



SURF CITY
— ESTATES GROUP —



SURF CITY ESTATES GROUP

BUYER'S GUIDE

COMPASS

About Surf City Estates Group

With a combined experience that spans decades, Kimberly and Shawndy form a dynamic duo in the real estate industry, created from a long-term collaborative business relationship and friendship built on trust and aligned values. They have created a business primarily fueled by referrals, a testament to their dedication to providing the highest standard of service and a meaningful, personalized real estate experience.



SURF CITY
— ESTATES GROUP —

30+

Combined years
of experience

500+

Buyers & Sellers
who sold or
found their
home with us

\$55M

Avg. Annual
sales Volume



“Shawndy Linquist did a phenomenal job assisting my family and I in our search for a home. Over the the course of several months, and many tours, we finally found the PERFECT home thanks to her!! Professional and informative, always going above and beyond. Thank you so much Shawndy!!”

“Kim is very knowledgable about all aspects of the home buying process and very attentive. Kim was alaso able to provide valuable referrals to other services we needed related to the purchase of our new home. Kim’s advice and expertise were invaluable, and she is great with first time home buyers as well!”

MEET THE TEAM

Shawndy Linquist, Principal Agent
Kimberly Ward, Principal Agent
Paige Lorenzen, Director of Operations
Juliana Lazzarini, Administrative Assistant
Abigail Sabandal, Transaction Manager

Let us show you why we are the right team for you.



When you work with us,
you will get:

1. Market Knowledge & Years of Experience
2. Active Listening & Emotional Intelligence
3. Sharp Negotiation skills/expertise
4. Full Transaction management
5. Client representation and advocacy
6. Ongoing support/client relationship
7. A dedicated team of support

Our Buyer's Experience

COMPASS

Now that you found us...

Why us? Because we work **for** our buyers with loyalty, dedication, and professional guidance required for likely the most significant single transaction in your life to go smoothly. We are your **Trusted Advisors**.

Eliminate Your Risks

Three of the most significant risks my buyers face are: 1) That they will miss the best property on or off the market and will settle for a lesser value, 2) That they will overpay for their home, and 3) That something is wrong with the property, and no one is telling them. We address these risks and fears in our first meeting and offer solutions.

Tailored Buyer Guide

This is your tailored packet for you that contains all the essentials for buying real estate in Santa Cruz County and the surrounding areas, including lender resources, a high-level overview of the buying process, and more. This will help you clarify the process, costs, and representation and get you started.

Your Needs and Wants - Heard

We ask questions, and we listen actively. For some requirements you share with us we may ask you, "Why?" If this is clear to both of us, our search to find your dream home will be much shorter. Time is money.

Understanding of the Market

In our first meeting, we will share our knowledge of the local real estate market with you, including how many properties in our price range enter contracts, how much is negotiable, how many close at or above the ask, and more.

Strong Negotiations

Negotiations are important skills in any market. We will ensure that you get clarity on our negotiating strategy so you can buy your dream property on terms that are acceptable to you. This strategy will be different if we face multiple offer situations.

Coordination of your lender, contractors, appraiser, movers, listing brokers, painters, title, etc.

There will be many players involved. Think of me as the quarterback of your team. My job will be to ensure that everyone does his or her job and no one drops the ball!

Closing Celebration

Happy day! You get the keys to your new home, and we gain a customer for life. Our goal is to remain in your life and help you with all real estate questions and issues for you, your family, and your friends.

Guiding You Every Step of the Way

1

Buyer Consultation

First, we will connect for an initial consultation to discuss what you are looking for in your next home and get you set up on the Compass One platform so I can help guide your search.

2

Buyer Representation Agreement

We will establish a mutual business agreement, shared and saved in your Compass One profile, that lays out my obligations to you as well as establishes term length, compensation, termination, exclusivity, representation, and location. Only once we've both agreed on the terms and signed can I show or send you any properties.



3

Get Pre-Approved

If you are obtaining financing, getting a pre-approval letter from a lender before submitting an offer is important because it shows you are more likely to meet the proposed settlement date. A pre-approval letter and a good faith estimate from a lender will also give you insight into the projected down payment, closing costs, and expected monthly payment.

4

Find Properties That Meet Your Criteria

I'll run a competitive market analysis of comparable properties to establish fair pricing and send you promising listings for review, including exclusive inventory you can only access through Compass. Together, we will curate a selection of listings that you can like, share, and discuss with me in real time through your Compass One dashboard.

5

Submit and Negotiate Offer

Once we find the right home, we will assemble a competitive offer. The offer states the price you are willing to pay and it may include other terms, such as whether you are waiving any contingencies or maximum timeframe to close. It is my job to guide you through the decision-making process and present the most compelling terms possible.



