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GUECO REAL ESTATE GROUP



WELCOME

In one of the most competitive markets in the world, having a powerful real estate team behind you isn't just helpful, it's essential. The freedom to choose well, move boldly, and invest wisely comes when you're working with the best.

Gueco Real Estate Group's unrivaled industry expertise and proactive presence across the city caters to buyers who understand how quickly the market moves. We take the chaos out of the equation through our diligence and preparation, mixed with the right amount of honed instincts. It's a formula that empowers clients to purchase with confidence.

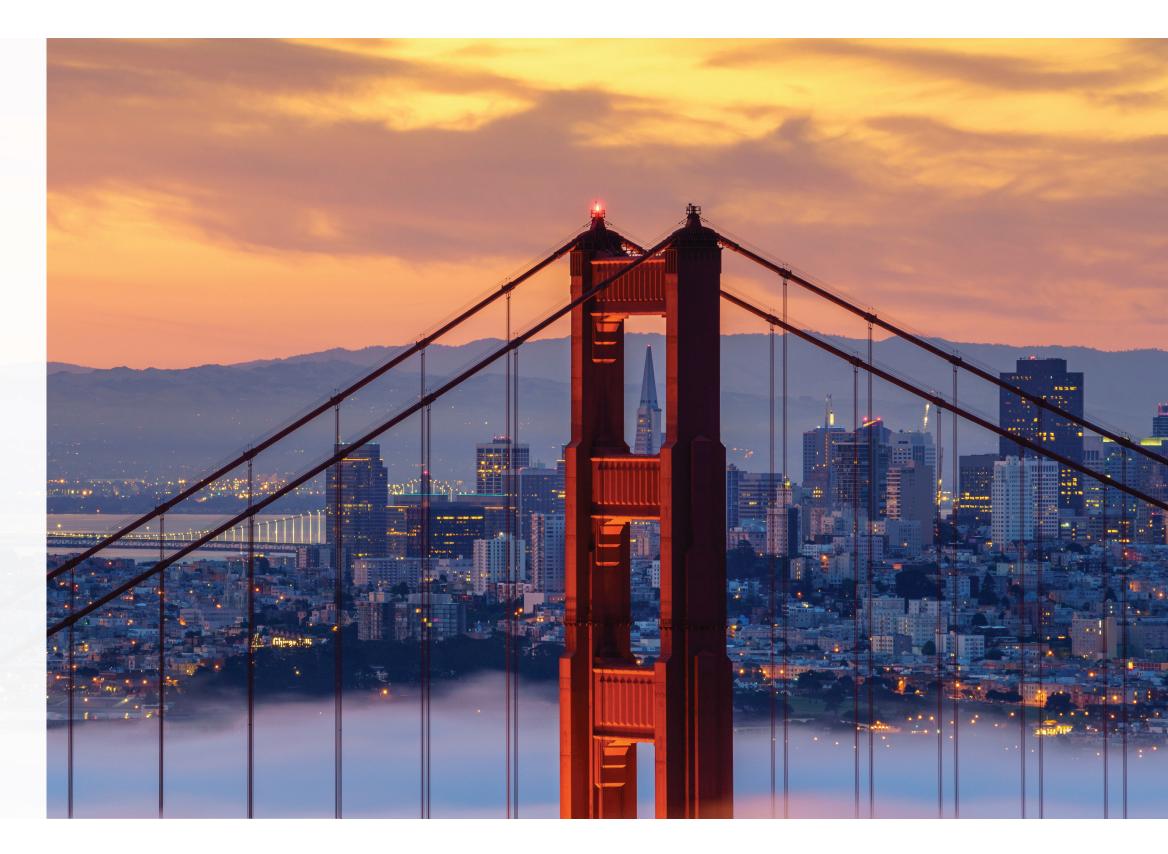
While other agents chase listings as they come on the market, our exclusive network of contacts provides an invaluable jumpstart on competitive properties, often before they even hit the MLS. This means a streamlined process and a crucial edge for buyers.

Our strategic philosophy goes back to the very beginning when founder Kevin Gueco pioneered innovative ways to get better results for his clients. He understood the need for efficiency in the face of frenzied bidding wars and unprecedented demand. He also understood that no buyer wants to feel forced into quick decisions and compromises that later turn into regrets.

Committed to leveraging every possible tool and resource for their clients' success, Gueco Real Estate Group partnered with Reside in 2017. Reside is a venture-funded real estate tech brokerage, backed by industry leading investors from Silicon Valley. The Reside business model enables agents to spend 100% of their time on human work that truly matters. By automating the administrative, legal, and marketing efforts of their business, agents can work directly with their clients on the most important details. This means more time to curate the very best options for buyers so they get exactly what they want.

The relationship with Reside also fosters key industry partnerships to better advise clients in real property sales and negotiations. Up-to-the-minute information is vital to each transaction and Gueco Real Estate Group is constantly focused on finding solutions that create every advantage for buyers.

Ultimately, Gueco Real Estate Group knows their long-term success depends on being more than merely transactional. Establishing clients for life is the goal. It's really that simple. They've built an impeccable record but it's the ongoing relationships with past clients that reinforces what they originally set out to do.



SALES RECORD

We've represented significant sales across the city—a record that provides rare insight into the negotiation process and gives us an advantage in knowing how to secure your dream home with the right offer.

Some clients want a home they can grow and settle into for many years to come. Others prioritize the investment angle and are looking for an entry point into the market. Whichever type of buyer you are, creating wealth and future value through smart purchases advances your ability to leverage your investments toward long-term goals.

As your agents, we make sure our interests are aligned. Getting the absolute best price on your home purchase has obvious benefits for you, but it also impacts our own success in years to come. The lower your purchase price, the sooner you create equity and position yourself with greater financial freedom to do more and dream bigger. We treat every transaction as an opportunity to earn your business the next time, too.

2731-2735 Folsom St | **\$6,050,000** 201 Folsom St #36E | **\$3,345,000** 718 Long Bridge St #1609 | **\$2,700,000** 99 Mendosa Ave | **\$2,588,000** 718 Long Bridge St #1402 | **\$2,175,000** 201 Folsom St #28C | **\$2,050,000** 201 Folsom St #23A | \$1,995,000 355 1st St #2102 | **\$1,915,000** 635 Fourteenth Ave | **\$1,800,000** 201 Folsom St #15A | **\$1,795,000** 738 Long Bridge St #311 | **\$1,788,000** 480 Mission Bay Blvd #1507 | \$1,788,000 420 Mission Bay Blvd #1103 | **\$1,750,000** 2257 15th Ave | \$1,750,000 480 Mission Bay Blvd #1006 | **\$1,749,000** 183-185 Villa Terr | **\$1,735,000** 229 Bonview St | **\$1,715,000** 1452 Bush St #20 | \$1,700,000 1160 Mission St #2313 | **\$1,680,000** 212A Chattanooga St | **\$1,650,000** 718 Long Bridge St #900 | **\$1,650,000** 189 Commonwealth Ave #6 | **\$1,640,000** 20 Wright St | \$1,620,000 480 Mission Bay Blvd #514 | \$1,600,000 333 Beale St #2E | **\$1,595,000** 1000 3rd St F#504 | **\$1,545,000** 1000 3rd St #914 | **\$1,530,000** 420 Mission Blvd #411 | **\$1,520,000** 145 Hampshire St #B | **\$1,495,000** 480 Mission Bay Blvd #812 | **\$1,480,000** 201 Sansome St #804 | **1,475,000** 201 Folsom St #2D | **1,470,000** 435 China Basin St #637 | \$1,463,000 788 Santa Ray Avenue | **\$1,450,000** 435 China Basin St #636 | \$1,440,000 338 Main St #4E | \$1,425,000 718 Long Bridge St #606 | **\$1,425,000** 738 Long Bridge St #904 | **\$1,416,200**

