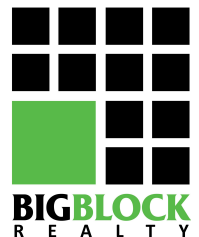




JEFFREY LUZADAS
Real Estate Professional

Brokered By:



Buying or selling a home in today's market can be intimidating. Whether this is the first time you are venturing into the real estate world, or you've done this several times before, having the right partner is key.

As realtors, we are not here to talk you into buying or selling a home. What we offer is our services and loyalty to you without pressure. When you are ready, we want to be your partner. This is an exciting time. Make sure you have a professional on your side looking out for your best interests.

Our goal is to form relationships with our clients so they feel confident in their sale or purchase and know they didn't leave money on the table and got a fair deal. We hate hearing about buyers

or sellers that feel they were taken advantage of, or had a bad experience.

We have created our business to ensure our clients are educated through the process, confident in their decisions, and achieve their ultimate goal.

Our clients come first. This is a long-term relationship to us.

If we do our jobs correctly, you'll refer us to your friends and family and keep our business going strong. You are more than a transaction, you are our future.



Thank you for putting your trust in us.

Things we must do

- ◆ We must abide by your lawful instructions
- ◆ We have a loyalty to your interests as our client, above our own
- ◆ We will disclose any material or pertinent facts
- ◆ We will maintain your confidentiality for any information you provide regarding your motivation, urgency, financial position, or personal situation
- ◆ We will take reasonable care according to license laws
- ◆ Because we represent other buyer clients there are times when they may be interested in viewing the same properties that you are targeting. All client information is confidential and we will not betray that trust
- ◆ If you are interested in making an offer on a property, no offer details will be shared with any other buyer or seller clients

Things we cannot do

- ◆ Make any decisions for you, nor are we able to take any responsibility for any of your choices
- ◆ Guarantee to help you buy a property for less than market value
- ◆ Hide or misrepresent any material facts or defects about a property, even if I listed it
- ◆ Discriminate in any way or undermine Fair Housing Laws
- ◆ Collect any kickbacks or accept any rebates without your full awareness and knowledge
- ◆ We cannot choose the neighborhood or community you should live in, nor tell you if the area is “safe” or which schools are “better.”
These choices are subjective. However, I can provide you with resources to help you make an informed decision
- ◆ We cannot make any guarantee as to what the town planning and zoning commission will do in the future



Representation

- ◆ All consumers are entitled to mutual promises in writing outlining our legal duties and how we behave in a transaction
- ◆ We respect that entitlement and will represent your interests, but will require written authorization prior to viewing property
- ◆ Once I receive your written authorization I will begin to work for you

How we are paid

- ◆ The product we sell to buyers is service, not homes
- ◆ Our focus is to provide you with excellent service and help you meet your objectives so that you will recommend us to your family and friends
- ◆ My firm expects a certain professional service fee collected from the proceeds of the sale. This is structured into the closing costs and isn't paid until then
- ◆ A co-broker commission is offered in the MLS. This amount will be put toward our agreed upon commission rate
- ◆ If the amount offered in the MLS will not cover the amount in our agreement, **only the difference** will be added to your side of the closing costs.



First step is funding

- ◆ Prior to showings, your qualification for a loan must be secured
- ◆ If you will be paying in cash you will need to provide us with verification of funds before beginning the house hunt
- ◆ Some lenders are better than others so we will discuss your loan needs and which lenders may be right for you
- ◆ If you are already pre-qualified or pre-approved, we will need to know who your lender is and be provided with full verifying documentation
- ◆ If our clients have had negative experiences with the lender – *we are obligated to tell you*
- ◆ There is no need to view homes before you have obtained the pre-qualification letter because this must be attached to any offer made

Step two is to clarify your needs

- ◆ We promise to respect your budget rather than push you to a higher range than you can comfortably afford
- ◆ We will also discuss your motivation for buying in order to better meet your wants and needs
- ◆ By going to www.Agent619.com you can register and set up searches, change the criteria, and because it pulls directly from the MLS, you will have the most up to date information out there!
- ◆ We will also have the ability to see items you are gravitating toward that you may not even realize so we can find additional properties, on and off market, that may be just the right fit.



