

Buyer's Guide

ESTATE REALTY GROUP
ERG
OUR RESULTS LEAD TO SMARTER MOVES



Steve and Nicole

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STEVE@ERGPROMPTIES.COM



“

REAL ESTATE IS AN IMPERISHABLE
ASSET, EVER INCREASING IN
VALUE.

IT IS THE MOST SOLID SECURITY
THAT HUMAN INGENUITY HAS
DEvised.

”

Russel Sage

About



Hello!
a little about us..

Nicole Stinson

REALTOR® BROKER



Nicole Stinson is a seasoned real estate broker with 35 years of experience in the Santa Clarita Valley. A native of the San Fernando Valley, she values community involvement and actively gives back to the area she calls home. Known for her personal approach, Nicole empathizes with her clients, ensuring a smooth experience for buyers and sellers alike. With extensive knowledge of both the Santa Clarita Valley and Los Angeles, she proves to be a valuable asset to her clients. Nicole's reputation as a "Trusted" Realtor is evident through referrals from top attorneys, financial advisors, and CPAs who trust her with sensitive transactions like divorce, probates, and trust sales. Committed to her client's success, Nicole's dedication fosters long-lasting relationships. Beyond real estate, she actively chairs nonprofit events, ran her own successful charity event for ten years, and volunteers monthly for various causes. As the Chair-Elect for the Southland Regional Association of Realtors, she continues to demonstrate exemplary leadership and organizational skills, earning the trust and admiration of her peers and clients alike.

Steve Portaro

REALTOR®/MARKETING MANAGER



Steve Portaro, is a seasoned professional with 25 years in California and brings Midwestern values and ethics to our team. With a diverse background in Sales, Technology, Customer Service, Marketing, Design, and Entrepreneurship, Steve's expertise is evident in his multiple successful business ventures. He excels in professional photography, 360 VR tours, graphic design, social media, and website building. Steve's tech-savvy approach keeps him up-to-date with industry trends, allowing him to understand customers' needs when buying or selling properties. With a passion for home design and remodeling, he offers valuable insights for envisioning your dream home. Steve is actively involved in volunteering for various events and co-chaired the SCV Charity Chili Cook-Off with Nicole, and contributing to local charities. Helping people achieve their homeownership dreams is his ultimate passion. Holding various accreditations in Real Estate, Steve embraces the ever-changing nature of the industry and continuously seeks new knowledge and expertise, including running a Property Management company with Nicole.

Home Buyer's ROADMAP

1

FIND AGENT

Find a great agent that you're comfortable working with

2

FINANCIALS

Determine what you can afford, get a credit check and pre-approved for a loan

3

SEARCH

Start searching for and touring homes

6

APPRAISAL

Set up for an appraisal to be done on the new home

5

INSPECTION

Set up an inspection and plan to attend

4

OFFER

Make an offer and negotiate with seller

7

SCHEDULE MOVE

Call and set up your moving date with movers

8

CLOSING

Attend the closing meeting, get keys and celebrate!

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REAL ESTATE *Terms*

PRE-APPROVAL

A pre-approval is a preliminary evaluation conducted by the lender to show that the buyer has the funds to purchase up to a certain amount. This is extremely helpful when you find a home you're ready to put an offer on.

TITLE SEARCH

A title search proves that the property is, in fact, owned by the seller. You can also purchase title insurance to make that no issues that arise later.

OFFER

An agreement between a buyer and a seller to purchase a piece of real estate. This is sometimes referred to as a sales contract.

CONTINGENCY

When an offer is accepted by the seller, but there are certain conditions that must be met before the sale is final.

CLOSING COST

The fees that are paid at the end of the purchase by either the buyer, seller or both. These include taxes, insurance and lender expenses.

HOME INSPECTION

An inspection is a professional examination of the property's condition. Your agent can recommend a qualified home inspector for you.

EARNEST MONEY

Also known as "good faith" money, this is money put up by the buyer into a trust or escrow account. This action shows the buyer is serious about purchasing the home.

DISCLOSURES

All seller's are required to fill out a property disclosure stating what they know about the property - good or bad.

CLOSING

This is the final step of your real estate transaction. At closing the funds from the buyer are provided to the seller and the buyer receives the keys. This process typically takes an hour.

APPRAISAL

The appraisal is the value given to a property based on comparable properties that have recently sold. This is typically required by the lender in order to decide if the requested loan amount is in alignment with the value of the property.

