BETTENCOURT & REAL ESTATE GROUP

Dani Bettencourt REALTOR® DRE #01733129

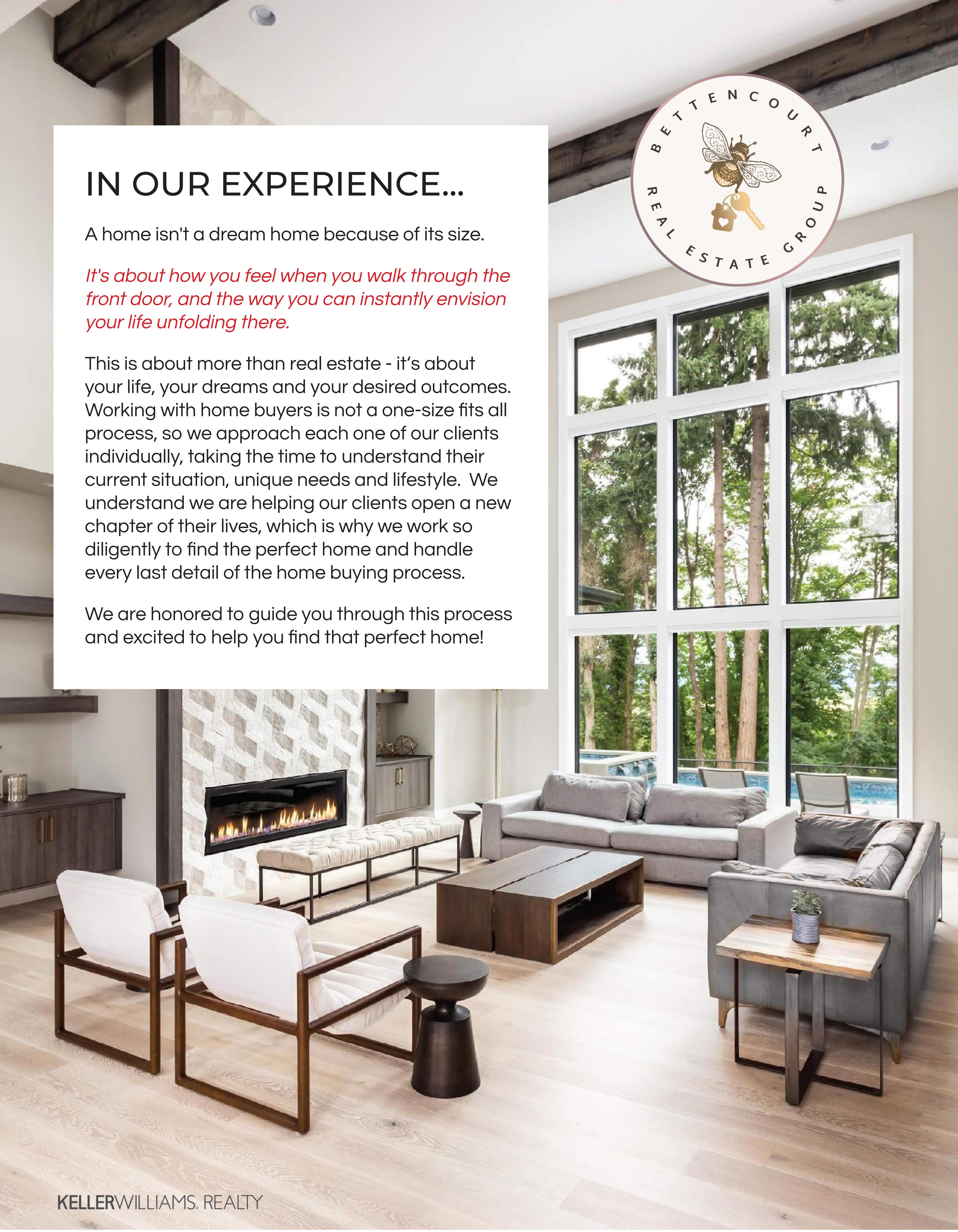




HOME BUYERS

KELLERWILLIAMS REALTY DRE #01485473

GUIDE



ROOTED IN THE COMMUNITY



Dani B. - The Realtor® to See!

