

BUYER'S GUIDE

THE VALUE OF YOUR HOME

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21



MEET THE TEAM



KIM HARVEY | 714.608.4618

REALTOR® ASSOCIATE

DRE #01255859 • KIMH@SEVENGABLES.COM



Kim absolutely loves what she does! She loves helping people with one of the biggest decisions they'll ever make- buying or selling a home. She loves making it an enjoyable, satisfying and exciting experience. When helping a client sell their home, she strives to get the highest price in the timeframe that works for them. When helping clients buy homes, she relies on her industry expertise to guide them and negotiate for them so they get the home of their dreams for the best possible price. She always has the client's best interest at heart. Kim has been a full time Realtor since 1999 and has helped hundreds of buyers and sellers throughout Orange County with their real estate experiences. She has remained one of the top Realtors at Seven Gables Real Estate. Kim's business is 95% referrals year in and year out with a strong and loyal repeat customer base, evidence that her business ethics have proven successful throughout the sales process.

- Licensed Realtor since 1999
- Affiliated with Seven Gables Real Estate since 1999
- Rookie of the Year award in 2000
- Awarded Top Realtor and Team at Seven Gables Real Estate
- Seven Gables Real Estate Core Value Award Recipient for "Do What You Say"
- Awarded Top Marketing 2017
- University of California, San Diego – Bachelor of Arts degree in Communications

**VISIT
THE HARVEY TEAM'S
WEBSITE.**



CLAY JORTH | AGENT • 714.721.5844 • DRE #01915655 • CLAYJ@SEVENGABLES.COM



With integrity and hard work as core operating values that Clay conducts his business with, clients always come first. Relying on a cohesive and consistent flow of communication and advanced technology outlets, Clay has the ability to shape an experience for each of his clients that is unique to their specific goals and needs. Clay received his real estate license in 2012 after managing over 500 accounts for Ambius, the world's largest workplace enhancement company with clients like Facebook, Nordstrom and Google. As a trusted real estate advisor for all of his clients, Clay makes it his mission to stay on top of market trends, technology advancements that can help his clients during the transaction process, and to continue to strive to further his real estate education in all capacities. Utilizing Seven Gables' incredible continued education meetings, business planning courses and market knowledge seminars keep Clay up to date and ready to answer any difficult questions that can and will arise in the purchase or sale of a home. Born and raised in Orange County, Clay attended UCLA where he played

competitive water polo while surfing on the weekends and jumping on his snowboard any chance he had. Today, he still loves the same sports but also gets to enjoy them with his six-month old son and wife. Committed, loyal and well versed in industry knowledge are only pieces that make up the excellent real estate agent that Clay is for Seven Gables.

ADRIANA HICKMAN | AGENT • 714.552.2040 • DRE #01899292 • ADRIANAH@SEVENGABLES.COM



Adriana Hickman was born for Real Estate, she comes from a family highly involved in many different aspects of the industry. She attended San Francisco State University, where she developed a love for the city's architecture. With experience running a company for 10 years, Adriana took her skills to Real Estate and is now the secretary of The Brainstormers, a 62 year old real estate collective. It is Adriana's goal to purge any confusion that comes with buying and selling a home by utilizing her strong attention to detail and knack for difficult paperwork. She is a wife to Brett Hickman and mother to a 2.5 years old daughter and a 1.5 years old son.

SHEILA HARVEY | AGENT • 714.609.1043 • DRE #00602934 • SAHARVEY08@GMAIL.COM



Sheila Harvey has been a full-time, professional Realtor® in North Tustin since 1978. Since taking the extra steps to become a fully-licensed real estate broker, she specializes in the sales and marketing of homes in North Tustin, Tustin, Tustin Ranch, Orange, Anaheim Hills, Villa Park, Santa Ana and Newport Beach.

Sheila has been a resident of Tustin since 1977, having moved here from Massachusetts and Michigan. She holds a BA degree from Emmanuel College in Boston and has done graduate work in language and communications at Wayne State University and Michigan State University. Sheila came to real estate from a successful career in education. She taught at the secondary level for a number of years before discovering her talent as a Realtor®. Married and the mother of two children who have graduated college, she is a strong supporter of the Tustin Schools Foundation.

