



BUYER PRESENTATION

Prepared by Roger Jarnigan



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A NOTE FROM ROGER

Thank you for the opportunity to guide you through the home buying process. My goal is to help you find the perfect home at the best possible price while ensuring a smooth and seamless transaction from start to finish.

I specialize in local real estate and have extensive knowledge of the neighborhoods you're interested in. I am confident that I can provide you with expert advice, access to the best listings, and strong negotiation skills to secure your dream home. I look forward to working with you.

Roger Jarnigan

REALTOR® | DRE#00920665



MEET ROGER



ROGER JARNIGAN REALTOR®

Roger Jarnigan is a dynamic real estate professional, specializing in residential sales across Southern California. Roger brings a depth of knowledge and experience to every unique sale and listing he manages.

As a seasoned veteran with Equity Union Real Estate, Roger has an outstanding, proven track record for providing superior client service, culminating in successful and satisfying transactions. Roger is fully committed to helping clients achieve their real estate goals and dreams. Roger's broad range of real estate services includes sales of single-family homes, condominiums, income-producing properties, commercial listings, as well as land.

As a creative and innovative marketer and a savvy, expert negotiator, Roger brings a wealth of industry experience to all of his real estate listings and sales. He has an unparalleled ability to create the most rewarding investment strategies for his clients, for both short and long-term gains.

Roger provides responsive, attentive service while adhering to the highest ethical standards. His strong referral business from loyal, repeat clients is a testament to his value on their behalf.

His mission is to create unique, tailor-made, and personalized real estate solutions for clients, whether they are first-time buyers, experienced sellers, or astute investors.

Roger will provide you with exceptional service and results for all of your real estate needs. If you are looking for a real estate professional who will exceed your expectations, Contact Roger Jarnigan at 818.521.4535.

MEET THE TEAM



DEMETRA KALIVAS

Managing Broker

DIRECT.

818.380.5256

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Demetra is a San Fernando Valley native and was born and raised in Northridge. She started her career in real estate in 1993 after 15 years in banking, where she quickly advanced from the teller window to assistant to the bank president and eventually managing bank operations. Demetra has extensive knowledge as a real estate investment and finance advisor, and with acquisitions and dispositions. Her specialty is residential real estate contracts and real estate legal compliance. Demetra has managed real estate brokerage offices for more than 20 years and is currently Equity Union Real Estate's Managing Broker.

ZACH POMER

Vice President, Marketing

DIRECT.

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Zach Pomer launched his real estate career while a college sophomore, and soon became the personal assistant to the top-producing agent in the office. After just a few months, he was distinguished by his remarkable creative skills and was promoted to the position of Equity Union Real Estate Marketing Director. In that role, Zach is responsible for the management of all marketing and communication efforts for the entire brokerage and all of its agents. He directs strategic business development efforts, media relations, social media, print advertising, and website development for the company.

AUBREY MAGGI

Transaction Coordinator

DIRECT.

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Aubrey Maggi, Transaction Coordinator, acts as a vital liaison between all parties in each transaction, including clients, escrow companies, lenders, and others. She efficiently manages all complex administrative tasks, ensuring a smooth and successful real estate sale.



FIVE STAR REVIEWS

But you don't have to take my word for it. Look what these clients have to say about the quality of my services and their satisfaction with my services!

Roger Jarnigan
HOMES COLLECTION



EQUITY
UNION
REAL ESTATE



★★★★★ **Roger Jarnigan
stands out in realty...**

goes above and beyond what most other realtors are capable of doing. He always goes above and beyond for all his clients, buyers, sellers, brokers, assessors, associates, stagers, photographers, etc. on every level. Roger is extremely thorough when closing a deal to the highest standard in his business."

"Roger Jarnigan stands out in the realty community for many reasons. With several decades in realstate, Roger has proven he

★★★★★ **Look no further than
Roger Jarnigan...**

him was nothing short of extraordinary. From our very first meeting, we knew we had found a true professional who knew exactly how to get the job done."

