




# Home Buyer's Guide

# Benefits of Working with a Realtor<sup>®</sup>

	Client	Customer
Honesty	✓	✓
Confidentiality	✓	
Execution of Client Instructions	✓	
Advice	✓	
Price Counseling	✓	
Market Analysis	✓	
Real Estate Trends & Analysis	✓	
Property Disclosures (including material defects)	✓	✓
Seller motivations, if known	✓	
Negotiations	✓	
Recommendations on Lawyers, Inspectors, etc.	✓	
Presentation of Offers in a Timely Manner	✓	
Accounting related to the Purchase	✓	✓



## About Me

 [Thank you for choosing my team](#) and me to assist you on your real estate journey. I embarked on my career as a full-time real estate professional in 2007, after retiring from United Airlines, where I spent 10 years as an international flight attendant qualified in Japanese. Before that, I served as a professor at three universities in Japan for a decade.

After obtaining my real estate sales license in 2007, I earned the title of Rookie of the Year at Century 21 Award the following year, along with various other recognitions. I maintain several higher-level credentials, including the coveted CRS (Certified Residential Specialist) and Million Dollar Guild with the Institute of Luxury Home Marketing. In 2013, I achieved the highest designation in California Real Estate by obtaining my Broker's license, and moved to Big Block LPT Realty, Inc. Residing in San Diego with nearly two decades of experience, I have developed a deep understanding of the local real estate market. Most of my business comes from referrals and repeat clients who trust me for expert advice, current market knowledge and effective strategies.

My business thrives on open communication, determination and transparency, a combination that has consistently placed me in the top 5% of Realtors® in the San Diego market. My genuine passion for real estate enables me to connect with clients and deliver exceptional service.

We have helped hundreds of families achieve their homeownership dreams, whether they are first-time buyers, families seeking their forever home, those looking to downsize or investors aiming to advance their business. In our work, we are experienced, detail-oriented, focused and well-connected.

My team and I stay attuned to the San Diego real estate market and appreciate the dedication needed for success in this industry. We warmly welcome new clients interested in buying, selling, investing or simply obtaining the latest market information.



**Chris Hyatt**

Realtor® & Licensed Broker

## What sets us apart?

### [The Chris Hyatt Mission & Vision of Client Service](#)

Our mission is to deliver the dream of homeownership. We are committed to providing exceptional service throughout your entire real estate journey. Our goal is to guide you with comprehensive information and expert advice, empowering you to make wise real estate decisions.

Today's real estate market is faster, more complex and more competitive than ever before. There are myriad contracts, documents and inspections to complete; appraisal and other contingency hurdles to clear; and repairs to negotiate.

In this environment, you need more than just an agent, you need a professional with unique training and know-how to create opportunities, identify potential issues upfront and make your home-buying or -selling experience an unqualified success. You need a Certified Residential Specialist Realtor®. I am among the top 3 percent of all real estate agents in the U.S., with more experience, education and training than most.

We strive to exceed expectations through our passion and attention to detail, while creating a personalized and memorable experience for every client.

We aim to build lasting relationships, becoming your long-term trusted advisors. Uncompromising integrity and consistently delivering impressive results are the hallmarks of our service.

As a dedicated Realtor® leading my team, our vision is to continuously pursue improvement and excellence. We continually enhance our skills to provide the highest level of service to our clients. We accomplish this through clear communication, diligent effort and ongoing education.

You can expect that my team and I will -

- Assure that you get the best price and terms, using my extensive experience.
- Guide you through a smoother transaction.
- Guarantee your peace of mind, knowing that I adhere to the strict code of ethics of the National Association of Realtors®.
- Reduce your risk and stress as I stay on top of market conditions, price trends and changing regulations.
- Collaborate with my national (and international) network of real estate professionals. We're here to help wherever you go!

We support our clients through the often stressful and emotional journey of buying or selling a home. To reduce stress, we proactively anticipate each step and potential challenge along the process, ensuring you stay informed and prepared to take action. As a seasoned agent, I'm a skilled negotiator, dedicated to securing the best outcomes for you. Our mission, vision and values set my team and me apart as leaders and innovators in the real estate industry.



