



# A GUIDE TO BUYING A HOME

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BUILD YOUR WEALTH THROUGH REAL ESTATE



DR. HARI SINGHAL | DRE: 02249814

Artificial Intelligence and Real Estate Expert



# WHY DO YOU NEED A BUYER'S AGENT?

Buying a home can be one of the most exciting adventures of your life. It can also be one of the most overwhelming if you try to go at it alone.

## WHY LOOK FOR A REALTOR?

- Seller will have a Listing Agent representing them
- As a buyer, you should have an agent to represent you
- Buyer's Agent will look out for your best interests
- Starting January 2025 you must have a written agreement with an agent to tour homes.



## **Congratulations on taking this step toward Home Ownership**

“Our mission at the Tuscana Properties is to provide the best solution for our clients, teach them how to build wealth through real estate, and have FUN while doing it”

**With over 1,500 transactions completed and over 100 years of combined experience, Our team thrives on creating a collaborative and dynamic environment to help our clients win!**

# THE JAMISON TEAM

As Seen & Heard On:



# DR. HARI SINGHAL

## REAL ESTATE & AI EXPERT



Dr. Hari Singhal brings a strong foundation of leadership, strategic thinking, and a client-first approach to Kiarah Realty. With a vision rooted in trust and long-term value, he has played a key role in shaping the firm's commitment to professionalism and seamless service. His ability to understand client needs and guide them with clarity and confidence has earned lasting relationships and consistent results.

Kiarah Realty, led by Dr. Hari Singhal, is built on a foundation of trust, expertise, and a commitment to delivering an elevated real estate experience. With a strong focus on professionalism and client satisfaction, the firm has established itself as a reliable partner for both buyers and sellers seeking guidance in a competitive market.

With a deep understanding of evolving real estate trends and client needs, Kiarah Realty specializes in connecting discerning buyers with properties that reflect luxury, comfort, and long-term value. The team takes a personalized approach to every transaction, ensuring each client receives tailored advice, strategic insights, and smooth execution from start to finish.

At Kiarah Realty, the goal goes beyond closing deals. It is about building lasting relationships. Whether assisting first-time buyers or experienced investors, the firm is dedicated to simplifying the process, maintaining transparency at every step, and delivering results that align with each client's vision.



# SANDY AND BOB JAMISON

## LICENSED REAL ESTATE BROKERS



Sandy is an experienced business owner and has sold over 600 homes over the past 10 years. Her knowledge of the market and neighborhoods across Santa Clara County is unparalleled. She is a consistent top producer in Santa Clara County and has reached the top 1% ranking nationwide. Sandy serves on the Board of Directors for the Santa Clara County Association of Realtors and on the California Association of Realtors state board. She founded Tuscana Properties in 2008 after spending 10 years working in High Tech companies like eBay and Advanced Micro Devices. Sandy holds a Bachelors Degree from Cal Poly San Luis Obispo and a Masters Degree in Business Administration from Santa Clara University.

Bob joined Sandy in the Real Estate business in 2001 and brings a unique set of skills to the profession. In addition to his extensive Real Estate purchasing and selling knowledge Bob also has experience in home inspection, property management, renovation, and home owner's associations. Bob works with Sandy in the listing and selling of homes executing marketing plans, developing backoffice systems and assisting with all of their clients needs. Bob's background makes him a problem solver and he helps find solutions for his clients that help them receive top dollar for their listings and ensure a smooth close to the sale of their home. Bob holds a Computer Science degree from Cal Poly San Luis Obispo.

In their free time Sandy and Bob enjoy spending time with their two sons and working on their property complete with goats, chickens, rabbits, and wildlife.



# TYPICAL AGENT VS. OUR TEAM

How Most Agents Operate



How Teams Operate



# COMPLETE SUPPORT SYSTEM, EDUCATION & ADVOCACY



**YOU!**



**Hari Singhal**  
Real Estate  
& AI Expert



**Sandy Jamison**  
Broker



**Bob Jamison**  
Sales Manager/  
Team Leader



**Ginger**  
Transaction  
Coordination



**Dominique Mabag**  
Listing Marketing



**The Team!**  
All Agents



**Inside Sales**  
Department



**Lender Partners**  
Various

# THE ROAD MAP TO BUYING A HOME

Average Time = 90 Days



# UNTIL YOU CLOSE ON A HOME LOAN...

- **Do NOT** change jobs, become self-employed or quit your current job!
- **Do NOT** buy a car, truck, boat or RV!
- **Do NOT** use your credit cards excessively or miss payments!
- **Do NOT** transfer balances or open new credit cards!
- **Do NOT** pay off any credit cards or other revolving debts!
- **Do NOT** spend money set aside for closing costs!
- **Do NOT** withhold debts or liabilities from your loan application!
- **Do NOT** open new credit accounts to buy new furniture, appliances, etc.!
- **Do NOT** make any inquiries into your credit!
- **Do NOT** make large deposits or withdrawals from your bank accounts!
- **Do NOT** change banking accounts!
- **Do NOT** co-sign any loans for anyone!

# THE OUT OF POCKET COST OF BUYING A HOME

## Earnest Deposit

3 % of purchase price  
\* Refundable in certain cases

## Inspections

\$600 - \$1200  
If not provided by seller  
\* Non refundable

## Appraisal

\$600  
\* Non refundable

## Closing Costs

.5 - 1% of the purchase price

## Down Payment

3 - 20%  
Depends on the type of loan

# THE SANTA CLARA COUNTY MARKET

## MONTHLY STATS

✓ The median home prices & price per sqft are stabilizing - the sooner you are ready to get into a home, the better!

✓ Active Number of Homes for Sale is UP = Which means more options for you & better opportunities for negotiation!

✓ Average days on the market are stabilizing. Homes are selling quickly still = which means we need to be ready to write an offer as soon as we find the home you love.

✓ Appreciation is also on the rise = you will be gaining equity as soon as you move in.. maybe even before!

### November

**491**

Active Listings

**\$1.94M**

Median Price

**101.2%**

Sales-to-List Price %

**11**

Median Days on Market

**550**

Home Sales

**VS**

**VS**

**VS**

**VS**

**VS**

### December

**330**

Active Listings

**\$1.83M**

Median Price

**100.1%**

Sales-to-List Price %

**14**

Median Days on Market

**464**

Home Sales

# THE ALAMEDA COUNTY MARKET

## MONTHLY STATS

✓ The median home prices & price per sqft are stabilizing - the sooner you are ready to get into a home, the better!

✓ Active Number of Homes for Sale is UP = Which means more options for you & better opportunities for negotiation!

✓ Average days on the market are stabilizing. Homes are selling quickly still = which means we need to be ready to write an offer as soon as we find the home you love.

✓ Appreciation is also on the rise = you will be gaining equity as soon as you move in.. maybe even before!

### November

**732**

Active Listings

**\$1.19M**

Median Price

**101.5%**

Sales-to-List Price %

**14**

Median Days on Market

**576**

Home Sales

**VS**

**VS**

**VS**

**VS**

**VS**

### December

**470**

Active Listings

**\$1.18M**

Median Price

**100.2%**

Sales-to-List Price %

**19**

Median Days on Market

**525**

Home Sales

# THE SAN MATEO COUNTY MARKET

## MONTHLY STATS

✓ The median home prices & price per sqft are stabilizing - the sooner you are ready to get into a home, the better!

