

STRATA REAL ESTATE & LEASING, LLC

Buyer Success Guide

Your Roadmap from Search to Keys

PREPARED EXCLUSIVELY FOR
STRATA REAL ESTATE & LEASING, LLC CLIENTS
LAS VEGAS, NEVADA

Joanne Olimpo
BROKER

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HOW TO USE THIS GUIDE

This handbook walks you through every stage of buying a home in Las Vegas — from your first conversation with us to the day you receive your keys. Read it at your own pace. Bring it to your buyer consultation. Refer back to it at every stage of the process. The more you understand, the more confident and empowered you will be throughout the transaction.

01

CHAPTER ONE

Welcome from Joanne

A personal note from Joanne Olimpo, Broker of Strata Real Estate & Leasing, LLC, on what it means to guide a buyer through one of life's most significant decisions.

A PERSONAL NOTE

Welcome.

Buying a home is one of the most significant financial decisions you will ever make. Whether you are purchasing your first home, relocating from another state, investing in a rental property, or moving up to your next chapter — the process deserves the same care, intention, and expertise that you would bring to any major life decision.

That is exactly why we created this guide.

At Strata Real Estate & Leasing, LLC, we have guided buyers through the Las Vegas market from all walks of life — first-time buyers navigating the process for the very first time, California families relocating for a better quality of life, and seasoned investors expanding their portfolios. What we have learned, above all else, is that informed buyers make better decisions. When you understand the process — and why each step matters — the transaction becomes less stressful, more strategic, and ultimately more successful.

OUR PHILOSOPHY

You deserve honest guidance, not just enthusiasm. You deserve clear communication at every step. You deserve an advocate who puts your interests first — from the moment we start searching to the day we hand you your keys.

This handbook covers everything you need to know — how to get pre-approved, how to evaluate homes, how to make a competitive offer, how to navigate inspections and appraisal, and how to close with confidence. And if you are relocating from California, we have dedicated an entire chapter to making that transition as smooth as possible.

What we ask of you is simple: read this guide, ask questions freely, and trust the process. Your Strata agent will be with you at every step — communicating regularly, advising honestly, and working tirelessly on your behalf.

Thank you for trusting Strata Real Estate & Leasing, LLC with something this important. We look forward to helping you find your place in Las Vegas.

Joanne Olimpo

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CHAPTER TWO

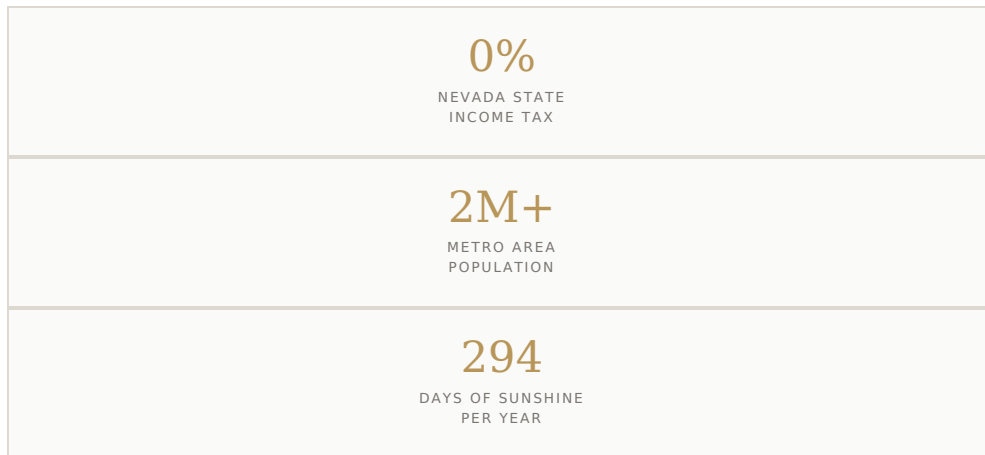
Why Las Vegas

The market, the lifestyle, and the opportunity — why Las Vegas continues to attract buyers from across the country and why now is a compelling time to own here.

