KWON HOME GROUP | real LUXURY

REAL ESTATE · ORANGE COUNTY, CA

YOUR COMPLETE HOME BUYER'S GUIDE

A strategy-first, concierge-level roadmap to buying your next home in Irvine and across Orange County — from first conversation to keys in hand.

CHRIS KWON

Principal · Real Broker · DRE# 01918857

949.427.1101 · chris@kwonhomegroup.com

kwonhomegroup.com

CONTACT

📞 949.427.1101

✉️ chris@kwonhomegroup.com

🌐 kwonhomegroup.com

📍 Irvine, California

ABOUT YOUR AGENT

MEET CHRIS KWON

Chris is the Principal of Kwon Home Group, a boutique operation based in Irvine operating under Real Broker. With over a decade of experience and 400+ families served, he has built one of Orange County's most recognized real estate brands.

A former professional golfer and active marathon runner pursuing the Abbott World Marathon Majors, Chris brings discipline, precision, and a competitive drive to every transaction. He and his wife are KHG's only agents — so you always work directly with Chris.

SPECIALTY COMMUNITIES

Portola Springs · Great Park · Woodbury · Cypress Village · Orchard Hills · Stonegate · Eastwood · Northwood

Top 1%	**#3**	**400+**	**$500M+**
RealTrends, Nationally Ranked	City Rank in Irvine by Volume	Families Served	In Career Sales

WHAT CLIENTS SAY

IN THEIR OWN WORDS

5.0 ★★★★★ Verified Google Reviews

★★★★★

"Chris always made sure he looked out for OUR interests. Every other agent would have gone for the easy sale — Chris didn't. Great communication and very straightforward. I'd absolutely recommend Chris and the Kwon Group without hesitation."

John Ou
Local Guide · Irvine Buyer

★★★★★

"Responsive, knowledgeable, and clearly understands the market. Within one day of the open house we received multiple offers and closed in 3 weeks at a record price! He is the ultimate professional and the best realtor we've ever worked with."

Rami Sodhbans
SoCal → NorCal Move

★★★★★

"Chris is genuinely an awesome person and extremely good at what he does. He pulled weekly metrics and provided analysis, then made recommendations based on the facts — which I loved. I would not hesitate to recommend Chris to anyone at all!"

Randall Hidajat
Local Guide · Buyer & Seller

★★★★★

"From day one, Chris was an invaluable resource — especially as green buyers new to Irvine. He patiently answered every question and guided us throughout. I highly recommend Chris for anyone looking to buy or sell a home."

Priscilla Wong
First-Time Irvine Buyer

★★★★★

"Chris helped us successfully sell our house with multiple offers during the pandemic. His CMA was very thorough and we were impressed by his business acumen and digital advertising. Always professional, responsive, organized and trustworthy — a true star performer in SoCal."

Linda Zhang
SoCal Seller

★★★★★

"Chris is exceptional (smart, kind, and fast) and you absolutely need him in your corner. He went above and beyond to get our offer accepted and escrow closed on time. He also has a great roster of lenders, inspectors, and other home services."

Kristy Correa-Henschke
Home Buyer

★★★★★

"Chris helped us purchase our first home! On a tight deadline with a baby on the way, he was patient and walked us through the search and escrow. We never felt pressured, and he was always prompt to respond. I would absolutely recommend working with Chris."

Ashley Sloper
First-Time Buyer

★★★★★

"We recently moved from Northern California to Orange County. From day one Chris was extremely responsive and knowledgeable about the area. He was very helpful during the negotiating process and got us a fair price. I'd highly recommend Chris and his staff."

Travis DiGiulio
NorCal → OC Buyer

★★★★★

"It was an absolute pleasure to work with Chris searching for our first family home. He took time to understand our vision, explained our options, and offered strategies that portrayed us as serious buyers in a competitive market. We found the house that brought our dream home to life."

Alyssa Bochenek
First Family Home

★★★★★

"I recently had the pleasure of working with Chris to sell my home in Irvine, and I can't recommend him highly enough. From our first meeting he impressed me with his professionalism, knowledge, and dedication. If you're looking for a top-notch agent in Irvine, look no further than Chris."

