Elevate Your Experience

BUYERS

PRESENTATION

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About Rise Real Estate Group

Rise Real Estate Group is a premier real estate company headquartered in Los Angeles, renowned as the fastest-growing team in Southern California. Our unmatched experience and comprehensive support distinguish us as the go-to team for all your real estate needs. At Rise, we have assembled a handpicked team of professionals who are dedicated to guiding you through every step of your real estate transactions.

Our agents are consistently trained and updated on the latest market trends, ensuring you receive the most informed advice and service. Driven by a commitment to excellence, we prioritize building long-lasting relationships with our clients, placing your needs above all else. Our goal is to help you achieve your real estate dreams with the highest level of care and professionalism.

At Rise Real Estate Group, we offer a unique approach to real estate, focused on elevating your experience and delivering results that exceed expectations. Discover a new way to navigate the real estate market with us today.

Getting To Know Me

Ryan Ridley
REAL ESTATE AGENT

RyanRidleyRealEstate
Ryan@therise.group
818.593.9100

Being a licensed real estate agent at the Rise Real Estate Group means I am a part of the #1 team in Los Angeles. Offering more options, more service, and more transparency than ever before.

My fully staffed team ensures you will never be lost throughout our buying process. Here is what Rise offer our clients:

1. A transaction managing team that will guide you through all the contracts to guarantee everything is signed and process up to the California Department of Real Estate laws.

2. A marketing team of experts who wont just present the properties on the market, but also find exclusive off market deals that are hand picked for you based on your criteria.

3. Team leaders that are dedicated in supporting their agents, and you, to ensure a successful outcome to our real estate transaction together.

Doesn't that sound incredible?

GETTING TO KNOW YOU

Learning about your WHO, WHAT, WHERE, WHEN, and HOW is important to us to better service you. Below are a list of short questions to help us better understand your needs as we work together to reach your real estate goals.

1. **Who is purchasing a new home and who will be living there?**

2. **What are your biggest questions/concerns about the process?**

3. **What has you thinking about moving?**

4. **What is your preferred method of communication?**

5. **When would you ideally like me to be handing you the keys to your new home?**

6. **How would you describe your ideal home?**

7. **Where would your dream home be located?**

Overview — Of The Contract

DISCLOSURES

- Different types of agency's
- Protecting you through the contract
- Getting you the best deal possible
- Making sure you actually purchase the home of your choice

What Does **Dual Agency Mean?**

CALIFORNIA ASSOCIATION OF REALTORS®

DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIP

(As required by the Civil Code)
(C.A.R. Form AD, Revised 12/21)

☐ (If checked) This form is being provided in connection with a transaction for a leasehold interest exceeding one year as per Civil Code section 2079.13(j), (k), and (l).

When you enter into a discussion with a real estate agent regarding a real estate transaction, you should from the outset understand what type of agency relationship or representation you wish to have with the agent in the transaction.

SELLER'S AGENT

A Seller's agent under a listing agreement with the Seller acts as the agent for the Seller only. A Seller's agent or a subagent of that agent has the following affirmative obligations:

To the Seller: A Fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Seller.

To the Buyer and the Seller:

(a) Diligent exercise of reasonable skill and care in performance of the agent's duties.
(b) A duty of honest and fair dealing and good faith.
(c) A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties. An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

BUYER'S AGENT

A Buyer's agent can, with a Buyer's consent, agree to act as agent for the Buyer only. In these situations, the agent is not the Seller's agent, even if by agreement the agent may receive compensation for services rendered, either in full or in part from the Seller. An agent acting only for a Buyer has the following affirmative obligations:

To the Buyer: A fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Buyer.

To the Buyer and the Seller:

(a) Diligent exercise of reasonable skill and care in performance of the agent's duties.
(b) A duty of honest and fair dealing and good faith.
(c) A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties. An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

AGENT REPRESENTING BOTH SELLER AND BUYER

A real estate agent, either acting directly or through one or more salespersons and broker associates, can legally be the agent of both the Seller and the Buyer in a transaction, but only with the knowledge and consent of both the Seller and the Buyer.