"If you're on the hunt for a real estate agent who can work magic and sell your home in record time, look no further than Roger Jarnigan! Our experience with

★★★★★ **He helped get us into
our first home...**

through, every step of the way. He was patient, knowledgeable and steps ahead of the

"Roger is an amazing agent! He helped get us into our first home when we didn't even think it was possible for us. He guided us

★★★★★ **Roger is the most
knowledgeable...**

all. He just sold our property in 2021 in a remarkable 2 weeks time."

"Roger is the most knowledgeable and fair real estate professional I have ever known. Very honest... I would recommend him highly to

★★★★★ **It was a pleasure to
work with Roger Jarnigan...**

with selling his home and commercial properties. Because I lived two states away, this was challenging. I was very fortunate to meet Roger, who helped tremendously by selling my uncle's home quickly, putting me in touch with local vendors who helped disposition the home possessions, and referring me to a commercial realtor to help sell the commercial properties. Throughout the entire process, Roger consistently made himself available to help with any issue that arose. He was always pleasant, always professional, always friendly, and extremely knowledgeable. I highly recommend Roger Jarnigan!"

"Roger Jarnigan was absolutely outstanding to work with. When my uncle unexpectedly passed away in 2012, I was charged



WHY

EQUITY UNION

Equity Union Real Estate is the fastest growing real estate brokerage in Southern California, with a roster of more than 750 local Realtors and a large, impressive network of qualified home buyers. As a member of this dynamic team, I am fully supported with award-winning technology to attract serious, qualified buyers to your property and highlight its most attractive features and assets, to ensure that it is a highly competitive listing. Equity Union Real Estate also offers a unique value proposition thanks to our diverse partnerships with real estate professionals to help you navigate the sale of your home, regardless of your circumstances, needs, and goals. By listing with me, you are automatically enlisting one of the most effective, productive, and resourceful teams and powerful real estate networks in the entire region.



AWARDS & HONORS

LOS ANGELES BUSINESS JOURNAL

Top real estate brokerage in Los Angeles County
by closed units and sales volume year over year as
per the Los Angeles Business Journal

RT REALTRENDS

Ranked by RealTrends 500 as one of the nations
largest independent brokerages by closed
transactions and volume year over year

GC2024 GAME CHANGERS

Recognized by RealTrends as one of the top
independent brokerages nationwide in growth
over the last five years

\$2B

IN SALES VOLUME IN 2023

2,400

CLOSED UNITS IN 2023



HOME BUYING PROCESS

While there are many phases and stages of the buying process, I am here to keep you informed, updated, and educated every step of the way. I am always accessible and easy to reach, with clear and transparent communication. Whenever you have questions or concerns, you can count on me to be readily available and responsive.



- GETTING PREAPPROVED
- ANALYZING YOUR NEEDS
- FINDING YOUR DREAM HOME
- THE OFFER & NEGOTIATIONS
- THE ESCROW PROCESS
- CONTINGENCIES & INSPECTIONS
- SECURING YOUR LOAN
- CLOSING DAY

HOME BUYING PROCESS



1

GETTING PREAPPROVED

Before beginning your search, your first step is to get preapproved for a mortgage loan (unless you will be paying the full price of your home in cash). I can connect you with a trusted mortgage broker who will assess your income and credit history to determine how much a bank will lend you. This will help define your price range for the search.

2

ANALYZING YOUR NEEDS

Understanding your must-haves and preferences ensures we find your perfect property. Before we start the search, I'll ask you a few questions to pinpoint what's most important to you, and we'll compile a list of properties that match your criteria.

3

FINDING YOUR DREAM HOME

Now is the exciting part! I'll schedule showings based on your availability and desired property type and location. I will activate notifications for properties that meet your criteria, ensuring you're aware of the newest listings. I'll also inform you of any coming soon or off-market properties through my network of Realtor partners.