# Your Home-buying Team



**Mike Solorio**  
*Preferred Lender*



**Chris Hyatt**  
*Realtor®*



**Molly Winkle**  
*Broker*



**Ryan Lipsey**  
*Preferred Title*



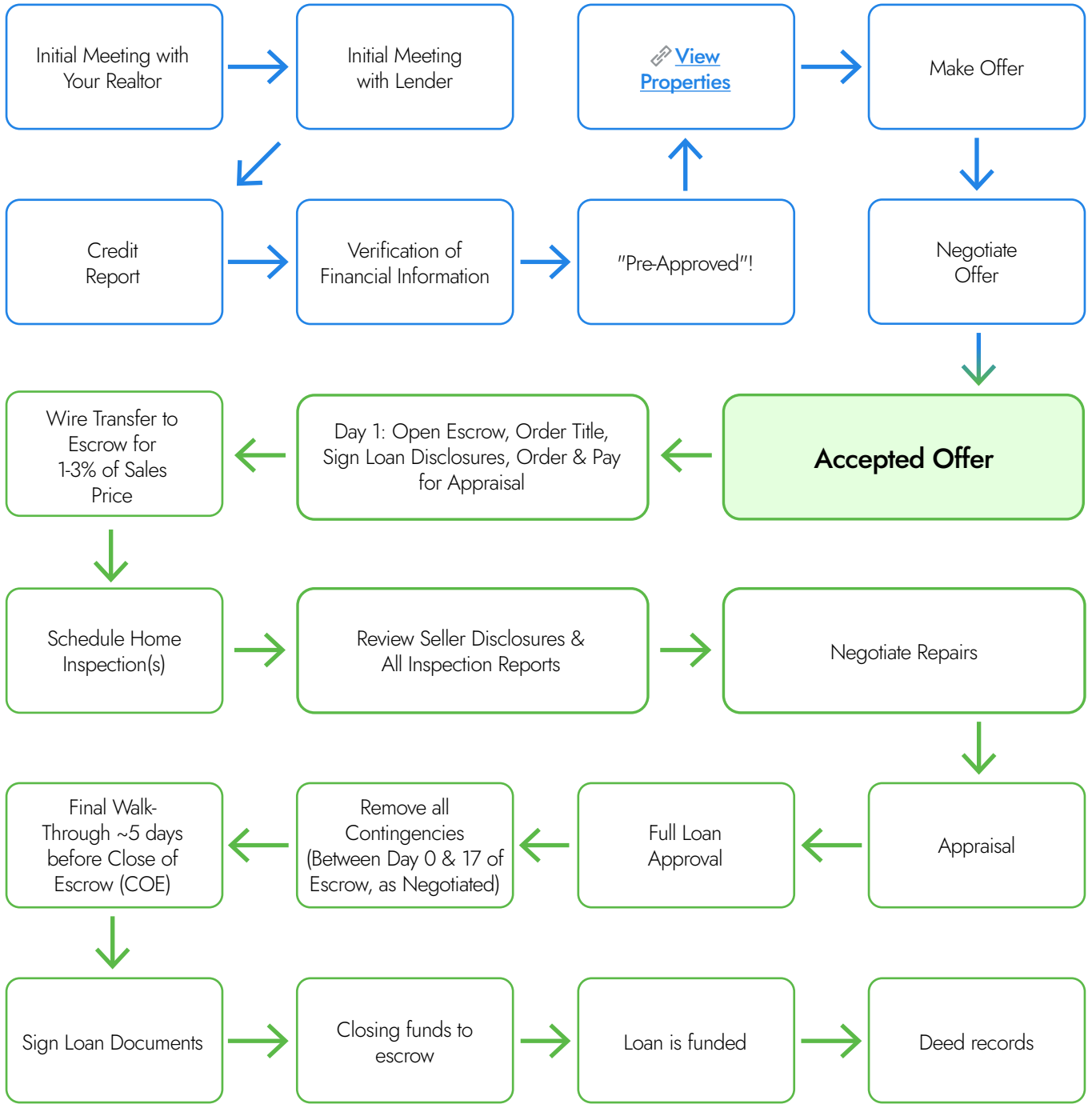
**Helen Samayoa**  
*Transaction Management*



**Mark Chen**  
*Client Concierge*



# 🔗 What's the Home-buying Process?



**Congratulations, new home owner!**

## How much mortgage can I afford?

There is a difference between “pre-qualified” and “pre-approved.”