In a dual agency situation, the agent has the following affirmative obligations to both the Seller and the Buyer:

(a) A fiduciary duty of utmost care, integrity, honesty and loyalty in the dealings with either the Seller or the Buyer.
(b) Other duties to the Seller and the Buyer as stated above in their respective sections.

In representing both Seller and Buyer, a dual agent may not, without the express permission of the respective party, disclose to the other party confidential information, including, but not limited to, facts relating to either the Buyer's or Seller's financial position, motivations, bargaining position, or other personal information that may impact price, including the Seller's willingness to accept a price less than the listing price or the Buyer's willingness to pay a price greater than the price offered.

SELLER AND BUYER RESPONSIBILITIES

Either the purchase agreement or a separate document will contain a confirmation of which agent is representing you and whether that agent is representing you exclusively in the transaction or acting as a dual agent. Please pay attention to that confirmation to make sure it accurately reflects your understanding of your agent's role.

The above duties of the agent in a real estate transaction do not relieve a Seller or Buyer from the responsibility to protect his or her own interests. You should carefully read all agreements to assure that they adequately express your understanding of the transaction. A real estate agent is a person qualified to advise about real estate. If legal or tax advice is desired, consult a competent professional.

If you are a Buyer, you have the duty to exercise reasonable care to protect yourself, including as to those facts about the property which are known to you or within your diligent attention and observation.

Both Sellers and Buyers should strongly consider obtaining tax advice from a competent professional because the federal and state tax consequences of a transaction can be complex and subject to change.

Throughout your real property transaction you may receive more than one disclosure form, depending upon the number of agents assisting in the transaction. The law requires each agent with whom you have more than a casual relationship to present you with this disclosure form. You should read its contents each time it is presented to you, considering the relationship between you and the real estate agent in your specific transaction. **This disclosure form includes the provisions of Sections 2079.13 to 2079.24, inclusive, of the Civil Code set forth on page 2. Read it carefully. I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE AND THE PORTIONS OF THE CIVIL CODE PRINTED ON THE SECOND PAGE.**

Fair Housing Protects **Against Discrimination**

CALIFORNIA ASSOCIATION OF REALTORS®

FAIR HOUSING AND DISCRIMINATION ADVISORY

(C.A.R. Form FHDA, Revised 6/23)

1. **EQUAL ACCESS TO HOUSING FOR ALL:** All housing in California is available to all persons. Discrimination as noted below is prohibited by law. Resources are available for those who have experienced unequal treatment under the law.
2. **FEDERAL AND STATE LAWS PROHIBIT DISCRIMINATION AGAINST IDENTIFIED PROTECTED CLASSES:**
   - **A.** FEDERAL FAIR HOUSING ACT ("FHA") Title VIII of the Civil Rights Act; 42 U.S.C. §§ 3601-3619; Prohibits discrimination in sales, rental or financing of residential housing against persons in protected classes;
   - **B.** CALIFORNIA FAIR EMPLOYMENT AND HOUSING ACT ("FEHA") California Government Code ("GC") §§ 12900-12996,12955; 2 California Code of Regulations ("CCR") §§ 12005-12271; Prohibits discrimination in sales, rental or financing of housing opportunity against persons in protected classes by providers of housing accommodation and financial assistance services as related to housing;
   - **C.** CALIFORNIA UNRUH CIVIL RIGHTS ACT ("Unruh") California Civil Code ("CC") § 51; Prohibits business establishments from discriminating against, and requires full and equal accommodation, advantages, facilities, privileges, and services to persons in protected classes;
   - **D.** AMERICANS WITH DISABILITIES ACT ("ADA") 42 U.S.C. §§ 12181-12189; Title III of the ADA prohibits discrimination based on disability in public accommodations; and
   - **E.** OTHER FAIR HOUSING LAWS: § 504 of Rehabilitation Act of 1973 29 U.S.C. § 794; Ralph Civil Rights Act CC § 51.7; California Disabled Persons Act; CC §§ 54-55.32; any local city or county fair housing ordinances, as applicable.
3. **POTENTIAL LEGAL REMEDIES FOR UNLAWFUL DISCRIMINATION: Violations of fair housing laws may result in monetary civil fines, injunctive relief, compensatory and/or punitive damages, and attorney fees and costs.**
4. **PROTECTED CLASSES/CHARACTERISTICS:** Whether specified in Federal or State law or both, discrimination against persons based on that person's belonging to, association with, or perceived membership in, certain classes or categories, such as the following, is prohibited. Other classes, categories or restrictions may also apply.