THE CASE FOR LAS VEGAS

A City Worth Owning In

Las Vegas is one of the fastest-growing metropolitan areas in the United States — and for good reason. Beyond the world-famous Strip, the Las Vegas Valley offers a remarkable quality of life, a thriving economy, and a real estate market that continues to attract buyers seeking value, lifestyle, and long-term opportunity.



NO STATE INCOME TAX

Nevada has no state income tax — one of only nine states in the country. For buyers relocating from California, this single factor can represent savings of tens of thousands of dollars annually. That savings compounds over time and dramatically improves long-term financial outcomes.

LOWER PROPERTY TAXES

Nevada's property tax rates are among the lowest in the nation — typically 0.5% to 0.75% of assessed value, compared to California's 1%+ base rate plus additional assessments. On a \$600,000 home, the difference is thousands of dollars per year.

WHAT YOUR MONEY BUYS

In Las Vegas, \$600,000 buys a beautifully appointed 2,500–3,500 square foot home in a master-planned community — often with a pool, three-car garage, and premium finishes. The same budget in Southern California buys a fraction of the space in a fraction of the community.

A THRIVING ECONOMY

Las Vegas has diversified well beyond hospitality and gaming. Healthcare, technology, logistics, and professional services are growing sectors. Major employers including Raiders, Golden Knights, Formula 1, and a growing tech corridor are transforming the employment landscape.

MASTER-PLANNED COMMUNITIES

Las Vegas is home to some of the finest master-planned communities in the country — Summerlin, Henderson, Lake Las Vegas, and Southern Highlands among them. These communities offer resort-style amenities, top-rated schools, parks, trails, and a true neighborhood feel.

NEW CONSTRUCTION OPPORTUNITY

Las Vegas is one of the strongest new construction markets in the country. Buyers have access to brand-new homes from national and luxury builders — with modern floorplans, energy efficiency, warranties, and the ability to customize finishes. Strata specializes in guiding buyers through both resale and new construction with equal expertise.

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CHAPTER THREE

The Buyer Journey

A step-by-step overview of every stage of the buying process — from your first consultation to the day you receive your keys and beyond.

YOUR COMPLETE ROADMAP

From Search to Keys

Every home purchase follows a defined sequence of stages. Understanding this roadmap before you begin removes uncertainty and allows you to focus on each step as it arrives — rather than feeling overwhelmed by the process as a whole.

01

BUYER CONSULTATION

We meet to discuss your goals, timeline, budget, and priorities — and establish the right strategy for your search.

02

PRE-APPROVAL

You connect with a lender who evaluates your finances and issues a pre-approval letter — your ticket to making offers.

03

HOME SEARCH

We set up a custom search on the MLS and begin touring homes that match your criteria — in person or virtually.

04

MAKING AN OFFER

When you find the right home, we craft a competitive offer strategy and present it on your behalf.

05

NEGOTIATIONS

We negotiate price, terms, closing costs, and any concessions to achieve the best possible outcome for you.

06

ESCROW OPENS

Once your offer is accepted, escrow opens. Your earnest money is deposited and the process begins in earnest.

07

HOME INSPECTION

A licensed inspector examines the property. We review findings together and advise on repair requests or credits.

08

APPRAISAL

Your lender orders an independent appraisal to confirm the property's value supports your loan amount.

09

LOAN APPROVAL

Your lender completes underwriting and issues final loan approval — typically within 21-30 days of opening escrow.

10

FINAL WALKTHROUGH

24-48 hours before closing, you confirm the home is in the agreed condition and all repairs are complete.

11

SIGNING & CLOSING

You sign closing documents with the title company. Funds are wired and the deed is submitted for recording.

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KEYS IN HAND

TIMELINE TO EXPECT

In Nevada, a typical escrow period runs 30–45 days from accepted offer to closing. New construction timelines vary — 30 days for a completed spec home to 12+ months for a build-to-order. We establish a clear timeline from day one so you always know exactly where you stand.

