

BUYER GUIDE

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REALTY

EXP Realty Named to Glassdoor's Best Places to Work for Sixth Consecutive Year

BELLINGHAM, Wash. — Jan. 11, 2023 — eXp World Holdings, Inc. (Nasdaq: EXPI), the holding company for eXp Realty®, Virbela and SUCCESS® Enterprises, today announced that eXp Realty has made Glassdoor's Best Places to Work list for the sixth straight year in the U.S., ranking No. 20 out of 100 in the U.S. Large Company list.

"Our continual focus on iterating the agent value proposition with the intention of being the most agent-centric real estate brokerage on the planet has attracted some of the brightest and most service-oriented professionals in the industry," said Glenn Sanford, Founder, CEO and Chairman of eXp World Holdings and CEO of eXp Realty. "By focusing 100% on improving the lives of our agents and their customers, we have built the fastest growing real estate company."

About eXp World Holdings, Inc.

eXp World Holdings, Inc. (Nasdaq: EXPI) is the holding company for eXp Realty®, Virbela and SUCCESS® Enterprises. eXp Realty is the fastest-growing real estate company in the world with more than 86,000 agents in the United States, Canada, the United Kingdom, Australia, South Africa, India, Mexico, Portugal, France, Puerto Rico, Brazil, Italy, Hong Kong, Colombia, Spain, Israel, Panama, Germany, Dominican Republic, Greece, New Zealand, Chile, Poland and Dubai and continues to scale internationally.



<https://jhtrealty.com>



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ALLEN NAM

Realtor

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 Allen Nam - JHT Group

Hello, my name is Allen Nam, Realtor from the JHT Group at eXp Realty. I have lived in Fullerton my entire life except for the 4 years I spent in Texas while serving the United States Air Force. After serving, I attended and graduated from Chapman University and earned a degree in Business Finance while minoring in Economics.

As a professional Realtor in Southern California, customer service excellence and exceeding my clients' expectations when looking for their dream home is a top priority. Ensuring that their needs and wants are met and working hard to achieve the best outcome in every transaction.

My duty as your real estate agent is to provide all the necessary tools to make real estate buying/selling as easy as possible for my clients, as well as providing you with my knowledge and experience of the market. I am also fluent in English and Korean.

Allen Nam
Realtor®

WELCOME





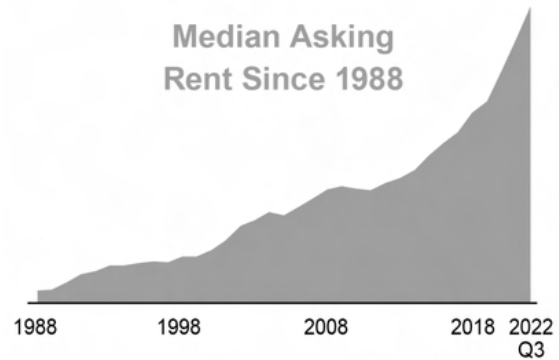
Buying VS. Renting

Buying a home can help you escape the cycle of rising rents

Rents have been rising **aggressively for decades**. When rents rise, you pay more, and that can make it even harder to save to buy a home.

With inflation high, landlords may be even more likely to increase your rents. Homebuyers can lock in a monthly payment for 15-30 years.

Data shows **72% of housing providers plan to raise the rent** on one or more of their properties.



Benefits of Homeownership

Tax Savings

Mortgage interests and tax payments may be deductible.

Appreciation

While owning, the value of home may increase, giving you a larger return.

Equity

Monthly payments help reducing your debt and increasing equity.

Builds Strong Credit

Consistent and timely monthly loan payments build credit.

Price of Ownership

Freedom to create the living environment you have always wanted.

Health

Home owners report higher satisfaction, self-esteem and control over their life.

Your Step-by-Step Guide to Home Ownership

1

Get Pre-approved

In order to receive pre-qualification letter, we review your financial status and estimate the maximum loan amount.

2

Find a home

Work with us and find the perfect home.