✓ Active Number of Homes for Sale is UP = Which means more options for you & better opportunities for negotiation!

✓ Average days on the market are stabilizing. Homes are selling quickly still = which means we need to be ready to write an offer as soon as we find the home you love.

✓ Appreciation is also on the rise = you will be gaining equity as soon as you move in.. maybe even before!

### November

**267**

Active Listings

**\$2.00M**

Median Price

**102.2%**

Sales-to-List Price %

**13**

Median Days on Market

**280**

Home Sales

**VS**

**VS**

**VS**

**VS**

**VS**

### December

**146**

Active Listings

**\$2.06M**

Median Price

**100.0%**

Sales-to-List Price %

**15**

Median Days on Market

**245**

Home Sales

# THE CONTRA COSTA COUNTY MARKET

## MONTHLY STATS

- ✓ The median home prices & price per sqft are stabilizing - the sooner you are ready to get into a home, the better!
- ✓ Active Number of Homes for Sale is UP = Which means more options for you & better opportunities for negotiation!
- ✓ Average days on the market are stabilizing. Homes are selling quickly still = which means we need to be ready to write an offer as soon as we find the home you love.
- ✓ Appreciation is also on the rise = you will be gaining equity as soon as you move in.. maybe even before!

November		December
<b>985</b> Active Listings	<b>VS</b>	<b>714</b> Active Listings
<b>\$890K</b> Median Price	<b>VS</b>	<b>\$840K</b> Median Price
<b>100.0%</b> Sales-to-List Price %	<b>VS</b>	<b>100.0%</b> Sales-to-List Price %
<b>22</b> Median Days on Market	<b>VS</b>	<b>21</b> Median Days on Market
<b>560</b> Home Sales	<b>VS</b>	<b>523</b> Home Sales



You're More likely to get a home



Access to More Homes



Security in Buying a Home with Us



Experience & Market Presence

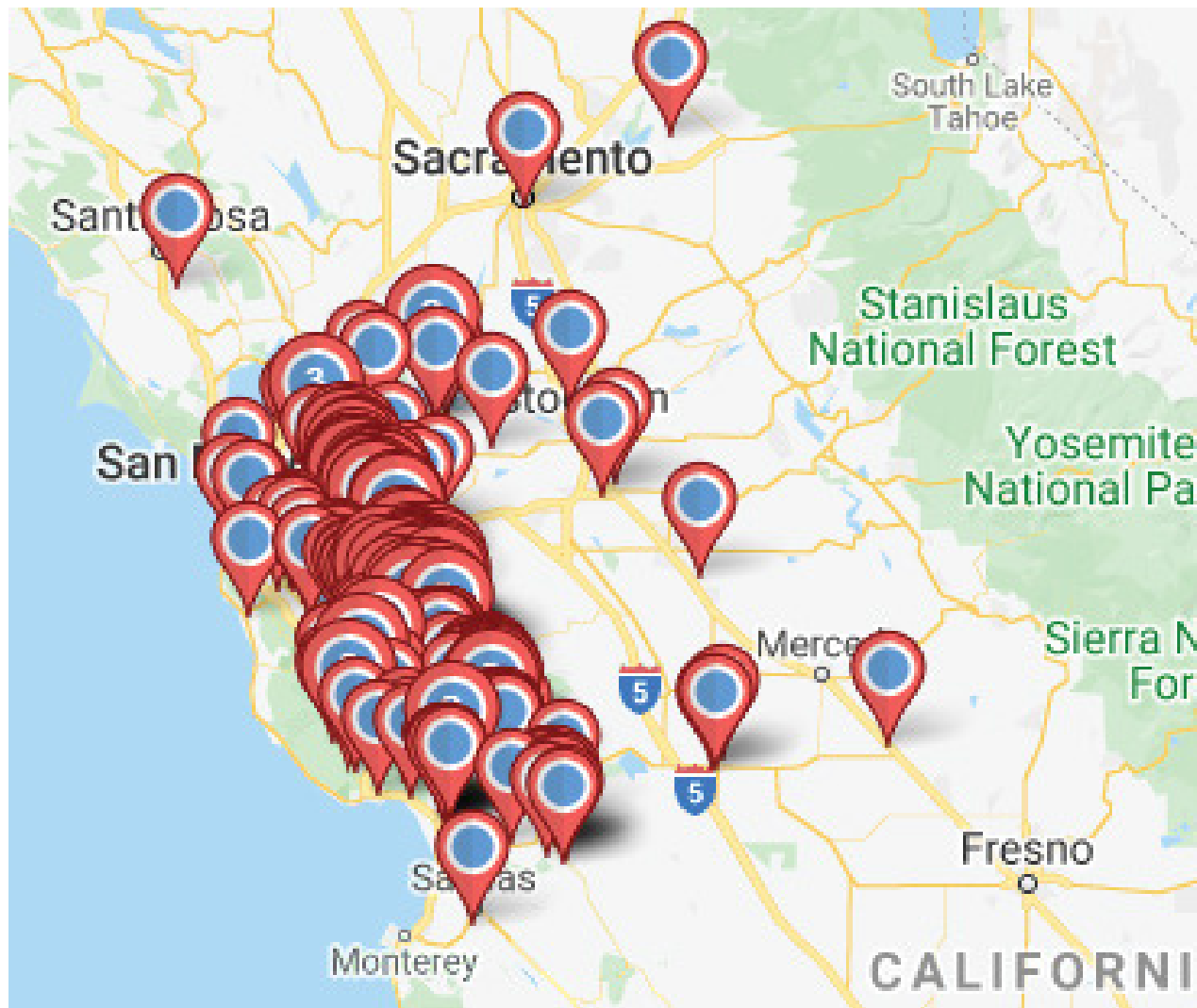


You'll Save More Buying with Us

5 BIG REASONS TO BUY WITH THE **JAMISON TEAM & KIARAH REALTY**

# 1

# WHO YOU WORK WITH MATTERS



If you're serious about buying a home, we are serious about getting the job done the right way - the first time! A key factor to ensuring the job is done correctly is working with the right buyer's agent:

- **Over 1,500 transactions closed**
- **45 years of Industry Experience from our Team Leaders**
- **100+ years of collective experience amongst our agents**
- **Top 1% of Realtors in Nationwide 10 years and running**

# 2

# ACCESS TO A WIDE-VARIETY OF OFF-MARKET PROPERTIES

How we find homes vs. other agents	The Jamison Team	Other Agents
MLS (Multiple Listing Service)	✓	✓
New Home Builders	✓	
Expired/ Cancelled Listings	✓	
Pre-foreclosures & Foreclosures	✓	
For Sale by Owner	✓	
Flipping/ Investor Inventory	✓	
5,000 Prospective Sellers in our DB	✓	