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CHAPTER FOUR

Getting Pre-Approved

Why pre-approval comes before everything else — and what lenders are actually evaluating when they review your application.

YOUR FIRST AND MOST IMPORTANT STEP

Pre-Approval Before Everything

Before you tour a single home, before you fall in love with a neighborhood, before you start picturing your furniture in a living room — you need a pre-approval letter. This is not optional. In the Las Vegas market, sellers will not entertain an offer without one, and you cannot negotiate from a position of strength without knowing exactly what you can spend.

PRE-QUALIFICATION VS. PRE-APPROVAL

These are not the same thing. A pre-qualification is an informal estimate based on self-reported information — it carries little weight. A pre-approval involves a full credit pull, income verification, and asset documentation. It is a conditional commitment from the lender and is the only document sellers take seriously.

WHAT LENDERS EVALUATE

Lenders assess four primary factors when reviewing your application:

- Credit score**— typically 620+ for conventional; 580+ for FHA
- Debt-to-income ratio**— total monthly debts vs. gross income; ideally below 43%
- Employment history**— typically 2 years of consistent employment
- Assets and reserves**— down payment funds plus cash reserves after closing

LOAN TYPES AVAILABLE

Conventional: 3-20% down, strong credit preferred, no upfront mortgage insurance with 20% down.

FHA: 3.5% down, more flexible credit standards, mortgage insurance required.

VA: 0% down for qualifying veterans and active military. One of the strongest loan products available.

Jumbo: For loan amounts above conforming limits — typically requires 10-20% down and strong credit.

DOCUMENTS YOU WILL NEED

- Last 2 years of W-2s or tax returns
- Last 30 days of pay stubs
- Last 2 months of bank statements
- Government-issued photo ID
- Social Security number for credit pull
- Documentation of any gift funds
- Rental history if applicable
- Self-employed: 2 years of business returns

WHAT NOT TO DO DURING THE PROCESS

- Do not open new credit cards or take on new debt
- Do not make large unexplained deposits
- Do not change jobs unless absolutely necessary
- Do not make major purchases — cars, furniture, appliances
- Do not co-sign on any loans for others

OUT-OF-STATE BUYERS

If you are relocating from California, your lender will need to document the sale of your current home if you are using those proceeds. We coordinate closely with your lender to align timelines so your purchase and your sale close smoothly.

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CHAPTER FIVE

Understanding Your Budget

Purchase price is just the beginning. Understanding the full cost of buying — down payment, closing costs, and monthly payment — is essential to making a confident decision.

THE TRUE COST OF BUYING

Beyond the Purchase Price

Your pre-approval tells you the maximum you can borrow — but your budget is about more than that number. A smart buyer considers the full picture: down payment, closing costs, monthly payment, HOA fees, property taxes, and the cash reserves needed after closing.

DOWN PAYMENT

The down payment is the upfront cash you contribute toward the purchase. The remainder is financed through your mortgage.

LOAN TYPE	MINIMUM DOWN
Conventional	3% - 20%
FHA	3.5%
VA	0%
Jumbo	10% - 20%
Cash	100%

CLOSING COSTS

Buyers in Nevada typically pay 1.5%-3% of the purchase price in closing costs, which include lender fees, title insurance, escrow fees, prepaid taxes and insurance, and recording fees. On a \$500,000 home, plan for \$7,500-\$15,000 in closing costs.

CASH RESERVES AFTER CLOSING

Most lenders require you to have 2-6 months of mortgage payments in reserves after closing. This demonstrates financial stability and protects you against unexpected expenses after you move in.

MONTHLY PAYMENT BREAKDOWN

Your monthly mortgage payment is made up of several components — not just principal and interest:

- Principal**— the portion paying down your loan balance
- Interest**— the cost of borrowing the money
- Property taxes**— collected monthly and paid to the county annually
- Homeowner's insurance**— required by all lenders
- PMI**— private mortgage insurance if down payment is below 20% on conventional loans
- HOA fees**— if the property is in a homeowners association

NEVADA PROPERTY TAXES

Nevada's property tax rate is approximately 0.5%-0.75% of assessed value — significantly lower than California. On a \$600,000 home, you can expect roughly \$3,000-\$4,500 annually — or \$250-\$375 per month included in your payment.

