



2022 JHT GROUP

BUYER'S

G U I D E

CINDY VU



Hello, I'm Cindy Vu


Scan Here



REALTOR / LOAN OFFICER
DRE #02046508
NMLS #1976773

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 @cindy_jht

 Cindy Vu - JHT Group

 Cindy Ha Vu - JHT Group

 Cindy Vu

I am Cindy Vu, realtor from the JHT Group at eXp Realty, and can speak fluently in both English and Vietnamese.

My duty is to seek the best deal for my clients and utilize technology along with my knowledge of the neighborhoods to find your dream home. I believe it is important to consistently put my client's best interests first to make sure that I exceed all expectations.

As a Licensed Realtor and Licensed Loan Officer with Escrow experience, I can answer all your Real Estate questions and provide five-star service in each and every real estate transaction.

Cindy Vu
Realtor



JIN HONG

CEO | Realtor
DRE# 01493237
(714) 336-5222

Meet Our Team



SILVIA HAN

Operation Manager | DRE# 02015197
(714) 732-2170



CINDY VU

Realtor | DRE# 02046508
(714) 823-1421



ALLEN NAM

Realtor | DRE# 02108619
(714) 510-4371



MINNIE KIM

Realtor | DRE# 02085118
(949) 966-7882



SALLY BAIK

Realtor | DRE# 02132479
(818) 572-3417



RALPH LOPEZ

Realtor | DRE# 02044158
(949) 617-6045



NICK KIM

Realtor | DRE# 02178252
(714) 515-0324



JOHN CHUN

Realtor | DRE# 02156351
(510) 876-1108



SHANNON YOON

Realtor | DRE# 02038537
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CALVIN YOO

Realtor | DRE# 02062970
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HAILEY CHUI

Realtor | DRE# 02152381
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ALEX KIM

Realtor | DRE# 02002321
(714) 883-2669



KAY GORDON

Realtor | DRE# 02130650
(949) 393-3311



MINHEE LEE

Transaction Coordinator
DRE# 02161448



We work as a team

I'm excited to introduce you to our team, as well as our approach to finding, negotiating and moving you into your new home as buyers. You'll notice we do things differently from other agents. We are highly motivated and driven, but we also truly care about our clients. Our purpose is to collaborate on strategies that serve their vision and achieve their objectives. I appreciate the opportunity to show you how we will find your dream home that exceeds your expectations.





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.

B E N E F I T S

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

Your Step-by-Step Guide to Home Ownership



| Buying VS. Renting

NOTICED HOW HIGH RENTAL RATES HAVE BEEN GROWING IN YOUR MARKET?

Consider purchasing a home instead of renting

With a booming housing market and a strong economic atmosphere, rental rates have been increasing at an alarming speed. This makes purchasing a home more sensible than renting in our current market conditions. With low mortgage rates, monthly payments on your own home instead of a rental can be considerably cheaper. Home ownership also comes with the bonus of equity, personal space you can decorate and renovate without limitations, no hindrance on having pets, and the potential to net more money from your home when you choose to sell in a strong market.

While interest rates are at an all-time low, **today's market conditions create the perfect time to consider purchasing**. If you wait too long, the increasing interest rates can make a difference on your monthly payment by hundreds, or thousands of dollar.



| 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.

PRIDE OF OWNERSHIP

Freedom to create the living environment you have always wanted.

HEALTH

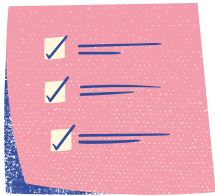
Home owners report higher satisfaction, self-esteem and control over their life.

| Importance of Pre-Approval



- You will know what you can afford and set your expectations accordingly.
- Sellers will take you seriously if you've been pre-approved!
- You can make an offer right away before someone else does.
- Higher acceptance rate for buyers with Pre-Approval

| How to Get Pre-Approved



CREDIT HISTORY

Lenders will look at your score as well as history.

DTI RATIO

To qualify for a loan, your DTI(Debt-to-income) Ratio can not exceed a lender's max requirement.

EMPLOYMENT HISTORY

Lender will measure income stability over last 24 months.

DOWNPAYMENT

Financing options may differ depending on how much you decide to put as downpayment.

Testimonials

[MORE REVIEWS](#)


5.0 154 reviews*



5.0 73 reviews*



5.0 50 reviews*



5.0 23 reviews*



(JHT Group: *Updated on 1/6/2022)

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

Had an opportunity to work with JHT group as a seller and worked with Cindy Vu specifically. Cindy was outstanding for the following reasons. Cindy was responsive throughout the transaction, and informed client with most up to date information. Cindy was knowledgeable and gave the best advice in each stage of the transaction.

Cindy made real estate become easy. Would not hesitate to work with Cindy again.

Sold a Townhouse home in 2020 in Anaheim, CA.

from Zillow

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

Cindy Ha Vu helped us so much and worked very diligently during the purchase of our first home! She was very patient with us when we wanted to view many properties before picking our favorite one. We are first time homebuyers that are pretty clueless on the whole process.

Cindy explained and guided us all along the way so that we stayed on track to close. She negotiated the purchase terms for us and was very responsive to any of our questions. We even closed escrow early since everything was going smoothly; so if you are time-constrained, Cindy can facilitate an expedited time frame.

Any buyer would be lucky to have Cindy as an agent. We would not hesitate to work with Cindy Ha Vu again in the future!

Bought a Single Family home in 2020 in Garden Grove, CA.

from Zillow

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

Cannot say enough great things about my experience buying my Garden Grove home with Cindy! Every step of the process was thorough and supported. They moved quickly and seamlessly, never missing a beat and the house sold incredibly quickly thanks to all their effort.

Bought a Townhouse home in 2019 in Garden Grove, CA.

from Zillow

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

I was looking to buy a house and did not have much experience so a friend from my bank has introduce me to Cindy Vu who works for Keller Williams Agency. She is hard worker who did her best for helping me to find my house. She is also very patient and professional. She guided me through the purchase process from the beginning to the end. In less than a month I manage to buy a house for a fair price in a good area. If you would like to find a good house in a short period of time, I would highly recommend Cindy Vu.

Thank you for your help.

Bought a Single Family home in 2019 in Anaheim, CA.

from Zillow


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



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