LAURA THORNE | AGENT • 714.420.5332 • DRE #01408733 • LAURAT@SEVENGABLES.COM



Laura Thorne is a Realtor that has had her pulse on the real estate market since college graduation when she began working in sales and marketing for the magazine Dream Homes. There, her passion for real estate grew and in 2002 she joined forces with The Harvey Team bringing with her marketing and advertising insights that would benefit their clients and properties alike.

Laura's deep-rooted history in the area - she grew up in North Tustin (where she now resides with her husband and two children) and Orange, gives her an intimate perspective of the neighborhoods and communities she represents. A fitness enthusiast, she is also an active participant in the community and maintains leadership roles in the local schools and sports leagues.

HARVEY TEAM SALES

REPRESENTING HOMES FROM \$400,000 TO OVER \$5 MILLION

REPRESENTING HOME BUYERS AND SELLERS OVER THE PAST DECADE
THROUGHOUT ORANGE COUNTY



**12991 BARRETT LANE
NORTH TUSTIN
REPRESENTED SELLER
SOLD \$930,000**



**511 EL MODENA
NEWPORT BEACH
REPRESENTED SELLER
SOLD \$1,525,000**
Sold for \$170,000 over most recent comparable sale



**304 JASMINE
CORONA DEL MAR
REPRESENTED SELLER
SOLD \$3,000,000**



**21 ATASCADERO
IRVINE
REPRESENTED SELLER
SOLD \$1,680,000**



**1120 W OCEANFRONT
NEWPORT BEACH
REPRESENTED BUYER
SOLD \$4,900,000**
Two years later represented Seller • Sold \$5,600,000



**1542 OAKHILL COURT
NORTH TUSTIN
REPRESENTED SELLER
SOLD \$1,550,000**



**248 S WHEELER PLACE
ORANGE
REPRESENTED SELLER
SOLD \$915,000**



**7320 E GROVEWOOD
ORANGE
REPRESENTED BUYER AND SELLER
SOLD \$1,060,000**



**25711 PACIFIC CREST DRIVE
MISSION VIEJO
REPRESENTED SELLER
SOLD \$1,481,000**



**26722 BRANDON
MISSION VIEJO
REPRESENTED BUYER
SOLD \$855,000**



**2187 LEMON HEIGHTS
NORTH TUSTIN
REPRESENTED SELLER
LISTED FOR \$1,669,000**



**1744 MIRAMAR DRIVE
NEWPORT BEACH
REPRESENTED SELLER
SOLD FOR \$2,600,000**

WHAT OUR CLIENTS ARE SAYING



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Buying or selling a house can be an overwhelming and stressful experience but Kim made the entire process enjoyable vs. a tedious task. I had been looking for quite some time for the “perfect” home. Working under the constraints of a market low in inventory and high in buyers, Kim kept a watchful eye and was diligent in getting me into homes as soon as they came on the market. She gave me honest feedback on values and expertly navigated the choppy waters of real estate in a very unique and difficult market.

Kim demonstrates the highest level of professionalism, honesty and integrity and goes “above and beyond” to ensure she matches every client with the best possible home. She knows the Tustin area inside and out and provided great guidance regarding the different neighborhoods and kept me focused on the areas that matched my wish list.

- Darlene S.



”

Kim is the real deal. Her focus is 100% on getting you into the “right” home - whatever that may be for you. There is no pressure or push - every conversation, everything viewing, every offer placed was all based on getting us what we needed - no judgement. On top of this, Kim and her team are super professional, responsive, and very knowledgeable. We ended up purchasing a home in the same neighborhood Kim suggested during our initial discussions (but ignored her advice and spent 3 months all over the place). She was right to begin with - when I asked her about this she said “It’s all a process, without discovering all those areas and seeing all those homes, you would never have a reference to know that this neighborhood was the right one for you.” Talk about grace and patience.

-Matt and Kiko Kantelis

WHAT OUR CLIENTS ARE SAYING



Kim was such a pleasure to work with, and I will absolutely recommend her to anyone looking to purchase a home. She walked us through every step of the process with patience and expertise. Kim proactively followed up with all parties on a regular basis, to make sure our timing stayed on track. Kim always made herself available and worked around our hectic schedule. I know she has other clients, but she was never too busy for us--we always felt prioritized and she was available for questions or assistance whenever needed. I appreciated that she went the extra mile to ensure that we had a smooth transition into our new home. Thank you Kim!! We love our home!