Taryn Meenan
Irvine Seller

★★★★★

"We worked with Chris to buy our home and knew we wanted him again to sell it. Friendly, responsive, and amazing at what he does. He set up everything — window cleaning, photographer, open houses, private showings. The process was seamless from start to close."

Tiffany X
Buyer & Seller

★★★★★

"Chris helped us purchase our home during a very hot seller's market — a calm, consistent voice of reason who never pushed us. As first-time buyers, he held our hands through the entire experience and took care of everything. We always felt our interest was his priority."

Jongeun Jeon
First-Time Buyer

WHAT WE STAND FOR

THE KHG COMMITMENT

Buying a home is one of the most significant decisions you will ever make — and you deserve an advisor who treats it that way. We redefine the real estate experience as something deeply personal, strategy-first, and built entirely around your goals.

Our reputation rests on deep market knowledge, innovative thinking, and a relentless commitment to our clients' outcomes — held to a concierge-level standard that goes well beyond the transaction.

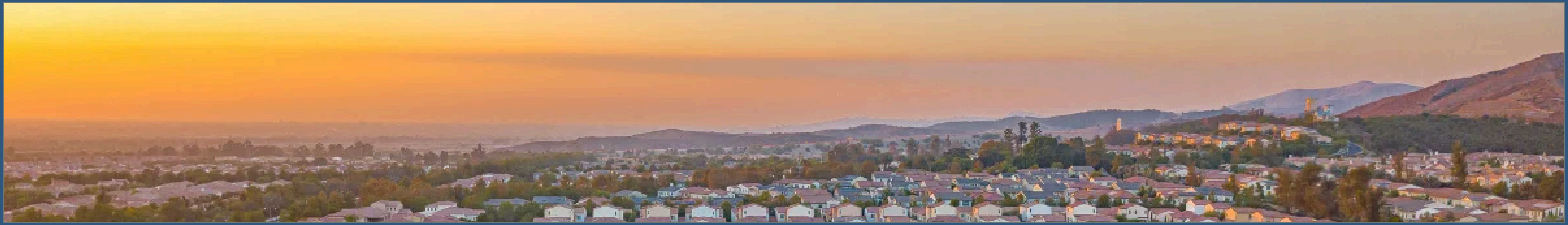
WHAT SETS KHG APART

01 **Direct access to Chris.** You work with the principal — never handed off to assistants.

02 **Hyper-local expertise** in Portola Springs, Great Park, Woodbury, and surrounding OC communities.

03 **Concierge-level service** with cutting-edge market intelligence and a deep industry network.

04 **Transparent guidance** at every stage — no fluff, no pressure, from search through closing and beyond.



WHAT WE OFFER

OUR BUYER SERVICES

From the first conversation to the day you receive your keys, KHG provides comprehensive support at every stage of the journey.

01
STRATEGY & CONSULTATION

A dedicated discovery conversation, lifestyle & needs analysis, and a comprehensive market read for your target areas.

02
SEARCH & DISCOVERY

Curated MLS & off-market search, new-construction representation, and proactive FSBO and pocket-listing outreach.

03
OFFERS & NEGOTIATION

Data-driven offer strategy, aggressive negotiation on your behalf, and clear-eyed counter-offer management.

04
TRANSACTION & BEYOND

Escrow coordination, inspection & disclosure review, closing support, and a lasting post-closing resource.

01 STRATEGY & CONSULTATION

02 SEARCH & DISCOVERY

03 OFFERS & NEGOTIATION

04 TRANSACTION & BEYOND

WHAT WE OFFER

SERVICES, IN DETAIL

Comprehensive support at every stage of your journey.

🧭 STRATEGY & CONSULTATION

Buyer Consultation
A genuine discovery conversation that shapes a search strategy tailored to you.

Lifestyle & Needs Analysis
Aligning how you live with the right neighborhood and property type.

Market Expertise
Pricing trends, inventory, and days-on-market for your target areas.

🔍 SEARCH & DISCOVERY

Curated Property Search
Full MLS access, off-market networks, and real-time new-listing alerts.

New Construction Guidance
Representation at builder appointments — contracts, upgrades, incentives.

