

***Your
Journey
To Home
Ownership
Starts
Here!!!***

exp[®]
REALTY
of Greater Los Angeles, Inc.



DAN MCWHORTER

REALTOR

DRE #01246908[®]

exp Realty of Greater Los Angeles, Inc.
714.588.4455 or 562.756.5582
McWhorterTeam@gmail.com

Building Lasting Relationships, One Home at a Time.

HELPING YOU FIND HOME

Dan McWhorter, as a dedicated agent, He is committed to offering hands-on guidance throughout the intricate journey of buying your home. Leveraging his role as a local market expert, he is uniquely positioned to assist home buyers with strategic recommendations aimed at enhancing the marketability of their properties.

At the core of Dan's approach is a profound pride in prioritizing customers as the absolute #1 priority. He is wholeheartedly committed to taking proactive actions and formulating solutions that not only instill confidence, but also empower clients to achieve their goals. This commitment is designed to elevate peace of mind during the buying process, ensuring a smoother and more successful experience for homebuyers.



Dan McWhorter

REALTOR® - DRE #01246908

exp[®]
REALTY
of Greater Los Angeles, Inc.



(714) 588-4455 - (562) 756-5582



CheckHomePrices.com



McWhorterTeam@gmail.com



Serving All of Southern California

Dan McWhorter, Realtor
eXp Realty - DRE #01246908

Dan's 10 Commitments To You

1. I am dedicated to promptly returning your phone calls, emails, and text messages with a sense of urgency.
2. I pledge to always provide you with the unvarnished truth, irrespective of the situation.
3. I am committed to offering expert advice and consulting, empowering you to make the best decisions for yourself and your family.
4. I will tirelessly advocate to ensure you receive the optimal value for your home within the right timeframe.
5. Proactive communication will always be a priority, keeping you informed every step of the way.
6. Acting in your best interest will guide every decision and action I take.
7. I will employ the most effective strategies to market your home, maximizing its visibility.
8. My commitment is my bond; I will consistently deliver on what I promise.
9. Each day, I will proactively dedicate time to search for qualified buyers for your home.
10. I recognize that a referral is the highest compliment. As my business thrives on referrals, I am devoted to providing an experience that not only makes you comfortable and confident but also encourages you to refer me to those you know looking to buy or sell a home.



Building Lasting Relationships, One Home at a Time.

DAN'S CLIENT SERVICES



Dan Puts YOU First

Real estate is a commission-only world, however, Dan knows when he leads with integrity and does what is best for the client above all else, you'll send every friend, family member, and co-worker his way - which is worth so much more!

Custom Property Search

Zillow, Realtor.com, and other home sites are great resources for the public to find listings for sale, however, Dan can provide you with more accurate, up to date and detailed information on properties from the Multiple Listing Service (MLS) that is only available to Realtors. In a hot market, it's imperative that you take advantage of a custom search from Dan to ensure you're one of the first to know about new properties hitting the market.

Any Listing, Even If It's For Sale By Owner

If a home is for sale, Dan can help! Whether it's his listing, one of his competitor's listings, or even a property that is not listed with a Realtor, Dan is more than happy to schedule all showings for you, furnish market data, assist you in making an offer, and provide strategic negotiation tips.

From Start to Finish

From pre-qualifying with a trusted lender, to scheduling all showings and inspections, to finalizing the closing, Dan coordinates each aspect of the home-buying process for you. Essentially, Dan handles everything from start to finish... he just doesn't help you move!



***Dan McWhorter, Realtor
eXp Realty - DRE #01246908***

Building Lasting Relationships, One Home at a Time.

THE HOME BUYING PROCESS

**MEET &
Hire
Dan**

ESTABLISH CRITERIA
(FREE Custom Home Search)

MORTGAGE PRE-APPROVAL

- ☐ Last 30 days pay stub
- ☐ 2 years of W-2s & tax returns
- ☐ Last 2 month's checking & savings account statements
- ☐ Copy of divorce decree (if applicable)

VIEW PROPERTIES

**SCHEDULE
SHOWINGS
with Dan**

**CHOOSE
A HOME**

**SUBMIT FORMAL OFFER
& EARNEST MONEY**

Dan will **ADVISE**
how to negotiate
the best deal for You!

Formal repair
request & round 2
of negotiations

Inspections,
Insurance, &
Appraisal

Earnest
Check
Deposited

Offer
Accepted

Negotiations

exp
REALTY

FOR SALE

Dan McWhorter
714.588.4455

eXp Realty

DRE #01246908

Arrange
movers,
utility activation, &
forwarding of mail

Review
Settlement
Statement

Final Walk-Through
usually within 24 hours of
closing

Repairs
Completed

Re-inspection
of agreed
upon repairs

5-Star Reviews
post a positive review on
Zillow, Realtor.com, &
Google Reviews

CLOSING
sign all closing documents
& transfer funds

Dan McWhorter, Realtor
eXp Realty - DRE #01246908

THE BUYER ROADMAP



Dan McWhorter, Realtor
eXp Realty - DRE #01246908





DAN MCWHORTER

YOUR REALTOR FOR LIFE



WHERE SHOULD YOU START THE HOME BUYING PROCESS?

The first step should be talking with a *lender and getting pre-qualified. Not only will you find out your lending limit, but also an estimate of what your monthly mortgage payment will be. There are many different programs available that may fit your needs.

Necessary Documents To Get Pre-Approved For A Home Mortgage

- Recent Pay Stubs (1 Month)
- Income Tax Returns (Last 2 Years)
- W-2's (Last Two Years)
- 1099's if Self Employed (Last 2 Years)
- Bank Statements (Last 2 Months)
- Additional Documents May Be Required By The *Lender.