# 3

## YOU'RE MORE LIKELY TO GET A HOME

- 97% of our Buyers that work with us get into a home
- Our Agent Connections get you access to more Listings
- After selling 1,500 homes there isn't a situation we haven't seen or a challenge we haven't solved

# 4

## SECURITY IN BUYING A HOME WITH US

- 18 Month Satisfaction Guarantee. If you don't love your home we'll list it for free or buy it back
- 13 Month Home Warranty to protect your investment

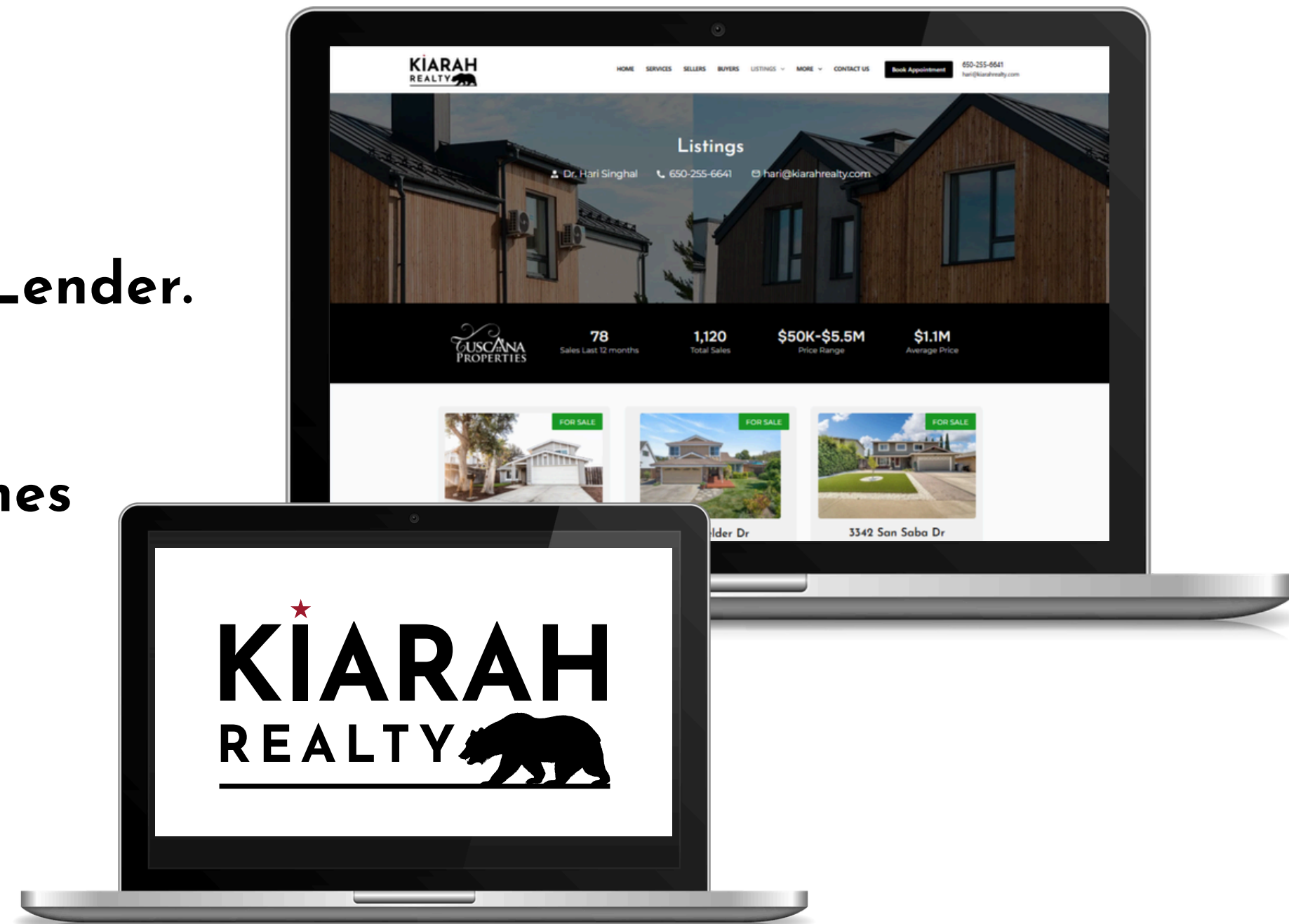
# 5

## YOU'LL SAVE MONEY BUYING WITH US

- We'll negotiate your Closing Costs to save \$3,500 on average
- We save our clients on average \$8,000 per deal
- Buy or Sell with Us and use our Moving Truck for Free

# NEXT STEPS

- 1 Confirm your Agent Selection
- 2 Connect you with an experienced Lender.
- 3 Setup an appointment to tour homes



# YOUR REFERRALS HELPS NOBLE CAUSES



Cancer care and  
Advancement



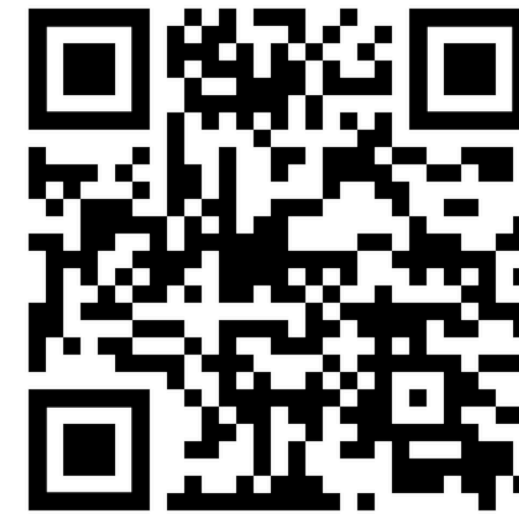
Nature and Climate  
Preservation



Peace and Spirituality



Kids Education and  
Empowerment



Scan to learn more

**For every successful referral, you earn a reward - and we match it with an equal donation to causes we care about. That's double the impact.**

# AGENT FEES CAN BE PAID IN ONE OF THREE WAYS

- 1** By the listing agent, from a portion of their fees
- 2** Through Concessions given to the buyer from the seller
- 3** Directly by you, the buyer

\*or by any mixture of the three options



# LET'S DETERMINE YOUR IDEAL HOME WISHLIST

SCAN THIS QR  
AND TAKE A  
STEP CLOSER  
TO YOUR  
DREAM HOME



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REALTY 



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# BAY AREA MARKET DATA SUPPLEMENT

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AI POWERED REAL ESTATE INSIGHTS



