



POLLENS

CONSULTANCY

Real Estate
Buyer Consultation

02/08/2025



kw
KELLERWILLIAMS.



POLLENS
CONSULTANCY



KELLERWILLIAMS.

Mission

To bring together honest individuals with a growth mindset, working together to create value, leave an impact, and unlock potentials.

Vision

To be the first-choice consultant for those who want to create value.

Philisophy

The name "Pollens" is inspired by the idea that young worker bees collect nectar from the finest flowers as the most essential source of nutrition for their larvae. Bees spend the entire day exploring and examining all flowers to select the highest quality pollen while also working together as a team. The "Oak Tree" represents growth, resilience, and longevity.

Values

First our beliefs, then our health and family, and finally our work.

Freedom

Development

Support

Conviction

Legacy

Loyalty

Empathy

Gratitude

Embracement

Wealth

Belief System

Be productive and focus: Ask yourself The One Question every day.	Keep to your promises or don't make them.
Win-win: Or don't work.	Protect your reputation, it should always come first.
Focus on solutions, don't complain.	Think long term: Aim for sustainability.
Build empathy: Behave with understanding.	Take responsibility: Own your work.
Act justly: Give others their rights.	Work with models: Do not question, apply.
Focus on the service, not on the commission.	Work with a team spirit: Support and trust each other.
Maintain a good image: You are the face of your company.	Be honest and open-minded.
Take initiatives and be productive.	Be consistent: Defend your team even when they're not around.

The cores of Pollens were developed with Z.T.

Keller Williams

KELLER WILLIAMS
IS #1 WORLDWIDE

Better Exposure
For You

\$473B

Gross Transaction Value*

60 Countries** 200K+ Agents



The Power of Our Group



Our group, including Keller Williams Luxury International, Commercial, Coastal Properties, South Bay, and Palos Verdes divisions, is a major force in Southern California real estate. With over 1,000 professionals, we offer exclusive access to thousands of properties annually. Our expertise, backed by billions in transactions and excellence in negotiation and closing, positions us as industry leaders committed to exceeding client expectations.

Prominent Sales by Our Team



5548 E The Toledo Long Beach
4 BEDS | 5 BATHS | 5,504 SQFT
SOLD FOR \$5,500,000



2666 Aberdeen Ave Los Angeles
3 BEDS | 4 BATHS | 4,026 SQFT
SOLD FOR \$6,375,000



138 N Carmelina Ave Los Angeles
5 BEDS | 7 BATHS | 7,107 SQFT
SOLD FOR \$5,527,500



18 E Crest Rd Rolling Hills Estates
6 BEDS | 7 BATHS | 8,623 SQFT
SOLD FOR \$12,900,000



1509 Lower Paseo La Cresta
Palos Verdes Estates
6 BEDS | 9 BATHS | 10,207 SQFT
SOLD FOR \$8,800,000



2 Buggy Whip Dr Rolling Hills Estates
4 BEDS | 5 BATHS | 8,000 SQFT
SOLD FOR \$10,000,000



1951 Santiago Dr Newport Beach
6 BEDS | 6 BATHS | 4,750 SQFT
SOLD FOR \$4,740,000



7023 E Seaside Long Beach
5 BEDS | 4 BATHS | 4,764 SQFT
SOLD FOR \$4,400,000



76245 Via Saturnia Indian Wells
5 BEDS | 6 BATHS | 4,963 SQFT
SOLD FOR \$4,550,000



626 N Camden Dr Beverly Hills
6 BEDS | 6 BATHS | 5,537 SQFT
SOLD FOR \$9,150,000



35 Saddleback Rd Rolling Hills Estates
5 BEDS | 8 BATHS | 8,250 SQFT
SOLD FOR \$9,100,000



1560 Via Zunita Palos Verdes Estates
7 BEDS | 9 BATHS | 9,680 SQFT
SOLD FOR \$8,130,000

The Process

Partner with An Agent

Get Pre-approved

Find Your Home

Submit An Offer

Prepare To Close

- Initial meeting, walk-through, and needs analysis
- Sign Buyer Agreement

- Sit with a loan officer
- Submit the required documents
- Explore your financing options
- Get Pre-approval letter
- Get "Fully Underwritten" if possible

- Filter Listings
- Schedule Visits
- Give Feedback & Refine Search
- Inspect Visually
- Analyze The Neighborhood
- Ask Questions
- Request Property Analysis From Your Agent
- Make A Decision

- Choose Your Strategy
- Decide Price & Financing
- Set The Closing Timeline
- Decide on Seller Credit
- Allocate Costs
- Include Your Contingencies
- Choose What Stays
- Know The Documents
- Prepare For A Response
- Renegotiate & Accept Offer

- Open Escrow
- Send Your Deposit
- Schedule Inspections
- Review Disclosures & Title Report
- Confirm The Property's Value
- Decide How To Hold Title
- Get A Title Insurance
- Remove Contingencies
- Wire The Closing Funds
- Schedule Your Signing
- Receive Keys and Final Documents



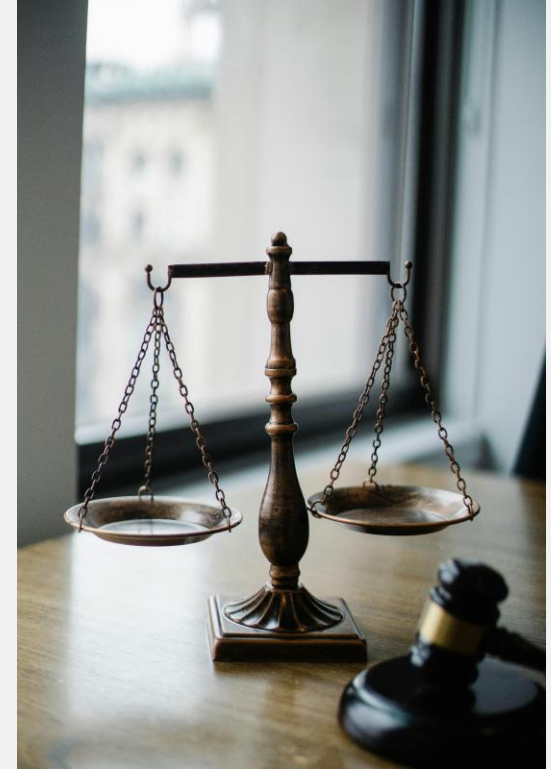
Partner With An Agent

Your Peace of Mind Matters Most

Buying a home is one of the biggest decisions you'll ever make. With an experienced agent by your side, you save time, save money, and protect yourself from legal risks.

Why Do You Need a REALTOR®?

- **Better Contract Success:** represented buyers have a 90% chance of closing their deal, while unrepresented buyers fall out of contract 250% more often. With an agent by your side, your chances of a successful purchase skyrocket.
- **Reduced Legal Risks:** Unrepresented buyers are 47% more likely to face litigation. Agents protect you by using industry-standard forms (CAR forms), ensuring compliance, and providing guidance at every step.
- **Professional Coordination:** From managing inspections and appraisals to communicating with lenders and title companies, agents ensure the transaction stays on track.
- **Closing Day Made Easy:** Your agent ensures all documents are properly signed, funds are transferred, and the property is officially yours.



Why Do You Need a REALTOR®?

- **A Network at Your Fingertips:** An agent comes with a built-in network of professionals — inspectors, lenders, contractors, and attorneys — ready to support you. They also provide access to exclusive off-market properties, giving you options you wouldn't find alone.
- **Expert Eyes for Property Tours:** When viewing homes, an agent can spot hidden issues, know what questions to ask, and identify red flags you might miss. Their experience protects you from costly surprises.
- **Strategic Pricing and Market Insights:** Agents understand neighborhood trends, know how to perform accurate price analyses, and stay ahead of market shifts. They don't just show you homes — they guide you to make smart decisions.
- **80% of the Work Starts After You Choose a Home:** This is where your agent's expertise truly shines. They handle everything from negotiating terms to coordinating inspections and ensuring all deadlines are met.



