

- 1) Which city/ cities would you prefer to live in? Any specific areas within the city?
- 2) What price range would you like to stay within?
- 3) What kind of houses would you be willing to see?
 Single Story Townhouse/ Condo Land
 Two-Story New Construction
- 4) Preferred number of Bedrooms, Bathrooms, Ideal Square Footage
 Bedrooms Living Square Footage
 Bathrooms Lot Size
- 5) Preferred amenities (ex. large backyard, pool, fireplace, 2-car garage)
- 6) Are schools a factor and, if so, what do you need to take into consideration (e.g., what specific school district, want kids to be able to walk to school, etc.)?
- 7) What is the time frame you are looking to purchase a home?
- 8) What is the best time of day for you to view properties?
- 9) Please help us grow our business. Do you know anyone (friend, family member, or coworker) who is interested in buying or selling?

BUYER'S AGENT VALUE



Home Access – Providing exclusive access to homes, including off-market listings, lockbox entry, and direct agent-to-agent communication to find the best opportunities for you.



Contract Guidance – Making sense of the paperwork, ensuring all contracts are accurate and protect your interests.



Inspection Insights – Guiding you through disclosures and inspections to avoid costly surprises.



Neighborhood Expertise – Offering in-depth expertise on local neighborhoods, including schools, taxes, and other important factors.

BUYER'S AGENT VALUE



Established Industry Relationships

- Market Insight: An intimate understanding of the local trends ensures you're making informed decisions every step of the way.
- Strong Relationships: Well-established relationships with local agents and vendors, giving you a competitive edge.



Offers Accepted

- Proven Success: My track record speaks for itself—I consistently get offers accepted, even in competitive markets.
- Strategic Approach: I craft compelling offers that stand out to sellers, ensuring you don't miss out on your dream home.



Expert Negotiator

- Maximizing Value: I negotiate aggressively on your behalf, securing the best possible terms and pricing.
- Resolving Challenges: With years of experience, I skillfully navigate any roadblocks that arise, ensuring a smooth transaction.



Off-Market Opportunities

- Exclusive Access: My network and market knowledge give you access to off-market listings before they hit the general market.
- Uncover Hidden Gems: I specialize in finding unique properties that aren't available to the public, giving you more options and less competition.

BUYER-BROKER REPRESENTATION AGREEMENT



This agreement is designed to allow a buyer to engage a qualified, licensed professional for the purpose of viewing property, and receiving contract negotiation and advocacy services throughout the entire real estate offer and purchase process, for the types of property described below.

1. **PROPERTIES.** The undersigned buyer (“**Buyer**”) engages the undersigned brokerage firm (“**Broker**”) to represent Buyer concerning Buyer’s purchase of the below-selected real property type(s) situated in the following locations (“**Geographic Area**”). Any real property introduced to Buyer, by Broker, in the Geographic Area shall be referred to as the “**Property**.”

- Residential Commercial
 Land Other

Geographic Area: Solano, Napa, Yuba and Dixon Counties

2. **LENGTH OF AGREEMENT.** Subject to Section 9, this agreement shall begin on the date last signed by Buyer and Broker, and will automatically end on 6 Months (at 11:59 p.m.), or upon the closing or termination of any then-pending transaction, whichever is later (the “**Term**”).

3. **AGENCY DISCLOSURE.** The agency relationship between Buyer and Broker determines how Broker will work on Buyer’s behalf. Broker’s agency relationship with Buyer is disclosed and documented in a separate disclosure/form.

4. **BROKER’S EFFORTS.** Broker will exercise good faith efforts to: (a) locate and present suitable Properties to Buyer; (b) tour and prepare detailed analysis of specific Properties, per Buyer’s request; (c) help Buyer prepare, negotiate, and secure a contract to purchase one or more Properties; (d) cooperate with any real estate licensee working with the seller to facilitate and complete Buyer’s purchase of the Property; and (e) perform other services as needed and requested by Buyer.

5. **FOR BEST EXPERIENCE.** Buyer is encouraged to be accompanied by Broker on Buyer’s first visit to the Property, and to conduct all negotiations for the Property in good faith, and exclusively through Broker. Buyer understands that signing more than one buyer-broker representation agreement for any overlapping period of time could expose Buyer to liability for paying additional fees. Buyer is not a party to any active, exclusive buyer-broker representation agreements. Buyer is a party to 0 (insert number) active, non-exclusive buyer-broker representation agreements.

