EXCEPTIONAL REALTORS
RELENTLESSLY CARING

YOUR GUIDE TO
BUYING A HOME

RADCLIFFE & ASSOCIATES
REAL ESTATE GROUP

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RADCLIFFE & ASSOCIATES
REAL ESTATE GROUP

EXCEPTIONAL REALTORS
RELENTLESSLY CARING

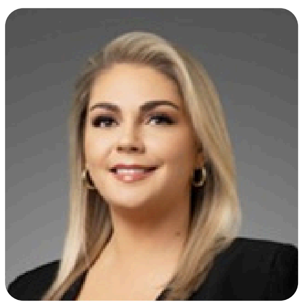
We have been serving the Orange County and surrounding areas for the last 12+ years helping our clients buy and sell homes. Our team prides itself on its unrivaled customer service, hyper local market knowledge, masterful contract negotiations, and proactive transaction management - providing a seamless "Amazon-like" experience from start to finish. You will see why our team motto is "Relentlessly Caring" as it embodies our genuine and honest approach to real estate that is unlike any other.

Our client's needs always come first.

MEET YOUR TEAM

Our team prides itself on providing a seamless “Amazon-like” experience from start to finish. Your desires and concerns will be heard carefully. The steps that you are about to come across should be understood by all parties involved, including knowing your rights and obligations. It is imperative to work with someone who you are comfortable communicating with, someone who will guide you through every step, and someone who will ensure you are making a well-informed decision. You will see why our team motto is “Relentlessly Caring” as it embodies our genuine and honest approach to real estate that is unlike any other.

SHAUN RADCLIFFE
PRINCIPAL REALTOR
714-497-0160



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BRIANNA CRANE
OPS MANAGER
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PAUL GONZAGA
TRANSACTION COORDINATOR
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OUR COMMITMENT TO YOU

It is our sincere goal to guide you through the exciting process of finding, choosing, and purchasing your new property. Your desires and concerns will be heard carefully. Buying a home is one of the largest single investments that you will make in your life. A home shapes the lives that are lived within it. The selection of a home involves a complex process of personal and financial decisions. The purchase of a home requires you to enter into a number of legally binding contracts. The steps that you are about to come across should be understood by all parties involved, including knowing your rights and obligations. It is imperative to work with someone who you are comfortable communicating with, someone who will guide you through every step, and someone who will ensure you are making a well-informed decision.

NEGOTIATE THE LOWEST PRICE

Our clients are not always the highest bidders, but remain the winner in competitive situations because we fully understand and strategize with them. By negotiating on the clients' behalf, we get their home under contract for less than other agents.

WITH THE LEAST HASSLE

We want your biggest concern during the home purchasing process to be that you were expecting it to be harder. We strive to bring you first class customer service, and a "let us handle that for you" approach.

IN THE RIGHT AMOUNT OF TIME FOR YOU

The ability to cater to you with the appropriate closing time frame is important. We will work closely with your lender and escrow to determine a reasonable and competitive close date that suits your needs.

WHY RADCLIFFE & ASSOCIATES?

WHAT SETS US APART...

1,500+
FAMILIES HELPED

16
AVG DAYS ON MARKET

102%
SALE PRICE TO LIST PRICE

14+
YEARS INDUSTRY EXPERIENCE

- Voted Yorba Linda's Best Realtor in 2022
- Over 150 5-Star Review on Google, Zillow & Realtor.com
- Market Expertise & Neighborhood Knowledge
- Strict Code of Ethics & Integrity
- Unparalleled Customer Service

PROVEN SUCCESS

Selling your home is a big deal and the real estate team that helps you should be, too.

