



BUYER'S GUIDE

MEET THE TEAM



We sell real estate because we are passionate about having a positive impact on people's lives. We're a team with high standards, boundless energy, and extraordinary integrity, dedicated to guiding you through some of the biggest decisions of your life. We have been assisting our clients through that process since Joanie began building our team in 2002. We know the San Diego market and are highly invested in making the home buying and selling process a pleasant and simple experience for our clients. We take on listings as a team, with our clients always at the forefront of the conversation. We listen closely in order to decide together the best course of action. We know that we have remained in the top 1% of Southern California agents because our clients feel happy and supported. We work hard to not only maintain that but to also build relationships that exceed that.

When we're not at inspections or showing properties etc. we enjoy traveling, theatre, walking our dogs, skydiving, boating, and dinner with family and friends. Oftentimes you'll catch a client or two sharing in these activities too!



JOANIE SELBY

DRE 01345683

After 23 years at American Airlines and 17 years in real estate, I have learned that excellent customer service and communication retains customers. I feel that I am working with my clients as part of a team. Listening closely to what they say and need enables us, together, to decide what is right. Happy and satisfied clients perpetuate future business and referrals make up a good part of my business. I negotiate calmly under pressure and understand that the process can be both stressful and emotional for a person when buying or selling their “castle”. Occasionally, and when appropriate, I am good at slipping in a funny twist to a conversation; thus helping to lighten up a process that may have gotten too heavy. Most importantly, I know that it is absolutely essential in real estate to be forthright and honest.

I began my real estate career as a buyer’s agent for one of the top producers in La Jolla. Because of this experience, and my continuing work with buyers, I am able to bring a buyer’s perspective to the listing side. This serves my sellers in a number of ways but especially when preparing their home for the market and possibly saving some money there. In addition, I bring 20 years of personal experience investing in real estate. My husband and I have owned and managed many properties over the years. We are familiar with investing in multiple units as well as single family residences.

On a personal note, as a benefit of my retirement after years at American Airlines, my family and I have had the opportunity to visit many places around the world. Although my immediate family consists of two young adults—a boy and a girl, I have a large extended family that also lives in the San Diego area. Spurred by my children’s interest, we have become very involved in the theater community around San Diego and, more recently, in Orange County where one of our children attended college.



JOHN SELBY

DRE 01772626

An Engineer education and Real Estate Agent trade, I have learned the perfect combination of problem solving, excellent customer service combined with outstanding communication skills, needed to best serve my clients. I feel that I am working with my clients as part of a team. Listening closely to what they say and need enables us, together, to decide what the right plan of action would be. Happy and satisfied clients perpetuate future business and referrals make up a significant portion of my business. I negotiate calmly under pressure and understand the stress and emotional feelings that come up when a person is buying and selling their "castle". Most importantly, I know that in real estate it is absolutely essential to be honest and forthright.

I began my real estate career as a buyers agent for one of the top producing in Berkshire Hathaway HomeServices California Properties and continue to work on her team. With this experience, and my continuing to work with both buyers and sellers, I am well equipped to help you with any of your real estate needs. For my sellers this serves them in a number of ways, especially, when preparing their home for the market. I have "inside knowledge" into what buyers see and are looking for in today's market which allows me to make sure your home is ready to "wow" them! For my buyers I am able to bring a unique negotiating side, with my direct knowledge of how sellers react during the sale of their home. I can prepare offers to give you the best possible chances of getting your "dream home



RYAN HUNTER

DRE 02125417

I was born and raised in a small town in southern Indiana and moved to downtown Indianapolis after graduating high school. I attended Marian University, graduating with a Bachelors of Business and Marketing. Before moving to San Diego in 2016, I worked in Real Estate and the “friendly skies” as a Flight Attendant for Southwest Airlines for nearly 20 years, where I developed an understanding of excellent client service. Today as the Client Care Coordinator with The Selby Team, I focus on getting to know our clients as real people and taking care of them from the beginning to the end. Whether you’re a first-time home buyer or seasoned seller, I will bring a welcome energy to your next real estate adventure.



STEVE MELANESE

DRE 02122569

Born and raised in San Diego, I attended UCSD, graduating with a BA in Biochemistry and Cell Biology. Before starting in Real Estate I had three successful careers, each spanning over a decade in Park Operations, Finance, and Marketing, ultimately as the VP of Park Operations at SeaWorld.

