Essential Guide for Finding Your Dream Home

BUYER'S GUIDE

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Hi there!

My name is Jessica, and I am a dedicated real estate professional with a strong passion for helping clients navigate the home buying process. Backed by 10 years of experience in property management and the real estate industry, I possess a deep, well-rounded understanding of property value, local market trends, and contract negotiations. My approach focuses on building genuine, lasting relationships through personalized attention, clear communication, and care. Whether identifying the ideal neighborhood or guiding you step-by-step through closing, I am committed to making your home buying journey seamless, rewarding, and stress-free.

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Serving buyers across Northern California with local expertise and personalized care.

HOME BUYING PROCESS

1

FIND A REAL ESTATE AGENT

Choose a real estate agent to help you navigate the market, find properties that fit your needs and guide you through the process.

2

PREPARE YOUR FINANCES

Determine your budget, get pre-approved for a mortgage, research neighborhoods that fit your budget and lifestyle

3

START YOUR SEARCH

Use online real estate websites, attend open houses and work with your agent to find homes that fit your criteria.

4

MAKE AN OFFER

Once you find a home you like, work with your agent to make an offer. The offer should include the purchase price, contingencies and a deadline for the seller to respond.

5

GET A HOME INSPECTION

Hire a licensed home inspector to evaluate the condition of the home and identify any issues that need to be addressed.

6

GET A HOME APPRAISAL

A home appraisal is an evaluation of the property's value by a professional appraiser. The appraiser will consider factors such as the home's size, location, condition and comparable sales in the area.

7

CLOSE THE DEAL

Once the seller accepts your offer, work with your agent, lender and attorney to finalize the transaction.

8

MOVE IN

Congratulations, you're now a homeowner! Coordinate with movers and utilities to make a smooth transition into your new home.

TERMS TO KNOW

DOWN PAYMENT

The initial amount of money paid by the home buyer to the seller to secure the purchase of the property.

MORTGAGE

A loan provided by a lender to the home buyer to finance the purchase of a home.

APPRAISAL

An estimate of the value of the property performed by a licensed appraiser to determine its fair market value.

HOME INSPECTION

A detailed examination of the property by a licensed home inspector to identify any potential issues that could affect the sale or value of the property.

CONTINGENCY

A condition that must be met in order for the sale to proceed, such as the buyer obtaining financing or the completion of a satisfactory home inspection

OFFER

A proposal to buy a property, including the price and terms of the sale.

CLOSING COSTS

Fees associated with the purchase of a home that are paid at the closing of the sale. This may include appraisal fees, title insurance, and attorney fees.

DISCLOSURE

The seller's obligation to disclose any known defects or issues with the property that could affect its value or safety.

TITLE

The legal right to own and sell the property, which is conveyed to the buyer at closing.

ESCROW

A third-party account that holds funds, documents, and other items related to the sale of the property until the transaction is completed.

UNDER CONTRACT

A stage in the sale process where the seller has accepted an offer, but the sale has not yet been finalized.

CLOSING

The final step in a real estate transaction where the buyer pays for the property and the seller transfers ownership.

8 STEPS TO BECOMING A HOMEOWNER

1 FIND A REAL ESTATE AGENT

2 PREPARE YOUR FINANCES

3 START YOUR SEARCH

4 MAKE AN OFFER

5 GET A HOME INSPECTION

6 GET A HOME APPRAISAL

7 CLOSE THE DEAL

8 MOVE IN

01

FIND A REAL ESTATE AGENT

Securing your ideal home begins with choosing a real estate professional you can trust. Given the significance of your investment, having an agent genuinely committed to your financial and lifestyle needs is essential.

I am dedicated to making your home buying process seamless, transparent and successful. Together, we'll turn your goals into reality.

EXPERTISE

I possess local market knowledge and industry insight that go beyond what is available to the general public. This specialized expertise helps you find the right home at the best possible price, guided by up-to-the-minute local market trends.

NEGOTIATING SKILLS

I guide you through every step of the purchase process to help you make informed decisions. With a decade of property management experience, I know how to navigate complex offer negotiations to secure the best value for your investment.

PROFESSIONAL STANDARDS

I hold myself to the highest standards of professionalism and ethics. Through continuous training and strict compliance with local and state standards, I ensure you receive accurate, reliable guidance from contract to closing.

CUSTOMER SERVICE

I am committed to delivering an exceptional home buying experience tailored to your unique goals. From your initial search to the moment you receive your keys, I provide accessible communication, proactive updates, and steady guidance every step of the way.

02

PREPARE YOUR FINANCES

DETERMINE YOUR BUDGET

Determine how much you can afford to spend on a home, taking into account your income, expenses, and debts. This includes not only the mortgage payment but also property taxes, homeowner's insurance, and home maintenance costs.