Race	Color	Ancestry	National Origin	Religion
Age	Sex, Sexual Orientation	Gender, Gender Identity, Gender expression	Marital Status	Familial Status (family with a child or children under 18)
Citizenship	Immigration Status	Primary Language	Military/Veteran Status	Source of Income (e.g., Section 8 Voucher)
Medical Condition	Disability (Mental & Physical)	Genetic Information	Criminal History (non-relevant convictions)	Any arbitrary characteristic

5. **THE CALIFORNIA DEPARTMENT OF REAL ESTATE REQUIRES TRAINING AND SUPERVISION TO PREVENT HOUSING DISCRIMINATION BY REAL ESTATE LICENSEES:**
   - **A.** California Business & Professions Code ("B&PC") § 10170.5(a)(4) requires 3 hours of training on fair housing for DRE license renewal; Real Estate Regulation § 2725(f) requires brokers who oversee salespersons to be familiar with the requirements of federal and state laws relating to the prohibition of discrimination.
   - **B.** Violation of DRE regulations or real estate laws against housing discrimination by a real estate licensee may result in the loss or suspension of the licensee's real estate license. B&PC §10177(l)(1); 10 CCR § 2780
6. **REALTOR® ORGANIZATIONS PROHIBIT DISCRIMINATION**: NAR Code of Ethics Article 10 prohibits discrimination in employment practices or in rendering real estate license services against any person because of race, color, religion, sex, disability, familial status, national origin, sexual orientation, or gender identity by REALTORS®.
7. **WHO IS REQUIRED TO COMPLY WITH FAIR HOUSING LAWS?**
   Below is a non-exclusive list of providers of housing accommodations or financial assistance services as related to housing who are most likely to be encountered in a housing transaction and who must comply with fair housing laws.
   - Sellers
   - Real estate licensees
   - Mobilehome parks
   - Insurance companies
   - Landlords/Housing Providers
   - Real estate brokerage firms
   - Homeowners Associations ("HOAs");
   - Government housing services
   - Sublessors
   - Property managers
   - Banks and Mortgage lenders
   - Appraisers

Possible Representation
OF MORE THAN ONE BUYER

CALIFORNIA ASSOCIATION OF REALTORS®

POSSIBLE REPRESENTATION OF MORE THAN ONE BUYER OR SELLER - DISCLOSURE AND CONSENT

(C.A.R. Form PRBS, Revised 12/21)

A real estate broker (Broker), whether a corporation, partnership or sole proprietorship, may represent more than one buyer or seller. This multiple representation can occur through an individual licensed as a broker or salesperson or through different individual broker's or salespersons (associate licensees) acting under the Broker's license. The associate licensees may be working out of the same or different office locations.

Multiple Buyers: Broker (individually or through its associate licensees) may be working with many prospective buyers at the same time. These prospective buyers may have an interest in, and make offers on, the same properties. Some of these properties may be listed with Broker and some may not. Broker will not limit or restrict any particular buyer from making an offer on any particular property whether or not Broker represents other buyers interested in the same property.

Multiple Sellers: Broker (individually or through its associate licensees) may have listings on many properties at the same time. As a result, Broker will attempt to find buyers for each of those listed properties. Some listed properties may appeal to the same prospective buyers. Some properties may attract more prospective buyers than others. Some of these prospective buyers may be represented by Broker and some may not. Broker will market all listed properties to all prospective buyers whether or not Broker has another or other listed properties that may appeal to the same prospective buyers.

