

# A|KG

BUYER'S GUIDE



# 01

## **FIND AN AGENT**

Connect with a licensed AKG real estate agent who is knowledgeable about the neighborhoods you're considering and can help guide your search

# 02

## **GET PRE-QUALIFIED**

Before beginning your search, your first step is to get pre-approved for a mortgage loan (unless you will be paying the full price of your home in cash). Your AKG agent can connect you to a mortgage broker. Based on your income and credit history, the mortgage broker will determine how much a bank will lend you, which will help you determine the price range for your search.

# 03

## **VISIT PROPERTIES**

Now is the time to consider your ideal home's location and amenities. You will attend viewings and open houses spanning a range of areas and property types. Additionally, your AKG agent will activate notifications for exclusive Coming Soon and Off-Market properties as they hit the market.

# 04

## **PACKAGING & SUBMITTING OFFERS**

Once you identify a home you like, you can put in an offer, which is an agreement to pay a certain price for the home. This offer is packaged with a Proof of Funds (POF) and Pre-Approval Letter. Note: if your offer is lower than the list price or with terms not acceptable to the seller, the seller will likely return with a counter-offer price or acceptable terms, which you can accept, reject, or make another counter-offer. Your AKG agent will provide advice throughout.

# 05

## ESCROW PROCESS

(Life of an Escrow: 30 & 45 day escrow period)

### **Day 1**

Once offer is accepted, escrow is officially open and the clock begins on contingencies\*

### **Day 2**

Contact your insurance agent for homeowners coverage

### **Day 3**

Initial deposit is due per terms of agreement

### **Day 1-17**

Seller delivers disclosures to buyer. Buyer performs inspections (Step 6)

### **Day 1-21**

Loan is in underwriting and appraisal occurs (Step 7)

### **Day 7-30 | 21-45**

Seller signs grant deed and staging is removed, if any (Step 7)

### **End of Escrow**

Within final week of escrow period, buyer signs loan and closing documents and wires in closing funds (Step 10)

### **Day 30-45**

Loan funds and escrow closes (recordation)

\*This escrow process is based on a standard 30-45 day transaction

# 06

## HOME INSPECTIONS

It is the buyer's duty to schedule all desired home inspections and determine the overall condition of the property within the agreed timeline and contractual contingencies. Buyer will also review the disclosures and preliminary title report. You may approve or negotiate credits/repairs. Prior to closing, remember to schedule a final walk-thru of the property to verify property is still in acceptable condition and any negotiated repairs were done.

# 07

## LOAN, APPRAISAL & CLOSING

Organize an appraisal with your bank. Your completed mortgage application with all supporting documentation should be submitted to your chosen lender upon receipt of the fully signed Purchase Agreement. The bank then issues loan approval. Consequently, the buyer wires the closing funds with the homeowner's insurance in place, and then the loan will be funded with clearance to close.



# 08

## WELCOME HOME









# ANNA KADINOWA

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A natural people person, Anna combines a strong work ethic and up-to-date knowledge of market dynamics and local real estate trends with integrity and positive energy, ensuring her clients achieve their real estate goals. Born in Russia and raised in Berlin, Germany, Anna is fluent in English, Russian and German, making her a knowledgeable and trusted resource for both local and international buyers and sellers. Partnering with the Aaron Kirman group, and utilizing the most effective technological tools, Anna uses her keen eye for the most innovative marketing techniques to craft strategies that attract buyers worldwide. Before becoming an agent, Anna received a degree in Business and worked in marketing for 20 years, which helped her hone her communication and networking skills. She now puts those skills to use to negotiate strategically, advocate on her clients' behalf, and to ensure a smooth transaction from start to finish. Anna is there for you, and her work and a roster of lifelong clients speaks for itself.

AKG currently represents the largest market share of luxury listings in the country, with over \$2 billion in active luxury inventory and over \$700 million in sales for 2020, making it one of the highest producing years of any agency in the country. Based in the heart of Beverly Hills, AKG has a team of over 90 agents and a staff of 10.

AKG attributes its success to its vast marketing and advertising strategies, partners, market knowledge, exclusive contact base and genuine love of luxury sales. Many developers seek AKG to sell multi-unit projects, including a private island in the Pacific, Turks and Caicos, the W Hotels, and others.

