



Pillar

REAL ESTATE

BUYER'S HANDBOOK

Amber Johnson

OWNER / FOUNDER
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PILLAR REAL ESTATE

A WORD FROM OUR FOUNDER

You're about to purchase a home in one of the most competitive real estate markets in the world, so having an experienced and well-connected real estate agent isn't just helpful, it's essential. Pillar Real Estate is the team you've been looking for.

We provide deep local market insights, offer access to an exclusive network of top agents and the listings they represent, and leverage top technology tools to simplify the buying process. This formula sets the stage for our team to negotiate the optimal purchase price on your behalf, ensuring that you get the best home for the best price.

Beyond data, tools, and technology, our talented team invests our unrivaled industry expertise, time, and energy into making you feel confident throughout your transaction. We work tirelessly to make sure you're satisfied with our service from our first meeting until the moment you sign on the line and finalize your purchase.

Most importantly, we recognize that real estate is about much more than managing transactions. It's about building relationships and supporting you through a significant life event. That's why our team prioritizes getting to know you; we learn about your real estate and life goals and help you achieve them. We can't wait to get started!

Sincerely,
Amber Johnson, REALTOR®|Founder

MEET AMBER



AMBER JOHNSON

REALTOR® | FOUNDER

Amber Johnson is a true Central Coast local — she graduated from Paso Robles High School and earned a bachelor's degree in kinesiology from Cal Poly San Luis Obispo. Growing up in the area has given her deep insights into the value and benefits of life in San Luis Obispo County. She knows the region has rich family values, excellent schools, and stunning landscapes. Since 2013, she has been determined to help others experience the joy of the Central Coast lifestyle through homeownership.

As a seasoned and experienced real estate professional, Amber is skilled at helping her clients identify their goals before taking steps to reach them. From clarifying what they need and want to closing on the perfect property, Amber is dedicated to her clients every step of the way. With local and new construction expertise, she navigates prospective homeowners through the area's diverse property types and unique local neighborhoods to ensure the right fit.

Proudly affiliated with the Homes for Heroes® program, one of Amber's greatest passions as a real estate professional is assisting America's everyday heroes in selling or purchasing the home of their dreams, including teachers, firefighters, military, law enforcement, and healthcare workers. She understands that for many people, securing a home is an important step toward making a better life for their family, and she takes great pride in helping people transform their real estate dreams into reality.

Real estate is a fast-paced and ever-changing environment, and Amber works hard to develop new skills and remain on the cutting edge of real estate technology and education. Currently, Amber is working toward obtaining her license as a Certified Residential Appraiser, to provide a more in-depth knowledge of the real estate market and better serve her clients.

MEET THE TEAM



AMBER JOHNSON
REALTOR® / FOUNDER

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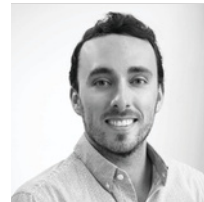
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BROKER-OF-RECORD



ASHLEY BLEDSOE
MARKETING DIRECTOR



JAI KOHLI
DIRECTOR OF AGENT SUCCESS



COREY ALVERSON
CREATIVE DIRECTOR

YOUR GUIDE TO BUYING A PROPERTY

Buying a home is one of the most significant purchases you will ever make. It's not just about building equity; it's also an investment in your quality of life. You want to find a place that inspires you to imagine the memories and milestones that lie ahead.

Beyond spreadsheets and loan qualifications, mortgage calculators and market analysis, finding the right home should be an exciting and empowering experience.

FROM NOW UNTIL WE HAND YOU YOUR KEYS, OUR JOB IS TO GUIDE YOU THROUGH EVERY STEP OF THE HOME BUYING PROCESS WITH CONFIDENCE AND CARE

Throughout the journey ahead, you'll experience our commitment to helping you find your ideal home. You'll never wonder what's coming next or be left with unanswered questions. We're present and available. Always.



