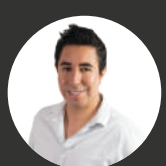
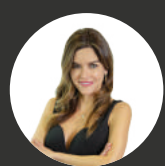


Find Your Dream Home with Real Professionals

Move Now



John D. Reyes
909.917.5567
jdreyes01@gmail.com
DRE #01719218



Margie Kossman
909.917.2249
mkossmanhomes@gmail.com
DRE #01797045

Move Fast Move Now.com

HIGHER REALTY

The Market Has Changed

Smart phones and the internet have changed the way society interacts with the world and with each other while altering our expectations of products and services. Companies like Amazon and Uber have made us accustomed to immediacy and convenience. So why shouldn't the same apply for buying a home?

Today's Consumer

Websites like Zillow, Trulia and Redfin make searching for a home easier than ever before, putting the power into the prospective home buyer's hands rather than leaving it up to their real estate agent.

Today's Agent

As a result, we as real estate professionals must adapt and continue elevating our level of service in order to stay competitive in this ever-changing industry.

Your REALTOR® should not merely show you homes and write an offer hoping for the best. Real estate professionals like your REALTOR® and loan officer should go above and beyond for you, serving as trusted advisors that you can rely on to guide you through the intricate details of the home buying process. They should be by your side every step of the way, not leave you in the dark.

And of course, the real estate professionals you choose to represent you should also be effective communicators that are relentlessly committed to speed and efficiency.



3 Choose the Right Lender
4 Start House Hunting
5 Top Do's & Don'ts
6 In Escrow
8 Meet the Team
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16 Educational Video Series
17 Contact Us

PHASE 1

Choose the Right Lender

Before you begin looking for a home, it's important that you find out how much you qualify for to determine how much buying power you have when submitting an offer. Some lenders may conduct a pre-qualification which can be done over the phone or online. However, we suggest you receive a fully underwritten approval to help strengthen your offer.

Documentation Needed

To begin the process, your lender will request certain documentation which will be used to verify your identity, credit, income, and assets. A list of initial documents may include the following:

Social Security Card & Drivers License	**Tax Returns** Last 2 Years
Credit History	**W-2s** Last 2 Years
Bank Statements 2 Most Recent	**Paystubs** 2 Most Recent

After analyzing your finances, your lender will present you with different loan programs and available options. It is imperative that you have a solid understanding of not simply what you qualify for but also what you are comfortable with paying each and every month.

The Power of a Pre-Approval

Being approved not only increases your buying power, it also enables you to move quickly when you find the perfect home. As your real estate team, we will assist and navigate you through submitting an offer. Providing and verifying your documentation up front makes you less likely to encounter stalls during the home buying process and more likely to get your offer accepted.