CALIFORNIA COMPARISON

A California homeowner paying \$12,000+ annually in property taxes on a \$600K home would pay roughly \$3,500 in Nevada for the same value property. The savings in property taxes alone — combined with zero state income tax — often exceeds \$20,000 per year for California relocators.

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CHAPTER SIX

Searching for Your Home

How to search strategically — neighborhoods, resale vs. new construction, what to look for during tours, and how to evaluate a home beyond its online photos.

STRATEGY OVER IMPULSE

Finding the Right Home

LAS VEGAS COMMUNITIES TO KNOW

Summerlin — Las Vegas's premier master-planned community. Located on the western edge of the valley with Red Rock views, top-rated schools, retail, trails, and proximity to Downtown Summerlin. Popular with California relocators.

Henderson — A city unto itself, Henderson is consistently ranked one of the safest cities in America. Great schools, newer developments, and a wide range of price points.

Lake Las Vegas — A resort-style lakefront community offering a distinctive lifestyle with waterfront homes, golf, and upscale amenities.

Southern Highlands — A guard-gated master-planned community in the southwest valley known for its championship golf course and luxury homes.

North Las Vegas & Centennial Hills — Excellent value with newer construction, growing infrastructure, and easy freeway access.

WHAT TO EVALUATE DURING A TOUR

- Roof age and visible condition
- HVAC system age — critical in Las Vegas heat
- Water heater age and condition
- Pool equipment and condition
- Signs of water damage or staining
- Natural light and window orientation
- Storage, garage size, and lot layout
- HOA rules regarding rentals, pets, and modifications

RESALE VS. NEW CONSTRUCTION

RESALE HOMES

Established neighborhoods, mature landscaping, often larger lots. What you see is what you get. Negotiation on price is common. May need updates or repairs. Can close in 30-45 days.

NEW CONSTRUCTION

Modern floorplans, energy efficiency, builder warranties, and ability to select finishes and upgrades. Prices are typically non-negotiable but incentives (rate buydowns, closing cost credits) are often available. Timelines range from 30 days to 12+ months.

NEW CONSTRUCTION NOTE

Builder sales representatives work for the builder — not for you. Always have your own Strata agent represent you in new construction purchases. Our representation costs you nothing and ensures your interests are protected throughout the process.

ONLINE LISTINGS VS. REALITY

Professional photography makes every home look its best. Touring a property in person — or via live video for out-of-state buyers — is essential before making an offer. We conduct thorough showings and provide honest assessments of every property.

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CHAPTER SEVEN

Making an Offer

How to craft a competitive offer — price, earnest money, contingencies, and the strategies that win in multiple offer situations without overpaying.

COMPETING INTELLIGENTLY

Crafting a Winning Offer

An offer is more than a number. It is a package of terms that sellers evaluate holistically — price, financing strength, contingencies, timeline, and the overall confidence that the transaction will close. We craft every offer strategically, with the specific seller's priorities in mind.

OFFER PRICE

We evaluate the home's market value using recent comparable sales — not the listing price, not Zillow. In competitive markets, offering at or above list price may be necessary. In slower markets, there is often room to negotiate. We advise you on the right number based on data, not emotion.

EARNEST MONEY DEPOSIT

The earnest money deposit (EMD) demonstrates your commitment. In Nevada, this is typically 1–3% of the purchase price, deposited into escrow within 3 business days of acceptance. A stronger deposit signals a more serious buyer and can differentiate your offer in a competitive situation.

CONTINGENCIES

Inspection contingency — gives you the right to inspect the property and request repairs or cancel within a defined period.

Financing contingency — protects you if your loan falls through for reasons outside your control.

