MY CALIFORNIA
home solution

CREDIBILITY PACKET

Your guide to working with a trusted, licensed, local home buyer
in San Diego & Riverside County

www.mycahomesolution.com (858) 465-5417 Rich@mycahomesolution.com

WHAT'S INSIDE

1. A Letter to You, the Homeowner
2. Who We Are — Our Mission & Values
3. Meet the Team
4. Your Options with My California Home Solution
5. Our Simple 3-Step Process
6. Why Sellers Choose Us Over Competitors
7. Protect Yourself from Real Estate Scams
8. What Happens After You Accept Our Offer
9. Frequently Asked Questions
10. Contact Us

A LETTER TO YOU

Dear Homeowner,

If you're reading this, you're likely considering selling your home — and you may be feeling overwhelmed by the options, the timeline, or the uncertainty of what comes next.

We understand. Selling a home is one of the biggest financial decisions you'll ever make, and it's deeply personal. Whether you're dealing with an inherited property, facing foreclosure, going through a life transition, or simply want to move on without the hassle of repairs, showings, and months of waiting — we want you to know that you have options.

My California Home Solution was founded to give homeowners in San Diego and Riverside County a better, faster, and more honest way to sell. We are not a call center. We are not a faceless corporation. We are a local husband-and-wife team who live in the communities we serve, and every transaction is handled personally by our team.

This packet is designed to give you complete transparency about who we are, how we operate, and what you can expect when you work with us. We believe that an informed homeowner is a confident homeowner — and confidence leads to the right decision for your family.

We look forward to earning your trust.

Richard & Theresa Farmer
Co-Founders, My California Home Solution
California Real Estate Broker, DRE #01229897
In partnership with Ktesius Realty Corporation



OUR MISSION & VALUES

MISSION

To provide homeowners in Southern California with a transparent, stress-free, and fair path to selling their home — on their timeline, without hidden fees, and with the personal attention every family deserves.

OUR VALUES

These four principles guide every decision we make — from how we treat homeowners to how we structure deals.

Act with Integrity

We believe every transaction should be built on honesty and trust. From the first conversation to the closing table, we disclose everything — the good, the risks, and the numbers. No hidden fees, no pressure tactics, no surprises.

Be 100% Responsible

We own every outcome. When we make a commitment to a homeowner or an investor, we follow through — no excuses, no finger-pointing. If something goes wrong, we fix it. Accountability is not a policy here; it is who we are.

Exhibit Emotional Intelligence

Selling a home is one of the most personal decisions a person can make. We listen before we advise, we respect every situation, and we never treat a family's home like just another transaction. Empathy drives better outcomes for everyone.

Make a Positive Impact

We measure success by the lives we improve — not just the deals we close. Whether we are helping a family avoid foreclosure, guiding heirs through probate, or connecting an investor with the right opportunity, we aim to leave every person better off than we found them.

MEET THE TEAM

When you call us, you speak to one of the people on this page — not a rotating queue of strangers.



Richard Farmer

Founder

SDSU graduate with more than 25 years of experience in real estate, mortgage lending, and property management. Licensed California Real Estate Broker (DRE #01229897) with Ktesius Realty Corporation. Leads a mission-driven team dedicated to helping homeowners sell with speed, transparency, and care.

Rich@mycahomesolution.com



Todd Nedden

Loan Officer & Acquisitions

More than 28 years of mortgage and real estate experience. California real estate broker and experienced mortgage professional specializing in DSCR loans, hard-money financing, bridge loans, and investor acquisition financing. Has originated more than $100 million in private business loans.

Todd@mycahomesolution.com



Theresa Farmer

Co-Founder

More than 20 years of real estate experience with extensive knowledge in contracts, negotiations, transaction coordination, property valuation, and client relations. Known for her attention to detail, strong negotiation skills, and clear communication.

Theresa@mycahomesolution.com



Kaden Farmer

Chief Operating Officer

A San Diego native with three years of experience in property management and hands-on knowledge of residential renovations and construction project oversight. Oversees day-to-day operations and leads brand development and marketing initiatives. Plays an important role in developing the systems, processes, and marketing strategies that support the company's continued growth while maintaining a strong focus on the homeowner experience.