The Initial Buyer Consultation: Setting You Up for Success

After You Choose Your Agent, we'll sit down together for an initial consultation. Here what goes on:

- **Personalized Conversation:** Your agent meets with you to understand your goals, budget, and timeline.
- **Deep-Dive Questions:** A great agent asks a lot of questions — your lifestyle, must-haves, deal-breakers, and future plans.
- **Setting Expectations:** They explain the home-buying process, what you can expect, and how they will guide you every step of the way.
- **Strategic Planning:** You leave with a clear plan, knowing your next steps and feeling confident in your search.



What is a BRBC (Buyer Representation and Broker Compensation Agreement)?

- A BRBC is a simple agreement between you and your real estate agent that says, "I'm working with you, and you're working for me." It spells out what your agent will do for you, how they get paid, and how long you'll be working together.

Key Components of a BRBC:

- **Exclusive Representation:** You commit to working only with this agent, who must prioritize your best interests.
- **Agent's Duties:** Your agent will provide expert advice, negotiate for you, and help you find the right property.
- **Buyer's Obligations:** You agree to work exclusively with the agent and be honest about your property search.
- **Compensation:** Details how the agent gets paid (usually from the seller's side).
- **Duration:** Sets how long the agreement lasts, whether weeks or months.

CALIFORNIA ASSOCIATION OF REALTORS®

BUYER REPRESENTATION AND BROKER COMPENSATION AGREEMENT
(Non-Exclusive unless Exclusive is checked and initialed)
(C.A.R. Form BRBC, Revised 12/24)

Date Prepared: _____

1. **RIGHT TO REPRESENT:** _____ ("Buyer") grants the non-exclusive right (unless Exclusive is checked in paragraph 2A(2) and initialed in paragraph 15) to represent Buyer in acquiring real property or a manufactured home ("Property") for the Representation Period specified in paragraph 2A(1).

2. **TERMS OF REPRESENTATION:** The terms in this paragraph are contractual terms of the Agreement. Referenced paragraphs provide further explanation. This form is 5 pages. Buyer is advised to read all 5 pages.

Para. #	Paragraph Title or Contract Term	Terms and Conditions
A	Representation Period	Beginning: _____ (date) Ending at 11:59 P.M. on _____ (date) OR upon completion of a resulting transaction, whichever occurs first. (Not to exceed 3 months. If Representation Period exceeds 3 months, this Agreement is void unless Buyer is a corporation, LLC, or partnership.)
A(2)	Type of Representation	Non-exclusive, OR <input type="checkbox"/> Exclusive (void only if checked AND initialed in paragraph 15).
B	Property to be Acquired ("Property")	Broker, including any associate licensee working through Broker on behalf of Buyer, provides services for the type of properties and in the counties specified below.
B(1)	Property type:	Single family residential (SFR). If checked, <input type="checkbox"/> SFR is included from this Agreement, including condominiums and manufactured homes (MFH). <input type="checkbox"/> Multi-family residential with up to four units. <input type="checkbox"/> Five or more units. <input type="checkbox"/> Industrial. <input type="checkbox"/> Vacant Land. <input type="checkbox"/> Commercial. <input type="checkbox"/> Tenancy in common. The following (specified properties) only: _____
B(2)	Location	<input type="checkbox"/> County(ies): _____ <input type="checkbox"/> County(ies): _____
B(3)	Additional Description	_____
C	<input type="checkbox"/> Additional Buyer Preferences and Priorities	See attached Buyer Identification of Preferences and Priorities (C.A.R. Form BIPP).
D	<input type="checkbox"/> Properties Excluded from Representation	OR <input type="checkbox"/> The Properties identified on the attached list.
E	Broker Compensation: NOTICE:	This amount or rate of real estate commissions is not fixed by law. They are set by each Broker individually and may be negotiable between Buyer and Broker. See attached Broker Compensation Advisory (C.A.R. Form BCA).
E(1)	Amount of Compensation	_____ % of the acquisition price AND, if any \$ _____. OR <input type="checkbox"/> _____ OR <input type="checkbox"/> see attached Broker-created compensation schedule.
E(2)	Payments received by Broker from Seller or others	If Broker receives compensation from Seller or others, for Broker's representation of Buyer, the amount shall be credited against Buyer's obligation to pay Broker. Broker shall not receive any amount in excess of paragraph 2E(1).
E(3)	Continued Right to Payment for Broker Invoiced Properties	The Continuation Period shall be _____ calendar days after the Representation Period or any extension ("Continuation Period").
F	Cancellation Rights (and Notice)	Non-exclusive: Cancellation effective upon receipt OR <input type="checkbox"/> _____ days after receipt. Exclusive: Cancellation effective 30 OR _____ (not to exceed 30) days after receipt.
G	Buyer Financial/Personal Information	Within 5 (or _____) calendar days from the execution of this Agreement, <input type="checkbox"/> C.A.R. Form BFPF attached.
G(1)	<input type="checkbox"/> Terms to deliver Buyer personal financial information	Buyer's Broker's obligation to represent Buyer in a transaction is contingent upon a seller's agreement to pay the amount of compensation in paragraph 2E(1).
G(2)	<input type="checkbox"/> Buyer does not have sufficient funds to pay Broker.	
H	Other Terms	_____

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BRBC REVISED 12/24 (PAGE 1 OF 5)

Buyer's Initials: _____ / Broker/Agent Initials: _____

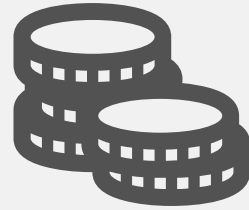
BUYER REPRESENTATION AND BROKER COMPENSATION AGREEMENT (BRBC PAGE 1 OF 5)

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Why It's Important to Sign?

- **It's Now Required by Law:** Since January 1, 2025, California law requires that all buyers working with an agent must sign a Buyer Representation Agreement. This ensures clarity and protection for both sides.
- **Clear Commitment:** It makes sure you and your agent are on the same page.
- **Full Representation:** Your agent can give you their best advice, knowing they're officially your guide.
- **No Surprises:** It explains how your agent gets paid, what services they provide, and any costs you might be responsible for.
- **Legal Protection:** It keeps things fair and clear for both sides.



Get Pre-approved

Secure Your Foundation

Before you begin, ensure your finances are solid. Knowing your budget and getting pre-approved gives you confidence and control in your home search.

Why Pre-approval Is Important?

- **Know Your Budget:** It tells you how much home you can afford, so you don't waste time on properties outside your range.
- **Understand Your Costs:** You'll know your down payment, closing costs, and a clear estimate of your monthly payment.
- **Explore Loan Options:** You'll see which loan programs you qualify for, so you can choose the best fit.
- **Stronger Offers:** Sellers see you as a serious buyer because you're already financially verified.
- **Faster Closing:** With pre-approval, your loan process moves faster since your finances are already checked.

What You Need To Get Pre-approved

Pay stubs

Bank
statements

W2 Forms

Tax Returns

Driving
License

Popular Loan Types

Loan Type	Description	Best For
Fixed-Rate Loan	Stable, predictable payments.	Buyers who want stable payments.
FHA Loan	Low down payment, flexible credit.	First-time buyers with lower credit.
VA Loan	No down payment, veterans only.	Veterans and active-duty members.
Adjustable-Rate Mortgage (ARM)	Starts low, can change.	Buyers planning to sell or refinance.
Buydown Loan	Reduced rate, short-term savings.	Buyers wanting lower initial payments.
Community Homebuyers Program	Low down, income-friendly.	Low-to-moderate-income buyers.
Graduated Payment Mortgage (GPM)	Starts low, gradually increases.	Buyers with growing incomes.
Balloon Loan	Small payments, large final payment.	Buyers expecting a financial windfall.
Mortgage Credit Certificate (MCC)	Tax savings for buyers.	First-time buyers seeking tax benefits.
DSCR Loan	Based on property income, not borrower income.	Real estate investors focusing on rental properties.

Pre-Approval vs. Fully Underwritten Pre-Approval: Know the Difference



Fully Underwritten Pre-Approval:
Your finances (income, credit, assets) are fully verified by an underwriter before you make an offer.



Pre-Approval: Basic financial review by the lender. It shows sellers you're a serious buyer but isn't a guarantee of financing.

For the strongest offer, it's recommended to get a fully underwritten pre-approval.