***Lender Referrals Upon Request.**

**NO ONE WILL WORK HARDER FOR YOU OR TO
PROTECT YOUR INTEREST THEN I WILL.
I APPRECAITE THE OPPURTUNITY TO EARN YOUR BUSINESS.**

Dan McWhorter



CALL/TEXT: (714) 588-4455
CALL ONLY: (562) 756-5582
MCWHORTERTEAM@GMAIL.COM
WWW.CHECKHOMEPRICES.COM

DRE #01246908

Owning a Home Offers Several Advantages Over Renting

1. **Building Equity**: When you own a home, each mortgage payment you make contributes to building equity in the property. Over time, as you pay down the mortgage balance and the property (hopefully) appreciates in value, you build wealth and ownership in the home. In contrast, renting does not provide this opportunity for wealth accumulation.
2. **Stability and Control**: Homeownership provides stability and control over your living situation. You're not subject to the whims of a landlord or the uncertainty of lease renewals. You have the freedom to personalize and modify your home to suit your preferences and lifestyle without seeking permission.
3. **Tax Benefits**: As mentioned earlier, homeownership offers several tax benefits, including deductions for mortgage interest, property taxes, and potentially other expenses like energy-efficient upgrades. These tax advantages can result in significant savings and help offset the costs of homeownership.
4. **Predictable Housing Costs**: With a fixed-rate mortgage, your monthly housing payments remain relatively stable over the life of the loan (excluding changes in property taxes and insurance). In contrast, rent payments can increase annually, subject to the landlord's discretion or market conditions, leading to uncertainty and potentially higher housing costs over time.
5. **Potential Appreciation**: While not guaranteed, real estate historically tends to appreciate over the long term. Homeownership provides the opportunity to benefit from potential appreciation in property values, further contributing to wealth accumulation and financial security.
6. **Freedom to Customize**: Homeownership allows you the freedom to customize and make improvements to your home according to your preferences and needs. Whether it's renovating the kitchen, landscaping the yard, or painting the walls, you have the autonomy to enhance your living space and increase its value.
7. **Sense of Community**: Owning a home often fosters a stronger sense of community and belonging. You're more invested in the neighborhood and its long-term well-being, leading to deeper connections with neighbors and local institutions.
8. **Generational Wealth**: Homeownership can be a pathway to building generational wealth. By passing down a home to future generations or leveraging home equity for other investments, homeowners can leave a lasting financial legacy for their family.

While homeownership comes with responsibilities and upfront costs, the long-term benefits and advantages often outweigh the drawbacks for many individuals and families seeking stability, financial security, and a place to call their own.

Owning a Home Can Offer Several Tax Advantages and Potential Yearly Tax Savings

1. **Mortgage Interest Deduction:** One of the most significant tax benefits of homeownership is the ability to deduct mortgage interest paid on your primary residence. This deduction can result in substantial tax savings, especially in the early years of the mortgage when the interest portion of your payments is higher.
2. **Property Tax Deduction:** Homeowners can also deduct property taxes paid on their primary residence and, in some cases, on secondary residences or vacation homes. Property tax deductions can help reduce taxable income and lower your overall tax bill.
3. **Capital Gains Exclusion:** When you sell your primary residence, you may be eligible to exclude a portion of the capital gains from taxation. For married couples filing jointly, up to \$500,000 in capital gains can be excluded from taxes (\$250,000 for single filers) if certain ownership and residency requirements are met. This exclusion can result in significant tax savings when selling a home.
4. **Home Office Deduction:** If you use a portion of your home exclusively for business purposes, you may qualify for a home office deduction. This deduction allows you to deduct expenses related to the portion of your home used for business, such as mortgage interest, property taxes, utilities, and home maintenance costs.
5. **Energy Efficiency Credits:** Installing energy-efficient upgrades in your home, such as solar panels, energy-efficient windows, or insulation, may qualify you for tax credits or deductions. These incentives can help offset the cost of energy-efficient improvements and reduce your tax liability.
6. **Points Deduction:** If you paid points to obtain a mortgage for your primary residence, you may be able to deduct them on your tax return. Points are typically deductible in the year they were paid, providing an immediate tax benefit.
7. **Home Equity Loan Interest Deduction:** Interest paid on home equity loans or lines of credit secured by your primary or secondary residence may be deductible, subject to certain limitations. This deduction can provide additional tax savings for homeowners who utilize home equity financing for various purposes, such as home improvements or debt consolidation.

These tax advantages can result in significant yearly tax savings for homeowners, helping to offset the costs of homeownership and make owning a home more financially advantageous compared to renting. It's essential to consult with a tax professional or financial advisor to understand how these tax benefits apply to your specific situation and maximize your potential tax savings.

Interest Rates Are Not The Same For Everyone

"Cracking the Code:

What Influences Your Homebuying Interest Rates?"