738 Long Bridge St #814 | **\$1,410,000** 420 Mission Bay Blvd #509 | \$1,385,000 829 Folsom St #710 | **\$1,375,000** 300 Berry St #1308 | **\$1,375,000** 718 Long Bridge St #311 | **\$1,372,300** 435 China Basin St #443 | \$1,345,000 420 Mission Bay Blvd. #705 | \$1,338,000 1 Franklin St #801 | **\$1,329,000** 1160 Mission St #2013 | **\$1,325,000** 718 Long Bridge St #706 | **\$1,306,200** 882 Presidio Ave | **\$1,300,000** 882 Presidio Ave | \$1,300,000 480 Mission Bay Blvd #1508 | **\$1,290,000** 738 Long Bridge #211 | **\$1,280,000** 2421 16th St #303 | **\$1,280,000** 435 China Basin St #335 | **\$1,269,000** 480 Mission Bay Blvd #1008 | **\$1,260,170** 745 Clementina St #B | \$1,250,000 501 Beale St #5D | **\$1,250,000** 235 Berry St #412 | **\$1,250,000** 1160 Mission St #1708 | **\$1,245,000** 1450 Franklin St #607 | **\$1,200,000** 1610 Fulton St | **\$1,200,000** 888 7th St #LL-25 | **\$1,200,000** 435 China Basin St #634 | \$1,200,000 1450 Franklin St #607 | **\$1,200,000** 829 Folsom St #610 | **\$1,200,000** 1160 Mission St #1801 | \$1,200,000 1160 Mission St #1606 | **\$1,199,000** 1160 Mission St #1806 | **\$1,175,000** 879 Greenwich St | \$1,175,000 330 Mission Bay Blvd #901 | **\$1,170,000** 1650 Broadway #506 | **\$1,170,000** 1160 Mission St #1713 | **\$1,169,000** 718 Long Bridge St #711 | **\$1,167,300** 1688 Pine St #E209 | **\$1,153,000**

325 China Basin St #607 | **\$1,148,000**

718 Long Bridge St #904 | **\$1,146,200**

1788 Clay St #211 | **\$1,143,000** 60 Prosper St | **\$1,110,000** 480 Mission Bay Blvd #620 | \$1,105,000 330 Mission Bay Blvd #401 | **\$1,100,000** 1160 Mission St #1108 | **\$1,100,000** 1160 Mission St #1113 | **\$1,100,000** 435 China Basin St #333 | \$1,073,000 1 Franklin St #401 | **\$1.061.500** 77 Dow PI | **\$1,060,000** 338 Potrero Ave Unit #504 | **\$1,050,000** 201 Harrison St #803 | **\$1,001,000** 1450 Franklin St #607 | \$1,000,000 400 Beale St #1407 | **\$993,000** 1221 Harrison St #6 | **\$990,000** 829 Folsom St #418 | **\$968.000** 1019 Rhode Island St | **\$965,000** 1000 3rd St #518 | **\$960,000** 480 Mission Bay Blvd #918 | \$959,225 613 Paris St | **\$950.000** 1160 Mission St #1207 | **\$945,000** 420 Mission Bay Blvd #410 | \$926,000 330 Mission Bay Blvd N #805 | **\$920,000** 1483 Sutter St #1003 | **\$918,000** 420 Mission Bay Blvd #411 | \$915,750 1160 Mission St #1114 | **\$900,000** 338 Potrero Ave #707 | **\$900.000** 165 Crescent Ave | **\$875,130** 960 Anza St #6 | **\$865,000** 835 Cole St #1 | **\$850,000** 2217 Pacific Ave #6 | \$850.000 1930 Mission St #9 | **\$810,000** 1868 Van Ness, #205 | **\$804,500** 835 Cole Street Unit #1 | \$785,000 483 Green Ridge Drive | \$760,000 1070 Post St #1A | **\$749,000** 161 Dolores St #1 | **\$748,000**

3232 Adeline St | \$738.000

1160 Mission St #2103 | **\$729,000**



WORLD-CLASS LEADERSHIP

While many agents are content to follow trends, we're setting them. Our team is stacked with industry leaders in the areas of marketing, technology, design, and operations. We are cohesive and collaborative in everything we do which ensures that each client benefits from our collective strength.



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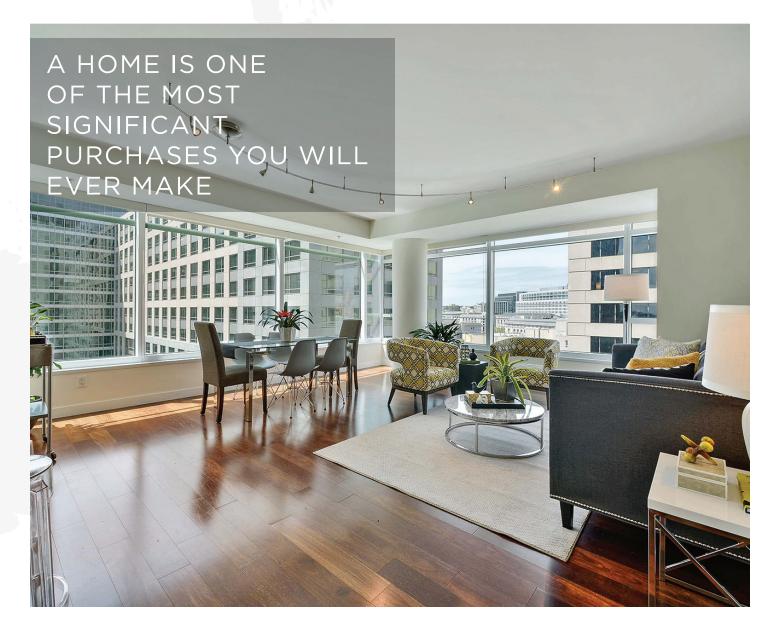
YOUR GUIDE TO BUYING A HOME

A home is one of the most significant purchases you will ever make from a dollars and cents perspective. But it's also an investment in your quality of life. You want a place that inspires you to imagine the memories and milestones that lie ahead.

Beyond the spreadsheets and loan qualifications, mortgage calculators and market analysis, finding the right home should be exciting and empowering. You've wanted to do this for a long time so why not have a little fun now that we're here?

From now until the day we drop a set of keys into your hand, our job is to guide you through every stage with confidence and care. The journey ahead will reflect our commitment to helping you find a place that ignites and fuels your passions.