Why Fully Underwritten is Better:

Stronger Offers: Sellers see you as a more reliable buyer.

Faster Closings: Much of the paperwork is already done.

Competitive Edge: You stand out, even in bidding wars.



Find Your Home

Buying A Home is A Journey

Like any journey, we may need to adjust our route along the way. The goal is to make sure you reach your destination — your perfect home — as smoothly as possible.

Filter Listings & Schedule Visits

- Once your agent starts sending you listings that match your criteria, review them carefully.
- Decide which homes you want to explore further and which ones to skip.
- Always give feedback to your agent.
- Your agent will help you schedule showings for your top choices, making the process efficient.
- Try to limit your viewings to three per day. This keeps things manageable and prevents you from feeling overwhelmed or forgetting which listings you've seen.

Give Feedback & Refine Search

- After each visit, share your thoughts with your agent — what you liked, what didn't work, and what you wish was different.
- Tip: It's best not to give feedback inside or near the property. You don't want to accidentally reveal your excitement or concerns to the seller's agent.
 - Saying "I love this place!" can weaken your negotiation power.
 - Making negative comments can offend the homeowner if they overhear.
- Once you're away, be honest with your agent — this helps them refine your search and focus on homes you'll truly love.

Inspect Visually & Identify Issues

- As you walk through each home, pay attention to:
 - Cracks in walls or ceilings.
 - Water stains on ceilings or around windows.
 - Peeling paint, which may indicate moisture issues.
 - Uneven floors, which could signal structural problems.
- Test Key Features:
 - Turn on faucets and showers to check water pressure.
 - Open and close windows and doors to ensure they work properly.
 - Switch on lights to test electrical outlets.
- Examine Exterior Areas:
 - Look at the roof for missing or damaged shingles.
 - Check the foundation for visible cracks.
 - Walk around the yard to assess drainage and landscaping.



Analyze the Neighborhood: Know What's Around

- **Check Surroundings:** Look for nearby amenities like parks, schools, shopping centers, and public transportation.
- **Watch for Noise Sources:** Pay attention to airplane paths, train tracks, highways, and busy streets. Stand quietly for a moment outside the home to listen for any unwanted noise.
- **Test Commute Times:** Drive to work, school, or other key locations to see how long it takes.
- **Visit at Different Times:** Tour the area during the day, evening, and weekend to get a full picture of what it's like.
- **Observe Traffic Patterns:** Notice how busy the streets get, where people park, and whether there is heavy traffic.

Ask Questions: Get Clarity Before Deciding

- **Understand Property Details:**
 - Why is the seller moving?
 - How long has the property been on the market?
 - Are there any known issues with the property?
- **Clarify Costs:**
 - What are the HOA fees, and what do they cover?
 - What are the average utility costs?
 - Are there any special assessments or additional fees?
- **Understand Future Value:**
 - Are there any upcoming developments in the area?
 - Has the neighborhood been appreciating in value?
- **Check Legal Aspects:**
 - Are there any property restrictions?
 - Are there any unresolved disputes or liens?



Request Property Analysis from Your Agent

- **Get a Comparative Market Analysis (CMA) and Market Trends:**
 - Ask your agent for recent sales of similar homes
 - See if prices in the area are rising, stable, or falling, and how long has the property sat in the market
- **Calculate Your Total Costs:**
 - Make sure you understand the full financial picture, including taxes, insurance, HOA fees, maintenance costs, and monthly payments.
- **Ask About Negotiation Room:**
 - Your agent can advise how much negotiation is possible based on similar sales.

Make A Decision

- **Review Your Options:** Go over the homes you've visited and focus on the ones that best match your needs and budget.
- **Weigh Pros and Cons:** List what you liked and disliked about each home. This helps you see which one stands out.
- **Ask for Your Agent's Input:** Share your thoughts and get their perspective. They can provide insights you may not have considered.
- **Trust Your Instincts, But Stay Practical:** A home should feel right, but it should also make sense financially and meet your long-term goals.
- **Be Ready to Move Quickly:** If you've found a home you love, remember that good properties don't last long in a competitive market.



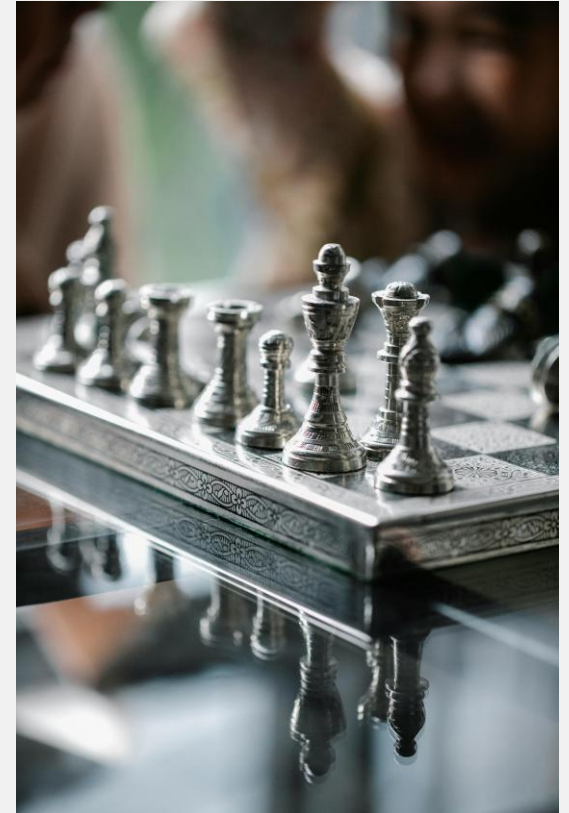
Submit An Offer

Submitting an Offer: More Than Just a Price

An offer is more than just a number — it's a plan that includes what you're willing to pay, how you'll pay, what you want the seller to cover, and any conditions you need. It takes your agent 1-3 hours to carefully prepare, making sure everything is clear and protects your interests. In a fast-moving market, the perfect home might be the first one you see — so don't miss an opportunity by waiting to see everything.

Choose Your Strategy

- **Understand the Situation:** Before making an offer, your agent should gather key information:
 - How long has the property been on the market?
 - Are there any other offers?
 - Why is the seller moving?
 - Have there been any recent price reductions?
- **Adapt Your Approach:**
 - If there are multiple offers, you may need to be more competitive.
 - If the property has been sitting, you may have room to negotiate.
 - If the seller is motivated (such as relocating), you may have more leverage.
- **Discuss with Your Agent:** They will recommend a strategy — whether it's a strong initial offer, asking for seller credit, or setting flexible terms.

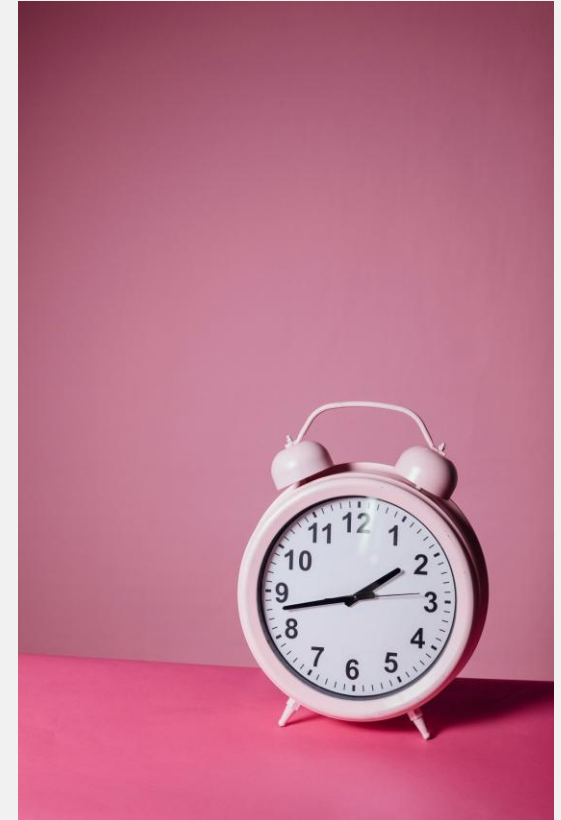


Decide Price & Financing

- **Decide Your Offer Price:**
 - Discuss with your agent and choose an amount that is competitive but fits your budget.
- **Know Your Down Payment and Loan Amount:**
 - Decide how much cash you will put down (typically 3-20%).
 - Confirm your loan amount with your lender. Make sure the funds are ready.
- **Set Your Earnest Money Deposit:**
 - This is a good-faith deposit, usually 1-3% of the purchase price.
 - Be aware: You could lose this deposit if you back out without a valid reason.
 - However, if a condition (like an inspection) is not met, you can cancel and get your deposit back.