Homebuyers' interest rates are influenced by various risk factors. Lenders assess the risk associated with a borrower, and the interest rate is often a reflection of that risk. Here's a breakdown of the key factors:

1. **Down Payment Amount:** A larger down payment indicates financial stability and commitment, reducing the risk for the lender. Consequently, homebuyers who put down a higher percentage of the home's purchase price often qualify for lower interest rates.
2. **Credit Score:** Credit scores play a significant role in determining the interest rate. Higher credit scores suggest a lower credit risk, and borrowers with excellent credit typically receive lower interest rates. On the flip side, lower credit scores may lead to higher perceived risk and, consequently, higher interest rates.
3. **Debt-to-Income Ratio:** Lenders also consider the borrower's debt-to-income ratio. A lower ratio, indicating that the borrower has a manageable level of debt compared to their income, can contribute to a lower interest rate.
4. **Loan-to-Value Ratio (LTV):** The LTV ratio, which compares the loan amount to the appraised value of the home, is another factor. Lower LTV ratios (higher down payments) often result in lower interest rates as it reduces the lender's exposure to risk.
5. **Loan Type and Term:** The type of loan (e.g., fixed-rate or adjustable-rate) and the loan term (e.g., 15 years or 30 years) also impact the interest rate. Generally, longer-term loans and riskier loan types may have slightly higher interest rates.

Understanding these factors empowers homebuyers to make informed decisions, taking steps to improve their financial profile and secure more favorable interest rates. It's a delicate balance, and finding the right combination can lead to significant savings over the life of a mortgage.



MORTGAGE GUIDE

Which Type of Loan is Right for You?

CONVENTIONAL LOAN

The most common type of home loan, which is offered through private lenders.

FHA LOAN

Loans designed for those with high debt-to-income ratios and low credit scores, and most commonly issued to first-time homebuyers. Offered by FHA-approved lenders only and backed by the Federal Housing Administration.

VA LOAN

Loans designated for veterans, spouses, and reservists, offered through private lenders and guaranteed by the U.S. Department of Veteran Affairs.

USDA LOAN

Loans for homebuyers in designated rural areas, backed by the U.S. Department of Agriculture.

TYPE OF LOAN	DOWN PAYMENT	TERMS	MORTGAGE INSURANCE	MINIMUM CREDIT SCORE
CONVENTIONAL	3 - 20%	15-30 Years	On down payments under 20%	620
FHA	3.5 - 20%	15-30 Years	For 11 years or life of the loan	500
VA	None	15-30 Years	None	640
USDA	None	15-30 Years	None	640

WHAT IS A ***Conventional Loan***

A conventional loan is a type of mortgage loan that is not insured or guaranteed by the government. Instead, the loan is backed by private lenders, and its insurance is usually paid by the borrower.

Though conventional loans offer buyers more flexibility, they're also riskier because they're not insured by the federal government. This also means it can be harder for you to qualify for a conventional loan.

With a conventional loan, the lender is at risk if you default. If you can no longer make payments, the lender will try to recoup as much of the remaining balance as they can by selling your house through a short sale process or even foreclosure.

Because of this additional risk to the lender, you're required to pay private mortgage insurance (PMI) on a conventional loan if you put less than 20% down.

When you meet with a lender, they'll ask for documentation like recent pay stubs, tax returns, bank statements, and other financial information. They want to make sure you have a steady income and can make your monthly mortgage payments on time. You will also need a down payment to qualify for a conventional loan. Though you can put as little as 3% down when you get a conventional loan, we recommend putting at least 10% down. But 20% is even better because then you can avoid paying PMI!



CONVENTIONAL LOAN BENEFITS

Conventional mortgage borrowers typically make larger down payments than FHA borrowers, and they tend to have a more secure financial standing and are less likely to default.

A larger down payment means lower monthly payments. Plus, with the ever-increasing mortgage insurance premiums on FHA loans, payments for conventional loans that don't require private mortgage insurance can be much more manageable in comparison.

In addition, with a conventional loan, you can cancel your mortgage insurance when the principal loan balance drops to 78% of the home's value. FHA loans charge mortgage insurance premiums for the life of the loan.



WHAT IS A **FHA** LOAN

An FHA loan is a type of loan from the Federal Housing Association for first-time buyers and for folks who might have a hard time getting approved for a conventional mortgage when buying a home.

Allowing down payments as low as 3.5% with a 580 FICO, FHA loans are helpful for buyers with limited savings or lower credit scores.

The problem is, that an FHA loan can cost thousands more in the end.

To get an FHA loan, you'd have to work with an FHA-approved lender, which could be a bank, credit union, or mortgage company. Then, the FHA provides a guarantee on the loan so your lender doesn't lose money.

You'll need to satisfy a number of requirements to qualify for an FHA loan. It's important to note that these are the FHA's minimum requirements and lenders may have additional stipulations.

Simply put, we don't recommend FHA loans, because they're one of the most expensive types of mortgages. You might not realize this if you only look at how much money the FHA "saves" you on the front end. But if you want to win with money, consider the total cost.



