

LuxuryCollective.[®]
HOME BUYER'S GUIDE



TIGRAN (TONY) MKRTCHIAN
REALTOR[®]



TIGRAN (TONY) MKRTCHIAN

REALTOR® | DRE#01728195

(267)888-8884



BUY | SELL | RELOCATION | CONSULTING

As a Licensed Realtor® since 2006, Tigran Mkrtchian provides turnkey solutions for every aspect of the buying, selling and investing process of properties in the Greater Los Angeles area. He helps everyone from first-time home buyers, seasoned buyers and sellers, people buying and selling condos, people relocating, and homeowners selling their properties. While buying or selling a home can be an exhilarating and joyful experience, it may also bring on unexpected stress. Tigran rapidly understood that being a Realtor® is about so much more than making transactions and finding unique properties— it's about helping others find their happiness. He draws upon his knowledge, experience and instincts to help guide his clients through the business complexities and emotional aspects of the home buying and selling process, whether it be negotiating contracts, reviewing lengthy inspection reports, working with attorneys, or providing strategic staging and design ideas. Throughout the process, Tigran remains a passionate advocate for his clients, ensuring their satisfaction every step of the way. Being an articulate communicator with substantial experience in client relations, Tigran understands the importance of obtaining the right combination of stellar interpersonal communications and customer service and the ability to firmly negotiate to achieve a win-win solution. His success is rooted in listening carefully to his clients, intuitively understanding their requirements, and synthesizing this very detailed information into new opportunities that drive results through strategic sales closing.

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HOME BUYER'S GUIDE





ERIC DELGADO

CEO | REALTOR® | DRE#02005875
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BUY | SELL | INVEST

Eric is a proven leader - with over 950 properties sold throughout his career, he is a prime example of relatable and dedicated professionalism. He is a shrewd multi-tasker with singular expertise in the real estate industry. Most of all, Eric champions training and education for himself and his team. His focus on leading and maintaining an office full of ambitious minds has spurred his success both in sales of luxury real estate as well as high marks with customer satisfaction. His tireless advocacy for clients inspires innovative solutions, efficient problem-solving and persistence among his team. He takes time to ensure each member of his team is well-equipped to carry on the mantle of excellence in the luxury real estate market.

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Here are some of the reasons why Zillow has partnered with your Agent.

Proven Success

Agents with a successful track record have demonstrated their ability to effectively navigate the real estate market, which can instill confidence in buyers.

Expert Guidance

These agents possess deep knowledge about property values, market trends, and neighborhood insights, providing buyers with expert advice.

Personalized Service

They can offer tailored assistance, understanding each buyer's unique needs, preferences, and budget constraints.

Exclusive Listings Access

Experienced agents often have access to a wide array of listings, including some not publicly available on Zillow - by way of off-market.

Skilled Negotiation

Their experience and negotiation skills can be crucial in securing favorable deals and navigating complex transactions.

Efficiency in Process

They streamline the home-buying process by handling paperwork, legalities, and coordination with various parties.

Resourceful Network

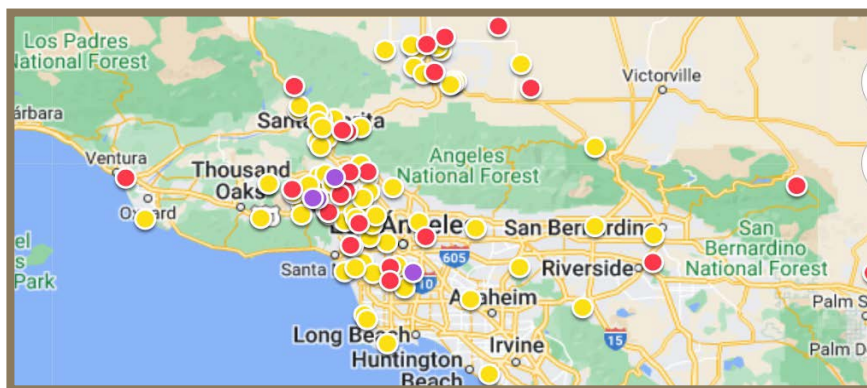
Such agents often have a network of useful contacts like mortgage advisors, inspectors, and contractors.

Customer Satisfaction

A track record of success often correlates with high levels of customer satisfaction, suggesting a positive buying experience for new clients.