6

Sign Contract

Your contract legally commits you to purchase the property for a specific price and defines the settlement company, date of settlement, and earnest money deposit amount. In some cases, you may be asked to produce an escrow deposit indicating intent; the money will only be deposited if the contract is signed and agreed on by both parties.

7

Home Inspection, Disclosures, Reports, and Repairs

I will coordinate all desired home inspections and contractual contingencies and together we will review the disclosures, inspection report, and preliminary title report, at which point you can approve or negotiate credits or repairs. Prior to closing, we will schedule a final walk-through to verify that the property is still in acceptable condition and that any negotiated repairs were completed. All of the resulting documentation will be uploaded to Compass One for future reference whenever needed.

8

Loan Application and Appraisal

If you are obtaining financing, your lender will communicate what documentation they need, including bank statements, tax records, and pay stubs; note that typically you will have an agreed-upon length of time to obtain this mortgage commitment. Once your lender has all of your documents, they will review them and have an appraisal done on the property. If all goes to plan, they will issue a Clear-to-Close, which means your loan is complete and the file will be sent to the title company for closing.



9

Closing

Congratulations! You are now a homeowner. Welcome home!



FINANCIAL OBLIGATIONS

Below is a list of potential financial obligations you will have related to your home purchase. This is meant to be a general guideline for your expectations and we/your lender will provide estimates based on the specific home you choose.

Earnest Money Deposit (Escrow) **Average ~ 3% of purchase price**

This is the good faith deposit provided as part of your offer. The amount is determined based on the sale price. It's held by the listing brokerage or escrow company in a non-interest bearing escrow account.

Loan Down Payment

The amount you will need for a down payment is determined by the type of loan you qualify for:

- FHA Financing
- Conventional Financing

Inspections Average \$800-\$1300 **Depending On Home Size**

- Including home, radon, termite, and more.

Appraisal **Average ~ \$700-\$1100**

Lenders require one or more appraisals in order to approve your loan. You will need to complete your payment up front.

Insurance

Buyers should budget for homeowners insurance, private mortgage insurance if the down payment is under 20%, and title insurance. Depending on the location, you may also need flood or earthquake insurance. These costs protect both the buyer and the lender from potential risks.

Closing Costs **Average ~ 1%-3%**

Closing costs are the funds you will need to have in order to settle, unless negotiated otherwise.

Compensation

Sellers may pay all or part of a buyer's broker compensation during a real estate transaction. If the seller does not pay on behalf of a buyer, you as the buyer may be required to pay commission.

50 THINGS WE DO AS A BUYER'S AGENTS TO ENSURE A SUCCESSFUL TRANSACTION

01. We will meet for a buyer consultation.
02. Collect market data and recent comparables in neighborhoods you're interested in.
03. We will complete a buyer questionnaire to understand your needs and objectives.
04. If necessary, I will research off-market opportunities for you to find additional suitable inventory.
05. Create a 'Collection' so you're aware of listings that fit your criteria.
06. Align on the best communication plan throughout the entire process.
07. Select properties to show you based on your criteria.
08. Pull market trend data to understand what's happening within the broader region.
09. Coordinate showing appointments to gain access to desired listings.
10. Learn relevant details and attributes of the properties shown, including number of bedrooms, bathrooms, square footage, acreage, etc.
11. Attend broker tours to view other available properties on the market.
12. Stay connected to local buyers, sellers, and other agents to maintain a constant view of what drives the market.
13. Encourage you to reach out to a lender for pre-approval and provide recommended lenders (at least 3) if requested.
14. Reach out to agents with similar listings to understand traffic and buyer demand.
15. Provide objective advice and help you evaluate the pros and cons of different properties.
16. Prepare a Comparative Market Analysis (CMA).
17. Understand the current condition of the property for negotiation purposes with the assistance of experts.
18. Advise you on potential offer strategies that reflect current market conditions.
19. Help you obtain HOA documents if needed.
20. Review all transaction documents with you in advance of writing any offer.

