



Guide to *Buying*

**PRESENTED BY TYSON LEON-GUERRERO,
GEORGE OUZOUNIAN AND GINA MICHELLE**

COMPASSIONATE | GENUINE | STRAIGHTFORWARD
WHEN EXPERIENCE MEETS INTEGRITY, GREAT THINGS HAPPEN.

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An aerial photograph of a wide, paved street lined with tall palm trees. The street curves gently to the right. On the left side of the street, there are lush green trees and a white car parked on a grassy area. On the right side, there are more palm trees and some residential buildings in the background. The sky is clear and blue. The overall scene is bright and sunny, with long shadows cast by the trees.

About *Our Team*



Tyson Leon-Guerrero

Consistently ranked among the top agents at The Agency and within the Greater Los Angeles Area (RealTrends).

Born and raised in Southern California, Tyson Leon-Guerrero brings a sophisticated understanding of the local market, a relentless work ethic, and a passion for delivering elevated real estate experiences to his clients at The Agency.

Originally from Camarillo, Tyson's foundation in real estate was shaped early on through hands-on exposure to property development and construction. As a graduate of UCLA with a background in Psychology, Tyson brings a strategic, client-centered approach to every interaction. His ability to anticipate needs, negotiate effectively, and build lasting relationships allows him to deliver a highly personalized and seamless experience tailored to each client's unique goals.

Serving Los Angeles and Ventura County, Tyson offers in-depth knowledge of the region's most sought-after neighborhoods, from coastal enclaves to exclusive hillside communities. Whether representing distinguished residences or advising discerning buyers, he is committed to providing exceptional service, market expertise, and results that consistently exceed expectations.

For Tyson, real estate is not simply a transaction, it is a curated experience centered around lifestyle, legacy, and long-term value.

Outside of real estate, he enjoys traveling, discovering new culinary destinations, and embracing the Southern California lifestyle with family and friends.



George Ouzounian

Widely known for his outstanding client service and extensive industry expertise, George Ouzounian brings over 20 years of real estate, finance, and development experience to The Agency.

Utilizing high-tech marketing strategies and finely honed negotiating skills, George has achieved over \$1.4 billion in career sales to date.

George is ranked among the top 1% of real estate agents in the nation by Real Trends. He was named Leader of Influence among residential real estate brokers by L.A. Business Journal in 2024, has earned The Agency's Top 5% Chairman Award multiple times, and was recognized as the L.A. Business Journal's Most Dynamic Broker. He has also been named one of L.A. Magazine's Real Estate Allstars from 2020 to 2025, one of the Top 100 Most Influential Real Estate Agents in Southern California, and The Agency's 2023 Top Team in The Valley. Additionally, he is ranked #12 Small Team in California and #39 Nationwide by Real Trends.

George's mission is simple: to provide the finest real estate services available, grounded in the highest standards of ethics, value, and commitment to client care. A true believer in the American Dream, George is passionate about helping families achieve homeownership. He views it as his responsibility not only to represent his clients to the best of his ability but also to educate them throughout the process, empowering them to make the most informed decisions.

As a licensed broker, seasoned real estate investor, and developer, George approaches transactions from multiple angles. He is not only focused on securing the best deals but also on ensuring his clients are fully protected throughout the process. A master at overcoming obstacles during escrow, George is skilled at devising creative solutions that satisfy all parties, bringing each deal to a smooth close.

Before obtaining his real estate license, George spent nearly a decade as a mortgage broker, working with large banks and handling short sales and foreclosures. His experience allows him to quickly analyze numbers for his clients and accurately assess every aspect of a deal. His development background also gives him a sharp eye for quality and value.



Gina Michelle

A top-producing broker, designer, and trained negotiator, Gina Michelle, has achieved over \$1.2 billion in career sales.