4

THE OFFER & NEGOTIATIONS

Once you identify a home you like, we will submit an offer, which includes an agreement to pay a certain price for the home, along with Proof of Funds (POF) and a Pre-Approval Letter. If your offer is lower than the list price or includes terms not acceptable to the seller, they may counter with different terms. You can then accept, reject, or counter the offer. I will provide advice and support throughout this process.

5

THE ESCROW PROCESS

Escrow involves depositing funds and documents with an impartial third party to establish the terms and conditions for the transfer of property ownership. I'll guide you through the escrow process, ensuring you understand each step and are fully aware of the terms and conditions.

6

CONTINGENCIES & INSPECTIONS

I will help you schedule all necessary home inspections to determine the property's overall condition within the agreed timeline and contractual contingencies. We will also review disclosures and the preliminary title report. You may approve or negotiate credits/repairs during the contingency periods.

7

SECURING YOUR LOAN

We'll arrange an appraisal with your bank and provide your lender with your completed mortgage application and supporting documentation once the Purchase Agreement is signed. After the bank issues your loan approval, you'll wire the closing funds and secure homeowner's insurance. Once everything is in place, the loan will be funded, and we'll receive clearance to close.





GETTING PREAPPROVED



Before we begin looking at properties, we'll get you preapproved for a mortgage. Preapproval does not commit you to borrowing money; it simply ensures that you are eligible if you choose to proceed.

WHY IS THIS SO IMPORTANT?

Firstly, preapproval ensures that funds will be available when you find your dream home. It tells you exactly how much you can borrow, helping you focus on homes within your desired price range.

Preapproval also gives sellers greater confidence in your offer, as it reduces the risk of the deal falling through due to financing issues. Sellers often prioritize offers from preapproved buyers to avoid potential disruptions to their own plans.

In today's competitive real estate market, preapproval gives you a distinct advantage. It establishes a working relationship with a mortgage company and enables you to set up the necessary escrow account once the Purchase Agreement is signed.

To obtain preapproval, you'll need to provide documentation related to your finances, including employment verification and a current credit report. I can connect you with a qualified mortgage broker who will check your income and credit history to determine the size of the mortgage loan you can borrow. They will also help you find the right loan type and terms to suit your needs and shop around to find the best lender.

By getting preapproved, you gain special insights and advantages, ensuring a smoother and more confident home-buying journey.

ANALYZING YOUR NEEDS



Understanding your must-haves and preferences is essential to finding your ideal property. Before we start searching, I'll ask you a few questions to help narrow down what's most important to you. This will allow us to compile a list of properties that meet your specific criteria and ensure a focused and efficient home search.

- ☐ **Must-Haves:** What are your absolute must-haves for your new home?
- ☐ **Square Footage:** Approximately what square footage would adequately cover your living space?
- ☐ **Desired Features/Amenities:** Beyond your must haves, what additional features or amenities do you really want?
- ☐ **Number of Stories:** How many stories would you prefer?
- ☐ **Move-In Date:** By what date do you need to be in your new home?
- ☐ **Garage Preferences:** What are you looking for in terms of a garage (e.g., attached, carport, etc.)?
- ☐ **Household Members:** Who will be living in this home? Please list adults, children, and pets who will inhabit the space.
- ☐ **Swimming Pool/Hot Tub:** Do you want a swimming pool or a hot tub?
- ☐ **Special Outdoor Arrangements:** Do you need special outdoor arrangements for pets (e.g., a dog run, fenced-in yard, etc.)?
- ☐ **Accessibility Options:** Will you require any accessibility options?
- ☐ **Type of Home:** What type of home are you looking for (e.g., single-family, condo, townhouse, etc.)?
- ☐ **Preferred Communication Method:** What is your favorite way to receive information or updates? (Email, Call, or Text)
- ☐ **Architectural Style/Year Built:** Do you have a preference for the architectural style or the year the house was built?
- ☐ **Best Time to Reach You:** What is the best time to reach you?
- ☐ **Condition of Home:** Do you want a house in move-in condition, or are you willing to do some work on it?
- ☐ **Additional Information:** Is there anything else you'd like me to know?