-Leeann Liana



We cannot say enough great things about our experience with Clay as our relator! He helped us find the perfect home in our budget in less than 2 weeks! He always made the time to look at any homes we were interested. Once we found the right place- we acknowledged that it needed some work. Clay stayed strong in negotiations for us!! He was able to get us EVERYTHING we wanted fixed with NO cost to us.

Clay worked so hard for us! I'd highly recommend clay for any of your home buying/selling needs.

Thank you, Clay!!

- Kady Kartic and Justin Johnson

THE POWER OF HAVING A REAL ESTATE
PROFESSIONAL ON YOUR SIDE





According to the National Association of Realtors (NAR), the three most popular information sources homebuyers use in the search process are:

- Online Website: 93%
- Real Estate Agent: 86%
- Mobile/Tablet Website or App: 73%

If you're starting your search online, you are clearly not alone – 93% of homebuyers are right there with you. And 86% of buyers are also getting information from a real estate agent at the same time.

A REAL ESTATE ADVISOR SERVES AS YOUR GUIDE.

3 KEY REASONS TO WORK WITH A PROFESSIONAL:

A REAL ESTATE TRANSACTION IS COMPLEX. We understand most homebuyers are savvy when it comes to online property searches but it's important to note there's more to real estate than just that. Determining your price, writing a winning offer and negotiating successfully are just a few key parts of the sequence. Having an experienced professional guide you through the process makes all the difference in a successful transaction.

A SKILLED NEGOTIATOR. As a homebuyer, we understand your primary goal is to find your ideal home at the right price. Why leave money on the table? Working with a talented negotiator can save you thousands, sometimes even tens of thousands of dollars. From the original offer to the appraisal and the inspection, many steps can get confusing. A knowledgeable advisor serves as your advocate to guide you through the web of processes and procedures.

A QUALIFIED EDUCATOR. Today's world is filled with information overload and we understand it can be difficult to determine fact from fiction. That's why you need someone who is willing to be your advocate and educate along the way.

READY TO BUY A HOME? HERE'S WHAT YOU CAN DO NOW

LEARN ABOUT THE PROCESS AND HOW MUCH YOU CAN AFFORD

The home buying process is one you want to give thought to before diving in. Decide on key things like how long you plan to stay in an area, school districts you prefer, your commute and how much you can afford.

Before you start the process, you'll want to get pre-approved for a mortgage. In order to plan properly, understand what lenders are looking for from a borrower. **THERE ARE THREE PRIMARY FACTORS THAT HELP DETERMINE IF YOU QUALIFY FOR FINANCING: YOUR INCOME, YOUR ASSETS AND YOUR CREDIT HISTORY.**

A knowledgeable mortgage consultant can help you navigate the documentation process for pre-approval and identify the best loan for your needs. Pre-approval will help you better understand how much you can afford so you can confidently make a strong offer and close the deal.

SAVE FOR A DOWN PAYMENT & CLOSING COSTS

In addition to knowing what you can afford for a monthly mortgage payment, understanding how much you'll need for down payment and closing costs is another critical step.

DOWN PAYMENTS are simply a part of a home's purchase price that you pay up front and does not come from a mortgage lender via loan. There are many down payment assistance resources available in today's market so be sure to discuss your options with a mortgage advisor.

CLOSING COSTS are the costs associated with finalizing a transaction and typically include an appraisal fee, loan origination fee, title insurance, escrow services and legal recording of documents. Each loan is different so it's important to discuss these fees with a mortgage expert.

As a home buyer, you have many options available to you. Working with a professional real estate advisor and knowledgeable mortgage expert will put you ahead of the competition and on the path to homeownership.





WRITE A WINNING OFFER & NAVIGATE THE PROCESS

Once you find the home for you, it's time to strike quickly with a strategically written offer. In a competitive market, you will want to make all the right moves to land your dream home. Here are the most common elements of a real estate contract:

DETERMINE YOUR PRICE: Ultimately the market will determine the final price but working with an experienced agent is critical to writing a winning offer. One that's based on comparable listings and sales in the area, current market conditions, as well as addressing any seller concerns.