Gina brings twenty years of real estate experience and a reputation for integrity, transparency, and intelligence to The Agency. Ranked for five consecutive years among the top 1% of Agents nationwide, The Agency's Top 5% 2024 Chairman Award Recipient, Leader of Influence among residential real estate brokers by L.A. Business Journal in 2024, and named one of L.A. Magazine's 2023 Real Estate Allstars. She was also named one of the Top 100 Most Influential Real Estate Agents in Southern California, a Nationwide Leading Lady in Real Estate and L.A. Business Journal thriving in their 40's. Gina was a previous Member of and contributing writer for the Forbes Real Estate Council.

Prior to joining The Agency, for fourteen years Gina ran her own brokerage, The Gina Michelle Project, an acclaimed design and real estate firm.

When clients choose Gina to be their broker, they can count on an experienced negotiator, devoted advocate, and a design, staging, and renovation expert. From professional home staging and interior design services to consulting on upgrades and renovations, Gina leverages relationships with the city's top architects, designers, lenders, and developers to offer her clients best-in-class service through every step of a transaction. Her innovative approach to real estate has been featured on NBC, Fox, and CBS, among others, and continues to be a point of interest for those who invite her to speak and discuss the state of the current market in Los Angeles. Having developed and sold several multi-million-dollar homes herself, Gina knows what it takes to generate maximum exposure for her clients' homes. Her listings regularly sell within two weeks and top out on price-per-square-foot for their respective neighborhoods.

