WIN WITH
LYNNE
SAN DIEGO · REALTOR

Buyers Guide

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Lynne is a dedicated Realtor® whose integrity and commitment are evident in every client relationship. With over 15 years of experience in sales and customer service, she is known for her strong negotiation skills, high standards, and in-depth knowledge of the San Diego market. More importantly, she is known for the lasting relationships she builds along the way.

Driven by a genuine passion for helping people, Lynne takes a personalized approach with every client. Her knowledge, patience, and tenacity allow her buyers and sellers to stay ahead of market trends while navigating each step with confidence. She is a true advocate, working tirelessly and never backing down when it comes to protecting her clients' best interests.

Whether you are buying or selling for the first time, the last time, or anywhere in between, Lynne treats your goals as if they were her own. Her strong East Coast work ethic, professionalism, and persistence guide her clients through every step of the process, ensuring a smooth and successful experience from start to finish, which is why you will always WIN WITH LYNNE!!!

Mission Statement:

I am devoted to servicing my clients needs by providing my available resources and specialized knowledge. My mission is to provide personal and professional relationships and create exceptional value.

Military Relocation Professional/MRP
Seniors Real Estate Specialist/SRES
Short Sale & Foreclosure Resource

I hope you can experience Lynne Soja as your real estate agent in the San Diego area. She is very professional, yet so caring. We had such an awesome experience with her. We closed very quickly. I highly recommend this energetic, honest, and incredibly responsive agent.

MARY MACKEY

Lynne thoroughly explained the process of selling our home and kept us informed throughout the whole transaction. We had our first open house three days after meeting with her. Our house sold in 2 weeks, at the price that we wanted. I definitely recommend Lynne to anyone who is looking for someone that is professional, friendly, and gets the job done.

CAROLINA GUITERREZ

Lynne is an amazingly kind human-being and buying a home with her was an incredibly smooth process. She explained all the steps simply, showed me homes when I was available, and got me a deal with an amazing home inspector. Lynne really felt like my friend and ally throughout the experience and I do not think I would have ended up in a home this nice without her.

OMAR ALONZO

5 STAR CLIENT TESTIMONIALS

Lynne is amazing. She goes above and beyond. We found our home within 2 weeks of searching and closed in 3 weeks! She responds so quickly and always gets back to you with the information you request. She always brings a smile with her high energy and bubbly personality. We absolutely loved working with her and truly recommend her!

JACKIE MAJADAS

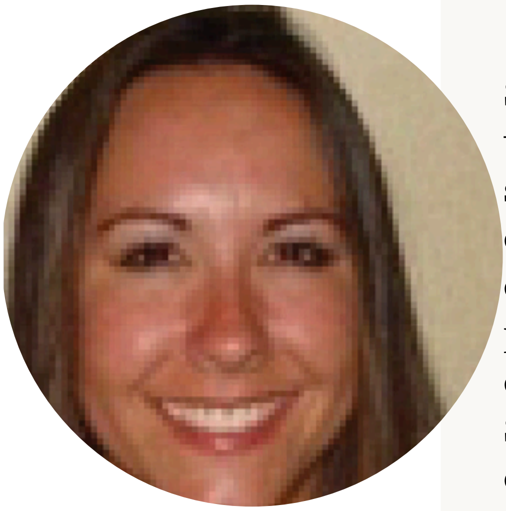
Lynne is an amazing realtor and was able to answer all my questions accurately. Not only do you end up with a great realtor you also make a friend in the process. Lynne is very attentive and will go out of her way to find your special home. Win with Lynne!