Associate Leadership Council Top 20% of Agents 2021, 2022, 2023, 2024, 2025

TOP 10% Producer 2020, 2021, 2022, 2023, 2024

New Agent Productivity Coach 2021, 2022, 2023, 2024, 2025

Masters Club of Central Valley Association of Realtors 2019, 2020, 2023, 2024

Premier Agent (Best of Zillow) Ranking

President & Ambassador Manteca Chamber of Commerce 2018 - Present

Council Member United Way of San Joaquin Valley 2019 - Present

Manteca Rotarian 2024 - Present

Having lived and worked in this area for more than 40+ years. Dani B. understands what makes our community and the people who call it home so special. Dani B. is energetic, very professional, and a perfect match for the Keller Williams values and ethics. Dani B. has a background in both Real Estate and as a Finance Director for several large automotive dealerships. You can feel confident that Dani B. and her team will ensure your Real Estate goals are met.

That's what it takes to truly be a local economist of choice. Not just expertise in negotiations and marketing, but a love and understanding of our community and the people who live here. That's just one reason to choose us to stand by your side — and it's the foundation of everything we do.

A Simple Value Proposition

THE MOST NET

By attracting the maximum amount of qualified buyers, your property will sell for the highest marketable price possible.

LESS TIME

My marketing firepower will maximize your property's exposure to active buyers who want to know about your home.

LEAST AMOUNT OF HURDLES

I'll put my experience to work while navigating the complexities of the real estate transaction, making it a seamless experience for you.

Bettencourt Real Estate Group

Meet the TEAM



ARTHUR MARTINEZ
LEAD AGENT
Realtor® DRE #02110557
(209) 623 - 5763
Arthur.martinez@kw.com

Arthur Martinez, a proud board member of the LGBTQ+ Real Estate Alliance, is dedicated to bringing innovation, inclusivity, and community-focused engagement to the Central Valley real estate market. Whether buying or selling, Arthur offers unparalleled service, ensuring every step of your real estate journey is seamless and rewarding. Having recently relocated to Modesto, CA, Arthur has firsthand experience in creating a life he loves, including purchasing his own home and enjoying life as a proud dog owner. He understands the importance of finding a place to call home and is passionate about helping others achieve their dreams of homeownership.

Let Arthur Martinez guide you to your next milestone — finding the perfect home for your future. Together, let's make your dream home a reality.