NUMBERS & ACCOLADES

THE AGENCY'S TOP TEAM 2025

#12

SMALL TEAM IN CALIFORNIA

#26

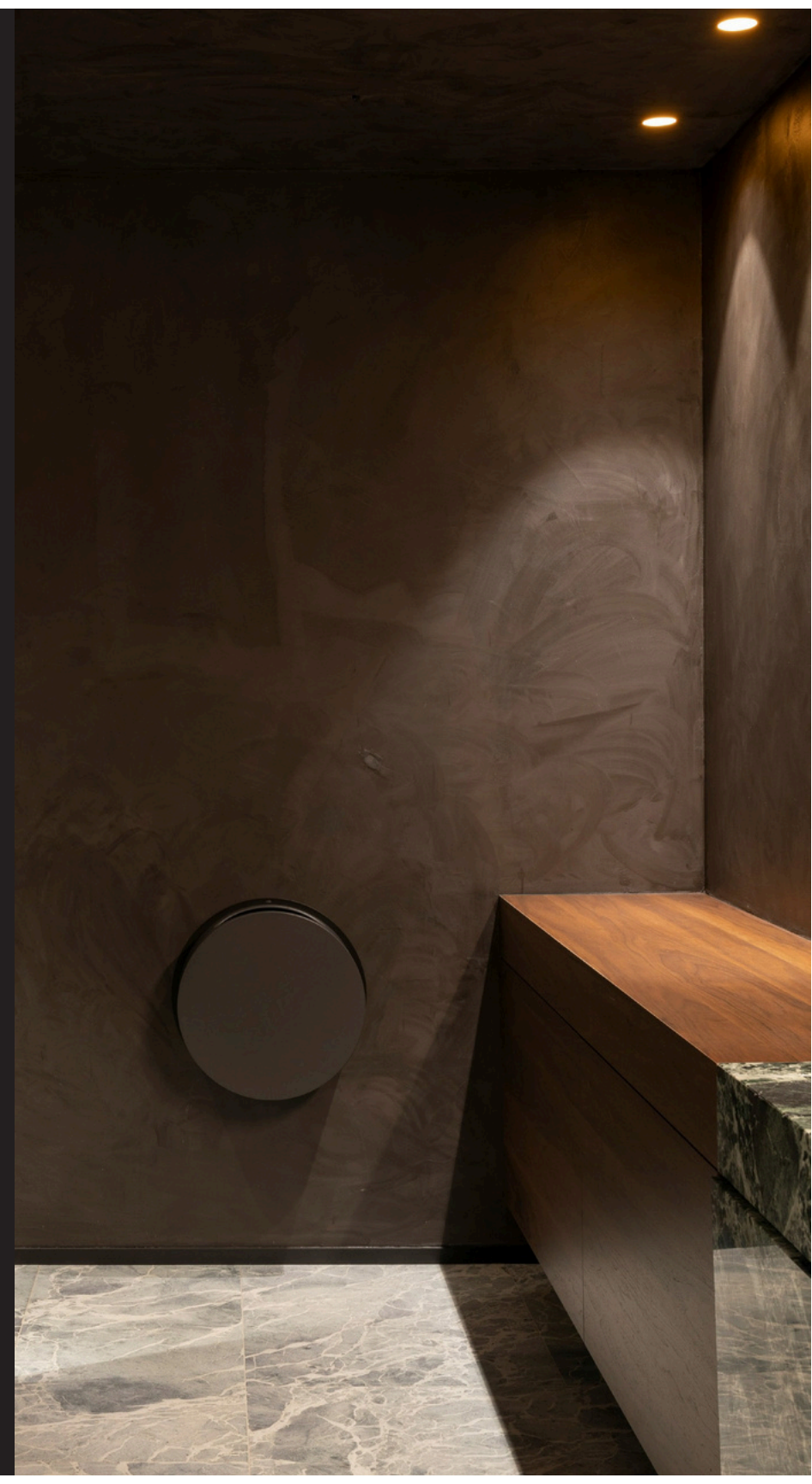
SMALL TEAM NATIONWIDE

TOP 1%
OF AGENTS NATIONWIDE

LA MAGAZINE REAL ESTATE
ALL STARS

#5 UNITS
CLOSED IN CA

#1 UNITS
CLOSED IN LA





2025 HIGHLIGHTS

\$305 Million

CLOSED VOLUME

129

CLOSED UNITS

Top 1%

OF AGENTS NATIONWIDE

An aerial photograph of a coastal city, likely Los Angeles, during the "golden hour" of sunset. The sky is a mix of deep blues and warm oranges, with scattered clouds. In the foreground, a dense residential area with white and light-colored buildings is visible, interspersed with palm trees. To the left, the ocean meets the shore with gentle waves. In the background, a range of mountains is silhouetted against the bright horizon. A thin white horizontal line with a small circle in the center spans the width of the image, positioned above the text.

II The Buying *Process*

MY BUYER SERVICES

My job is to execute your real estate transaction so *smoothly* and *efficiently* that it feels simple and easy.

Being a real estate agent encompasses many roles—each essential in helping you find your dream home. From handling multi-offer scenarios and navigating challenging sellers to providing emotional support and keeping you updated on the current market moment, I'm right by your side. From curating industry relationships to give you a competitive edge to knowing the levers in our contracts that accomplish your goals, from studying the latest market trends to flexing my negotiation power on your behalf, I'm here to guide you through the entire transaction journey so you have the best experience every step of the way.

Above all, the thing that most excites me in my role is helping you reach your goals. Whether you're a first-time homebuyer or a seasoned investor, we'll craft a personalized strategy tailored to your unique needs.



What to Expect *When You Work With Me*

INVENTORY, MARKET & NEIGHBORHOOD EXPERTISE

ACCESS TO THE AGENCY'S EXCLUSIVE PROPERTIES

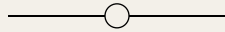
CLEAR COMMUNICATION

PERSONALIZED CONCIERGE-STYLE SERVICE

STELLAR NEGOTIATION

AGENT RELATIONSHIP AND THE ACUMEN
TO CREATE INVENTORY

THE HOMEBUYING PROCESS AT A GLANCE



**ORGANIZE YOUR FINANCES AND
GET PRE-APPROVAL**

**DETERMINE YOUR SEARCH CRITERIA
AND PARAMETERS**

RESEARCH AND TOUR HOMES

MAKE AN OFFER

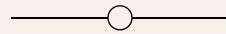
**NEGOTIATE THE CONTRACT
AND NAVIGATE ESCROW**

FINAL WALK-THROUGH AND CLOSING

MOVE IN



GETTING FINANCING PRE-APPROVAL



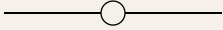
When it comes to real estate, *money talks*.