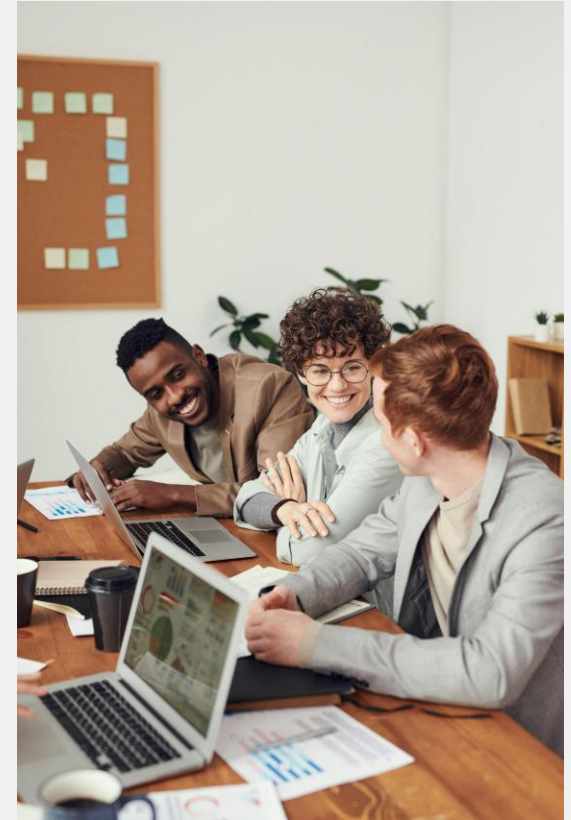
Set The Closing Timeline

- **Determine the Closing Period:** Most closings take 30-45 days, but this can vary.
- **Coordinate with Your Agent:** They will check with your lender, insurance provider, and other parties to set a realistic timeline.
- **Understand Escrow:** Escrow is a neutral third party that holds funds and documents until the sale is complete. It ensures that all parties meet their obligations before the property changes hands.



Decide on Seller Credit

- **What is Seller Credit?** Seller Credit is an amount the seller agrees to give the buyer to help cover closing costs.
- **Example:** If your closing costs are \$10,000, and you request a \$3,000 seller credit, you only pay \$7,000 out of pocket.
- **Common Uses for Seller Credit:** Loan fees, prepaid taxes, or home warranty.
- **Strategy:** In a competitive market, you may not want to ask for seller credit. In a slower market, it can be a great benefit.



Allocate Costs

Seller's Costs Typically Include:

- Real estate commission.
- Document preparation for deed.
- Transfer taxes (county and city).
- Termite inspection (if agreed).
- Title insurance for the buyer.
- Escrow fees (shared with the buyer).

Buyer's Costs Typically Include:

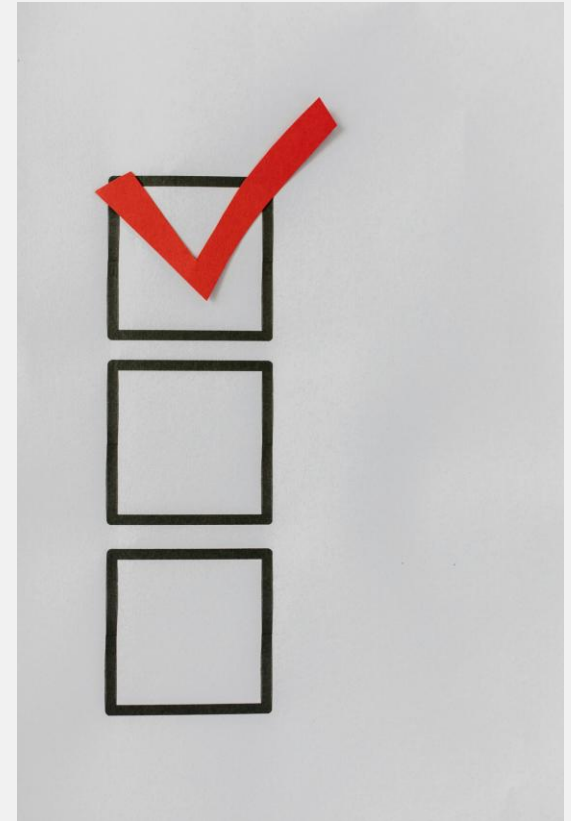
- Loan fees (application, appraisal, origination).
- Property inspection fees.
- Homeowner's insurance for the first year.
- Recording fees.
- Home Warranty
- Escrow fees (shared with the seller).

What is a Home Warranty?

- A home warranty is a one-year service contract that helps cover the cost of repairing or replacing major systems and appliances due to normal wear and tear. This typically includes things like your heating and cooling systems (HVAC), plumbing, electrical, dishwasher, stove, and water heater.
- **Why It Matters:**
- **Peace of Mind:** A warranty can save you from unexpected repair bills in the first year of owning your home.
- **Older Homes:** If you're buying a home with aging systems, it's a smart layer of protection.
- **Negotiation Tool:** You can ask the seller to pay for the warranty as part of your offer (commonly \$400–\$700). If the seller declines, you can still choose to purchase it yourself.

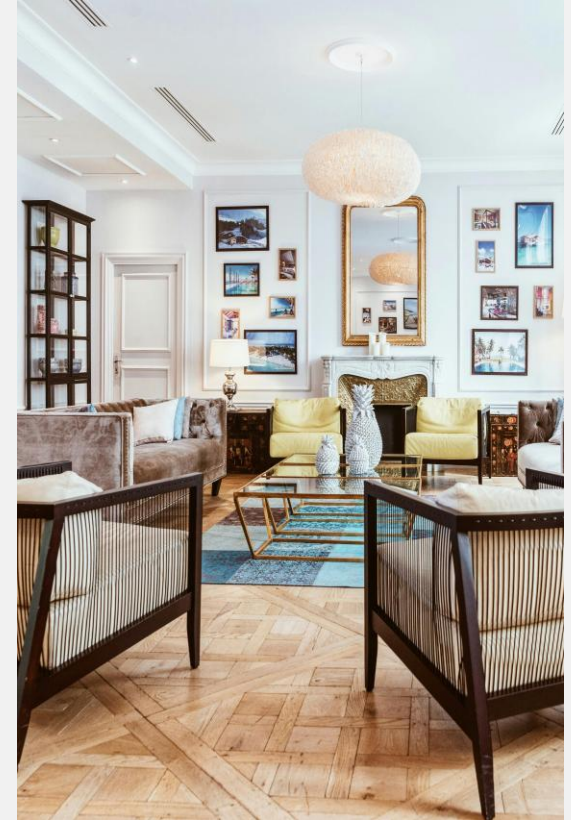
Include Your Contingencies

- **What is a Contingency?** A condition that must be met for the sale to proceed. If a contingency is not met, you can cancel the deal and get your deposit back.
- **Choose Your Contingencies:**
 - **Inspection Contingency:** Protects you if the property has major issues.
 - **Appraisal Contingency:** Ensures the home is worth your offer price.
 - **Loan Contingency:** Lets you back out if your financing is not approved.
 - **Sale of Current Home Contingency:** If you must sell another property first.
- **Understand What Happens if You Remove Contingencies:** Once you release a contingency, you cannot use it to cancel the deal without risking your deposit.



Choose What Stays

- **Decide What Stays:** List any items you want included (appliances, light fixtures, curtains).
- **Be Clear:** If you want the backyard furniture or a specific chandelier, make sure your agent lists it in the offer.
- It is not enough to just talk about it, make sure everything is written down.