You'll never be left with unanswered questions or wondering what's coming next. We are present and available. Always.



THE BUYING PROCESS

Our goal isn't to fit you into the process—it's to make the process work for you.

At first glance, buying a home can seem formulaic with an unending list of things to do and hurdles to clear. But Gueco Real Estate Group understands that every client deserves a highly customized experience. No one shares your same preferences, has your exact financial situation, or thinks about the future in quite the same way. We will shape the journey ahead to fit who you are and where you want to be.

FINDING YOUR NEW HOME

INITIAL CONSULTATION

- Understand your objectives, priorities, and time frames.
- Discuss buying process overview.
- Examine local market conditions
- Discuss lending qualification.
- · Define how we will work together.

LOAN PRE-APPROVAL

- Obtain loan pre-approval letter from lenders.
- Determine budget and price range for home based on income. assets, and personal financial plan.
- Meet with tax and financial professional to understand benefits and ramifications of prospective purchase.

HOME SHOPPING

- Tour properties that meet your home search criteria
- Monitor market activity with Clean Offer listing alert service.
- Identify off-market, for sale by owner, and expired listings matching requirements.

MAKE AN OFFER

- Review comparable sales and discuss appropriate offer strategies.
- Review and sign all available disclosures and reports.
- Prepare detailed offer package including bank statements. introductory letter, and loan pre-approval.
- Present offer package and purchase contract in person
- Negotiate the best possible price for your

DUE DILIGENCE

ESCROW SETUP

- · Choose and pay for escrow.
- Order preliminary title report (title company).
- Deposit funds into escrow account.

SUBMIT HOME INFO TO LENDER

- Submit purchase contract to lender for processing.
- Schedule appraisal (by lender).
- Confirm contingency removal and loan condition dates.

INSPECTIONS AND PROPERTY CONDITION

- · Conduct buyer Inspections: property, pest, chimney, roof,
- Conduct second review of seller disclosures.
- Review homeowners association documents (if applicable).

LOAN UNDERWRITING AND APPRAISAL

- · Underwriting file review.
- Appraisal completed and reviewed by lender.
- Final financing approval by lender.

INSPECTION REVIEW

If new critical issues are discovered during buyer inspections, negotiate repairs or renegotiate price.

HOME INSURANCE

- Select home insurance company and coverage.
- · Submit insurance information to escrow.

CONTINGENCIES

 After property inspections and confirmation of loan document approval. remove contingencies.

CLOSING

 Confirm property condition and completed repairs, if any. Property condition should be consistent with condition on date of ratification.

FINAL WALK-THROUGH

MOVING DETAILS

- · Set up utilities: electricity, water, garbage, phone, internet, alarm, etc.
- Contact HOA office to schedule move-in (if applicable).
- Schedule move

SIGN-OFF AND LOAN **FUNDING**

- Review all closing and transaction costs · Sign loan documents.
- Provide cashier's check or send wire for down payment and closing costs.
- Lender sends balance of funding to title company one business day prior to close.

RECORD AND CLOSE **ESCROW**

- Deed is recorded in person at County recorder's office by title company representative.
- · Receive keys to your new home.

FIRST THINGS FIRST

MOVING IN

- Change all locks on all doors and update security system.
- Complete any planned repairs or improvements.
- Get acquainted with your new neighborhood and community.

SETTLING IN

- Attend HOA meetings and meet your neighbors.
- Unpack, unwind and enjoy your new home.

- · Update estate plan and trust.
- and warranty materials.
- required maintenance (re-seal counters. change/clean filters, etc). File home

GETTING ORGANIZED

• Review all appliance

Schedule future

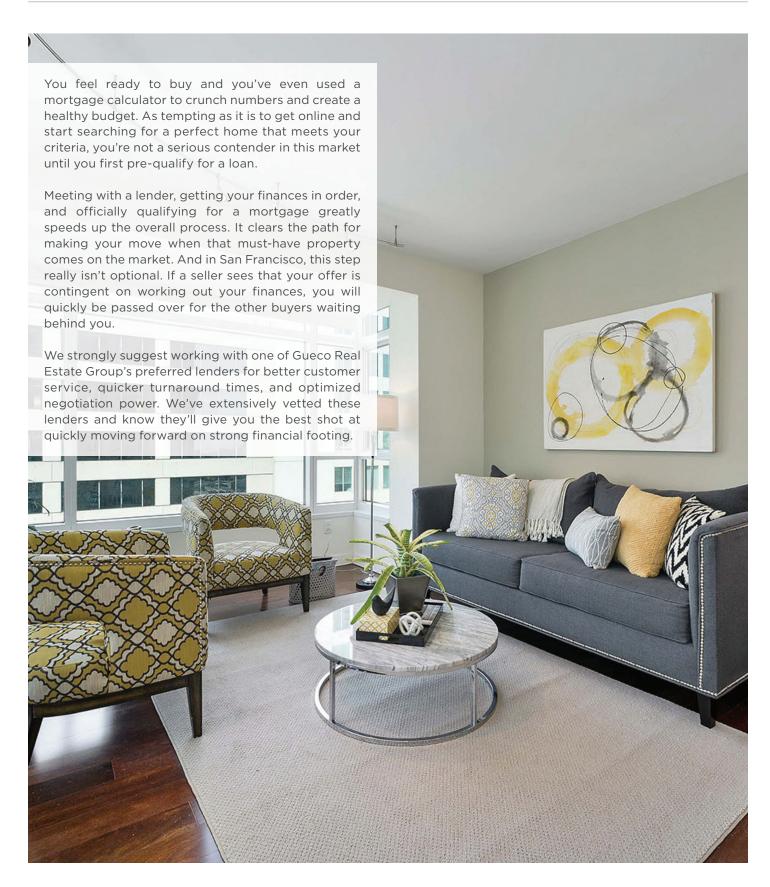
warranty plan.

 Note upcoming property tax payments and supplemental property tax bill.