Unless you're purchasing in cash, determining the loan amount you qualify for is important. We'll connect you with a mortgage broker, who'll determine how much a bank will lend you. Banks have different words for it: "pre-qualified," "pre-approval" or "a fully underwritten pre-approval." They'll help you understand financing options, what your down payment and additional closing costs will be, and place you in a better negotiating position.

Once you have your price range, you need to take into account closing costs, moving costs, taxes, and possible HOA fees.

We'll walk you through it.

QUALIFYING FOR A LOAN



Here's what matters to lenders.

YOUR CREDIT

Establishing a good credit score will help you secure more favorable financing terms.

JOB HISTORY & STABILITY

A consistent job history within the same company/industry is ideal, but career advancement may also be acceptable.

DEBT-TO-INCOME RATIO

This is a crucial factor the lender uses to determine how much you can afford to spend on housing. The lender looks at all aspects of your income and debt, as well as factors in your anticipated new principal and interest loan payments, your property taxes, your insurance costs, and any other relevant housing costs.

MONEY, MONEY, MONEY

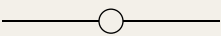
This is where the lender verifies your funds for your down payment, your closing costs and your cash reserves.

PROPERTY SECURITY

The lender will require an appraisal by a certified fee appraiser to verify the property's marketability, condition, and value, ensuring sufficient collateral for the loan.

Don't worry if you don't meet all of the guidelines. Lenders work through a variety of circumstances and different loan products. And we're here to help.

LET'S SET YOU UP FOR SUCCESS



Applying for a home loan can be a sensitive process.

DON'T MAKE BIG PURCHASES

A large payment or other significant purchase, such as a car, furniture, and appliances, can impact your debt-to-income ratio and prevent you from qualifying for a loan.

DON'T PAY OFF DEBT

Talk to your loan officer about your best strategy. They may prefer you keep the debt and maintain higher cash reserves vs. deplete your cash reserves to pay down debt balances.

DON'T MOVE ASSETS OR CONSOLIDATE BILLS

Transfers from one bank to another appear as new deposits, which can complicate the application process. If you do need to move money around or adjust your finances, speak to your lender first.

DON'T CHANGE JOBS

Your lender will do one last employment verification just before funding your loan—any undisclosed changes to your employment can jeopardize your loan, your deposit and your ability to buy a home.

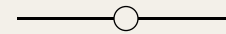
DON'T RUN YOUR OWN CREDIT REPORT

It will show up on your lender's credit report and need to be explained in writing.



SHOPPING FOR YOUR HOME

Let the home tours *begin.*



TAPPING INTO OUR NETWORK

As our client, you'll gain access to our rotating list of off-market and coming-soon properties. We'll also proactively reach out to agents within The Agency and across the industry to uncover additional opportunities tailored to your search.

REFINING OUR SEARCH

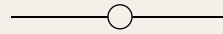
As we shop around and get clearer on your wants and needs, we'll further refine the search.

WE'VE FOUND IT. JUST LIKE WE KNEW WE WOULD.

Once we've found the one for you, we prepare an offer.

MAKING AN OFFER

We provide expert advice. You pick the offer price.
Not too high. Not too low. *Just right.*



When you submit an offer to a seller for consideration, here's how they can respond:

1

Accept

Congratulations! You are officially in contract to buy a home. There is still a lot to accomplish, but you are one very large step closer to achieving your goal.

2

Counter

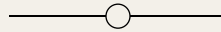
Sellers may push back on the price and/or other specific terms of your offer. If you accept their counter, see #1. If you counter back, sit tight right here in #2, as there is some negotiating left to do. If you reject their counter and move on, skip to #3.

3

Reject

When an offer or counter offer is rejected, they're saying "thanks, but no thanks." Of course, after an official "no" is given, there is always the possibility that the rejected party may try to reopen negotiations and reenter the conversation with more favorable terms.

FINALIZING THE AGREEMENT



NEGOTIATION IS MY TIME TO SHINE.