FSBO & Off-Market Access
Proactive outreach to for-sale-by-owner and pocket listings.

🤝 OFFERS & NEGOTIATION

Offer Strategy
Comps, listing strategy, and seller motivation shape a compelling offer.

Expert Negotiation
Price, repairs, credits, and timelines — negotiated aggressively for you.

Counter-Offer Management
Every term explained, with a clear recommendation on each.

📋 TRANSACTION & BEYOND

Escrow Coordination
We project-manage the entire transaction end to end.

Inspection & Disclosure Review
We attend, interpret findings, and walk you through every document.

Closing & Post-Closing
A final walkthrough — and a lasting resource after move-in.

STEP BY STEP · 13 STAGES

THE HOME BUYING PROCESS

Understanding the journey before you begin eliminates surprises and empowers confident decisions at every turn — from your first conversation through the day you receive your keys.

CONSULT · PRE-APPROVAL · TOUR & OFFER · ESCROW · INSPECTIONS · CONTINGENCIES · CLOSING

CONSULTATION — PRE-APPROVAL — DEFINE SEARCH — TOUR HOMES — WINNING OFFER

01 BUYER CONSULTATION & CHOOSING YOUR AGENT

An honest discovery conversation about your goals, timeline, and finances — and your chance to interview us. A mutual fit ends with a Buyer Representation Agreement.

02 MORTGAGE PRE-APPROVAL

A thorough lender review producing a specific loan amount you're approved to borrow. In competitive OC, sellers won't consider an offer without it.

03 DEFINING YOUR SEARCH

We set your budget, neighborhoods, and criteria — factoring taxes, HOA dues, and Mello-Roos into a comfortable monthly payment, not just the top of your range.

04 TOURING HOMES

We schedule showings efficiently and attend every one, sharing professional observations so you evaluate each home with clear eyes before falling in love.

05 WRITING A WINNING OFFER

We analyze comps, listing strategy, and seller motivation to craft an offer compelling on every dimension — price, terms, contingencies, and timeline.

Steps 6–13

ESCROW TO CLOSING DAY →

OPEN ESCROW — EARNEST DEPOSIT — LOAN & APPRAISAL — INSPECTIONS — CLEAR TO CLOSE

06 OPENING ESCROW

With a signed purchase agreement, escrow opens with a neutral third party and you wire your earnest money deposit — typically 3% — starting the official transaction timeline.

07 THE LOAN PROCESS

Your financing moves through full application, appraisal, processing, and underwriting toward a clear-to-close. Stay financially stable — no new credit or large purchases.

08 INSPECTIONS & DUE DILIGENCE

We schedule general, pest, and specialized inspections and attend each one, helping you decide whether to request repairs, negotiate a credit, or walk away.

09 REVIEWING DISCLOSURES

California requires sellers to disclose known material facts. We walk you through the TDS, SPQ, Natural Hazard, and HOA documents so nothing is a surprise after close.

PRO TIP

Not all lenders are equal. We work with trusted local lenders who are responsive, experienced with Orange County transactions, and have a strong track record of closing on time. Ask us for recommendations.

APPRAISAL — REMOVE CONTINGENCIES — FINAL WALKTHROUGH — CLOSING · KEYS

10 APPRAISAL

Your lender orders an independent appraisal to confirm the value supports the loan. If it comes in low, we advise on renegotiating, covering the gap, or canceling.

11 REMOVING CONTINGENCIES

As inspections, disclosures, and your loan progress, you formally commit by releasing contingencies. We make sure you're fully ready before any are removed.

12 FINAL WALKTHROUGH

One to two days before closing, we verify the home is in agreed condition, that repairs are complete, and that included items are present and functional.

13 CLOSING DAY — YOU'RE A HOMEOWNER 🔑

Funds transfer, final documents record with the county, and possession passes to you. You receive the keys to your new home.