BEFORE YOU SHOP

GETTING PRE-QUALIFIED

NOW THE FUN PART

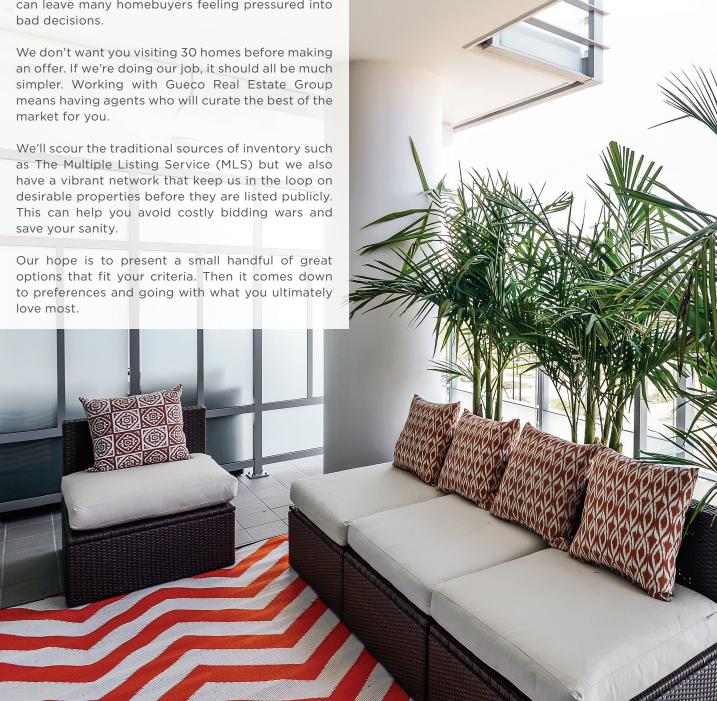


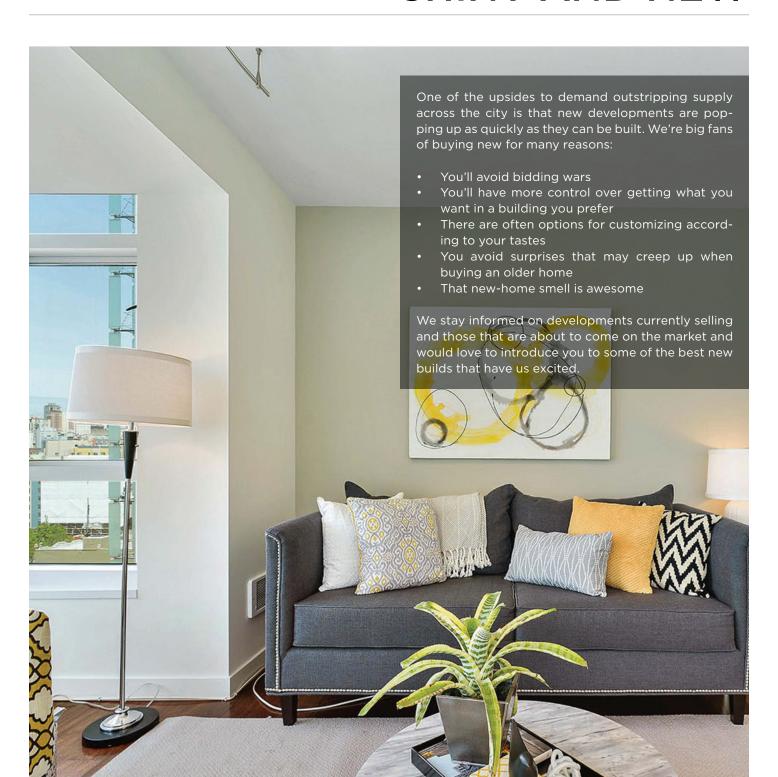


THE HOUSE HUNT

SHINY AND NEW

As a rule, homes do not stay on the market for long in San Francisco. The days of casually visiting open houses over the course of several weekends and then taking some time to sleep on it are gone. This can leave many homebuyers feeling pressured into bad decisions.





DISTRICT MAP

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DISTRICT 1 - NORTHWEST

DISTRICT 2 - CENTRAL WEST

DISTRICT 3 - SOUTHWEST

DISTRICT 4 - TWIN PEAKS WEST

DISTRICT 5 - CENTRAL

DISTRICT 6 - CENTRAL NORTH

DISTRICT 7 - NORTH

DISTRICT 8 - NORTHEAST

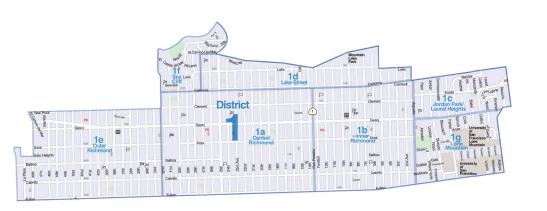
DISTRICT 9 - CENTRAL EAST

DISTRICT 10 - SOUTHEAST

DISTRICT 1 - NORTHWEST

NEIGHBORHOODS:

- Central Richmond
- Inner Richmond
- Jordan Park Laurel Heights
- Lake Street
- Lone Mountain
- Outer Richmond
- Sea Cliff



Often referred to as the Richmond District, this residential corner of the city is bordered by The Presidio to the north and Golden Gate Park to the south. It's a little quieter than many parts of the city and offers quick access to the scenic cliffs, beaches, and historical sites throughout the vibrant neighborhoods. Foggy days are common but you'll find plenty of great restaurants and museums to tuck into while waiting for the sun to make an appearance. From graceful Edwardian and Victorian styles to contemporary condos, this area has compelling options for those looking for the iconic San Francisco experience.

DISTRICT 2 - CENTRAL WEST

NEIGHBORHOODS:

- Central Sunset
- Golden Gate Heights
- Inner Parkside
- Inner Sunset
- Outer Parkside
- Outer SunsetParkside

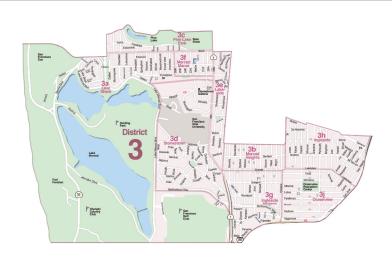


Drop down below Golden Gate Park and you'll discover the heart of the Sunset District where the small-town feel draws beach lovers and residents who enjoy knowing their neighbors and supporting unique small businesses. The N-Judah and L-Taraval MUNI light rail system lines provide convenient access to downtown. With good schools and real estate offerings spanning from modest budgets up to the beautifully crafted Golden Gate Heights homes, you'll experience a warmth of community that even the fog can't dampen.

DISTRICT 3 - SOUTHWEST

NEIGHBORHOODS:

- Ingleside
- Ingleside Heights
- Lake Shore
- Lakeside
- Merced Heights
- Merced Manor
- Oceanview
- Pine Lake Park
- Stonestown



For a more suburban feel and access to great amenities throughout the community, District 3 has a lot to offer with Stonestown Galleria Mall, The Olympic Club, The San Francisco Zoo, and S.F. State University's campus. Outdoor enthusiasts will enjoy jogging or walking along the trail around Lake Merced or playing a round of golf at the nearby course. It's convenient for those commuting on I-280 to the Peninsula and South Bay and you'll find this a great choice for some of city's the more affordable single family homes in well-maintained, friendly neighborhoods.

DISTRICT 4 - TWIN PEAKS WEST

NEIGHBORHOODS:

- Balboa Terrace
- Diamond Heights
- Forest Hill
- Forest Hill Extension

- Midtown Terrace
- Forest Knolls
- Ingleside Terrace
- Miraloma Park
- Monterey Heights • Mount Davidson Manor
- Saint Francis Wood Sherwood Forest
- Sunnyside
- West Portal
- Westwood Highlands
- Westwood Park



On the southwestern side of Twin Peaks and Mt. Davidson, District 4 is a woodsy area that features beautiful scenery and picturesque architecture. It boasts some of San Francisco's most prestigious neighborhoods, with the exclusive St. Francis Wood enclave setting the tone for upscale living. Larger lots, detached homes and manicured yards help maintain a peaceful beauty throughout this district. The adjacent West Portal neighborhood is a popular street for shopping and also features larger homes brimming with charm, character and detail. The area generally manages to maintain its localsonly flavor with terrific restaurants, a library, good schools, and gorgeous show-stopping homes.