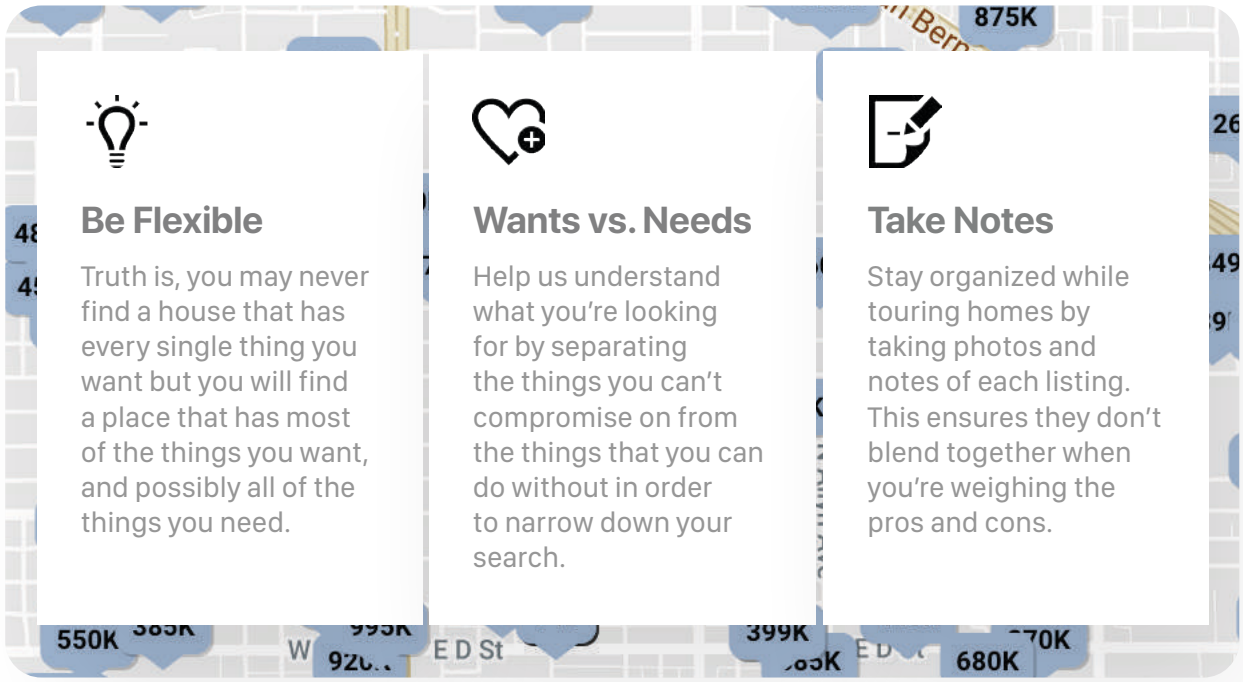
PHASE 2

Start House Hunting

As your real estate team, we will send you active listings that meet most, if not all, of your criteria. However, feel free to proactively search for homes on websites like Zillow, Trulia, or Realtor.com and send us links to view the properties that interest you.

Search Online

The Internet can be a tremendous help during the house-hunting process. Many listings have 3D virtual tours, video content, and other immersive features to help you do an initial screening of the home and begin to experience what it's like to live there. If you find a few homes that spark your interest, we'll coordinate a date and time for a showing appointment.



Be Flexible

Truth is, you may never find a house that has every single thing you want but you will find a place that has most of the things you want, and possibly all of the things you need.

Wants vs. Needs

Help us understand what you're looking for by separating the things you can't compromise on from the things that you can do without in order to narrow down your search.

Take Notes

Stay organized while touring homes by taking photos and notes of each listing. This ensures they don't blend together when you're weighing the pros and cons.

Submit Offers

Once you narrow down your search and feel as if you've found the perfect home, we will assist and navigate you through the entire process. We are extremely strategic and methodical when submitting offers thanks to our proven process which helps our offers rise to the top. This includes submitting your desktop underwritten approval with each offer to further convey your strength as a qualified buyer.

PHASE 2

Top Do's & Don'ts

Buying a new home hinges on several key things falling into place: finding the right property, negotiating a price you can afford and securing the financing to pay for it.

Many home buyers successfully navigate all three criteria - only to make some critical missteps prior to closing the deal which can jeopardize their dreams of becoming a homeowner. Here are a few very important do's and don'ts to remember when going through the home purchasing process:

What To Do

- ✓ Save Extra Money
- ✓ Stay Current On Your Accounts
- ✓ Continue to Use Your Credit As Normal
- ✓ Provide All Required Documentation
- ✓ Anticipate That We May Ask for Additional Documents
- ✓ Ask Questions!

What Not To Do

- x Don't Change Jobs
- x Don't Apply For New Credit
  even if you're pre-approved
- x Don't Take Out a New Loan or Make a Large Purchase
- x Don't Change Banks or Make Cash Deposits
- x Don't Pay Off Loans or Credit Cards
  unless your lender approves first

PHASE 3

In Escrow

If we submit an offer and it is accepted, we can now officially open escrow. There are several important steps involved in the escrow process that lead to closing on the home and finally getting your keys. Here's a quick and simplified breakdown of what to expect.

What Happens During Escrow

01 Open Escrow

Money goes to an objective third party until all terms are agreed upon and finances are cleared. Your earnest money deposit will be paid directly to escrow.

02 Negotiate Closing Costs

We'll review the fees associated with closing on a house which will be split up between you and the seller. Some fees include title, escrow, inspection, and lender fees.