MORTGAGE CONTINGENCY: A mortgage contingency stipulates that you will buy the home subject to obtaining a mortgage. The terms of the mortgage must be stated in the contract and a time frame to secure financing also must be established.

HOME INSPECTION CONTINGENCY: A thorough inspection of the property by a licensed protects you against structural or material problems that are not detectable in a casual walk-through. The buyer is responsible for hiring and paying the inspector.

EARNEST MONEY: Earnest money is a deposit, given by the buyer to the seller, which secures the contract until closing. Earnest money is typically held in an escrow account until closing, when it may be applied to the down payment and/or closing costs.

CLOSING DATE: This is one of the most important terms of a real estate contract. The closing date is the day when ownership changes hands and you get to take a final sigh of relief. Flexibility on the closing date can give a buyer a big advantage over other potential buyers.



MORTGAGE APPLICATION CHECKLIST:

Here is a list of documentation that each borrower should have when starting a home loan application. Your loan officer will review these documents to make sure you understand the specific documents requested and go over any questions you might have.

INCOME

SALARIED EMPLOYEES: (WITH ADDITIONAL INCOME)

- Pay stubs (last 60 days)
- Commission, self-employed in a second job, etc. – statements (last 2 years)
- Personal Tax Returns (last 2 years)
- K-1 form if partnership is indicated on Schedule E
- Most current federal business tax returns (if borrower owns more than 25% of the business)

If tax returns have not been filed for the most current year, and it is after April 15th, 12 month profit and loss statement for that year. Additional information may be required by your lender depending on the complexity of your financial state.

I COUNTER OFFERS:

In many transactions, there is a fair amount of negotiation – offers and counter offers – before both parties are satisfied. This is one aspect of a real estate transaction in which an agent is invaluable. Not only can a Seven Gables advisor draw upon his or her experience and market knowledge to offer sound advice during a negotiation, but he or she can also serve as a buffer between the buyer and the seller/seller's agent. Negotiating for a home can be a highly charged and emotional process. But the most emotional buyer will look like one cool customer behind the right agent, and in the end, you usually wind up with what's important to you.

I FROM CONTRACT TO CLOSING:

In a real estate transaction, there are dozens of loose ends to tie up between signing the contract and closing the sale. Seven Gables is known for attention to detail during this important phase in which we coordinate and oversee the complete transaction.

- Recommend a mortgage broker and help expedite the loan-application process.
- Deposit earnest money (with seller or seller's advisor)
- Recommend and schedule a home inspector. It is always highly recommended that the buyer attend the inspection along with his or her Seven Gables advisor.
- Obtain important documents, such as property disclosure forms and condominium documents (budget, declaration, condo association minutes), and deliver them to the buyer.
- Monitor all contingencies to ensure that they have been met in a timely fashion.
- Recommend service providers for moving, home-improvement and repairs.
- Schedule a final walk-through. Again, both buyer and buyer's advisor should be present.
- Coordinate your closing.

In addition, if you have an existing home to sell, Seven Gables will customize a comprehensive marketing strategy to help you achieve the highest possible sales price in the shortest amount of time.

WHO PAYS FOR WHAT DURING THE TRANSACTION:

During the negotiation stage of the transaction, a mutually agreed-upon date for closing is determined. “Closing” is when you and the seller sign all the remaining paperwork and pay your share of the settlement fees, and the documents are recorded. Settlement obligations vary widely due to specific contract language, local laws and customs. Prior to closing, the closing agent (usually an escrow company) will complete a detailed settlement statement for both buyer and seller.

THE BUYER PAYS:

- Earnest money deposit
- One-half of escrow or legal fees paid to the attorney or escrow company for preparing the closing. (In California, the party paying escrow fees varies from county to county.)
- Document preparation fees
- Recording and notary fees
- Buyer’s portion of title insurance
- Local transfer taxes, if any
- Repairs or inspections (if buyer agrees to pay)
- Loan fees
- Appraisal fees
- Credit report fee

As your Seven Gables advisor, I can help you understand which of the following typical settlement fees apply to you.

