



2022 JHT GROUP

BUYER'S

G U I D E

NATALIA CHIPERI



Hello, I'm Natalia Chiperi



As a professional Realtor in Southern California, customer service excellence and exceeding my clients' expectations when looking for their dream home is a top priority. Ensuring that their needs and wants are met and working hard to achieve the best outcome in every transaction. The goal is to make the home-buying experience a memorable journey, by making the process fun, easy, and stress-free.

REALTOR
DRE #02033977

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 Natalia Chiperi - JHT Group

Scan Here



I am fluent in English, Romanian, Russian, and have all the resources to offer my best knowledge in this ever-changing industry.

NATALIA CHIPERI
REALTOR®



JIN HONG

CEO | Realtor
DRE# 01493237
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Meet Our Team



SILVIA HAN

Operation Manager | DRE# 02015197
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ALEX KIM

Realtor | DRE# 02002321
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KAY GORDON

Realtor | DRE# 02130650
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MINHEE LEE

Transaction Coordinator
DRE# 02161448



We work as a team

I'm excited to introduce you to our team, as well as our approach to finding, negotiating and moving you into your new home as buyers.

You'll notice we do things differently from other agents. We are highly motivated and driven, but we also truly care about our clients.

Our purpose is to collaborate on strategies that serve their vision and achieve their objectives. I appreciate the opportunity to show you how we will find your dream home that exceeds your expectations.





Be the first one to live in the new home

Don't make **a mistake by signing directly** with the builder's on-site agent.

You need an agent to represent you to help through the process.

Take your own realtor with you to your first visits.

B E N E F I T S

1. Knowledge in the current markets
2. Exposure to many different builders and the process
3. Past experience in new construction sales
4. Represent the buyer with the utmost fiduciary duty
5. Know-hows in the necessary upgrades. Don't over spend on unnecessary upgrades the builders may ask you to do

Your Step-by-Step Guide to Home Ownership



| Buying VS. Renting

NOTICED HOW HIGH RENTAL RATES HAVE BEEN GROWING IN YOUR MARKET?

Consider purchasing a home instead of renting

With a booming housing market and a strong economic atmosphere, rental rates have been increasing at an alarming speed. This makes purchasing a home more sensible than renting in our current market conditions. With low mortgage rates, monthly payments on your own home instead of a rental can be considerably cheaper. Home ownership also comes with the bonus of equity, personal space you can decorate and renovate without limitations, no hindrance on having pets, and the potential to net more money from your home when you choose to sell in a strong market.

While interest rates are at an all-time low, **today's market conditions create the perfect time to consider purchasing**. If you wait too long, the increasing interest rates can make a difference on your monthly payment by hundreds, or thousands of dollar.



| Benefits of Homeownership

TAX SAVINGS

Mortgage interests and tax payments may be deductible.

APPRECIATION

While owning, the value of home may increase, giving you a larger return.

EQUITY

Monthly payments help reducing your debt and increasing equity.

BUILDS STRONG CREDIT

Consistent and timely monthly loan payments build credit.

PRIDE OF OWNERSHIP

Freedom to create the living environment you have always wanted.

HEALTH

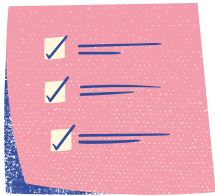
Home owners report higher satisfaction, self-esteem and control over their life.

| Importance of Pre-Approval



- You will know what you can afford and set your expectations accordingly.
- Sellers will take you seriously if you've been pre-approved!
- You can make an offer right away before someone else does.
- Higher acceptance rate for buyers with Pre-Approval

| How to Get Pre-Approved



CREDIT HISTORY

Lenders will look at your score as well as history.

DTI RATIO

To qualify for a loan, your DTI(Debt-to-income) Ratio can not exceed a lender's max requirement.

EMPLOYMENT HISTORY

Lender will measure income stability over last 24 months.

DOWNPAYMENT

Financing options may differ depending on how much you decide to put as downpayment.

Testimonials

MORE REVIEWS



5.0 165 reviews*



5.0 79 reviews*



5.0 53 reviews*



5.0 23 reviews*



(JHT Group: *Updated on 6/2/2022)

Positive: Professionalism, Responsiveness

JHT Group is absolutely amazing. We had been looking for a home to purchase for a few months and faced a lot of obstacles. The market was too competitive and we were about to give up on our search. Then we consulted JHT. JHT makes real estate super easy. The team leader Jin is highly competent and professional. Our agent Allen was attentive, speedy, and dedicated to our search for our dream house. We closed escrow yesterday. We are thrilled to have worked with JHT and recommend them highly for anyone's real estate needs.



Jessie K.

from Google

It was our first time selling the house, and JHT has been exceptional in every way. They are responsive, caring, fair, and professional. They also helped us finding our new home. Selling and buying at the same time can be tricky to say the least, but JHT made it so easy for us. When it comes to selling or buying a house or both, reach out to JHT!!!



Jung Woo P. Long Beach, CA

from Yelp

Very efficient, professional, and prompt. JHT sold my house within a week during the early quarantine period and have communicated superbly every step of the way. They also helped us get our new house which had 7 other offers, by moving quickly and being very responsive to both seller and our side, so we could close the deal as soon as possible. Buying a home in this market is challenging, especially during this time, but working with JHT made it as painless and as straight forward as possible. We highly recommend them. Everything went smoothly, and they were great to work with.



Michelly P. Newport Beach, CA

from Yelp

Buying a house during the pandemic can be nerve-racking but our first home buying experience was pleasant, thanks to Jin Hong and his team. The process was smooth and speedy; faster than we can keep up!

JHT is passionate, knowledgeable, and understands exactly what the buyer/seller needs. Friendly staff was also a plus. We highly recommend JHT and hope your buying/selling experience is just as satisfying. You won't be disappointed!



Paul K. Buena Park, CA

from Yelp



Local knowledge



Process expertise



Responsiveness



Negotiation skills

Selling our home with the Jin Hong Team was exceptional! Everything went so smoothly and what I appreciated the most was their quick responses.

Since this is all happening during the pandemic, we were worried about prospective buyers visiting our home while we were still residing there. They eased our worries by providing all the sanitizing needs: masks, gloves, hand sanitizer, and even shoe covers were packaged in nice little one-time use packets for each visitor. They even taped a warning sign on the front door to make sure that everyone abided by the rules.

The no-hassle, online form-signing was also great. We would be notified via email for any new DocuSigns and only had to visit their office once for the final document signing.

They represented our home in the best way possible through great pictures and videos. Their 3D-walk through was amazing and they spent very little getting this done.

We purchased this home through them and sold the same house through them since we fully trust the team. Thank you JHT Group for your excellent service!

Sold a Condo home in 2021 in Foothill Ranch, CA.

from Zillow



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