FIND YOUR DREAM HOME

Our goal is to help you find a home that fits your lifestyle and meets all your expectations. To achieve this, I will activate notifications for properties that meet your criteria so that I'll be alerted immediately and can inform you right away. Additionally, I will keep an eye on upcoming properties that match your needs, providing you with advance notice. My extensive network of Realtor partners also allows me to learn about off-market properties whose owners may be considering selling.



PROPERTY NOTIFICATIONS & ALERTS:

- ☒ I will set up alerts for properties that meet your criteria and notify you as soon as they become available.
- ☒ I'll monitor upcoming listings to give you early access to new properties.

EXCLUSIVE ACCESS:

- ☒ Through my network of Realtor partners, I can find out about off-market properties and potential listings before they hit the market.

SCHEDULING SHOWINGS:

- ☒ Once we have a list of potential homes, I'll schedule showings at times that are convenient for you.
- ☒ If you're unsure of where you want to live, I'll send you a broad range of properties that include your must-haves and wants. We can then view and compare neighborhoods to help you narrow down your choices.

VIEWING PROPERTIES:

- ☒ When I send you property listings, please "like" and "save" the homes you wish to view. This will help me schedule showings based on your top picks.
- ☒ We'll tour available properties, eliminating those that don't meet your expectations.

MAKING AN OFFER:

- ☒ Once you've found a suitable home, we'll begin drafting an offer that you're comfortable with and confident in.

Roger Jarnigan
HOMES COLLECTION



THE OFFER & NEGOTIATIONS



THE OFFER & OFFERING PRICE

Once you identify a home you want to buy, you can submit an offer, which includes an agreement to pay a certain price for the home, along with a Proof of Funds (POF) and Pre-Approval Letter.

The amount you offer depends on several factors, including the home's condition, time on the market, buyer activity, and the seller's urgency. Making a low offer can backfire if the seller feels insulted and decides not to negotiate, possibly resulting in another buyer securing the home with a more realistic offer.

We'll work together to craft an offer that balances your comfort with competitiveness. Typically, you will not be present at the offer presentation; I will present it to the listing agent and/or seller on your behalf. The seller can accept, reject, or counter the offer. Your offer is more likely to be accepted if you are competitive on price, flexible on possession date, and offer favorable contingency periods and terms.

If your offer is lower than the list price or includes terms not acceptable to the seller, they will likely counter with a revised price or terms. You can then accept, reject, or counter again.

THE NEGOTIATIONS

In a buyer's market, there is more room to negotiate favorable terms. In a seller's market, be prepared to move quickly and offer terms that favor the seller. I will provide expert advice and negotiate on your behalf, always with your best interests in mind.

THE EARNEST MONEY DEPOSIT

After your offer is accepted, you'll need to make an earnest money deposit, typically 3% of your down payment. This deposit shows the seller that you are a serious buyer and ready to proceed with the transaction.



THE ESCROW PROCESS

The escrow process secures the orderly transfer of property ownership. An impartial third party holds funds and documents until the transaction is completed as agreed. I'll guide you through the escrow process, answering any questions to keep you fully informed.

BUYER OR SELLER'S BROKER/AGENT OPENS ESCROW

Escrow holder orders preliminary report from title company



INSPECTIONS & CONTINGENCIES



Contingencies and inspections protect your investment and ensure the property's condition meets your expectations. Contingencies are conditions that must be met before the sale is final, based on the terms of your purchase offer. Inspections allow you to hire a professional to evaluate the home's condition and provide official reports based on their findings. I will assist you in scheduling all desired inspections within the agreed timeline and contractual contingencies. We will also review property disclosures and a preliminary title report. You may approve or negotiate credits/repairs and set deadlines for their completion during your contingency periods.