As a respected professional with trusted realtor relationships, the rapport I build during early conversations will go a long way to tipping the scales in your favor. And when the time comes, I'll represent you at the negotiating table to reach an agreement with the seller on the final price and contract terms. In multiple-offer situations, our experience, knowledge and strategic thinking are huge assets in understanding the current market, rate conditions and the potential of your buying power.

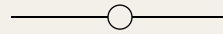
AS YOU BEGIN TO REVIEW CONTRACTS AND DISCLOSURES, I'M HERE TO ADVISE.

I work with your entire team, from your attorney to your mortgage broker, to walk you through the contract, disclosures and other agreements to protect your interests.

AND WE HAVE THE FINAL OFFER.

Once the seller approves, you're one step closer to being a homeowner. Here we go.

YOU'RE NOW IN CONTRACT



INSPECTIONS AND INVESTIGATIONS

You will be provided with pages of advisories, disclosures and reports covering the various aspects of the home and community that you should consider investigating. You are strongly encouraged to investigate all matters that are important to you. Once you are satisfied with all aspects of the home, you will be asked to remove your contractual investigation contingency by the deadline outlined in your offer.

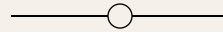
LOAN UNDERWRITING

The lender underwriting phase begins. The lender may ask for more documents along the way and order an appraisal of the property.

ESCROW

Escrow is the process whereby parties to the real estate transaction deposit documents, funds, or other items of value with a neutral, disinterested third party (the escrow agent). These are held in trust until a specific event or condition occurs according to specific, mutual written instructions from the parties. In other words, escrow is essentially a clearinghouse for the receipt, exchange and distribution of the items needed to transfer or finance real estate. When all conditions are met, a distribution or transfer takes place, the transaction occurs, and the escrow is “closed.”

CLOSING TIME



We conduct a *final* walk-through.

If you didn't negotiate for the seller to purchase you a home warranty as part of your offer, now is a great opportunity to buy one yourself.

The lender gives *final* final approval.

The last documents are signed, *final* deposits made and escrow *closes*.
Keys are delivered, and move-in *begins*.

My network is at your disposal.

I'm your resource moving forward for whatever you may need such as contractors, designers, painters, plumbers, or even house-sitting recommendations.

III

Buying with *The Agency*



THE AGENCY THE AGENCY

THE AGENCY DIFFERENCE

WE COLLABORATE

The way we see it is this: No agent is an island, and no one should go it alone. The Agency's culture of collaboration means you benefit from our strength as a whole. We consistently engage in organized and organic conversations about the industry and its impact on our clients, as well as new listings and other information that directly benefits our buyers and sellers.

WE DO THIS FULL-TIME

Weekend warriors need not apply. We are a team of full-time, committed real estate professionals. We are highly selective about who we bring to the team because every single person is a vital part of the overall vision.

WE DO IT ALL

It's all in our wheelhouse. The Agency offers the engine in-house to cater to all of your real estate needs, whether searching for a home, commercial space for your business, an investment property, a vacation home in Mexico, or a ski chalet for the holidays.

Wherever you're going, we can take you there.

WE KNOW OUR MARKETS

We don't just enter a market. We conquer it. In each location, we seek out the very best real estate professionals—the agents who understand the nuances of each neighborhood. Then, we back them up with our vast global reach and resources.

Real Estate with *Real Numbers*

\$20B+

IN GLOBAL SALES

2X AS
PRODUCTIVE

TOP LUXURY BROKERAGE, MOST INNOVATIVE BROKERAGE &
MOST INNOVATIVE MARKETING CAMPAIGN

INMAN'S 2022-2025 GOLDEN I AWARDS | INMAN INNOVATOR AWARDS 2024 FINALISTS

7 YEARS

INC. 5000 FASTEST-GROWING PRIVATE
COMPANIES

#13

REALTRENDS 500 LIST OF
TOP RESIDENTIALBROKERAGES

#4

AMONG REAL TRENDS TOP 50 FIRMS IN
AVERAGE SALES PRICE BY SIDES AT \$2.5M

5 YEARS

FINANCIAL TIMES: ONE OF THE AMERICAS'
FASTEST GROWING COMPANIES

Our Global Presence

We're the industry's leading boutique
global luxury brokerage.