LIFETIME SALES

557+ Total Homes Sold
$500M+ Total Volume

2025 TOTAL SALES

42 Homes Sold YTD
$47M+ in Volume YTD

2024 TOTAL SALES

52 Homes Sold
$51M+ in Volume

2023 TOTAL SALES

55 Homes Sold
$48M+ in Volume

2022 TOTAL SALES

65 Homes Sold
$56M+ in Volume

RADCLIFFE TEAM'S AVERAGE

19
AVG DAYS ON MARKET

101%
SALE PRICE TO LIST PRICE

VS.

THE AVERAGE AGENT

45
AVG DAYS ON MARKET

99%
SALE PRICE TO LIST PRICE

HOW WE HELP YOU

MARKET INSIGHTS

- Provide market overview
- Provide neighborhood information
- Show comparable home prices

CONTRACTS

- Explain verbiage
- Explain buyer agency agreement
- Obtain & review qualification letter

BUYER NEEDS

- Pre-showing interview to determine needs
- Help finding the right home
- Connect buyer with important trusted contacts and referrals

COMMUNICATION

- Explain buying process
- Review & arrange financing options
- Track due diligence deadlines

PREVIEW HOMES

- Schedule showings
- Show homes
- Community tour

NEGOTIATION

- Title resolution
- Seller concessions
- Earnest Money

OUR TEAM'S APPROACH

CATERING TO OUR CLIENTS' NEEDS...

When you hire our team to represent you, you will soon recognize that we do so much more than average agents:

- We preview homes daily and weekly on your behalf
- We use marketing pieces to find off-market homes
- We research bank-owned and notice of default homes
- We will actively call communities you like to find you a home
- We will listen to your needs and wants and show you homes that match
- We will negotiate aggressively on your behalf
- We will work closely with your lender
- We will ensure a smooth transaction and closing

WE SHOW YOU HOUSES THAT NO ONE ELSE IS SEEING

How do we do this? Many home owners have entertained thoughts of selling their home-but are waiting for the right buyer to come along. There's where we come in. We call homeowners on your behalf in the neighborhoods you're interested in to see if they want to sell. When we find a match, we'll schedule a private tour of the home for you, eliminating the competition!

REAL ESTATE COMMISSIONS

HOW DO BUYER AND SELLER AGENTS GET PAID?

In a typical real estate transaction, the commission is usually agreed upon between the seller and their listing agent before the property is listed. Here's how it generally works:

- Total Commission: The total commission is often around 5% of the home's final sale price. This percentage can vary depending on the region and the agreement between the seller and their agent.
- Splitting the Commission: This total commission is typically split between the seller's agent and the buyer's agent. For example, if the total commission is 5%, each agent might receive 2.5% of the sale price.
- Seller's Responsibility: In a typical situation, the seller will be paying the total commission out of the proceeds from the sale of their home. This means that the commission is deducted from the sale price before the seller receives their net proceeds.

WHAT HAPPENS IF THE SELLER DOES NOT OFFER BUYER'S AGENT COMPENSATION?

In some cases, the seller may not offer any compensation to the buyer's agent. This can happen for various reasons, such as the seller's personal preference or unique circumstances of the sale. If the seller does not offer compensation to the buyer's agent, here's how it typically works:

- Negotiating the Commission: The buyer's agent will include a term in the buyer's offer asking the seller to pay the buyer's agent directly or through escrow, for any compensation that the buyer and buyers' agent agreed upon.
- Buyer's Responsibility: In this case, the buyer's agent would typically discuss with the buyer about covering the agent's fee. This means the buyer would need to pay the buyer's agent commission directly.