Appraisal contingency — protects you if the home appraises below the purchase price.

In competitive markets, buyers sometimes waive certain contingencies to strengthen their offer. We advise carefully on the risks and protections of each scenario.

CLOSING TIMELINE

The proposed closing date matters to sellers — especially those who need time to move or are coordinating their own purchase. Flexibility on closing date can make your offer more attractive even if your price is similar to a competitor's.

SELLER CONCESSIONS

You can request the seller contribute toward your closing costs — known as seller concessions or seller credits. This is common, especially for buyers who are short on cash to close after the down payment. The concession amount is negotiated as part of the offer.

MULTIPLE OFFER SITUATIONS

When a home receives multiple offers, the seller may ask all buyers for their highest and best offer. In these situations, we advise on the strongest overall package — not just price — to maximize your chances without overpaying.

OUR NEGOTIATION APPROACH

We never let emotion drive a negotiation. Every recommendation we make is grounded in market data, seller motivation, and your specific financial situation. Our goal is the best possible outcome — not just a fast close.

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CHAPTER EIGHT

Inspections & Appraisal

What the inspection covers, what the appraisal measures, and how to respond strategically when findings give you negotiating leverage.

KNOW WHAT YOU ARE BUYING

Inspections & Appraisal

THE HOME INSPECTION

The home inspection is one of the most important steps in the buying process. A licensed inspector examines the property's major systems and components — typically within 7-10 days of opening escrow. You should attend in person when possible.

WHAT INSPECTORS EXAMINE

- Roof condition and remaining life
- HVAC systems — heating and cooling
- Plumbing — pipes, fixtures, water heater
- Electrical panel and wiring
- Foundation and structural elements
- Windows and doors
- Pool and spa equipment (if applicable)
- Garage doors and openers
- Visible signs of water damage or mold

AFTER THE INSPECTION

After reviewing the report, you have several options: request repairs, request a credit toward closing costs, accept the home as-is, or — in significant cases — cancel the contract within the inspection contingency period. We advise on the most strategic approach based on the findings and market conditions.

SPECIALTY INSPECTIONS

In addition to the general inspection, we may recommend specialty inspections based on the property:

- Pool and spa inspection
- Roof inspection by a licensed roofer
- Sewer scope for older properties
- Structural engineering review if concerns arise

THE APPRAISAL

For financed purchases, your lender orders an independent appraisal — typically within the first two weeks of escrow. The appraiser evaluates the property's market value using comparable sales and a physical inspection of the property.

If the appraisal comes in at or above your purchase price, the loan proceeds normally. If it comes in below, you have options:

- Negotiate a price reduction with the seller
- Pay the difference between appraised value and purchase price out of pocket
- Split the difference with the seller
- Cancel under the appraisal contingency if included in your offer

In Las Vegas, HVAC system condition is especially critical. Summer temperatures regularly exceed 110°F. Always verify the age and condition of the air conditioning system — and budget for replacement if it is approaching end of life.

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CHAPTER NINE

Escrow & Closing

From the moment your offer is accepted to the day the deed records and the keys are yours — what happens in escrow and what you need to do.

THE FINAL STRETCH

From Accepted Offer to Keys

Escrow is the structured period between your accepted offer and closing — managed by a neutral third party called the title or escrow company. Each milestone has a specific purpose and timeline. Understanding the process helps you stay calm and prepared throughout.

ESCROW OPENS

Once the offer is accepted and signed by all parties, escrow opens with the title company. You deposit your earnest money — typically within 3 business days.

TITLE SEARCH

The title company searches public records to confirm the seller has clear ownership and that there are no liens, judgments, or encumbrances on the property. Title insurance is issued to protect you as the new owner.

LOAN PROCESSING

Your lender processes your loan application, orders the appraisal, and submits your file to underwriting. Respond promptly to any requests for additional documents — delays in loan processing are the most common cause of closing delays.

