

Buyer's Guide



Your roadmap to finding and purchasing your perfect home.



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Welcome

You're about to make one of the most important moves of your life, and we're here to make sure it's a confident, informed, and exciting experience. Whether you're buying your first home, upgrading, downsizing, or investing, working with the right real estate team makes all the difference.

At Distinct Concierge Real Estate, we bring together market expertise, local insights, and a personalized approach to help you navigate today's fast-moving market. Our team is built on a foundation of integrity, communication, and client-first service—because we believe real estate is not just about property, it's about people.

From day one, our focus is on you. We take time to understand your goals, your lifestyle, and what matters most to you in a home. Then we get to work—leveraging powerful tools, professional networks, and strategic guidance to ensure you're positioned for success every step of the way.

We're honored to be part of your journey and can't wait to help you find your place to call home.

Let's get started!



Buyer's Terms

Down Payment

The upfront portion of the home's purchase price paid by the buyer, typically a percentage of the total cost.

Mortgage

A loan from a lender to help finance the purchase of a home, secured by the property itself.

Points

Optional fees paid to the lender at closing to reduce the mortgage interest rate.

Appraisal

A professional assessment of a property's market value, usually required by lenders.

Credit Report Fee

A charge to obtain a buyer's credit history to assess their loan eligibility.

Title Insurance Fee

A cost for insurance protecting against issues with the property's title or ownership history.

Home Inspection

A detailed examination of the property's condition by a licensed inspector before purchase.

Contingency

A clause in the contract that allows cancellation or negotiation if certain conditions aren't met.

Offer

A buyer's proposal to purchase a home, typically including price and terms.

Title

Legal documentation proving ownership of a property.

Escrow

A neutral third party that holds funds and documents during the real estate transaction until closing.

Closing Costs

The fees and expenses, beyond the purchase price, paid at the end of a real estate transaction.

Prepaid Interest

Interest paid upfront at closing to cover the time between loan funding and the first payment.

Principal and Interest

The two main components of a mortgage payment—loan balance (principal) and lender fee (interest).

Under Contract

When a seller accepts a buyer's offer, and both parties are working to meet conditions before closing.

Closing

The final step in a real estate transaction when ownership is officially transferred to the buyer.

The Home Buying Process

1

Find a Real Estate Agent

Make sure you have a trusted partner who puts your goals first, communicates clearly, and delivers results every step of the way.

Prep Your Finances

Understand your budget, improve your credit, and get pre-approved so you're ready to act when the right home comes along.

2

3

Home Search

Find a home that fits both your lifestyle and your long-term goals.

Make an Offer

Make an offer with confidence by combining smart strategy, strong terms, and expert guidance.

4

5

Inspections & Appraisals

Make an informed purchase by uncovering potential issues and confirming the home's value.

Final Loan Approval & Closing Prep

Ensure your financing is secured, documents are in order, and you're fully ready for a smooth closing day.

6

7

Closing

Sign paperwork, transfer funds, and officially become the owner of your new home!

Find a Real Estate Agent



The right agent makes all the difference

Choosing the right real estate agent isn't just important—it's essential. With years of experience, sharp market insight, and proven results, we guide you through every step of the process with clarity and confidence.

Expert negotiation you can trust

We're skilled negotiators who advocate fiercely on your behalf—whether it's getting the best price, favorable terms, or a smooth closing. Every move we make is backed by strategy and data.

Service that stands out

What sets us apart is our commitment to service. We prioritize communication, honest advice, and a personal approach that ensures you feel supported from day one to closing—and beyond.

Your goals are our priority

You deserve a team that listens, delivers, and treats your goals like their own. Let's make your real estate journey not just successful, but exceptional.

Prep Your Finances

1

Set your budget

Before starting your home search, it's important to determine your budget so you know what you can comfortably afford. Consider your income, monthly expenses, savings for a down payment, and potential closing costs. A mortgage lender can help you estimate your buying power and monthly payments based on current interest rates and loan options, giving you a realistic price range to guide your search.

2

Get pre-approved for a mortgage

Getting pre-approved is a key first step in the home buying process. It shows sellers you're a serious buyer, gives you a clear picture of what you can afford, and can give you a competitive edge in a busy market. The process is simple: choose a trusted lender, provide basic financial documents, and complete an application. With a pre-approval letter in hand, you're ready to shop with confidence.

3

Understand the loan process

Once you find a home and your offer is accepted, you'll complete a full mortgage application. From there, the lender reviews your finances, orders an appraisal, and moves the loan through underwriting for final approval. After you're cleared to close, you'll sign the final paperwork and officially become a homeowner.