03 Home Inspection

A home inspection company will thoroughly inspect the home to highlight any defaults, problematic areas, or points of concern for you to be aware of.

04 Pest Inspection

A pest inspection company may be conducted in order to check the property for termites and pests.

05 Request for Repairs

Each situation is different but we may negotiate with the seller that certain repairs be made or credits be offered depending on the final results of the inspections noted above.

PHASE 3

In Escrow

Remember, we will be by your side every step of the way as your guide, negotiator, advocate, and real estate resource. Keeping you updated and answering all of your questions along the way is extremely important to us, so please do not hesitate to contact us at any time.

What Happens During Escrow (continued)

06 Lock Interest Rate

Your lender will lock in your interest rate before your loan officially closes.

07 Address Contingencies

Certain milestones must be accomplished within specified time frames which will be outlined in the final accepted offer.

08 Final Walkthrough

We will do a final walkthrough of the property to verify that its condition is what was outlined in the purchase agreement.

09 Down Payment

Your down payment will be made to the designated escrow company and later distributed to the appropriate party.

10 Sign Papers

Wait until your loan funds and records and then officially claim title.

11 Get Your Keys

Congratulations! You are officially a homeowner!

MEET THE TEAM

John D. Reyes

REALTOR®



John Reyes entered the real estate industry immediately after graduating with a Bachelor's Degree in Business Administration from California State Polytechnic University, Pomona in 2003. He originally started out as a loan officer and subsequently performing as a real estate agent.

Over the years he has put considerable attention on building a marketing team which is now nationally recognized. This has given him the opportunity to speak at some of the most notable real estate events across the country where he has shared his proven strategies and tactics that have allowed him to offer better service to his clients. John's nationally recognized marketing firm will be fully utilized to aggressively promote homes to qualified and prospective buyers.

A major facet of John's overall service as a real estate professional is offering top-notch communication throughout the process. He will listen to your wants and needs in order to educate you every step of the way and empower you to make the best decision for you and your family.

Marketing Specialist

John's unique approach to marketing have helped sellers sell faster and net more money.

Always Accessible

Proficient communication and relentless follow-up are the cornerstone of his business.

Nationally Renown

John has traveled the world training industry leaders as well as consumers about simplifying the real estate process.

Effective Negotiator

John will aggressively defend his clients' best interest and work tirelessly on their behalf.



Since 2013, John D. Reyes has been invited by one of the largest real estate companies in the world, Realogy, to train their agents on marketing and technology at their annual conference.



John D. Reyes featured on the front page of the November 2015 issue of Orange County REALTOR® magazine.



John D. Reyes training real estate leaders at the 2018 California Association of REALTORS® Business Technology Expo in Sacramento.



John D. Reyes educating local real estate professionals on setting a new standard of service to maintain their position in a rapidly changing industry.

SOCIALNETWORX Our Digital Marketing Company

MEET THE TEAM

Margie Kossman

REALTOR®



Margie Kossman is a professional REALTOR® with Higher Realty, a forward-thinking real estate brokerage servicing Southern California.

Margie began her career in the real estate industry in 2005 as the Lead Home Loan Processor at a mortgage brokerage that was closing more than $100 million within the local Southern California market. In 2011, she co-founded a marketing firm that services the real estate community.

Margie's clients trust in her integrity and insight, and value her knowledge and experience in addressing all aspects of the transaction with professional competence. She is highly proficient at conducting online searches and taking the time to connect buyers with properties that are specific to their wants and needs. Applying her extensive knowledge, skill and resources, Margie confidently negotiates and secures the best terms and conditions for her clients.

Habla español.

Constant Communication

Always accessible via call, text, and email to answer your questions.

Detail-Oriented

Clients love Margie's ability to simplify and streamline the real estate process.

Trusted Advocate

Margie keeps her clients' best interests in mind at all times.