# FREE USE OF OUR COMPANY TRUCK!

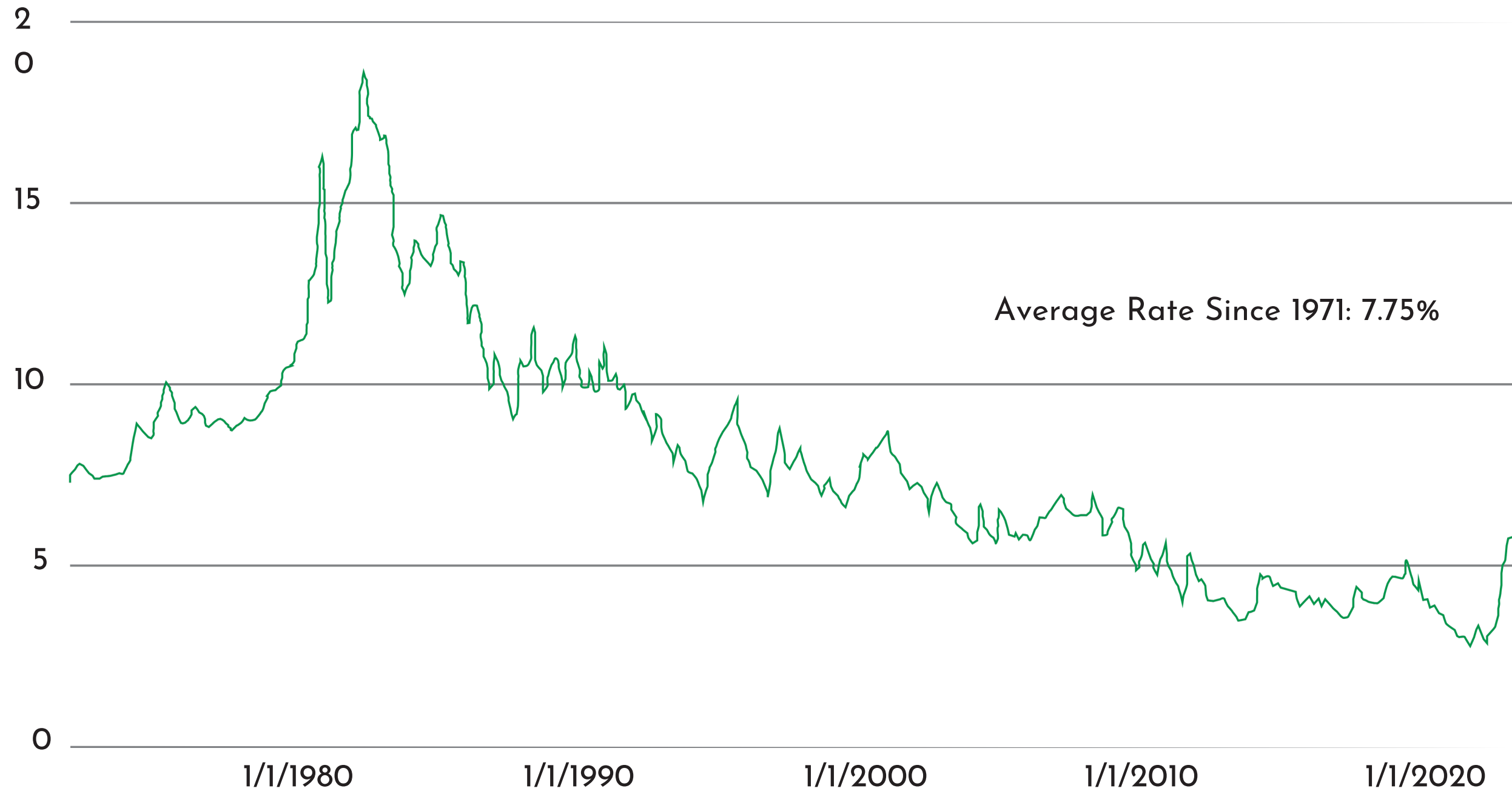


## Client Exclusive

Exclusive to our clients we offer free use before, during and after the sale. The next time you make a large-item purchase (i.e. big screen TV, piano) save those delivery charges.