Home Search

Things to consider

1. Must-Haves vs. Nice-to-Haves

List what you absolutely need (like a certain number of bedrooms) versus what would be a bonus (like a pool or walk-in closet).

2. Lifestyle Priorities

Is space, natural light, or location more important? Think about what matters most day-to-day.

3. Purpose of the Home

Will this be your primary residence, a vacation spot, or a rental property?

4. Home Style & Layout

Do you prefer modern or traditional? Multi-story or single-level?

5. Move-In Readiness

Are you open to a fixer-upper, or do you want something turnkey?

6. Location Preferences

Think about commute times, schools, and proximity to shops, restaurants, and entertainment.

7. Community Features

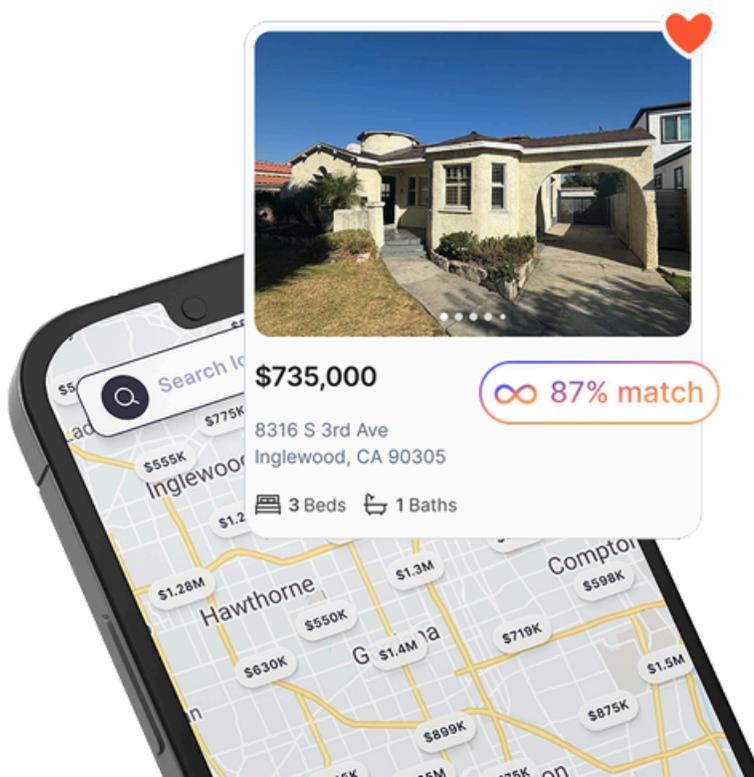
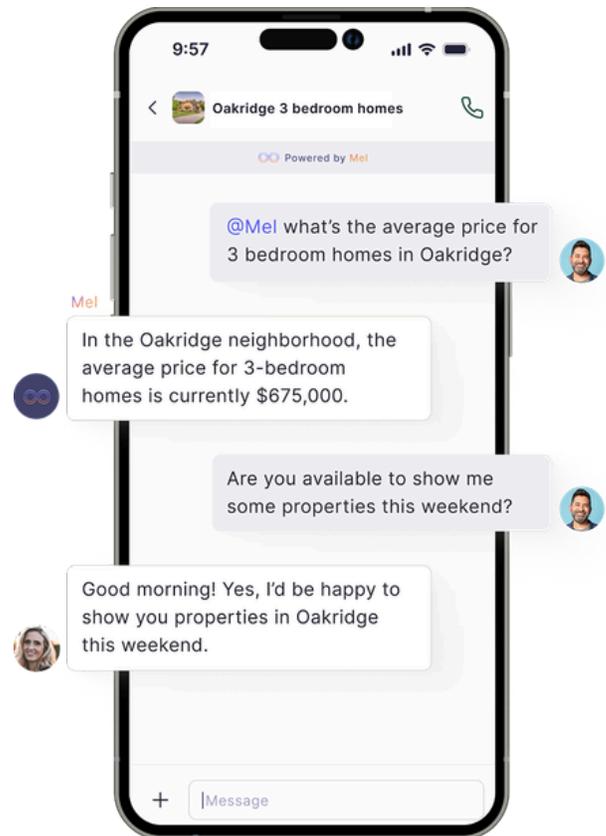
Would you like nearby parks, trails, or community amenities?



Home Search Technology

Your AI assistant, Mel

Mel is trained on MLS data and equipped to provide quick, accurate answers to property-specific inquiries. Available 24/7, you can chat directly with Mel anytime for reliable information. Plus, Mel is multilingual—feel free to communicate in the language you're most comfortable with.



Your personalized search

Create custom search boards and get personalized home recommendations through our app. As you favorite or pass on listings, our smart technology learns your preferences to refine your results.

