THE NETWORK

PERSONABLE, TRUTHFUL & ACCESSIBLE

VIP Buyer Program

Buyer Presentation

Personable. Truthful. Accessible.



Kim Lewis

Real Estate Agent | (909) 344-5771

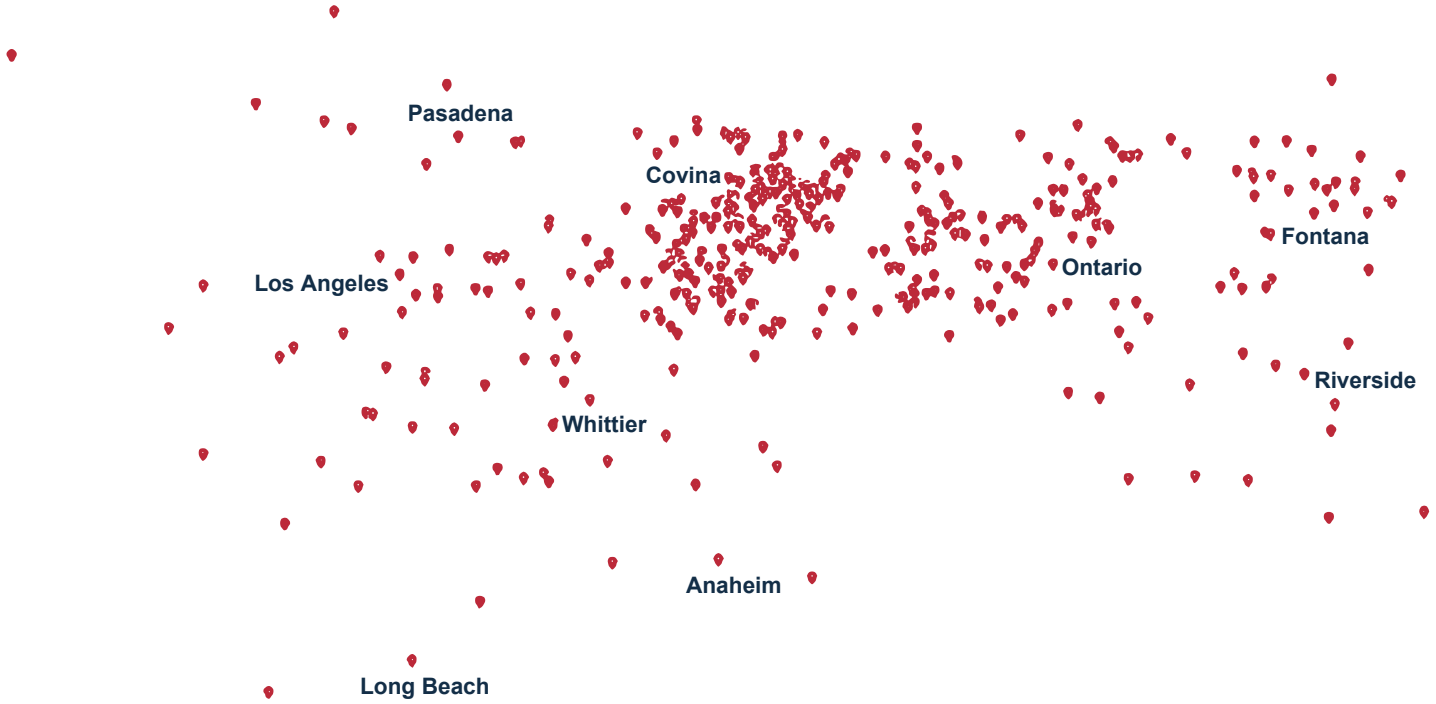
kim@richardreyesteam.com

DRE #02209039

Brokerage DRE #02110927

600+ sales and listings

From Los Angeles to the Inland Empire, the pins show a selection of our closed transactions.



706

MLS records credited to our broker or office

Which cities should we explore first?

What buyers say about our team

Zillow | Our team

★★★★★

"Any questions or requests we had were responded to and handled promptly and skillfully."

jstead234 | First-time buyer who worked with our team

1,600+ online reviews across five profiles

Compare what our clients say with reviews of any brokerage you're considering.

Google
462 team reviews

Zillow
5.0 · 287 team reviews

Yelp
69 team reviews

Facebook
19 team reviews

Experience.com
803 reviews

Your VIP buyer benefits

We'll review the written guarantees together and talk through how each applies to your purchase.

18-month buyer satisfaction guarantee

If our team represented you when you bought your home and you're dissatisfied within 18 months of closing, we'll sell it for free, subject to our written guarantee terms.