KIP LUND

MEET OUR TEAM

LEAH COWLEY
BROKER OF RECORD

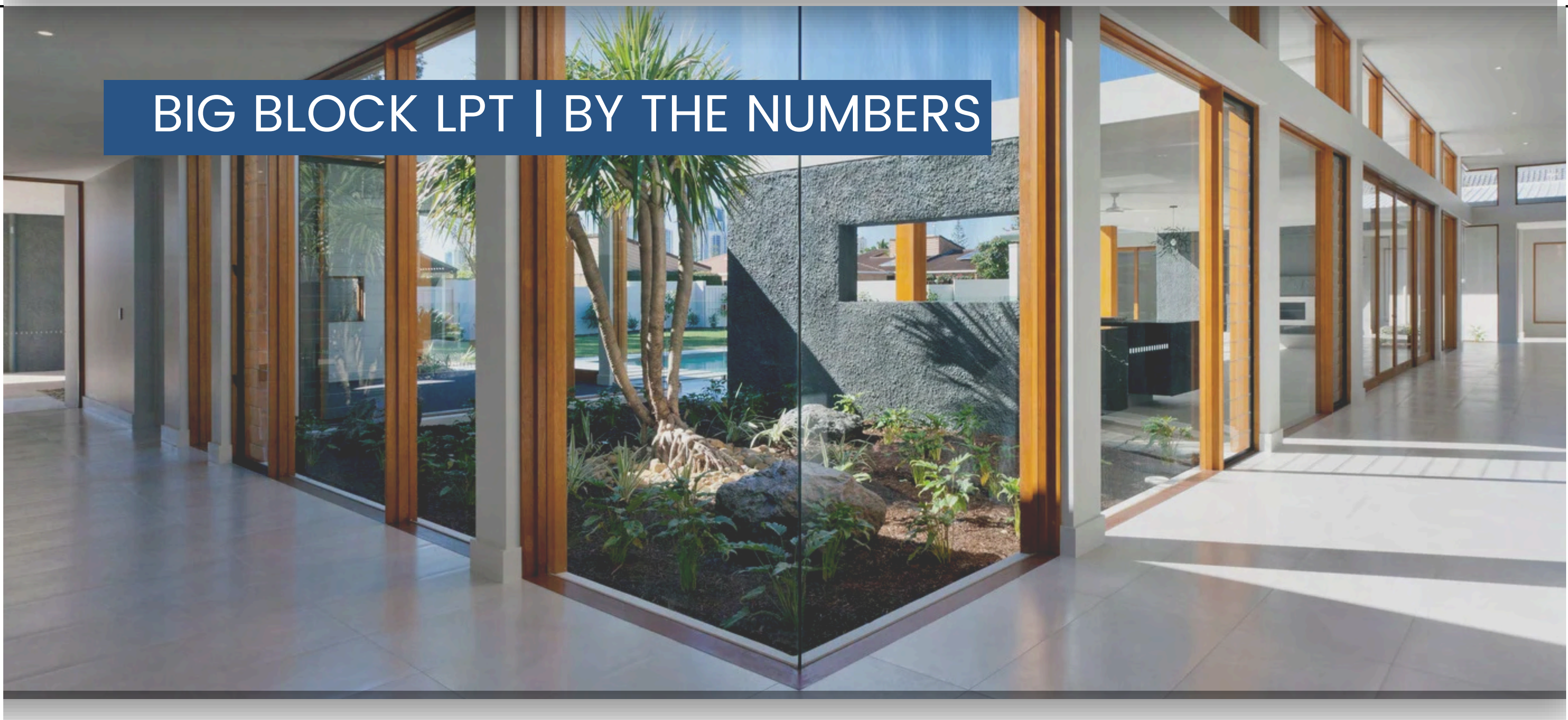
With over 20 years of experience in real estate, Leah Cowley is a Designated Broker known for her high level of service, strong leadership and the ability to grow successful brokerages nationwide. She has worked with everything from individual agents to large teams and luxury properties, consistently building a reputation rooted in integrity, results, and personalized client care. Throughout her career, she has led brokerage growth across key markets, combining strategic vision with deep industry knowledge. As the Designated Broker for LPT Realty, she provides oversight, ensures compliance with state adn federal regulations, and supports agents with the tools and guidance needed to succeed. Leah is passionate about mentoring agents and creating a culture built on professionalism, trust, and performance.



SHANNON BENJAMIN
TRANSACTION COORDINATOR

Shannon brings over 15 years of experience managing real estate transactions with precision and care. As a licensed agent, she serves as the central point of contact throughout escrow, coordinating between all parties and ensuring every document is completed, signed, and delivered on time. She is dedicated to providing clear communication and exceptional service to every client, helping each transaction stay on track from start to finish. Shannon’s attention to detail and commitment to compliance ensures a smooth escrow process while adhering to all California real estate laws.

BIG BLOCK LPT | BY THE NUMBERS



REAL ESTATE PROFESSIONALS:

15,000+

TOTAL GROSS SALES VOLUME LAST YEAR:

$4.7 BILLION

TOTAL TRANSACTIONS LAST YEAR:

13,216

REAL TRENDS

BILLIONAIRES' CLUB
TOP 500 BROKERAGES IN USA

NATIONWIDE

#38 VOLUME RESIDENTIAL
REAL ESTATE BROKERAGE

SWANEPOEL / T360

"DREAM 1000" LIST
TOP 100 BROKERAGES

As Seen On

America's Fastest-Growing Private Companies Inc. 500

Entrepreneur

inman

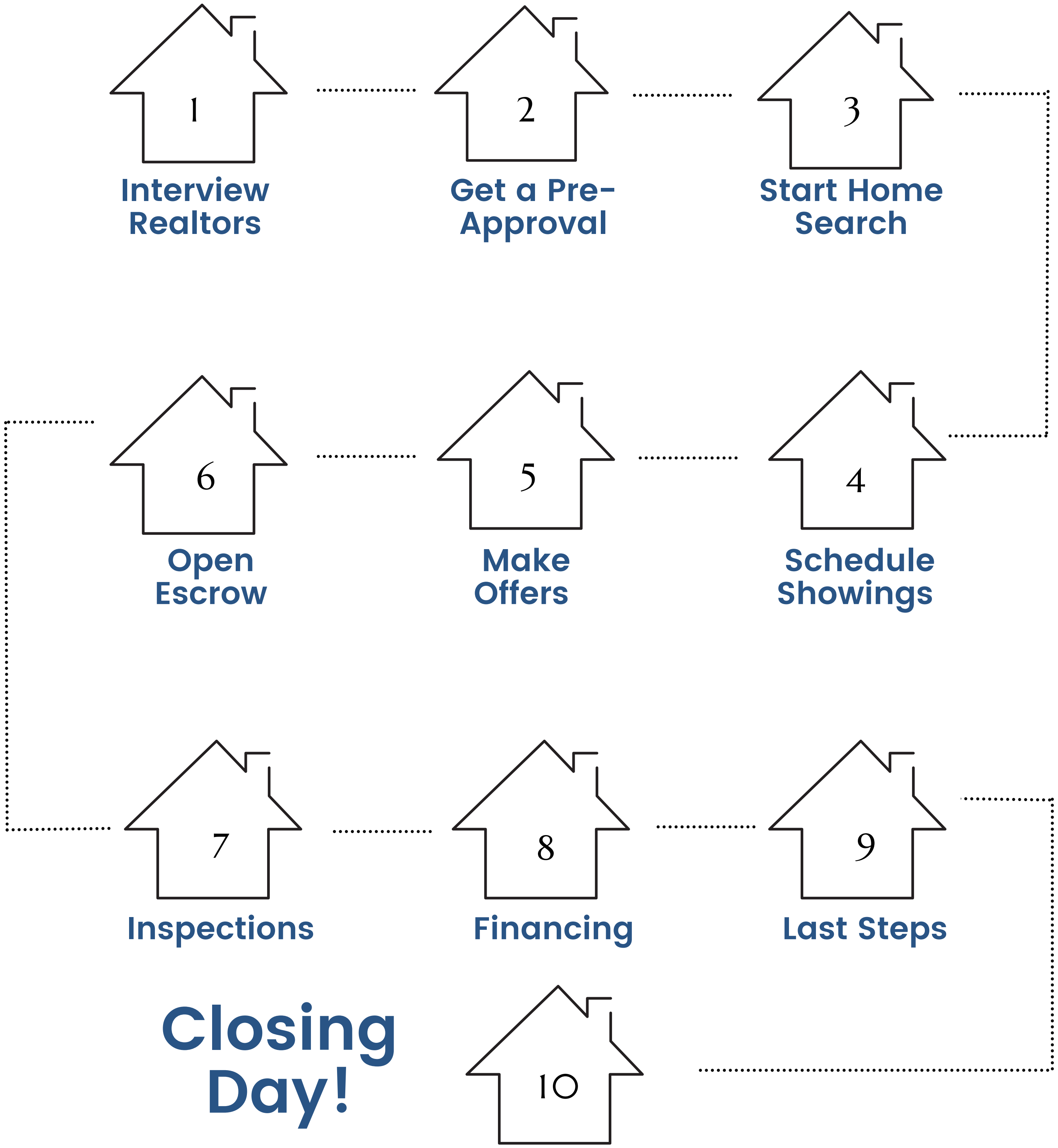
RT REALTRENDS

San Diego Business Journal

San Diego's Best — Union-Tribune Readers Poll

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.



HOME SEARCH

When you choose me as your Realtor® to represent you in the sale of your home, you can expect a high level of service from start to finish. I take the time to understand your goals, needs, and expectations, and stay fully present and communicative throughout the entire process. My commitment to you is rooted in strong ethics, professionalism, and a deep understanding of real estate laws and practices. I take my fiduciary duty seriously and will advocate for your best interests every step of the way.

1

Interview Realtors and find the one that best suits your needs. Sign a Buyer Broker Agreement with them.

2

Meet with a Lender, submit your financials and get a Pre-Approval letter.