THINGS TO AVOID AFTER APPLYING FOR A MORTGAGE

Once you've found the right home and applied for a mortgage, there are some key things to keep in mind before you close on your home. You're undoubtedly excited about the opportunity to decorate your new place, but before you make any large purchases, move your money around, or make any major life changes, consult your lender – someone who will be able to tell you how your financial decisions will impact your home loan.

BELOW IS A LIST OF THINGS YOU SHOULDN'T DO AFTER APPLYING FOR A MORTGAGE. THEY'RE ALL IMPORTANT TO KNOW – OR SIMPLY JUST GOOD REMINDERS – FOR THE PROCESS.

1. DON'T DEPOSIT CASH INTO YOUR BANK ACCOUNTS.

Lenders need to source your money, and cash is not easily traceable. Before you deposit any amount of cash into your accounts, discuss the proper way to document your transactions with your loan officer.

2. DON'T MAKE ANY LARGE PURCHASES LIKE A NEW CAR OR FURNITURE FOR YOUR NEW HOME.

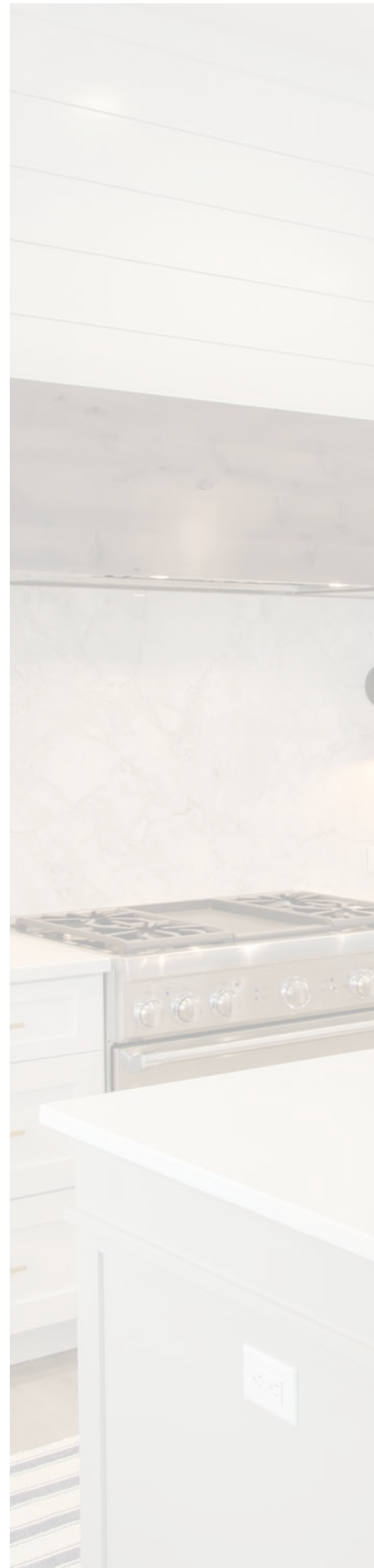
New debt comes with new monthly obligations. New obligations create new qualifications. People with new debt have higher debt to income ratios. Higher ratios make for riskier loans, and then sometimes qualified borrowers no longer qualify.

3. DON'T CO-SIGN OTHER LOANS FOR ANYONE. WHEN YOU CO-SIGN, YOU'RE OBLIGATED.

With that obligation comes higher ratios as well. Even if you swear you won't be the one making the payments, your lender will have to count the payments against you.

4. DON'T CHANGE BANK ACCOUNTS.

Remember, lenders need to source and track your assets. That task is significantly easier when there's consistency among your accounts. Before you transfer any money, speak with your loan officer.





5. DON'T APPLY FOR NEW CREDIT. IT DOESN'T MATTER WHETHER IT'S A NEW CREDIT CARD OR A NEW CAR.

When you have your credit report run by organizations in multiple financial channels (mortgage, credit card, auto, etc.), your FICO® score will be impacted. Lower credit scores can determine your interest rate and maybe even your eligibility for approval.

6. DON'T CLOSE ANY CREDIT ACCOUNTS.

Many clients believe that having less available credit makes them less risky and more likely to be approved. Wrong. A major component of your score is your length and depth of credit history (as opposed to just your payment history) and your total usage of credit as a percentage of available credit. Closing accounts has a negative impact on both of those determinants of your score.