In summary, Zillow partners with vetted and experienced agents with a history of success, offering buyers a more reliable, efficient, and tailored home-buying experience.

Served over 450 buyers last year!



LUXURY COLLECTIVE

CLIENT REVIEWS

 **Zillow**
TIGRAN (TONY) MKRTCHIAN

Highly likely to recommend | 5.0 ★

9/30/2024 - Ajchangryan

Helped me rent a Condo home in North hollywood, North hollywood, CA.

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

Tony was the best he helped me find the rental property quickly and hassle-free. Great price wonderful area, i will highly recommend tony to my friends and family

Highly likely to recommend | 5.0 ★

6/17/2024 - ordakyan gevork

Bought a Single Family home in 2024 in Canyon country, Santa clarita, CA.

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

Watching my parents navigate the homebuying process with Tigran Tony Mkrтчian was truly inspiring. As their son, I witnessed firsthand the exceptional level of service and dedication he provided to ensure they found their dream home. Tigran Tony Mkrтчian didn't just act as their real estate agent; he became a trusted advisor and a supportive ally throughout the journey. His relentless pursuit of the best possible deal for my parents was evident in every negotiation and decision made. Thanks to Tigran Tony Mkrтчian's expertise and tireless efforts, my parents are now proud homeowners, and I couldn't be happier for them. I wholeheartedly recommend him to anyone seeking a real estate agent who genuinely cares about their clients' needs and goes above and beyond to exceed expectations.

CLIENT REVIEWS

Highly likely to recommend | 5.0 ★

10/2/2021 - Gemini3

Sold a Townhouse home in 2019 in North hollywood, North hollywood, CA.

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

Great sales attitude, excellent real estate knowledge and skills. Sold my property's twice: in 2010 sold for highest price on a sliding market and also in 2019 sold my townhome.
Highly recommend!

Highly likely to recommend | 5.0 ★

11/4/2020 - vahiksar

Sold a Single Family home in 2020 in Rossmoyne, Glendale, CA.

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

My experience with Eric was very pleasant. Right from the start I was so impressed by his negotiation and communication skills that I decided to list my house with him though but for a previous phone call, I'd never met him before. I find him a man of high integrity who works very hard and gets great results. The level of accountability that Eric and also his team bring to the table are noticeably above the norm and that provides you with confidence and piece of mind while you wait for your house to be sold. I highly recommend Eric to anyone who wish to sell their house.

Highly likely to recommend | 5.0 ★

11/6/2019 - Jrbragg66

Bought and sold a Single Family home in 2015 in Canyon country, Santa clarita, CA.

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

Eric Delgado is a person I can trust when it comes to realtors. He is very knowledgeable in this industry and continues to excel in it. He impressed me and my wife the first time we met him. He knew things about our we were selling that we did not even know. He really does his homework and research. He will do whatever he has to, to make you happy as the buyer and or seller. He has you in his best interest. Trust is not easy to find but with Eric I trust him very much.

Highly likely to recommend | 5.0 ★

11/2/2019 - user624618

Bought a Single Family home in 2017 in Sun valley, North hollywood, CA.

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

Eric was a pleasure to have as our real estate agent. Eric never left any questions unanswered and always responded promptly. I would highly recommend him.

Highly likely to recommend | 5.0 ★

2/21/2019 - zuser20160218115139784

Bought and sold a Single Family home in 2018 in Encino, Encino, CA.

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

Eric is a tremendous real estate professional and someone that I would highly recommend. He helped guide us through two complex transactions which required his knowledge and experience to successfully complete. Eric is a pleasure to work with and an all around great person.

Highly likely to recommend | 5.0 ★

2/20/2019 - annabellereseda

Sold a Condo home in 2018 in Reseda, Reseda, CA.

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

My husband and I struggled with the idea that selling our condo would be a difficult challenge. The realtor who first listed our property, ambitiously stated that he would close a deal with in 30 days. We extended into 60 days and did not have a single offer.

Like a ray of sunshine, Eric Delgado and his stellar team rescued us. Their well-researched strategy was so impressive, it is unbelievable that we received not just one but several offers.

Every stage of their management was extremely skilled, professional and efficient. Each member of the team is friendly, helpful and masterfully experienced. Love, love, love Eric Delgado's team, exceptionally fabulous!

Highly likely to recommend | 5.0 ★

10/24/2018 - aimeenlimon

Sold a Single Family home in 2018 in Simi valley, CA.