GET PRE-APPROVED FOR A MORTGAGE

This will give you a clear idea of how much you can afford and will make the home buying process smoother.
It's important to research and compare mortgage rates and terms from different lenders to find the best option for your financial situation.





02

PREPARE YOUR FINANCES

DOWN PAYMENT

The down payment is the initial amount of money paid by the home buyer to the seller to secure the purchase of the property. The down payment typically ranges from 10% to 20% of the home's purchase price.

IMPROVE YOUR CREDIT SCORE

A good credit score can help you secure a lower interest rate on your mortgage. Pay down any outstanding debts and avoid making late payments to improve your credit score.



03

START YOUR SEARCH



MAKE A LIST OF MUST-HAVES AND NICE-TO-HAVES

Make a list of your non-negotiable needs (such as bedrooms, bathrooms, location, and lot size) alongside your nice-to-have features. As your agent, I'll help you refine this list so we can focus on homes that perfectly fit your lifestyle and budget.



RESEARCH NEIGHBORHOODS

Explore potential neighborhoods that align with your lifestyle. Together, we'll evaluate key factors like school districts, safety, commute times, and local amenities to find your ideal community

ATTEND OPEN HOUSES AND HOME SHOWINGS

I'll schedule private showings and accompany you to open houses so we can tour properties together. I encourage you to take photos and notes to help compare your top choices as we narrow down your options.

04

MAKE AN OFFER

Once you're ready to move forward on a home, I will draft and submit a competitive offer to the seller. I'll guide you in setting the purchase price, key contingencies, and ideal terms to give you the strongest advantage.



PREPARE FOR NEGOTIATIONS

If the seller responds with a counteroffer regarding price or terms, I will analyze the details with you and craft a strategic response to keep negotiations moving in your favor.

BE FLEXIBLE

Successful negotiations require balance. I'll help you evaluate key factors—like property condition, local market trends, and seller motivation—so we can find smart points of compromise without sacrificing your core priorities.

05

GET A HOME INSPECTION



A home inspection is an evaluation of the home's condition and structure by a professional home inspector. The purpose of the inspection is to identify any issues that may affect the value of the property or pose a safety hazard.

Once your offer is accepted, I will help schedule and coordinate a comprehensive home inspection by a licensed professional. The inspector will evaluate the home's structure, roof, plumbing, electrical, and HVAC systems to uncover any potential issues or safety hazards.

Following the walkthrough, we will review the detailed report together. I'll help you analyze any findings and determine whether to request seller repairs or negotiate price credits before moving forward.



06

GET A HOME APPRAISAL

Your mortgage lender will order an independent appraisal to determine the fair market value of the home. The appraiser evaluates factors like square footage, property condition, location, and recent sales in the area to ensure the home's value supports your loan amount.



APPRAISAL CONTINGENCY

We will include an appraisal contingency in your offer to protect your deposit. If the property appraises lower than our agreed purchase price, I will step in to negotiate a price reduction with the seller, help you cover the difference, or ensure you can walk away safely with your deposit intact.

HOMEOWNER'S INSURANCE

Be sure to obtain homeowner's insurance to protect your investment in the home.

APPRAISAL COST

The appraisal fee is typically paid by the buyer as part of your lender costs and generally ranges between $500 and $1,000 depending on the size and property type.

PROPERTY TAXES

The appraisal can impact your property taxes, as the assessed value of the property is used to determine the amount of property taxes you will owe. If the appraisal comes in higher than expected, you may need to budget for higher property taxes.

07

CLOSE THE DEAL

REVIEW THE CLOSING DISCLOSURE

A few days before closing, your lender will send your Closing Disclosure. I can review this document with you line-by-line to verify that your final loan terms, interest rate, and closing costs match our expectations and that there are no surprises.

CONDUCT A FINAL WALKTHROUGH

Right before we close, we'll do a final walkthrough of the home together. We'll verify that any agreed-upon seller repairs have been completed satisfactorily and ensure the property is in the same great condition as when you made your offer.

REVIEW AND SIGN CLOSING DOCUMENTS

At the closing appointment, you'll sign key paperwork—including the mortgage note, deed of trust, and settlement statement. I'll be there alongside you to guide you through the documents, explain the process, and answer any final questions.

PAY CLOSING COSTS

You will be required to pay closing costs, which may include appraisal fees, title insurance, attorney fees, and other charges.

08

MOVE IN

CONGRATULATIONS ON CLOSING THE DEAL AND BECOMING A HOMEOWNER!

Moving in is an exciting step in the home buying process. Here's what to expect when you're ready to move into your new home

- Hire a moving company
- Pack and label your items
- Transfer utilities
- Change your address with the post office and relevant organizations
- Unpack and settle in
- Explore your new neighborhood





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