3

Offer Accepted & Escrow Open

Sales contract is signed by both parties and sent to the escrow company.

4

Apply for a Mortgage Loan

Fill out loan application and provide required documents, intend to proceed.

5

Processing

The Processor reviews title, insurance and other documents.

6

Home Inspection

Inspector examines the condition of a property.

7

Appraisal

Order appraisal to determine the value of the home.

8

Underwriting

Carefully review the file with investor requirements.

9

Conditional Approval

Underwriter approves the loan subject to given conditions.

10

Loan Approved

Receive confirmation the loan has been approved

11

Gather Conditions & Clear to Close

Loan officer collects the conditions and underwriter clears the conditions.

12

Closing Department

Initial closing disclosure gets generated and received by the borrower at least 3 business days before signing.

13

Doc Signing

Docs sent to escrow and borrower signs the documents.

14

Final Walk Through

Borrower's approve the home's condition prior to closing.

15

Closing

Lender wires the funds to escrow and title gets recorded.

16

Get Your Keys!



A Crucial First Step: Mortgage Pre-Approval

Mortgage pre-approval means a lender has reviewed your finances and determined how much you're qualified to borrow.

Factors that may impact pre-approval

1. Income
2. Debt
3. Assets
4. Credit History
5. Employment

Benefits of Pre-Approval

1. It gives you clarity when determining your home buying budget.
2. Helps sellers know your offer is serious.
3. You can be more confident in your ability to secure a loan.



Things to Avoid After Applying for a Mortgage

Consistency is the name of the game after applying for a mortgage. Be sure to discuss any changes in income, assets, or credit with your lender, so you don't jeopardize your application.

- Don't change bank accounts.
- Don't apply for new credit or close any credit accounts.
- Don't deposit cash into your bank accounts before speaking with your bank or lender.
- Don't make any large purchases.
- Don't co-sign other loans for anyone.





Be the First One to Live in the New Home

Don't make a mistake by signing directly with the builder's on-site agent. You need an agent to represent you to help through the process. Take your own realtor with you to your first visits.

- Knowledge in the current markets
 - Exposure to many different builders and the process
 - Past Experience in new construction sales
 - Represent the buyer with the utmost fiduciary duty
 - Know-hows in the necessary upgrades. Don't over spend on unnecessary upgrades the builders may ask you to do
-

Testimonials



(JHT Group: *Updated on 2/15/2023)

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Allen was exceptional in providing quick responses and insight especially in today's competitive market. He is very professional and made the whole process from start to finish stress free through his guidance. Even after a transaction is completed, he is still by your side to assist in any way. We appreciate Allen and the JHT team.

Bought a Single Family home in 2022 in Placentia, CA.
from Zillow

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Allen was awesome in helping us buy our first property. He explained everything very thoroughly and answered all the questions that we had. He was always very prompt, responsive, and professional. He's definitely going to be our family realtor.

Bought a Townhouse home in 2021 in Brea, CA.
from Zillow

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

As first time home buyers and living far away from Orange County where we wanted to buy a home, we struggled to find the right one. He was very professional,

honest, and readily available to answer our questions 24/7. With his help, we finally purchased a house in the area where we have been eyeing for a long time. Our offer was accepted even when there was a higher cash offer! I highly recommend Allen to anyone, especially in this competitive housing market!

Bought a Single Family home in 2021 in Brea, CA.
from Zillow

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

We bought our home using Allen's service. He was very professional, attentive, and responsive throughout the process. He helped us buy the home we liked at a price that was competitive yet comfortably within our budget. He was diligent throughout the process, which we appreciated since we were buying from far out of town. We would recommend Allen to our family and friends.

Bought a Single Family home in 2021 in Brea, CA.
from Zillow

- ★★★★★ Local knowledge
- ★★★★★ Process expertise
- ★★★★★ Responsiveness
- ★★★★★ Negotiation skills

Allen was successful in helping us quickly close on a home in Fullerton. He coordinated the whole process and made it relatively stress free. We have already recommended him to others.


Bought a Single Family home in 2021 in Fullerton, CA.
from Zillow

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