Kaden@mycahomesolution.com



Mark Goldstein

Dispositions & Transaction Strategy

Licensed real estate agent since 2003 with more than 300 transactions closed and nearly two decades of lending experience. Mark's deep understanding of deal structure, financing, and underwriting makes him uniquely effective in dispositions — he doesn't just place properties with buyers, he ensures every deal is structured to close. His background in securing financing gives him an investor's eye for numbers and a lender's discipline for due diligence, resulting in smoother transactions and fewer surprises for everyone involved.



Rosie

Office Mascot & Director of Client Relations

Our lovable office mascot and unofficial Director of Client Relations. Known for her sweet personality, expert-level cuddling, and warm welcome for new clients. She takes her role very seriously — providing snuggles, supervising the office, and making sure everyone feels right at home.

YOUR OPTIONS WITH US

We believe homeowners deserve choices — not pressure. Here are the programs we offer:

OPTION A: As-Is Cash Offer

- Guaranteed offer with no risk of price reduction
- Zero commissions, zero closing costs, zero fees
- Sell as-is — no repairs, no cleaning, no staging
- Choose your closing date (as fast as 7 days)
- You are not represented by a real estate agent in this transaction

OPTION B: Equity Protection Program

- Sell your home even with minimal or no equity
- You are no longer responsible for payments, repairs, or utilities
- Your sale is guaranteed with a closing date of your choice
- Your mortgage remains in your name until a future sale or refinance

OPTION C: Concierge Listing Service

- We handle all repairs, staging, and marketing at no upfront cost
- Your home is listed on the open market for maximum exposure
- You pay no commissions, no closing costs, and no fees
- Less flexibility on closing date (buyer-dependent)
- Listed through Ktesius Realty Corporation (DRE #01229897)

OPTION D: Traditional Brokerage Listing

- Full retail sale with professional marketing and MLS exposure
- Top dollar from retail buyers
- Standard agent commissions apply
- Available separately through Ktesius Realty Corporation

OUR SIMPLE 3-STEP PROCESS

From first call to closing day — here's exactly what happens:

1

Submit Your Details

Tell us about your property — address, condition, and your situation. You can call us at (858) 465-5417, fill out the form at mycahomesolution.com, or text us directly. No obligation, no pressure.

2

Get Your Offer

We review local comparable sales, assess the property condition, and present you with a fair, no-obligation offer — typically within 24 hours. We explain exactly how we arrived at the number so you can make an informed decision.

3

Choose Your Closing Date

Accept the offer and pick the date that works for you — as fast as 7 days, or take your time. We coordinate with title, escrow, and handle all paperwork. You get paid, we handle the rest. Zero fees, zero surprises.

Flexible Closing Options: We close at our office, with a mobile notary who comes to you, or at the nearest office of our title company partner. From contract to closing, you are supported every step of the way.

WHY SELLERS CHOOSE US

KNOW YOUR OPTIONS	MYCAHS CASH OFFER	COMPETITOR CASH OFFER	TRADITIONAL SALE
Guaranteed Offer	✓	✗	✗
Guaranteed Follow-Through	✓	✗	✗
No Repairs Required	✓	✓	✗
No Hassle / No Showings	✓	✓	✗
Flexible Closing Date	✓	✗	✗
No Commissions	✓	✓	✗
Maximum Sale Price	✗	✗	✓
No/Low Equity Solutions	✓	✗	✗
Licensed Agent Representation	✓ (optional)	✗	✓

Unlike most cash buyers, My California Home Solution is backed by a licensed California brokerage (Ktesius Realty Corporation, DRE #01229897). This means we are legally accountable, publicly verifiable, and held to a higher standard than unlicensed investors.

PROTECT YOURSELF FROM REAL ESTATE SCAMS

Homeowners are being targeted more than ever. Scammers prey on those who need to sell quickly, using public records and rental sites to find vulnerable properties. These frauds often pose as cash buyers or "fix-and-flip" investors, offering deals that seem too good to be true — and usually are.
Before you decide who to trust, ask these 3 questions and be on alert for these 3 red flags.