CONTINGENCIES

In real estate, a "contingency" means that the transaction depends on certain conditions being met as agreed upon by the buyer and seller. The three most common contingencies are the inspection, the appraisal, and the financing or mortgage loan. Here are some typical examples:

- » **Inspection Contingency:** The purchase is contingent on a professional inspection of the property, with repairs either completed or paid for by the seller.
- » **Loan Contingency:** The sale is contingent on the buyer securing financing by a specified date.
- » **Appraisal Contingency:** The sale is contingent upon an appraisal by a licensed appraiser valuing the home at or above the purchase price.

Additional contingencies may be included in the Purchase Agreement. For example, a seller might make their sale contingent on closing on their new home first, or a buyer might require moving in by a certain date. I will review all contingencies with you to ensure you understand and make informed decisions.

INSPECTIONS

I will help you schedule all desired home inspections within the agreed timelines and contractual contingencies. We will also review the property disclosures and the preliminary title report. You may approve or negotiate credits/repairs during your contingency periods.

The physical inspection is the most crucial inspection for a buyer. This inspection provides a detailed report of accessible areas inside and outside the property, highlighting any concerns to protect your financial interests. The inspector may recommend additional inspections for specific issues outside their expertise. Common inspections include:

- » **Home Inspection:** Evaluates the overall condition of the property.
- » **Termite Inspection:** Checks for termite damage or infestations.
- » **Sewer Line Inspection:** Assesses the condition of the sewer line.



SECURING YOUR LOAN

Upon receipt of the fully signed and dated Purchase Agreement, we will submit your completed mortgage application and all supporting documentation to your lender. The next step in the loan process is a professional appraisal, where an appraiser evaluates the market value of the property. I will help facilitate and schedule this appraisal. Once your loan is approved, you can secure homeowner's insurance and receive authorization to schedule the closing. Finally, the mortgage company will wire the funds to complete your purchase.



CREDIT CHECK

The lender will perform a credit check to assess your financial health and creditworthiness.

UNDERWRITING

The lender's underwriting team will review your application and supporting documents to verify your financial status and ensure you meet all loan criteria.

SURVEY

A property survey may be conducted to confirm property boundaries and identify any potential issues.

APPRAISAL

A professional appraiser will evaluate the market value of the property to ensure it aligns with the loan amount.

INSURANCE

Secure homeowner's insurance to protect your new investment.

CLOSING DAY

Schedule and prepare for closing, where you will finalize the transaction and receive the keys to your new home.

WELCOME HOME!



To ensure a smooth and successful closing day, we will coordinate with you and your lender to make sure the funds for the down payment and other closing costs are wired in a timely fashion. Here is a checklist of essential items to bring with you:

- » **Sign Closing Documents:** Review and sign all necessary closing documents to finalize your home purchase.
- » **Wire Funds:** Ensure the timely wiring of funds for the down payment and closing costs.
- » **Loan-Deed Recorded:** Confirm that the loan deed is officially recorded with the appropriate county.
- » **Title Transfer To Your Name:** Verify the transfer of the property title into your name.
- » **Get Your Keys:** Receive the keys to your new home
- » **Save Your Paperwork:** Keep all closing documents and records in a safe place.
- » **Congrats, It's All Yours!:** Celebrate your successful home purchase – it's officially yours!



SIGN CLOSING
DOCUMENTS

LOAN-DEED
RECORDED

GET YOUR
KEYS

CONGRATS,
IT'S YOURS!

WIRE FUNDS

TITLE TRANSFER TO
YOUR NAME

SAVE YOUR
PAPERWORK



CONCESSIONS

It's essential to have a clear discussion about commission before beginning the property search. Here's how we ensure transparency and clarity regarding commission and seller concessions.