MEET THE TEAM

Perla Aldaba

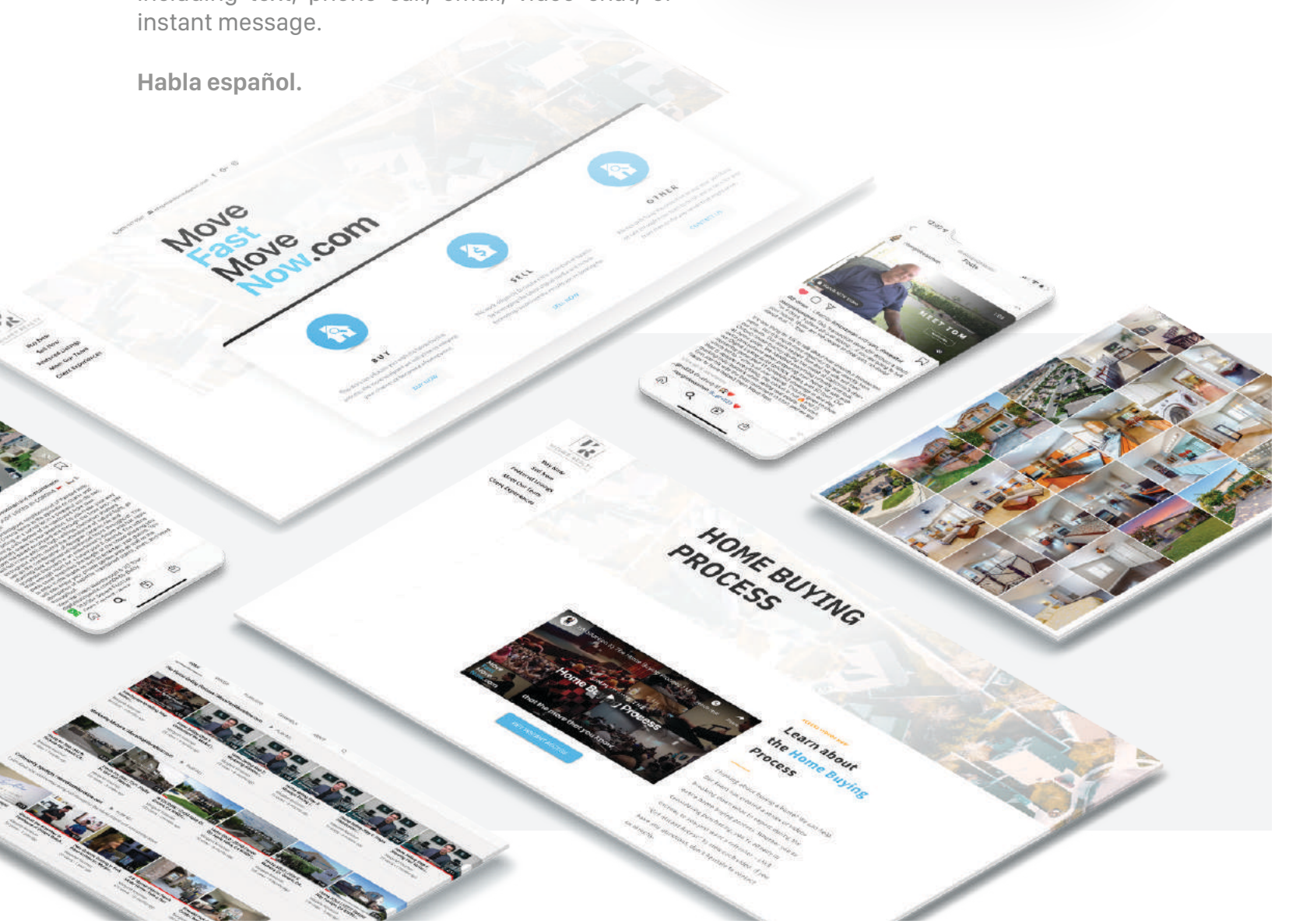
ADMINISTRATIVE ASSISTANT



With over six years of experience working side-by-side with John and Margie, Perla's level of service is second-to-none. She helps ensure each and every client experiences a streamlined process from the beginning to end of the transaction.

Our team is available for you 24 hours a day, 7 days a week. In other words, you'll never have to worry about trying to get in touch with us. We pride ourselves on updating you before you even have to ask via your preferred method of communication, including text, phone call, email, video chat, or instant message.