WHAT IS A **FHA** LOAN

Credit Score

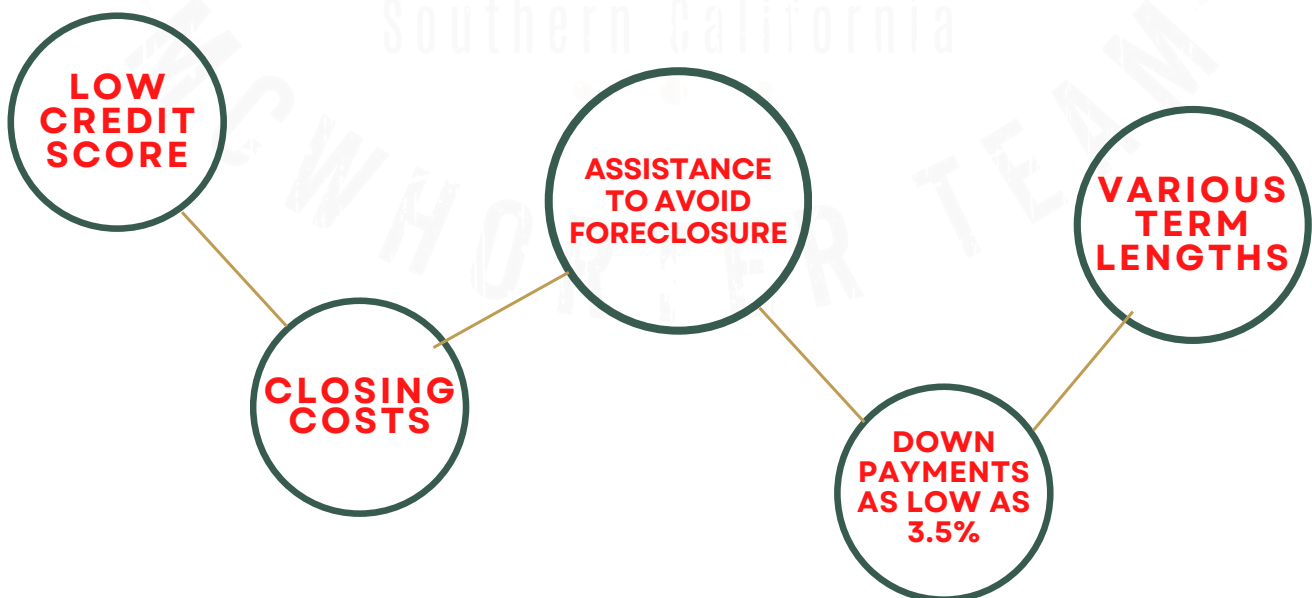
The minimum credit score for an FHA loan is 500. If your score falls between 500 and 579, you can still qualify for an FHA loan, but you'll need to make a larger down payment.

Down Payment Funds

If you've got a credit score of 580 or higher, your FHA down payment can be as low as 3.5%. A credit score that's between 500 and 579 means you'll have to plunk down 10% of the purchase price. The good news? It doesn't all have to come from savings. You can use gift money for your FHA down payment, so long as the donor provides a letter with their contact information, their relationship to you, the amount of the gift, and a statement that no repayment is expected.

Debt-to-Income Ratio (DTI)

The FHA requires a DTI of less than 50, meaning that your total monthly debt payments can't be more than 50% of your pretax income. This includes debts that you aren't actively paying. For student loans in deferment, your FHA loan underwriter will include 1% of the loan's total as the monthly payment amount. For other types of loans that you aren't currently repaying, underwriters will use 5% of the loan's total to calculate your DTI.



WHAT IS A **VA** LOAN

A VA loan is a mortgage loan that's issued by private lenders and backed by the U.S. Department of Veterans Affairs. It helps U.S. veterans, active duty service members, and widowed military spouses buy a home. VA loans were introduced as part of the GI Bill in 1944, but they've become increasingly popular in recent years. This type of loan is an attractive option because it's pretty easy to qualify for and doesn't require a down payment.

VA Loan Requirements

In order to get this loan when you're looking to buy a home, military personnel have to meet the VA's specific service requirements. Generally, you're eligible if you fall into one of these three categories:

You're an active duty service member or an honorably discharged veteran who has 90 consecutive days of active service during wartime or 181 days of active service during peacetime.

You have served more than six years in the National Guard or the Selected Reserve. You're the spouse of a service member who died in the line of duty.

If you were to go through the application process, you would need a Certificate of Eligibility (COE) to show mortgage lenders that you qualify for a VA loan. You can apply for a COE through the VA website, by mail, or through your lender.



VA LOAN BENEFITS

While a VA mortgage's qualifying requirements are more relaxed than those for a conventional loan, an applicant still needs to have decent credit and sufficient income to buy a home. And the home being financed must serve as the primary residence.

Credit Score Requirements

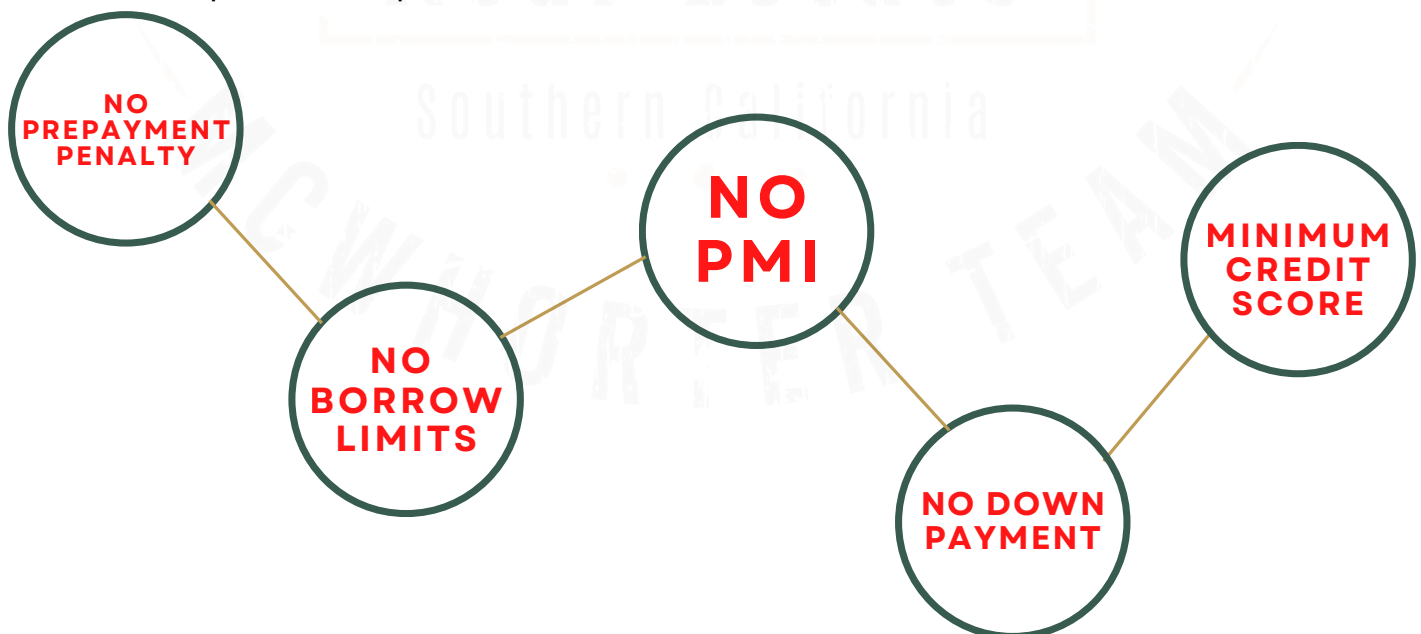
The VA doesn't set a minimum credit score to qualify for a loan. Instead, it requires a lender "to review the entire loan profile to make a lending decision," according to the VA.

