

The Ultimate BUYER'S GUIDE



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REALTY



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WELCOME TO YOUR

Real Estate Journey!

Dear Homebuyer,

First and foremost, thank you for choosing The Real Estate Toolbox to be part of your exciting journey toward homeownership. We understand that this is much more than just a transaction—it's a life-changing experience. Whether it's your first home or your next chapter, we are honored to guide you through one of the most important decisions you'll ever make.

Our team is here not only as your trusted advisors but as your partners, committed to ensuring that your home-buying experience is as smooth, stress-free, and empowering as possible. From the initial search to handing you the keys to your dream home, we will be there every step of the way—answering questions, offering advice, and making sure you feel confident in every decision you make.

We know that this process can feel overwhelming at times, but rest assured, you are not alone. Our mission is to give you the tools, resources, and personalized support you need to navigate the world of real estate. In this guide, you will find answers to many of the questions you may have, helpful tips to make the process easier, and insight into how we'll work together to achieve your goals.

At The Real Estate Toolbox, we believe that buying a home is more than just finding a property—it's about finding a place where memories will be made, where dreams will grow, and where you can feel truly at home. We are genuinely excited to be a part of this important milestone in your life.

If you ever have questions, need clarification, or just want to talk things through, please don't hesitate to reach out. We are here for you, ready to offer guidance, provide support, and make sure you feel heard and valued every step of the way.

Thank you again for allowing us to be a part of your home-buying journey. We look forward to helping you find a home that feels just right for you and your family.

Steve Hise, Tricia Garcia, Pat Saraceno and The Real Estate Toolbox Team

MEET *the Team*



Tricia Garcia

Tricia is a dedicated real estate professional known for her clear communication, attention to detail, and client-first approach. With over 20 years of experience managing an accounting department, she brings strong organizational skills and business insight to every transaction. Tricia's specialty is working with clients on a daily basis and communicating with all parties the status of each transaction. She is a Senior Real Estate Specialist and also has certifications in Relocation, REO, Short Sales and Foreclosures. In her past time, Tricia loves to garden and entertain family and friends around the pool.

Pat Saraceno has had her real estate license since 1990. She left corporate America in late 1995 to launch her own women-owned business enterprise. Her career spans 30 years of residential sales and investing, working in corporate training, government & non-profit. She has had the privilege to engage with incredible teams throughout her career and eXp Realty is her latest hustle. Pat knows how to look beyond a property in its current state to reach its fullest potential. She is great at leveraging her knowledge and passion for helping others find the right home to fit their family's needs. Pat resides in Ventura County with her husband and four children.



Pat Saraceno



Steve Hise

Steve is a father to 5 children who keep him and his wife very busy. If you are a pickle ball player, then I am certain you have seen Steve on the courts because he thoroughly enjoys playing pickle ball and teaming up with others in the community to play a few matches. Steve was even featured on the TV show Storage Wars. Steve has a background in IT where he maintained and managed various computer servers for a large banking company. This experience helped to give Steve his footing in the marketing world while building his knowledge of real estate. Steve's ultimate goal is to help clients, fellow agents, and the community in any way he can.

HOME BUYING

process

1

INITIAL PRESENTATION

We will discuss your goals and how we can help you achieve them. We will serve as an advocate for you and your interests throughout the home buying process.

2

MORTGAGE PRE-APPROVAL

This confirms how much you qualify to borrow based on your credit, income, and finances. This is an essential tool you need to make an offer once you find the right home. A pre-approval letter shows the seller and agents that you're a serious buyer who can get financing.

3

FIND YOUR HOME

We will help you search for houses within your budget and needs. We will give you priority access to homes that match what you are looking for as soon as it becomes available.

4

DRAFTING AN OFFER

Once you have found a home that you are ready to make an offer on, we will work with you to craft an offer. The listing price is only a starting point. By knowing the market, we will help guide you to make the most attractive offer whether it is below, at or above the listing price.

5

MANAGING THE DETAILS

We manage all the details necessary to get you to the closing table. Once your offer is accepted, our team Transaction Coordinator and Escrow, will contact you and be in communication with you throughout the processes.