Habla español.



MEET THE TEAM



EZ FUNDINGS HOME LOANS

Matt Ahlmann

Matt Ahlmann is committed to helping others achieve wealth through real estate and financial advisement while positioning his family for success.

He entered the real estate industry as a loan officer for a wholesale lender in 2005 and in 2011, he co-founded a digital marketing company that specializes in educating and empowering REALTORS® across the country with high level sales and digital technology tactics. This has earned him national recognition as a top business and marketing strategies within the real estate industry.

In 2017, he revitalized an underperforming loan company and as a result, Matt's branch ranked top 8 out of 163 in the country for a top 25 retail lender in the country after just one year of taking leadership. Matt currently leads a top team in the company, EZ Fundings. Matt possesses a wide range of knowledge in mortgage, marketing, and real estate which allows him to understand not only the perspectives of his clients, but of all parties involved throughout the transaction while giving them the greatest experience.

Nationally Renown

Matt Ahlmann has traveled the country training real estate professionals.

Fast Closings

EZ Fundings delivers best-in industry turn times averaging at 15 days or less.

Platinum Pricing & Rates

Top 100 Elite ranking with the #1 wholesale lender in the nation grants EZ Fundings access to better pricing, rates & products than 90% of the competition.

Transparency

Clients love Matt Ahlmann's straightforward and honest approach to discussing the mortgage process.



Matt Ahlmann training an audience of real estate professionals at an exclusive worldwide conference in Las Vegas.



Matt Ahlmann training his team of loan officers on improving their efficiency and delivering better service to their clients.



Matt Ahlmann sponsoring an event geared towards educating the local real estate community.

Real Client Experiences



★★★★★

John and Margie went above and beyond what most real estate agents do for their clients. Daily work hours did not exist for these two marvelous agents as they would be in constant contact with other agents, buyers and my husband and I trying to make our dream home purchase a reality. They catered around our daily family schedules and obligations to do home showings and blew the competition out of the water with their marketing tactics and no-nonsense sales experience. We will forever be indebted to both Margie and John and I only hope that other future clients get the top-notch home buying experience that my family had with these intelligent, tenacious and caring individulals.

House Seller Closed Feb '20
33777 Cansler Way, Yucaipa, CA
$382K • 3 Bed, 2.5 Bath, 1904 Sq. Ft.



★★★★★

Margie and John are the perfect real estate agents if you want to buy a house. As a first-time buyer, I didn't know the process and how hard could be to buy a house, but with their help, the process was an easy-going and fun journey. They always took care of me and answered all my questions during the home-buying task and still taking care of me and answering every single question that I have after I purchased my home. I highly recommend them for anything related to real estate and loved to have them as my partners for this kind of business. My favorite part about them is that they always listened to me and understood my needs and helped me to get what I wanted, without being pushy with me, their customer service is amazing!

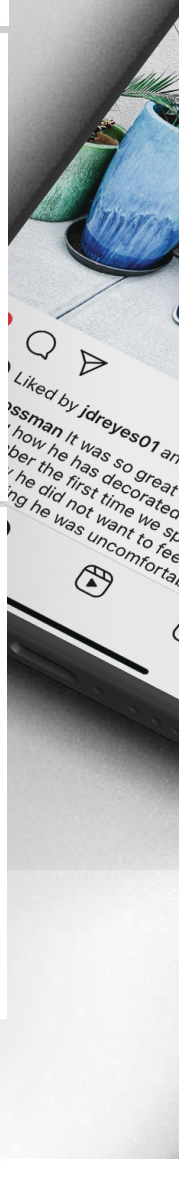
Condo Buyer Closed Nov '19
3706 Lytle Crk Unit D, Ontario, CA
$240K • 2 Bed, 2 Bath, 743 Sq. Ft. • 1st Time Buyer