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

Eric did a stand up job. He was patient when we needed it, he understood and listened when the crazy process of buying & selling a home got stressful. He always made me feel like he was protecting me and working "FOR" me. That wasn't the case with other realtors in the past.

THE AGENCY

There are two primary types of relationships that exist between Real Estate Agents and buyers:

1. Seller Agency where the agent represents the seller and owes "Fiduciary" duties to SELLER ONLY
2. Buyer Agency where the agent represents the buyer and owes "Fiduciary" duties to BUYER ONLY

When representing the buyer, the Buyer Agent:

- Will research values so that it aligns with your loan & offer.
- Will give you real-time market data so that we can negotiate the best price and terms, more importantly putting us in the best position to beat out other multiple offers.
- Will focus on protecting your EMD once in escrow.
- Will oversee the inspections and the review of disclosures.

When representing the seller, the Seller / Listing Agent:

- Will not provide opinions of value.
- Will not give you market information.
- Will not assist in negotiating the best price and terms
- Will not assist in drafting an offer or counter-offer.
- Will not focus on protecting your EMD.
- Will not assist in completing obligations i.e. inspections & reviewing disclosures.

BUYER A
Buyer A (Not pre-approved)
\$999,000 Offer Amount

- Offer contingent on getting financing with no assurance of loan approval.
- No proof of funds.

BUYER B
Buyer B (Pre-approved)
\$999,000 Offer Amount

- Offer submitted with lender's official pre-approval letter!
- Financing is **GUARANTEED** in writing from lender!

WHICH OFFER DO YOU THINK THE SELLER WILL ACCEPT?

BREAKING DOWN THE PROCESS



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.

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



2. NEEDS ANALYSIS

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



3. SELECT & VIEW PROPERTIES

- Based on your wants and needs discussed today our team will be actively selecting properties for you to view!
- If you see a home on a website, at an open house, at a new construction development, etc... **CONTACT US!**
- 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.
- There are two types of counter offers, a singular counter offer and a multiple counter offer.
- This is when we will use our knowledge of the market and expert negotiating skills to negotiate a Win-Win between parties.



CONTRACT TO CLOSE



6. Transfer EMD

- Once we have a fully executed agreement you will transfer your earnest money deposit to escrow within 3 Business days



7. CONDUCT APPLICABLE INSPECTIONS

- During your investigation period, it is time to bring the appropriate inspectors to perform a thorough review of the property to provide you with the findings and condition of the home and systems. Depending on the terms with the contract, any serious issues that arise out of the inspections we can ask the seller to repair, give a concession or reduce the price.



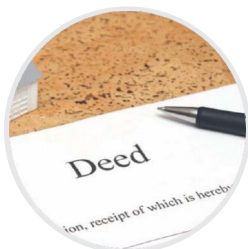
8. REMOVE CONTINGENCIES

- Financing Contingency - If financing the purchase, the contract will be state that your purchase is subject to you being able to obtain financing
- Appraisal - If you have an appraisal contingency, it means that your purchase is subject to the property appraising at purchase value.
- Inspection Contingency - Purchase is contingent on you being satisfied with the property condition.



9. MORTGAGE LENDER

- Credit Check
- Underwriting
- Appraisal
- Insurance



10. CONDUCT TITLE SEARCH

- Remove any encumbrances
- Obtain title insurance



11. FINAL WALK THROUGH

- The final walkthrough is not a contingency, but solely to confirm that the property is in substantially the same condition as when you entered into contact with the seller(s)



12. OBTAIN FUNDS FOR CLOSING

- After signing loan docs, you will then transfer your final funds (this includes your remainder down payment and closing costs)
- Once your final funds are received at escrow, the lender will then fund the loan!