TRANSPARENT COMMUNICATION

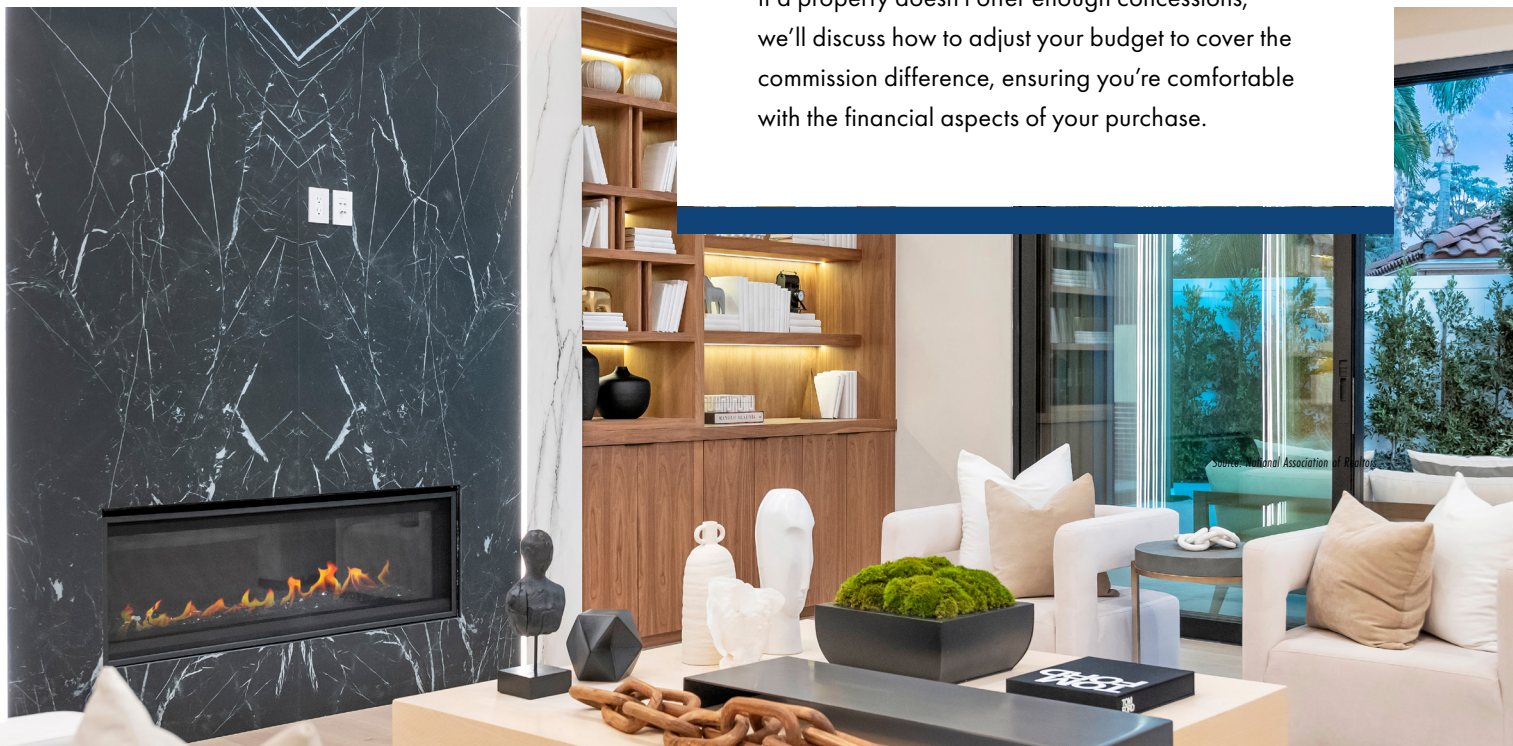
Before we start looking at properties, we'll discuss how commission works. My commission rate is fixed and we'll review properties with seller concessions or discuss covering any additional commission if needed.

SELLER CONCESSIONS

Sellers commonly offer concessions to cover all or part of the buyer's agent commission. We'll prioritize properties with these concessions to minimize out-of-pocket expenses for you.