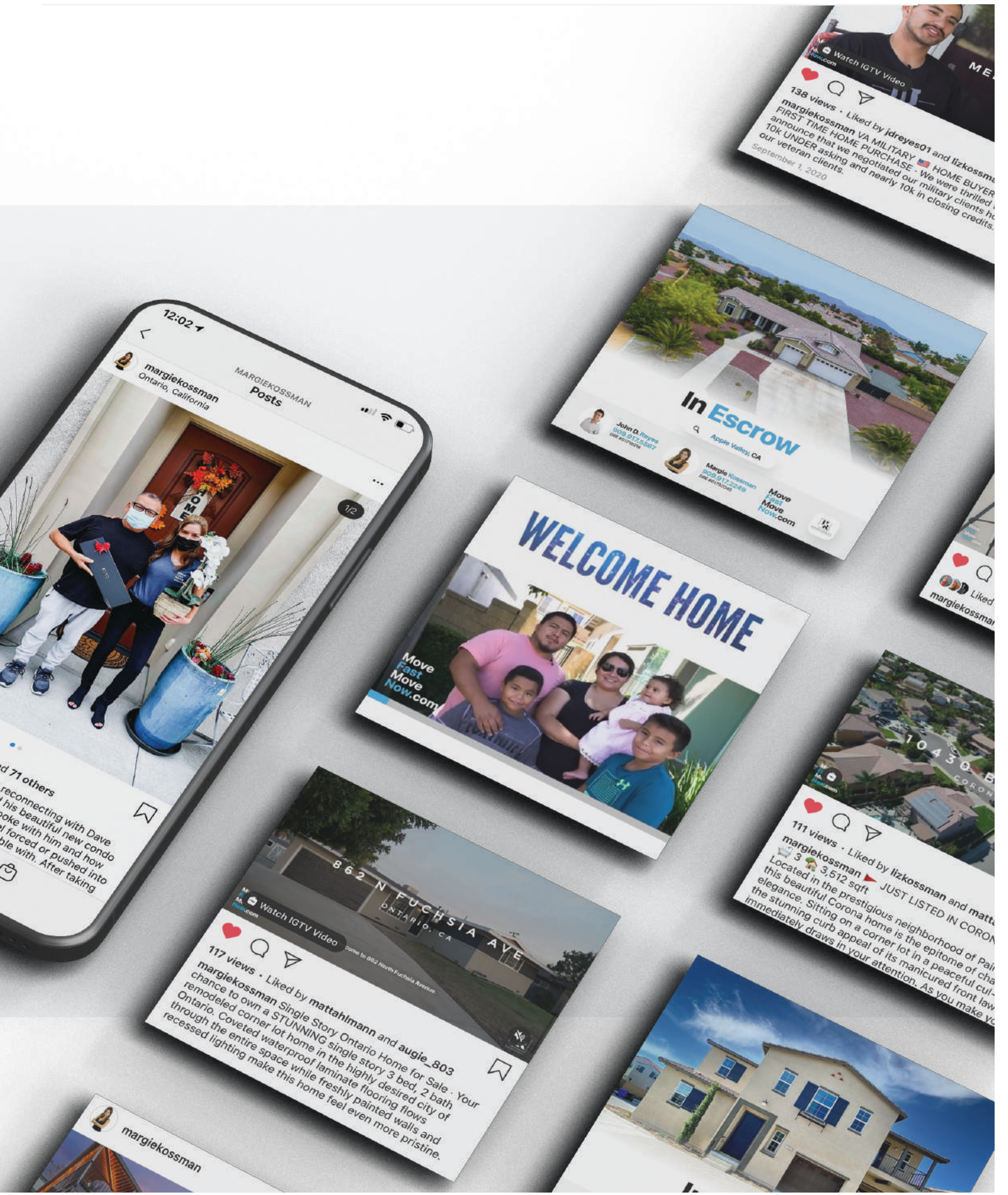


★★★★★

Margie and John are absolutely amazing realtors that we would recommend to anyone looking to buy or sell a home. They were literally available 24/7 to answer any questions we had and they had our best interests in mind every step of the way. Their knowledge of the market, connections within the industry, and streamlined systems enabled us to confidently navigate the purchasing process and close escrow faster than we could have imagined. As we were looking at homes, Margie was very patient and treated us like we were her only client, making it very easy to schedule showings after work and on the weekends. Her relentless commitment to making sure we didn't settle for less helped us eventually find the perfect place to call home.