Cassondra Miller
Transaction Coordinator
DRE #02128291

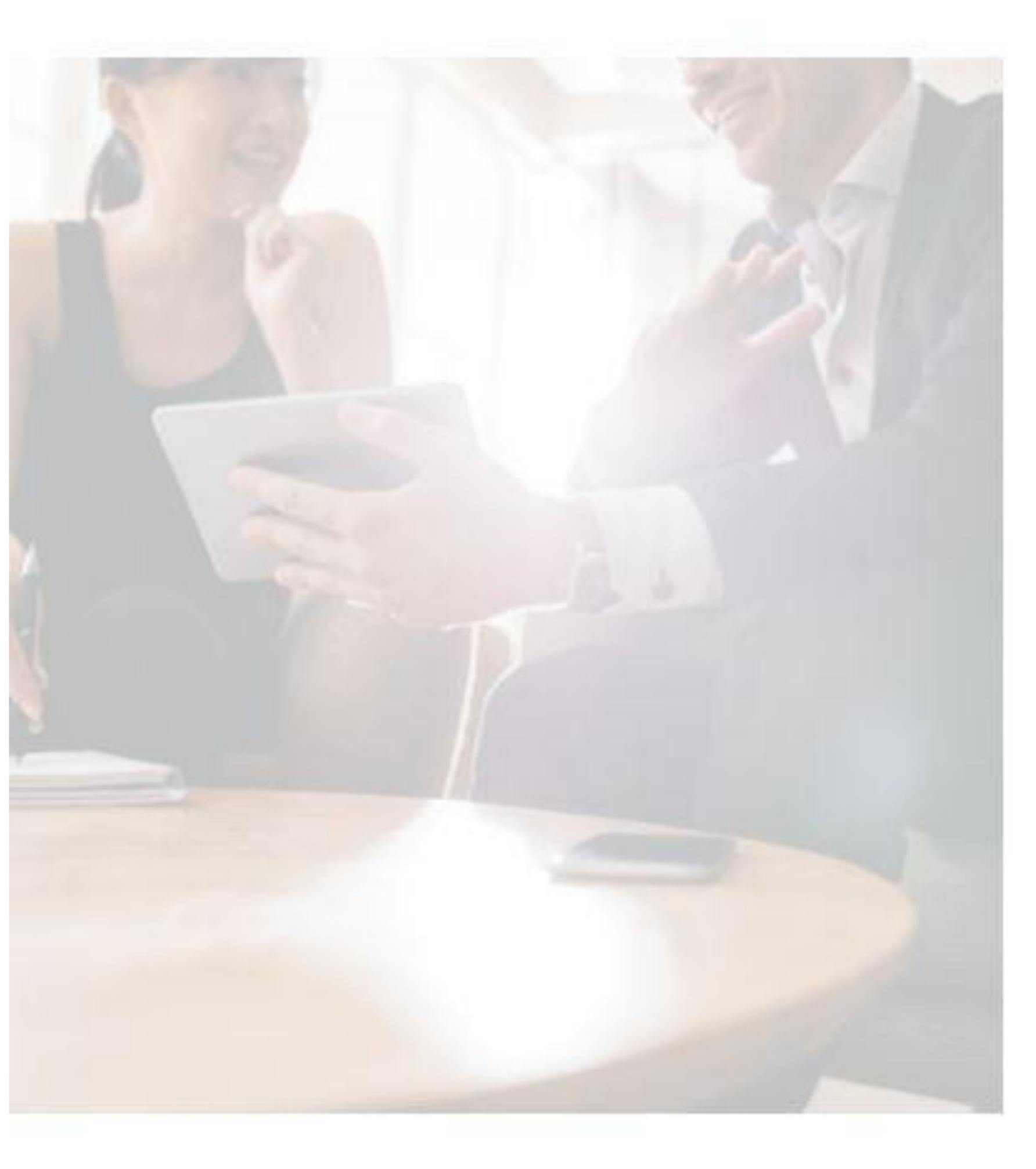
Cassondra had been a member of Bettencourt Real Estate Group since 2015. She has experience in Real Estate Marketing, Operations and Transaction Coordination. Cassondra received her Real Estate License in 2019, and has been focused on the Transaction Management and Compliance side of the business ever since.

She enjoys reading, walking outdoors and listening to podcasts, and coffee. She also secretly loves watching The Bachelor and any other Reality dating shows. She lives in beautiful Placerville, California with her husband and 2 children.

AN INDUSTRY LEADER

When you work with us, you work with a trained agents that have the backing of the world's largest real estate company, consisting of 190,000+ associates around the globe. That puts your listing within the largest real estate network with the furthest reach.

Keller Williams was built on a simple yet revolutionary principle: **people** are what matter most. To help cement this understanding, we've formalized a belief system that guides how we treat each other and how we do business.



Win-Win or no deal

Integrity do the right thing

Customers always come first

Commitment in all things

Communication seek first to understand

Creativity ideas before results

Teamwork together everyone achieves more

Trust starts with honesty

Equity results through people

Success results through people

CLEAR COMMUNICATION

Our Real Estate Business is founded on the principle of prioritizing your needs. As your dedicated Lifestyle Concierge, we ensure that whenever you have a question or need support, we are here to assist you every step of the way.

When you choose to work with us, you can expect open and honest communication, tailored to your preferred frequency and method—whether it's via text, email, or phone. We are committed to prompt responses, returning Calls withing two hours and replying to emails throughout the day. Our team collaborates closely to ensure a seamless experience, always prioritizing our clients needs.

Dani Bettencourt

Here's how you can get in touch with me:

Keller Williams Realty 336 W Main, Ripon, CA 95366

(209) 280-0838 Direct

DaniB@kw.com
DaniB.kw.com

YOUR NEEDS COME FIRST

Visualize your dream scenario for selling your home.

What's the one thing that has to happen to make that dream scenario a reality?