3

Once we have a purchase price in mind, I will set you up on an MLS search based on your preferences, needs and criteria.

4

I will schedule showings for you based on your favorite listings and we will tour these homes together.

5

After finding the right home, we will put in a strong offer and negotiate the terms of the contract including agent compensation.

6

Once offer is accepted, we will deposit your earnest money into Escrow and then the fun begins! Lots and lots of documents to review and sign.

7

We now complete our due dilligence by completing all inpsections including a full home inspection. This is also the time we review all Seller Dislcosures

8

An appraisal will be done to confirm the value of the home and lender will work with borrower to get fully approved.

HOME SEARCH

9

Once all contingencies have been removed, we are now in the final stages of escrow! Signing the closing disclosure, loan documents and wiring final funds are the last few steps in the process!!

10

On closing day, the loan is funded, the Deed/Title of the home is recorded in your name and we get the keys to your new home!!!

When you choose me as your Realtor® to exclusively represent you in the purchase of your new home, you can expect a high level of service from start to finish. I take the time to understand your goals, needs, and expectations, and stay fully present and communicative throughout the entire process. My commitment to you is rooted in strong ethics, professionalism, and a deep understanding of real estate laws and practices. I take my fiduciary duty seriously and will advocate for your best interests every step of the way.

NUMBERS & FINANCES

Items Lender Will Need:

- **Most recent 2 years of Tax returns**
- **W-2's**
- **Pay Stubs**
- **Bank Statements**
- **List of Monthly Debt**

Once your pre-approval is complete, we will review your numbers together in detail. One of the most important conversations is understanding the difference between what you are approved for and what you feel comfortable spending. Just because you are approved up to a certain amount does not always mean that is the right fit for your lifestyle or financial goals. We will break down all the key costs involved, including your estimated monthly payment (PITI: principal, interest, taxes, and insurance), down payment, earnest money deposit, closing costs, appraisal, and inspections. This ensures you feel confident and fully informed before moving forward.

FINANCIALS TO PREPARE FOR

Earnest Money Deposit

Typically 1% - 2% of the Purchase Price and is due on Day 3 of Escrow. This is your "Good Faith" Deposit to the Seller and can be used at the end of escrow for closing costs or down payment, but 100% may also be reimbursed.

Closing Costs

Generally 2% - 2.5% of the Purchase Price. These costs include escrow fees, title fees, lender fees, HOA costs if applicable, as well as an escrow impound account if required by your lender or you opt for one. Lender and Escrow will give you exact numbers once we are in a transaction.

Down Payment

Depending on the type of loan you choose/qualify for, this number can range from 0% - 20% in a typical transaction. These are numbers to be discussed with your lender.

Home Inspection:

This fee ranges from $300 to $600 depending on the size of the home, the foundation type and if you elect to get a pool inspected. This number does not include any additional inspections you elect to get.

Home Appraisal

As a borrower, you are responsible to have the home appraised. This number varies lender to lender, but is typically $500 - $800

KEY FACTS TO KNOW

What is Escrow?

Escrow refers to both a time period and a neutral third-party company involved in your transaction. As a time period, escrow is the phase between having an accepted offer and officially closing on the home. During this time, all conditions of the contract are completed, including inspections, appraisal, loan approval, and final document signing.

Escrow is also the company that acts as a neutral third party to the transaction. They hold all funds, including your earnest money deposit, and ensure that all terms of the contract are met before money and ownership are transferred. The escrow company coordinates with all parties, prepares final documents, and records the transaction with the county.

Their role is to make sure everything is handled securely, accurately, and in compliance so that the closing process is smooth for everyone involved.

What are Contingencies?

Contingencies are specific conditions written into your purchase contract that must be met for the sale to move forward. They are in place to protect you as the buyer and give you the opportunity to investigate the property and secure your financing before fully committing.

Common contingencies include the **inspection contingency**, which allows you to evaluate the condition of the home, the **appraisal contingency** to ensure the home's value supports the purchase price, and the **loan contingency**, which protects you if your financing is not approved.

If a contingency is not satisfied, you may have the option to renegotiate or cancel the contract without losing your earnest money deposit. Once contingencies are removed, you are moving forward with the purchase and your deposit becomes at risk if you choose to cancel.