Dual Agency: If Seller is represented by Broker, Seller acknowledges that broker may represent prospective buyers of Seller's property and consents to Broker acting as a dual agent for both seller and buyer in that transaction. If Buyer is represented by Broker, buyer acknowledges that Broker may represent sellers of property that Buyer is interested in acquiring and consents to Broker acting as a dual agent for both buyer and seller with regard to that property.

In the event of dual agency, seller and buyer agree that: a dual agent may not, without the express permission of the respective party, disclose to the other party confidential information, including, but not limited to, facts relating to either the buyer's or seller's financial position, motivations, bargaining position, or other personal information that may impact price, including the seller's willingness to accept a price less than the listing price or the buyer's willingness to pay a price greater than the price offered; and except as set forth above, a dual agent is obligated to disclose known facts materially affecting the value or desirability of the Property to both parties.

Offers not necessarily confidential: Buyer is advised that seller or listing agent may disclose the existence, terms, or conditions of buyer's offer unless all parties and their agent have signed a written confidentiality agreement. Whether any such information is actually disclosed depends on many factors, such as current market conditions, the prevailing practice in the real estate community, the listing agent's marketing strategy and the instructions of the seller.

Buyer and seller understand that Broker may represent more than one buyer or more than one seller and even both buyer and seller on the same transaction and consents to such relationships.

Seller and/or Buyer acknowledges reading and understanding this Possible Representation of More Than One Buyer or Seller - Disclosure and Consent and agrees to the agency possibilities disclosed.

Wire Fraud Advisory

CALIFORNIA ASSOCIATION OF REALTORS®

WIRE FRAUD AND ELECTRONIC FUNDS TRANSFER ADVISORY

(C.A.R. Form WFA, Revised 12/21)

Property Address: *123 Main St, Los Angeles, Ca 00000* ("Property").

WIRE FRAUD AND ELECTRONIC FUNDS TRANSFERS ADVISORY:

The ability to communicate and conduct business electronically is a convenience and reality in nearly all parts of our lives. At the same time, it has provided hackers and scammers new opportunities for their criminal activity. Many businesses have been victimized and the real estate business is no exception.

While wiring or electronically transferring funds is a welcome convenience, we all need to exercise extreme caution. Emails attempting to induce fraudulent wire transfers have been received and have appeared to be legitimate. Reports indicate that some hackers have been able to intercept emailed transfer instructions, obtain account information and, by altering some of the data, redirect the funds to a different account. It also appears that some hackers were able to provide false phone numbers for verifying the wiring or funds transfer instructions. In those cases, the victim called the number provided to confirm the instructions, and then unwittingly authorized a transfer to somewhere or someone other than the intended recipient.

ACCORDINGLY, YOU ARE ADVISED:

1. **Obtain phone numbers and account numbers only from Escrow Officers, Property Managers, or Landlords at the beginning of the transaction.**
2. **DO NOT EVER WIRE OR ELECTRONICALLY TRANSFER FUNDS PRIOR TO CALLING TO CONFIRM THE TRANSFER INSTRUCTIONS. ONLY USE A PHONE NUMBER YOU WERE PROVIDED PREVIOUSLY. Do not use any different phone number or account number included in any emailed transfer instructions.**
3. **Orally confirm the transfer instruction is legitimate and confirm the bank routing number, account numbers and other codes before taking steps to transfer the funds.**
4. **Avoid sending personal information in emails or texts. Provide such information in person or over the telephone directly to the Escrow Officer, Property Manager, or Landlord.**
5. **Take steps to secure the system you are using with your email account. These steps include creating strong passwords, using secure WiFi, and not using free services.**

If you believe you have received questionable or suspicious wire or funds transfer instructions, immediately notify your bank, and the other party, and the Escrow Office, Landlord, or Property Manager. The sources below, as well as others, can also provide information:

Federal Bureau of Investigation: https://www.fbi.gov/; the FBI's IC3 at www.ic3.gov; or 310-477-6565

National White Collar Crime Center: http://www.nw3c.org/

On Guard Online: https://www.onguardonline.gov/

NOTE: There are existing alternatives to electronic and wired fund transfers such as cashier's checks. By signing below, the undersigned acknowledge that each has read, understands and has received a copy of this Wire Fraud and Electronic Funds Transfer Advisory.