6

CLOSE

Several days prior to close, Escrow will send a notary to you to review and sign the necessary paperwork. Based on your contract, the final funds are to be deposited into the Escrow account. Once recorded, you will receive the keys and become the owner of your new home!

FINANCES

Time to talk to your lender

It's recommended to talk to a lender and get pre-approved before beginning your home search. During the mortgage preapproval process, lenders will look at your income, assets and credit score. This information determines what loans you could be approved for, how much you can borrow and what your interest rate might be.

QUESTIONS TO ASK WHEN CHOOSING A MORTGAGE LENDER

- Which type of mortgage is best for me?
- How much down payment will I need?
- What interest rate can you offer?
- How long will it take to close the loan?
- Any charges for prepaying this loan?
- What other costs will I pay at closing?
- Do you charge for an interest rate lock?
- Do I qualify for any special discounts?

We also have preferred lenders that we can provide upon request.

Of course the purchase price of your new home is important, but at the end of the day you will be living with the monthly payment. Work with your lender to determine what you can comfortably afford.



DOCUMENTS FOR PRE-APPROVAL

- Personal identification
- Tax returns
- Pay Stubs, W-2
- Other income sources
- Bank statements
- Credit history and score
- Income verification

PREPARING YOUR FINANCES

Credit scores play a huge role in the loan qualification process. Increase your chances of success by following these guidelines:

DON'T OPEN NEW CREDIT

If you're applying for a mortgage, having too much available credit can actually lower your score. You'll want to speak to a professional, but it's best to avoid opening new credit cards when applying for a mortgage.

AVOID ANY BIG PURCHASES

Although you might be tempted to order new furniture, appliances and decor for your future home, you'll want to avoid making any big purchases until you close on the property.

PAY CREDIT CARDS ON TIME

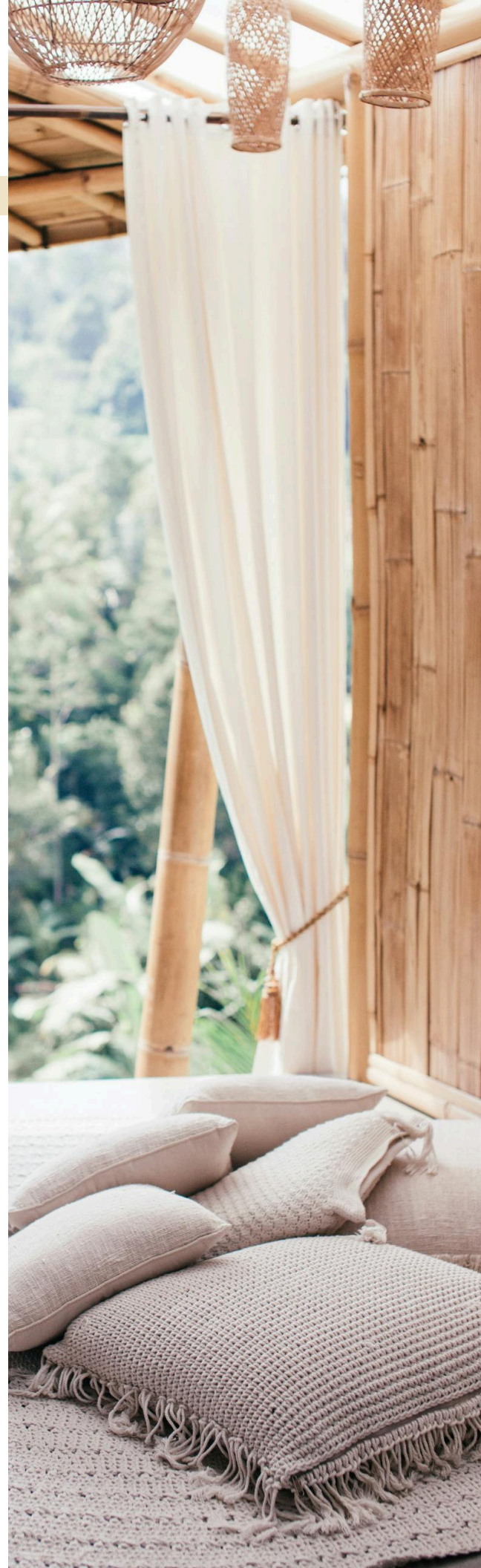
In order to secure a loan, you need to be sure to make monthly payments to your credit cards on time and at least pay the minimum amount due each month.