Know The Documents

When submitting an offer, you won't just sign the offer itself. You'll also review and sign several important documents designed to protect you and keep the process clear. Here are the common ones:

- **Residential Purchase Agreement (RPA):** This is another word for offer.
- **Disclosure Regarding Real Estate Agency Relationship:** Clarifies who your agent represents in the transaction.
- **Buyer Investigation Advisory:** Reminds you of your right to inspect the property thoroughly.
- **Fair Housing Discrimination Advisory:** Confirms your right to be treated fairly without discrimination.
- **Buyer Homeowners Insurance Advisory:** Recommends securing insurance to protect your new home.
- **Wire Fraud and Electronic Funds Transfer Advisory:** Warns you about protecting your funds from scams.
- **California Consumer Privacy Act Advisory:** Explains how your personal information is used.

Sample of The Documents



**CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT
AND JOINT ESCROW INSTRUCTIONS**
(C.A.R. FORM RPA, Revised 12/24)

Date Prepared: _____

1. OFFER:

A. THIS IS AN OFFER FROM _____ ("Buyer").

B. THE PROPERTY to be acquired is _____, situated in _____ (City), _____ (County), California, _____ (Zip Code), Assessor's Parcel No(s): _____ ("Property").
(Postal/Mailing address may be different from city jurisdiction. Buyer is advised to investigate.)

C. THE TERMS OF THE PURCHASE ARE SPECIFIED BELOW AND ON THE FOLLOWING PAGES.

D. Buyer and Seller are referred to herein as the "Parties." Brokers and Agents are not Parties to this Agreement.

2. AGENCY:

A. DISCLOSURE: The Parties each acknowledge receipt of a "Disclosure Regarding Real Estate Agency Relationship" (C.A.R. Form AD) if represented by a real estate licensee. Buyer's Agent is not legally required to give to Seller's Agent the AD form Signed by Buyer. Seller's Agent is not legally obligated to give to Buyer's Agent the AD form Signed by Seller.

B. CONFIRMATION: The following agency relationships are hereby confirmed for this transaction.

Seller's Brokerage Firm _____ License Number _____
Is the broker of (check one): the Seller, or both the Buyer and Seller (Dual Agent).
Seller's Agent _____ License Number _____
Is (check one): the Seller's Agent. (Salesperson or broker associate); or both the Buyer's and Seller's Agent (Dual Agent).

Buyer's Brokerage Firm _____ License Number _____
Is the broker of (check one): the Buyer, or both the Buyer and Seller (Dual Agent).
Buyer's Agent _____ License Number _____
Is (check one): the Buyer's Agent (Salesperson or broker associate); or both the Buyer's and Seller's Agent (Dual Agent).

C. More than one Brokerage represents Seller, Buyer. See, Additional Broker Acknowledgement (C.A.R. Form ABA).


D. POTENTIALLY COMPETING BUYERS AND SELLERS: The Parties each acknowledge receipt of a Possible Representation of More than One Buyer or Seller - Disclosure and Consent" (C.A.R. Form PRBS).

3. TERMS OF PURCHASE AND ALLOCATION OF COSTS: The items in this paragraph are contractual terms of the Agreement. Referenced paragraphs provide further explanation. This form is 17 pages. The Parties are advised to read all 17 pages.

Para #	Paragraph Title or Contract Term	Terms and Conditions	Additional Terms
A	5, 5B (cash) Purchase Price	\$ _____	<input type="checkbox"/> All Cash
B	Close Of Escrow (COE)	<input type="checkbox"/> _____ Days after Acceptance OR on <input type="checkbox"/> _____ (date)	
C	33A Expiration of Offer	3 calendar days after all Buyer Signature(s) or at 5PM or <input type="checkbox"/> AM/ <input type="checkbox"/> PM (date).	
D(1)	5A(1) Initial Deposit Amount	\$ _____ (_____ % of purchase price) (% Number above is for calculation purposes and is not a contractual term)	within 3 (or _____) business days after Acceptance by wire transfer OR <input type="checkbox"/>
D(2)	5A(2) <input type="checkbox"/> Increased Deposit	See attached Increased Deposit Addendum (C.A.R. Form IDA)	
E(1)	5C(1) Loan Amount(s): First Interest Rate _____ Points If FHA or VA checked, Deliver list of lender required repairs	\$ _____ (_____ % of purchase price) Fixed rate or <input type="checkbox"/> Initial adjustable rate • not to exceed _____ % • Buyer to pay up to _____ points to obtain the rate above 17 (or _____) Days after Acceptance	Conventional or, if checked, <input type="checkbox"/> FHA (Forms FVACHID attached) <input type="checkbox"/> VA (Form FVAC attached) <input type="checkbox"/> Seller Financing <input type="checkbox"/> Other: _____
E(2)	5C(2) Additional Financed Amount Interest Rate _____ Points	\$ _____ (_____ % of purchase price) Fixed rate or <input type="checkbox"/> Initial adjustable rate • not to exceed _____ % • Buyer to pay up to _____ points to obtain rate above	Conventional or, if checked, <input type="checkbox"/> Seller Financing <input type="checkbox"/> Other: _____
E(3)	7A Occupancy Type	Primary, or if checked, <input type="checkbox"/> Secondary <input type="checkbox"/> Investment	
F	5D Balance of Down Payment	\$ _____	
	PURCHASE PRICE TOTAL	\$ _____	

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RPA REVISED 12/24 (PAGE 1 OF 17)

Buyer's Initials _____ / _____ Seller's Initials _____ / _____



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Prepare For A Response

Submitting an offer is just the beginning. It's rare for an offer to be accepted exactly as submitted. Most offers lead to counteroffers or renegotiations, and that's perfectly normal.

- **Expect a Counteroffer:** The seller may ask for a higher price, different terms, or specific conditions.
- **Stay Strategic:** Don't reveal all your cards upfront. Your initial offer should leave room for negotiation.
- **Rely on Your Agent:** They will guide you in responding, helping you secure the best possible deal.
- **Stay Calm:** Counteroffers are part of the process — don't take them personally.



Renegotiate & Accept Offer

- **Review the Counteroffer:** Carefully examine any changes the seller made to your offer. Common changes include price, closing timeline, deposit amount, or included items.
- **Remember:** this is normal. Most offers involve some negotiation.
- **Decide Your Response:**
 - **Accept:** If the terms are good, you can agree and move forward.
 - **Counter Again:** Adjust terms you aren't comfortable with and send it back.
 - **Walk Away:** If the terms don't work, it's okay to move on.
- **Finalize the Agreement:** Once both sides agree, your agent will prepare the final signed contract. This is now legally binding, and both parties must honor the terms.





Prepare To Close

Final Steps Before the Home Is Yours

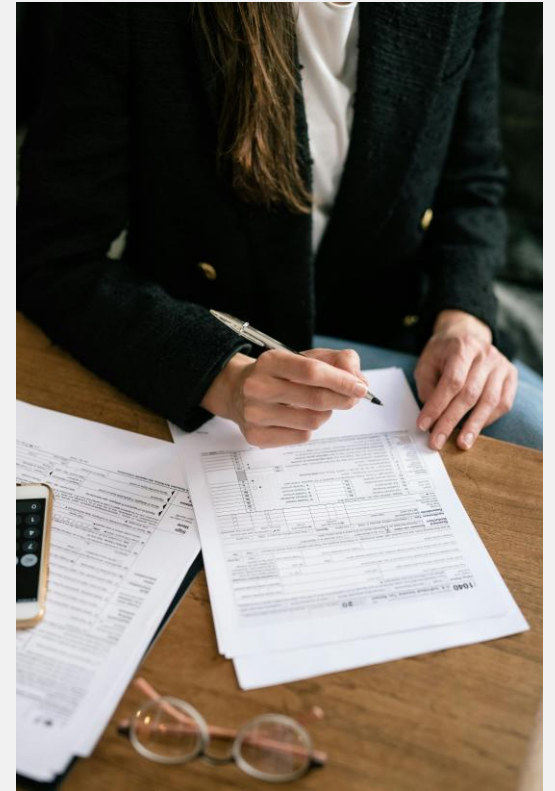
This stage involves working closely with your agent, escrow officer, lender, and other parties to make sure everything is verified, signed, and ready. While it may feel like a lot, every step here is designed to protect you and ensure a smooth, secure closing.