Then the search is ON

- ◆ There are many home searching websites out there and you may be receiving property updates from a variety of other general websites
- ◆ Keep in mind, the info you receive from our website pulls directly from MLS system is far more detailed and tailored to your specific criteria and budget
- ◆ If you do not see anything you like within your budget, you may need to re-assess the location, the size, the amenities, or the price point



The Search

- ◆ We suggest driving by various properties and areas of town, during different times of the day to determine which area you would like to live in, and which homes you would like to see.
- ◆ Please keep in mind that searching for a new home is often a process of elimination as opposed to selection
- ◆ There is almost always some sort of compromise to be made



Showings & Open Houses

- ◆ Most sellers require advance notice to book showings and provide confirmations, so the earlier we know the better our opportunities
- ◆ Scheduling our time in advance will allow us to provide you with the attention you deserve
- ◆ We will try to schedule showings for you to view as many homes as we can at one time. This allows you to more easily recall the features and narrow down the selection
- ◆ Licensing regulations prevents agents from interfering with another agent's client relationship and *most* agents respect this
- ◆ If you attend an open house and are asked to register, sign my name and number instead of yours. This will lead the agent to contact me on your behalf

If another agent prevents you from entering an open house, states they must represent you or write your offer, or contacts you after your visit, please collect their contact information and call me immediately. This is a serious legal violation and ethical breach.

New Construction & For Sale By Owner

- ◆ The same process as an open house applies if you visit a new construction home. **List our information instead of yours**
- ◆ Without listing our contact information at the initial visit, the builder could ultimately deny your ability to have representation
- ◆ Requesting information from a builder's website does not make you their client nor preclude you from having your own buyer agent
- ◆ Some builders may lead you to believe that you can deal directly with them and save money. Experience with past clients demonstrates that this is not true. It simply saves the builder from paying a buyer commission. They do not pass the savings on to you
- ◆ In a FSBO the seller has made a choice to represent themselves but cannot deny you the right to your representation
- ◆ Generally FSBOs are overpriced, have heavy debt, may have some material defect they prefer not to disclose, and do not want to pay for a specialist.

We found one!

- ◆ When you have made a final choice, I will provide you with general market and property analysis and identify comparable properties
- ◆ When you have made a final choice, I will provide you with general market and property analysis and identify comparable properties
- ◆ The price you pay will depend on many variables including market condition, available inventory, and the seller's personal and financial situation. If you really want the property, bid seriously
- ◆ When you are ready, I will write an offer on your behalf including terms and conditions that protect your interests
- ◆ Once your offer is written and delivered, there is no implied guarantee that the terms or condition of your offer will remain confidential
- ◆ We will explain all components and contingencies of the offer



Remember that all decisions are yours to make

Customary contingencies

- ◆ Initial and additional deposits
- ◆ Mortgage, insurance, inspection, and appraisal contingencies
- ◆ Seller concessions for repairs and closing costs
- ◆ Rights of first refusal, right to sell property before buying another property (house to sell), or rent-back contingencies

Negotiations

- ◆ If negotiations are successful, I will secure all necessary signatures
- ◆ Sometimes things don't work out – no matter how much you were willing to offer – each scenario has a different backdrop that can interfere



Inspections, Appraisal & Repair Process

- ◆ The inspection phase is a mutually agreed timeframe that allows the buyer to perform any inspections even if the property is “as-is”
- ◆ You may select any inspector you want, but if any of our past clients have had a bad experience, we are obligated to disclose that to you
- ◆ Inspectors will submit a written report to you as well as to us
- ◆ If we request any repairs it will be in writing and there is no guarantee the sellers will agree with any or all of our requests
- ◆ At the same time, an appraisal will be ordered by the lender. The lender may also require repairs that the seller may or may not agree to fix
 - ◆ When the appraisal is complete and all of your loan documents have been submitted, the lender will provide final approval

Closing Escrow Count Down

- ◆ Verify all required repairs
- ◆ Organize packing & movers
- ◆ Schedule the transfer of utility services to buyer's name
- ◆ We will perform a pre-closing inspection to ensure all contractually requested items remain with the property
- ◆ Escrow will coordinate with you to sign closing documents
- ◆ Once all documents are signed, funds will be transferred and title sent to the recorders office
- ◆ When the title has been recorded, we will get notification and you get the keys!



Don't take our word for it...

★★★★★ Highly likely to recommend

05/20/2016 - honeymae
Bought a home in 2016.

