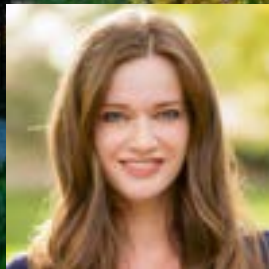


RELOCATING TO
San Diego

ks

KIMBERLY SCHMIDT
& ASSOCIATES

COMPASS



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WELCOME TO *San Diego*

One of the most sought-after coastal destinations in the world! Its sparkling, turquoise coastline nestled in Southern California welcomes outdoor enthusiasts, leisurely explorers, and community-driven travelers to relish in its laid-back coastal lifestyle. Offering year-round outdoor activities, you'll consistently find yourself enjoying the natural beauty, whether it's soaking up the sun at the beach or engaging in water sports along the coast.

San Diego captures the ideal blend of Southern California vibes with a relaxed beach town atmosphere. Numerous neighborhoods dot the city, attracting both residents and visitors. Local entrepreneurs and the hospitality industry provide opportunities for locals to thrive while tourism drives the year-round economy. Residing here, you'll truly sense that you "have it all."

Limitless adventures await as you peruse the unique shops in downtown La Jolla, enjoy a vibrant evening in the Gaslamp Quarter, catch impressive waves along Pacific Beach, explore the cultural scene in Balboa Park, or hike the scenic trails around Torrey Pines.

COMPASS



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San Diego Accolades

#1

Most Fun Place to Live
US News & World Report

#1

Greenest City in the US
Wallethub

#1

MLB Stadium
USA Today

#1

UC San Diego Health
US News & World Report

#1

Pleasant Weather Days
San Diego Union Tribune

#1

Best Cruise Ship Port
Global Traveler

#2

Most Inventive City
Inc.

#3

Best City for Startups
Crowdfund Capital Advisors

San Diego Neighborhoods



MOVING TO *San Diego*

Neighborhoods

North County Coastal

Cardiff-by-the-Sea
Carlsbad
Carmel Valley
Del Mar
Encinitas
La Costa
Leucadia
Oceanside
Olivenhain
Poinsettia
Rancho Santa Fe
San Elijo
Solana Beach

North County Inland

Escondido
Fallbrook
Hidden Meadows
Mira Mesa
Poway
Ramona
Rancho Bernardo
Rancho Penasquitos
San Marcos
Scripps Ranch
Vista

East County

Alpine
El Cajon
Lakeside
La Mesa
Santee
Spring Valley

San Diego Coastal

Bay Park
Clairemont
Coronado
Downtown
 East Village
 Gaslamp Quarter
 Little Italy
 Marina District
La Jolla
Mission Beach
Ocean Beach
Old Town
Pacific Beach
Point Loma
Soledad South

San Diego Central

Del Cerro
Kensington
Mission Hills
Mission Valley
North Park
San Carlos
South Park
Talmadge
Tierrasanta
University Heights

South Bay

Bonita
Chula Vista
East Lake
Imperial Beach
Otay Mesa
San Ysidro





Cardiff-By-The-Sea

Located just twenty-five miles north of downtown San Diego, Cardiff is a laid-back beach town integrated within Encinitas. Its central shopping and dining scene provides effortless access to entertainment and family-oriented attractions.

Renowned for its exceptional waves, this locale is a surfer's paradise. Embracing both coastal living and a welcoming community vibe, it's the perfect package. Named after the Welsh capital, Cardiff offers a series of gorgeous beaches and contemporary small-town charm. With Coast Highway 101 as the heartbeat and the beach as the backdrop, this is the pinnacle of modern community living.

What to Expect

Casual elegance meets refined luxury in a welcoming, upscale ambiance.

The Lifestyle

Lively downtown, friendly neighbors—a magnetic, captivating charm.

Unexpected Appeal

Nature enthusiasts adore Cardiff's easy outdoor access, starting in their backyard.

The Market

A range of residences from chic condos, single-family havens, and luxury homes.

You'll Fall in Love With

Captivating neighbors and an inviting ambiance, the allure is irresistible.



Carlsbad

In the heart of California's coastline, the city of Carlsbad beckons with its diverse offerings. Known as the "village by the sea," Carlsbad is a captivating destination featuring pristine beaches, serene lagoons, enticing shopping opportunities, and a vibrant sports scene.