Buyer cancellation guarantee

If our service falls short of our commitments, you may cancel your buyer representation agreement without penalty before submitting an offer, subject to your written agreement.

Home warranty protection

We'll review coverage options and, whenever possible, negotiate for the seller to pay for a home warranty as part of your purchase.

Before you sign

Ask me for the written terms, which resale fees the satisfaction guarantee covers, and how to exercise either guarantee.

Finding a home that fits

We typically tour two or three homes per visit, with a maximum of five. Use a column for each home and jot down what stands out while it's fresh.

Tour notes	Home A	Home B	Home C
Address			
Monthly cost estimate			
Commute at your usual hour			
Layout, storage & parking			
Condition or repair questions			
Reason for a second visit			

Which home would you go back to, and why?

Your answer helps me narrow the next round of homes and follow up on the questions that matter most to you.

Some homes sell quietly.

A homeowner might be open to selling to the right buyer and still have no plans to list. My job is to find out whether that owner and you have a reason to talk.

Tell me what would make you move.

Suppose you want a single-story home near your parents in Covina, with room for a workshop. That detail gives me a focused search and a specific reason to call.

We start the conversation.

While I track the homes listed online, our team contacts owners and local agents every day. I describe what you're looking for, ask whether an owner would consider a private showing, and follow up when the timing makes sense.

I find out what it would take.

With the owner's permission, we tour. If you love the home, I ask what matters to the seller. They may want time to find their next place. You may need help with closing costs. Those details give us something to negotiate.

You decide whether the deal works.

I'll bring comparable sales, show you the cash you'd need, and put your price, credits, timing, and inspection protections in writing. Sometimes that conversation leads to an agreement before other buyers ever see the home.

Ask me about my last closing.

When you choose a specialist, ask how often they do the work you need. In real estate, ask what happened the last time a purchase hit a snag. Here’s where to start with me.

61 **team sales in the past 12 months**

About five closings a month, on average.

Three questions to ask any agent

How many buyers have you personally taken from offer to keys?

Ask about the last 12 months and a purchase like yours. A team total tells you about the people behind your agent. A specific closing tells you what your agent handled.

Tell me about a deal that almost fell apart. What did you do?

A low appraisal or a repair the seller declined makes a good example. Ask what the agent checked, what they negotiated, and what the buyer ultimately chose.

Who calls me before I sign away a protection?

In my practice, we review the inspection, repair terms, appraisal, and lender’s remaining conditions together. You’ll know what is still open before you decide whether to sign.

Source: Zillow team profile, checked November 28, 2026. Includes buyer and seller transactions.

Your buying checklist

Check off each decision as you go. Bring this page to our first conversation.

Before we tour

- ☐ Set a comfortable monthly payment, including taxes, insurance, and HOA dues.
- ☐ Ask your lender about preapproval and estimated cash needed to close.
- ☐ Choose your must-haves, your deal-breakers, and where you can compromise.

Before you sign an offer

- ☐ Review how I represent you, my compensation, and how it will be paid.
- ☐ Compare recent sales. Set your offer price and the most you want to spend.
- ☐ Review the deposit, contingencies, included items, and possession date.

After acceptance

- ☐ Confirm your deposit instructions directly with escrow using a trusted number.
- ☐ Book inspections, read disclosures, and ask for an insurance quote early.
- ☐ Review each contingency with me before you decide whether to remove it.

What matters most to me in this purchase

Build your search brief

Write down the answers you want me to use when screening listings and contacting owners.

Location & commute

Cities, daily destinations, or a maximum drive time

Monthly comfort zone

Target all-in payment, price range, and cash to keep in reserve

Three must-haves

Features that would make you book a showing

Trade-offs & deal-breakers

What you could change later, and what would rule a home out

Timing

Lease end, ideal move date, and flexibility

Kim Lewis | Real Estate Agent | DRE #02209039

Brokerage DRE #02110927

Who pays our brokerage fee?

When we write your offer, I'll negotiate on your behalf and ask the seller to cover our agreed fee. If the seller covers it in full, your share of that fee is $0.

Before we tour

We'll agree on the services you want, the fee, and when it's due. Brokerage fees are negotiable. You'll see the terms in writing before you decide to work with me.

What a percentage means in dollars

For example, if we agree on 3% and you purchase a $750,000 home, the fee is $22,500. Your share depends on how much the seller agrees to pay.

Before you commit to an offer or counteroffer

I'll show you the seller's contribution and any amount you would owe under our agreement. If the seller covers only part or declines, we can negotiate further, decide the terms work for you, or keep looking.

Your cash to close

We'll review your down payment and other closing costs separately so you can see the full amount you'll need.