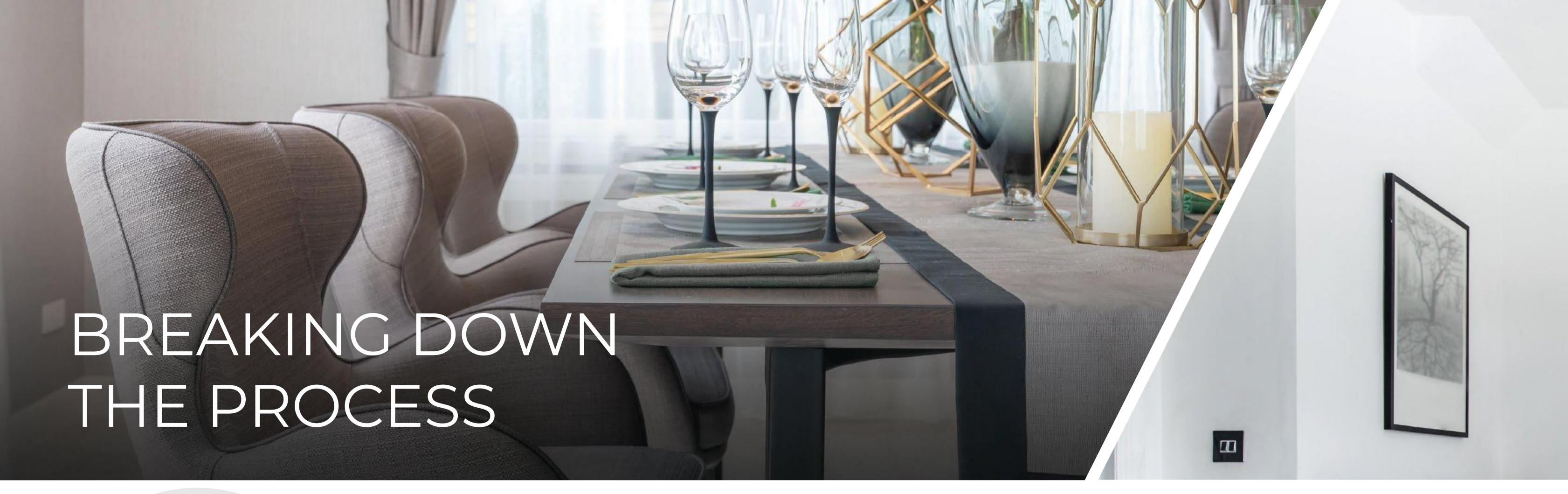
How can I make that happen for you?

Why is that important to you?

If we could add just one more thing to make this process even better, what would it be?

Why is that important to you? And then, if we could add just one more thing to make this process even better than that, what would it be?

Why is that important to you?





1. GET PRE-APPROVED

By getting pre-approved prior to beginning your home search, this will allow you to determine what you can comfortably afford and allow us to move quickly once we find the right home.

- Pre-approval shows that you are a serious buyer
- Saves you time
- Gives you leverage in a multiple offer situation



2. NEEDS ANALYSIS

- Describe your perfect home
- What are your "must haves?"
- When do you need to be in your home by?



3. SELECT & VIEW PROPERTIES

- All brokers have access to the same information
- If you see a home on a website, at an open house, at a new construction development, etc... CONTACT US!
- Our average buyer looks at #?
 properties before finding the right HOME
- Communication is key to finding the right home quickly!