Steps to BUYING A HOME

- 01 FIND A GREAT AGENT
- 02 FINANCIALS
- 03 TOUR HOMES
- 04 MAKE AN OFFER AND NEGOTIATE
- 05 INSPECTION
- 06 APPRAISAL AND LOAN APPROVAL
- 07 SCHEDULE YOUR MOVE
- 08 CLOSING

Preparing to Buy



01 *We want to be your agent*

HONESTY & TRANSPARENCY
EXPERIENCE
INTEGRITY
RESPECT
TIMELY & ALWAYS REACHABLE
ACTING IN YOUR BEST INTEREST
RESULTS!



CONNECT YOU WITH THE PERFECT HOME

Agents often have access to information about homes going on the market before the public. They can also arrange open houses and tours of homes that match your criteria.

NEIGHBORHOOD KNOWLEDGE

Agents will be able to offer insightful details about the neighborhoods you are considering.

ATTENTION TO DETAIL

The process of buying a home requires a good deal of paperwork. Your real estate agent will help you fill out all documents and get them submitted properly.

PROFESSIONAL NEGOTIATOR

Agents deal with any difficult conversations that need to happen. They will also help you submit a strong offer and negotiate with the seller on your behalf.


EXPERT GUIDE VISIT OUR LOCAL GUIDE

Realtors are there to help you with any questions you have along the way. They offer an objective opinion when you're analyzing the features you're looking for.

BuySellSantaClarita.com

02 Financials

HOW MUCH HOME CAN YOU AFFORD?




Lenders recommend that you spend no more than 3-5 times your annual income on a new home. You can find many mortgage calculators online, which provide a great starting point.

When calculating, don't forget to include extra expenses like attorney fees, home inspection and appraisal costs and money for any home improvements.

We have lenders ready to work for you now!

DO YOU NEED A DOWN-PAYMENT?



While it's ideal if you can put a 20% down-payment on your new home, it certainly isn't necessary. There are many ways to put down much less and with certain types of loans you may need as little as 3.5%.



CREDIT CHECK

It is important to have a credit check done as this will be a factor in determining your mortgage approval and interest rates.

While sometimes a score in the 500's can get you a loan, ideally you want to aim for 620 or above. The higher the score the lower the interest rate.

PRE-QUALIFIED & PRE-APPROVED

Many times these terms can be used interchangeably in different areas. You will want to ask your real estate agent which is more credible in your market and then apply.

Either way, being pre-qualified or pre-approved shows the seller that you're serious and that you most likely have the funds to purchase the home should you choose to place an offer. Pre-approval can also help you budget as you will know exactly what you can afford.

This pre-approval does not guarantee a loan will be offered so you still want to be careful with your spending during this time. Don't make any large purchases, change jobs or apply for new credit cards during this time.

Find a Home



03 *Your Homes*

Make a list of all the things you need and want in a new home. Think about how many bedrooms and bathrooms you need.

Do you want a big kitchen or is a fenced-in yard more important to you?



We will start touring homes and weigh all the positive and negative aspects of each one.

When you find THE house, your next step will be to make an offer and go through any negotiations.

HOME SEARCHING TIPS.....

- Take photos with your phone while visiting each house. Organize the photos at home with the address of the property so you can remember details later.
- Focus on the things you can't change like the neighborhood, lot or size of bedrooms.
- Test things as you walk through the home. Open and close windows, turn faucets on and flush toilets to make sure everything is in working order.

04

Make the Offer

Once you've found the home you want, the next step is to make an offer. We will look at comparable properties in the area and decide on a strong first offer.

Many owners price a little high expecting to negotiate so we will take that into consideration as well.