I spent many of my 36 years at SeaWorld focusing on making the customer experience as wonderful as possible and inspiring others to do so as well. I’m now using that passion to deliver outstanding service to my buyers and sellers by actively listening to their needs, searching tirelessly for buyers, providing guidance using my professional knowledge and strategically positioning them and negotiating on their behalf. I treat my clients like best friends, even family with authenticity and integrity, so they avoid pitfalls and make decisions that they will be happy with for years to come...



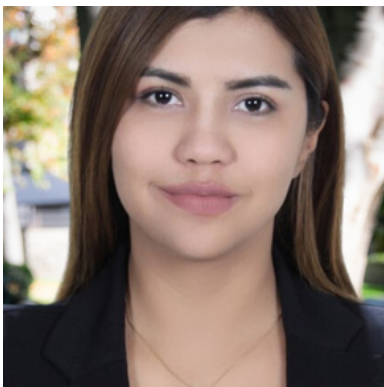
CASSANDRA ALTMANN

DRE 01911469

As a proud San Diego native, my dedication to our diverse community's growth and prosperity drives my passion for real estate.

With a background in career counseling, I've guided professionals from administrative roles to C-Suite executives on their career paths.

With over a decade of experience as a REALTOR, I leverage my counseling and sales expertise to empower both buyers and sellers in making well-informed decisions that align with their unique goals and circumstances. I find immense gratitude in being a part of the lives of those in our vibrant community and witnessing their personal growth and achievements. In appreciation for this privilege, I donate a portion of my earned commission to Voices for Children, a local non-profit organization that advocates for San Diego and Riverside Counties' high-risk foster children.



ALE HENRIQUEZ

I am a dedicated Marketing Manager with a genuine passion for the world of real estate.

While Psychology laid the groundwork for my education, it's the vibrant world of marketing strategies and real estate that truly ignites my spirit. With 5 years of hands-on experience, I've had the privilege of delving into property management and marketing since 2019. Currently, I'm honored to be part of "The Selby Team" a name synonymous with excellence in the San Diego real estate landscape. My goal is simple: I'm here to collaborate with you in realizing your aspirations through innovative marketing approaches.



HELPING YOU FIND YOUR HOME



The real estate business in today's world requires many integral qualities that are absolutely essential in order to succeed: high energy and standards, strong ethics, integrity and effective listening and communication skills. These are the tools that have made this mother and son team successful.