7 STEPS TO BUYING A HOME

1

CONDUCT A NEEDS ANALYSIS

Our experienced agents will leverage expertise, local market knowledge, and key industry partnerships to ease you through the process of finding your dream home. First, we'll ask you a few questions designed to gather the important data we need to kick off your journey to homeownership.



2

FIGURE OUT FINANCING

At this stage, our job is to ensure you've got solid financial footing when your dream home becomes available. Our recommended network of lenders and financial experts will help you choose the best financing option and will get you pre-approved. They'll also help you determine exactly how much home and how big of a down payment you can afford. All of this preparation will solidify your position as a serious market contender.

3

SHOP FOR A HOME

Now for the fun part! We'll help you draw up a wish list of everything you're looking for in your new home and your new community. During this process, we'll determine your must-haves and nice-to-haves, and will come up with an inventory of everything you're seeking, ordered by priority. Then, we'll find properties that check all the must-have boxes within your budget and will begin scheduling showings!



4

MAKE AN OFFER AND NEGOTIATE

When you're ready to go after a home, we'll help you formulate a fair, data-driven offer based on in-depth market analysis, and will draw up a purchase agreement. Then, we'll leverage our smart negotiating skills to guide you through contingencies, making sure you don't spend any more money than you need to. It's important to know that in a competitive market, it's not uncommon to be competing with other potential buyers, but you don't need to worry. Should things not work out for whatever reason, we'll be ready with a game plan for our next offer.



5

CONDUCT A PROPERTY INSPECTION

Once your offer is accepted, it's time to do a home inspection. At this stage, we'll send an independent licensed inspector to thoroughly investigate the condition of the home. Because this person is trained to detect issues that may not be apparent during a walk-through, an inspection is your best insurance. It can also be a powerful negotiating tool if any problems are uncovered. If issues arise, we'll work with you to develop a strategy on how best to proceed.

6

GET FINAL FINANCING APPROVAL

This part can get complicated, as mountains of paperwork change hands, and all the details are put into place. Luckily for you, we know from experience how to keep these crucial final stages of loan approval from becoming overwhelming. We'll regularly monitor the progress of your transaction, and will keep you in the loop on any funds that might be expected from you. We'll also work with your lender to make sure all the necessary paperwork is complete as we move steadily towards a stress-free closing.



7

CLOSE AND CELEBRATE

Trust us when we say you'll be incredibly good at signing your name by the time we make it to closing. A few days before the sale is finalized, we'll conduct a final walk-through. Then, both you and the seller will sign closing statements, and the keys will be yours! It's time to celebrate.

WHO PAYS FOR WHAT

Closing costs are various fees that cover all the services necessary to complete a real estate transaction. Lenders, title companies, real estate agents, and other service providers charge these fees. Although the question of who pays for various closing costs is negotiable between the buyer and seller, here's a breakdown of how costs are typically divided.

THE SELLER CUSTOMARILY PAYS:

- Real estate commission for both the buyer agent and the listing agent (this may change after July 2024)
- County transfer tax
- Document preparation for the deed
- Documentary transfer tax (the amount is dependent upon sales price)
- Pay off of all loans against the property
- Interest accrued on loans being paid off, reconveyance fees, and pre-payment penalties
- Home warranty (if specified in the contract)
- Any judgment or tax liens against the seller
- Property tax proration
- Title & Escrow Fees
- HOA account transfer fee
- Bonds or assessments
- Delinquent taxes
- Seller notary and recording fees
- Third-party Natural Hazard Disclosure Statement and California Tax Disclosure Report
- Pre-sale pest inspection fee
- Septic and/or Well Inspections/Testing (if applicable)

THE BUYER CUSTOMARILY PAYS:

- Buyer notary fees
- Title and escrow fees
- Inspection Fees not covered By Seller, including a general Home Inspection and Pest Inspection
- All new loan charges (points, appraisal, document processing fees, etc.)
- Interest on new loan from the date of funding to 30 days before the first payment date
- Title & Escrow Fees
- Homeowner's insurance for the first year
- Earthquake insurance (optional)
- Private mortgage insurance (typically two months) if required by the lender
- Private mortgage insurance impound account (one year) if required by the lender

This list is a general guideline of charges and may not be wholly inclusive for your transaction.