HOMEOWNER'S INSURANCE

You must obtain a homeowner's insurance policy before closing. Your lender requires proof of insurance — a binder or declarations page — prior to funding. Shop for coverage early in the escrow period.

FINAL WALKTHROUGH

24–48 hours before closing, you conduct a final walkthrough of the property to confirm it is in the agreed condition — all agreed repairs are complete, all included items remain, and no new damage has occurred.

SIGNING DOCUMENTS

You will sign your closing documents with the title company — typically a day or two before the official closing date for out-of-state buyers. You will need a government-issued photo ID. Documents include the deed of trust, promissory note, closing disclosure, and various disclosures.

FUNDING

Once documents are signed and your lender releases the funds, the title company prepares to close. You wire your down payment and closing costs to the title company prior to closing. Always verify wire instructions directly with the title company by phone before sending any funds.

RECORDING & KEYS

When the deed records with the county — typically the morning of closing — the home is legally yours. We coordinate key delivery with the seller's agent. In Nevada, most closings record and fund on the same day.

WIRE FRAUD WARNING

Real estate wire fraud is real and costly. Never wire funds based on email instructions alone. Always call the title company directly using a phone number you independently verify — not one from an email — to confirm wire instructions before sending any money.

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CHAPTER TEN

Moving from California

A dedicated chapter for California relocators — tax savings, cost comparisons, the remote buying process, timing your move, and what to expect when you arrive.

THE CALIFORNIA RELOCATOR'S GUIDE

What You Need to Know

California has been the single largest source of Las Vegas buyers for over a decade — and the trend continues to accelerate. If you are making the move from California, you are in good company. We work with California relocators every day and understand exactly what you are going through, what you are looking for, and what surprises to prepare for.

THE FINANCIAL CASE

The numbers speak clearly. A California household earning \$200,000 annually pays roughly \$16,000+ in state income tax. In Nevada, that bill is zero. Combined with lower property taxes, lower cost of living, and significantly more purchasing power in real estate, the financial benefit of relocating often exceeds \$30,000–\$50,000 per year.

ESTABLISHING NEVADA RESIDENCY

To be taxed as a Nevada resident — and to stop paying California state income tax — you must establish Nevada as your primary domicile. This means:

- Obtain a Nevada driver's license within 30 days of moving
- Register your vehicles in Nevada
- Register to vote in Nevada
- Update your address with banks, employers, and the IRS
- Document your physical presence in Nevada
- Consult a tax advisor — California aggressively audits high earners who claim to have left

TIMING YOUR MOVE

Many California relocators are selling a home in California and buying in Nevada simultaneously. This requires careful coordination of timelines, contingencies, and financing. We work closely with your California agent and your lender to align both transactions so you are never without a home — or carrying two mortgages — longer than necessary.

BUYING REMOTELY

Many of our California clients purchase their Las Vegas home before physically moving. We facilitate remote buying through:

- Live FaceTime or video tours of every property
- Detailed written assessments of each home we tour
- Remote offer submission and signing via DocuSign
- Coordination with title for remote closing
- We attend the inspection on your behalf and provide a full report
- Key delivery coordination for your move-in date

WHAT CALIFORNIA BUYERS LOVE ABOUT LAS VEGAS

- More space — inside and outside the home
- Master-planned communities with HOA management
- World-class dining, entertainment, and sports
- Easy flights back to California to visit family

No state income tax — every paycheck goes further

A genuine sense of community in neighborhoods like Summerlin and Henderson

ALREADY HAVE A CALIFORNIA AGENT?

We work collaboratively with California listing agents on coordinated moves. Your California agent handles the sale — we handle the Las Vegas purchase. Together we align timelines, communicate regularly, and make the transition as seamless as possible.

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CHAPTER ELEVEN

Frequently Asked Questions

*Straightforward answers to the questions buyers ask most often —
so you are never left wondering what comes next or what
something means.*

YOUR QUESTIONS, ANSWERED

Buyer FAQs

Do I need an agent to buy a home in Nevada?