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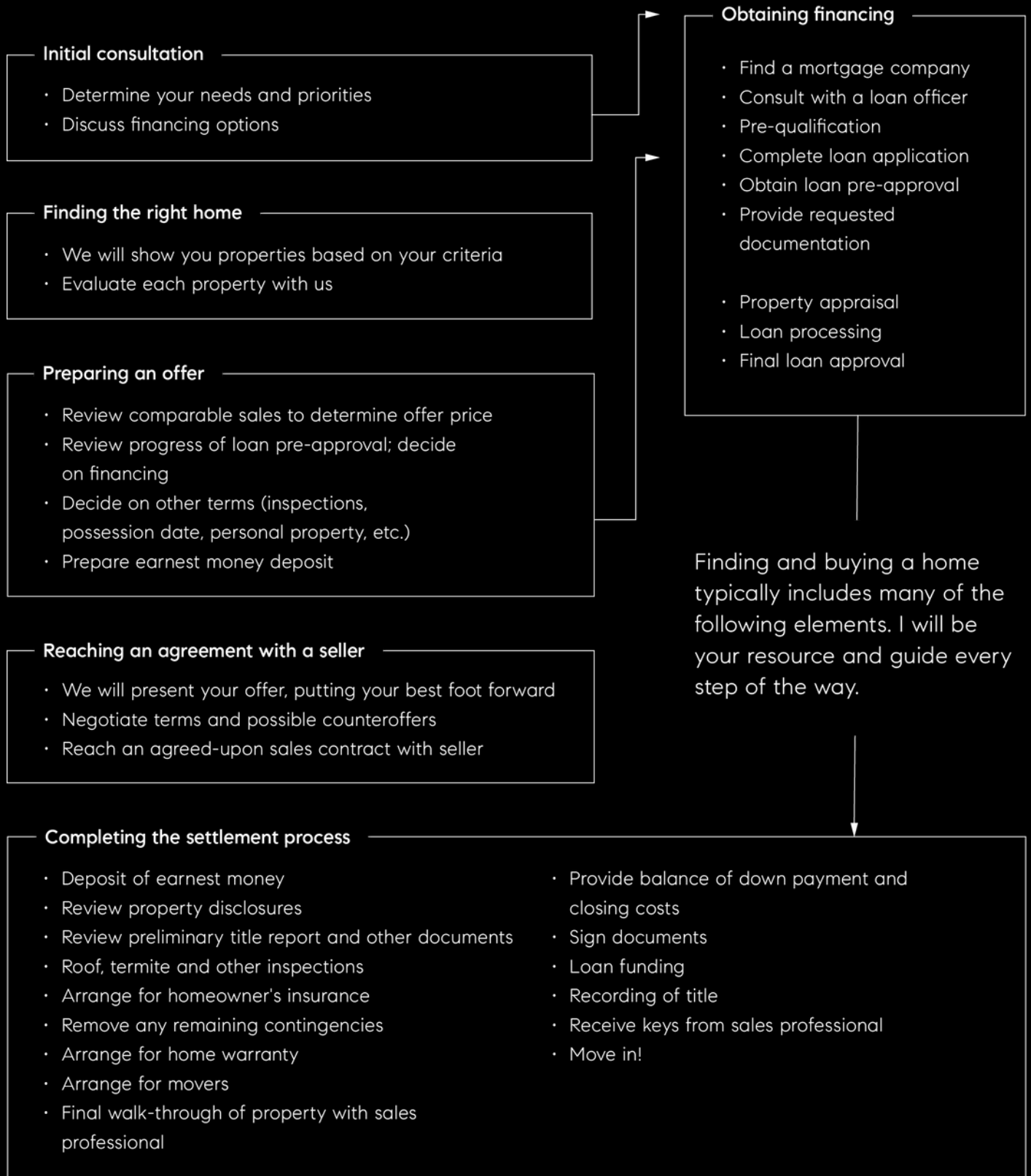
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HOME BUYING PROCESS



WHY USE A REALTOR



We work as the “middleman” and help prevent impulsive reactions that can occur if a buyer and seller were to communicate directly with each other. Because this can be a very emotional time it is good to have someone who is objective and can help see things from all angles. We are working on several different transactions all day, all week, all year; so there are not many scenarios we haven’t seen. Here are the biggest advantages when having a realtor on your side:

- We know the price for which properties are selling and the current market demand.
- When we arrive at what we consider a fair market value for your potential new home, we aren’t just guessing. We know.
- We can advise you on the best possible method to handle the financial side of transactions.
- When it comes to negotiating, we are experts. We have had training and experience plus our third-party status helps us to act as a go-between for you and the seller to bring the transaction to a satisfying end.
- The amount of paperwork and all the legal issues can be overwhelming. We help streamline the process and avoid any unnecessary surprises.

FINANCING YOUR HOME AND SELECTING A LENDER

Unless you are in a position to pay all cash for your home, you will need to obtain a home loan (mortgage) to complete the purchase. We will assist you in this process to help ensure that you obtain the financing that meets your needs.

Being pre-approved for a loan is necessary before you submit an offer will save time in the loan-approval process.

Various financing options may be available to you, including Fixed-Rate Mortgage (FRM), Adjustable-Rate Mortgage (ARM), Government-Assisted (FHA or VA) financing, and Seller-Assisted financing.

When selecting a mortgage broker or lender these are some important items to consider:

- Energy level and, most of all, experience
- Integrity, honesty, and sincerity
- Company affiliation and programs offered
- Compatibility...you should enjoy working with them!
- *Ask us if you'd like us to recommend lenders our clients have loved!