THE PRE-APPROVAL PROCESS

It's easy to crunch some numbers in a mortgage calculator to come up with a ballpark budget when you start your home search. But as tempting as it is to start scouring online listings for a perfect home as soon as you have a baseline number in mind, you're not a serious contender in this market until you're pre-approved for a loan.

Meeting with a lender, getting your finances in order, and obtaining an official pre-approval letter for a mortgage dramatically speeds up the overall buying process. It also clears a path and allows you to move quickly when a must-have home comes on to the market.

We're happy to recommend our preferred lenders, known for excellent customer service, quick turnaround times, and optimal negotiation power. Having firm financial footing and being able to move quickly is critical in a hot market, which is why we extensively vet our trusted lenders. We have the utmost confidence that they'll provide everything you need to be competitive.



THE LOAN PROCESS

While the process will be customized to your individualized financial situation, most loans follow a typical path. The lender you choose will guide you through this process, and our team will remain fully engaged. We'll make sure you understand everything along the way and that you're getting the support you need from your bank and loan officer.

1

PRE-APPROVAL

Unless you're paying cash, buying your dream home requires successfully securing a loan, and that process starts with pre-approval. Your lender will ask you some basic financial questions, then will do a credit check to determine how much money you're qualified to finance. Once assessed, you'll be pre-approved for a loan of a specific dollar amount. We'll use that amount as a starting point to help you find properties that meet your needs and fit your budget.

2

LOAN APPLICATION

Pre-approval is just a starting point. Once you find the right home and your offer is accepted, it's time to formally apply for a mortgage loan through your lender. Get ready for paperwork, paperwork, and more paperwork!

3

DOCUMENTATION REQUESTED

Your lender will ask for verification of your full financial picture. This includes your employment history, debt, assets, etc. They'll also ask for supporting documentation for all of the above, and will hire an appraiser to determine the fair market value of the home you're purchasing. Making sure your home is listed for a fair price is an important step for the lender managing the loan.

4

LOAN SUBMISSION

Once all the necessary documentation has been collected, your loan processor will put your loan package together and submits it to the underwriter for final approval.

THE LOAN PROCESS

5

LOAN APPROVAL

The underwriter will determine whether your loan is fully approved, conditionally approved, or denied. If your loan is conditionally approved, the underwriter may request additional documentation or explanations for things like credit history blemishes. Once any conditions are reconciled, the underwriter will approve your loan.

6

DOCUMENTS DRAWN

After approval, the loan documents, including the note and deed of trust, are created, completed, and sent to the title company. At this point, you'll be asked to come into the closing. This is when you'll sign the final documents and will pay the required closing costs.

7

FUNDING

The lender receives all the signed loan documents and reviews the package. If all the forms are prepared correctly, funds are wire transferred to the title company.

8

RECORDING

After funds are received, your escrow officer will authorize the county recorder to record your signed documents. The lender will then prepare a final settlement statement, disburse proceeds to the seller, and pay off the existing encumbrances and other obligations.



CUSTOMIZING YOUR WISHLIST

Once you've done your financial preparation and worked with a reputable lender to determine your budget, you're ready to find your dream home. Location, features, architectural style, amenities are all critical elements of your ideal listing. Finding the perfect match for your needs and desires is our goal, and we'll help you identify must-haves vs. nice-to-haves.

What to consider:

In addition to creating a list of must-have amenities, it's also wise to consider the following:

- What's most important to you in a home?
Are you looking for specific features, like impressive views, a chef's kitchen, a big backyard, or lots of square footage? Or do location and access to nearby restaurants, things to do, and transportation top your list?
- What you need your home to do for you?
Are you looking for a cozy retreat for you and your partner? A vacation or rental home that you can rent out when you're not staying there? Or do you need a larger home that can accommodate your growing family?
- What type of home are you looking for?
Are there specific design must-haves on your list? Are you in love with the idea of an all stucco exterior, Mediterranean architectural features, or craftsman style home? Do you want a multi-story or ranch? Also, does the idea of an older home with potential that's a bit of a fixer-upper appeal to you, or is a move-in ready home more appealing?