WHO PAYS WHAT

Below are some examples of typical closing costs:

BUYER

- **Home inspection:** one-time fee to inspector of buyers choice
- **Pest Inspection/Repairs*:** termite report (if needed)
- **Appraisal:** one-time fee for new loan
- **Homeowners' Insurance**
- **Loan Fees:** origination & processing fees charged by lender
- **Prepaid Interest**: prorated depending on the time of month loan closes
- **PMI***: some lenders and loan programs require Private Mortgage Insurance
- **Owners & Lender's Title Insurance:** paid by buyer for inspection
- **Escrow Fee**
- **Property Taxes***: origination & processing fees charged by lender (reimbursement)
- **Owner's Title Insurance Premium**

SELLER

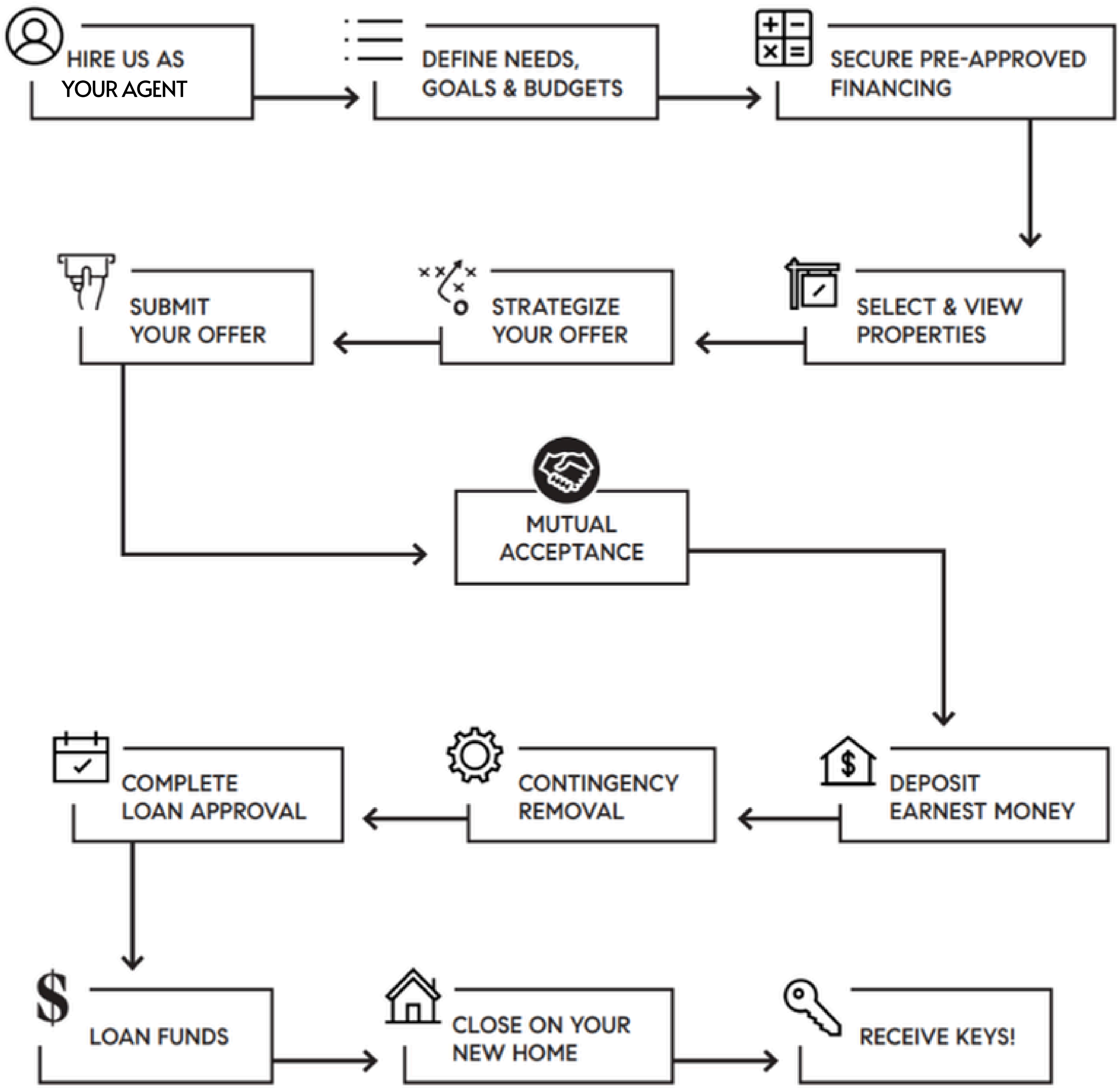
- **Professional Real Estate Commission Fee (Seller's Agent & Buyer's Agent fee)**
- **Home Warranty, Existing Encumbrances** (if needed)
- **Homeowners' Association (HOA) Dues & Transfer Fees** (if needed)
- **Use & Occupancy Inspection**: Township certification for residential resale

