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YOUR GUIDE TO

Buying *a home*

A clear, step-by-step path —
from our first conversation to homeownership.

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Rooted in Trust

WELCOME

BEFORE YOU START

You don't need everything figured out to begin. Most buyers start with questions, not answers — and the first conversation is always free.

Let's get you *home.*

Buying a home should feel exciting, not overwhelming. This guide walks you through the whole journey in plain language — in the order it actually happens — so you always know what's next.

THE JOURNEY, AT A GLANCE

1. **Talk to a lender first**
   Get pre-approved and find a payment you're comfortable with.
2. **Find your agent and start the search**
   We define your wants, stay open, and tour homes together.
3. **Submit your offer**
   We craft and negotiate a competitive offer.
4. **Escrow opens and inspections begin**
   Investigation of the property begins and we review the seller's disclosures together.
5. **Appraisal and full loan approval**
   Value is confirmed and your financing is finalized.
6. **Final walkthrough and keys**
   One last look, the signing, and the home is yours.

A NOTE FROM MARIA

Wherever you are in the process — ready now or just curious — there's no wrong time to ask a question.

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STEP ONE

"The most important number isn't the maximum. It's the payment that lets you sleep at night."

Talk to a *lender first.*

Before touring a single home, start with the numbers. Knowing what you can borrow — and what feels comfortable — shapes everything that follows.

GET PRE-APPROVED

Pre-approval is the lender's written commitment to a loan amount after reviewing your documents. With it you know what you can actually offer — and sellers know your offer is solid. A quick "pre-qualification" is just an estimate — pre-approval is the one you want.

GO OVER YOUR LOAN OPTIONS

Not all loans are the same. A good lender walks you through what fits your situation:

CONVENTIONAL	Flexible terms
FHA	Lower down payment
VA	Eligible veterans & service members
USDA	Some rural areas

IF THIS IS YOUR FIRST HOME

Ask your lender which first-time buyer programs they offer — down-payment assistance, special rates, tax credits. Not every lender offers the same ones, and it's worth asking before you decide.

DON'T HAVE A LENDER YET?

That's one of the first things I can help with. I'm happy to share a list of lenders past clients have worked with — and you're always free to use anyone you like.

HOW THIS WORKS

NO SURPRISES

You'll know the arrangement clearly, in advance — never as a surprise at closing.

How I'm paid & *what you'll sign.*

Let's clear up the question almost every buyer wonders about — who pays for what, and what you'll be asked to sign before we start touring.

WHAT YOU'LL SIGN FIRST

Before we tour homes together, you'll sign a buyer representation agreement. It simply puts in writing how we'll work together and how I'm compensated. It's a new step, but a routine one for every buyer now — and we'll go through it line by line so you're comfortable before you sign anything.

HOW AGENT COMPENSATION WORKS

How a buyer's agent is paid is now discussed and agreed up front, in writing. In some transactions the seller's side contributes toward it; in others it's handled differently. The key point: you'll know the arrangement clearly, in advance.

THE COSTS THAT ARE TYPICALLY YOURS

Your down payment, closing costs (roughly 2%–5%), and the cost of your inspections and the appraisal. Some costs — closing costs especially — can sometimes be negotiated, with the seller agreeing to cover part of them. We'll work through realistic numbers for your situation early so you can plan with confidence.

MARIA'S TIP

Never feel rushed to sign something you don't fully understand. My job is to explain every document in plain language first — questions are always welcome.

PROTECT
YOUR LOAN

WHEN IN DOUBT

When in doubt, ask first. A text to me or your lender takes a minute. An unexpected change the week of closing can cost you the home.

What *not* to do while buying.

Once you're pre-approved, your lender keeps watching your finances right up until closing day. A single surprise can change your approval — or delay your keys.

DON'T OPEN NEW CREDIT OR TAKE ON NEW DEBT

A new car loan, store card, or credit line changes your debt-to-income ratio and can lower your credit score — sometimes enough to change your interest rate or undo your approval entirely.

DON'T MAKE LARGE PURCHASES

Furniture, appliances, a car — even if you can afford them — can shrink your savings and change the numbers your loan was approved on. Wait until after closing.

DON'T CHANGE JOBS (IF YOU CAN HELP IT)

Lenders want to see steady, documentable income. A new job, a switch to self-employment, or a gap can pause everything while it's re-verified.

DON'T MOVE LARGE SUMS OF MONEY AROUND

Big deposits or transfers between accounts raise questions lenders must trace. If money is moving, tell your lender first so it's documented the right way.

KEEP IT BORING

Keep everything steady and predictable until the keys are in your hand.

STEPS TWO & THREE

The search begins — and this is the part most people remember.

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STEPS TWO & THREE

REMEMBER

The perfect home on paper isn't always the one you fall for. Staying a little flexible often leads to a better fit — and sometimes a better deal.

Find your agent, *then the one.*

With your budget set, it's time for the fun part — finding the home. This is where having someone in your corner makes all the difference.

GO OVER YOUR WANTS

We'll separate your must-haves — location, bedrooms, commute — from your nice-to-haves, so the search stays focused on what truly matters.

STAY OPEN TO OPTIONS

Touring homes teaches you what you actually want. We'll adjust as we go, and I'll tell you honestly when something isn't right for you.

HOUSE HUNTING & SUBMITTING OFFERS

We'll tour homes together and, when you find the one, move quickly. A strong offer is about more than price:

OFFER PRICE	Guided by recent comparable sales
EARNEST MONEY	A good-faith deposit that shows you're serious
CONTINGENCIES	Your built-in protections and exit points
TERMS & TIMELINE	What makes you stand out

MARIA'S TIP

In a competitive market, being fully pre-approved and ready to move quickly often beats simply offering the most money. Preparation wins homes.