21. Review all forms in the disclosure package.
22. Coordinate additional access to the property, if necessary.
23. Join you while you meet with experts about desired improvements including landscaping, painting, fixture updates, minor and major renovations, etc.
24. If requested, recommend at least three vendors to you on your specific request.
25. Maintain consistent communication to provide market updates.
26. Monitor any changes in the market to refine offer strategy and make needed updates (revising price, terms, etc.) accordingly.
27. Explain the offer process, timeline, and recommended preparation.
28. Align on offer strategy and prepare the offer on your behalf.
29. Notify the listing agent you are submitting an offer.
30. Advise and strategize with you on counteroffer response.
31. Negotiate terms as needed with the listing broker and seller in writing
32. Notify you when terms are agreed upon.
33. Assist with the review of the final contract, disclosures, pre-qualification letter, and wiring instructions, if applicable.
34. Coordinate the signing of the final agreement.
35. Facilitate deposit of earnest money and down payments.
36. Create and execute closing timeline and transaction review.
37. Stay in close contact with all relevant parties through next steps.
38. Share estimated timeline and all documents with client and Attorney(s), if applicable.
39. Coordinate and confirm inspection.
40. Coordinate and confirm appraisal has been received.
41. Confirm loan approval has been received.
42. Coordinate final walk-through and address issues that may arise by communicating with the seller's agent.
43. Remind you to order home warranty (if applicable).
44. Remind you to order homeowners insurance and set up utilities.
45. Request final closing figures from the closing agent (attorney or title company).
46. Advise you to carefully review closing figures with settlement service provider.
47. Facilitate closing for you and the seller.
48. Confirm recording of deed, if applicable.
49. Transfer of keys and property access.
50. Welcome you to your new home!

KEY TERMS

Appraisal

Assessment of the property's market value, for the purpose of obtaining a mortgage and performed by a licensed appraiser.

Assessed Value

Value placed upon property for property tax purposes by the Tax Collector.

Closing Costs

Expenses incidental to a sale of real estate, such as loan fees, appraisal fees, title insurance and escrow fees.

Closing Statement

The statement which lists the financial settlement between Buyer & Seller, and the costs each must pay.

Contingency

Certain criteria that have to be met in order to finalize the sale.

Conventional Mortgage

A mortgage or Deed of Trust not obtained under a government insured program such as FHA or VA.

Credit

Money given to a buyer from a seller through escrow or closing.

Escrow

A neutral third party that handles the transfer of any money during the sale of a home from initial deposit to final funding and closing.

Earnest Money Deposit

Buyers in California usually deposit 3% of the purchase price to show that the buyer is serious about purchasing the home. It is usually refundable in the event a contingency in the sales contract cannot be met.

Fixed Rate Mortgage

A loan on which the interest rate and monthly payment do not change.

Home Warranty

A policy that covers certain repairs (e.g. plumbing/heating) of a newly purchased home for a period of time, typically one year.

Preliminary Title Report

A report showing the condition of title before a sale or loan transaction. After completion of the transaction, a new title insurance policy will be issued.

Title Insurance

Insurance to protect the buyer and lender against losses arising from disputes over the ownership of a property.

Recording Fees

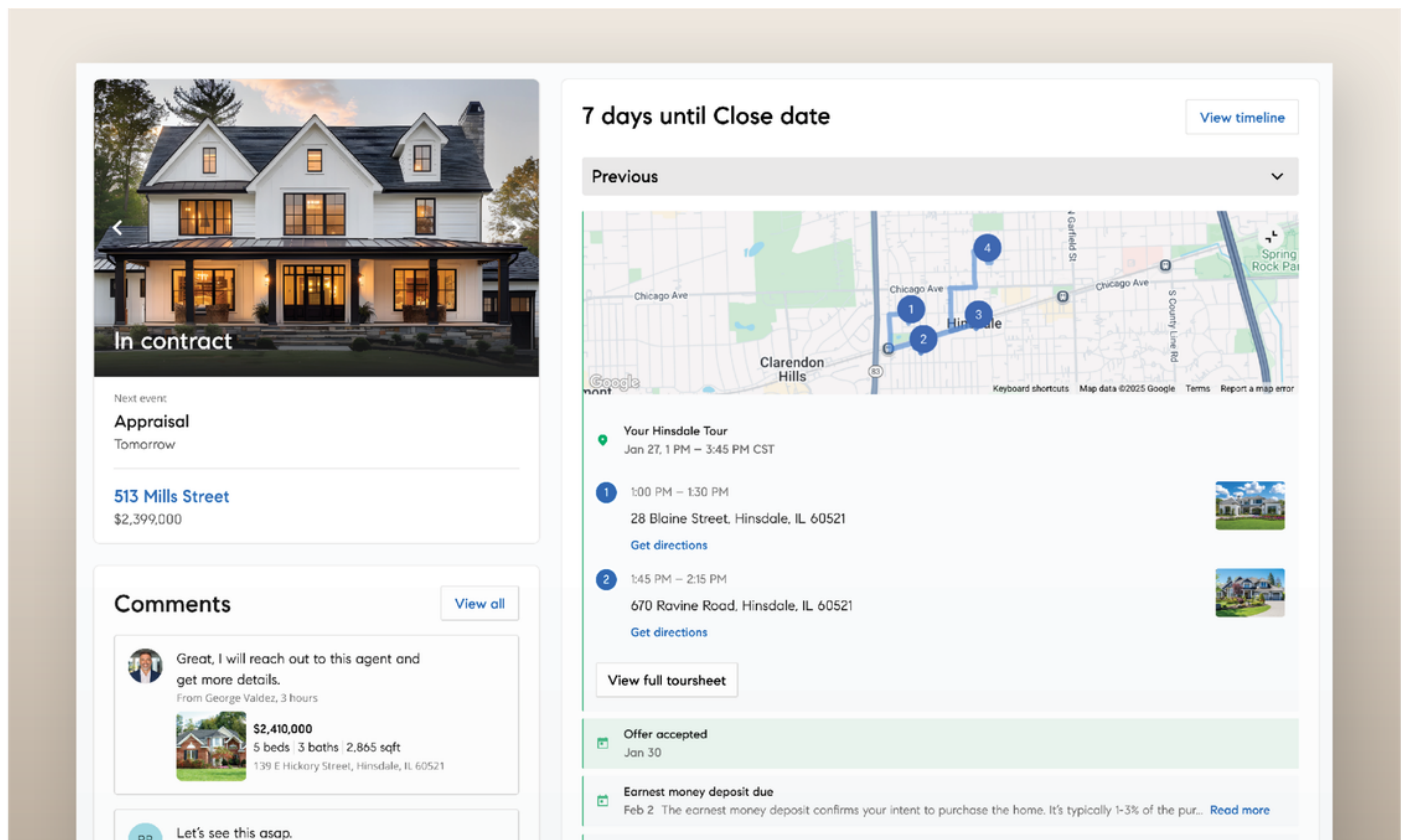
Money paid to the lender for recording a home sale with the local authorities, thereby making it part of the public records.