DON'T CO-SIGN OTHER LOANS FOR ANYONE

This can increase your debt-to-income ratio and affect your mortgage approval. Lenders will consider the co-signed loan as your financial responsibility, which could reduce your borrowing power.

? HOW MUCH CAN YOU AFFORD?

Don't overextend yourself - you should aim to be as realistic as possible about your budget before falling in love with a home you can't afford. A mortgage lender will help you determine exactly what you can afford and, therefore, which houses you should be considering.





DEVELOP A BUDGET

Use receipts and your banking transactions to create a budget that reflects your actual habits over the last several months. This approach will better factor in unexpected expenses alongside more predictable costs such as utility bills & groceries. You'll probably spot new ways to save!

SAVE FOR A DOWN PAYMENT

Designate a certain amount of money to put away in your savings account each month. Although it's possible to get a mortgage with less than 5% down, you can usually get a better rate if you put down more. Aim for 20% of the purchase price.

KEEP YOUR JOB

Having a 2-year work history and maintaining your employment through the loan process will have a positive effect on your loan outcome.

ESTABLISH A GOOD CREDIT HISTORY

Make your payments on time. Get a copy of your credit report, which includes a history of your credit, bad debts, and late payments. Ensure that it is accurate and correct immediately.

GET PRE- APPROVED FIRST!



HOUSE HUNTING *tips*



CREATE A WISH LIST & MUST-HAVE LIST

Identifying your needs and wants helps you understand what you're willing to compromise on and saves you and your home buying team time when browsing listings.

PERSONAL PREFERENCE

- What is important to you in a new home? (Light, space, views, wheelchair accessibility, distance to work, school zone, etc)
- What property type are you looking for? (Condo, townhouse, a single-family or a multi-family home?)
- What neighborhoods are you considering?
- Do you want a turnkey home or are you willing to renovate?
- How long do I plan to stay in my new home?

NOTES AND PHOTO

Write down notes, questions to ask and what you liked or disliked about the house. Take photos of houses and potential problem spots to compare when looking at several homes.

PRESENTING *a strong offer*

Your real estate agent can help you make an offer on a home. Here are some things to consider for the final price:

- How long the home has been listed
- Comparable homes in the area
- Necessary repairs and renovations
- Make sure you can live comfortably with the monthly mortgage payment
- Market consideration: compare the most recent sales in the area



NEGOTIATION

The most obvious thing to negotiate is the price of the home. You also can ask the seller to pay some of your closing costs or to make repairs that come up during the home inspection. If you like some of the furniture or appliances in the home, you also can ask the seller to include them in the sale.



MULTIPLE OFFER SITUATIONS

In a competitive market, standing out is key! To increase your chances of winning, get pre-approved, submit a strong offer, and consider offering competitive terms like:

- Offer a larger down payment and EMD
- limiting contingencies (while still protecting yourself)
- Present an all-cash offer
- Include a Purchase Price Escalation Addendum
- Position yourself as flexible
- Assure the seller you won't ask for repairs





Home INSPECTION

You should choose the home inspector and pay for the home inspection. If it uncovers problems that weren't included in the seller's disclosures, you may be able to negotiate with the seller.

A home inspection costs approximately \$500 to \$1200, depending on factors like the home's size, condition, and age. Parts of the home that are commonly included in a home inspection:

- Floors, walls, ceilings, stairs, roof
- Siding, attached decks, porches
- Plumbing, insulation
- Heating and air conditioning
- Major appliances
- Electrical system
- Fireplaces and wood stoves
- Windows and doors



We also have preferred home inspectors that we can provide upon request.

We recommend a standard home inspection, termite inspection, and sewer line inspection to ensure your home is in great condition. Additional inspections may be needed depending on the property's age and condition.