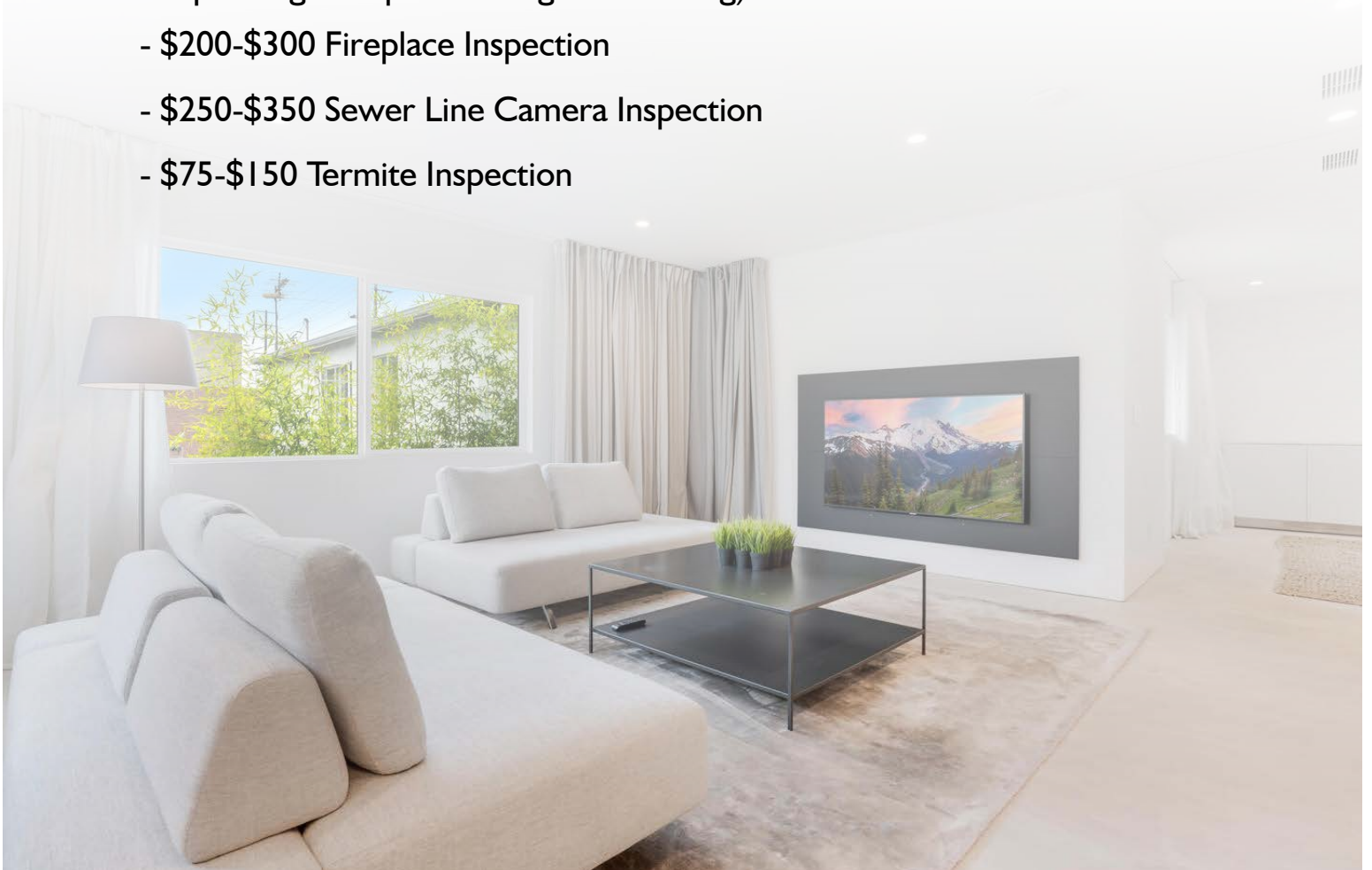


13. CLOSE ON THE PROPERTY

- The following business day after your loan is funded the grant deed will record with the county.
- Once the deed is recorded you are officially the new homeowners!
- We will then meet that day to transfer the keys to you and celebrate your amazing achievement!

ESTIMATED COST TO PURCHASE

- **Down Payment**
 - Based on qualifications
- **Closing Costs**
 - Approximately 2% - 3% of Purchase Price
- **Inspection Costs**
 - \$450-\$700 Physical Inspection (cost ranges depending on square footage of dwelling)
 - \$200-\$300 Fireplace Inspection
 - \$250-\$350 Sewer Line Camera Inspection
 - \$75-\$150 Termite Inspection



THE PROCESS

PRE QUALIFY FOR A LOAN

- This takes about 15 minutes on the phone to get started
 - No cost to you
 - We will recommend our preferred lender who can:
 - Help you decide what the best type of loan is for you
 - Explain the entire loan process from start to finish
 - Keep you knowledgeable on the status of your loan in process
-

MEET WITH YOUR AGENT AND BEGIN SHOPPING

We will carefully consider your requirements for your new home by:

- Price range
- Size
- Location
- Home features
- Surrounding community
- School districts
- Time frame of when you need to be in a home
- Potential for a resale value if you are planning to sell soon

Your designated agent will then gather information on homes that fit your criteria.