Open Escrow

When your offer is accepted, escrow is opened. Escrow protects both you and the seller by holding funds securely and making sure all agreed terms are met before the home officially becomes yours.

What they do:

- Receive and hold your deposit
- Clear the title and arrange title insurance
- Coordinate with your lender to collect and release funds
- Prepare the final closing statement with every cost broken down
- Record the deed with the county and release the keys once everything is complete
- Ensure no money or keys move until all conditions are met



Send Your Deposit

After your offer is accepted, you will send your deposit (also called earnest money) to the escrow company, usually within 3 business days. This is when wire fraud risk is highest. Criminals may impersonate your agent or escrow officer and try to divert your money.

Protect yourself by following these steps:

- Do not trust wiring instructions sent by email alone. Always call the escrow company using a trusted phone number to confirm.
- Never click on links or open attachments from unexpected emails about wiring details.
- Your escrow company will not change wiring instructions once they are provided. Treat any "updated" instructions as suspicious.
- Ask your bank to confirm the account name before sending any wire.
- After wiring funds, call your agent or escrow officer to confirm receipt the same day.

Schedule Inspections

Now is the time to evaluate the home's physical condition through professional inspections. This protects you from surprises after closing.

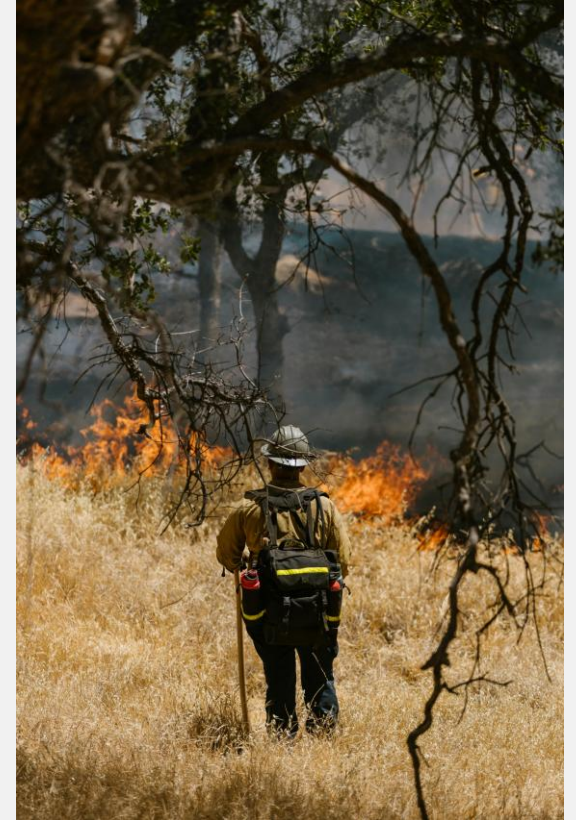
- Start with a general home inspection to uncover visible issues with plumbing, electrical, roof, foundation, and more
- Based on the results, your agent may recommend additional inspections like termite, sewer, roof, or structural
- Use findings to request repairs, credits, or walk away if needed
- If you're using an FHA loan, certain safety repairs must be completed before closing
- Reports may also be shared with your lender and escrow



Review Disclosures & Title Report

During escrow, you'll receive important documents that reveal key information about the home and land you're buying.

- The seller will provide disclosures about the home's history, past repairs, and any known problems
- Escrow will send you a Preliminary Title Report showing who currently owns the property and whether there are any legal claims or restrictions on it
- You'll also review Natural Hazard Disclosures explaining whether the home is in a flood zone, earthquake zone, or fire area
- These documents help you make an informed final decision

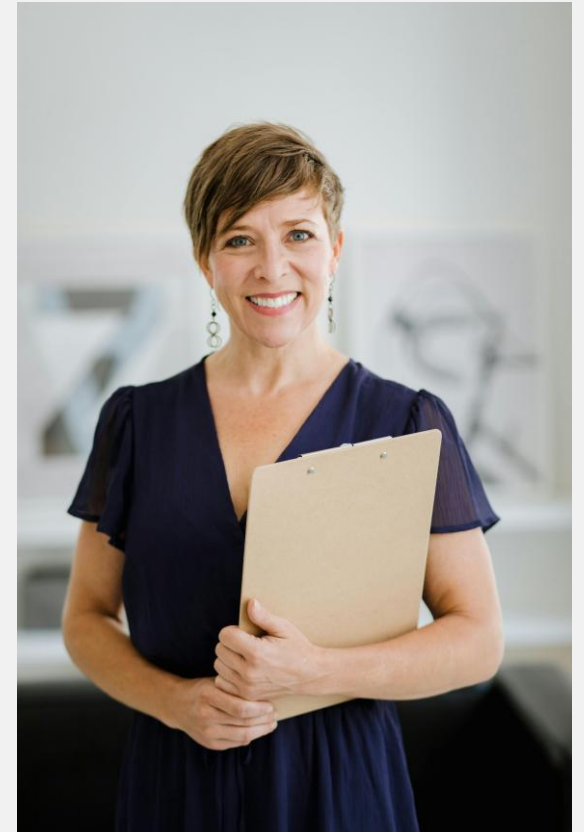


Confirm The Property's Value

An appraisal is required when buying with a loan to make sure the home is worth the price you agreed to pay. The appraiser will compare the home to similar recent sales and inspect the property's size, layout, condition, and location.

Why is it important?

- Confirms the home's market value for the lender
- Helps protect you from overpaying
- Includes a site visit and photos of the front, back, and surroundings
- Your agent can provide details on upgrades to support the value
- If the appraisal comes in lower than expected, it does not mean the deal is over, it's often a chance to renegotiate with the seller or revisit your financing options



Decide How To Hold Title

You'll need to choose how you want your name (or names) to appear on the ownership record, also known as the deed. This is called title vesting, and it affects your legal rights, inheritance, and how the home is passed on

- If buying alone, you may take title as a sole owner
- If buying with a spouse or partner, you can take title together — options include joint tenancy or community property
- Your escrow officer or agent can help you understand the choices based on your situation