Our global Rolodex has impressive names and locations, giving us the
opportunity to support you in your complete journey of property
ownership. No matter where you are going, we can take you there.

3,300+ AGENTS | 165+ OFFICES

1 CONNECTED GLOBAL NETWORK

UNITED STATES
MEXICO
CANADA
TURKS & CAICOS
CAYMAN ISLANDS
BAHAMAS
DOMINICAN REPUBLIC
THE NETHERLANDS
PORTUGAL
SPAIN
PANAMA
JAMAICA

You have someone in your corner, in *every*
corner of the world.





CORE SERVICES



Expert guidance and *exceptional* service before, during and long after the transaction.

Streamlining transactions for our clients with a simplified process, we have you covered throughout every step of the home-buying journey with our vetted partners—from home inspection, home mortgages, and title insurance to home warranty, moving services, and private wealth management. It's all in our wheelhouse.



IV
Expense
Guide



EXPENSE GUIDE

Everything in your home purchase is negotiable. From our experience, we note that sellers and buyers typically pay for certain items. Here is a breakdown of the common division of costs. But remember, at the end of the day, I'll help you negotiate the contract to make sure you get the best home at the best value.

THE SELLER PAYS FOR:

- Natural Hazard Zone Disclosure Report
- Smoke Alarms, CO2 Detectors, Water Heater Bracing
- Government Required Point of Sale Inspections, Reports and Remediation (if needed) - Retrofit if in LA County
- Their Own Escrow & Title Fees
- Their Title Insurance Policy
- County & City Transfer Tax
- HOA Fees for Preparing Disclosures
- HOA Transfer Fees
- Any Private Transfer Fees (if applicable)
- Home Warranty (1 Year)

THE BUYER COVERS:

- Inspection Costs
- Appraisal
- Your Own Escrow Fees
- Your Lender's Title Insurance Policy
- HOA Certification

∨

Forms & Disclosures



FORMS & DISCLOSURES

Main Forms & Disclosures

- **Agency Disclosure** — Explains who each agent represents in the transaction.
- **Buyer Representation Agreement** — Defines our relationship, services, responsibilities, and compensation.
- **Purchase Agreement** — Your official offer, including price, financing, contingencies, timelines, and closing terms.
- **Buyer Advisories** — Highlights important property matters you should independently investigate.
- **Property Disclosures** — Covers the seller's knowledge of the property, known defects, hazards, and agent observations.
- **Title & HOA Documents** — Reviews ownership, liens, easements, restrictions, fees, rules, and community financials.
- **Request for Repairs** — Documents any repairs, credits, or other solutions requested after inspections.
- **Contingency Removal** — Confirms when you are satisfied with inspections, appraisal, financing, and disclosures.
- **Final Verification** — Confirms the property's condition and agreed-upon repairs before closing



READY TO FIND YOUR DREAM HOME? WE CAN TAKE YOU THERE.

TheAgencyRE.com



With respect to any real estate brokerage services we provide you as the buyer, you acknowledge that The Agency makes no guarantees, representations or warranties regarding the subject property or your ability to purchase the same. Information you receive from the seller or their agent related to the property may be subject to errors or omissions. The Agency has not and will not verify the accuracy or completeness of any relevant information we or you received or will receive from any source. All information must be independently reviewed and verified by you for accuracy, and you should rely on your own investigation of the property and on such other material facts you deem necessary and prudent to complete the subject transaction. The Agency is not a law or CPA firm and cannot advise you as to any legal rights or obligations, business, or tax consequences of any provision or instrument set forth or prepared in connection with your purchase of a property. If legal or accounting advice is desired, you should consult a qualified California real estate attorney or CPA. The Agency may act as a dual agent if your agent or another agent of The Agency represents the seller.

AN INDEPENDENTLY OWNED AND OPERATED LICENSEE OF UMRO REALTY CORP.