VA Loan Debt-to-Income ratio

The VA also doesn't specify a maximum debt-to-income ratio. But if the total debt-to-income ratio is over 41%, lenders will need to provide proof of an applicant's ability to repay the loan.

Down Payment Requirements

Under most circumstances, you don't need to make a down payment. However, if the purchase price of the home is greater than its appraised value, you may have to make up at least a portion of the difference.



ADDITIONAL LOAN TYPES

Reverse Mortgage

A reverse mortgage is a home loan that allows homeowners 62 and older to withdraw some of their home equity and convert it into cash. You don't have to pay taxes on the proceeds or make monthly mortgage payments.

Jumbo Loans

A jumbo loan is a mortgage used to finance properties that are too expensive for a conventional conforming loan. The maximum amount for a conforming loan is \$510,400 in most counties, as determined by the Federal Housing Finance Agency (FHFA). Homes that exceed the local conforming loan limit require a jumbo loan.

HELOC

A home equity line of credit, or HELOC, is a second mortgage that gives you access to cash based on the value of your home. You can draw from a home equity line of credit and repay all or some of it monthly, somewhat like a credit card.



MORTGAGE TERMS

CLOSING COSTS:

Also known as settlement costs, this is the amount of money you need to close the mortgage deal. Closing costs could include title insurance, escrow fees, lender charges, real estate commissions, transfer taxes, and recording fees.

ADJUSTABLE-RATE MORTGAGE (ARM):

A mortgage with a variable interest rate, which adjusts monthly, biannually, or annually. Option-arms and hybrid mortgages are also considered adjustable-rate mortgages.

FIRST-TIME HOME BUYER:

Typically defined as someone who has not owned another property at any time during the three years prior to the date of the purchase.

POINTS:

When you buy points, you're paying more upfront in exchange for a lower interest rate, which means you pay less over time. Each point equals 1% of the mortgage.

BRIDGE LOAN:

A short-term loan is taken out against one property to finance the purchase of a new property.

DEBT-TO-INCOME RATIO:

The ratio of monthly liabilities and housing expenses divided by the monthly gross income of the borrower.

REVERSE MORTGAGE:

A mortgage reserved for homeowners aged 62 or older who wish to tap their home equity without paying monthly mortgage payments.



Credit Do's & Don'ts

5 Factors That Decide Your Credit Score

- ☐ Payment history. Do you pay debts on time?
- ☐ Amount of debt. Less is best.
- ☐ Credit history. The longer the better.
- ☐ Amount of new credit. New credit is considered more risky!
- ☐ Types of credit, i.e. installment loans, credit cards, and a mortgage.

Credit scores range between 200 and 800. Scores above 640 are considered desirable for obtaining a mortgage. For more on evaluating and understanding your credit score, go to www.myfico.com.

Credit Do's

- ☐ Pay your mortgage or rent payments on time.
- ☐ Stay current on all outstanding accounts.
- ☐ Continue working for the same employer.
- ☐ Stay with your current insurance company.
- ☐ Notify your Lender immediately if any situation arises that could possibly affect your income, assets, or credit.



Credit Don'ts

- ☐ Don't switch bank accounts.
- ☐ Don't transfer balances between accounts.
- ☐ Don't increase the balance of any credit cards.
- ☐ Don't consolidate debt, including credit card debt.
- ☐ Don't close any accounts, including credit card accounts.
- ☐ Don't apply for **ANY** credit (new vehicle, furniture, appliances, etc).
- ☐ Don't change your job, employer, the way you are paid, or become self-employed.
- ☐ Don't pay off charge-off or collection accounts before consulting with your lender.
- ☐ Don't make large deposits without the ability to document the source of the funds.

3 Pieces of Money You Need to Know About



Earnest Money

Earnest money is a check written at time of offer that proves to a seller you're serious about the purchase. Earnest money is held in escrow until closing and then applied towards the purchase. Earnest money usually ranges from **\$10,000 to \$25,000** depending on the price of the home.



Appraisal Money

If a mortgage is involved, your lender must order an appraisal to ensure the house is worth the amount it's lending. This typically costs between **\$550-\$750** and is paid directly to your lender within the first five days of the contract period.