# Interest Rates Over Time

## Historical 30 year Mortgage Rates: 1971 - 2023

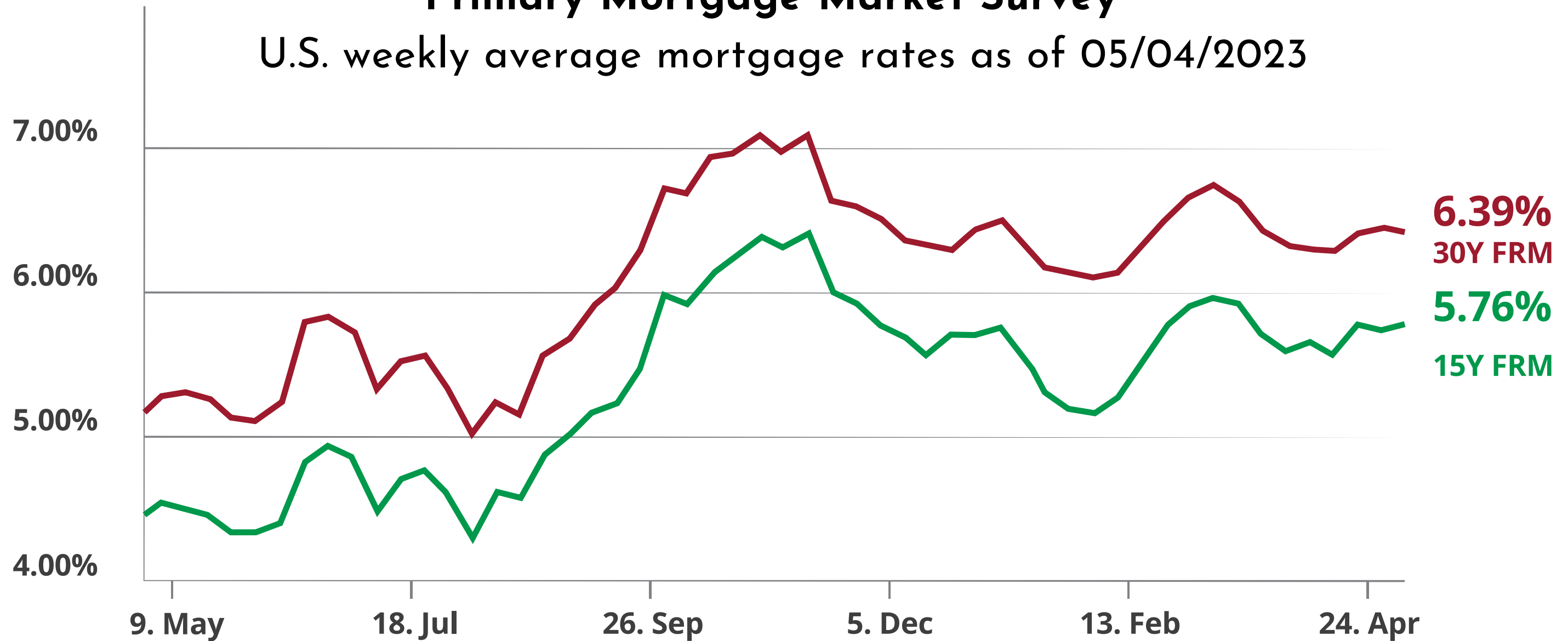


# Interest Rates Last 6 Months

## 30 Year Fixed Mortgage Interest Rates

### Primary Mortgage Market Survey®

U.S. weekly average mortgage rates as of 05/04/2023



# What happens to your payment when rates rise?

## The Home Price You Can Afford as Rates Change

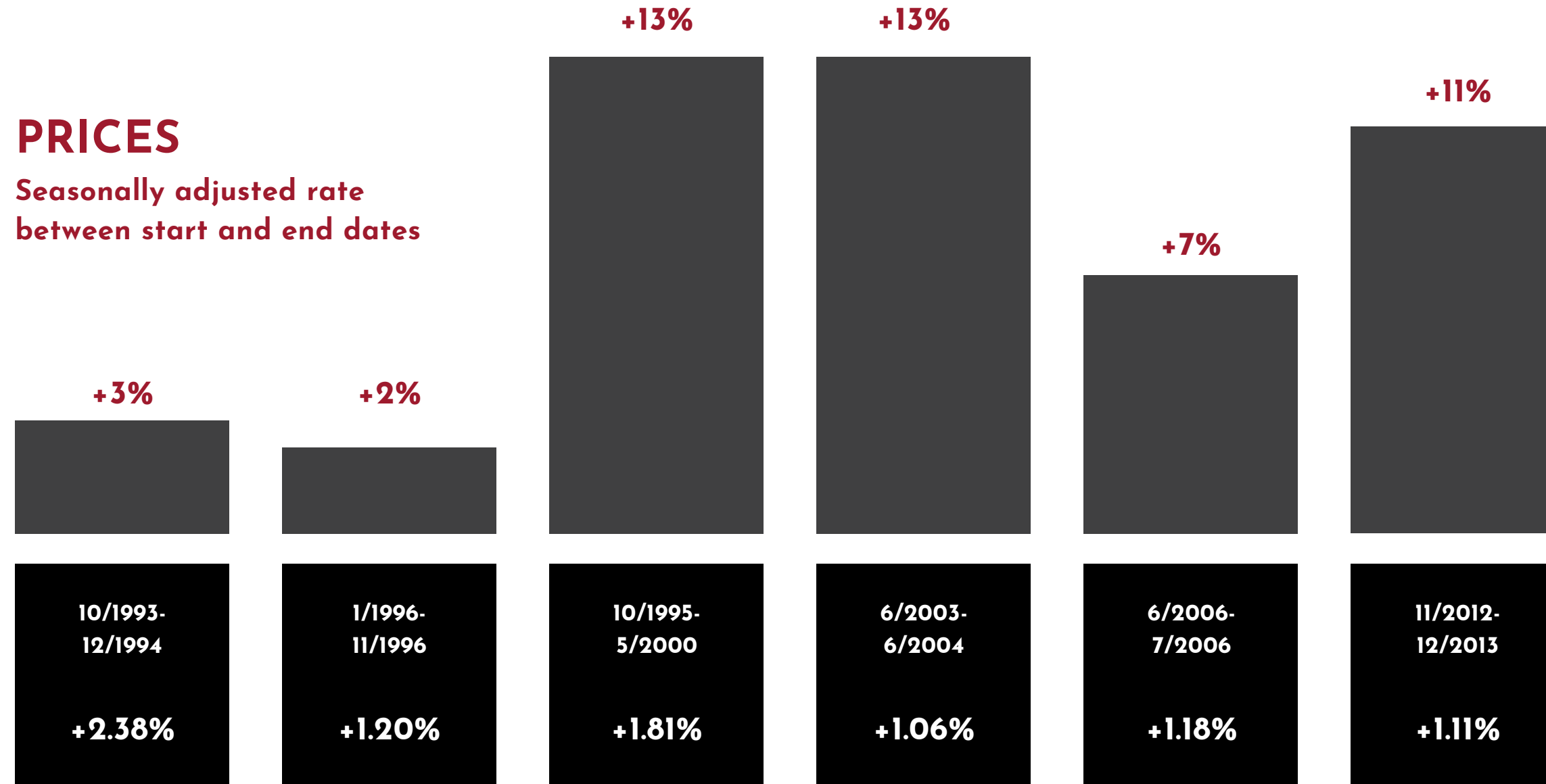
Below, What monthly mortgage payments of \$ 1,000 to \$ 3,500 will buy across a range of mortgage rates. Assumptions include a 20 percent down payment, a 30-year, fixed-rate mortgage, a 1.25 percent property tax rate, a 0.5 percent homeowners' insurance rate and no homeowners' association dues.

Interest Rate	Monthly Payment					
	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$3,500
2.0	\$226,500	\$339,750	\$453,000	\$566,250	\$679,500	\$792,750
2.5	\$216,500	\$324,750	\$433,000	\$541,250	\$649,500	\$757,750
3.0	\$207,000	\$310,500	\$414,000	\$517,500	\$621,000	\$724,500
3.5	\$198,000	\$297,000	\$396,000	\$495,000	\$594,500	\$693,000
4.0	\$189,500	\$284,250	\$379,000	\$473,750	\$568,500	\$663,250
4.5	\$181,500	\$272,250	\$362,750	\$453,500	\$544,250	\$635,000
5.0	\$173,750	\$260,750	\$347,750	\$434,500	\$521,500	\$608,500
5.5	\$166,000	\$250,000	\$333,250	\$416,500	\$500,000	\$583,250
6.0	\$160,000	\$239,750	\$319,750	\$399,750	\$479,750	\$559,500