House Buyer Closed Sep '20
1077 Santo Antonio Dr #70, Colton, CA
$240K • 3 Bed, 2.5 Bath, 1343 Sq. Ft. • 1st Time Buyer




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3 3,512 sqft
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immediately draws in your attention. As you make yo

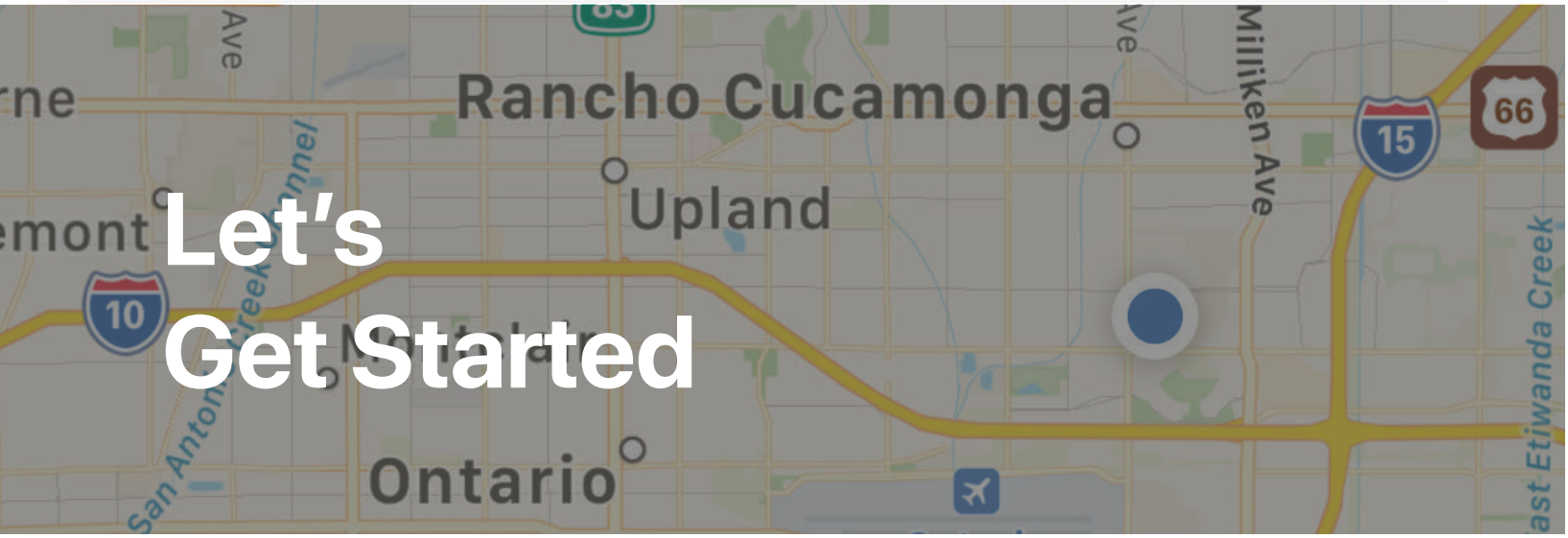
Educational Video Series

Our team has created a series of short videos that break down what to expect during the entire home buying process. Whether you are considering purchasing, you're already in escrow, or you just want a refresher - anyone can benefit from watching our video series. Each video is designed to be short, concise, and to the point for easy viewing.

Step 1 Get Pre-Approved	**Step 4** Writing a Smart Escrow
Step 2 House Hunting	**Step 5** Opening Escrow
Step 3 Showing Homes	**Step 6** Closing Escrow



If you are viewing this guide from your computer or mobile device, click the tablet to access our video series.



Let's Get Started

Schedule a Free Consultation

Learn more about the value we provide our clients by contacting us directly. We will schedule a time to meet and show you what we can do to help you find your dream home.

Move Fast Move Now.com

HIGHER REALTY

Higher Realty, Inc.
Corp DRE #02031487



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EZFUNDINGS HOME LOANS

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