“Pre-qualified” means that you should be able to obtain a mortgage, based on initial information, typically given verbally over the phone with a lender.

“Pre-approval” is a much more comprehensive approval, meaning that a lender has stated in writing that you qualify for a mortgage loan, based on a detailed analysis of your DTI (debt-to-income) ratio. Typically, this analysis includes your lender actually reviewing your last 2 years of W-2s (or 1099s), last 2 years’ tax returns, last two pay statements, last two months of all bank account & asset statements as well as employment verification and, finally, your credit history.

From all this information, and some additional questions about your lifestyle (things that are important to you — retirement savings, education and / or vacation fund savings, etc.), your lender will help you determine what your comfortable maximum monthly payment will be per month, and reverse engineer that out to a comfortable, maximum purchase price under the best interest rates your DTI (debt-to-income ratio) will allow for. This is the amount you will be “pre-approved” for. A pre-approval is typically valid for 90 days.

Once you know what your budget (price range) is, you will have a good sense of which neighborhoods and homes you can realistically consider as options. You can potentially save money by locking in a good rate (discuss this more with your lender). You will absolutely save time — and emotional angst — by looking at only properties that are within your budget.







# House-hunting Checklist



Chris@ChrisHyatt.com  
ChrisHyatt.com

License: 01810492  
Cell: 619 925 2322

Chris Hyatt  
Realtor® & Licensed Broker

The Home				The Features			
Exterior Condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Kitchen Appliances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Floorplan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Laundry Appliances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Kitchen	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Fireplace	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Patio/Balcony	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Dining Area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Pool	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Laundry Room	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	A/C & Heating System	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Bedroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Security	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Primary Bathroom	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Extra Bedroom(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Extra Bathroom(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Garage Size	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
Lot	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				

**Does this house make the short list?**

YES     NO     MAYBE

Property Address \_\_\_\_\_

Price \_\_\_\_\_ Total Sq. Ft. \_\_\_\_\_

No. of Bedrooms \_\_\_\_\_ No. of Bathrooms \_\_\_\_\_

Additional Notes \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## Notes about the neighborhood:

Appearance \_\_\_\_\_

Traffic \_\_\_\_\_

Security/Safety \_\_\_\_\_

Nearby Schols \_\_\_\_\_

Close to:  Work     Schools     Transportation     Markets     Recreation/Parks     Restaurants

This house won't work because \_\_\_\_\_

\_\_\_\_\_

Overall Rating ★ ★ ★ ★ ★

# Pre-closing Checklist

Before you close escrow on your new home, let others know so that accounts, statements and other important information move with you:

## Utilities

- Electricity
- Gas
- Telephone
- Water
- Cable
- Internet
- Trash

## Government

- Social Security
- Driver's License
- Post Office
- Schools
- Library

## Insurance

- Life
- Vehicle
- Home/Property
- Earthquake
- Health

## Other

- Bank
- Credit Card(s)
- Gym
- Union
- Dentist
- Doctor
- Accountant
- Lawyer

Chris Hyatt  
Big Block LPT Realty, Inc.  
Broker Associate, CA DRE #01810492  
Five Star Realtor® | Certified Residential Specialist® (CRS®)  
Certified Luxury Home Marketing Specialist (CLHMS®)  
Million Dollar Guild Member (GUILD CLMHS®)  
NAGLREP and LGBTQ+ Alliance Member