Congratulations

WE'RE UNDER CONTRACT

We're UNDER CONTRACT! This is a huge step in the process! You've submitted an offer and the seller has accepted! Within the next 2 days, you will receive an email from our Transaction Coordinator with your NEXT step in the process. Typically, closings take anywhere from 30-60 days to occur. Please know, nothing is ever set in stone in closing - everything is always subject to change. We will do our very best to stay within the timeline as we work with all parties on your behalf. We are excited to begin this journey with you!

1

EARNEST MONEY DUE (EMD)

Earnest Money is due within 3 business days upon acceptance of your offer and the opening of escrow. This is your 'good faith' deposit.

2

SELLER DISCLOSURES DUE

The seller is contractually obligated to disclose all material facts (eg., any leaks, insurance claims, major renovations/repairs, etc).

3

PHYSICAL INSPECTION PERIOD ENDS

You have 17 days during your due diligence period (by default unless otherwise negotiated) to conduct any and all inspections and decide if you would like to negotiate repairs and move forward. During this time you can back out and still have rights to your deposit.

4

APPRAISAL PERIOD ENDS

You have 17 days by default, unless otherwise negotiated. Your lender will choose the appraiser, but you'll pay for the appraisal. Appraisals determine the value of the property. If you're using a mortgage to buy your new home, your lender will order an appraisal to make sure the home is worth the money that it's loaning you.

UNDER CONTRACT

continued



5

LOAN PERIOD AND ALL REMAINING CONTINGENCIES END

You have 17 days by default, unless otherwise negotiated. Your lender will advise of loan and underwriting status. All remaining contingencies are due such as proof of homeowners insurance, HOA, and review of disclosures.

6

INITIAL CLOSING DISCLOSURE SENT

The initial Closing Disclosures and Documents will be sent to you from the escrow company at least 3-5 days prior to closing. Your final down payment is due.

7

FINAL WALK-THROUGH

Just a few days before closing day, you'll walk through the property to ensure all requested repairs are done, and to make sure the property is in the same condition as it was when you submitted the offer.

8

CLOSING DAY

The deed is recorded. You will receive keys and become the owner of your new home!

Buying a Home WHAT DOES IT COST?

EARNEST MONEY DEPOSIT

TYPICALLY DUE WITHIN 3 DAYS OF CONTRACT ACCEPTANCE

The EMD amount is determined based on the purchase price in our market. It's common for 3% of the purchase price and is usually delivered by wire. This will become part of your down payment and is not an additional fee.

DOWN PAYMENT

DUE AT CLOSING

The amount you will need for a downpayment is determined by the type of loan you qualify for. FHA is a minimum of 3.5% whereas conventional loans can range anywhere from 3 - 20%. Ask your preferred lender for options available.

HOME INSPECTION

DUE AT TIME OF INSPECTION

We always recommend hiring a home inspector, as you never truly know the real condition of the home from just the outside. The cost varies by inspector and details such as size of home and if there's a pool. We typically see \$500 - \$1,000, payable by check or credit card.

APPRAISAL

DUE AT TIME APPRAISAL IS ORDERED

Like home inspections, appraisals also vary by appraisers and size of the home. They are hired by the lender to ensure that the property is worth the amount they are lending to the borrower. Appraisals range from \$400 - \$1000.

INSURANCE REQUIREMENT

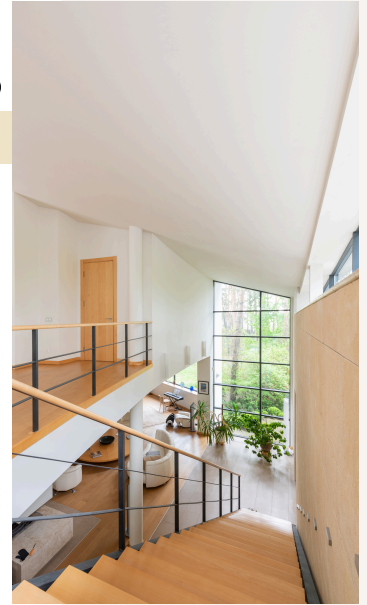
DUE WITHIN 17 DAYS OR AS NEGOTIATED

Most lenders require buyers to have homeowners insurance. An insurance agent can help you learn more about the minimum amount of insurance you need for the value of the home you're buying and to meet the lender's requirements. You may also need to purchase flood or fire insurance for your new home, depending on the location.

