



"I can't say enough about how great Janie and John were to work with. I have been involved in 5 major house purchases over 20 years and they are easily the best. Professional, but also supportive emotionally and they make a great team."

Lesleen and Dr. Geoffrey R.



CORE VALUES

Over the last 25+ years, we have built our business by providing a personal, high-touch experience for each and every client. Our core values form the cornerstone of our relationship-based approach to real estate.

1. Empower through Education

Education is at the core of what we do. Every home and every report and disclosure is an opportunity to impart our knowledge and expertise so that when the time comes you feel empowered and confident you are making the right decision for YOU.

2. Personal Attention to Every Detail

We operate a little bit differently than most agents. We never delegate our responsibilities to an assistant (or worse, a virtual assistant!). Whether it is a small detail like tracking down a last minute initial or a major activity like ordering and attending inspections, rest assured that every bit of advice, communication, and interaction is directly with us.

3. Exceptional Market Knowledge

A successful real estate transaction starts with exceptional market knowledge. Because all real estate is local and timing is critical, we go to great lengths to continuously monitor local real estate activity - both on and off market. As a Peninsula native, Janie's local knowledge is exceptional and John's 40+ years in the area complements that nicely.

4. Long-Term Partner and Resource

When you work with us, you get a long-term partner and resource. We are there for you whether you need a plumber in the middle of a transaction or don't know who else to call late on a summer evening and a bat flies into your house (true story!). Our goal is that you are so happy with our services that you refer us to family, friends, colleagues!

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JANIE & JOHN BARMAN

TRANSFORMING YOUR REAL ESTATE EXPERIENCE

BUYER GUIDE

COMPASS



WHO YOU WORK WITH MATTERS

MORE THAN EVER

Our local real estate market is incredibly dynamic. You need a true real estate expert with a proven track record to guide and educate you through your real estate journey.

Janie and John Barman
650.759.1182
jbarman@compass.com



01

Get Pre-Approved

In order to maximize the strength of any offer you make, it is important to get pre-approved for a loan (unless you are paying all cash). The pre-approval process can easily take 2 weeks, so it is important to start on this early. We provide a list of preferred mortgage brokers that will work hard on your behalf, or you can use the lender of your choice.

02

Tour Properties

Finding just the right home can take anywhere from days to months. We prefer to go with you to visit candidate homes at least once to better understand what you are looking for. After that, you can look alone or with us. Either way, we endeavor to preview all properties that meet your criteria - both on and off market - to help focus your search and save you time.

04

Make an Offer

Once you have found "your home," it is time to write up an offer. An offer is a legally binding contract in which you spell out the terms under which you are willing to purchase the home. Because the contract is so important, we like to spend a few hours going through everything from timelines to contingencies so there are no surprises later on.

03

Read the Disclosures

Once you have found a place you want to call home, it is time to do a little homework. This homework comes in the form of a disclosure packet. The disclosure packet is created by the listing agent. It contains numerous reports on the property as well as a thorough and honest disclosure of the property's condition by the seller. The disclosure packet is often your first real opportunity to learn about a property in depth. While we make every effort to call your attention to "interesting" items in the disclosure packet, ultimately it is your responsibility to read it and ask any questions you might have.

05

Deposit into Escrow

Once your offer is ratified, you have 1-3 business days as specified in the contract to deliver the initial deposit money (3% of the purchase price) to the title/escrow company. This deposit is typically in the form of a wire transfer. Your deposit becomes part of your down payment at close of escrow.

06

Get Inspections

We strongly encourage (insist, really) you to get your own inspections; they are the single best opportunity to learn more about your future home. Since no home is perfect, getting an inspector's firsthand analysis allows you to go into the purchase with your eyes open.

08

Welcome Home!

Close of escrow is when the home officially becomes yours. Congratulations! Just because the home buying process is complete though doesn't mean our relationship is over. In fact, we hope it is just getting started. Whenever you need something, home related or otherwise, we are just a call or text away!



07

Closing Escrow

With about a week to go in your purchase, you will sign all of the required escrow and loan documents. This is also the time when you arrange to wire in the remaining down payment funds.