619-925-2322  
Chris@ChrisHyatt.com  
www.ChrisHyatt.com

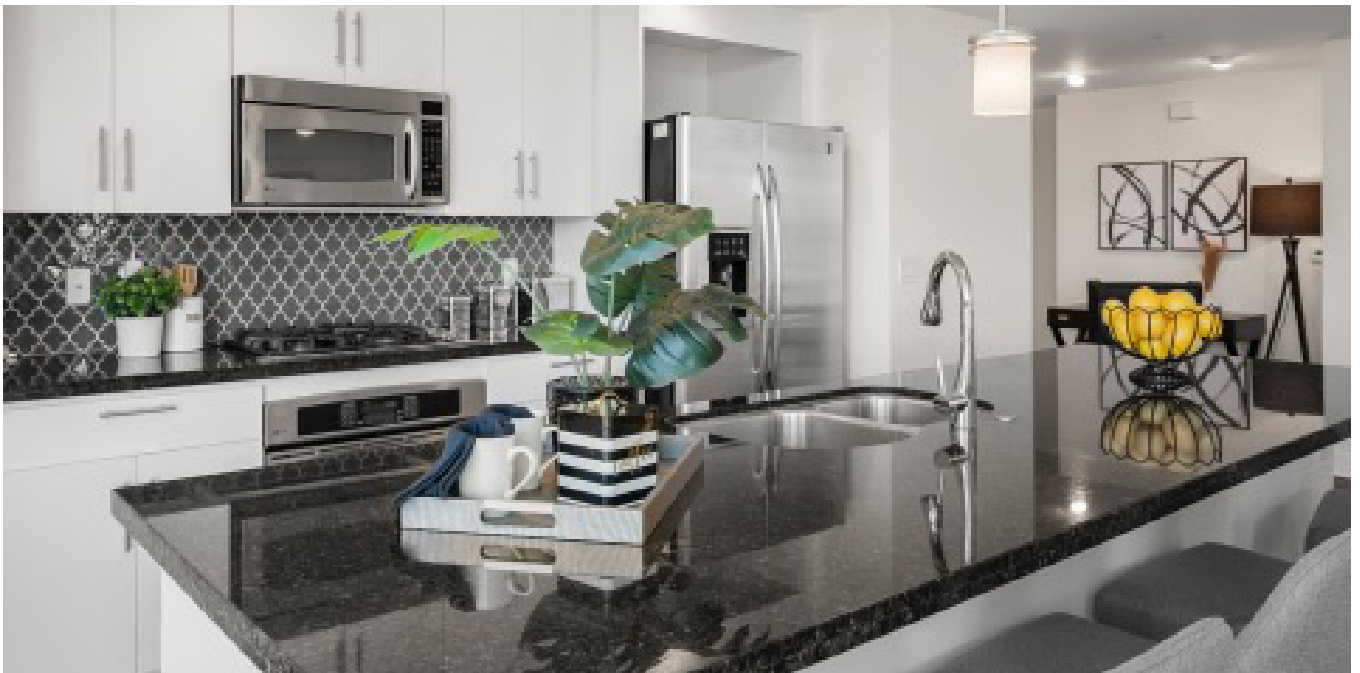
POWERED BY  
 

## Plan for a Smooth Move

An efficient, well-managed move not only saves you time and money, but it also can make the transition to your new home easier and more pleasant for your family. That's why we offer these proven tips to help make your move a trouble-free experience from start to finish:

- Hire movers. Find a reliable moving company as soon as you know you'll be moving. Be clear about your needs and expectations, and be sure you understand the company's policies and all possible charges before signing a contract. Also, be sure to compare prices between 2-3 different companies to find the right price.
- Take care of the details. Arrange for utilities —phone, electric, internet — to be shut off or transferred to your new home. Contact your bank and credit card companies to inform them of your new address. Complete a change-of-address kit at the post office (also available on-line), and give your friends and relatives your new address.
- Make a packing list and check it twice. Take a room-by-room inventory of your home, and use that inventory to create a list. Organize the list two ways: first by room, then by type of item (i.e., furniture, linens, packable items, fragile items and valuables). Once you have a comprehensive list of everything in your current space, use highlighters or markers to color code all items into three categories — keep, sell or give away.
- Get rid of everything you don't want or need. Once you've sorted your list, you can begin sorting the items you plan to sell and the items you plan to give away. If some of the give-away items are particularly large, arrange to have a local charity pick them up from your home. For the items you plan to sell, hold a small garage sale, or post the items to eBay, Craigslist, Facebook Marketplace or similar. Just be sure anything that isn't making the trip to your new home is gone before moving day.
- Donate canned goods and food items so that you don't have to move them.
- Organizations like Move for Hunger can help you clear out your pantry while also helping those in need. Or, if you're looking for a local food bank but aren't sure where to find one, visit Feeding America's web-site ([www.feedingamerica.org](http://www.feedingamerica.org)) for a zip code-searchable list of food pantries across the country.