Make an Offer

Smart, strategic offers

We help you make strong, informed offers based on market data—not pressure or fear. Our goal is to get you the right home at the right price.

More than just price

An offer includes more than what you're willing to pay. We'll guide you through terms like contingencies, deposit, and timing to build a competitive offer.

Negotiation power

We present your offer, handle communication with the seller's side, and negotiate on your behalf to keep your terms strong and your options open.

Flexibility wins

A clean offer can be just as powerful as a high one. We'll help you decide when to be flexible—and when to stand firm.

Stick with it

You may not win on the first try, but we'll adjust the strategy until you find the right home. When it clicks, it's worth it.



Inspections & Appraisal

Home inspection: Know what you're buying

A home inspection gives you a detailed look at the property's condition before you commit. A licensed inspector checks the home's structure, systems (like plumbing, HVAC, and electrical), roof, foundation, and more.

Why it matters:

- Helps identify potential issues or future repairs
- Can be used to negotiate repairs or credits
- Gives you confidence in your purchase

We'll help you schedule the inspection quickly and review the report so you fully understand the findings and your options.

Appraisal: Protecting your investment

An appraisal is ordered by your lender to ensure the home is worth the amount you're borrowing. A licensed appraiser evaluates the property and compares it to recent sales in the area to determine fair market value.

Why it matters:

- Confirms you're not overpaying
- Required by lenders for loan approval
- Can impact your financing terms

If the home appraises for less than the purchase price, we'll guide you through renegotiation or next steps.

What happens when issues come up?

If an inspection uncovers major concerns or the appraisal comes in low, don't worry—we'll help you navigate it. This may involve negotiating repairs, adjusting the price, or reworking contract terms to keep the deal moving.

Final Loan Approval & Closing Prep

You've found the home, your offer is accepted, and now you're approaching the finish line. Final loan approval and closing prep are the last key steps before you get the keys in hand.

Final loan approval

Once your loan is in underwriting, the lender reviews all your financial documents, the home appraisal, and the purchase contract. This step confirms everything aligns with your loan terms.

What to expect:

- You may be asked for updated documents (like pay stubs or bank statements)
- The lender will verify employment and credit
- You'll receive a "Clear to Close" once everything checks out

We'll guide you through any last requests quickly to keep the process moving.

Preparing for closing

As closing day approaches, a few important things happen to wrap up the deal:

1. Final Walkthrough

You'll walk through the home (usually 24–48 hours before closing) to ensure it's in the expected condition and any agreed-upon repairs have been completed.

2. Closing Disclosure

You'll receive a Closing Disclosure from your lender at least 3 days before closing. This outlines your final loan terms, monthly payment, and all closing costs. We'll review it with you to make sure everything is correct.

3. Cash to Close

Your lender will let you know how much to bring to closing—this includes your down payment and closing costs. The funds must be wired or brought as a certified check.

Closing

What is “closing”?

Closing is the final step in the buying process—when you sign documents, pay final costs, and officially become the owner of your new home.

What to Expect:

- **Sign Paperwork:** You'll review and sign your loan and legal documents.
- **Pay Closing Costs:** Bring a certified check or wire the funds.
- **Final Walkthrough:** Make sure the home is in agreed-upon condition.
- **Get the Keys:** Once everything is recorded, the home is yours.

We'll guide you through it

We coordinate with your lender and closing team, review all documents with you, and ensure everything goes smoothly—so you can focus on the exciting part: moving in!





Client Testimonials

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“Working with Jimmy Vibert was a pleasure. I decided to sell my home off market and he was able to bring me multiple buyers for the property. He was helpful every step of the way and I'm grateful. I would definitely recommend him when selling or buying a home.”

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“Jimmy was incredibly helpful helping find a condo in North Hollywood for my son and his friends. My son is new to the area and Jimmy was very knowledgeable about the different neighborhoods, the local amenities, and full of helpful information for newcomers. I HIGHLY recommend Jimmy for anyone looking to rent or buy in the area. He took the time to get to know us and was responsive to our feedback and questions.”

“

Jimmy Vibert helped my girlfriend and I find a new apartment together. We shared with him all the things we were looking for and he consistently sent recommendations until we found the perfect place. Jimmy was an integral part of my girlfriend and I continuing our life together and for that I'm forever thankful!

“

“Jimmy was amazing! Very attentive, knowledgeable about the property and process. Jimmy went beyond to make sure all our ducks were in a row and advocated for us very professionally. Not only did he keep us updated step by step, he attended to us after and checked in to make sure we were comfortable with our decision. Thank you very much jimmy it was no accident we stumbled upon you. We couldn't have asked for a for a better advocate and realtor.”



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