THE OFFER: **AGENCY**

Who is representing who?

CALIFORNIA ASSOCIATION OF REALTORS®

CALIFORNIA RESIDENTIAL PURCHASE AGREEMENT AND JOINT ESCROW INSTRUCTIONS
(C.A.R. FORM RPA, Revised 7/24)

Date Prepared: ____________

1. **OFFER:**
   A. **THIS IS AN OFFER FROM** *Your Name* ("Buyer").
   B. **THE PROPERTY** to be acquired is *123 Main St*, situated in *Los Angeles* (City), *Los Angeles* (County), California, *00000* (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 *Real Brokerage Technologies* License Number ____________
   Is the broker of (check one): ☐ the Buyer; or ☐ both the Buyer and Seller (Dual Agent).
   Buyer's Agent *Rise 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).

THE OFFER: **PRICE**

Section 3 of your purchase offer covers

- Purchase price
- Close of escrow (COE) date
- Industry standard of 3% initial deposit
- Loan amount / Loan type: Conventional, FHA, VA, Other.

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.

	Paragraph #	Paragraph Title or Contract Term	Terms and Conditions	Additional Terms
A	5, 5B (cash)	**Purchase Price**	$ ____________	☐ All Cash
B		**Close Of Escrow (COE)**	☒ *21* Days after Acceptance OR on ☐ ________ (date)	
C	33A	**Expiration of Offer**	3 calendar days after all Buyer Signature(s) or ____________ (date), at 5PM or ______ ☐ AM/ ☐ PM	
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 ☐ ____________
D(2)	5A(2)	☐ **Increased Deposit** **(Money placed into escrow after the initial deposit. Use form DID at time increased deposit is made.)**	$ ________ (____% of purchase price) (% number above is for calculation purposes and is not a contractual term)	Upon removal of all contingencies OR ☐ ____________ (date) OR ☐ ____________
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 ☐ 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, ☐ FHA (Forms FVAC/HID attached) ☐ VA (Form FVAC attached) ☐ Seller Financing ☐ Other: ____________
E(2)	5C(2)	Additional Financed Amount Interest Rate Points	$ ________ (____% of purchase price) Fixed rate or ☐ Initial adjustable rate • not to exceed ____% • Buyer to pay up to ____ points to obtain rate above	Conventional or, if checked, ☐ Seller Financing ☐ Other: ____________
E(3)	7A	**Occupancy Type**	Primary, or if checked, ☐ Secondary ☐ Investment	
F	5D	**Balance of Down Payment**	$ ____________	
		PURCHASE PRICE TOTAL	$ ____________	

