

## HOW IT WORKS

### *Cash Rebates*

## A Unique Employee Benefits Program

You can receive significant cash rebates on the sale or purchase of your home—and a combined rebate if you do both—based on the sale or purchase price. You must register with Lisa Ruiz at The Lisa Ruiz Team and use one of The Lisa Ruiz Team approved agents to be eligible for this benefit.

SELLING / PURCHASE PRICE	CASH REBATE
\$100,000 - \$199,999	\$450
\$200,000 - \$299,999	\$750
\$300,000 - \$399,999	\$1,050
\$400,000 - \$499,999	\$1,350
\$500,000 - \$599,999	\$1,650
\$600,000 - \$699,999	\$1,950
\$700,000 - \$799,999	\$2,250
\$800,000 - \$899,999	\$2,550
\$900,000 - \$999,999	\$2,850
\$1,000,000 +++	\$3,500



## MEET LISA & THE TEAM!



We love what we do! Providing excellent customer service means everything to us. We believe in treating our clients with honesty and respect while listening to their needs and desires.

Our team of native San Diegans is led by Lisa Ruiz, an effective negotiator with strong attention to detail in this ever changing market. Prior to becoming a licensed real estate agent she was an escrow officer as well as a loan processor so she is extremely well versed in the real estate industry! As a top producing agent Lisa has been awarded the following:

- *Five Star Real Estate Agent 2013 & 2014*
- *Realty Executives 100% Club 2010 & 2012*
- *Top Sales in Units & Volume 2010 & 2012*

The rest of our dynamic team consists of:

- *Escrow Manager*
- *Transaction Coordinator*
- *Marketing Manager*
- *Multiple Buyers Agents*
- *And an In-House Lender*

And they are all here to serve YOU!!

With this combination of top notch professionals we can assure you whether you are buying, selling or financing a property you will receive the utmost professional and positive experience!



## Employee Benefits Program

## An incredible benefit and it won't cost you a penny!

- Home buying assistance with a cash rebate
- Home selling assistance with a cash rebate
- Refer you to Preferred Lending Partners with Financing options and reduced closing costs
- Competitive rates on household goods move management
- Convenient website access to program details
- This program is available throughout San Diego County and Riverside County for all employees and immediate family members

## Want to be a Homeowner?

### *Buying Assistance*

The Lisa Ruiz Team wishes to help you make "smart" home purchases. To facilitate this process, we will implement a proven, comprehensive program for you, utilizing skills acquired over 50 years of assisting thousands of families with their real estate needs.

Proper planning is essential. Working hand-in-hand with an experienced, qualified agent will enable you to make your home buying dream a reality and make the home buying process a positive and memorable experience. **Our highly qualified and hand selected agents are there to guide and represent your best interests.**

Initially, you will consult with a local, experienced Realtor from The Lisa Ruiz Team. Throughout the entire process, your real estate agent will serve as information resources to you.

#### **Here are just a few of the services your real estate agent will provide:**

- Assist you in defining your housing needs
- Provide professional home-buying guidance
- Provide financing options through a choice of lenders
- Monitor your progress and satisfaction with the program
- Research the market and provide you with a tour of the communities and homes you have selected
- Provide you with information on current trends in new and existing housing markets
- Assist you with purchase agreement negotiations
- Assist you with follow-up and coordination through the entire purchase process and closing on your home!

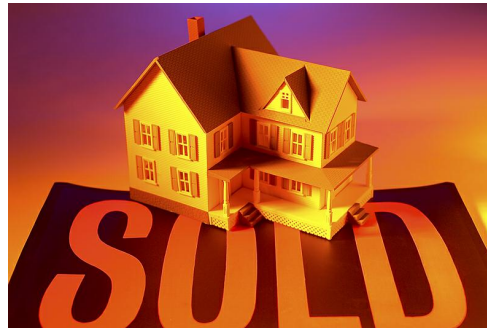
## Looking to Sell?

### *Selling Assistance*

This program is specifically designed to give you an advantage when selling your home. Your Realtor will assist you through the entire selling process, relying on up-to-date market data and professional expertise to obtain the highest price for your home in the least amount of time.

#### **Here are just a few of the services your real estate agent will provide:**

- Offer ongoing guidance to maximize marketing effectiveness
- Monitor your progress and satisfaction throughout the marketing period
- Evaluate the property condition
- Complete a competitive market analysis
- Develop a strategic marketing plan and recommend pricing
- Provide ongoing reports to you throughout the process
- Continually evaluate market conditions and pricing
- Assist you with review and negotiation of all offers to purchase
- And Much, Much More!!!!



## Mortgage Financing

### *Preferred In-House Lending Partner*

Your home is one of the most expensive purchases you will make in your lifetime. Finding out exactly how much financing you qualify for is the first step in making your dream come true. Our preferred lending partner takes all the guess work away with one simple email or phone call. Even if you have obtained a mortgage in the past, the process and qualifications these days are most likely a lot different than they were previously for you.

Another part of the Real Estate Employee Benefits Program is the valuable discounts, savings and extremely competitive rates that you will receive by using one of our preferred mortgage companies.

Since every home buyer has different needs, our preferred lender offers a wide variety of loan programs and financing throughout California and other states. From the first phone call with The Lisa Ruiz Team, your mortgage process can be underway as we will refer you to our preferred lending partner. This experienced mortgage consultant will provide you with a pre-approval letter to put you in the perfect position to move quickly on the house of your choice.

Our preferred mortgage professional assists in all aspects of your loan; applications, underwriting, loan approval, loan documents, and funding. And all of this is done under one roof. They specialize in Conventional, FHA, VA and Portfolio loans.

The mortgage services program our referral partners provide is another example of the commitment we have made to offer a superior level of service to our customers. Through The Lisa Ruiz Team, we provide the essential services needed to buy or sell a home all in one place.