BOTTOM LINE

Any blip in income, assets, or credit should be reviewed and executed in a way that ensures your home loan can still be approved. If your job or employment status has changed recently, share that with your lender as well. The best plan is to fully disclose and discuss your intentions with your loan officer before you do anything financial in nature.

BUYER PROCESS CHECKLIST:





- Buyer Contact Information
- Contingent Y/N
- Property Address
- Lender Information
- Loan Application Date
- Purchase Agreement Date
- Fully Executed Agreement Date
- Close of Escrow Days/Date
- Escrow Company
- Escrow Officer Contract Information
- Appraisal Ordered Date
- Appraised Value
- Submitted to Underwriting
- Loan Approval
- Loan Docs Signed
- Actual COE Date

INSPECTIONS AND CONTINGENCIES

- Inspection Contingency Due Date
- Appraisal Contingency Due Date
- Loan Contingency Due Date
- Home Inspection Date
- Termite Date
- Other Inspection (s)
- Request for Repairs Issued Date
- Response to Property Repairs Date
- Inspection Contingency Removed Y/N Date
- Appraisal Contingency Removed Y/N Date
- Loan Contingency Removed Y/N Date
- All Contingencies Removed Y/N Dates

DISCLOSURES, UTILITIES, FINALE, ACCOUNTING, MISCELLANEOUS

- Buyer Disclosures Signed
- Contingent on Purchase Y/N
- Possession Date
- Sellers Disclosures Signed
- Utility Companies Sent to Buyer
- Move-out Date
- Moving Company
- Client Gift

BUYING A HOME: DO YOU KNOW THE LINGO?

HERE'S A LIST OF SOME OF THE MOST COMMON TERMS USED IN THE HOMEBUYING PROCESS THAT YOU'LL WANT TO KNOW.

APPRAISAL — A professional analysis used to estimate the value of a home. A necessary step in validating a home's worth to you and your lender as you secure financing.

CLOSING COSTS — The fees required to complete the real estate transaction. Paid at closing, they include points, taxes, title insurance, financing costs, and items that must be prepaid or escrowed. Ask your lender for a complete list of closing cost items.

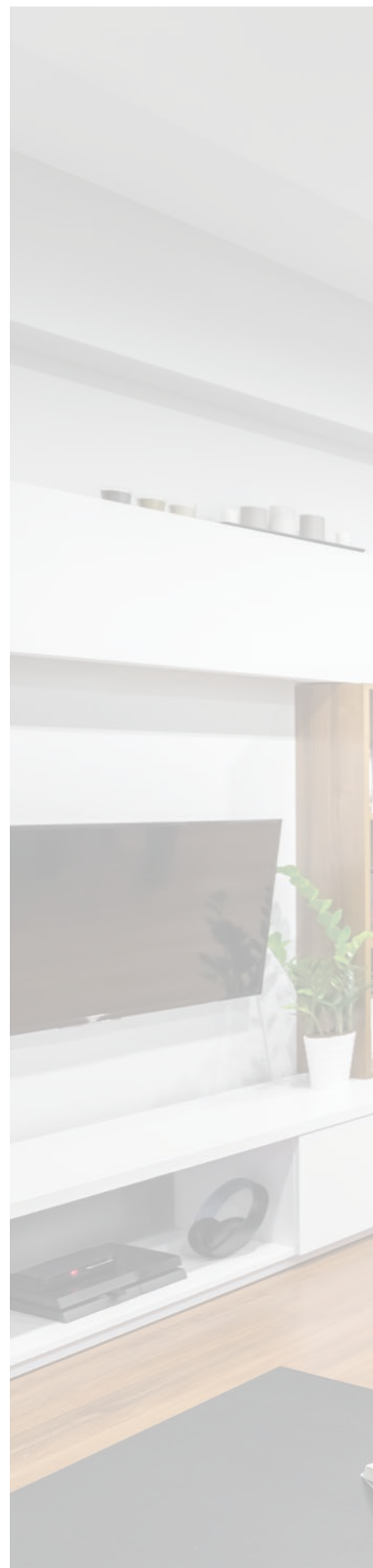
CREDIT SCORE — A number ranging from 300-850 that's based on an analysis of your credit history. Helps lenders determine the likelihood you'll repay future debts.