With its charming historic downtown providing breathtaking ocean views, Carlsbad invites visitors to explore its coastal identity. From beloved family attractions like Legoland and the flower fields to the thriving biotech and golf communities near Palomar Airport, Carlsbad's appeal extends far and wide along the California coast.

What to Expect

From coastal villages to Eastern communities, diverse elegance thrives.

The Lifestyle

Beach leisure transitions to village charm for shopping and dining delights.

Unexpected Appeal

Elegantly blended urban comforts and open spaces, Carlsbad offers modern amenities.

The Market

Gated enclaves and vast estates, Carlsbad unites with parks and harmony.

You'll Fall in Love With

From Michelin star restaurants, to luxurious resorts, you can dine and relax in style.



Coronado

By the coast, Coronado's allure is woven into local legends. Born as a premier beach haven, "Crown City" beckons residents and visitors alike to its paradisiacal lifestyle. A year-round holiday vibe infuses the island, connected to the mainland by a narrow strip.

Originally purchased in 1885 for a resort community, the project thrived with the opulent Hotel del Coronado as its crown jewel. This iconic beachfront resort, established in 1887, still flourishes. Around it, a stylish village emerges, offering ocean views, yacht clubs, golf courses, and a vibrant main street filled with chic dining and shopping.

What to Expect

A wholesome small-town vibe coupled with the delights of resort-style living.

The Lifestyle

Walking, biking, or cruising in golf carts is the way here—it's even possible to live car-free.

Unexpected Appeal

The well-maintained golf course is considered one of the nation's finest public courses.

The Market

Luxurious historic homes and oceanfront mansions showcase the premium real estate.

You'll Fall in Love With

The majestic Hotel del Coronado, from its storied past to its celebrated present.



Del Mar

North of San Diego, Del Mar's magnetic appeal is woven into contemporary narratives. Emerging as a top-tier beach escape, this charismatic town entices both residents and visitors to embrace its modern paradise lifestyle. An everlasting vacation ambiance saturates the surroundings, bordered by the Pacific on one side.

Initially conceived as a resort hub, Del Mar's focal point was the lavish Hotel Del Mar, an iconic presence that still graces the landscape. Encircling it, a chic village offering ocean panoramas, cultural happenings, upscale dining, and trendy boutiques on a bustling main street.

What to Expect

Coastal charm and vibrant beachfront living harmonize in a thriving community.

The Lifestyle

Outdoor recreation, rich culture, and scenic beauty tied together in coastal harmony.

Unexpected Appeal

The seamless blend of relaxed coastal charm and upscale living.

The Market

Del Mar's coastal luxury beckons with limited inventory and high demand.

You'll Fall in Love With

This laid-back beach town's touch of sophistication and strong sense of community.



Downtown San Diego

Along the waterfront, Downtown San Diego exudes a captivating modern charm that appeals to both residents and visitors. This bustling urban hub seamlessly merges work and leisure, offering a vibrant lifestyle. The district's rich history intertwines with cutting-edge innovation, showcased through its architectural diversity.

Dominating the skyline, iconic skyscrapers and cultural landmarks stand tall, accompanied by a diverse dining scene, art exhibitions, and trendy boutiques lining the bustling streets, culminating in an ever-evolving and dynamic urban experience.

What to Expect

Urban vibrancy, coastal charm, and a dynamic way of living.

The Lifestyle

Downtown San Diego offers a city-centric lifestyle with coastal elements.

Unexpected Appeal

The energetic swirl of art, music, good food and culture.

The Market

Sleek skyscrapers and inviting modern townhomes dotting the horizon.

You'll Fall in Love With

Petco Park, cheer on the San Diego Padres at their renowned stadium.



Encinitas

As the world's flower capital, Encinitas thrives with surf culture. This coastal haven, north of San Diego, seamlessly balances relaxed vibes with vibrant dining and shopping scenes. Nestled along six miles of Pacific coast, Encinitas melds charm, sophistication, and modern culture.

Traverse the 101 for boutiques, bars, unique dining, and coffee shops. Old Encinitas embraces beachside beauty, while New Encinitas offers golf courses, shopping centers, and contemporary homes. Encinitas Proper showcases diverse businesses and housing styles, all reflecting the laid-back coastal lifestyle synonymous with the 101.