DISTRICT 5 - CENTRAL

NEIGHBORHOODS:

- Buena Vista
- Ashbury Heights
- Clarendon Heights
- Cole Valley Parnassus Heights
- Corona Heights
- Duboce Triangle
- Eureka Valley Dolores Heights
- Glen Park
- Haight Ashbury
- Mission Dolores
- Noe Valley
- Twin Peaks



If being in the middle of it all is important, than the aptly named Central District has a lot to offer. It's the geographic heart of San Francisco, but it also puts the city's colorful diversity and beauty on display. It's home to the fabled Haight-Ashbury and Castro, as well as family neighborhoods such as Noe Valley and Glen Park. You'll have plenty of cafes, bakeries, and restaurants to explore for years to come and-perhaps most appealing-it's generally considered one of the sunnier parts of the city. So if the fog isn't for you, things definitely start warming up here. Homes throughout the district bring a mix of everything from traditional single family properties, flats, apartments and lofts to condos and the meticulously adorned Victorians in the hillside community of Ashbury Heights, and the wood-shingled homes in Parnassus Heights.

DISTRICT 6 - CENTRAL NORTH

NEIGHBORHOODS:

- Alamo Square
- Anza Vista
- Haves Valley
- Lower Pacific Heights
- North Panhandle
- Western Addition

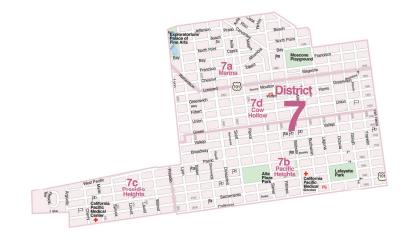


A little history helps explain the Central North District's vibe and appeal. Formerly known as the Western Addition, it was one of the few areas to survive the 1906 earthquake that devastated the city. As a result, much of the architecture remains as it was more than a hundred years ago. If your heart is set on the perfect Victorian, this may be where you'll find it. But if the charms of the past aren't quite your style, an uptick in trendy shops and restaurants has lent to the resurgence of Hayes Valley, which also has one of the highest concentrations of condominiums. Lower Pacific Heights features a lot of the shine and polish of its big sister while the Bauhaus style defines Anza Vista.

DISTRICT 7 - NORTH

NEIGHBORHOODS:

- Cow Hollow
- Marina
- Pacific Heights
- Presidio Heights



Along the northern edge of San Francisco, four of the most desirable neighborhoods in the city make up District 7—what many call "old San Francisco". It possesses a certain dignity and prestige with large single family homes and luxury condos in the Marina and Cow Hollow, watched over by the towering mansions of Pacific Heights. Views of the Golden Gate Bridge, Angel Island and Alcatraz are breathtaking from various vantage points throughout this district. Crissy Field, the Marina Green, and upscale shopping along Fillmore, Union, and Chestnut Streets are just a few of the draws offering plenty to do. From the stately homes to the natural surroundings, the spectacular beauty of this district is hard to beat.

DISTRICT 8 - NORTHEAST

NEIGHBORHOODS:

- Downtown San Francisco
- Financial District Barbary Coast
- Nob Hill
- North Beach
- North Waterfront
- Russian Hill
- Telegraph Hill
- Van Ness Civic Center



The most iconic postcard scenes of San Francisco make District 8 a perpetual hub of tourism. Fisherman's Wharf, Chinatown, Coit Tower, cable cars, the Financial District, Union Square, City Hall—they're all here. But beyond the tourist stops, there is a lot to love about living here. The cultural and civic pulse of San Francisco beats soundly with the SF Opera and Ballet, the Asian Art Museum, the SF Public Library, and the history-making California Supreme Court and Court of Appeals. Robust public transportation options make it easy to get around and homebuyers have endless options to fit every style and budget. From elegant new luxury condos to the endless potential of up-and-coming neighborhoods, the beauty of District 8 is that it can become exactly what you make of it. It's lively, diverse, and brimming with energy and possibility.

DISTRICT 9 - CENTRAL EAST

NEIGHBORHOODS:

- Bernal Heights
- Central Waterfront Dogpatch
- Inner Mission
- Mission Bay
- Potrero Hill
- South Beach
- South of Market
- Yerba Buena



Many San Francisco neighborhoods boast tremendous growth and revitalization in recent years, but perhaps no area has exploded more than District 9. Home to AT&T Park, the Mission and the Industrial vibe of the Dogpatch, the energy and buzz is palpable. Driven largely by the fast-moving tech industry, SoMa, South Beach, Yerba Buena and Mission Bay cater to an edgier clientele drawn to sleek, modern condos with every imaginable amenity and convenience. Portrero Hill and Bernal Heights still offer a lot for families and homebuyers who love homes full of charm and opportunities for renovating to contemporary standards. And while the Mission has experienced a surge in gentrification, it's still the go-to spot for the colorful vibrancy of the Latino community. District 9 is situated for easy access to Highway 101, I-280, and I-80, giving commuters plenty of options.

DISTRICT 10 - SOUTHEAST

NEIGHBORHOODS:

- Bayview
- Bayview Heights
- Candlestick Point
- Crocker Amazon
- Excelsior
- Hunters Point
- Little Hollywood
- Mission Terrace
- Outer Mission
- Portola
- Silver Terrace
- Visitacion Valley



The southeast corner of San Francisco may be one of the best secrets for homebuyers looking for value in established communities. With diverse demographics and unlimited growth potential, The Bayview, Portola, and Visitation Valley are quickly gaining momentum. The district is full of surprising pockets of charming neighborhoods such as Little Hollywood, where Mae West and other famous actors are rumored to have once owned homes. And while the fog billows over the hills to the west, this part of the city is exceptionally sunny—perfect for enjoying many parks and playgrounds, the Bay, and Candlestick Point Recreation Area.

THE ART OF WRITING AN OFFER

Buyers ultimately determine the value of a home, not sellers.

That may seem counterintuitive in this hyped market but a property's value is only worth what someone willingly pays. Too many buyers end up overpaying because they operate from a position of desperation or fear.

Closing deals for clients is more complicated than simply throwing the most money at a listing. We still believe in the power of negotiation and don't want you spending any more than is necessary to secure the home upon which your heart and head are set.

With the goal of getting you the right place at the right price, we've developed a proven and effective strategy for negotiating on your behalf:

- · Write early and write often. This gives you a strategic advantage against your competition. Whether the seller accepts, counters, or rejects, you will be the only buyer who has actual feedback from the seller. From there, you can base your decisions moving forward on that data. Every other buyer is stuck in analysis paralysis, wondering what the seller would accept.
- · Rather than comparing asking prices, we compare final negotiated prices and terms. You learn a lot more about where the market really stands by doing this and then you don't waste time with offers that are too soft, or overpay with offers that are too high.
- We leverage all the variables together for maximum impact. Inspection reports, comparable sales statistics, and even the seller's motivation can help us make a strong case for why your offer is too good to pass up.
- · Sweeten the offer with attractive terms. We want to give the seller every reason to say yes to your offer. This can come through strategies such as submitting a high deposit or removing contingencies and waiving inspections. We don't recommend this on all properties but it can be a way to offset a lower offer price.