We Negotiate
For You

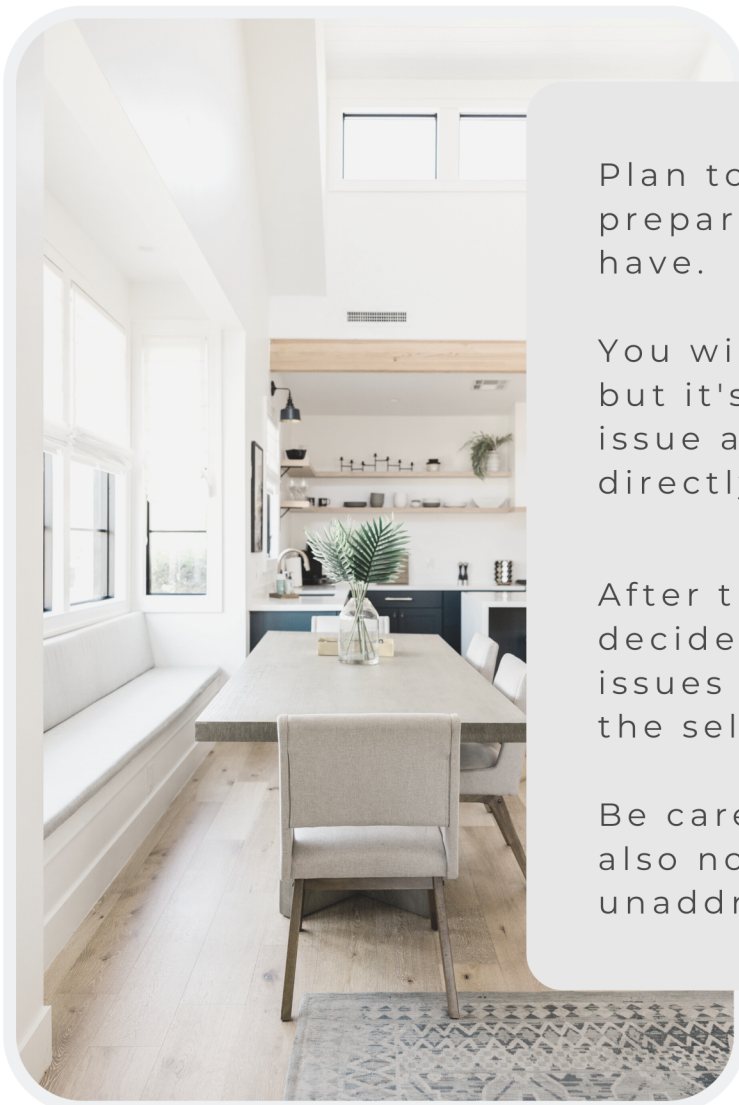
Many times after the initial offer is presented the owner will come back with a counter-offer.

As a buyer, don't be afraid to bargain for what you want. Whether that be cost, a new roof or the whole house painted. You don't know what they're willing to do unless you ask.



05 Inspection

It's always a good idea to add a contingency clause into your offer stating that you have a certain amount of time to have the property inspected. This gives you the right to back out of the agreement if you and the seller can't agree on repairs.



Plan to attend the inspection and be prepared to ask any questions you have.

You will receive a report of findings, but it's sometimes easier to see the issue and hear the information directly from the inspector.

After the inspection is complete, decide if there are any pressing issues you want to negotiate with the seller.

Be careful to not be too picky, but also not let major concerns go unaddressed.

Final Steps



06 Appraisal



Your lender will require an appraisal of the home before finalizing the loan.

The home appraiser will take into account the neighborhood, housing market, age and condition of the home, etc.

A property title search will ensure that the sellers are truly the owners of the property and any liens or judgments are disclosed.

Loan Approval

The loan is only fully complete after the lender approves the loan. You will receive a final approval letter after they review your income, credit report and employment status once more.

Home owners insurance is also required before the mortgage company will finalize the loan.

Closing &
Moving



07 *Schedule your move*



You will want to get movers scheduled as soon as possible. Make sure to avoid scheduling the move and closing on the same day if possible. If you will be doing renovations, start getting quotes from contractors.

Make sure you set up the transfer of utilities for closing day.

08 *Closing*

Closing is the final step for you to become the legal owner of your home. You will take a final walk-through just before closing to assure that negotiated work has been completed and everything is in working order.

The closing process itself requires a lot of paperwork and patience. Be prepared with your government issued photo ID, cashier's check and any other documents required by the title company or loan officer.

Don't forget to re-key all the locks and change the garage door opener code when the property is officially yours.

Congratulations on your new home!

CUSTOMER

Many More upon request

Testimonials

Debra Nelson

I'm sorry for taking so long to write Nicole and Steve's review. In summary, they are a formidable team with extensive knowledge and experience, which is extremely valuable in today's "everyone is a realtor" world. You have two realtors, not just one, working for you when you work with Nicole and Steve because they are the brokerage and broker. They are quite informed about selling techniques and the market for both buyers and sellers. They are also professional, pleasant, communicative, and extremely knowledgeable. But most importantly, and the reason I am so appreciative of them, they are wonderful people who supported me through a difficult situation.

Taryn Cain

Nicole and Steve were a great team to represent us for this unique property. They went above and beyond to help us. Always available and kept us informed with everything. Highly recommend these two!!

Kenneth Holt

We recently relocated from Calabasas to Valencia, and the process was wonderful—which, in our experience, is RARE! Nicole was recommended to us, and since we have experience buying and selling homes, we interviewed her as well as other realtors. She is honest and straightforward, and she also has a friendly disposition. Once we began working with her, we became aware of her true talent. In order to find her and Steve the ideal home in Valencia, we collaborated closely with them, frequently returning three or four times to the same home. They were always willing to help and supportive right away. I appreciate them!

Lucia Minaya

My family has worked with Nicole and Steve for years, and each experience is tailored to our specific needs. Not only do they customize your real estate needs, but they are also genuinely invested in helping you every step of the way, even after closing. Whether it be a late-night text or an early morning email, Nicole and Steve make you feel like you are their only client, and this relationship naturally evolves into a long-lasting friendship. I appreciate their diligence in helping me find a house that I can call HOME. XOXO

Jaclyn M.