CLOSING COSTS

DUE AT CLOSING

Closing costs are the fees included for closing, title and lender services. They range from 2 - 5% of purchase price. We go into detail on the next page as to what those fees entail.



WHAT'S INCLUDED IN THE *Closing Costs?*

Closing costs are the lender third-party fees paid at the close of a real estate transaction and due at the close of escrow (hint the name). The buyer's closing costs usually total 1.5% - 2.5% of the final sale price which may include but are not limited to:

CLOSING FEES

Paid to the closing firm for their services

LENDER FEES

This can include everything from underwriting to loan discount points, which can be purchased to lower your interest rate.

HOMEOWNERS INSURANCE

Required by most lenders, you will typically pay your premium for one year.

PRIVATE MORTGAGE INSURANCE

Typically seen with FHA loans. Required if your down payment is less than 20%

TITLE INSURANCE

This is a one-time fee, required to protect you in case the seller doesn't have full deed to the property. It is typically paid for by the seller but is negotiable.

PROPERTY TAXES

You will typically pay six months of county property taxes up front.

RECORDING FEES

Paid to the city or county to record your deed in public records

HOME WARRANTY

If this is not provided by the seller, you may choose to purchase one.

HOMEOWNERS ASSOCIATION DUES AND TRANSFER FEES

If your home has a homeowner's association, you will pay 1 - 6 month's dues upfront at closing. There may also be a transfer fee, and responsibility would be determined during contract negotiations.

PLEASE CHECK WITH YOUR LENDER FOR THE FULL SCOPE OF WHAT YOUR ACTUAL CLOSING COSTS WILL BE.

PRIOR TO THE CLOSING OF

Your Home

Congratulations on reaching the final steps of your home purchase! While you don't have the keys just yet, you're almost there. As you prepare for the big move, we want to highlight some important tasks to ensure a smooth and stress-free transition into homeownership.

✓ **CHANGE OVER UTILITIES**

We recommend that you call the utility companies 1 - 2 WEEKS BEFORE CLOSING to schedule the transfer of service into your name and start service the day of closing.

- GAS
- ELECTRIC
- INTERNET
- CABLE
- WATER
- TRASH
- HOME SECURITY SYSTEM

✓ **UPDATE CHANGE OF ADDRESS AT POST OFFICE**

This can either be done at the local post office, or by visiting the link:

<https://moversguide.usps.com>

✓ **UPDATE ADDRESS CHANGE WITH YOUR BANK**

This can be done at your local bank, online, or by making a quick phone call.



Be sure to connect with us—we've partnered with a trusted **utility concierge service** to help streamline your move while offering exclusive savings and added value on essential services and more.

FINAL WALKTHROUGH & *Closing Day!*

Once the underwriting of your loan is complete, and the lender feels you are qualified, they will give a Clear to Close. Typically, a week after you receive a Clear to Close, you can close on the property. A few days prior to closing, if requested, we will do a final walkthrough with you. This is to make sure the home is left as per the contract. You want to verify all the appliances that are supposed to remain have been left in the home, all personal property has been removed, the home is clean, and no damage was done to the home.



WHAT TO EXPECT

Prior to the closing date, you'll meet with a notary provided by the escrow company to sign the closing documents listing all costs related to the home sale. This is when you pay your down payment and closing costs. You'll also sign the mortgage note, which states that you promise to repay the loan. Finally, you'll sign the mortgage or deed of trust to secure the mortgage note. Once all the legal documents are signed and payments are made, you are just days away from receiving the keys to your new home.

On the day title records the deed of the property to your name, and escrow has closed, our team at the Real Estate Toolbox will meet you at the property to hand you the keys to your new home!

FREQUENTLY ASKED

Questions

WHAT HAPPENS AFTER MY OFFER IS ACCEPTED?

Once your offer is accepted, you'll enter escrow, where you'll complete your home inspection, finalize your loan, get an appraisal, and work through any contingencies before closing. This process usually takes about 30-45 days.

HOW MUCH DO I HAVE TO PAY A REALTOR AS A HOME BUYER?