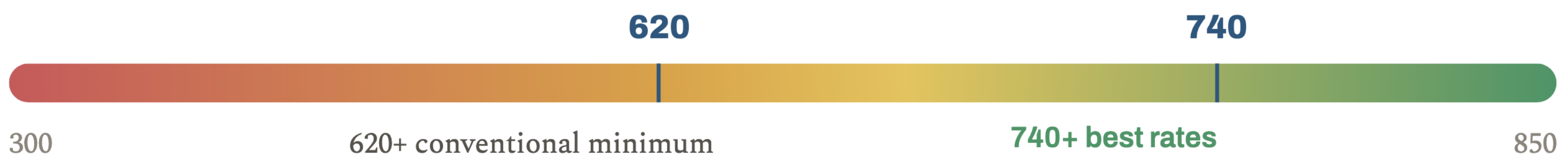
FINANCING

YOUR LOAN, STEP BY STEP

WHAT LENDERS REVIEW

- 2 yrs of W-2s / tax returns
- Credit report & score
- Down payment source & amount
- Recent pay stubs & statements
- Debt-to-income ratio (<43–45%)
- Employment history & stability

CREDIT SCORE MATTERS



COMMON LOAN TYPES

Conventional
20% down
Avoids PMI; strong credit required.

FHA
3.5% down
More flexible credit requirements.

VA
0% down
For qualifying veterans & military.

Jumbo
>$806K
Above OC conforming limits.

THE LOAN JOURNEY

Pre-Approval → Full Application → Appraisal → Processing → Underwriting → Conditional Approval → **Clear to Close** → Signing → Funding

FINANCIAL GUIDANCE

PRE-APPROVAL VS. PRE-QUALIFICATION

These terms are used interchangeably, but they are very different — and the distinction decides whether your offer is taken seriously in a competitive market.

PRE-QUALIFICATION

Based on self-reported income & debt

No credit pull, or a soft pull only

A general estimate only

✗ Not accepted in competitive offers

PRE-APPROVAL

Full verification of income, assets & credit

A hard credit inquiry

A specific, verified loan amount

✓ Required by most OC sellers

☆ KEY MESSAGE

In Orange County's competitive market, a pre-approval letter isn't optional — it signals you're a serious, qualified buyer and gives every party confidence the financing will close.

FINANCIAL LANDSCAPE

UNDERSTANDING COSTS

1–2%

buyer closing costs,
on top of your down payment

🧾 BUYER TYPICALLY PAYS

- Home inspections ($400–$800+)
- Appraisal fee ($500–$1,000+)
- Lender & origination fees
- Lender's title insurance
- Escrow fee (split 50/50)
- Recording fees
- Pre-paid taxes & insurance

🏷️ SELLER TYPICALLY PAYS

- Real estate commissions
- Transfer taxes
- Owner's title insurance policy
- Outstanding liens or judgments
- Delinquent property taxes
- Unpaid HOA dues

📊 CA PROPERTY TAX

1.0% | +bonds

≈ 1.1–1.25% of purchase price annually under Prop 13.

Two installments:

1st — due Nov 1 (late after Dec 10)
2nd — due Feb 1 (late after Apr 10)

🏘️ **MELLO-ROOS NOTE**

Newer master-planned communities in Irvine and South OC often carry additional Mello-Roos (CFD) taxes that fund local infrastructure and amenities — adding a few hundred to several thousand dollars per year. We'll surface these before you write an offer.

DUE DILIGENCE

INSPECTIONS, UP CLOSE

TYPES OF INSPECTIONS

GENERAL HOME INSPECTION

All major systems and structure — roof, foundation, electrical, plumbing, HVAC, windows, and appliances — with a written report.

PEST / TERMITE REPORT

Identifies wood-destroying organisms and rot. Section 1 covers active issues; Section 2 covers future-damage conditions.

SPECIALIZED INSPECTIONS

As warranted — roof, sewer lateral, chimney, pool/spa, mold or air quality, and structural engineer evaluations.

AFTER THE INSPECTIONS

- → **Request repairs** — ask the seller to fix specific items before closing.
- → **Request a credit** — negotiate a price reduction or closing-cost credit.
- → **Walk away** — cancel within the contingency period, penalty-free.

We attend every inspection with you and help separate what's truly material from what's normal for the age and type of home — so you remove your contingency fully informed.