Source: Redfin = By The New York Times

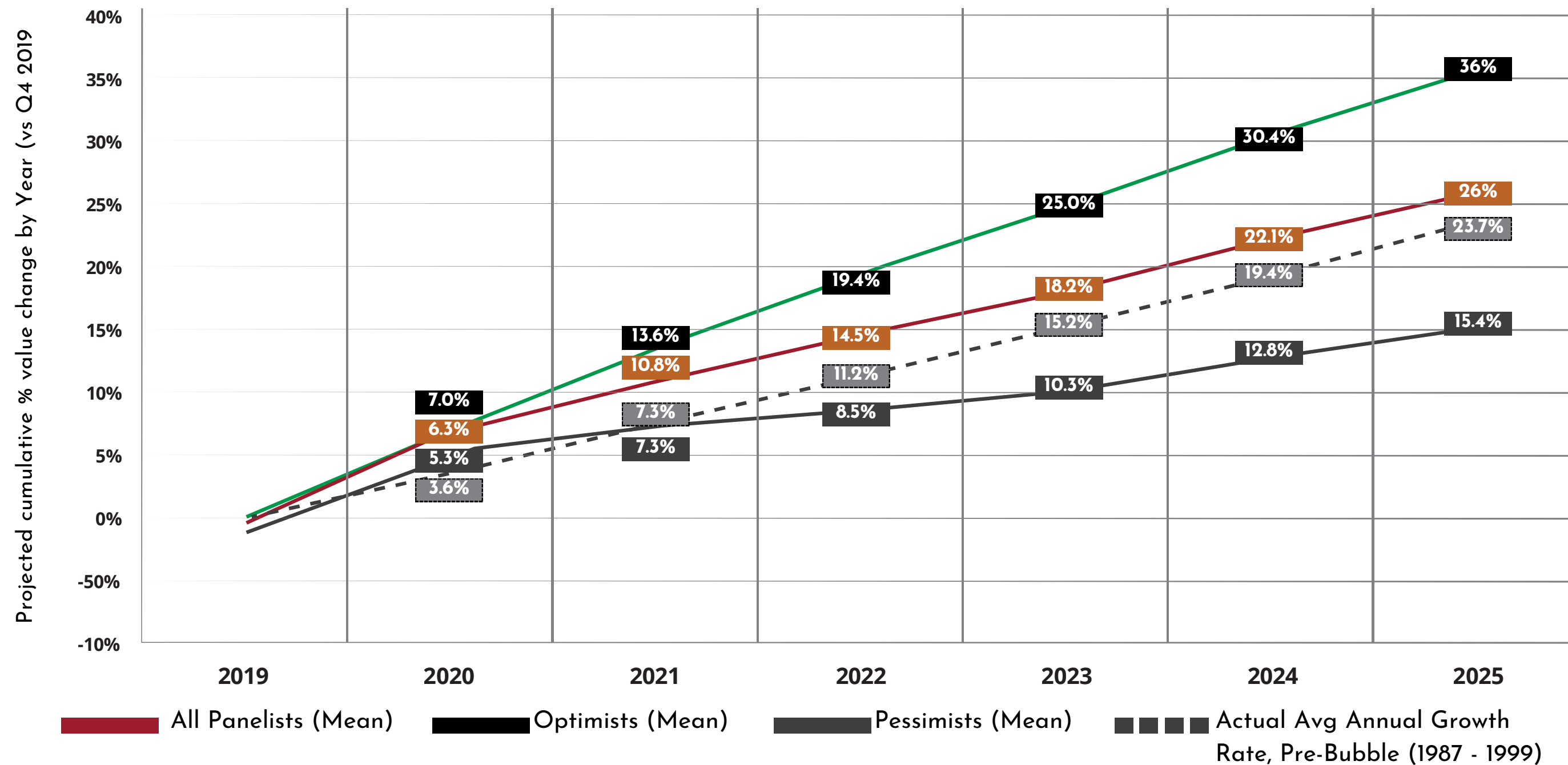
# Should I Rent or Should I Buy?

The Impact on Home **PRICES** the last 6 Times  
Mortgage Rates Increased More than 1%