THE BREAKDOWN

About 1-3 months prior to when you need to be in a home you will:

- Schedule a series of appointments with your agent to view homes
- Provide us with feedback on your likes and dislikes
- Let your agent know your preferences to find the perfect home for you
- Once there is a home you are interested in - tell your agent you would like to make an offer

THE VALUE

- A 24/7 commitment.
- Looking up data not open to the public i.e un-permitted additions.
- Consistently searching for coming soon and new listings to market, especially when homes sell quickly.
- Our firm has built its business on off-market listings.
- Door knocking.
- Coordinating private showings.
- Visiting open houses together or separately. Why is this important?

Successful experience with multiple offers:

- What's the norm and why.
- Start with your loan parameters. Consult your Loan Broker.
- Writing the best offer. Knowing values with comps / Contingencies.
- Communicating with and relating our successful track record with closings to the sellers.

You have a contract! CONGRATULATIONS! What are the next steps?

- We will forward a copy of the contract to the lender to initiate the loan process.
- Your selected lender will arrange a meeting with you to finalize the loan application and secure your interest rate (if you choose to)
- We will then work the contract to the closing phase.

THE ESCROW

INSPECTION

We will advise on an inspector to coordinate a thorough inspection, assessing all the systems within the home such as:

- Roof, structure, electrical, plumbing, heating, cooling, appliances, etc.
 - We will attend the inspection with you and / or for you.
 - If you would like to request repairs, then we will write up a “repair request” of any items you would like to be repaired / replaced.
 - The seller will then have time to respond to your request.
 - Buyer and seller will reach an agreement to repair the items.
-

APPRAISAL

Your lender will initiate the process of obtaining a home appraisal.

- The appraiser is evaluating the market value of the home and identifying any evident defects that could impact its overall value.
 - If there are any issues with the appraisal (condition/ price) the lender will notify us.
 - Typically, during this phase, the buyer is not required to take any specific actions.
-

FINAL LOAN APPROVAL

- Your lender will review the conclusive settlement charges, down payment, loan closing costs, including their amounts and will request any remaining documentation necessary for final approval.
- We will coordinate the final walkthrough appointment with you.

THE ESCROW

INSPECTION CONTINGENCY

Inspections are paid day of service or before, depending on vendor.

Days: _____ Removal date: _____

Home: \$ _____ Other: _____ / \$ _____
Termite: \$ _____ Other: _____ / \$ _____
Sewer: \$ _____
Total: \$ _____

APPRAISAL CONTINGENCY

Appraisal is ordered by the lender within 72 hours of opening escrow.
Fee is charged by the lender up front.

Days: _____ Removal date: _____ \$ _____

LOAN CONTINGENCY

Days: _____ Removal date: _____

Contingencies in place may be all, some or none.

THE PROCESS

FINAL WALK THROUGH

- We will participate in the pre-closing walk through to verify the completion of inspection-related tasks and ensure the home functions as anticipated.

CLOSING

- You will execute your loan documents, transfer final funds via wire (if applicable), and be on the verge of becoming the new owner of the home.
- In the majority of counties, simultaneous funding and recording on the same day are not permitted. The day following funding, the home will undergo the recording process (title transfer), marking the official transition of ownership to you.
- The recording and title transfer process may extend up to 72 hours before the transition to homeowner status is finalized.



THE PHASES

PHASE 1 - SHOPPING

GET
PRE-APPROVED



GO HOUSE
SHOPPING!



OFFER STAGE
Wait up to 3 days
for an answer



ACCEPTANCE
This counts as day 0

PHASE 2 - THE PROCESS

BUYERS
DEPOSIT
Within 3 business
days after
acceptance



HOME INSPECTION
& SELLER'S DISCLOSURE
Within
7 days after
acceptance



CONTINGENCY
REMOVALS
17 days after
acceptance, that includes
property investigation,
home inspection,
appraisals, etc.



LOAN
CONTINGENCY
REMOVAL
21 days after
acceptance

Be prepared that Contingency removals may be shorter than the contract standard.