BUDGET PLANNING

If a property doesn't offer enough concessions, we'll discuss how to adjust your budget to cover the commission difference, ensuring you're comfortable with the financial aspects of your purchase.



WHY IT'S IMPORTANT



As your dedicated buyer's agent, I provide expert advice on market conditions, property values, and the negotiation process, giving you access to a broad range of listings, including those not widely advertised, while advocating for your best interests and negotiating favorable terms.

	ALL BUYERS	FIRST-TIME BUYERS	REPEAT BUYERS
Helped buyer understand the process	61%	82%	51%
Pointed out unnoticed features/faults with property	58%	62%	56%
Provided a better list of service providers (e.g. home inspector)	46%	47%	46%
Negotiated better sales contract terms	46%	49%	44%
Improved buyer's knowledge of search areas	45%	51%	43%
Negotiated a better price	33%	36%	32%
Shortened buyer's home search	29%	30%	29%
Provided better list of mortgage lenders	23%	29%	19%
Expanded buyer's search area	21%	22%	20%
Narrowed buyer's search area	16%	16%	16%
None of the above	6%	5%	7%
Other	2%	1%	2%

*Source: National Association of Realtors 2023 Profile of Home Buyers and Sellers



88% of buyers purchased their home through a real estate agent, indicating the importance of working with buyer's agents.



90% of buyers were very satisfied with their agent's knowledge of the purchase process, and their agent's negotiation skills.



MY COMMITMENT TO YOU AS YOUR BUYER'S AGENT

SEARCHES & SHOWINGS

- ✓ Meet and discuss goals and non-negotiables.
- ✓ Gather needs & wants of next home.
- ✓ Explain agency relationships.
- ✓ Explain company's value.
- ✓ Discuss different types of financing options.
- ✓ Help find a mortgage lender. Obtain pre-approval letter from lender.
- ✓ Update pre-approval letter with each new offer.
- ✓ Educate about local neighborhoods and provide resources to research crime in neighborhoods, school ratings, etc.
- ✓ Provide overview of current market conditions.
- ✓ Explain school districts' effect on home values.
- ✓ Discuss earnest money deposits.
- ✓ Explain the home inspection process.
- ✓ Discuss foreclosures & short sales.
- ✓ Discuss homeowner's associations.
- ✓ Discuss transferable warranties.
- ✓ Explain property appraisal process.
- ✓ Prepare buyers guide & educational presentation.
- ✓ Create internal file for records.
- ✓ Send homes within their criteria.
- ✓ Schedule & organize all showings.
- ✓ Gather showing instructions for each listing.

- ✓ Send showing schedule.
- ✓ Show up early and prepare for the first showing.
- ✓ Gather feedback after each showing.
- ✓ Listen & learn at each showing.
- ✓ Keep records of all showings.
- ✓ Update listing agents with feedback.
- ✓ Update when new homes hit the market.
- ✓ Guide through what could be an emotional journey.
- ✓ Update on any price drops.
- ✓ Discuss MLS data at showings.
- ✓ Review comps to determine value. Determine property inclusions & exclusions.
- ✓ Discuss multiple offer situations.
- ✓ Create practice offer to help prepare.
- ✓ Prepare & submit offer to listing agent.
- ✓ Negotiate offer with listing agent.
- ✓ Execute a sales contract & disclosures.
- ✓ Prepare sales contract when ready.
- ✓ Educate on sales contract options.
- ✓ Determine need for lead-based paint disclosure.
- ✓ Explain home warranty options.
- ✓ Discuss loan objection deadlines.
- ✓ Choose a closing date.
- ✓ Verify listing data is correct.

THE OFFER AND THE CONTRACT

- ✓ Counsel buyer on the offer. Explain merits and weaknesses of each

component of the offer.

