

# BUYER GUIDE

*jht group*



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# 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.



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 Sungjin Kim - JHT Group

Hello, my name is Sungjin Kim, a Realtor with JHT Group at EXP Realty.

안녕하세요, JHT Group-EXP Realty에 소속되어있는 에이전트 김성진입니다.

저는 신뢰가 바탕이 되어서 고객 한 분 한 분 소중하게 부동산 계약을 공정하고 안전한 거래로 성사시키기 위해 노력하기를 최우선으로 하고 있습니다. 집을 구매하는 고객분의 모든 상황과 여건이 각기 다를 수 있습니다. 바로 이러한 부분이 경험과 노하우가 충분한 에이전트로서 부동산거래에서 발생하는 다양한 상황을 해결하는데 도움이 되어드리도록 최선을 다하고 있습니다.

또한 전문화된 데이터베이스를 통한 보다 합리적인 매매가 시장가격을 제시하고, 바이어분들이 원하시는 목표 가격에 자산을 매각할 수 있도록 가이드라인을 형성하며 그 결과, 합리적인 가격으로 자산을 매각할 수 있도록 진행절차를 이뤄내고 있습니다.

15년 이상 광고분야에 몸담은 전문성으로 인해 다양한 손님층들을 만나고 도와드릴 수 있는 기회들이 있었습니다. 그들의 공통점과 추구하는 행복의 가치의 기준은 "집"이라고 스스로 정의하게 되면서 부동산일에 대한 매력을 느꼈고, 소중한 자산인 부동산을 통해 개인과 가정의 만족감과 성취감을 느끼며 자녀의 양육을 결정하고 가족 구성원의 행복 증진의 기초가 될 것이라 믿게 되었습니다. 고객분들의 신뢰에 성실과 실력으로 보답해 드리겠습니다.

감사합니다.

*Sungjin Kim*

**Sungjin Kim**  
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.



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## 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.

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# 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!





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# 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.



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# 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.





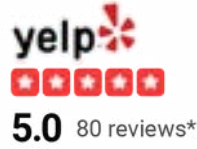
## Be the First One to Live in the New Home

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
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# Testimonials



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

## **Positive:** Professionalism, Responsiveness

JHT Group is absolutely amazing. We had been looking for a home to purchase for a few months and faced a lot of obstacles. The market was too competitive and we were about to give up on our search. Then we consulted JHT. JHT makes real estate super easy. The team leader Jin is highly competent and professional. Our agent Allen was attentive, speedy, and dedicated to our search for our dream house. We closed escrow yesterday. We are thrilled to have worked with JHT and recommend them highly for anyone's real estate needs.



Jessie K.  
from Google

It was our first time selling the house, and JHT has been exceptional in every way. They are responsive, caring, fair, and professional. They also helped us finding our new home. Selling and buying at the same time can be tricky to say the least, but JHT made it so easy for us. When it comes to selling or buying a house or both, reach out to JHT!!!



Jung Woo P. Long Beach, CA  
from Yelp

Very efficient, professional, and prompt. JHT sold my house within a week during the early quarantine period and have communicated superbly every step of the way. They also helped us get our new house which had 7 other offers, by moving quickly and being very responsive to both seller and our side, so we could close the deal as soon as possible. Buying a home in this market is challenging, especially during this time, but working with JHT made it as painless and as straight forward as possible. We highly recommend them. Everything went smoothly, and they were great to work with.



Michelly P. Newport Beach, CA  
from Yelp

Buying a house during the pandemic can be nerve-racking but our first home buying experience was pleasant, thanks to Jin Hong and his team. The process was smooth and speedy; faster than we can keep up! JHT is passionate, knowledgeable, and understands exactly what the buyer/seller needs. Friendly staff was also a plus. We highly recommend JHT and hope your buying/selling experience is just as satisfying. You won't be disappointed!



Paul K. Buena Park, CA  
from Yelp

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

Selling our home with the Jin Hong Team was exceptional! Everything went so smoothly and what I appreciated the most was their quick responses.

Since this is all happening during the pandemic, we were worried about prospective buyers visiting our home while we were still residing there. They eased our worries by providing all the sanitizing needs: masks, gloves, hand sanitizer, and even shoe covers were packaged in nice little one-time use packets for each visitor. They even taped a warning sign on the front door to make sure that everyone abided by the rules.

The no-hassle, online form-signing was also great. We would be notified via email for any new DocuSigns and only had to visit their office once for the final document signing.

They represented our home in the best way possible through great pictures and videos. Their 3D-walk through was amazing and they spent very little getting this done.

We purchased this home through them and sold the same house through them since we fully trust the team. Thank you JHT Group for your excellent service!

Sold a Condo home in 2021 in Foothill Ranch, CA.  
from Zillow

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