BOTH

- **Notary Fees:** buyer and seller will choose which party will party
- **Recording Fees:** to file legal documents with County Recorder
- **Documentation Preparation:** Legal documents required for the transaction
- **Transaction Fee:** conveyancing tasks to compare the transaction
- **Transfer Tax:** city/county conveyance tax (1/2 each)

This list is an example of typical closing costs. * May depend on time of closing or loan program.

THE HOMEBUYING PROCESS



SECURE PRE-APPROVAL FINANCING

SELECT YOUR MORTGAGE LENDER

We find that our clients have the best experience buying a home when they work with someone we have already vetted.

ESTABLISH YOUR BUDGET

You should work with your financial advisor and mortgage lender to determine what makes the most sense for you.

PREPARE YOUR DOWN PAYMENT

You can put 3.5-20% or more down on your home purchase. If your down payment amount is less than 20% of the total purchase price, you will need to get mortgage insurance that guarantees the loan against default.

CHECK YOUR CREDIT SCORE

If you are concerned that your credit score may be too low to obtain a loan, consult with your mortgage lender.

PREPARE YOUR EARNEST MONEY

Your earnest money is typically 1-5% of the purchase price of the home. Earnest money is a deposit on your down payment that signals to the seller that you are serious about the purchase. If, for any reason that you are not legally protected, you back out of the offer, the earnest money is awarded to the seller. Earnest money is due two days after your contract is accepted by the seller, so it needs to be liquid in a bank account for quick and easy transfer.

STRATEGIZE YOUR OFFER

Prior to writing your offer, we will provide you with information on recent sales, local market information, and background on competing offers or any offers that have been declined.

OFFER DETAILS

01 Your Legal Name

02 Legal Address of the Property

03 Offer Price

04 Earnest Money Amount

05 Included Items (appliances, fixtures, etc.)

06 Closing & Possession Dates

07 Contingencies

08 Personal Letter (if applicable)

Use your agent as a trusted resource on market value, recent sales and demand in your local market to make a competitive, but fair offer. The seller may counter your offer with their own changes. Your agent will help you understand these requests and navigate the conversation while keeping your best interest at heart. The homebuying process may seem overwhelming to you, but we do this every day and knows what works. Our expertise and knowledge can be used to give you a significant leg up on your competition.

SUBMITTING YOUR OFFER

COMMUNICATION

Our job is to ensure that the listing agent and sellers know our names. In a competitive situation, this is essential. We will communicate daily with the listing agent once we know you'd like to make an offer, putting us first position with a demonstration for communication and responsiveness.

SPECIAL STRATEGY

OFFER REVIEW DATE

An offer review date is a tactic used in a competitive market to get the highest price for a home. An offer review date is a deadline for all offers to be submitted at once, so that they can be escalated in a blind bidding war at the same time.

SUBMISSION RESPONSE

When we submit your offer, we can expect one of the three responses from the Listing Agent:

1. Accepted As-Is
2. Counter Offer
3. Rejection

CONTINGENCY REMOVAL

WHAT IS A CONTINGENCY?

A contingency is a legal provision in the contract that allows the buyer or seller to verify or decide on a matter before proceeding with the sale. The following contingencies are all typically found in a purchase and sale agreement.