Local knowledge: ★★★★★
Process expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation skills: ★★★★★

After having spoken to several real estate agents in the past, Jeff Luzadas is the most sincere, humble and low-pressure real estate agent we've ever encountered. He truly listened to us and addressed all our wants, needs and concerns. He made the extra effort to make sure we were informed and comfortable in our decision to purchase our home. He was there for us every step of the way. If you're looking to buy or sell your home, we recommend calling Jeff Luzadas. [Less](#) ^



JJ Olegario recommends Agent619.com Real Estate.

February 28, 2019 · 🌐



Tireless effort in getting what you want and need. Excellence in customer service is reason why he's the only realtor we've ever had for years.



Jenna Halsey recommends Agent619.com Real Estate.

August 24, 2018 · 🌐



Jeff recently listed our property for us in Spring Valley. It was our first time working with Jeff as our listing agent and we are beyond thrilled with the results! We received multiple offers the first weekend, selling our home in less than a week! Jeff got us top dollar for our home and fought for us every step of the way in negotiations. He is definitely an agent we look forward to using again, we know we can count on him to get the job done and get us the best deal possible.

★★★★★ Highly likely to recommend



05/24/2016 - user88821135

Bought a Single Family home in 2016 in Otay Ranch Village 1, Chula Vista, CA.

Local knowledge: ★★★★★
Process expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation skills: ★★★★★

Jeff Luzadas was with us during each step of the home buying process. Even when he went on vacation to Washington DC, he was helping us with our paperwork for our current home. He is very responsive through text messages, emails and direct phone calls. I would recommend Jeff Luzadas to anybody who wants a great home buying experience. [Less](#) ^

... Here's what our clients have to say...

Regina Y.
Chula Vista, CA
0 friends
1 review

★★★★★ 9/23/2014
First to Review

My family and I would like to thank you and your amazing team for making what seemed like the impossible possible. Thank you for all of your hard work and perseverance and thank you for not giving up on us. It is a bitter-sweet feeling. We are sad to give up our home but you helped us get out of a tough, stressful financial situation and helped us get a brand new start. You took this Herculean task of this short sale process, made it easier for us, and we were able to close with the results that benefited everyone. Thank you for getting us the relocation assistance. We picked up our check today. We are truly thankful for all that you have done for us. We hope to work with you again in the future and we hope to send other customers in your direction.

Useful Funny Cool



★★★★★ Highly likely to recommend

07/29/2016 - dancel2003
Bought a Single Family home in 2016 in Murrieta, CA.

Local knowledge: ★★★★★
Process expertise: ★★★★★
Responsiveness: ★★★★★
Negotiation skills: ★★★★★

Jeff's overall performance... too much to put into words but was definitely an adventure. The reason why we say it was adventure is because being military stationed overseas made it very difficult to look for a home that suited the family's wants and needs especially in California. Jeff's out of the box thinking made it possible to view homes we wanted to see. Awesome Jeff drove from San Diego to Murrieta several times through traffic, late evenings, holidays and more just to create the videos of every home we wanted to see. The video was very informative, detailed and he DID NOT sugar coat anything. If it was an ugly duckling, it was definitely an UGLY DUCKLING. This guy did not seem like a realtor to me, he was more like a family member researching a home for my FAMILY. In April, I took a short leave period and we flew down to view a home he called, "The Rockstar Home". If you were to look at the checklist of what my family and I created, there was no way somebody could find that home. Jeff NAILED IT! CHECKED OFF EVERY BOX! BRING ME THE KEYS! OMG! Walking through the home, my family had smiles from ear to ear and started to claim rooms. Before we flew back to Japan, Jeff explained the complete process in placing of making an offer on a home and prepared me mentally. We placed an offer but was beat out, I guess by people with deeper pockets. Heart broken but Jeff did explain thoroughly what may happen. We did however, had a 2nd chance and Jeff made it happen. During the process, we had a family emergency that caused us to back out. Heart broken x2 but Jeff understood the situation we were going through and kept in touch, just like family would do. As we were close to recovering and ready to resume, "The Rockstar Home" had an offer pending and heart broken again x3. I don't really know what happen next...??? Superhero Jeff probably used his SUPER POWER of NEGOTIATION... The only thing I really remember was DOCUSIGNING some documents and doing my household goods packout in Japan. BAM! Arrived California July 7th and keys on hand July 21st. The Rockstar Home is ours! Woohoo!

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