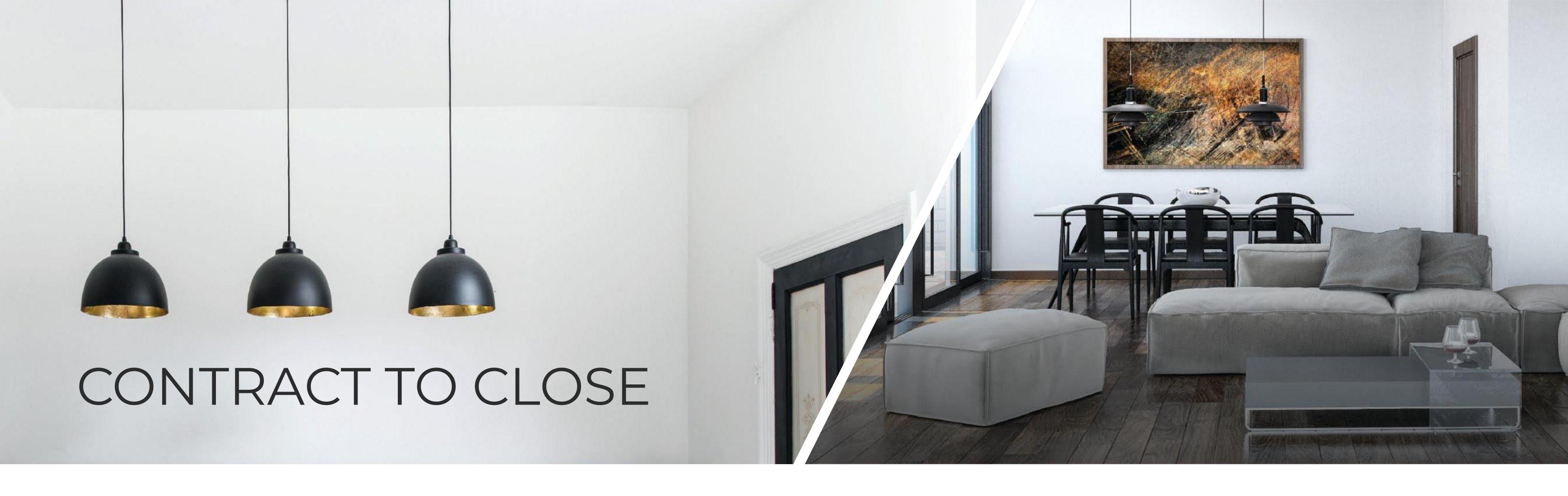
4. WRITING AN OFFER

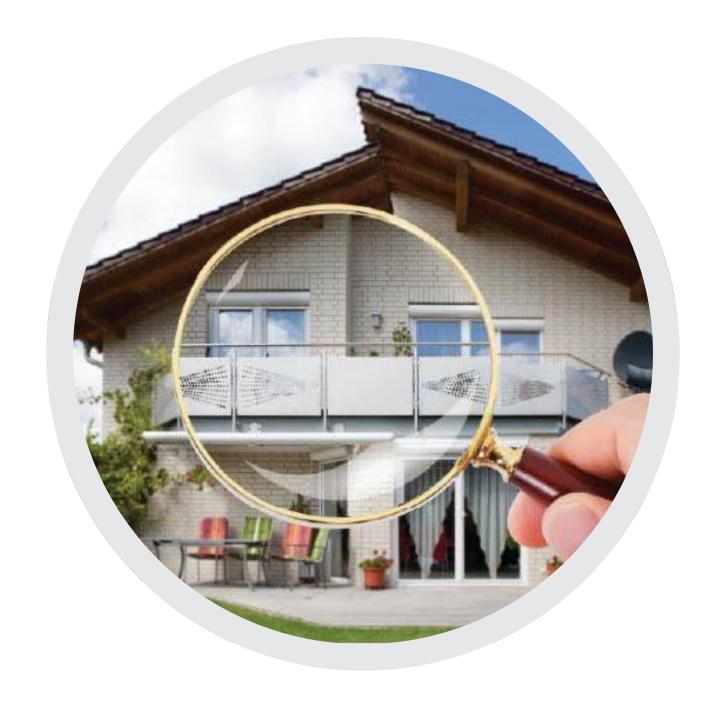
- Be prepared to move quickly once we have found the right home
- Understanding a Seller's Market vs. Buyer's Market
- Earnest Money Deposit
- Proof of funds for your down payment and closing costs
- Pre-approval letter
- Letter to the seller



5. NEGOTIATE

After we present your offer to the listing agent, it will either be accepted, rejected, or the seller will make a counter-offer. This is when we will use our knowledge of the market & expert negotiating skills to negotiate the terms of the contract on your behalf.