Inspection Money

If you choose to do a home inspection, it's your right to choose any inspector you deem qualified, even if that's your Uncle Billy Bob. If you don't already have an inspector in mind, Dan will recommend and even schedule on your behalf a group of highly skilled, experienced, and licensed inspectors that put your best interest first. Inspections typically occur in the first 7-10 days after having a fully executed contract and can range from **\$450-\$1,000** depending on the home's features (pool, septic, chimney, etc) and depending on how in depth you want to go.



What Are Closing Costs?

Closing costs are fees associated at the closing of a real estate transaction when the title of the property is transferred from the seller to the buyer. Closing costs typically range from 2-5% of the purchase price and are incurred by both parties. Here are some common closing costs:

- A fee for running your credit report.
- A loan origination fee, which lenders charge for processing the loan paperwork for you.
- Attorney's fees.
- Discount points, which are fees you pay in exchange for a lower interest rate.
- Survey fee, which covers the cost of verifying property lines.
- Title search fees, which pay for a background check on the title to make sure there aren't things such as unpaid mortgages or liens on the property.
- Title insurance, which protects the buyer and lender in case the title isn't clean.
- Escrow deposit, which pays a couple months' property taxes, homeowner's insurance, and private mortgage insurance (PMI).
- Prorations for your share of homeowner's association fees if applicable.
- Recording fee, which is paid to the county in exchange for recording the new land records.



Lenders are required by law to give you a Loan Estimate, which will include what the closing costs on your home should be. At least three business days before closing, the lender will give you a Closing Disclosure statement, which outlines exact closing fees. This Closing Disclosure statement must be signed by the buyer the same day it is issued to avoid a delay in closing.



INSPECTIONS 101

General Overview

Inspections should take place in the first 7-10 days after the contract has been fully executed. If you don't have preferred inspectors, Donald can not only recommend, but schedule highly skilled, experienced, and licensed inspectors that put your best interest first and can schedule them for the same day to save you time and money. Most inspections cost between \$250-\$650 depending on how in depth you want to go

EMP (Electrical, Mechanical, Plumbing)

The EMP is a basic home inspection which evaluates many components of the home including but not limited to all light switches, electrical outlets and main breaker, the water meter, water heater, duct system, ceiling fans, fireplace, oven and cook top, dishwasher, built-in microwave, trash compactor, all sink faucets, toilets, tubs and showers, the furnace, and the air conditioning system when weather permits. Windows, doors, and floor coverings (tile, carpet, etc.) are NOT included.

Roof

The inspection covers the main roof covering material only and will give buyers an estimate of how much life remains. Unless it is raining at time of inspection or there has been a recent heavy rain, it may not be possible to detect a roof leak.

Structural

A structural engineer can identify any visible distress indicating foundation settlement, i.e. structurally significant cracks in the slab, sheetrock cracks, veneer cracks, visible structural frame deficiencies, etc. and make recommendations for repair. It's important to note that a general home inspector cannot evaluate and make the same recommendations as a structural engineer.

Drainage

An engineer will evaluate the slope and grading of a yard to check that water freely exits the property to assure unrestricted, healthy, and environmentally safe use of land areas.

Additional Inspections

Other popular inspections include the testing of the chimney, sprinkler system, septic system, pool and spa, as well as evaluating the crawl space (if applicable). Be sure to inform Crystal if you want any of these additional inspections performed since they are an additional cost and may even require different inspectors to be scheduled. It is also important to note that the inspection only covers the main dwelling, therefore shops, detached garages, pool houses, and other structures are not included unless specifically requested and an additional fee will likely be applied.



HOME WARRANTIES

What is A Home Warranty?

A service contract that covers the repair or replacement of important home system components and appliances that break down over time. That means whether it's your A/C unit burning up in summer, your heater failing in winter or any number of other covered systems and appliances calling it quits, you and your family will have one less thing to worry about.

Why is a Warranty Recommended?

Breakdowns are inevitable – home system components and appliances simply wear out over time. Unlike most homeowners insurance, a home warranty plan protects your budget by covering an un- expected repair or replacement of crucial items when they stop working due to normal wear and tear, saving you money in the long run. Think of it like this...

Homeowners Insurance Covers Things MIGHT Happen.

- ☐ Fire Damage, Hail & Wind Damage, Theft & Vandalism

A Home Warranty Covers Things That WILL Happen.

- ☐ Breakdowns of HVAC Systems, Water Heater, Oven, Dishwasher, Plumbing & more

Without a home warranty...

Repair or replacement of key home systems and appliances can be expensive. Here's a sample of some of the most common systems and appliances and their average repair and replacement costs.