- Pack your remaining belongings in an orderly fashion. Try to get a head start on packing by boxing up things you use less often first, like holiday decorations. Be sure to sort items by the room they'll go in in the new house, and label the contents on the outside of each box. Pack more fragile items carefully and separately (for example, don't put wine glasses in the same box as pots and pans), and write FRAGILE in large, legible letters on all sides of the box. Liquids and medicines should be sealed in leak-proof containers.
- Plan to transport valuables, medications, critical documents and particularly fragile items yourself. Movers will be responsible for almost everything, but hard-to-replace or very valuable items, including important pieces of jewelry, personal documents and works of art, should be transferred by you separately from everything else in the house. Pack these items carefully in your car so you can be sure they reach your new home safely. Same goes for pets and plants - you want to be sure they survive the trip!
- Prepare your new home. If at all possible, go to your new home before the official moving day, or even several hours in advance, to clean and make sure the necessary utilities, like plumbing and electricity, are in order. Check that items like toilet paper are in place. You can also use this time to plan out exactly where your furniture should go.
- Prepare yourself for the move. Get plenty of sleep the night before, and be sure you're eating and drinking enough water throughout your moving day. Even though you've hired help, you'll end up doing a lot of hard work, so you'll need to keep your strength up.
- Make life as easy as possible for the movers. In addition to offering a muffin or a cold beverage to your movers, be ready to show them which items you want loaded last (and therefore unloaded first). Have as many items as possible fully ready to go - this should be just about everything in your home. Anything that can be boxed should be by the time the movers show up. After they've finished unloading your belongings on the other end, quickly but thoroughly assess whether there's any damage. If there is, be sure it's noted in writing before the movers leave and before you sign anything. Also, have a cash tip ready for each mover.
- Plan something special to celebrate a successful move. You may be too tired day-of, but congratulate yourself on a big job well done by taking your family for a nice dinner or hosting a party for friends.



## Client Testimonials

I first had the pleasure of working with Chris when I bought and sold an investment property during the 2008 downturn. I'm not a natural investor, so Chris took the time with me to explain how this would work including helping me rent out the unit. Later I used the profits to sell my condo and buy my ideal home. I always tell my friends, I'm so in love with the place that I'll be buried there. I knew this was the place when I first saw it. Chris made sure that our bid would be the one that was accepted. Thanks, Chris for all your help and guidance.



**Craig F.**  
Client

Chris is an amazing real estate agent and now friend – highly recommended to anyone looking for either option! Chris goes above and beyond for first-time home buyers and with his teaching background, he takes the time to go through every step and every question methodically and thoroughly. Chris helped us buy our first home and most definitely helped us manage the roller coaster that comes with buying a home. Even to this day, Chris is there every step of the way with any questions that are present with timely responses as always!



**Sung C. & Roomee D.**  
Client

I've known Chris for about 12 years now. He helped us buy 2 homes, and sell 1. He's helped family members and friends too. I was renting, and I wasn't sure if buying was right for me or not. My friend said I should talk to his friend Chris, and I called him and set up a meeting. Chris and I met in a Starbucks near my work. He provides the pros and cons and provides any relevant data that is necessary to make each decision. I have referred multiple friends and family members because I believe Chris will help them make the best decisions.



**Daniel C.**  
Client

 [Video Testimonials \(Part 1\)](#)



 [Video Testimonials \(Part 2\)](#)





Chris Hyatt

[www.ChrisHyatt.com](http://www.ChrisHyatt.com)

 **BIGBLOCK** 