3 QUESTIONS TO ASK

Can I see real reviews from other homeowners you've helped?
Reputable buyers will have a track record with verified 5-star reviews, photos, and testimonials. No reviews? Big red flag.

Can you show proof of funds or a settlement statement from a recent deal?
Real buyers don't hesitate to show bank letters, HUDs, or wire confirmations. If someone dances around this, they likely don't have the money.

What's your business name and are you registered with the state?
Real businesses are easy to find online. If they're "just a guy who buys houses" with no business backing, don't trust them with your biggest asset.

3 RED FLAGS TO LOOK FOR

No Online Presence — If someone says they're experienced but has no website, no reviews, and no public business records, they're either brand new or hiding something.

High Pressure or Sketchy Paperwork — Watch out for pushy buyers who want you to sign contracts immediately, avoid explaining terms, or promise fast cash but refuse to verify funds. That's classic scam behavior.

Offers That Don't Make Sense — If someone offers you way too little without explanation, or says you need to pay them to "help you sell," that's a scheme. Real buyers solve problems — not create them.

WHAT HAPPENS AFTER YOU ACCEPT OUR OFFER

Accepting our offer is just the beginning. From here, our role is to keep the process clear, calm, and predictable.
Here's what you can expect: You are not rushed. There are no surprise negotiations. We do not disappear after the contract.

STEP 1: MEET YOUR TRANSACTION TEAM

Once you accept our offer, your home buying specialist introduces you to our Transaction Coordinator (TC) team. This team becomes your main point of contact and guides the process from start to finish.

STEP 2: FINALIZING PAPERWORK

You will work closely with our TC team to complete the necessary paperwork and coordinate with the title company. This step ensures everything is accurate, funds are prepared for closing, and there are no last-minute issues.

STEP 3: PROPERTY WALKTHROUGH

Within a couple of weeks, a walkthrough is scheduled. This is simply part of preparing for closing and confirming the terms already agreed to — not a renegotiation.

STEP 4: PREPARING FOR CLOSING

Once all details are confirmed, we finalize preparations and coordinate the remaining steps needed for closing. You choose how you'd like to close:

- At our office
- With a mobile notary who comes to you
- At the nearest office of our title company partner

From contract to closing, you are supported every step of the way. No pressure. No surprises. Just a clear path forward with a team you can trust.

FREQUENTLY ASKED QUESTIONS

How do you determine your offer price?
We analyze recent comparable sales in your neighborhood, assess the property's current condition, factor in any needed repairs, and calculate a fair offer based on current market data. We're happy to walk you through the numbers.

Are there any fees or commissions?
No. When you sell directly to us through our As-Is Cash Offer or Equity Protection programs, there are zero commissions, zero closing costs, and zero hidden fees. The number we quote is the number you receive.

Do I need to make repairs or clean out the house?
No. We buy homes in any condition — leave behind furniture, personal items, or anything you don't want. We handle all cleanouts and repairs after closing.

How fast can you close?
As fast as 7 days if needed. Most transactions close within 14–21 days. You choose the date that works best for your schedule.

Can I sell if I'm behind on payments or in foreclosure?
Yes. We specialize in helping homeowners in difficult situations. We can often close before a foreclosure auction date and help protect your credit.

Can I sell a house that's in probate?
Yes. We have experience navigating probate sales and can work with your attorney to ensure a smooth process on your family's timeline.

What if multiple heirs own the property?
We can work with multiple owners and coordinate signatures. Our team handles the logistics so all parties are informed and aligned.

Are you a licensed real estate company?
Yes. Richard Farmer is a licensed California Real Estate Broker (DRE #01229897) affiliated with Ktesius Realty Corporation. We are publicly verifiable, legally accountable, and held to professional standards.

What if I decide not to sell?
No problem. Our offers are no-obligation. If you decide not to move forward, there is no penalty, no fee, and no hard feelings. We're here when you're ready.

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San Diego County | Riverside County

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