GETTING THE LOAN

It is never too late to put your best foot forward, financially. Use your lender as a resource, as they often know what changes will get you the best loan possible. Otherwise, avoid these common pitfalls:

- Changing jobs, becoming self employed or quitting your job after application
- Buying a vehicle after application
- Overusing your credit cards (or letting accounts fall behind)
- Spending money you have set aside for closing
- Omitting debts or liabilities from your loan application
- Buying furniture (especially if you finance the purchase)
- Creating any inquiries into your credit
- Applying for other loans, credit cards, etc...
- Making large deposits into your bank without consulting your lender
- Changing bank accounts
- Co-signing a loan for anyone





These are documents that your lender may ask for in order to do a pre-approval letter and/or begin your loan application. Find and gather these now, so your loan processes quickly and smoothly:

- W-2 forms (previous 2 years)
- Pay stubs (2 most recent)
- Employer name and addresses (2 year history)
- Bank account(s) statements (recent 2 months)
- Statements for 401(k)s, stocks, other investments (most recent)
- Photo identification (valid Driver's License or Passport)

COSTS ASSOCIATED

- Application/Origination fee . Approximately \$300 – \$500
- Some lenders will charge this upfront, while most will include it in closing costs

Earnest Money

- From 1-3% of proposed purchase price
- Due within 3 days of an accepted offer
- Gets credited toward your total due at closing

Inspections and Tests

- Can range from \$350-\$1,000
- Due at time of service, some accept credit cards
- Sewer line, mold, termite, etc are optional tests

Appraisal

- Approximately \$400-\$800, depending on single-family or multi-unit property
- Lenders will charge this upfront

Down Payment

- 0%-20% depending on type of loan received

Closing Costs

- Approximately 1%-2% is standard
- Each lenders' charges will differ
- Includes all the fees incurred while getting the loan, as well as the interest accrued between the day of closing and the end of the month

Pre-pays

- First full year of homeowners insurance
- Two to three additional months worth of homeowners insurance
- Two to three months worth of property taxes



SUBMITTING AN OFFER

Once you have found the right property, the next step is to make a purchase offer to the seller.

Determine the price you want to offer

- The best way to determine market value is with a Comparative Market Analysis (CMA) showing similar properties that sold recently, those that are currently active on the market, and those that failed to sell.
- We will produce the CMA for you and review it with you in-depth.

Decide on financing

- We will review together the status of your loan pre-approval.
- We will work together with your loan officer to explain financing options and help you determine the mortgage plan that best fits your requirements.

Decide on other issues that are important

- Items of personal property you want included with the house
- Warranty, inspections, repairs or other home enhancements by the seller
- Closing date and possession

We will present your offer

- The seller will have three choices: accept your offer as it is presented; reject it completely; or propose adjustments to your offer (counteroffer).
- If there is a counteroffer, you can choose whether to accept it, reject it or counter it (propose your own adjustments).

Once you have reached agreement with the seller, you will have a firm contract to purchase the home.

A SMOOTH TRANSITION TO YOUR NEW HOME

Four weeks before your move

- Contact a reputable moving company.
- Transfer children's school records.
- Transfer medical, dental and other important records.
- Transfer your homeowner's and auto insurance.
- Keep track of moving related expenses.
- Check with your accountant to find out which expenses will be deductible.

Two weeks before your move

- Arrange final utility reading at your former residence the day after your move, and activate utilities and internet at your new home.
- Close or transfer bank accounts.
- Notify DMV, USPS, and delivery subscriptions of change of address.
- We will schedule a final walk-through of the property before closing.