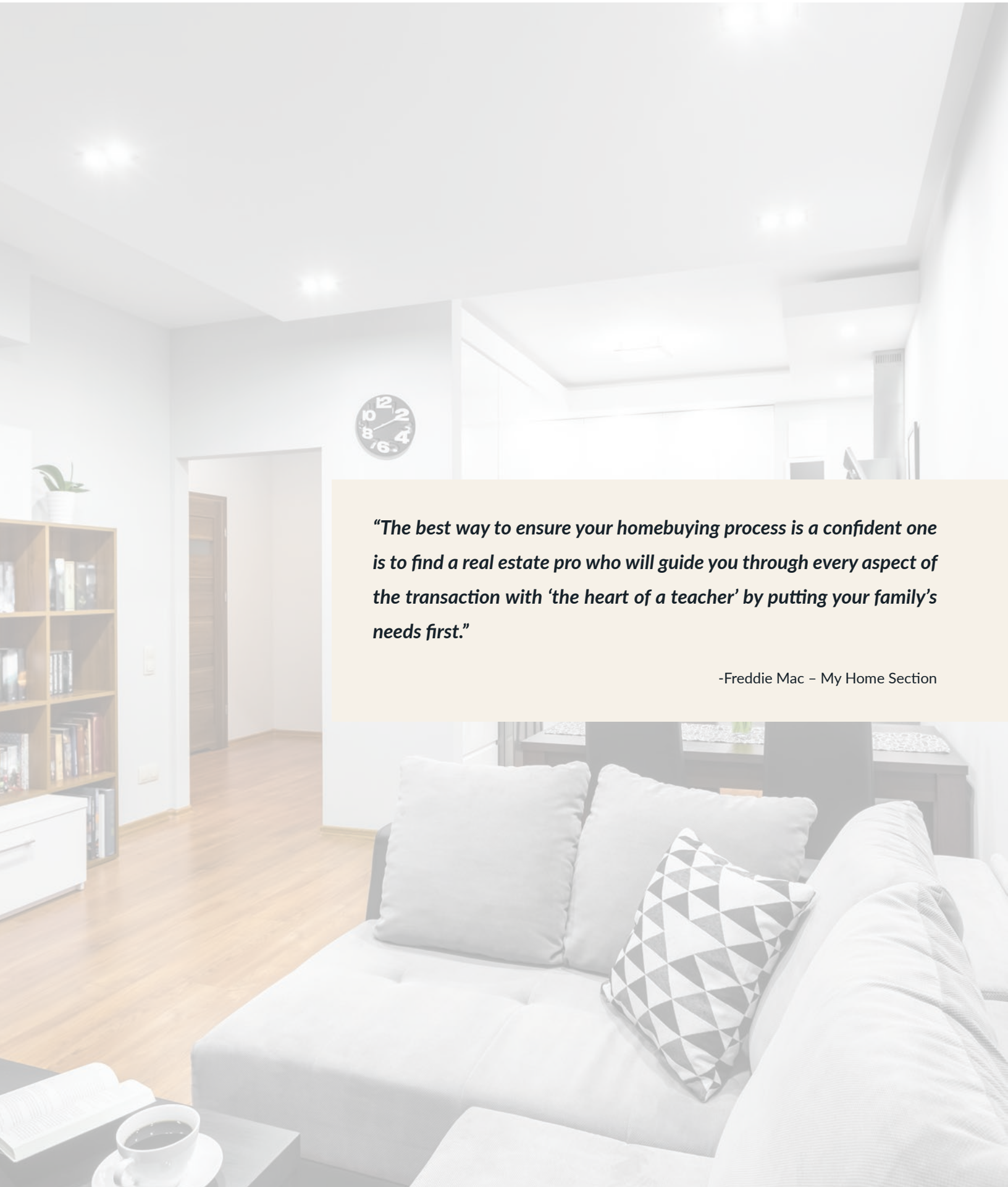
DOWN PAYMENT — Typically 3-20% of the purchase price of the home. Some 0% down programs are also available. Ask your lender for more information.

MORTGAGE RATE — The interest rate you pay to borrow money to buy a home. The lower the rate, the better.