What to Expect

Parks, scenic streets, beach-close homes; this is a sought-after, idyllic community.

The Lifestyle

The 101 unveils boutiques, bars, dining, and cafes for socializing or business.

Unexpected Appeal

A hike through the lagoons showcase the beauty of the native landscape.

The Market

Beachside or park-centric, Encinitas neighborhoods embody elevated living.

You'll Fall in Love With

Moonlight Beach—sand courts and fire pits, embodying the classic coastal vibe.



La Jolla

Situated twelve miles north of downtown, La Jolla, (“the jewel” in Spanish), epitomizes a meticulously crafted oceanside resort community —akin to Southern California’s Monte Carlo. This paradisiacal enclave shines as a cultural and natural gem.

La Jolla’s coastline coves harmonize with homes on hillsides, reflecting million-dollar value. Enveloped by the Mediterranean climate, La Jolla offers elite shopping, dining, art galleries, and renowned institutions, like Scripps Institution of Oceanography and Salk Institute. The allure is undeniable; La Jolla stands as one of San Diego’s most coveted settlements.

What to Expect

La Jolla balances a cosmopolitan vibe against a laid-back pace.

The Lifestyle

Life revolves around the stunning shoreline and plethora of water activities.

Unexpected Appeal

A booming arts scene, with incredible murals displayed for all to enjoy.

The Market

Filled with exceptional homes, with listings regularly reaching the multi-millions.

You’ll Fall in Love With

La Jolla Cove’s winding pathways, coastal views, and resident sea lions and seals.



Point Loma Peninsula

Adjacent to Coronado and the Silver Strand, Point Loma frames San Diego Bay, safeguarding downtown from Pacific waves. A hilly, rugged landscape possesses a dual character: the north houses residential and commercial zones, while the south embraces a protected park and military land.

Hiking, surfing, and sunsets beckon visitors, who linger for the relaxed ambiance. Despite proximity to downtown, Point Loma cultivates a distinct suburban seaside village vibe, crafting a uniquely different atmosphere in "the Point."

What to Expect

Minutes from downtown, this laid-back beach community feels truly suburban.

The Lifestyle

Hiking, boating, surfing, and sunsets galore, with easy access to the airport.

Unexpected Appeal

Liberty Public Market, an ambitious food emporium in trendy Liberty Station.

The Market

Single-family homes—many with breathtaking ocean and bay views.

You'll Fall in Love With

The ruggedly beautiful southwestern point, home to Cabrillo National Monument.



Rancho Santa Fe

Rancho Santa Fe epitomizes luxury with tree-lined trails, estates, and country clubs. The Village holds history. As one of Southern California's most exclusive communities, it blends eucalyptus-lined roads, horse trails, and community activities with exclusive golf courses.

Adjacent to Del Mar, Solana Beach, and Encinitas, Rancho Santa Fe encompasses diverse communities. Amidst lemon groves or catering to seniors, it captures outdoor living. As a priciest zip code, Rancho Santa Fe thrives in opulent elegance, housing over 4,000 households in its alluring variety.

What to Expect

An affluent community on rolling hills with Eucalyptus trees and acres of orchards.

The Lifestyle

Enjoy the area's parks, hiking trails, horse trails, golf and tennis clubs.

Unexpected Appeal

For the residents who love nature, the area encompasses acres of open space.

The Market

A blend of spacious natural beauty and world class luxury homes.

You'll Fall in Love With

The residents, the area gets high ratings from those who call it home.

Things To Do Around Town





Beaches

Beacon's Beach
Black's Beach
Cardiff State Beach
Carlsbad State Beach
Coronado Shores Beach
Del Mar Beach
Grandview Beach
Imperial Beach

La Jolla Cove
La Jolla Shores Beach
Mission Beach
Moonlight State Beach
Ocean Beach
Oceanside Pier
Pacific Beach Pier
San Elijo State Beach

Scripps Pier
Silver Strand State Beach
Ski Beach
Sunset Cliffs
Tamarack Beach
Torrey Pines State Beach
Windansea Surf Shack
Wildflower Center