6. **BROKER FEE.** Buyer agrees to pay Broker, as provided below (the “**Broker Fee**”) for any Properties involving Broker’s efforts (Sections 4(b)-4(e)). No Broker Fee is due if Broker’s efforts involve only locating and presenting suitable Properties for consideration (**Section 4(a)**). **The Broker Fee is not set by law and is fully negotiable.** The Broker Fee shall be due and payable upon successful closing. If Buyer enters into an agreement to purchase any Property within ³⁰ days following the expiration or earlier cancellation of this agreement, then Buyer shall pay the Broker Fee to Broker upon closing. The Broker Fee shall be in U.S. currency and paid at the time, and as a condition, of closing. This agreement shall act as escrow instructions for payment of the Broker Fee to Broker. This Section 6 shall survive the expiration or earlier cancellation of this agreement.

The Broker Fee is (check only one):

- 3 % of the gross purchase price of the Property (as reflected on the final settlement statement); or
 Exactly \$ _____

COLLECTING BROKER FEE FROM THE SELLER:

(a) **Credit to Buyer, at Closing.** Buyer may choose to negotiate that the Broker Fee be paid, in whole or in part, by the seller, through a seller-credit to Buyer, at closing. At Buyer's instruction, Broker will write this request into Buyer's offer to purchase the Property.

AND

(b) **Direct Seller-to-Broker Compensation.** Buyer authorizes Broker (Rapisarda Real Estate) to request that the Broker Fee be paid, in whole or in part, by the seller, to Broker (Rapisarda Real Estate), at closing. Any such arrangement will be memorialized in a separate compensation agreement as between the seller and Broker (Rapisarda Real Estate). Buyer understands that Broker (Rapisarda Real Estate) cannot communicate with the seller without first receiving the seller's broker's permission to do so.

Any amounts paid by the seller, toward the Broker Fee, shall reduce the amount of the Broker Fee to be paid by Buyer. In no event will Broker retain a Broker Fee that exceeds what is specified in this Section 6. Broker shall show all Property listings that fit Buyer's criteria, unless directed differently in Section 7, below.

7. ADDITIONAL TERMS.

8. OTHER BUYERS. Buyer acknowledges that Broker may represent multiple buyers interested in purchasing the same Property as Buyer.

9. CANCELLATION. Either party may cancel this agreement, effective upon delivery of written notice to the other party, unless Buyer is under contract to purchase the Property.

BY SIGNING BELOW, Buyer and Broker agree to the terms set forth in this agreement.

Buyer 1:

(Signature) (Typed/Print Name) (Date)

(Telephone) (E-mail)

Buyer 2:

(Signature) (Typed/Print Name) (Date)

(Telephone) (E-mail)

Broker:

Rapisarda Real Estate **Kinna Clark**

(Firm Name) (Broker/Agent's Signature) (Broker/Agent's Typed/Printed Name) (Date)
707-592-6650 **kinnaclark@gmail.com** **01837888** **02245794**
(Broker/Agent's Telephone) (Broker/Agent's E-mail) (Broker License No.) (Agent's License No.)

How Most Sellers Select an Offer

\$ Purchase Price \$

Order of Strength of Offers:



1. Cash 

2. Conventional 

3. FHA 

4. VA 

5. First-Time Home Buyer Program 

The larger the
down payment
the better.

Contingencies

What's Standard

17-Day Loan Contingency
17-Day Inspection Contingency
17-Day Appraisal Contingency

How to Improve Offer

Reduced or Removed
contingencies.

Work with the Right Agent

We have strong negotiation skills including multiple tips and recommendations to strengthen your offer to help ensure you secure your dream home.

Loan Application Checklist

GENERAL

- Driver's License and Social Security Card
- Paystubs for the last month
- W-2s and Income Taxes for the last two years
- Last two months statements for any banks, savings, or retirement accounts that will be used in the transaction

CREDIT

- Provide copies of bankruptcy or divorce papers within last 10 years or if paying or receiving support.

VA

- DD-214
- Certificate of Eligibility or Statement Service
- Copy of disability award letter (If applicable)

RETIRED/DISABILITY

- Award letter(s) for all pensions and social security or VA benefits
- Copy of most recent check or last three month's direct deposit.