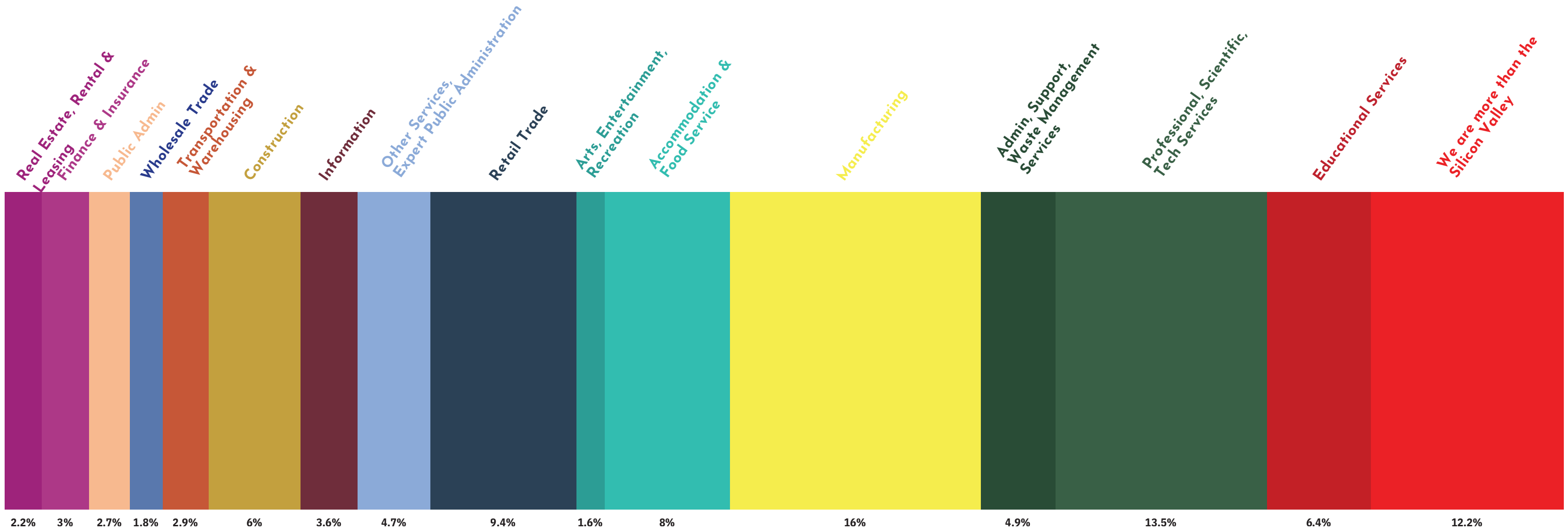
# Home Price Expectations

Projected cumulative value changes vs. Year-end 2019, by Panel Quartile, by Year



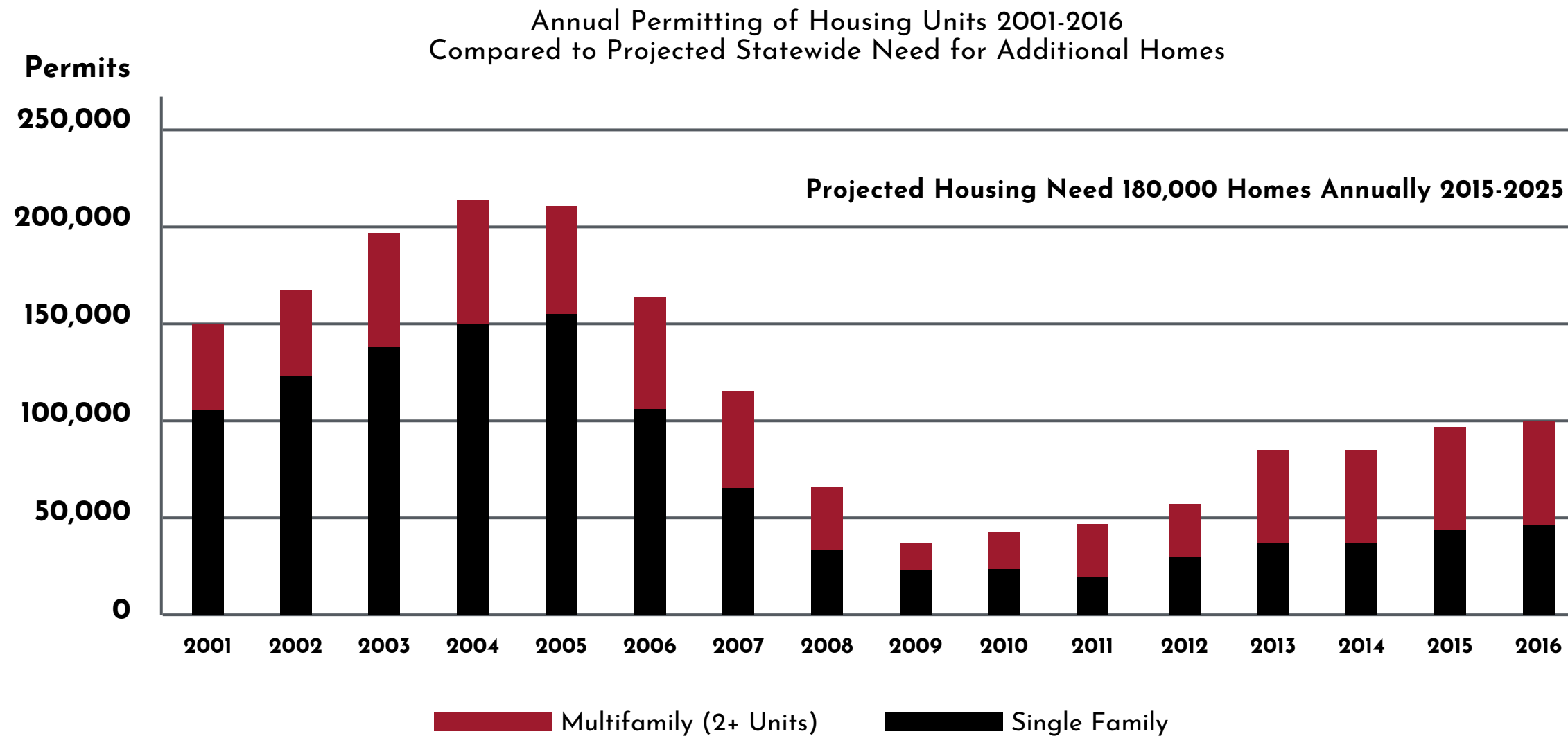
# Diverse Bay Area Job Market

**We are more than the Silicon Valley**



# Annual Building Permits in CA Aren't Meeting Demand

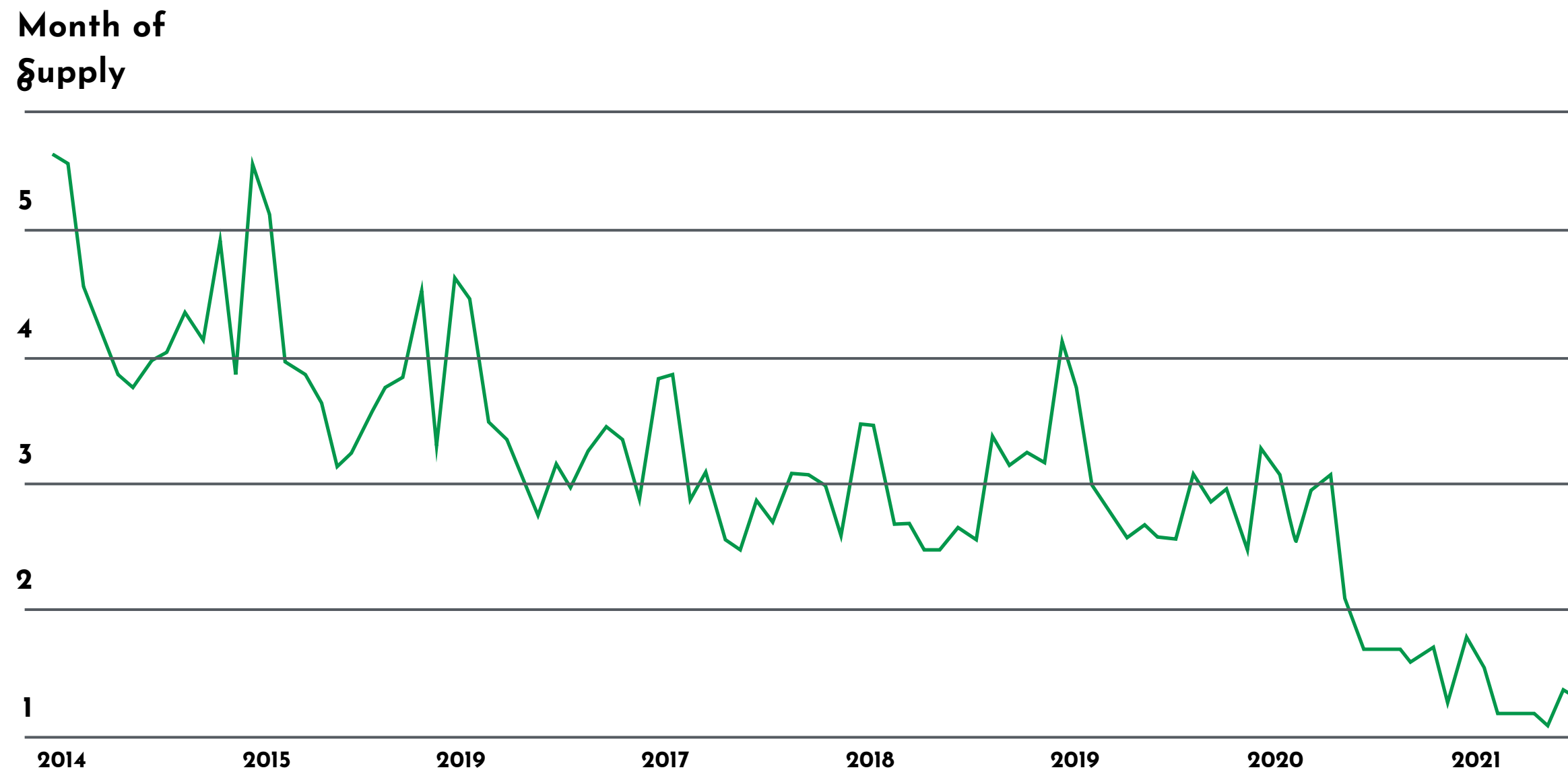
**We need 180,000 units annually and aren't coming close**