Heating w/Ductwork
Repair: \$390
Replacement: \$2,885



Air Conditioning w/Ductwork
Repair: \$306
Replacement: \$2,141



Water Heater
Repair: \$92
Replacement: \$761



Main Electrical Panel
Repair: \$311
Replacement: \$605



Dishwasher
Repair: \$127
Replacement: \$515



Clothes Washer
Repair: \$103
Replacement: \$543



Ranges/Ovens/Cooktops
Repair: \$114
Replacement: \$782



Clothes Dryer
Repair: \$133
Replacement: \$546



Refrigerator
Repair: \$149
Replacement: \$1,115

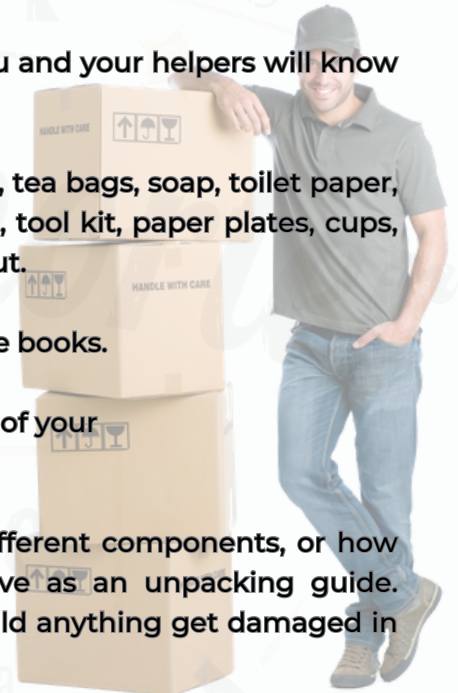


Built-in Microwave
Repair: \$97
Replacement: \$429

Talk with Dan McWhorter about the average cost of a home warranty and strategies for including one in the contract so that you're protected from unexpected problems in your first year of ownership.

MOVING TIPS

- If possible, move on a weekday while banks, utility companies, and government offices are open.
- Use sheets, blankets, and towels to separate pictures, dishes, and other fragile objects. This cuts down on space and moving supplies. Socks can be slipped around the wine glasses to help pad the delicate stems.
- Instead of wrapping each plate in newspaper or costly bubble wrap, alternate the real plates with Styrofoam disposable plates and viola! Instant padding. Genius, right?
- Pack plates vertically, rather than flat and stacked.
- Mark each box with its contents and destination room so that you and your helpers will know where each box belongs at your new pad.
- Fill two "OPEN ME FIRST" boxes containing snacks, instant coffee, tea bags, soap, toilet paper, toothpaste and brushes, medicine and toiletry items, a flashlight, tool kit, paper plates, cups, utensils, paper towels, and any other items you can not live without.
- Have suitcases on wheels? Use them for packing heavy things like books.
- Break out the garbage bags and pull one bag up around a cluster of your hanging clothes, then tie the open end by the hangers.
- Take pictures of which TV cable goes to which input on the different components, or how certain knick-knacks are displayed on the bookshelves to serve as an unpacking guide. Photos may also protect your goods for insurance purposes should anything get damaged in the move.
- In the new home, resist the temptation to pile boxes into the garage, attic, or back closet, with a promise to get to them later. If a boxful of stuff is so unnecessary that a year could pass without needing the contents, maybe it's time to ditch the contents before the move. Otherwise, you risk forgetting where you put important things, or end up parking the car outside all winter.
- The desire to relax is strong. The coffee table pushed up against the sofa looks so inviting, but those boxes aren't going to unpack themselves. Resist the urge to derail your momentum. Otherwise, those boxes will just stand over your head. Unpack the TV last, sink deeply into that comfy couch, and revel in the knowledge of a well-done moving job any pro would envy.
- If moving locally, arrange for your pets to stay with a friend or family member as animals can become confused and frightened during a move.



Moving Checklist



Change of address

- ☐ U.S. POSTAL SERVICE
- ☐ DRIVERS LICENSE
- ☐ INTERNAL REVENUE (IRS)
- ☐ SOCIAL SECURITY
- ☐ VOTER REGISTRATION
- ☐ BANKS
- ☐ LOANS
- ☐ INVESTMENTS
- ☐ CREDIT CARDS
- ☐ STORE CREDIT CARDS
- ☐ PAYPAL
- ☐ AUTOMATED PAYMENTS
- ☐ PLACE OF EMPLOYMENT
- ☐ INSURANCE
- ☐ DOCTORS
- ☐ SCHOOLS
- ☐ FRIENDS & FAMILY
- ☐ SUBSCRIPTIONS
- ☐ ASSOCIATIONS

Services to cancel/transfer

- ☐ CABLE
- ☐ INTERNET
- ☐ PHONE/CELL
- ☐ ELECTRIC
- ☐ GAS
- ☐ WATER
- ☐ SEWER
- ☐ TRASH
- ☐ LANDSCAPING
- ☐ HOUSE CLEANING
- ☐ PEST CONTROL



Organize

- ☐ KEEP PERSONAL & FINANCIAL DOCUMENTS IN ONE BOX
checkbook, passports, birth certificates, insurance docs, taxes
- ☐ UPDATE MEDICAL RECORDS
- ☐ NOTIFY OLD & NEW SCHOOLS & ARRANGE TRANSFER
- ☐ KEEP KEYS, GARAGE OPENERS IN BAG FOR NEW OWNERS
- ☐ KEEP A FOLDER WITH WARRANTIES & MANUALS FOR NEW OWNERS
- ☐ PLAN MEALS TO USE UP THE FOOD YOU HAVE LEFT
- ☐ SAVE MOVING RECEIPTS
Possible tax deduction



Packing & storage

- ☐ PURGE UNUSED ITEMS
- ☐ RESERVE TRUCK OR MOVERS
- ☐ RESERVE STORAGE IF NEEDED
- ☐ PACK INFREQUENTLY USED ITEMS AHEAD OF TIME
- ☐ START A FAMILY "MOVE KIT" FOR FIRST NIGHT IN NEW HOME

Moving day

- ☐ ARRANGE HELP FOR KIDS OR PETS FOR THE DAY
- ☐ HAVE CASH TO TIP MOVERS
- ☐ FINAL CLEANING
- ☐ DISPOSE OF TRASH
- ☐ RUN GARBAGE DISPOSAL
- ☐ FINAL WALK THROUGH
- ☐ RAISE/LOWER THERMOSTAT
depending on the weather
- ☐ TURN OFF WATER HEATER
- ☐ LOWER SHADES
- ☐ LOCK ALL DOORS & WINDOWS

Building Lasting Relationships, One Home at a Time

***Dan takes care of his clients
and goes above and beyond***

**Dan Provides his clients with
moving boxes, tape, tape
dispenser, wrapping paper, box
cutters and markers**

***Free* Moving Boxes
For My Clients!**



As soon as escrow is
opened, Dan will order
moving boxes and have
them shipped right to
your front door at
NO COST TO YOU!