You are not legally required to use a buyer's agent, but it is strongly in your interest to do so. Your agent represents your interests exclusively, negotiates on your behalf, coordinates the transaction, and costs you nothing — in Nevada, the seller typically pays both agents' commissions.

How much do I need for a down payment?

As little as 3% for conventional, 3.5% for FHA, and 0% for VA loans. The right amount depends on your loan type, financial situation, and monthly payment goals. A larger down payment reduces your monthly payment and eliminates PMI above 20%.

How long does it take to buy a home?

From accepted offer to closing, typically 30–45 days. The search period varies widely — some buyers find the right home in days, others take months. We work at your pace and never rush you into a decision.

Can I buy a home in Las Vegas before moving?

Yes. We facilitate remote buying regularly through video tours, DocuSign offers, and coordinated closings. Many of our California clients complete the entire purchase without visiting in person until they arrive with the moving truck.

What is earnest money and can I lose it?

Earnest money is a good-faith deposit — typically 1–3% of the purchase price — held in escrow. You can lose it if you cancel outside of a valid contingency period. Within a valid contingency, it is refundable.

What are closing costs for a buyer in Nevada?

Typically 1.5%–3% of the purchase price, including lender fees, title insurance, escrow fees, prepaid property taxes and insurance, and recording fees. We provide an estimate early in the process so there are no surprises.

Can the seller pay my closing costs?

Yes — through seller concessions. You request a credit toward closing costs as part of the offer. The amount is negotiated and deducted from the seller's proceeds at closing. This is common and we negotiate for it regularly.

What if the home fails inspection?

No home is perfect. After the inspection, you can request repairs, request a credit, accept the home as-is, or cancel within your inspection contingency period. We guide you through the most strategic response based on the findings.

Should I buy new construction or resale?

Both have advantages. New construction offers modern design, warranties, and customization. Resale offers established neighborhoods, often larger lots, and more negotiating room on price. We help you evaluate both options based on your priorities and budget.

Are there first-time buyer programs in Nevada?

Yes. Nevada Housing Division and local lenders offer down payment assistance programs, below-market interest rates, and closing cost grants for qualifying first-time buyers. Ask your lender about current programs early in the process.

What is an HOA and do I need one?

A homeowners association manages common areas, enforces community standards, and collects monthly fees. Most master-planned communities in Las Vegas have HOAs. They add cost but also maintain property values and community quality. We review all HOA documents with you before you commit.

Can I back out after my offer is accepted?

Yes, within your contingency periods — inspection, financing, and appraisal. Once contingencies are removed, cancellation puts your earnest money at risk. We structure every offer to give you appropriate protection throughout the process.

What happens if I lose a bidding war?

It happens. The right home for you is out there, and we move quickly when the next opportunity arises. We debrief on what we learned from the experience and sharpen the strategy for the next offer.

Do I pay capital gains if I sell my California home?

You may qualify for the federal capital gains exclusion — up to \$250,000 for individuals and \$500,000 for married couples — if the home was your primary residence for at least two of the past five years. Consult your tax advisor for your specific situation.

How do I know what a home is really worth?

We prepare a Comparative Market Analysis (CMA) for every home you are seriously considering — a data-driven evaluation of recent comparable sales that gives you an objective view of market value before you make an offer.

How often will you communicate with me?

You will hear from us regularly throughout the search and throughout escrow. We believe communication is the foundation of a good client relationship — you will never be left wondering where things stand.