Whatever your preferences, we're confident we can help you find your ideal home. Give us your list, and we'll get to work!

WRITING AN OFFER

Real estate transactions are as individual as people. Luckily, you're working with an experienced team that has a proven track record. Over the years, we've developed a proven and effective strategy to make sure you get the right place at the right price.

Buyers ultimately determine the value of a home, not sellers. That may seem counterintuitive, especially in such a competitive market - but at the end of the day, a home is only worth what someone is willing to pay for it. Unfortunately, too many buyers end up overpaying because they operate from a position of desperation or fear.

We believe in the power of negotiation, and we don't want you to spend more than is necessary to secure your dream home. We also know that putting in the best offer is more complicated than simply outbidding everyone else.

Your agent will work with you to explain all the variables that need to be considered in determining your offer price and will make sure you come to the table with a strong, well-thought proposal. Your agent will also draft your offer and will go over all the details regarding financing, inspections, and contingencies with you.

Next, we'll present your offer to the listing agent and the sellers, and we'll quickly relay any updates or counter-offers to you. This will give you every opportunity to stay engaged with the process and negotiate effectively.

As we go through negotiations, our team will strategize an approach for maximum leverage. Sometimes a personal letter sways the seller to accept a specific offer, and other times agreeing to remove contingencies can help you distinguish yourself from other potential buyers.

The competitiveness of this market often requires making offers on more than one home before we successfully close the right deal for you. Not winning an offer can be disappointing, but when clients finally lock in a successful purchase, we find that they almost always feel the home they end up with is the one they were meant to have.

AFTER THE OFFER - JOURNEYING THROUGH ESCROW

There's nothing quite like the exhilaration of an accepted offer. We've worked hard to get to this point, and it deserves some well-earned celebration! But we're not quite finished yet.

TIME FOR ESCROW

Though you spend a lot of your time waiting for paperwork to come through, escrow is actually the busiest part of the transaction for us. We work closely with lenders, inspectors, and our escrow team to make sure everything goes smoothly, and we're on track to a successful close.

JUST BREATHE

Even under the best of circumstances, buying a home is not exactly a stress-free experience. We do our absolute best to minimize your stress throughout the buying process, and especially during the crucial final stages. We do everything we can to walk you through each step, are always available to answer questions, and are dedicated to making sure all the moving pieces make it to their predefined place so the purchase can proceed as smoothly as possible.



CLOSING CHECKLIST – TIME TO CALL THE MOVERS!

BEFORE YOU MOVE IN

- If you plan to purchase a home warranty, do so before closing. (unless it is seller paid)
- Fill out any last paperwork your lender needs and send it to them.
- Complete paperwork for / respond to inquiries from your settlement and title company.
- Schedule your move; hire movers and schedule truck or storage pod rentals.
- Go to your scheduled final walk-through to inspect the home.
- Plan to paint and complete other major projects before you move in.
- Change your utilities; cancel utilities at your current residence, and turn on the utilities (electricity, gas, phone, cable, and internet service) at your new one.

ONCE YOU'RE MOVED IN

- Change any keyed locks (install new locks).
- Update your mailing address with the U.S. Postal Service.
- Update your address with any company that regularly sends you deliveries (mail-order pharmacy, magazine subscriptions, monthly meal plans, etc.)
- Register to vote, register your car, and update the address on your driver's license.



STAYING IN TOUCH

You purchased a property — but it isn't truly a home until you put your own personal touch on it. Once your pictures are on the walls, your furniture is in the rooms, and space reflects your personality, you've set the stage for new memories to take shape.

Long after the transactional part of your home purchase is completed, Pillar Real Estate remains present and available to help guide all aspects of owning and maintaining your valuable investment. We have an amazing network of trusted movers, interior designers, general contractors, plumbers, electricians, painters, flooring and tile specialists. You name a project; we know a guy or gal who can help you knock it out of the park.