Not only will you receive enough boxes for your move,
Dan will also include wrapping paper, tape rolls, tape
dispenser, box /paper cutters, and markers!

**DAN MCWHORTER
CLIENT LOANER PROGRAM**



NOW AVAILABLE

Free Appliance Dolly, Hand Truck Dolly & Furniture
Moving Dolly Loaners For My Clients!

***Dan will also provide loaner
moving dollies for his clients***



**Dan McWhorter, Realtor
eXp Realty - DRE #01246908**

What My Clients Are Saying

We can't say enough good things about Dan. As first time buyers, we really needed someone who could walk us through the process. Dan was patient, funny, knowledgeable, and a great negotiator. We ended up in our DREAM HOME that had 15 other offers. Dan has become more like family to us after the process. I will always refer friends to him, if they want someone who is not only professional and smart, but also down to earth and an all around good person. Thank you Dan, for everything!

Christina W.

The first time I met Dan, he did one thing that most realtors don't do, which is listen. He heard what I was saying and understood my needs. We listed our home with Dan and it sold in four days. He explained every step of the process and gave us suggestions on how to stage the house for pictures. He was very helpful and communicates everything, which helped me develop trust for him. Our sale went sour because of issues with the buyers agent, but Dan remained professional throughout the ordeal. There was even a time that I had a mini meltdown and Dan met me in person to talk me through it. He reminded me of what I wanted out of this sale in the first place and helped me stay on track. Our 30 day escrow turned into over 45 days by no fault of his, but he remained in communication with me every day and I always knew what was happening even if it wasn't what I wanted to hear. We trusted him to take care of our financial future and it turned out great for us. Dan is a great salesman because he loves people and sincerely cares about his clients wellbeing. He's trustworthy and personable and we are so glad we hired him. We will be buying a new home with Dan as well and are looking forward to that adventure!

Alicia S.



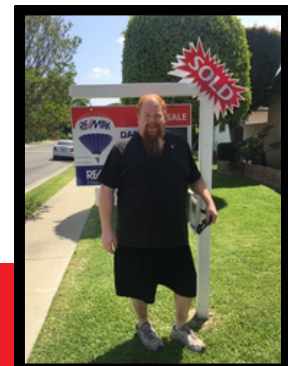
What My Clients Are Saying

We met Dan at one of his open houses and had a brief conversation with him. At the time, we had a realtor, so we left saying that seems like a good realtor. Two weeks later, we ran into him again and had a more depth conversation. We came home and had a discussion and we decided to give Dan a chance to help us find our home. From that point forward, anything that would hit the market that matched our criteria, he made sure we knew about it immediately. He accommodated our schedules and never once complained that we were too particular or demanding. He showed my husband multiple homes throughout the week and then would spend his weekends showing me homes. He was always early to our appointments and very patient with us. On very property he would give us the pros and cons and even had to talk us out of a couple. He found us the perfect home and sold our condominium with a simultaneous smooth escrow. We were out of the country the last week of escrows and he made sure everything flowed flawless in our absence. Dan went above and beyond to help us find our beautiful home and ease the stress of selling and buying at the same time all while taking a vacation. We would recommend Dan McWhorter to anyone who wants a realtor who takes them seriously, cares that you, the client, gets exactly the home you are looking for rather than quickly trying to "sell" you for a commission and move on and will work hard to make sure that you not only find a house, but your home.

Marisol N.

I meet Dan at an open house and we talked for a bit. He said give me chance and I will find a house that fits your needs. The house I just purchased I do not believe would have been possible, if it was not for Dan getting me into to see the house, on the same day it came on the market. Honest, knowledgeable and has great follow thru when you need it most! He is also just a great guy!! Thanks for fighting for me Dan!!

Kevin O.



YOU
DESERVE
THE
BEST



DAN MCWHORTER REALTOR

eXp Realty of Greater Los Angeles, Inc.
714.588.4455 or 562.756.5582
McWhorterTeam@gmail.com
CheckHomePrices.com

Dan is committed to service with an emphasis on accountability, reliability, timeliness and enthusiasm.

Dan McWhorter is committed to delivering service with an unwavering emphasis on 4 key principles: accountability, reliability, timeliness, and enthusiasm. His passion lies in ensuring that your home-buying journey is not only seamless, but also a source of genuine excitement.

Having entered the real estate realm in 1998, Dan brings a wealth of experience to the table. With over two decades in the industry, he is well-versed in navigating the intricacies of real estate transactions. His extensive background allows him to provide you with the best possible service, drawing on a rich tapestry of knowledge and insights garnered over the years.

I sincerely welcome the opportunity to be part of your journey in finding your dream home. Dan's primary goal is to guide you through the process with the least amount of stress, ensuring a smooth and enjoyable experience.

Work together with Dan to transform your dream of a perfect home into a reality.

Feel free to reach out with any questions you may have. I look forward to the prospect of helping you find the ideal place to call home.

Thank you

***Dan McWhorter, Realtor
eXp Realty - DRE #01246908***