6. CONDUCT APPLICABLE INSPECTIONS

Once seller has accepted your offer to purchase their property, it is time to bring in a professional home inspector to ensure the property meets the required standards. Any serious issues that arise will be brought to the attention of the seller and we will help you negotiate who will be responsible for fixing the noted repairs.



7. REMOVE CONTINGENCIES

- Financing Contingency If financing the purchase, the contract will state that it is contingent on the home appraising for the contract price and financing.
- Inspection Contingency Purchase is contingent on the property being professionally inspected and repairs done by the seller.
- Home Sale Contingency Selling your current home.



8. MORTGAGE LENDER

- Credit Check
- Underwriting
- Survey
- Appraisal
- Insurance



9. CONDUCT TITLE SEARCH

- Remove any encumbrances
- Obtain title insurance



10. OBTAIN FUNDS FOR CLOSING



11. FINAL WALK THROUGH



12. CLOSE ON THE PROPERTY

TAKE POSSESSION OF YOUR NEW HOME!

HOME BUYING PROCESS

START

PREQUALIFY

We prequalify you and review your credit report to ensure we are as accurate and helpful as possible.

PRE-PROCESSING

Your Mortgage advisor requests all items from you and prepares files for mortgage loan preapproval

FIND A HOME

Work with your REALTOR® to find your perfect home.

PROCESSING

The processor receives and reviews documents. Appraisal, title, insurance, tax certificates and verifications are ordered.

You need to order homeowners insurance.

APPLICATION

Meet with your mortgage advisor to complete and sign your loan application, initial disclosures and intent to proceed.

CONTRACT

A Signed sales contract between you and the seller is provided to the title company and our team.

INSPECTION

An inspector will inspect the property General Home, Pest, and Roof are standard.

APPRAISAL

Once you've received your inspection report and have decided to move forward, our team will order an appraisal to determine the value of the home.

UNDERWRITING

The processor turns in the completed file to review, to meet lender requirements. This usually takes 48-72 hours.

CLOSING DEPARTMENT

The initial CD (closing disclosure) must be reviewed and received by the borrower at least 3 business days before signing.

LOAN APPROVED

CONDITIONAL APPROVAL

The underwriter provides a list of closing conditions to us and to the processor. We arrange for collection of closing conditions from all parties.

DOCS SENT TO TITLE

Typically one day before signing

FINAL WALK-THROUGH

Borrowers do a final walkthrough of the property to approve the home's condition prior to signing closing documents

TITLE COMPANY

The title company compiles all paperwork and draws up documents to be signed by all parties



FUNDING

The title company requests funding and recording from the lender and buyer's remaining funds. Once that's complete, you take possession!!

CLOSING

The title company compiles all paperwork and draws up documents to be signed by all parties

YOUR TRUSTED PARTNER



When dreams come true, it's a pretty good feeling. When you're searching for a home and are unsure what to look for, having a very professional real estate agent to help you makes all the difference. Our Realtor®, Dani B. was exceptional. I was worried about selling our home, but the process was painless as she walked us through every step of the way. Despite our odd work schedule, she was always available and took the time to ensure that we saw the houses we wanted to see. If you're looking for your dream home, call Dani.



As first time home buyers, Dani took the time to make sure we were making educated and informed decisions. No matter how simple the question was, I felt super comfortable to ask it! She was always easy to reach and you can genuinely tell she cares about getting you into a home that will be perfect for you! Making the biggest purchase of your life is terrifying, but having someone as knowledgeable and sincere as Dani on our side made this process so smooth and calm!





Arthur was an outstanding Realtor who made my home-buying experience in Modesto, California, truly exceptional. His extensive knowledge of the area and the surrounding cities in California was impressive and incredibly helpful. He guided me through the entire process with ease, making it simple and efficient. I highly recommend Arthur to anyone looking to buy a home.



Bettencourt Real Estate Group

YOUR TRUSTED PARTNER



Dani has helped my family sell two homes and buy our third. She goes above and beyond and really fights for her clients. She is knowledgeable about the entire process and has fantastic communication (she always kept us in the loop and explained everything along the way). Absolutely recommend Dani for anyone looking to buy or sell their home. She's our Realtor for life!