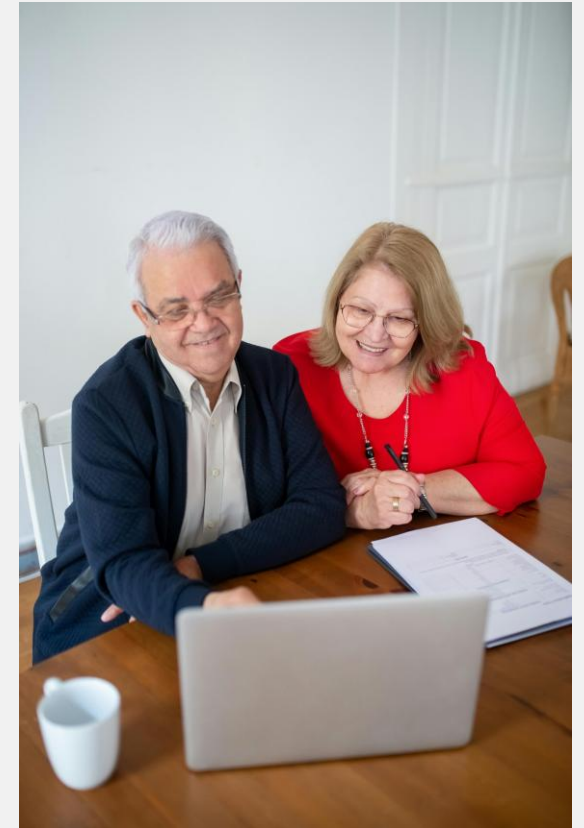
Common Ways To Hold Title

	COMMUNITY PROPERTY	COMMUNITY PROPERTY WITH RIGHT OF SURVIVORSHIP	JOINT TENANCY	TENANCY IN COMMON	PARTNERSHIP	TRUST
PARTIES	Husband and wife or domestic partners	Husband and wife or domestic partners	Any number of persons (can be husband and wife or domestic partners)	Any number of persons	Any number of persons	Any number of beneficiaries of the trust
DIVISION OF INTERESTS	Equal	Equal	Equal	Any number of interests, equal or unequal	Partnership interests may be equal or unequal	Beneficial interests under trust may be equal or unequal
TITLE	In the names of the individual owners	In the names of the individual owners	In the names of the individual owners	In the names of the individual owners	In the name of the partnership	In the name of the trustee "as trustee"
POSSESSION	Equal right of possession	Equal right of possession	Equal right of possession	Equal right of possession	According to partnership agreement	According to trust agreement
CONVEYANCE	Both spouses must join in a conveyance	Both spouses must join in a conveyance	Conveyance by one co-owner breaks the joint tenancy	Each co-owner's interest may be conveyed separately	Any general partner authorized by the partnership agreement may convey	Trustee may convey in accordance with the trust agreement
DEATH	Decedent's Spouse 1/2 interest passes to decedent's estate	Decedent's 1/2 interest passes to the survivor	Decedent's interest passes to the survivor(s)	Decedent's interest passes to the decedent's estate	Partnership agreement provides for either termination or continuance of the partnership	Trust agreement usually provides for distribution upon death of the settlor
SUCCESSOR'S STATUS	Tenancy in common between devisee and survivor results	Survivor owns entire interest	Last survivor owns entire interest	Devisees or heirs become tenants in common	Heirs or devisee have rights in partnership interest but not in specific property	Trust agreement usually provides for distribution upon death of the settlor
CREDITOR'S RIGHTS	Community property is liable for the debts of either spouse incurred before or during marriage or domestic partnership	Community property is liable for the debts of either spouse incurred before or during marriage or domestic partnership	Co-owner's interest may be sold at an execution sale to satisfy the co-owner's judgement creditor	Co-owner's interest may be sold at an execution sale to satisfy the co-owner's judgement creditor	Only a partner's right to receive profits can be executed upon by the partner's judgement creditor	Usually, the creditor cannot execute on a beneficiary's interest

Get A Title Insurance

Title insurance protects you from legal or financial issues tied to the property's past, such as errors in public records, unpaid taxes, or fraud.

- It ensures the home truly becomes yours
- Required in most purchases to protect both buyer and lender
- You pay once at closing, and coverage lasts as long as you or your heirs own the property
- It helps resolve issues before you close and covers legal costs if problems come up later



What It Covers and Policy Types

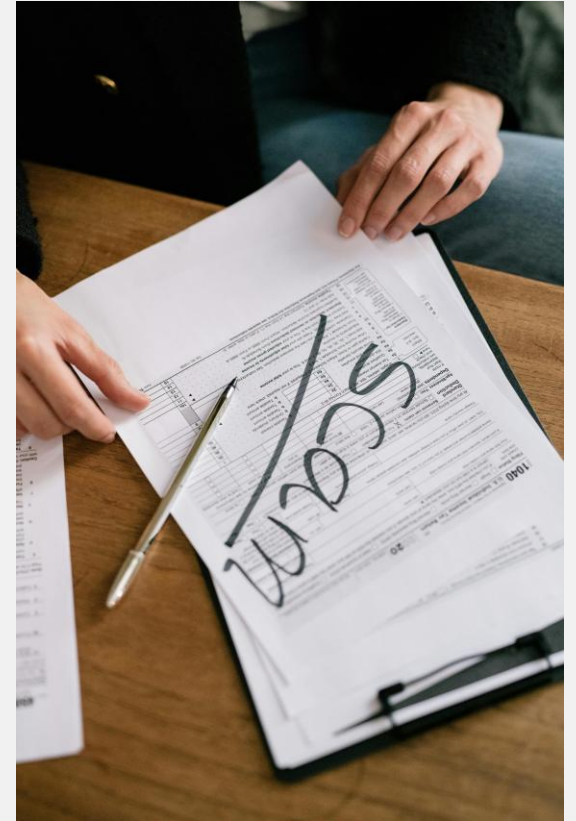
Title insurance protects against:

- Forged signatures or fake sales in the past
- Unpaid liens, taxes, or judgments
- Missing or incorrect documents
- Boundary disputes or unrecorded easements
- Deeds signed by unauthorized people

There are two policies:

- **Owner's Policy:** protects you for the full purchase price
- **Lender's Policy:** protects the bank or lender for the loan amount


Both are typically issued at closing to fully protect the transaction.



Remove Contingencies

Contingencies protect your right to cancel. Once you remove them, your deposit is at risk and you're fully committed to closing.

- Only remove a contingency after the condition is fully satisfied
- Confirm inspections, appraisal value, and full loan approval before signing
- You remove contingencies after final approval of the loan but before funds are wired.
- Be careful: Removing the appraisal contingency while keeping the loan one could still obligate you to buy if the lender's appraisal comes in low
- Ask your agent to walk you through each one. Once removed, there's no turning back.

 **BUYER CONTINGENCY REMOVAL No. _____**
(C.A.R. Form CR-B, Revised 6/24)

In accordance with the terms and conditions of the Purchase Agreement, OR Request For Repair (C.A.R. Form RR), Response And Reply To Request For Repair (C.A.R. Form RRRR), Other _____, dated _____, ("Agreement"),
on property known as _____, ("Property"),
between _____, ("Buyer"),
and _____, ("Seller").

Buyer and Seller are referred to as the "Parties."

1. BUYER REMOVAL OF BUYER CONTINGENCIES: With respect to any contingency and cancellation right that Buyer removes, unless Otherwise Agreed in a separate written agreement between Buyer and Seller, Buyer shall conclusively be deemed to have: (i) completed all Buyer investigations and review of reports and other applicable information and disclosures; (ii) elected to proceed with the transaction; and (iii) assumed all liability, responsibility and, expense, if any, for Repairs, corrections, or for the inability to obtain financing. Waiver of statutory disclosures is prohibited by law.

2. Buyer removes ONLY the following individually checked Buyer contingencies: (Paragraph numbers refer to C.A.R. Form RPA. Applicable paragraph numbers may be different for different forms.)

A. Loan (Paragraph 3L(1) and 8A)
 Appraisal (Paragraph 3L(2) and 8B)

C. Investigation of Property (Paragraph 3L(3), 8C, and 12)
 Entire Buyer's Investigation Contingency (Paragraph 12)
OR Only the part of the investigation related to inspections concerning physical attributes of the Property (Paragraph 12B(1))
OR All Buyer Investigations other than the physical attributes (Paragraph 12B(2))

OR Entire Buyer's Investigation Contingency, EXCEPT: Other: _____

D. Insurance (Paragraph 3L(4) and 8D)

E. Review of Seller Documents:
 Review of All Seller Documents (Paragraph 3L(5), 8E, 9B(6), 10A, and 11)
OR Review of All Seller Documents, EXCEPT:
 Government Reports (Paragraph 10A);
 Statutory and other Disclosures (Paragraph 11);
 Other: _____

F. Preliminary ("Title") Report (Paragraph 3L(6), 8F, and 13)

G. Common Interest (HOA or OA) Disclosures (Paragraph 3L(7), 8G and 11L)

H. Review of leased or tened items (Paragraph 3L(8), 8H, and 9B(6))

I. Sale of Buyer's Property (Paragraph 3L(9) and 8I)
 Entering into contract for Buyer's Property Close of Escrow on Buyer's Property

OR Other: _____

OR 3. ALL Buyer contingencies are removed, EXCEPT:
 Loan Contingency (Paragraph 3L(1) and 8A);
 Appraisal Contingency (Paragraph 3L(2) and 8B);
 Insurance (Paragraph 3L(4) and 8D);
 Contingency for the Close of Buyer's Property (Paragraph 3L(9) and 8I);
 Condominium/Planned Development (HOA) Disclosures (Paragraph 3L(7), 8G, and 11L);
 Other: _____

OR 4. BUYER HEREBY REMOVES ANY AND ALL BUYER CONTINGENCIES.

5. Once all contingencies are removed, whether or not Buyer has satisfied themselves regarding all contingencies or received any information relating to those contingencies, Buyer may not be entitled to a return of Buyer's deposit if Buyer does not close escrow. This could happen even if, for example, Buyer does not approve of some aspect of the Property or lender does not approve Buyer's loan.