CONTINGENCIES

AKA - BUYER PROTECTIONS

INVESTIGATION, APPRAISAL, & LOAN

L		CONTINGENCIES	TIME TO REMOVE CONTINGENCIES	CONTINGENCY REMOVED
L(1)	8A	**Loan(s)**	17 (or _15_) Days after Acceptance	☐ No loan contingency
L(2)	8B	**Appraisal:** Appraisal contingency based upon appraised value at a minimum of purchase price or ☐ $ ______	17 (or _10_) Days after Acceptance	☐ No appraisal contingency Removal of appraisal contingency does not eliminate appraisal cancellation rights in FVAC.
L(3)	8C, 12	**Investigation of Property**	17 (or _7_) Days after Acceptance	REMOVAL OR WAIVER OF CONTINGENCY: Any contingency in L(1)-L(8) may be removed or waived by checking the applicable box above or attaching a Contingency Removal (C.A.R. Form CR-B) and checking the applicable box therein. Removal or Waiver at time of offer is against Agent advice. See **paragraph 8I**. ☐ **CR-B attached**
		Informational Access to Property Buyer's right to access the Property for informational purposes is **NOT** a contingency, does **NOT** create cancellation rights, and applies even if contingencies are removed.	17 (or _____) Days after Acceptance	
L(4)	8D	**Insurance**	17 (or _____) Days after Acceptance	
L(5)	8E, 14A	**Review of Seller Documents**	17 (or _____) Days after Acceptance, or 5 Days after Delivery, whichever is later	
L(6)	8F, 13A	**Preliminary ("Title") Report**	17 (or _____) Days after Acceptance, or 5 Days after Delivery, whichever is later	
L(7)	8G, 11L	**Common Interest Disclosures** Per Civil Code § 4525 or Agreement	17 (or _____) Days after Acceptance, or 5 Days after Delivery, whichever is later	
L(8)	8H, 9B(6)	**Review of leased or liened items** (E.g. solar panels or propane tanks)	17 (or _____) Days after Acceptance, or 5 Days after Delivery, whichever is later	
L(9)	8K	**Sale of Buyer's Property** Sale of Buyer's property is not a contingency, UNLESS checked here: ☐ **C.A.R. Form COP attached**		

[redacted]

[redacted]

Who pays **for what?**

[redacted]

Q	Allocation of Costs			
	Paragraph #	**Item Description**	**Who Pays** (if Both is checked, cost to be split equally unless Otherwise Agreed)	**Additional Terms**
Q(1)	10A, 11A	Natural Hazard Zone Disclosure Report, including tax information	☐ Buyer ☐ Seller ☐ Both ______	☐ Environmental ☐ Other ______
			☐ Provided by: ***Seller's Choice***	
Q(2)		Optional Wildfire Disclosure Report ______	☐ Buyer ☐ Seller ☐ Both ______ Provided by: ______	
Q(3)		(A) ______ Report (B) ______ Report	☐ Buyer ☐ Seller ☐ Both ______ ☐ Buyer ☐ Seller ☐ Both ______	
Q(4)	10B(1)	Smoke alarms, CO detectors, water heater bracing	☐ Buyer ☐ Seller ☐ Both ______	
Q(5)	10A 10B(2)	Government Required Point of Sale **inspections, reports**	☐ Buyer ☐ Seller ☐ Both ______	
Q(6)	10B(2)	Government Required Point of Sale **corrective/remedial actions**	☐ Buyer ☐ Seller ☐ Both ______	
Q(7)	19B	Escrow Fee	☐ Buyer ☐ Seller ☐ Both ______ Escrow Holder: ***Seller's Choice***	☐ Each to pay their own fees
Q(8)	13	Owner's title insurance policy	☐ Buyer ☐ Seller ☐ Both ______ Title Co. (If different from Escrow Holder): ***Seller's Choice***	
Q(9)		Buyer's Lender title insurance policy	Buyer	Unless Otherwise Agreed, Buyer shall purchase any title insurance policy insuring Buyer's lender.
Q(10)		County transfer tax, fees	☐ Buyer ☐ Seller ☐ Both ______	
Q(11)		City transfer tax, fees	☐ Buyer ☐ Seller ☐ Both ______	
Q(12)	11L(2)	HOA fee for preparing disclosures	Seller	
Q(13)		HOA certification fee	Buyer	
Q(14)		HOA transfer fees	☐ Buyer ☐ Seller ☐ Both ______	Unless Otherwise Agreed, Seller shall pay for separate HOA move-out fee and Buyer shall pay for separate move-in fee. Applies if separately billed or itemized with cost in transfer fee.
Q(15)		Private transfer fees	Seller, or if checked, ☐ Buyer ☐ Both ______	
Q(16)		______ fees or costs	☐ Buyer ☐ Seller ☐ Both ______	
Q(17)		______ fees or costs	☐ Buyer ☐ Seller ☐ Both ______	
Q(18)	10C	Home warranty plan chosen by Buyer. Coverage includes, but is not limited to: ______ ______ ______	☐ Buyer ☐ Seller ☐ Both ______ Issued by: ***Fidelity National Home Warranty*** ☐ Buyer waives home warranty plan	If Seller or Both checked, Seller's cost not to exceed $ ______.
R	**OTHER TERMS:** ______			