ONE UNIFIED DASHBOARD TO STREAMLINE YOUR SEARCH

COMPASS ONE



● Start your search

Access thousands of listings from your personalized dashboard, including properties that are only available at Compass.

● Collaborate with ease

Organize, share, and discuss your favorite homes. Stay updated on new listings, request tours, and view your tour schedule at any time.

● Keep up to date

View your timeline for a comprehensive overview of upcoming steps, recent updates, and pending tasks. You'll know where we stand, what's next, and have full visibility into how I'm moving your transaction forward.

● Know your team

Access contact information for all parties involved in your transaction, including members of my team, loan officer, and closing partners like title and escrow.

● Keep organized

Easily reference your signed documents, forms, and other relevant paperwork at any time.

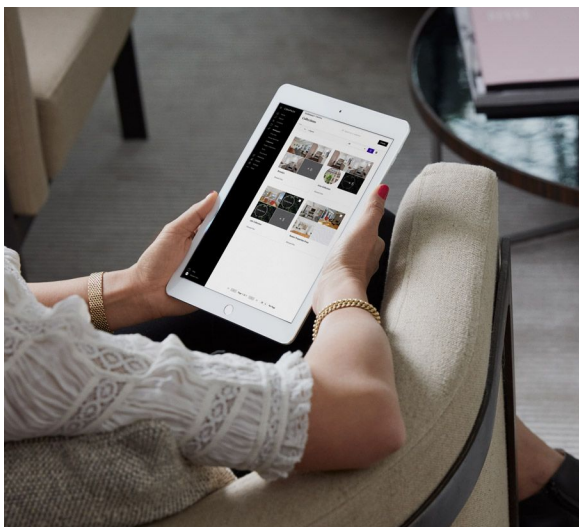
And should you eventually want to sell in the future? Your Compass One dashboard will support you through that transaction, too.

COMPASS EXCLUSIVE TOOLS AT MY FINGERTIPS

In the world of real estate today, it's not enough to simply keep up with the latest technology — you deserve an agent who's always one step ahead. At Compass, I have access to AI-driven technology to deliver a modern buyer experience that is collaborative, seamless, and hassle-free.

Private Exclusives

A private exclusive listing is an off-market home that can be shared by a Compass agent directly with their colleagues and their buyers. As your Compass agent, I can provide you access to these listings before the competition.



Compass Collections

With Compass Collections I can curate a group of listings based on your personal preferences in a visual workspace. There, you can compare multiple properties, monitor market activity in real time, stay in constant contact with me, and invite collaborators to join in on the discussion - all in one central place.

Compass CMA

Powered by AI, Compass CMA is a tool that lets me provide you with real-time market insights on comparable homes in the area. Now you can feel more confident that your next home is in the right price range and that you are making a competitive offer.

Compass Search

Compass Search lets you sort by a wide range of features and amenities to pinpoint the perfect home. Plus, you can discover exclusive Compass listings that you cannot find anywhere else and receive real-time notifications of new homes with customized Saved Searches.

LENDER RESOURCES



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Monica Bowman

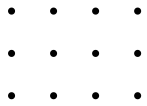
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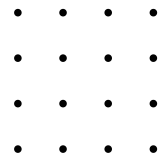
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