FINANCING + APPRAISAL

The financing contingency protects you so you can verify that you'll get the loan you are approved for in order to buy the home. This contingency also protects you if the appraisal comes in low, giving you the power to renegotiate the price or walk away if the appraisal comes in low.

SPECIAL STRATEGY

OUR COMPETITIVE TACTIC

1. Waive Financing: If your purchase requires financing, it is important to submit all of your documents to the lender as early in the process as possible. In order to compete with a cash offer, a financed offer will need to be able to close quickly. It is also important to work with a local lender. When competing with multiple offers, a savvy listing agent will always prefer a reputable local lender vs. an out of state lender.

2. Waive Appraisal: In the event there is a low appraisal, the buyer can back out of the offer and get the earnest money back. If the buyer still wants to buy the home, the buyer will need to either increase their down payment amount or will need to adjust their loan amount to account for the difference in appraised value. One way to preemptively show your commitment to the seller is to offer a dollar amount (i.e. $10,000) towards the down payment as part of the initial offer should the appraisal come in low.

CONTINGENCY REMOVAL

CONTINUED

HOME INSPECTION

We recommend that all of our clients conduct a third-party inspection and sewer scope (if applicable), and will provide you with a list of vendors who can assist you.

The inspection contingency is the only contingency that you can back out of the contract for any unrelated reason.

When you have an inspection contingency and there is an issue you can a) ask for repairs, b) request credit for repairs towards your closing costs, c) renegotiate the price, and d) back out of the contract and get your earnest money refunded.

ITEMS INSPECTED:

1. Appliances
2. Plumbing
3. Electrical
4. AC & Heating
5. Ventilation
6. Roof & Attic
7. Foundation
8. General Structure

SPECIAL STRATEGY

OUR COMPETITIVE TACTIC

Pre-Inspection: If you are interested in submitting a competitive offer. you will be encouraged to hire an ins sewer inspection on the property before making an offer. This allows you to inspect the systems and structure of the property to your satisfaction. Make sure you understand in detail the condition of the home you are buying and whether or not immediate or future updates/repairs associated with the property since you will be buying the house AS-IS when you do a pre-inspection.

CLOSING

COMPLETE LOAN APPROVAL

In the final days of the escrow period, your mortgage lender will be working hard to satisfy any remaining loan conditions. It is very important that you respond as quickly as possible to your lender during this time. Upon satisfaction, loan documents will be delivered to escrow and escrow will schedule appointments for you to sign your final closing documents. Normally. people treat this just like a doctor's appointment. Sometimes that's not possible so we may have to coordinate a courtesy signing on the weekend or during the evenings (some escrow companies provide this service for free and others charge a signing fee up to approximately $150). You'll want to make sure you bring your ID and a secondary form of identification, and your reading glasses, if necessary. There is a lot of loan paperwork you'll be signing so if you have any specific questions, your lender will have the best information for you. We will always be available for questions also.

FINAL DOWN PAYMENT & CLOSING COSTS DUE

Once your final loan approval is issued, escrow will give you the final amount of money that you owe. This is your closing costs and remaining down payment (minus the earnest money you already paid, which will be given to escrow directly in the same way you deposited your earnest money.

CLOSE ON YOUR NEW HOME

Closing costs vary according to your loan. For the most accurate estimate, contact your lender. Closing costs are not part of the purchase amount, but charges associated with the buyer's loan, the transaction itself, and any prepayment required by the lender (taxes, insurance, HOs, etc). Closing costs are an assortment of fees based on the transaction between the buyer and seller. These fees are collected by the escrow company at the end of a transaction. Some closing costs, such as the fee the escrow company charges, are split between the buyer and the seller. Many of the closing costs are related to the mortgage and are therefore the buyer's responsibility. One of the largest costs associated with the closing costs is the loan origination fee. This is the fee your lender requires to provide the loan. The fee varies from lender to lender and should be consider when you shop for a loan. You can expect to pay 1-3% of the purchase price in closing costs.