- ✓ Contact listing agent to discuss buyer's qualifications and review offer.
- ✓ Review Seller's Disclosure with buyer upon request and prior to offer if possible.
- ✓ Confirm buyer is pre-qualified by calling loan officer.
- ✓ Obtain pre-qualification letter on buyer from loan officer.
- ✓ Negotiate offer with listing agent, setting timeline for loan approval and closing date.
- ✓ Prepare and convey any counteroffers, acceptance, or amendments to listing agent
- ✓ When Offer-to-Purchase contract is accepted and signed by both parties, save to file.
- ✓ Deliver copies of fully signed Offer to Purchase contract to buyers.
- ✓ Promptly coordinate deposit of Earnest Money Wire Transfer.
- ✓ Deliver copies of Offer to Purchase contract to lender.
- ✓ Obtain a copy of HOA bylaws, if applicable.
- ✓ Provide copies of signed Offer to Purchase contract for office file.
- ✓ Assist buyer with obtaining financing and follow up as necessary.
- ✓ Coordinate with lender on discount points being locked in with dates.

MY COMMITMENT TO YOU AS YOUR BUYER'S AGENT



TRACKING THE LOAN PROCESS

- ✓ Confirm return of verifications of deposit and buyer's employment.
- ✓ Follow loan processing through to the underwriter.
- ✓ Contact lender weekly to ensure processing is on track.
- ✓ Relay final approval of buyer's loan application to buyer.
- ✓ Add lender and other vendors to transaction management program so agents, buyer, and seller can track progress of sale.

INSPECTIONS

- ✓ Schedule and coordinate professional home inspection with buyer.
- ✓ Order termite inspection, if requested.
- ✓ Order mold inspection, if requested.
- ✓ Order septic inspection, if requested.
- ✓ Review inspection reports and assess any impact on sale.
- ✓ Deliver copy of inspection reports to lender and buyer.
- ✓ Assist buyer with identifying and negotiating required repairs.
- ✓ Negotiate and oversee completion of all required repairs, if needed.
- ✓ Enter completion into transaction management tracking software program.

THE APPRAISAL

- ✓ Schedule appraisal.
- ✓ Review comparable sales used in market pricing to appraiser. Follow up on appraisal.
- ✓ Negotiate any unsatisfactory appraisals.
- ✓ Enter completion into transaction management program.

CLOSING PREPARATIONS AND DUTIES

- ✓ Make sure contract is signed by all parties.
- ✓ Coordinate closing process with listing agent and lender.
- ✓ Update closing forms and files.
- ✓ Ensure all parties have all forms and information needed to close the sale.
- ✓ Confirm closing date and time and notify all parties.
- ✓ Select location for closing.
- ✓ Request final closing figures from the title company.
- ✓ Receive and carefully review closing figures to ensure accuracy.
- ✓ Forward verified closing figures to listing agent.
- ✓ Request copy of closing documents from title.
- ✓ Confirm receipt of title insurance commitment.

- ✓ Review all closing documents carefully for errors.
- ✓ Review documents with escrow.
- ✓ Provide earnest money deposit from escrow account.
- ✓ Work with listing agent in scheduling buyer's final walkthrough prior to closing.
- ✓ Coordinate closing with buyer's sale of their home if applicable, resolving timing issues.
- ✓ Have a "no surprises" closing so that buyer receives the keys on time on closing day.
- ✓ Ensure there are no title problems (boundary disputes, easements, etc.)
- ✓ Research all tax, HOA, utility and other applicable prorations.
- ✓ Provide "Home Owners Warranty" for availability at closing.
- ✓ Close out listing in transaction management program.

FOLLOW-UP AFTER CLOSING

- ✓ Answer questions about Home Warranty company, if requested.
- ✓ Attempt to clarify and resolve any repair conflicts with the seller if the buyer is dissatisfied.
- ✓ Respond to any follow-up calls and provide any additional information required from office files.



THANK YOU

Thank you for the opportunity to meet with you to discuss your real estate goals.



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