If you are looking for a top notch real estate team, look no further than Nicole and Steve at ERG. They sold our house in 1 day, in the middle of the COVID crisis, with multiple offers above asking price. We were building new construction and went into panic mode about selling our current home when the economy shut down. But Nicole and Steve watched the market and timed our listing perfectly. They are beyond knowledgeable about the real estate market. They are honest and have integrity. This is our 3rd real estate experience with them and I would never work with anyone else!

Brenda Douglas

You won't find two more qualified and sincere real estate agents than these two. They will treat you and your belongings as if they were their own. No one else is capable of handling the important life choices of selling and buying a home. They are active members of the neighborhood and constantly give of their time and creativity to foster interpersonal relationships. They are well-connected and active in neighborhood affairs. They have the skills, resources, and generosity to put on a fantastic open house because they are very knowledgeable. No one is more knowledgeable about the market than them; they work everywhere and have more experience than the majority of Realtors in the industry.

GOAL ORIENTATED RESULTS DRIVEN!

IT'S ALL IN THE *numbers*

NICOLE & STEVE STATS

5 YEARS
SALES \$

LIFETIME
SALES

TRANSACTIONS

AVERAGE
DOM

95 Million+

200 Million+

480+

12



Team Steve and Nicole
REAL ESTATE AGENT/BROKER ASSOCIATE

661-816-4234

310-800-3064

ERGproperties.com

info@ergproperties.com



GENERAL CONTRACTOR

Jim Anderson
AP Builders - Lic# 767947
Ph: 805-907-6025

Bernardo Orantes
Ph: 818-633-6069

PAINTING HANDYMAN WORK

Daniel Murphy
All Valley Soutions
818-749-7248

HOUSE CLEANING

Cyclone Cleaning and Janitorial
(818) 961-4942

JUNK REMOVAL & HAULING

Martin & Sons
818-620-1654

Raul
562-390-1242

ELECTRICIAN

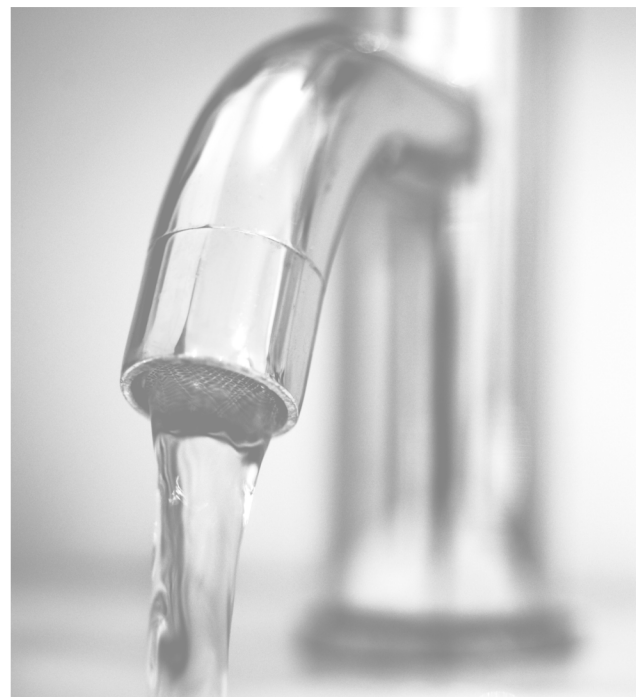
S.A. Parkin Electrical Contractors Inc.
(818) 398-0180

PLUMBING

Whitaker Plumbing
(661) 644-3331

LANDSCAPING

Oscar Jairo
661-593-3890



Be sure to always tell them we recommended them

HOME TOURING *Checklist*

ADDRESS: _____

DATE VISITED: _____ LISTING PRICE: _____

BEDROOMS: _____ BATHROOMS: _____ SQUARE FOOT: _____

LOT SIZE: _____ YEAR BUILT: _____

SCHOOL DISTRICT/ NEIGHBORHOOD: _____

CURB APPEAL					INTERIOR				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
1	2	3	4	5	1	2	3	4	5
DISLIKE		NEUTRAL		LOVE	DISLIKE		NEUTRAL		LOVE
EXTERIOR					PRICE				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
1	2	3	4	5	1	2	3	4	5
DISLIKE		NEUTRAL		LOVE	DISLIKE		NEUTRAL		LOVE
LOCATION					NEIGHBORHOOD				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
1	2	3	4	5	1	2	3	4	5
DISLIKE		NEUTRAL		LOVE	DISLIKE		NEUTRAL		LOVE

NOTES _____