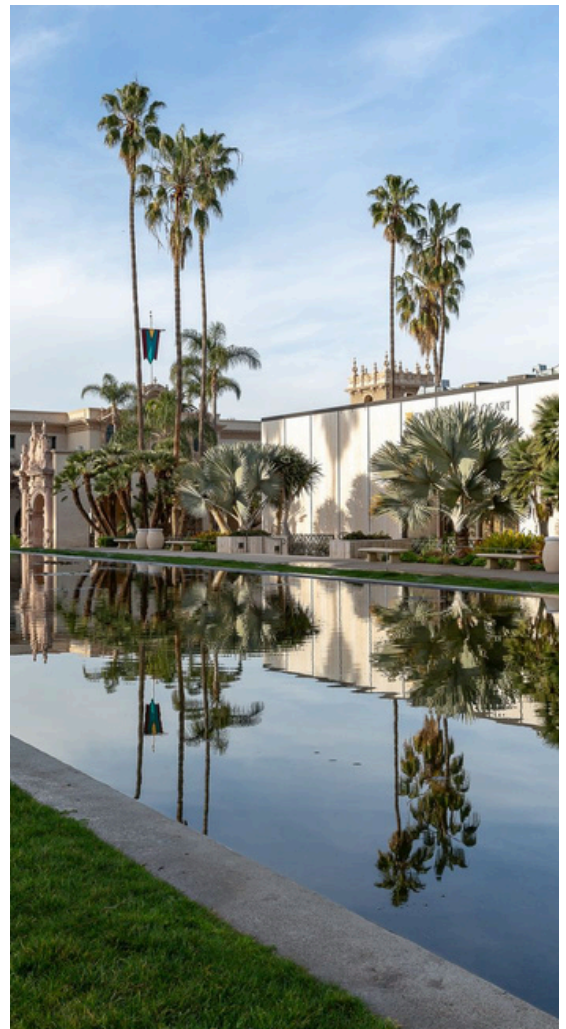
Week of your move

- Keep valuable financial records and personal papers with you; do not pack them with the rest of your household goods.
- On closing day, the home-purchase documents record with the city and the home is yours.
- Move in!

Congrats on your new home!

As you settle in, remember that our service doesn't end here. We are always available for recommendations on carpenters, electricians, gardeners etc.

Let's stay in touch



COMMITMENT OF SERVICE

I understand that buying a home is a major decision that can be filled with apprehension and concern. My job is to help you find the home that meets your needs, and to help make the homebuying process efficient, stress-free, and successful. My goal is to help you find the perfect home.

I commit to you that We will

- Communicate with you in a timely and efficient manner. Plan a home search based on your needs.
- Introduce you to properties and neighborhoods that meet your requirements based on our plan.
- Preselect properties that match your criteria.
- Provide sources of information on questions of interest to you, such as schools, neighborhoods, and transportation.
- Prepare a preliminary estimate of costs associated with buying a property.
- Help you obtain the financing you may need for a home purchase. Provide you with information on becoming pre-qualified or pre-approved for a mortgage.
- Help you find a reliable financial institution. Assist in preparing a purchase offer on the property of your choice.
- Review information on sales of comparable homes to help you decide on the price and financing terms that you want to offer.
- Recommend that you obtain professional home, termite, or other inspections.
- Review inspection reports with you.
- Represent you in the transaction with the seller.
- Present your offer to the seller, through their real estate professional.
- Negotiate in your best interests, including the handling of counteroffers, to reach an agreement that is acceptable.
- Work to protect your interests during the completion of the transaction.
- Work with the seller's broker, the lender, and others to see that all requirements of the purchase agreement are satisfied, and to help keep the transaction on schedule.
- Keep you informed of the progress of the transaction.
- Accompany you on a comprehensive walk-through of the property before closing (if provided for in the agreement), and assist you in managing any problems discovered during the walk-through.
- Follow up on any remaining details after the close of sale, and provide you with information on additional services you may need.

WHAT OUR CLIENTS SAY

“I have used Joanie to sell two homes and purchase one. She goes above and beyond the call of duty and kept me updated throughout the entire process. Like most people, I would rather have oral surgery than buy or sell property but with Joanie on the job the entire process was painless. She has several years of experience and knows her stuff. She stays on top of the ever changing California Real Estate laws and during all of our transactions she kept me and the other buyer/seller out of trouble. If you are looking for a true Real Estate professional you will not be disappointed with Joanie. I give her my full recommendation without any reservations whatsoever. If you want the best, you need to contact Joanie.” — Kevin D. | Facebook

“I would highly recommend the Selby Team for all of your real estate needs in San Diego. John Selby worked tirelessly to not only learn what type of home I was looking for but then find one. From the very beginning of the process of buying my first home, to the very end, John was incredible. He was patient, knowledgeable and a great advocate for me as the buyer. His contacts in San Diego also proved invaluable to me in the financing of the home and the remodeling of it. No matter what your real estate needs are, I confidently recommend the Selby Team.” — Marc E. | Zillow

“Joanie and John are both wonderful realtors and people. They take the time to explain everything to you, are patient and caring and very knowledgeable. My husband and I have purchased two homes with their assistance. They also have wonderful recommendations for everything from repair men to caterers. We have recommended them as listing agents for two friends and they sold both homes in less than a week!” — Sarah P. | Yelp



“Steve was the absolute best. Our experience was so smooth. I felt confident that Steve was always one step ahead during the entire process, and I always felt informed. He spent so much time providing background on the properties we were exploring, and quickly turned around any paperwork. He made connections with the sellers’ realtors and attended all tours and walk throughs. He gave us sage advice without pressuring us, and helped us craft an attractive offer that was accepted in a competitive market. I recommend Steve and his team whole heartedly!”