AFTER THE OFFER JOURNEYING THROUGH ESCROW

There's nothing quite like the exhilaration of an accepted offer. We've worked hard to get to this point and the good news deserves some well-earned celebration!

But before you start ordering new furniture, we have to get you through the escrow process. As your agents, this is the busiest part of the transaction for us. We work closely with lenders and inspectors to ensure a smooth and successful closing.

Even in the best of circumstances, hardly anyone ever describes buying a home as a stress-free experience. Gueco Real Estate Group does believe the process can be stress-less. So to keep your purchase on track during the crucial final stages, our commitment to guiding and walking you through every step only intensifies. We do everything we can to make sure all the moving pieces proceed as smoothly as possible. Don't be afraid of hiccups. We've been here before and we know how to overcome obstacles that may arise.

Between your accepted offer and the official closing, we focus on three key areas—

INSPECTIONS -

If you choose to have any inspections, we'll order these almost immediately after the offer is ratified. You will receive a copy of any reports, usually within 24 hours of the inspection.

APPRAISAL -

This is required by your lender to insure the home is worth the money they're putting up on your behalf. The appraisal also occurs as soon as possible after an accepted offer.

FINANCING -

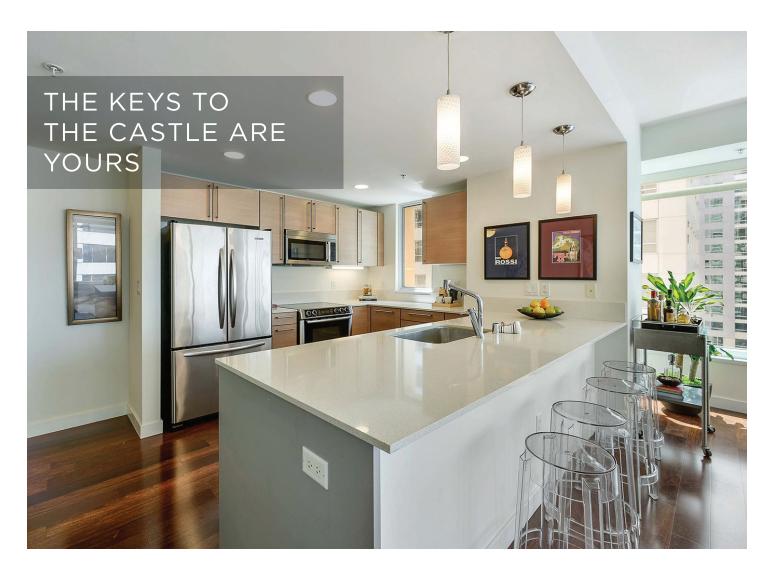
Lenders are understandably protective of their own money and have a lot of conditions that must be met before they hand over the cash. The buyer's job is to remain diligent and pro-active in quickly meeting the lender's requirements. The sooner the first set of conditions is met, the sooner your file is sent to underwriting for review. Additional conditions may come up once underwriting receives the file and when those final conditions are met, your lender will let us know if the loan will fund. It's at this stage that you'll be glad you've chosen a reputable lender who knows how to streamline the process. You'll also start to understand why we strongly recommend our clients consider working with professionals we know and trust. The right lender can be the difference between a successful deal and one that hits a bump and falls out of escrow.

CLOSING TIME TO CALL THE MOVERS

Inspections are complete. Loan conditions are met. And all contingencies are lifted. The final steps of closing are coming quickly.

The escrow officer is a neutral third party who must fulfill specific legal requirements prior to closing escrow. We've been with you for every part of this journey and our focus at this point is working with you, the seller's agent, your lending institution, and the escrow officer to make sure every part of the file is complete for closing. It can seem like a mountain of details but we promise the view from the top is worth it.

Whether you are purchasing a resale or new-construction property, you will have the opportunity for a final walkthrough of your soon-to-be new home—typically within a week before closing. Both you and the seller will review and sign an estimated closing statement which includes all the payment information. First-time buyers should sign in person with the escrow officers and we'll be there with you to answer any questions. Once both parties sign their closing statements, the loan will fund (usually within one day) and the escrow officer then records the deed within an additional 24 hours. At that point, the keys to the castle are yours—finally, truly, really yours.



BUYING A HOME AND MAKING A LIFE

You've purchased a property but it isn't truly a home until you've put your own touch on it. Your pictures on the walls, your furniture in the rooms, your splashes of personality and preference—these are the things that bring a space to life and create a place for memories to take shape.

Long after the transactional part of your home ownership is completed, the Gueco Real Estate Group team remains present and available to help guide all aspects of owning and maintaining your valuable investment. We have an amazing network of trusted movers, interior designers, general contractors, plumbers, electricians, painters, flooring and tile specialists—you name it!

We also understand that your new home is part of the bigger picture of planning for a future and building wealth. We can help you reach out to established and trustworthy probate and estate attorneys, family law attorneys, accountants, financial planners, insurance providers, and private bankers.

We're excited to see you create a great life in this new home and hope you'll always see us as a one-stop shop for all things real-estate related. There is no greater joy for us than knowing our past clients continue leaning on us with questions and still think of us as their trusted Realtor for years to come.

Our clients will tell you, once you're part of the Gueco Real Estate team, you're on the team for life. That means, when the time comes, we will be here to help you sell or rent your home, and we will be here when you decide to buy again.

But for now, catch your breath, settle in, and enjoy. You've earned this!



TESTIMONIALS

My wife and I were looking for condos in San Francisco and met Kevin in one of the open houses. He was extremely kind and knowledgeable, so much so that we decided to contact him to be our agent.

We started working primarily with Marcell, scheduling visits and defining the parameters of the condo we were looking for. He quickly understood the profile of condo we were seeking, and worked with us to find the best ones to visit, working with several selling agents to schedule all visits. He was always very patient and transparent, outlining pros and cons of each condo we visited, mentioning resale value and talking in detail about each neighborhood, never pushing us to buy a condo we were not 100% comfortable with.

Thanks to Marcell's help, we quickly found a condo that was perfect for us. Marcell helped us negotiate the price, and explained each step of the buying process (very important for us, 1st time buyers). During the whole process, Marcell always answered emails and calls instantly, responding in detail all questions we had, working with escrow officers, selling agents, and loan agent to make sure we would close everything on time (we even managed to close escrow ahead of deadline).

Definitely 5 stars! Highly recommend Marcell and Kevin!
- HUGO Y.

Marcell Neri is the best agent anyone can ask for when buying in SF!

We first met Marcell at an open house and were quickly impressed with his professionalism and expertise of the industry. We engaged Marcell and the rest of the Gueco team to assist in our condo search.

Marcell was patiently by our side through every step of the process. He met with us to discuss our needs, took us through open house visits and was always transparent with the pros and cons of each condo/neighborhood we visited.