Drop a home / detail photo

THE TRANSACTION

THE ESCROW PROCESS

~30 days
standard OC escrow period

Escrow is an independent, neutral third party that holds all funds and documents. The escrow officer manages the entire closing — coordinating buyer, seller, lender, and title — so neither money nor title changes hands until every condition is met.

A TYPICAL 30-DAY TIMELINE

DAY 1–3	DAY 1–17	DAY 7–17	DAY 17–21	DAY 28–30
Open escrow, wire deposit	Inspections & disclosures	Appraisal & loan	Remove contingencies	Walkthrough & close 🔑

THE ESCROW OFFICER MANAGES

- Holds the earnest money deposit
- Collects signatures & notarized docs
- Prorates taxes, HOA dues & fees
- Orders & coordinates title report
- Coordinates lender funds & loan docs
- Records the deed with the county

⚠ WHY DEALS FALL OUT

Loan denial or a change in finances · A low appraisal with no agreement · Major inspection findings · Title issues that can't be cleared · A party backing out. *Our proactive communication flags issues early.*

COMMON QUESTIONS

FREQUENTLY ASKED QUESTIONS

How will you keep me informed about new listings?
Real-time MLS alerts matched to your criteria, plus daily monitoring — including off-market and pocket listings through our network.

What if the property appraises below my offer?
With an appraisal contingency you can renegotiate, cover the gap in cash, or cancel without penalty. We walk you through each option.

Can we do another walkthrough after acceptance?
Complete due diligence before removing contingencies. Extra visits can be requested from the seller, plus a formal final walkthrough before close.

How much do I need for a down payment?
It depends on the loan — as little as 0% (VA) or 3–3.5%, up to 20% to avoid PMI. We'll model scenarios with your lender.

What is Mello-Roos?
A special tax (CFD) in many newer OC communities funding infrastructure and schools. It can add hundreds to thousands yearly — we surface it before you offer.

How many homes will we see before I buy?
It varies — some buyers know in days, others tour for months. We focus on quality matches, not volume, to respect your time.

Will you show me listings from other brokerages?
Absolutely. We access all active MLS listings regardless of brokerage. Our loyalty is to you, not to any inventory.

How long does escrow typically take?
Most OC transactions close in 30 days. Cash can close in 10–14; complex deals may run 35–45. The timeline is set in the contract.

What happens right after I close?
The home is yours and you get the keys. We send a moving checklist — change locks, transfer utilities, forward mail, and locate your shutoffs.

What is earnest money, and is it refundable?
A good-faith deposit (~3%) held in escrow. It's refundable within your contingency periods and applies to your down payment at closing.

How is my agent paid?
Commission is typically paid through the transaction at closing. We review our Buyer Representation Agreement so compensation is clear and transparent upfront.

What happens if my loan is denied?
With a financing contingency you can cancel and recover your deposit. We work with proven local lenders to minimize this risk from the start.

Can you help with new construction?
Yes — we attend builder appointments, review contracts, and advise on upgrades. The builder pays our commission, so it costs you nothing extra.

What is a For Sale By Owner (FSBO)?
A home sold directly by the owner without a listing agent. We can reach out on your behalf — many FSBO sellers cooperate with a buyer's agent.

Why do transactions fall out of escrow?
Usually loan denial, a low appraisal, major inspection findings, or unclearable title. Proactive communication keeps these risks low.

What exactly are contingencies?
Contractual safety nets — loan, appraisal, and inspection — that let you renegotiate or cancel without losing your deposit if conditions aren't met.

Should I sell my current home first?
It depends on equity, timing, and risk tolerance. We'll weigh contingent offers, bridge financing, and rent-backs to fit your situation.

Do I need a home warranty?
Optional, but it can cover repairs on systems and appliances in your first year. It's often negotiable as a seller-paid item — we'll ask on your behalf.

STILL HAVE QUESTIONS?

Ask away — we'll walk you through anything, from first conversation to closing day. No pressure, just straight answers.

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LET'S GET STARTED

THANK YOU FOR CHOOSING KHG

> *"I am both honored and excited to guide you through one of the most significant decisions of your life. My commitment is to be an advisor, an advocate, and a partner — from the very first conversation through the day you receive your keys, and beyond."*

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