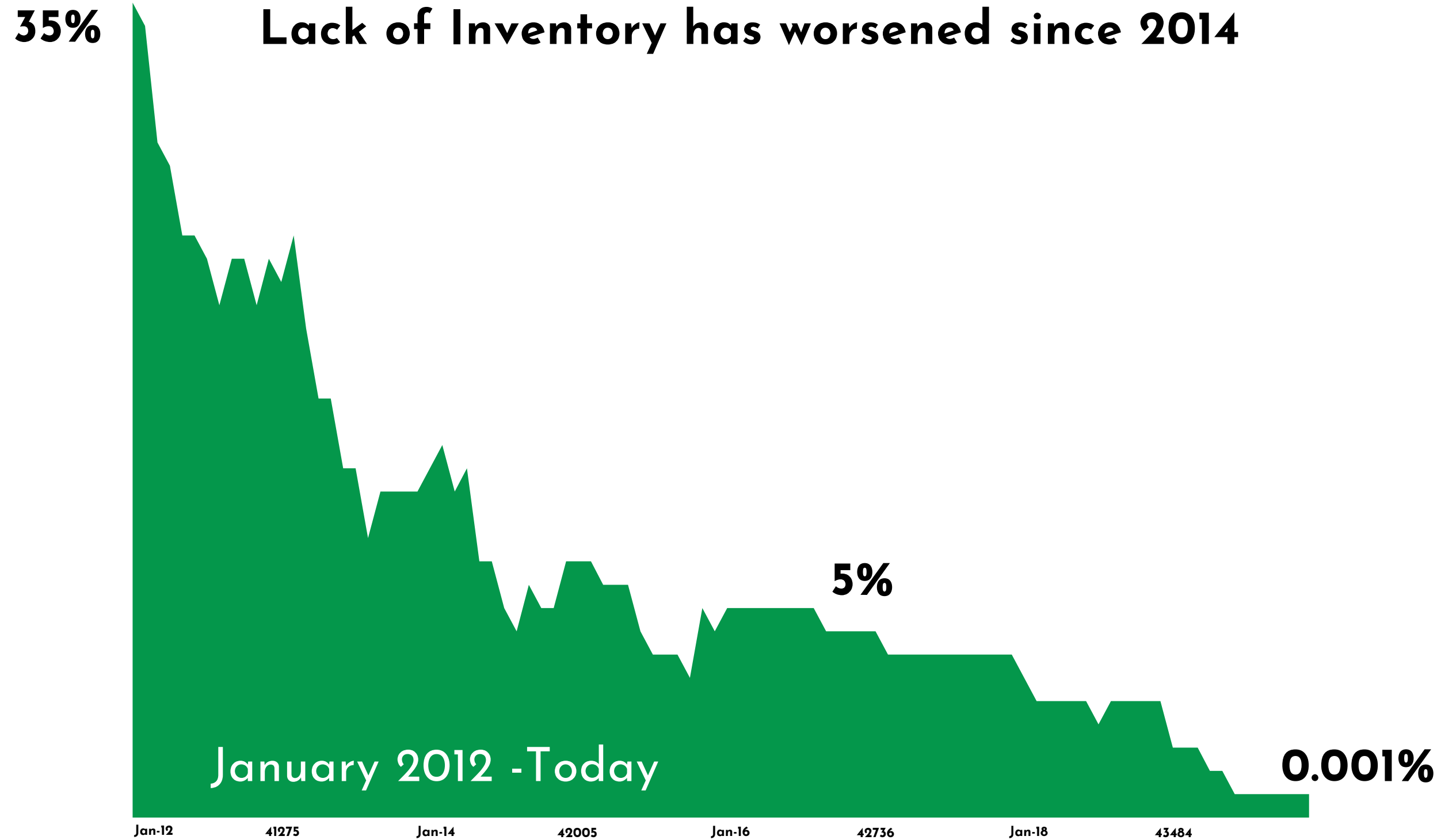
Source: 2001-2016 New construction housing permit data from construction industry Research Board.  
2015-2025 Projected Annual Need from HCD Analysis State of California Department of Finance P 4  
State and County Projected Households Population Group.

# Resale Home Inventory

Lack of Inventory has worsened since 2014

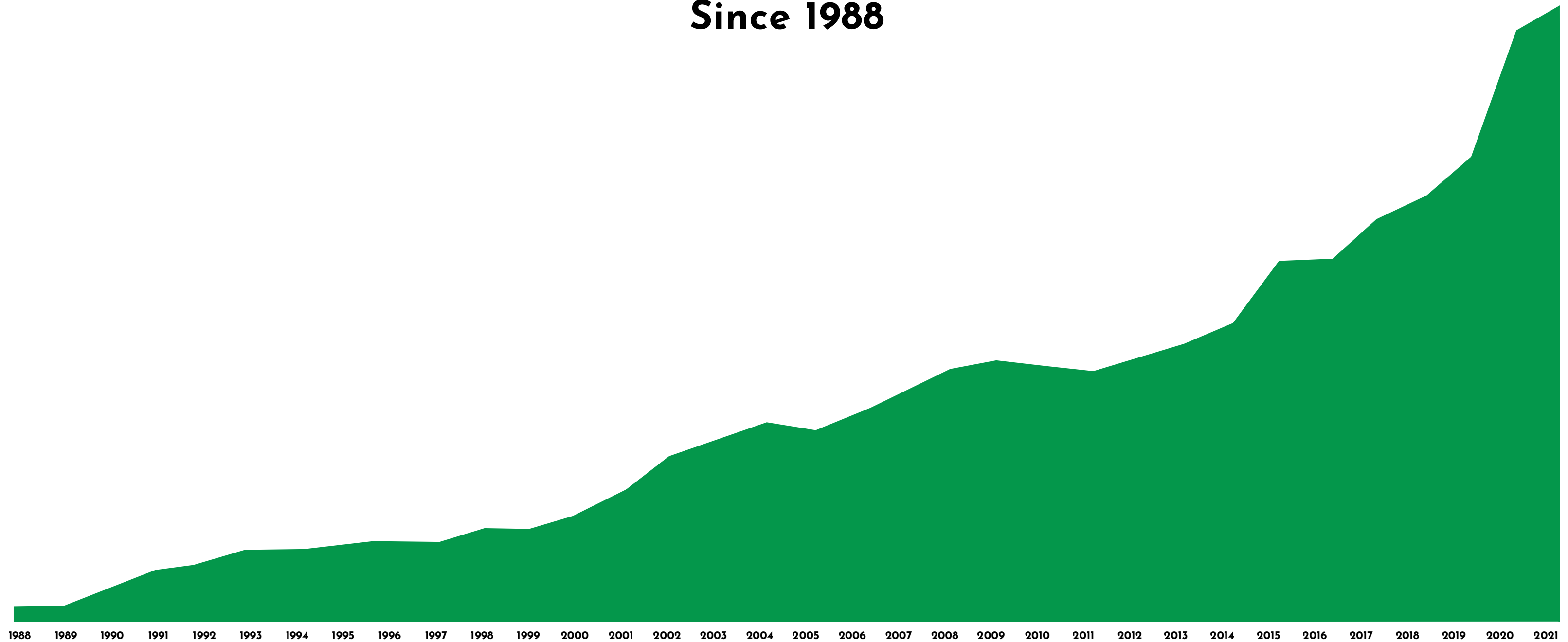


# REO (Foreclosure) Home Inventory



# Median Asking Rent

Since 1988



# PROPERTY SOURCES



Auction



MULTIPLE LISTING SERVICE

Multiple Listing Service



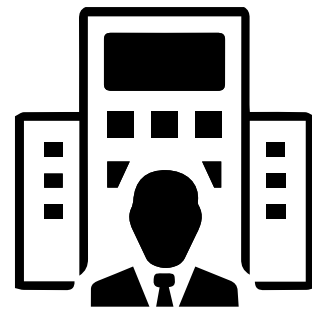
Foreclosures



Tax Lien



For Sale  
by Owner



Corporate  
Owned



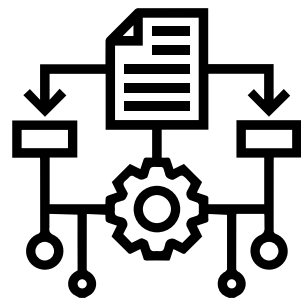
Developers



Off Market



Database  
of Sellers



Data Algorithms



Flippers



New Build  
Communities



Distress Sale