Museums & Art

Comic-Con Museum

Conrad Preby's Performing Arts Center

Craftsmanship Museum

Del Mar Library

Encinitas Library

Fleet Science Center

Heritage Museum

J. Frank Cullen House

Lamb's Players Theater

La Paloma Theater

Lux Art Institute

Maritime Museum of San Diego

Museum of Contemporary Art

Museum of Making Music

Museum of Us

New Americans Museum

New Village Arts

San Diego Air & Space Museum

San Diego Automotive Museum

San Diego Museum of Art

San Diego Natural History Museum

The Miniature Engineering

The New Children's Museum

Timken Museum of Art

USS Midway Museum

WNDR Museum



Parks

Balboa Park
Carlsbad Flower Field
Coronado Beach Dog Park
Crown Point Park
Embarcadero Marina Park South
Encinitas Community Park
Encinitas Skate Plaza
Golden Hill Park
Grant Hill Park
Harbor Island Park
Ho Chi Minh Trail
La Jolla Shore
La Jolla Underwater Park

Leo Carrillo Historic Park
Mission Point Park
Mission Trails Regional Park
Old Town San Diego State Historic Park
Palisades Park
Presidio Park
Ruocco Park
San Diego Botanic Garden
San Elijo Lagoon Nature Center
Shoreline Park
Sprenkels Park
Torrey Pines State Natural Reserve
Waterfront Park



Restaurants

Animae
Atypical Waffle Company
Bistro Du Marché
Born and Raised
Breakfast Republic
Cafe 222
Callie
Caroline's Seaside Cafe
Catania La Jolla
Civico 1845
Coasterra
Cocina 35
Craft & Commerce
Dobson's Bar & Restaurant
George's at the Cove

Harbor Breakfast
Herb & Wood
Huntress
InsideOUT
Javier's
Juniper & Ivy
Las Hadas Bar and Grill
Las Olas
Lou & Mickey's
Morning Glory
Nobu San Diego
Nolita Hall
Portside Pier
Queenstown Public House
Roy's Restaurant

Sugar and Scribe
The Craftsman Tavern
The Grant Grill
The Henry
The Kraken
The Marine Room
The Med at La Valencia
The Poseidon
The Waverly
Top of the Market
Viewpoint Brewing Co.
Water Grill San Diego



Shopping

Balboa Mesa Shopping Center
Bay Books Coronado
Cardiff Seaside Market
Carlsbad Premium Outlets
Carlsbad Premium Outlets
Carlsbad Village Station
Del Mar Highlands
Fashion Valley
Ferry Landing MarketPlace
Hansen Surfboards

Hazard Center
Lou Records
Mitch's Surf Shop
Offshore Surf Shop
One Paseo
Park Valley Center
Patagonia
Pigment
Plaza Sorrento
Rio Vista Shopping Center

Seaport Village
Sports Arena Shopping Mall
Status Skateshop
The Forum
The Shoppes at Carlsbad
The Shoppes at Carlsbad
Warwick's
Westfield Mission Valley
Westfield North County
Westfield UTC

Top Employers and Schools





12 of the Largest San Diego Employers

1. U.S. Navy
2. University of San Diego
3. Cubic Corporation
4. Pulse Electronics
5. Scripps Health
6. Qualcomm
7. Sharp Healthcare
8. Kaiser Permanente
9. Sanyo
10. Sony
11. San Diego Community College District
12. County of San Diego



Schools

Army & Navy Academy
Arroyo Paseo Charter High School
Bird Rock Elementary
Bonita Vista Senior High School
California State University San Marcos
Cathedral Catholic High School
Coronado High School
Del Lago Academy
Del Norte High School
Eastlake High School
Escondido High School
Fallbrook High School
Grossmont High School
La Jolla Country Day School
La Jolla High School
Madison High School

Morse High School
Mt. Carmel High School
Oceanside High School
Olympian High School
Point Loma High School
Point Loma Nazarene University
Poway High School
Rancho Bernardo High School
San Diego State University
San Marcos High School
Scripps Elementary
Torrey Pines Elementary
Torrey Pines High School
University of California San Diego
University of San Diego
Westview High School



The Homebuying Process

THE HOME BUYING PROCESS AT A GLANCE

01

Buyer
Consultation

02

Sign Buyer
Representation
Agreement

03

Get Pre-
Approved

04

Find
Properties That
Fit Your Criteria

05

Submit and
Negotiate
Offer

Prepare for Purchase

06

Sign
Contract

07

Home Inspection,
Disclosures, Reports,
and Repairs

08

Loan
Application and
Appraisal

09

Closing &
Welcome
Home!

