



exp[®]
REALTY

BUYER'S

Guide

PATTYGUTIERREZ

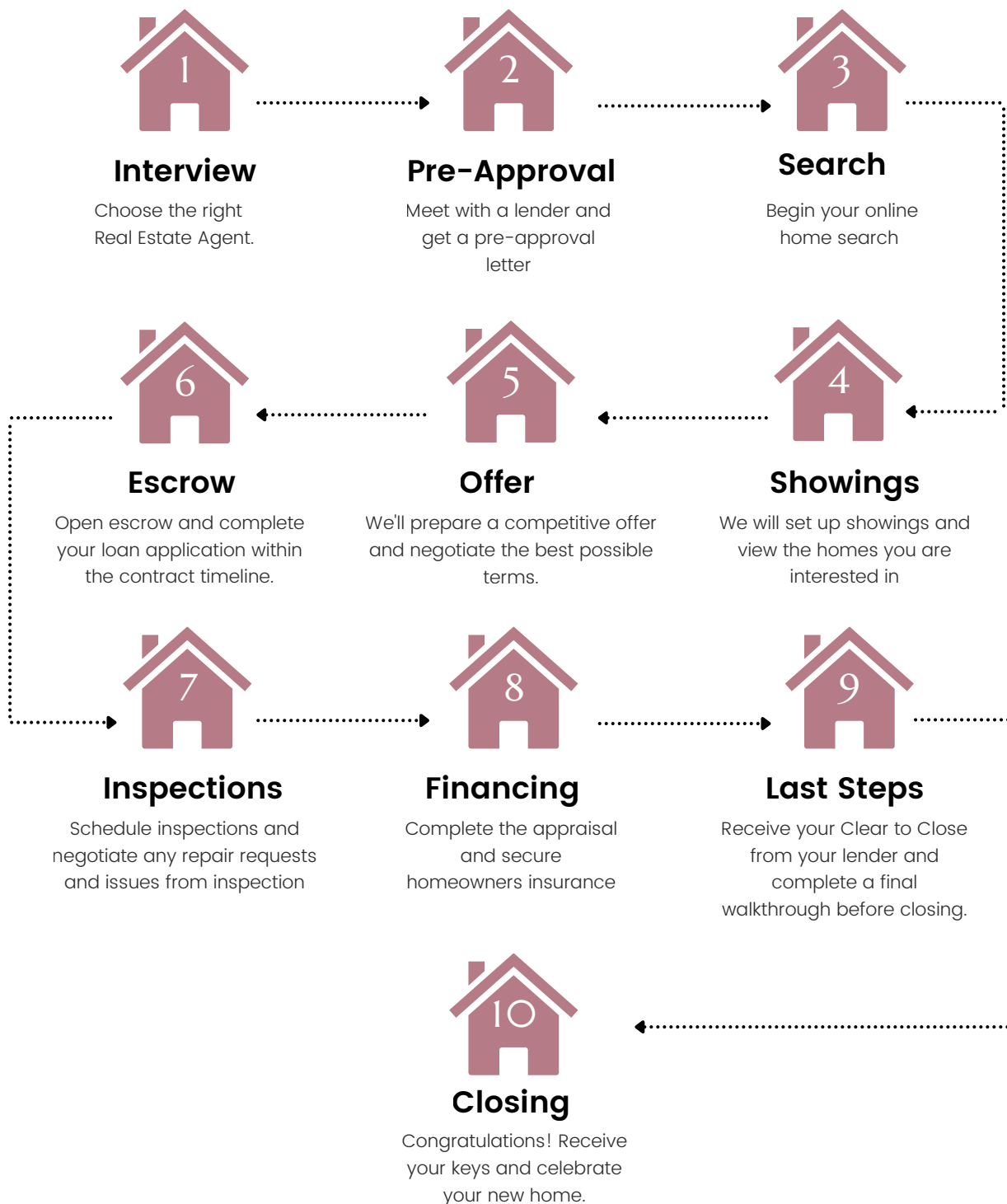


Real estate is more than a career to me, it's my passion. My goal is simple: to help you buy your home with confidence, clarity, and as little stress as possible. I'll be with you every step of the way.



THE BUYER ROADMAP

This is a brief summary of the timeline for purchasing your home. Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



WHAT THE NAR SETTLEMENT MEANS FOR YOU

Recent changes to the National Association of REALTORS® settlement have increased transparency in the home-buying process. Buyers now have greater clarity about representation, compensation, and the value their real estate professional provides.

1

BUYER REPRESENTATION IS MORE IMPORTANT THAN EVER

You now have the opportunity to clearly define your relationship with your agent through a Buyer Representation Agreement. This ensures you have a dedicated professional advocating for your best interests every step of the way.

2

COMPENSATION IS TRANSPARENT

Commission structures are no longer assumed or built into the process in the same way. This means we will openly discuss how your agent is compensated—so there are no surprises.

3

YOU HAVE MORE CONTROL

These changes empower you as a buyer. You have the ability to ask questions, negotiate terms, and fully understand the value your agent brings to your transaction.

At the end of the day, my role is simple:

To protect your investment, negotiate on your behalf, and guide you through every step with clarity and confidence.



YOUR TRUSTED GUIDE



As a lifelong Ventura County resident, I take pride in helping my clients navigate the local real estate market with confidence. My in-depth knowledge of our neighborhoods, schools, and communities allows me to provide insight every step of the way.

I believe buying or selling a home is more than just a transaction. It's one of life's biggest milestones. That's why I'm committed to providing exceptional service built on honesty, trust, and genuine care. My goal is to make the process as smooth and enjoyable as possible while helping you achieve the best outcome for your unique needs.