NOTE: If this form is attached to a Request for Repairs (C.A.R. Form RR), Seller Response and Buyer Reply to Request for Repairs (C.A.R. Form RRRR), or another form or document such as an addendum (C.A.R. Form ADM) or Amendment to Existing Agreement (C.A.R. Form AEA) it is only valid if Buyer and Seller agree to the requests made on that form or document.

Buyer _____ Date _____
Buyer _____ Date _____

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CR-B REVISED 6/24 (PAGE 1 OF 1)

BUYER CONTINGENCY REMOVAL (CR-B PAGE 1 OF 1)

Seller: William Cusack Prop., 4421 E. Pacific Coast Hwy, 44th Fl., Suite 4400, Newport Beach, CA 92646. Phone: 949.444.1111. Fax: 949.444.1111. Email: w.cusack@kw.com
Buyer: Kelli Hultquist

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Schedule Your Signing

Once your loan is fully approved, escrow will receive your final loan documents from the lender.

- Escrow will contact you to schedule a signing with a notary (can be in person or mobile)
- You will sign the loan agreement, closing disclosure, and title transfer documents
- Bring valid photo ID and review documents carefully before signing
- After signing, escrow returns the documents to your lender for final review
- Once everything is approved, you will be asked to wire your closing funds



Wire The Closing Funds

After signing, escrow will send you the final amount due.

- This includes your remaining down payment and closing costs
- Wire the full amount to escrow 1 to 3 business days before closing
- Always verify wiring instructions directly with your escrow officer by phone
- Escrow cannot move forward until your funds are received and confirmed



Lender Funds the Loan

Once your closing funds are received and all documents are signed:

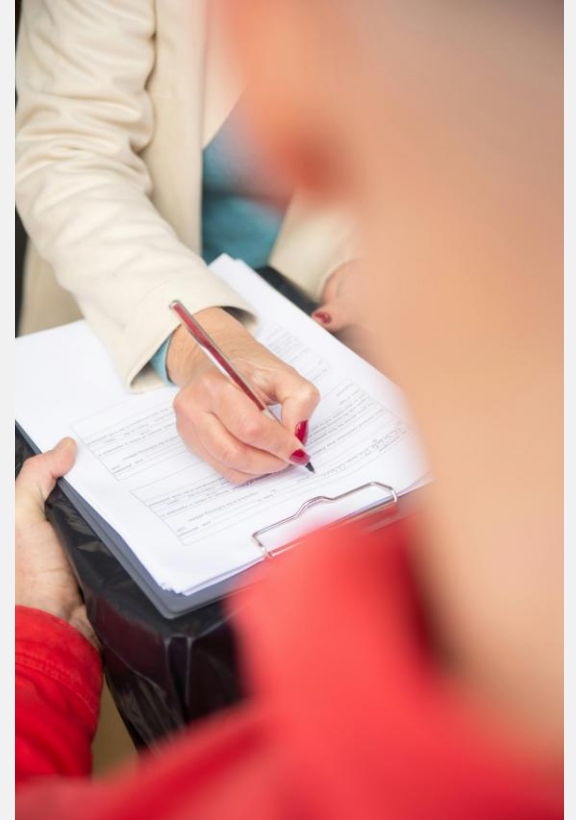
- Escrow sends the documents to your lender for final review
- The lender verifies everything is complete
- Then the lender wires your loan funds to escrow
- This step clears the way for closing
- **Note:** Final wire transfer of funds is arranged at least two business days before closing

Escrow Closes and Title Records

After all funds are received and documents are approved, escrow requests the lender to fund your loan and authorizes the title company to record the Grant Deed with the county.

- Once the deed is recorded at the County Recorder's Office, congratulations, you officially become the legal owner
- The title company notifies escrow when recording is complete. This is when escrow is considered closed
- Escrow finalizes the Closing Statement, issues any refunds due to the buyer, and disburses funds as outlined in the contract

Important: Time is critical at this stage. Respond quickly to any last-minute requests from your agent, escrow officer, or lender to avoid delays in closing.



Receive Keys and Final Documents

Once the deed is officially recorded, your escrow is closed and you are the legal owner of the property.

- Your agent will give you the keys and you can take possession based on your agreement
- The county will mail you the official recorded deed in about four to six weeks
- You will also receive your title insurance policy directly from the title company

Important Reminder: Some companies may contact you by mail or email offering to send your deed faster for a fee. These are not official and are often misleading. You do not need to pay anyone. The deed will be sent to you automatically at no extra cost.

NOTE: You may also receive a supplemental property tax bill in the months following closing. This is a separate tax adjustment based on your new purchase price



Thank You!

Giving Back To Our Community



KW Cares provides financial assistance to Keller Williams associates and families facing emergencies like medical crises, accidents, house fires, and funeral expenses. The organization also offers rapid disaster relief, including food, lodging, and essential supplies during hurricanes, wildfires, floods, and other natural disasters.

What People Say About Me



Abdullah Gazi Çoban
1 review

★★★★★ 11 months ago

He is a very humble and helpful person. He is an experienced consultant who can be reached at any time and is experienced in finding a house in the style you want. You can definitely rely on it when it comes to reliability. Thanks again to him for his efforts.



erdal ergen
2 reviews

★★★★★ a year ago

Mr. Omer is not just a real estate consultant; He became a close friend to us, giving ideas, guidance and getting results throughout the entire process. We are very happy to have the privilege of working with someone like Mr. Omer in this field where trust is very important. Not only did we make an important purchase that we felt comfortable with, but more importantly, we gained a very nice person as a friend.



Yasemin çakır
10 reviews

★★★★★ 2 years ago

Thank you for your interest and congratulations for your professional work. We worked smoothly and quickly. I am very pleased to have met you. Best regards.



Dr. Ekbal Enaya
Local Guide · 11 reviews · 1 photo

★★★★★ 5 months ago

Thank you Omar for your amazing service and professionalism. I highly recommend Omar's services, he is trustworthy, polite and very efficient.



Aynur Allahverdieva
2 reviews

★★★★★ 6 months ago

Omer is a highly reliable and knowledgeable professional, his genuine dedication makes the home buying process smooth and enjoyable. He is always available to answer questions and provides invaluable guidance every step of the way.



Akif Ky
4 reviews

★★★★★ 6 months ago

Omer, a trusted and committed real estate agent, supported us in acquiring an office and was always available for details to support when needed. His efforts are greatly appreciated.



Ali ÇETİNDERE
Local Guide · 26 reviews · 4 photos

★★★★★ a year ago

Thanks to Ömer Bey's professional and rational approach to buying a house, we bought the investment house we wanted. Thanks to the trust and foreseen time planning he provided between the Buyer and the Seller, we completed the transactions as quickly as possible. We completed our work in great peace until the outcome of the process. I owe it to myself to express my gratitude. .



DJ M.Gee
4 reviews · 8 photos

★★★★★ 6 months ago

Despite his young age, Ömer is an extremely professional and honest real estate consultant. You can entrust your real estate with peace of mind to this young entrepreneur who is always 10 steps ahead with his knowledge of technology and market knowledge.



Nibal El hassan
1 review

★★★★★ a year ago

For the second time in a row, Mr. Omar demonstrated high **professionalism**, as he sold my real estate very quickly and at the best possible price, and he also ensured that all details of the transfer of ownership were handled. An ideal man who deserves recognition



POLLENS
CONSULTANCY



KW
KELLERWILLIAMS.

Omer El Salhani is a highly accomplished multilingual real estate agent and leader, fluent in English, Turkish, and Arabic. Ranked among the top agents at both Keller Williams and REMAX, Omer founded the Pollens Consultancy team, where he developed a comprehensive real estate manual for Turkey and led multiple technology and training initiatives to enhance agent performance. As a panelist and guest speaker at major industry events, including Keller Williams' global conference in Las Vegas and Turkey's Mega Camp, Omer has shared expertise on lead generation, market strategies, and budget management. His achievements have earned him top agent rankings, Consultant of the Year honors, and recognition in prestigious publications like Prestij Magazine. Through continuous professional development, mentorship, and a client-focused approach, Omer has established a reputation for excellence, innovation, and lasting impact in the real estate industry.

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