PHASE 3 - CLOSING

SIGN LOAN
DOCS



FINAL VERIFICATION
OF PROPERTY
5 days prior to close



BRING
FINAL FUNDS
TO CLOSE



CONGRATS!!
Now we hand you
the keys to your
new home!



LuxuryCollective®



THE GUARANTEE

VIP BUYER SATISFACTION GUARANTEE

Our Buyer Satisfaction Guarantee ensures that if you are dissatisfied with the home you purchase within 18 months from the date of closing escrow, we will facilitate its sale at no cost to you. We are dedicated to assisting you in finding the best possible home - one that you will cherish for years. This written guarantee underscores our unwavering commitment to our clients.

SIGNED BY:

DATE:

FAQ

How will you tell me about the newest homes available?

The Multiple Listing Service Website provides up-to-date information for every home on the market. I constantly check the New on Market list so I can be on the lookout for my clients. I will get you this information right away, the way that is most convenient for you; by phone and/or email.

Can you help me find new construction homes?

Yes, I can work with most builders and get you the information you need to make a decision. On your first visit with the builder, I will accompany you. By using my services with a new construction home purchase, you will receive the services I offer, as well as those provided by the builder, at no additional cost.

How does for sale by owner (FSBO) work?

Homeowners trying to sell their home without agent representation are usually doing so in the hopes of saving the commission. If you see a FSBO and want the advantages of my services, let me contact the owner for you and make an appointment. Most times the homeowner will work with an agent, even though their home is not listed, since the agent is introducing a potential buyer to their property.

Can we go back through our property again once an offer is made, but before possession?

Usually, I can notify the seller and schedule a convenient time to visit the property again. Immediately before the closing, I will schedule a final walk-through and inspection of your new home.

Once my offer is accepted, what should I do?

Once all applicable inspections are completed, celebrate and focus on moving into your new home! You will want to schedule your move, pack items and notify businesses of your address change. I will provide you with a moving checklist to help you remember all the details. I will also give you a good faith estimate and HUD statement, which will indicate the amount you will need to bring to closing.

MOVING CHECKLIST

New Telephone Number:

New Address:

Before you move, you should contact the following companies and service providers:

Utilities:

- Electric
- Telephone
- Water
- Cable
- Gas

Professional Services:

- Broker
- Accountant
- Doctor
- Dentist
- Lawyer

Government:

- Internal Revenue Service
- Post Office
- Schools
- State Licensing
- Library
- Veterans Administration

Clubs:

- Health & Fitness
- Country Club

Insurance Companies:

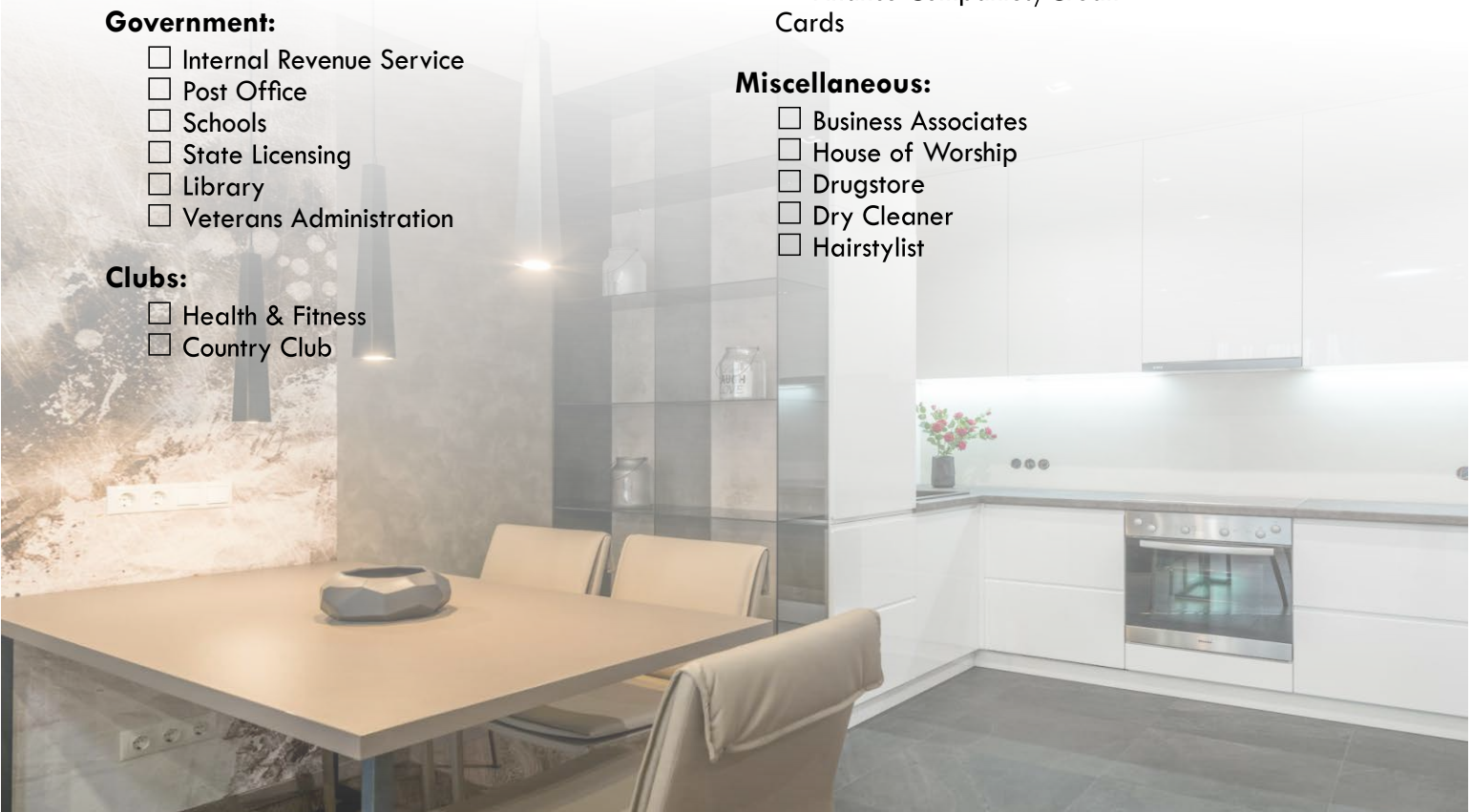
- Accidental
- Auto
- Health
- Home
- Life
- Renters
- Life

Business Accounts:

- Banks
- Cellular Devices
- Department Stores
- Finance Companies/Credit Cards

Miscellaneous:

- Business Associates
- House of Worship
- Drugstore
- Dry Cleaner
- Hairstylist



RECENT ACTIVITY



24764 W SADDLE PEAK RD
6 BEDS | 4 BATHS | 4,089 SQFT (APX)
SOLD FOR \$4,780,000



15029 VALLEYHEART DR
7 BEDS | 6 BATHS | 5,109 SQFT (APX)
SOLD FOR \$3,175,000



1927 N WILTON PL
4 BEDS | 4 BATHS | 3,000 SQFT (APX)
SOLD FOR \$3,073,000



3422 LAURIE PL
4 BEDS | 3 BATHS | 2,888 SQFT (APX)
SOLD FOR \$2,980,000



4500 HASKELL AVE
5 BEDS | 5 BATHS | 2,900 SQFT (APX)
SOLD FOR \$2,200,000



3119 VIA DOLCE APT 301
3 BEDS | 3 BATHS | 2,010 SQFT (APX)
SOLD FOR \$1,320,000



806 SERPENTINE ST
4 BEDS | 5 BATHS | 2,684 SQFT (APX)
SOLD FOR \$2,775,000



11322 MISSISSIPPI AVE
4 BEDS | 6 BATHS | 3,450 SQFT (APX)
SOLD FOR \$2,850,000



12430 SHORT AVE
4 BEDS | 2 BATHS | 1,302 SQFT (APX)
SOLD FOR \$1,250,000



LuxuryCollective



THANK YOU


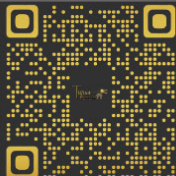
For the opportunity to guide you through your home buying process. While the process can seem daunting, rest assured, we are here to guide, educate, network, advocate and negotiate on your behalf.

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



SERIOUS ABOUT SELLING?

INTERVIEW TIGRAN (TONY) MKRTCHIAN - YOU'LL BE GLAD YOU DID.

YOUR HOME VALUE HERE

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LuxuryCollective





LuxuryCollective

www.luxurycollectiverealty.com