We also understand that your new home is part of a bigger picture; one where you're planning out your future, navigating big life changes, or looking for guidance on building wealth. If you ever need help with any of the above, we can connect you to established and trustworthy

probate and estate attorneys, family law attorneys, accountants, financial planners, insurance providers, and private bankers.

We're excited to see you create a great life in your new home and hope you'll always rely on us for all things real estate. It truly brings us joy when our buyers and sellers contact us for advice or come to us with questions. We hope to be here to support you for many, many years to come.

Our clients will tell you, once you're part of the Pillar Real Estate team, you're on the team for life. That means, when the time comes, we will be here to help you sell or rent your home, and we will be here when you decide to buy again.

But for now, catch your breath, settle in, and enjoy. You've earned this!



CLIENT TESTIMONIALS

“

Amber helped us purchase our first home and was extremely professional and helpful throughout the process. Naturally, as first-time homebuyers, we were extremely nervous heading into this process. From the moment that we connected with Amber, she made us feel at ease and guided us step by step through the process, answering all of our questions along the way. We highly recommend Amber and will definitely seek her services in the future. Thank you for everything Amber, we appreciate you!

“

My husband and I worked with Amber to sell our house, and she was absolutely amazing! Being a first time home seller, I was very new to the process but Amber explained everything thoroughly and was always available to answer any questions we had. We felt so informed every step of the way! Our home was under contract in a matter of days, and the entire closing process was so much smoother than I ever could have imagined. We are so thankful for Amber and how easy she made the process of selling our house.

“

Not only is Amber a fountain of knowledge, she cares. We always feel like she is looking out for our best interest with options, thorough research, and honest feedback. I would refer Amber to anyone whether it is you're just looking for info or ready to jump in and buy!

“

Amber is awesome, got us into our first house and was very helpful! Being first time home buyers we had tons of questions along the way and she was easy to communicate with and very informative of what needed to be done. Would recommend to friends and family!



I could not be happier with Amber as a relator! She helped my husband and I buy our first home, and was with us every step of the way. My husband is pretty good with all that stuff, where as things tend to go over my head. Amber took the time to explain everything and make me feel so comfortable during the entire process! She is able to see your decision as more than a sale, but as finding the RIGHT home for you. I have recommended her time and time again and will always continue to do so. We are welcoming a baby into our lives now and looking for another home, which comes with many more wants and she is so understanding of each one. If you're looking for a realtor I promise you will not be disappointed in Amber!



My wife and I used Amber as our realtor for purchasing a second home. We happened to find Amber as she was the listing agent on a property we were interested in. She worked with us for 3 or 4 months until we came back to the first property we saw. She represented the buyer and seller in this transaction which can be a difficult transaction to navigate. Not with Amber she was calm, unbiased and fair. We liked her so much we kept her as our property manager for that property. I cannot just say enough good things regarding her service. She is responsive and highly knowledgeable. "Honey stop the car you have found your realtor!"



Amber was so helpful for our first time home buying process. She helped us through every step of the way and was always available for our questions. She went above and beyond to make sure we understood the process and all the necessities of home buying. She had great availability and was prompt with getting back to us. She shared so much of her knowledge with us. She was great!



From the first time we contacted Amber we felt completely at ease! As first time home buyers she listened to us and answered all of our questions we had and addressed all of our concerns. She took her time to help us find our perfect home and was with us every step of the way. From the first contact to the close of our escrow we could not have been more pleased. We always thought buying a house would be a tedious, long and exhausting process, but Amber made the whole experience a dream! I would recommend Amber to anyone!



Amber is a tremendous resource and I wouldn't consider a property purchase in the central coast without her. She is a true professional, always available, and very well versed in the region. She has assisted my family on multiple properties and we wouldn't consider a purchase without her.



We put our house on the market, it had an offer in 8 days. Everything was going through and the byers were pretty qualified, that made everything move so smooth. Amber was Great, she answered all my questions and almost every day kept me up to date on the progress. I will recommend her to any one who wants a Good Agent. She was the best.



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