Contract to Close

STEPS TO HOMEOWNERSHIP



01

Buyer Consultation

First, we will connect for an initial consultation to discuss what you are looking for in your next home so I can help guide your search.

-
-
-
-

02

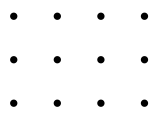
Buyer Representation Agreement

We will establish a mutual business agreement. This document is designed to increase transparency by laying out my obligations to you, in addition to details on term length, compensation, termination, exclusivity, representation, and property criteria. Once we are both aligned with the terms of the agreement, you will be asked to sign before I can show you or send you any properties.

03

Get Pre-Approved

If you are obtaining financing, getting a pre-approval letter from a lender before submitting an offer is important because it shows you are more likely to meet the proposed settlement date. A pre-approval letter and a good faith estimate from a lender will also give you insight into the projected down payment, closing costs, and expected monthly payment.



04

Find Properties That Meet Your Criteria

Using the Compass CMA tool, I will run market analyses on comparable properties in the area to give you a clear understanding of current market value. Together, we will identify your ideal home's location and amenities, and attend open houses in a range of areas. I will listen to your continued feedback and activate a 'collection,' or specialized search for properties as they hit the market until we find a home you love.

05

Submit and Negotiate Offer

Once we find the right home, we will collaborate on a competitive offer. The offer is an agreement to pay a certain price for the home if accepted and may include other terms, such as whether you are waiving any contingencies or in how many days you are willing to close. It is my job to guide you through the decision-making process to ensure you are confident with our offer.

06

Sign Contract

Your contract is the agreement between you and the seller to purchase the property for a specific price. Also defined in the contract of sale is the settlement company, date of settlement, and earnest money deposit amount.

If required, an Escrow Deposit is the amount of money that the buyer will put in an escrow in good faith to demonstrate to the Seller that they are serious about purchasing the property. The money will only be deposited if the contract is signed and agreed by both parties.





07

Home Inspection, Disclosures, Reports, and Repairs

It is my responsibility to coordinate all desired home inspections within the agreed timeline and contractual contingencies. We will also review and discuss the disclosures and preliminary title report. You may approve or negotiate credits and/or repairs. Prior to closing, remember to schedule a final walk-through of the property to verify property is still in acceptable condition and any negotiated repairs were done.

08

Loan Application, and Appraisal

If you are obtaining financing, your lender will let you know the list of financial documents necessary to provide to the lender, including a couple months of bank statements, tax records, pay stubs etc. Typically, you will have a mortgage contingency of the agreed upon length to obtain a mortgage commitment. Once your lender has all of your documents, they will review them and issue a Clear-to-Close, which means your loan is complete and the file will be sent to the title company for closing. Your lender will have an appraisal done on the property.

09

Closing

Congratulations! You are now a homeowner. Welcome home!

FINANCIAL OBLIGATIONS

Below is a list of potential financial obligations you will have related to your home purchase. This is meant to be a general guideline for your expectations and we/your lender will provide estimates based on the specific home you choose.

Earnest Money Deposit (Escrow)

Average ~ 1%-3%

This is the good faith deposit provided as part of your offer. The amount is determined based on the sale price. It's held by the listing brokerage or escrow company in a non-interest bearing escrow account.

Loan Down Payment

The amount you will need for a down payment is determined by the type of loan you qualify for:

- FHA Financing: 3.5-5%
- Conventional Financing: 5%-20%

(All numbers are estimates and depend on each individual buyer's financial profile & situation.)

Inspections Average \$450 - \$1,200

Depending On Home Size

- Including home, sewer, termite, and more. This fee is paid up front.

Appraisal

Average ~ \$650 - \$750

Lenders require one or more appraisals in order to approve your loan. This fee is paid up front.

Insurance

Buyers should budget for homeowners insurance, private mortgage insurance if the down payment is under 20%, and title insurance. Depending on the location, you may also need fire, flood or earthquake insurance. These costs protect both the buyer and the lender from potential risks.

Closing Costs

Average ~ 3-4%

Closing costs are the funds you will need to have in order to settle, unless negotiated otherwise. These are on top of your down payment funds.

Commission

Sellers may pay all or part of a buyer's broker commission during a real estate transaction. If the seller does not pay on behalf of a buyer, you as the buyer may be required to pay commission.



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