Things You **Can** Negotiate During a Home Sale

01

Sale Price

02

Closing Cost

03

Home Repairs

04

Home Warranties

05

Fixtures and Appliances

06

Closing Date

What's The Difference

PRE-QUALIFICATION

- 30-45 Day Escrow
- 17+ days for all contingencies
- Appraisal returned in 17+ days

PRE-APPROVAL

- 25-30 Day Escrow
- 7-12 Days for all contingencies
- Appraisal returned in 7-10 days

FULLY UNDER WRITTEN APPROVAL

- 14 Days Escrow (or sooner)
- NO need for Loan Contingency
- Appraisal returned in 5-7 days

WORKING TOGETHER

Our Core Offering

STRESS FREE BUYING PROCESS

- Constant Communication
- No Obligation Shopping
- We do the heavy lifting for you

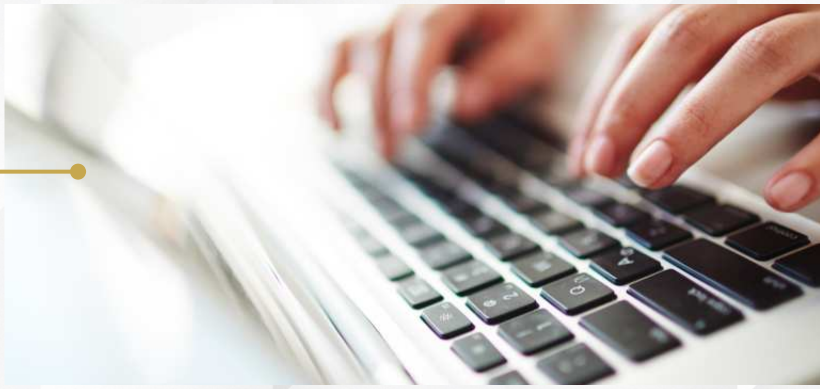
BONUS FOR LOYALTY

- Off-Market Opportunities
- Full Team of agents for showings and support anytime

GETTING THE DEAL

- Take advantage of the market
- We've negotiated over 650 deals since 2022
- We only have 5 star reviews, and we plan on keeping it that way

Bonus Points for Loyalty



Nobody Likes Paperwork

We have a whole transaction team to help answer any questions you may have and make sure we have a smooth transaction

When You Own a Home, Things Break

If we can't negotiate a Home Warranty for you, I'll buy you one

Why Trust Us?

We do a lot of deals and we have a list of trusted vendors to help with whatever you need

Working With Our Favorite Lender

Get fully underwritten in 24 hours
Lender covered appraisal
Earnest money deposit guarantee

OUR GUARANTEES TO YOU

Our Satisfaction Guarantee

- Our goal is to provide a luxury home buying experience for you.
- If you're not happy with our service, you can cancel at anytime.

Our Buyer Remorse Guarantee We Want Happy Clients

- If you don't love your home, we will list it without charging a listing commission if you sell it within a year of buying with us.

***As long as you also purchase another home with us as your agent.*

THANK YOU FOR YOUR CONSIDERATION

Real estate is complicated, that's where we come in.

At the closing table, our goal is for you to feel that the experience of purchasing your home exceeded all your expectations, so throughout all of our interactions - from showings to close - we will work hard to achieve that goal.

When you choose The RISE Real Estate Group as your partners, you are not just getting a trusted, respected team - you are getting local experts who are passionate about serving our community and those who call it home.

Let's get started.

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