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CHAPTER TWELVE

Estimated Buyer Costs Worksheet

*A printable worksheet to estimate your total cash needed to close
— two copies included for your consultation and personal records.*

PRINT & COMPLETE BY HAND

Estimated Buyer Costs

Estimated Buyer Costs Worksheet	
STRATA REAL ESTATE & LEASING, LLC · JOANNE OLIMPO, BROKER	
Property Address	_____
Date Prepared	_____
Purchase Price	_____
Loan Amount	_____
CASH TO CLOSE	
Down Payment	_____
Lender Origination / Loan Fees	_____
Appraisal Fee	_____
Title Insurance (buyer's policy)	_____
Escrow / Settlement Fees	_____
Recording Fees	_____
Prepaid Property Taxes (prorated)	_____
Prepaid Homeowner's Insurance	_____
HOA Transfer / Setup Fees	_____
Home Inspection Fee	_____
Other Costs	_____
Less: Seller Concessions	_____
ESTIMATED TOTAL CASH TO CLOSE	_____

This worksheet is an estimate only. Your Loan Estimate from your lender provides binding cost disclosures. Consult your lender and escrow officer for precise figures.

SECOND COPY — FOR YOUR RECORDS

Estimated Buyer Costs

Estimated Buyer Costs Worksheet <small>STRATA REAL ESTATE & LEASING, LLC · JOANNE OLIMPO, BROKER</small>	
Property Address	_____
Date Prepared	_____
Purchase Price	_____
Loan Amount	_____
CASH TO CLOSE	
Down Payment	_____
Lender Origination / Loan Fees	_____
Appraisal Fee	_____
Title Insurance (buyer's policy)	_____
Escrow / Settlement Fees	_____
Recording Fees	_____
Prepaid Property Taxes (prorated)	_____
Prepaid Homeowner's Insurance	_____
HOA Transfer / Setup Fees	_____
Home Inspection Fee	_____
Other Costs	_____
Less: Seller Concessions	_____
ESTIMATED TOTAL CASH TO CLOSE	

This worksheet is an estimate only. Your Loan Estimate from your lender provides binding cost disclosures. Consult your lender and escrow officer for precise figures.

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CHAPTER THIRTEEN

The Strata Buyer Promise

Not a marketing statement, but a genuine commitment — the standard every buyer can expect from Strata Real Estate & Leasing, LLC from the first showing to the day you receive your keys.

A COMMITMENT, NOT A PITCH

What Every Buyer Can Expect

At Strata Real Estate & Leasing, LLC, we understand that buying a home is more than a financial transaction. It is the beginning of a new chapter — a new community, a new lifestyle, and in many cases, a new state. When you work with Strata, you are trusting us with something significant. The following commitments reflect the standard every Strata agent upholds for every buyer we represent.

HONEST GUIDANCE

We tell you the truth about every home — what we like, what concerns us, and what the data says about its value. An honest advisor is worth more than an enthusiastic one, especially when you are about to spend hundreds of thousands of dollars.

YOUR INTERESTS, ALWAYS

We work for you — not for sellers, not for builders, not for commissions. Every recommendation we make is guided by your goals, your budget, and your long-term financial wellbeing.

CLEAR COMMUNICATION

You will always know what is happening — after every showing, at every milestone in escrow, and whenever anything changes. We will never leave you wondering where things stand.

STRATEGIC NEGOTIATION

We negotiate with data, discipline, and your best outcome in mind. We never let urgency or emotion drive a decision that involves this much money.

EXPERT LOCAL KNOWLEDGE

We know the Las Vegas market — the neighborhoods, the builders, the HOAs, the quirks of specific communities, and the data behind every price point. That knowledge is in your service from the first day to the last.

GUIDANCE THROUGH CLOSING

The relationship does not end when your offer is accepted. We stay with you through inspections, appraisal, loan processing, and every step of escrow — keeping the transaction on track and protecting your interests until the deed records.

RELOCATION SUPPORT

For California relocators, we go beyond the transaction — helping you understand the Nevada market, the communities, the lifestyle, and the practical steps of establishing your new home state.

You chose Strata Real Estate & Leasing, LLC because you wanted more than a transaction. You wanted a guide. You wanted someone who would show up, follow through, and get you into the right home. That is our promise to every buyer — from the first showing to the day we hand you your keys.

Thank you for trusting Strata Real Estate & Leasing, LLC with something this important. We look forward to finding your place in Las Vegas.

Joanne Olimpo

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Reliable.
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Joanne Olimpo, Broker

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