Kim Lewis | Real Estate Agent | DRE #02209039

Brokerage DRE #02110927

Making an offer you believe in

Two buyers can offer the same price and give the seller different levels of confidence.

Two offers at $750,000

Buyer A

Offers the asking price and plans to speak with a lender after acceptance.

Buyer B

Includes a lender’s preapproval letter. Final loan approval is still pending.

Set your limit before a counteroffer

We’ll review recent sales, the home’s condition, and the cash you want to keep in reserve. Your maximum price stays confidential.

Choose where you can be flexible

We can negotiate price, timing, seller-paid costs, and a home warranty. Tell me which terms would make the biggest difference to you.

The term I would protect first

What can we ask the seller for?

Tell me which matters most: cash due at closing, your monthly payment, or time to move. I'll shape our offer around that priority and ask your lender to run the numbers.

If keeping cash on hand is the priority

Suppose your lender estimates $12,000 in eligible closing costs. If the seller agrees to a $5,000 credit and your loan permits it, your share of those costs drops to $7,000. Your required down payment is calculated separately.

$12,000	– $5,000	= $7,000
Eligible closing costs	Seller credit	Your share of costs

Your financing changes the strategy

FHA or conventional

We'll confirm the allowable credit with your lender and compare a credit with a lower purchase price. I can also negotiate for the seller to pay our agreed brokerage fee.

First-time buyer

I'll connect you with a lender who can check grants and down-payment assistance for your location and income. We'll ask what funds are available, when to apply, and whether any assistance must be repaid.

Move-up buyer

If your down payment depends on selling your current home, we'll map out when your proceeds arrive and negotiate closing dates or possession terms around your move.

Learn more: CFPB closing costs guide | CalHFA buyer assistance

Kim Lewis | Real Estate Agent | DRE #02209039

Brokerage DRE #02110927

Inside a purchase offer

Illustrative California purchase. The amounts and deadlines below are negotiable examples.

Purchase price

$750,000

The amount you offer for the home. We'll compare nearby closed sales before you choose a price.

Initial deposit

$15,000 within 3 business days of acceptance

In this example, 2% of the price goes to escrow and is credited toward your purchase at closing.

Financing

$600,000 loan + $150,000 down payment

The $15,000 deposit is part of the down payment. That leaves $135,000 of the down payment, plus closing costs and adjustments.

Contingencies

Investigation: 10 days • Appraisal: 14 days • Loan: 17 days

These sample periods run from acceptance. Your signed agreement sets the deadlines and any document-delivery rules.

Closing & possession

Close of escrow: 30 days after acceptance

Closing and the right to move in can occur at different times. Check the possession terms before booking movers.

Buyer reference: California Department of Real Estate, Information for Homebuyers

Protecting your earnest money

Before you sign a contingency removal, we'll read it together. I'll show you which protection it releases, what stays in place, and what still needs an answer.

Before you sign, let's check four things

DAY 10

The home and inspections

Have you read the disclosures and inspection reports, asked your follow-up questions, and decided you're comfortable with the property?

DAY 10

Repairs or credits

Has the seller answered your request? Do the signed terms reflect what you agreed, or are you comfortable proceeding without that change?

DAY 14

The appraisal

Has your lender reviewed the value? If it came in low, do you know what that means for your loan and cash to close?

DAY 17

Loan approval

What has your lender approved in writing? Which funding conditions remain, and can you meet them? We'll check before you release the loan contingency.

If something is still open

These are sample deadlines. Before your actual deadline, we can ask for a written extension or discuss timely cancellation if your contract allows it. If you release a protection and later cannot close, your deposit may be at risk. You decide when to sign.

From accepted offer to keys

Use this page to keep the last few decisions and appointments in one place.

Review the reports

We'll read the inspection findings and decide which questions to ask the inspector and whether to request a repair or credit.

Confirm the funds

Review your latest closing figures with escrow and your lender. Call escrow using a trusted number to verify wiring instructions.

Walk the home

Bring the agreed repair list and included items. We'll check the property together and address questions before closing.

Your key handoff

Final walk-through: _____ Possession date: _____

Meeting place: _____

How I’ll look after you

You can reach me directly from your first showing through the day you get the keys.

At the showing	I’ll arrange access, pull comparable sales, and follow up on questions about the home.
When a counteroffer arrives	I’ll walk you through what changed, what it costs, and when you need to respond.
During escrow	I’ll coordinate with your lender, escrow officer, and inspectors, and track your deadlines.
Before move-in	We’ll walk the home together and confirm when and where you’ll receive the keys.

Questions at any point?

Call or text me directly.

(909) 344-5771

Kim Lewis | kim@richardreyesteam.com

Plan your consultation

kim.explore-homes.com