Marcell was an invaluable resource during the closing process. He was quick to respond to our numerous questions, worked closely with our loan agent and escrow agent to ensure the close went smoothly and on time.

I would highly recommend Marcell to anyone looking to buy/sell in SF!

- CATHERINE C.

Our family just spent our first Thanksgiving weekend in our wonderful new home, and we have Marcell's dedication, expertise, and tenacity to thank! Marcell worked tirelessly with us to find the perfect house to raise our growing family. He patiently explained the complexities and subtleties of the incredibly competitive San Francisco Bay Area market. We trusted him implicitly to write the best offers and represent us throughout the process. Marcell also enlists the most professional support within his team and we were exceptionally treated from the first day. Finally, while my partner and I have known Marcell for nearly two decades before asking for his help and guidance, we could not have asked for a better friend and agent for one of our most significant life investments we'll ever make together.

- ANTHONY A.

I met Marcell when I was only casually in the market for a property. He was hosting an open house that I stumbled into. I realized quickly from our brief first meeting that he is an expert at the local condo scene - and new construction in particular. Following that meeting he became my realtor and deftly helped me navigate the SF condo market. He was patient with me when I had wild ideas and he always had a good pulse on properties - upcoming and newly listed. Once I selected a property he was insanely helpful navigating all of the different things that needed to be done. Dutifully following up on every issue that popped up while being pleasant and professional with everyone along the way. I would recommend working with Marcell and Gueco Real Estate unequivocally - and I will again in the future I am sure.

- BEN S.

Jeremy is very responsive and quick on closing the deal. He is very knowledgeable and helpful in answering questions. We were very happy with the Jeremy and his team for getting a new condo in SF city. Thanks Jeremy!

- ERIC L.

Jeremy and the Gueco Real Estate Group gave me valuable information regarding the SF real estate market, interest rates and local lenders. As a first time home buyer there are a lot things to know and it can be overwhelming at times. Jeremy broke down the info and went over things multiple times until I felt comfortable. Highly recommended!

- CHRIS C.

I have had the pleasure of working with Kevin twice...4 years ago, when we purchased our first condo, and again as we prepare to move into a larger home. Kevin and his team (Marcell in particular) made the process purchasing our new home seamless!

Kevin and Marcell are professional, responsive, personable, easy to work with, and extremely knowledgeable about the real estate market in San Francisco. They offered valuable recommendations and insights as we conducted our search and went to open houses.

Kevin and Marcell were accessible at every step of the way, from the beginning phase of our search, to the offer stage, and beyond, to debrief as we prepare to sell our current place.

I would highly recommend Kevin and his team to anyone looking to buy or sell in San Francisco.

- NINA B.

I was a first time home buyer and had originally jumped into the process with very little information about the market (actually had to read books like Home Buying for Dummies, etc). Obviously I was quickly overwhelmed and got the sense that there was a large part of the market that I did not have access to without an agent. That where Kevin came it. I can break down my home buying process into two phases: BK and AK...Before Kevin and After Kevin.

Before Kevin: Running around from open house to open house without an idea of what I wanted and how to get the home I wanted. Finding out that almost all the properties I saw were already in contract. Considering settling for properties which were below my expectations.

After Kevin: Narrowing down my hunt to only homes I was interested in. Getting private showings of before market properties. Having the inside track on listings before anyone else placed offers. Having the security to know that Kevin was working his tail off to get me a home that I could live in and love for years to come.

Seriously, the degree to which working with Kevin made my life easier and more stress free cannot be understated. He sat down with me on our first meeting and really spent time figuring out exactly what I wanted. From then on, we were constantly looking at properties which I didn't even know were available. Also he kept constant communication with me and always responded to my numerous questions.

Ultimately he helped me narrow down my location (SOMA/ South Beach/Mission Bay) which was important since I work in the East Bay and found a building, The Madrone, which I loved. Then Kevin got me to the front of the line for a 2 bedroom unit which went back out of contract. The selling agent pretty much told me that there were a bunch of people that had their eyes on this unit (actually the best one I saw...Kevin insisted that we look at it even though I didn't know I was interested). He negotiated for me a phat closing credit and BOOM, now I am living in my first home and loving it. I really can say that I wouldn't be here if it was not for working with Kevin.

I would strongly recommend Kevin to anyone I knew looking to buy a home for sure!

- YENTING C.

Kevin impressed us from the beginning with his fast paced, professional and results orientated demeanor which made him stand out early as someone I wanted to lock in as my dedicated buyers agent.

Kevin helped ensure our finances were in place and then helped us look around the SOMA area and explore other areas to see how we liked them. His knowledge of San Francisco and his extensive network for upcoming premarket listings helped us secure a great house in the Marlow in Nob Hill before it was on Redfin.

Kevin was really helpful in guiding our negotiations to secure a great price on our condo and even to exit our lease early, all with great success. He is highly responsive on email too.

We are now enjoying a new neighborhood and a new condo that far exceeded our initial expectations!

I would recommend Kevin to any of my friends and family looking to buy or sell in San Francisco.

- BEN N.

I was planning a move from the Peninsula and thought it was a good time to invest in some real estate in the City along with having the perks of living in the City. I came across many real estate agents who were really just looking for a quick sale. When I met Kevin he was completely different. He helped me purchase a place that was perfect for my lifestyle and a place that also had great potential as an investment.

Not only is Kevin personable (we still go to happy hours), he is extremely knowledgeable about the SF market and really just gives you his honest opinion. He really looks at this process as if he were buying his own house. He sets himself apart as he looks at this as a long-term relationship and really tries to make sure you'll be happy in your home versus looking for the quick commission. There was never any pressure, only unlimited patience, and incredible knowledge. I'd recommend him to anyone interested in buying or selling a home.

- CAMDEN K.

I'm adding to the noise here and throwing in 5 stars (as if he needed them!) since Kevin earned those suckers.

He helped me purchase a condo in San Francisco (Cow Hollow). But, just as important, he was incredibly responsive, pro-active and informative during the house hunting process.

When first introduced to me, Kevin learned what were the material factors of my target property so he could set up customized searches, with daily e-mail alerts to let me know what properties were on the market. As my home search progressed, my tastes evolved and, without my explicitly telling him, Kevin was able to sense them and adjust the search accordingly.

Along the way, when I had questions—even if they were at 8:30pm on a weeknight or 9:00am on a weekend—Kevin responded to them quickly. This stellar delivery of service was particularly key for me since I work in a job with unpredictable (and at times, long) hours so when I have free time, I need to squeeze in as many personal errands (including house hunting) as I can.

Last, Kevin has a great, easy going manner that made the home searching—and purchasing—process enjoyable. I tried (and struck out) on several properties, but Kevin made sure to help me keep the search process in perspective. And when it came time to commit to signing on the dotted line, Kevin provided great market know-how on the pros and cons of properties I was considering.

Go with Kevin. His service is as good as his hair in those promo photos.

- P ANSON L.