DO'S

- Check your emails daily
- Be in close communication with your Lender and your Realtor throughout the process.
- Submit any requested documents from Escrow and your Lender as quickly as possible
- Keep your finances consistent and continue to make all payments for debt on time
- Be prepared for certain financial obligations during the process such as the inepsections and appraisal

DONT'S

- Make any major financial changes during escrow including:
    - Applying for or opening any new accounts or lines of credit
    - Closing any accounts without inquiring with your lender
    - Make any large purchases
    - Charge up your current credit cards
    - Change jobs
    - Moving money between accounts without speaking with your lender first

NAR SETTLEMENT

Why the NAR Settlement Happened

The NAR settlement stemmed from lawsuits claiming that the traditional compensation structure limited transparency and competition. Plaintiffs argued that buyers were often unaware of how their agents were being paid and that commissions were not clearly negotiable. As a result, changes were made to create a more transparent process, giving buyers a clearer understanding of representation and compensation from the start.

Understanding the NAR Settlement and What It Means for You as a Buyer

• Buyer representation is now clearly defined through a written agreement. Before we begin touring homes, you will sign a Buyer Representation Agreement outlining the services I provide and how I am compensated.

• Compensation for the buyer’s agent is no longer automatically displayed in the MLS and is not guaranteed to be offered by the seller.

• As your agent, part of my role is to communicate and negotiate with the listing agent and seller to seek compensation on your behalf whenever possible.

• Sellers may still choose to pay the buyer’s agent commission, but they are not required to do so.

• If compensation is not offered, or is less than what is outlined in our agreement, we can explore options such as negotiating it into your offer or structuring the transaction in a way that aligns with your financial goals.

• These changes are intended to create a more transparent and informed experience, so you always know how your agent is being compensated and what services you are receiving.

• My role is to guide you through this process with clarity and confidence, answer any questions you have, and ensure your best interests are protected every step of the way.

HOW I GET PAID AS YOUR AGENT

SELLER PAYS BUYER'S AGENT COMMISSION (MOST COMMON)

In some transactions, the seller chooses to offer compensation to the buyer's agent as part of the listing agreement. This is often shared through the MLS or directly between agents. As part of my role, I actively communicate and negotiate with the listing agent and seller regarding commission to help ensure my compensation is covered. In this scenario, the seller pays the agreed-upon commission at closing, which helps cover the cost of your representation and can reduce or eliminate any out-of-pocket cost to you.

SELLER PAYS NO COMMISSION (HAPPENS BUT RARE)

A seller is not required to offer compensation to the buyer's agent. If no commission is offered, or if it is less than what is outlined in your Buyer Representation Agreement, you as the buyer may be responsible for covering the difference. The good news is we will always know this upfront, so there are no surprises as we move forward. You may fall in love with a home that does not offer compensation, and in that case, we will walk through your options together, including negotiating it into your offer, so you can make the best decision for your situation.

MUST HAVE CHECKLIST

KITCHEN

- Island
- Updated countertops
- Walk in Pantry
- Updated cabinets
- Breakfast nook
- Updated appliances

ADDITIONAL FEATURES

- Hardwood floors
- Fireplace
- Office
- Formal dining room
- Open floor plan
- Front porch
- Separate laundry area
- Parking space

MAIN LIVING AREA

- Walk-in closet
- Split floor plan
- Storage space
- Master on main floor

BATHROOMS

- Double Vanities
- Bathtub
- Updated bathroom
- Walk in shower
- Guest bathroom

NEEDS ANALYSIS

LIFESTYLE

- Who will be living with you?
- Do you have any pets?
- Do you have any large or fragile items to be moved?

LOCATION

- What are your ideal locations?
- What is you maximum commute time to work?
- Are schools important?
- Is there a particular view you are seeking?

House

- Preference on when built?
- Move in ready or willing to do a bit of work?
- Any special yard features? Pool or Spa?
- Condo, Townhome or Single Family?
- Size of Home? Bed and Bath count?

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I hope you found the information in this guide helpful, clear, and informative. While there is a lot to take in, my goal was to provide you with a resource you can come back to at any time throughout your home buying journey, as well as answer many of the questions you may have along the way.

Your next steps are simple:

1.) Determine your timeline and overall plan

2.) Connect with a lender to establish your price range and comfort level

3.) Get set up on a personalized MLS search based on your criteria

4.) Begin your home search online and schedule private tours

5.) Write an offer on the right home and get that offer accepted

6.) Close escrow and get your keys

I truly appreciate you taking the time to meet with me and giving me the opportunity to show you how I can guide and support you through the home buying process. I look forward to working together and helping you find the right home.

Best Regards,

Real estate is more than what I do, it is something I truly care about. It is not just my career, but a genuine passion. I am dedicated to guiding each of my clients with intention, helping them achieve their goals while delivering a high level of service from start to finish.

-LYNNE SOJA

NOTES

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