Whether you're buying your first home, moving up, downsizing, or investing, I'll be by your side every step of the way, guiding you with experience, integrity, and a commitment to helping you achieve your real estate goals.



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STRATEGY. EXPERTISE. RESULTS.



As a lifelong Ventura County resident, Richard has a deep appreciation for the community he proudly calls home. With decades of experience in coaching and education, he brings a thoughtful, strategic approach to every transaction, along with clear communication and skilled negotiation.

Richard knows how to position competitive offers, negotiate effectively, and guide clients through every stage of the transaction. His local knowledge and calm approach help clients navigate every step of the buying and selling process with confidence.

Whether you're purchasing your first home or your forever home, Richard is committed to helping you make informed decisions and achieve the best possible outcome. With Richard, you're not just getting a real estate agent—you're gaining a trusted advisor who genuinely cares about your success.

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CLIENT TESTIMONIALS

5.0 ★★★★★

BEST OF ZILLOW · VERIFIED REVIEWS

**Noelle Stockman** · 2 weeks ago

"Patty and her team were wonderful to work with. Patty gave us her honest opinions about the house we were selling — from what needed to be done, to pricing and offers. She worked through processes with us and talked with us rather than to us. She let us vent when needed and then brought us back around to move forward. She pulled no punches and was 100% on our side. I would engage her as my agent again with no reservations."

**Sandra Kabat** · Sold a home in Port Hueneme, CA · 5/4/2026

"Patty was great at helping my brother John and I get our stepmom's condo ready to sell! She was very helpful with the financial aspects due to the fact that John and I were dealing with a trust account. Our stepmom is in a nursing home 3½ hours away and was unable to participate in the sale. I would have no problem recommending her to anyone!"

**J. Nguyen** · Bought a home in West Village, Oxnard, CA · 5/14/2026

"If you're looking for a realtor who will truly go above and beyond for you, it's Patty. She has done so much for my parents over their two-year home search! Patty has shown up for them at every house they were interested in and has had the same energy and professionalism every time. She never made my parents feel like a burden, rushed them, or pushed them towards a house just to close a deal. We toured more houses than I could count, and not once did she complain or make them feel like they were asking too much. She genuinely cares to make sure you love the house you are putting your years of hard work into — one of the biggest decisions of your life. Her knowledge of the market is amazing, and she made sure they knew what to look for and look out for. She made closing a breeze and always kept us in the loop. We are grateful to have had her guide us through every step!"

**Anna Kaplun** · 9/3/2025

"I thought selling my house would be very stressful, but Patty made all my worries disappear. She took control of the situation, and we got several offers in just a few days, over asking price. She's very professional and knowledgeable, and she was always available to answer any questions. Patty was excellent from start to finish and made the process simple and easy. I highly recommend her as a selling and buying agent."

FINANCES

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

Questions to ask when interviewing potential lenders...

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?



There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

Tax Returns

W-2 Forms

Pay Stubs

Bank Statements

List of Monthly Debt



HOME SEARCH

As your Real Estate Agent, my number one goal is to help you find the right home for your needs, lifestyle, and budget. I make it my priority to understand your situation when it comes to buying your home so we can accomplish your goals.

STEP ONE

We'll discuss your must-haves, deal breakers, preferred locations, school districts, commute, and lifestyle so we can create a focused home search.

STEP TWO

Based on your needs, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

STEP THREE

Once you find a home you love, we'll schedule a showing. If it checks all the boxes, we'll prepare and submit a competitive offer. Once accepted, you'll officially be under contract.



OFFERS & NEGOTIATIONS

BEFORE WE WRITE AN OFFER

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Pre-approval letter
- Down Payment
- Closing Costs
- Offer Price
- Escrow Deposit
- Inspection Period
- Appraisal Period
- Loan Period
- Closing Date



OFFERS & NEGOTIATIONS

MULTIPLE OFFER SITUATIONS

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Consider a larger down payment or cash offer, if available.
- Offer more than the asking price
- Be flexible with your closing date
- Shorten contingency periods
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you

ESCROW

Congrats your offer was accepted! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.



INSPECTION PERIOD

TYPES OF POTENTIAL INSPECTIONS

- Home Inspection
- Wood-Destroying Organism (WDO) Inspection
- Mold Inspection
- Roof Inspection
- HVAC Inspection
- Sewer Lateral Inspection



RECOMMENDED HOME INSPECTORS

I'll provide you with a list of trusted home inspectors so you can choose the one that best fits your needs. Feel free to contact and interview any of them before making your decision.

INSPECTION TIME PERIOD

The typical inspection period is between 10-17 days

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

PREPARING FOR CLOSING DAY

1

LOAN APPLICATION & APPRAISAL

After your offer is accepted, you'll typically have 3 to 5 days to submit your loan application and any requested documents to your lender. Your lender will then order the appraisal.

If your contract includes an appraisal contingency and the home appraises for less than the purchase price, we may have an opportunity to renegotiate the price or explore other options. While a price reduction isn't guaranteed, I'll help guide you through the process.

2

HOME INSURANCE

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

3

IMPORTANT REMINDER

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, hold off on making major purchases! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

4

CLEAR TO CLOSE

These words are music to our ears! This means that the mortgage underwriter has approved your loan documents and we can confirm your closing date with escrow and title company.



Patty Gutierrez

Thank you for trusting us to guide you through your home-buying journey. We look forward to helping you achieve your real estate goals and celebrating with you on closing day!

DRE #01439991



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