— Lsipe | Zillow

“The Selby team knows San Diego! They know San Diego neighborhoods intimately. They are professional and energetic with their listings. I’m not currently in the market to buy or sell, but I subscribe to their email and Facebook updates just to keep ‘in the know’ of the local market. Plus, all the fantastic photos give me interior design ideas. I’ve also attended open houses hosted by The Selby Team in my neighborhood. Wow, they know how to market a home with an open house. If /when I’m ever in the market to sell or purchase a home, I trust The Selby Team to take care of all my real estate needs.”

— Catherine D. | Google

COMPASS CARES

Service is the heart of who we are and what we do at Compass — whether we're serving agents, buyers and sellers, or our communities.



Compass Cares is our way of empowering agents and employees to give back to local communities with our time, resources and skills — because no one knows a community better than the agents and employees who serve it. Through Compass Cares, 100% of our transactions lead to a donation back to the communities we serve. We turn local

knowledge into local impact by supporting meaningful local causes. Compass Cares connects the generosity and compassion of our people to a giving platform of over 1 million nonprofits to create a regional and national community of givers. Because here at Compass, we believe it's our responsibility to make the world a little better, one place at a time.

COMPASS CARES

GLOSSARY OF TERMS

Adjustable-rate mortgage (ARM)

A mortgage where the interest rate is subject to change over the term of the loan as determined by market influences such as interest rates on Treasury securities.

Amortization

The process of paying debt by installments of principal and earned interest over a fixed period of time.

Annual percentage rate (APR)

A measure of how much interest credit will cost, expressed as an annual percentage.

Appraisal

An expert judgment or estimate of the value of real estate, made by an appraiser, generally for the purpose of obtaining a real estate loan.

Balloon Loan

An amortized loan calling for one large payment for the remaining amount due at a specified time during the amortized period.

Closing costs

All fees and charges paid at closing for services including the lender or mortgage broker, and certain other fees paid to third parties for services that the lender requires the borrower to purchase.

Credit application

A form used by a lender to obtain personal, financial and credit information to appraise an applicant's creditworthiness.

Credit report

Also known as consumer credit information, the report contains information about a consumer's identity, credit relationships, any court actions, consumer statements, and previous inquiries into that file.

Credit score

A number, typically between 330 and 830, that lets lenders and others determine how likely someone is to pay loans and credit cards.

Discount points

A lump sum paid to the buyer's creditors to reduce the cost of the loan. This payment can either be required by the creditor or volunteered by the seller in a loan to buy real estate.

Down payment

Amount paid up front when arranging credit, sometimes referred to as cash down.

Equity

The financial difference between the current market value and the amount owed.

Escrow

Property or money held by a third party until the agreed-upon obligations of a contract are met.

Escrow account

Monies collected from the borrower's installment payments for the purpose of paying property taxes and insurance. An escrow account is typically required when the loan is more than 80% of the property value.

Fixed rate

A rate of interest charged for credit that does not change over the life of the loan.

Foreclosure

The legal action of the lender to take back possession of any property used to secure repayment of the loan when the debtor fails to meet the payment obligations.

BUYER INTAKE FORM

1. Name

Name

Other names used

Current address

Phone

Phone

Email

Email

2. Is anyone else going to be a part of this transaction?

No _____

Yes, info: _____

3. Will the home be purchased in a trust?

No _____

Yes, trust name: _____

4. Are you currently working with a lender?

No _____

Yes, info: _____

5. What are your favorite neighborhoods?

6. What is your favorite room in the house?

7. How important is outdoor/garage space?

8. How long do you think you'll live in the home?

9. What is a deal breaker for you?

10. Any hesitation with buying a home?

11. Do you need to sell or complete a lease before you can purchase?

No _____

Yes, timeframe: _____

Please return to your agent ASAP!




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 [SelbySellsSanDiego](#)

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