PRE-APPROVAL LETTER — A letter from a lender indicating you qualify for a mortgage of a specific amount.

REAL ESTATE PROFESSIONAL — An individual who provides services in buying and selling homes. Real estate professionals are there to help you through the confusing documentation, find your dream home, negotiate any of the details that come up, and let you know exactly what's going on in the housing market.





“The best way to ensure your homebuying process is a confident one is to find a real estate pro who will guide you through every aspect of the transaction with ‘the heart of a teacher’ by putting your family’s needs first.”

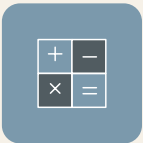
-Freddie Mac – My Home Section

5 REASONS TO HIRE A REAL ESTATE PROFESSIONAL



CONTRACTS

We help with all disclosures and contracts necessary in today's heavily regulated environment.



PRICING

We help you understand today's real estate values when setting the price of a listing or making an offer to purchase.



EXPERIENCE

We are well-educated in real estate and experienced with the entire sales process.



NEGOTIATIONS

We act as a buffer in negotiations with all parties throughout the entire transaction.



UNDERSTANDING OF CURRENT MARKET CONDITIONS

We simply and effectively explain today's real estate headlines and decipher what they mean to you.

A photograph of a man and a woman looking at a tablet together. The man is on the right, wearing a suit, and the woman is on the left, smiling. They are in a bright, sunlit room. The image is partially obscured by a text overlay.

LET'S CONNECT TO DISCUSS YOUR GOALS.

The real estate market is competitive and the process can be complicated. An experienced real estate advisor will guide you down the path. I'd love to talk with you about what you read here and how I can play a role in helping you achieve your goals.

GLOSSARY

APPRAISAL: an expert opinion of the value or worth of a property.

ASSESSED VALUE: the value placed on a property by a municipality for purposes of levying taxes. It may differ widely from appraised or market value.

CERTIFICATE OF TITLE: a document, signed by a title examiner, stating that a seller has an insurable title to the property.

CLOSING: the deed to a property is legally transferred from seller to buyer, and documents are recorded.

CLOSING COSTS: see “Settlement” or refer to “Settlement—who pays what” in this guide.

COMMISSION: a fee (usually a percentage of the total transaction) paid to an agent or broker for services performed.

COMPARATIVE MARKET ANALYSIS (CMA): a survey of the attributes and selling process of comparable homes on the market or recently sold; used to help determine a correct pricing strategy for a seller's property.

CONTINGENCY: a condition in a contract that must be met for the contract to be binding.

CONTRACT: a binding legal agreement between two or more parties that outlines the conditions for the exchange of value (for example: money exchanged for title to property).

DEED: a legal document that formally conveys ownership of a property from seller to buyer.

DOWN PAYMENT: a percentage of the purchase price that the buyer must pay in cash and may not borrow from the lender.

EQUITY: the value of the property actually owned by the homeowner: purchase price, plus appreciation, plus improvements, less mortgages and liens.

ESCROW: a fund or account held by a third-party custodian until conditions of a contract are met.

FIXTURE: a recognizable entity (such as a kitchen cabinet, drape or light fixture) that permanently attached to a property and belongs to the property when it is sold.

HAZARD INSURANCE: compensates for property damage from specified hazards such as fire and wind.

LIEN: a security claim on a property until a debt is satisfied.

LISTING CONTRACT: an agreement whereby an owner engages a real estate company for a specified period of time to sell a property, for which, upon the sale, the agent receives a commission.

MARKET PRICE: the actual price at which a property sold.

MARKET VALUE: the price that is established by present economic conditions, location and general trends.

MULTIPLE LISTING SERVICE (MLS): a system that provides to its members detailed information about properties for sale.

PRORATE: divide or assess proportionately.

PURCHASE & SALE AGREEMENT: a contract between buyer and seller that outlines the details of the property transfer.

SETTLEMENT: all financial transactions required to make the contract final. See “Settlement—who pays what” in this guide.

TITLE: a document that indicates ownership of a specific property.

TITLE PRELIM: detailed examination of the entire document history of a property title to make sure there are no legal encumbrances.

WORK WITH THE MOST EXPERIENCED

HARVEY  TEAM



SEVEN GABLES
REAL ESTATE

SG DRE #00745605