Realtor compensation is negotiable, but we typically ask the seller to cover the buyer's agent commission in the offer. This means as a buyer, you may not have to pay out of pocket—but it's always good to discuss options upfront!

HOW MANY HOMES SHOULD I SEE BEFORE MAKING AN OFFER?

There's no magic number—some buyers find the perfect home after a few showings, while others need to see more to compare options. Focus on finding a home that meets your needs and feels right, rather than hitting a specific number.

HOW MUCH MONEY DO I NEED FOR A DOWN PAYMENT?

The amount varies depending on the loan type—conventional loans often require 3-5% down, while FHA loans start at 3.5%, and VA or USDA loans may require 0% down. A larger down payment can lower your monthly mortgage and eliminate private mortgage insurance (PMI).

WHAT KIND OF CREDIT SCORE DO I NEED TO BUY A HOME?

The credit score needed to buy a home depends on the loan type, but most lenders look for at least 620 for a conventional loan. FHA loans may allow lower scores, while higher scores can help you secure better interest rates.

WHAT'S YOUR BEST ADVICE FOR A FIRST-TIME HOMEBUYER?

Get preapproved before house hunting so you know your budget, and work with a trusted real estate agent to guide you through the process. Stay flexible, but don't skip inspections or rush into a purchase—buying smart is just as important as buying fast!

TIME TO PACK

Moving Checklist



- Update your mailing address at USPS or fill out a change-of-address form at your local post office.
- Change address with important service providers (i.e. banks, credit companies, subscriptions and others).
- Create a list of people who will need your new address, either formally or simply by emailing those who should be informed.
- Contact utility companies and make sure they're aware of your move date and arrange for service at your new home.
- Ensure you have insurance coverage for any of the items your moving company won't be transporting for you.
- Clean out small appliances. This will make them easier to pack, move, and plug in at your new place.
- Check with the HOA or condo board about any restrictions on using the elevator, exits or entrances for moving, if applicable
- Pack an "Open First" box. Include items you'll need most (i.e. toilet paper, soap, trash bags, chargers, box cutters, water)

Moving *With Pets*

Moving can be an exciting new chapter in your life, but for your pets, it can feel unsettling and stressful. Pets thrive on routine, and a sudden change in environment can be overwhelming for them. However, with some careful planning, you can help make the transition smoother for your furry family members.

BEFORE THE MOVE:

- ✓ Update ID Tags & Microchips – Ensure your pet's collar and microchip have your new address and contact details.
- ✓ Prepare an Overnight Bag – Pack essentials like food, water, medications, toys, and bedding for easy access during the move.
- ✓ Stick to a Routine – Try to maintain their regular feeding, walking, and play schedule to reduce anxiety.
- ✓ Introduce Moving Supplies Early – Let your pet get used to moving boxes, packing materials, and crates before the big day.

ON MOVING DAY:

- ✓ Keep Pets in a Quiet Space – Consider a separate room with familiar items or have a trusted friend watch them.
- ✓ Secure Safe Transport – Use a well-ventilated crate or carrier for safe travel, especially for long-distance moves.
- ✓ Limit Stress – Avoid feeding large meals before travel and take breaks for water and bathroom breaks if driving.

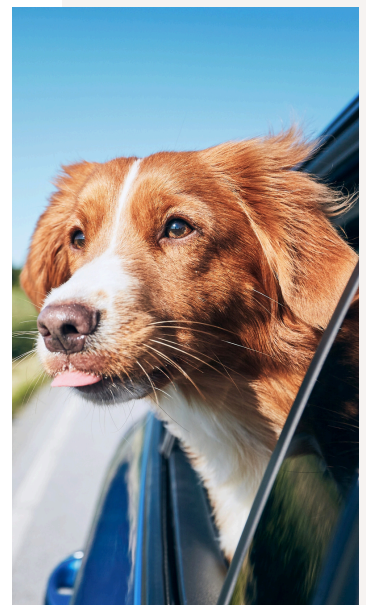
SETTLING INTO YOUR NEW HOME:

- ✓ Set Up a Safe Space – Arrange a cozy area with familiar items to help your pet feel at home.
- ✓ Explore Slowly – Allow them to adjust to one room at a time before introducing them to the whole house.
- ✓ Reintroduce Routines – Resume normal feeding, walking, and play schedules as soon as possible.
- ✓ Check for Hazards – Look out for open windows, loose wires, or toxic plants in your new home.