Arthur was always very helpful and knowledgeable, he helped us through all the red tape and ALWAYS ALWAYS returned texts and calls almost immediately and if he didn't have an answer he found them for us. Highly recommend him and couldn't imagine having another agent







Best Realtor you will ever find hands down! She has found us our first home and was on top of everything and made everything a smooth process. I would highly recommend Dani Bettencourt if you are looking for a Realtor. Dani B the Realtor to see!!



Bettencourt Real Estate Group

My App:

Finding Your Way Home Has Never Been Simpler

SEARCH

Find your dream home in whatever way works best for you. Whether by neighborhod, school district, ZIP code, and more, my app has the tools to flex with your needs, even when your search extends nationally.

NEIGHBORHOODS

Get real-time stats on specific communities and go deeper to see what makes them tick. From the locals' favorite coffee shop to the book club that meets once a week, you'll get an idea of what it's like to actually live there.

COLLECTIONS

Your search results will be filled with homes you want to save _ and some you'd rather forget. My app lets you "favorite" the homes you love and hide the ones you don't. Create Collections to organize your favorites so you can share and find them with ease and discuss with whomever you please.

Dani Bettencourt LinkTr.e

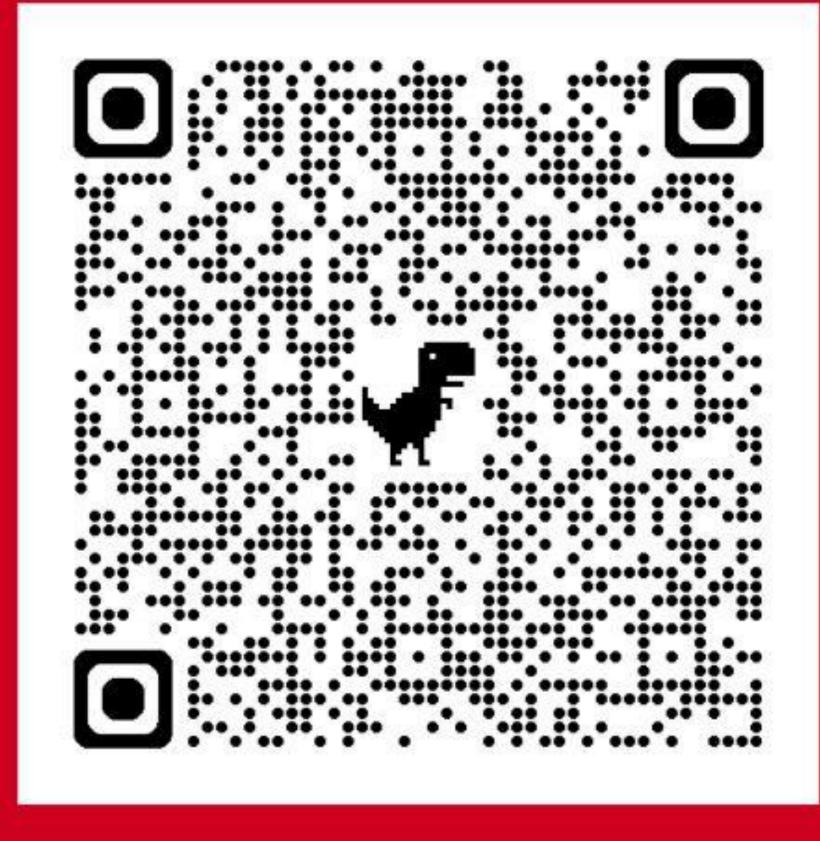


Arthur Martinez LinkTr.e



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READY TO DOWNLOAD MY APP?



My app makes achieving your homeownership goals more accessible than ever before. So much more than search, its industry-leading feature set and rich insights will prepare you to handle (and enjoy) the entire journey. get to know my favorites features before you take it for a spin.

KELLERWILLIAMS. REALTY



For the opportunity to guide you through your home buying process.
While the process can seem daunting, rest assured, we are here to guide, educate, network, advocate and negotiate on your behalf.

It's what we do and we do it well!



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KELLERWILLIAMS. REALTY

Each Office is Independently Owned and Operated

10 REASONS Why Buyers, Sellers and Investors Choose to work with Bettencourt Real Estate Group