AKG

#1

LUXURY TEAM  
IN LOS ANGELES  
TOTAL SALES VOLUME IN 2018 - WSJ

\$726,627,632

TOTAL SALES VOLUME  
IN 2020

AKG

# CANBY & CO

## STATS

- 2015, 18 property transactions in 1st year. (National Average is 2)
- 2016, the top 1% of sophomore agents.
- 2017, record-breaking property sales in Costa Mesa & Hollywood Hills California.
- 2018, the top 10 agents in the Keller Williams Beverly Hills office for units closed.
- 2018, achieved prestigious 'capping' volume at Keller Williams Beverly Hills.
- 2019, 9th largest sales volume out of 453 agents at Keller Williams Beverly Hills.
- 2019, recorded the highest neighborhood sale ever at \$2.2M (28359 San Nicolas-Rancho Palos Verdes)
- 2019, recorded the second-highest neighborhood sale ever at \$1.8M (28327 San Nicolas-Rancho Palos Verdes)
- 2019, achieved elite 'capping' volume at Keller Williams Beverly Hills.
- 2020, recruited and joined the #1 real estate team in Los Angeles.
- 2020, set multiple record breaking sales in Los Feliz, CA.
- Expert in selling properties within 21 days from entering the market.
- Specialized in selling expired, probate, commercial & residential properties.





# TRAVIS CANBY

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Travis Canby is a licensed California Realtor and the co-owner of the Canby & Co. Group (CCG) – a highly successful real estate team in conjunction with the Aaron Kirman Group and Compass. Canby has a devotion to God, his fiancé and business partner, Judith Lovingfoss plus his 2 rescue dogs, Charlie & Anonymous. Born with an internal drive for success, Canby elevated to the top 0.83% of basketball players in the world landing a (NCAA-D1) scholarship with Kansas State University. After graduating with honors, he played professionally in Germany clinching a championship while exploring European cultures and customs. Exhausting his athletic potential he returned to his hometown of Atlanta, Georgia beginning his medical device sales career.

Years of success followed before leaving Atlanta in 2010 for the golden coast of San Diego, California. He drove across the country to a local Stryker Medical office (the job he wanted) and sat in the lobby until someone would interview him - he was determined. After 6 hours of waiting and a 30-minute interview, he secured a sales position and was quickly negotiating million-dollar medical contracts. Travis excelled past his peers and was requested by the nation's leading surgeons to assist under intense medical operations. Surgeons enjoyed his calm demeanor and natural ability to problem solve under pressure, especially in life-or-death situations. Fascinated with the art of negotiating, Travis studied the craft diligently and became a top 10% representative in the United States but couldn't shake his dream of being a Realtor. In August of 2015 he traded in his scrubs for a real estate license and started door knocking neighborhoods.

His southern charm and instant add value approach played well as he recorded 4 listings in his first week and ended the year with 14 more placing him in the top 1% for rookie real estate agents. In the coming years Travis set multiple record sales stretching from the Hollywood Hills to Rancho Palos Verdes and eventually started his own company called, The Canby and Co. Group (CCG). The CCG became a top 10 producing team in Beverly Hills while Travis and Judith placed 9th in volume closed out of 453 agents. Travis has worked every aspect of the industry representing sellers, buyers, developers and investors while strengthening his working relationships with agents throughout California. In 2020, the #1 team in Los Angeles, the Aaron Kirman Group recruited the Canby & Co. Group to join forces and continue dominating. Past clients say Travis' greatest ability is using his experience and foresight to proactively address details before they become a problem.

When Travis isn't working on real estate you can find him playing basketball & swimming, exploring new restaurants, traveling, writing his book or donating his time to those in need. Overall, Travis Canby is truly dedicated to his craft providing a first-class real estate experience.



# JUDITH LOVINGFOSS

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Eight years ago, Judith Lovingfoss left her hometown of Redlands, California to spearhead Los Angeles real estate and severely elevate the customer service experience. In the past years Judith has built an elite reputation amongst other leading Realtors in California and recognized as a top 10 producer multiple times and now with the #1 team in LA, The Aaron Kirman Group. During the rise of her success, she became the co-owner of Canby & Company, a top-performing team in Los Angeles. She has since penetrated some of Southern California's most luxurious neighborhoods while setting multiple record sales. Judith's passion has always been connecting clients with what they love. Her vibrant personality, fluid communication, and thorough understanding of California make the selling or buying process a true dream. In her free time, Judith is dedicated to fighting human trafficking, advocating for children in foster care through the CASA organization, hiking with her 2 dogs, Charlie & Anonymous, and creating memories with loved ones.

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