BONUS TIP: TRAVELING LONG-DISTANCE?

If you're moving far away, research pet-friendly hotels along your route, nearby parks for breaks, and a veterinarian in your new area in case of emergencies. Having this information on hand can make the move smoother and ensure your pet's safety and well-being.

WITH A LITTLE EXTRA PLANNING AND PATIENCE, YOUR PET WILL SOON
FEEL RIGHT AT HOME IN YOUR NEW PLACE!



Client TESTIMONIALS

If we needed anything, Steve and Tricia were right there, answered all our questions and we really appreciated that. They even came back and set the price right on our house so we were able to sell it and get what we needed out of there, so we appreciate that. Our escrow went very smoothly. Thank you.

-Lori & Dean Zvorak

Working with Steve and Tricia was so easy, very easy! They had a fast response for all of our questions and I really appreciate that. Their job was perfect! Thank you.

-Albina & George Budnikova

We met Tricia at an open house and automatically I felt she was trustworthy. She told us right up front what the details were with the house we were viewing. Then she and Steve came to our house and gave us a good understanding of what the real estate market was and how my home could be sold quickly. It was all done in 30 days. Thumbs up! I would recommend Steve & Tricia to anyone!

-Barbara Schnuelle

Our experience with Tricia & Steve was excellent. They are very detailed with everything. We looked at a lot of places and we were very fortunate to find our dream home and actually get our dream home, which not very many people can say. We had no clue what we were doing and they really helped and educated us. They answered all our questions right away, were very forthcoming, were right there every step of the way, which was great. Tricia & Steve are definitely a great team. They do different things but work together. They answered a lot of questions for us that we didn't even know. We really appreciate them representing us and helping us out. They didn't mind when we reached out to them and always responded to our calls, text messages and emails. It was a great experience and we are very happy. We couldn't have had a better experience!

-Lauren Matzuka & Byron Caballeros

Client TESTIMONIALS

Working with Steve and Tricia was awesome! The whole process went very smooth, they were patient with us, and made sure we got the house we really wanted. They are very responsive and good at follow up. Thank you so much Tricia and Steve!

- Graham & Toni Milne

I was kept in the loop on everything that was happening. I got emails every time something new needed to be signed. They made it painless and the process so easy. I was never worried about anything. Steve and Tricia and Pat were great and made it so easy to sell my house as I was relocating across the country. I really appreciate it, thank you!

- John Ellis

Steve and his team are really responsive and quick to get on top of everything. They were good about keeping on top of us when we dragged our feet and not doing what we were supposed to be doing. As first-time homeowners, we wouldn't have been able to do this without Pat and Steve guiding us.

- Brian & Natasha Stewart

I want to thank Tricia and Steve for being amazing Realtors for us as first-time home buyers. From the very beginning where we were just looking at homes, we had a budget, and we really didn't know what our next step was going to be. While we were looking at homes, we found Steve and Tricia. They were always there to guide us and held our hands through the whole transaction. We did a less than 21-day escrow, closed without a problem, and there was no stress at all in the whole process. I was a little surprised before walking into this process not knowing what to do, but that was never the case with Steve and Tricia. 100% of the time if I had a question, either Steve or Tricia was there to answer our calls and text messages. If something was confusing or if we weren't sure what the next step was, they were they to guide us along the way. The whole process was very smooth and I would definitely recommend them to anyone looking to buy or sell a home. If you are looking for someone who is very supportive, knows the real estate market, Steve and Tricia are the ones for you. I give them 10 stars!

- Taylor & Emily Trapani



THANK YOU

SCHEDULE A CALL WITH US TODAY!

Thank you for choosing to explore our Buyer's Guide! At The Real Estate Toolbox, we are honored to be part of your home-buying journey. Whether you're buying your first home or your next, we are here to guide you every step of the way, ensuring a smooth and successful experience. We appreciate the opportunity to work with you and are excited to help you find the perfect home. If you need any assistance or have questions along the way, don't hesitate to reach out—we're here to help!

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