I was a former South Beach renter looking to move back to the neighborhood. With the rising rents in SF, my move back to the city was contingent on buying a place. I knew right away that Kevin would go the distance to help me in the process. Being a first time home buyer, I was a novice to the buying process. Kevin was a great help in educating me on the process and making my offer competitive in the dynamics of the current market environment.

Kevin was able to fast-track the process, from scheduling inspections to lining up financing, to ensure the condensed escrow timeline stayed on schedule. This was a huge help given my busy travel schedule for work during escrow.

If you're in the market to buy a home in SF, I would highly recommend you consult with Kevin.

- KRISH P.

Not only did Kevin always help us with things directly and indirectly related to our hunt, he kept up with us and was very responsive, making sure nothing slipped—which is important since my wife and I both work full-time and needed that help. He was courteous, beyond-helpful, and got us the deal we wanted but never thought we'd get, without compromises! I highly recommend Kevin if you're looking to get into the real estate market, especially if this is your first time. Having worked for months before with Redfin, I can say confidently we would never have gotten the place we really wanted without an agent like Kevin and his access to off-market deals. We already recommended him to another couple friend of ours and he got them an investor-owned property and they're closing escrow soon

- STEVE & GERALDINE

Kevin helped us purchase a condo in SF (South Beach Area). He did an excellent job by not only taking the time to show different places but also did a terrific job negotiating with the seller to close the deal on time after we found the place that we wanted,

There were three things that were important for us:

- (1) Location South Beach and Mission Bay waterfront
- (2) Style contemporary
- (3) Price

SEARCH STAGE: During the search phase Kevin clearly understood us asks and was EXTREMELY proactive in keeping us updated of the upcoming properties? In several cases he used his network to keep us informed of pre-MLS opportunities. It was tricky for us as we were initially based out of Australia, and then out of Mexico. Kevin was extremely flexible to ensure that during our fly back to SF he was available (even with last minute notices) to arrange for the property showings.

NEGOTIATION STAGE: During negotiations, he was very strategic to close the deal and ensure that the offer was accepted the first time, and saved us from a bidding war. Great negotiation and planning skills!

CLOSING STAGE: He connected us with necessary supporting parties such as financiers, inspectors, and insurance companies. Again it was tricky as we wee on vacation during the closing period, but he provided all his support to ensure that we closed within the agreed 21 day!

Overall, we are extremely satisfied with him and would definitely recommend him and love to work with him again.

What we liked (in no particular order):

- 1. Very good understanding of the market and the trends (also sends us reports monthly of the trends)
- 2. Very well networked into the property market
- 3. Takes time to understand the client requests
- 4. Good to work with
- 5. Great negotiation and planning skills

OVERALL RATING: Five Stars!

- JOHN G.

Kevin recently helped us find the perfect condominium in the South Beach/Mission Bay area. We are new to the neighborhood, having just sold our long-time single family home of 18 years on Twin Peaks Blvd., and we weren't even sure what to look for in a condo purchase. Not to worry, Kevin knew all the ins and outs of this market, and knew about potential pitfalls that never even occurred to us. Yet, we never once felt pressure to buy anything. We just kept looking with Kevin's directions until one condo "spoke to

us," and Kevin is handling the details in record time with efficiency and thoroughness. He even showed us the condo we are purchasing and took care of all the attendant paperwork etc. for us during his long-planned personal weekend off. Now that's commitment! We recommend him highly, and guarantee he will do incredible work for you.

- KANDACE B.

What can I say about Kevin. He went above and beyond all our expectations, took us to open house after open house, found us the perfect home, was strategic in negotiations and even followed through with many items after closing. Great experience, highly recommend. Will work with him again.

- MICHAEL G.

As first time home buyers, my husband and I needed help, and lots of it. We found that and more with Kevin. This guy is fantastic at what he does. He cares about his clients, he KNOWS the market, he knows about things that are not on the market and he goes to bat for each and every person he works with. Throughout the process of finding a home, we met many of Kevin's other clients who ALL felt the same. Each person we met gave us more and more confidence that we had chosen the right agent to find us our first home. Not only is he a superb agent, he is also an all around great guy, who I would recommend to my closest friends and family when the opportunity arises. There is no question in my mind that he is the best at what he does, and from the looks of the other reviews, he is only getting better.

- LINDSEY & DAN

Kevin's knowledge of both the neighborhood & intricacies of real estate made my life incredibly easy as a buyer. When I had a question, he got back to me ASAP with an answer. Kevin is a great communicator, and it never took him longer than a few hours to get back to me. Other agents took days. This was especially helpful as a first-time buyer. When it finally came time to negotiate with the seller, Kevin ended up getting me THE BEST DEAL in the entire building! THE lowest \$/SF, you can check MLS for proof He went to bat for me and hit a grand slam. I can't recommend him enough to my friends. You will NOT be disappointed with Kevin!

- AARON

Kevin was a pleasure to work with. He had a near-instantaneous response time which is awesome for anyone out there who is like me and wants immediate answers to everything - and was very flexible with scheduling. He's friendly and approachable and just "gets it"- he's smart and knows what I'm trying to ask (given my limited knowledge of the house-buying process) and takes the time to explain things to my satisfaction. He made the entire process incredibly painless and efficient. If you want a great guy who knows his stuff and won't waste your time, definitely

give Kevin a ring!

- CHRISTINE C.

Kevin was recommended to me by a colleague and I was thoroughly impressed. As a first time home buyer, I had a lot of questions and Kevin was very patient in answering all of them. In fact, he scheduled a first meeting to go through the entire home buying process with me and figure out exactly what I wanted. This was very helpful since I wasn't sure myself! I travel a lot for work and Kevin was extremely accommodating with my schedule. He was available when I needed him and would always return my calls very promptly. The condo I purchased came on the market while I was out of town. Kevin sent me the listing and agreed to give me an evening showing the next night once I landed in SFO. There was a lot of interest in the unit but due to his quick action I was able to get my offer in first. I've been in my new place for several months now and am extremely happy with my purchase and the service that Kevin provided. I have no hesitation in recommending him to others!

- STACY

Nini and Kevin and their team at Gueco Real Estate are simply amazing. My husband and I would not have been able to buy our first home without them.

We met Nini in person on a Saturday and were very impressed by her professionalism. She has an uncanny ability to listen to your needs and find listings that check all the boxes - this was not an easy feat given my husband and I had somewhat different ideas of what our dream home would be. After our meeting, she gave us recommendations for open houses on Sunday. We were in love with several of the homes and Nini and Kevin worked with us over the next few days to develop an offer strategy on our dream home. By Friday, we had an accepted offer below list price for a single family home in Bernal Heights! I have no idea how they made it happen but we feel incredibly lucky.

During the escrow process, we were consistently impressed by Nini's responsiveness and solid follow through. Given that we are first time homebuyers, we had so many questions and she patiently guided us through the entire process. When the house was not completely cleaned before closing, Nini immediately sent a cleaning crew and paid for them herself. We have a yard in our new home and she even sent us a hammock as a gift so we could enjoy the garden!

We strongly recommend Nini and Kevin. They are deeply invested in their clients and helped make our dream of owning a home a reality. We will definitely work with them again if we decide to sell our home!

- JINA S.

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