LOAN FUNDS

Once you have signed, Escrow will send these closing documents to the county recording office to have the property recorded in your name. The lender will fund the purchase on your behalf.

RECEIVE YOUR KEYS!

You are entitled to keys and garage door openers on the closing day, which happens when the documents are recorded at the county and the sale proceeds are available to the seller this all happens around 5:00pm that day. We will coordinate to get keys to you at the time of possession.

Keep in mind that the seller has until 9pm of the closing date to give you possession. This is a good time to forward your mail, change the utilities to your name, and change your driver's license. We will send you a reminder a few days before closing about all of the items for you to complete. If you'd like recommendations for movers or any vendors for home maintenance, we are happy to provide those as well.

WELCOME HOME!!

OUR TRUSTED ADVISORS

Our support team helps us provide top-notch customer service to our clients. We have numerous professional connections that can help in any way we need to ensure your transaction goes as smooth as possible. Here are some of our trusted advisors:

LENDERS

Glenn Hemry | LoanDepot
714-371-8782
GHemry@loandepot.com
NMLS #451075

Mike LaSalla | LoanDepot
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MLaSalla@loandepot.com
NMLS #1456923

TITLE

Christina Smolskis | First American Title
714-318-6758
csmolskis@firstam.com

INSPECTORS

Hammond Inspection Services
Rob Travis
714-681-8464
Info@hammondinspectionservices.com

CLIENT TESTIMONIALS

"I cannot recommend Radcliffe enough if you are considering purchasing or selling a home. The level of customer service I received is unparalleled, I was treated like family and never had a doubt that they were not on my side. Buying and selling property can be stressful, but Shaun and his team gave me the confidence that I was in the right hands. Give them a call and see what they can do for you!"

"Radcliffe & Associates did an excellent job helping me find and buy a property in Orange County, CA. We were struggling to find a place that met my criteria within my price range in the areas that I wanted to be in. Shaun ended up finding the perfect property before it was even formally listed and was both helpful and professional throughout the process. I will definitely work with Radcliffe & Associates again if I decide to sell and would recommend to anyone looking for a realtor."

We have over 150 5-Star Reviews on Google, Zillow, and Realtor.com

Scan here to see what others saying!

OTHER BUYER TERMS TO KNOW

Appraisal

A report highlighting the estimated value of a property completed by a qualified third party. Lenders rely on appraisals to validate a home's value and ensure they're not lending more than the home is worth.

Earnest Money Deposit

A deposit made to a seller showing the buyer's good faith in a transaction. Typically held in a trust or escrow account.

Down Payment

Cash/available funds that the Buyer provides the lender as their portion of the purchase price, typically 3-20%.

Closing Costs

The total estimated charges associated with the transfer of ownership of the property. Paid at closing. Includes taxes, insurance and other lender expenses.

Escrow Fees

Amount the Buyer pays the escrow company for preparing the papers, accounting for funds, and coordinating information between all parties.

Contingency

A provision in a contract requiring certain acts to be completed before the contract is binding. Typically, an appraisal, home inspection or mortgage loan approval.

Title

A bundle of rights in a piece of property. The title company will provide a preliminary title report to review before accepting the property.

Recording

The ownership of the property will be transferred to the buyer. This is the day you will receive your keys.

THANK YOU!!

WHAT IS IT LIKE WORKING WITH US?

FULL-SERVICE TEAM

- I am a full-time agent dedicated to guiding you from contract to close.
- Constant communication is promised between myself, partner, operations manager and transaction coordinator.

WE CLOSE DEALS

- Our goal is to make this process EASY for you.
- We value the process of educating our clients before, during and after every milestone to empower their real estate decisions.

WE DON'T CUT CORNERS

- We conduct our business with honesty, integrity and transparency.
- We promise to understand your point-of-view and goals and represent it fully on your behalf.

HOW TO CONTACT ME:

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