YOUR TURN

BE HONEST

Separate what you truly need from what would simply be nice. It makes the search sharper from day one.

My home *wishlist.*

Let's fill this out together — it makes our search sharper from day one.

MUST-HAVES

- ☐
- ☐
- ☐
- ☐

NICE-TO-HAVES

- ☐
- ☐
- ☐
- ☐

BEDROOMS

BATHROOMS

HOME TYPE

MAX COMMUTE

PREFERRED AREAS / NEIGHBORHOODS

MONTHLY PAYMENT I'M COMFORTABLE WITH

MY IDEAL TIMELINE

- ☐ As soon as the right home appears
- ☐ Within 3 months
- ☐ 3–6 months
- ☐ Just exploring for now

WHAT HAS ME LOOKING

- ☐ I need more space
- ☐ I want to stop renting
- ☐ A job or school change
- ☐ A change in the family
- ☐ I want to invest
- ☐ Something else

WHAT MATTERS MOST TO ME ABOUT THIS MOVE

A LESSER-KNOWN OPTION

"Text or call me before your first visit. It costs you nothing to have me there."

I can represent you with *new construction.*

When you buy a brand-new home, you're buying directly from the builder. It's a different process — but one thing stays exactly the same: you deserve your own advocate.

WHAT MOST BUYERS DON'T REALIZE

THE BUILDER'S AGENT	The friendly rep at the model home works for the builder, not for you
YOUR FIRST VISIT	Most builders only recognize your agent if you register me — or bring me along — on your very first visit
BUILDER CONTRACTS	Written to favor the builder; we'll go through it together
INSPECTIONS	Brand-new doesn't mean flawless — a pre-drywall inspection — before the walls are closed up — catches issues early
THEIR LENDER	Incentives are often tied to using the in-house lender. Always compare with at least one outside lender before you accept

MARIA'S TIP

Thinking about a new-construction community? Reach out before your first visit — it keeps your own advocate in your corner from day one.

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STEP FOUR

DON'T SKIP INSPECTIONS

No home is perfect; the inspection just makes sure you're buying with your eyes wide open.

Open escrow & *investigate.*

Your offer's accepted — congratulations! Now escrow coordinates everything while you make sure the home is everything it should be.

WHAT ESCROW DOES

"Escrow" is the neutral company that holds the money, the contract and the deed to the home — and it's also what we call the stretch between your offer being accepted and your keys being handed over. The company releases nothing to anyone until every condition of the contract has been met.

INSPECTIONS

A professional inspection reveals the home's real condition — roof, systems, foundation, and more. Based on what's found, you can request repairs, renegotiate, or, if needed, walk away within your contingency period.

APPRAISAL

Your lender orders an appraisal to confirm the home is worth what you agreed to pay. It protects you from overpaying and is required for your loan.

SELLER DISCLOSURES

The seller shares what they know about the property — its history, repairs, and any known issues. We'll review these together carefully.

MARIA'S TIP

Read every disclosure, even the boring ones. The detail that matters most is often buried in the fine print — and I'll flag anything worth a closer look.

AN IMPORTANT CHOICE

"Don't feel you have to decide this once you're already sitting with the notary. We'll make sure you have time to get proper guidance first."

How you'll *hold title.*

During escrow, you'll decide how to legally own — or "vest" — your new home. It sounds like paperwork, but it decides who legally owns the home, what happens to it if something happens to one of the owners, and how taxes treat it.

SOME COMMON WAYS TO HOLD TITLE

SOLE OWNERSHIP	One person owns the property on their own
JOINT TENANCY	Two or more owners with equal shares and right of survivorship
TENANCY IN COMMON	Two or more owners who can hold unequal shares
COMMUNITY PROPERTY	For married couples; California also allows right of survivorship
LIVING TRUST	Title held in a trust, often used for estate planning

THIS IS A LEGAL & TAX DECISION

How you hold title can affect inheritance, taxes, and your legal rights. I'm your broker, not an attorney or tax professional — so before you decide, please talk with a real estate attorney, CPA, or estate-planning professional.

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STEPS FIVE & SIX

One last look, a signature,
and the home is yours.

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STEPS FIVE & SIX

WIRE SAFETY

Wire fraud is real. Always confirm wiring details by phoning escrow at a number you've verified yourself — never trust instructions sent only by email.

Full approval *to keys.*

You're in the home stretch. A few final confirmations, one last look, and then the moment you've been working toward.

FULL LOAN APPROVAL

With inspections and the appraisal behind you, your lender issues final approval. This is the point where financing is truly locked in and the finish line comes into view.

DON'T RELAX JUST YET

Even with final approval in hand, don't buy anything on credit or let anyone run your credit again. Your lender re-verifies right before closing — a last-minute change can stop everything.

FINAL WALKTHROUGH

A few days before closing, we walk the home together to confirm it's in the agreed condition and any negotiated repairs are done. It's your last check before the keys change hands.

SIGNING & RECORDING

You'll sign your closing documents, funds are released, and the sale records with the county. Once it records, the home is officially yours.

MARIA'S TIP

Keep your full closing packet somewhere safe — digital and paper. You'll want it for taxes, insurance, and the day you eventually sell.

AFTER THE KEYS

Closing isn't the finish line —
it's the start of settling in.

HOMEOWNER'S EXEMPTION

As an owner-occupant in California, you may qualify for a property-tax exemption — a one-time form filed with your county assessor. Ask your tax professional.

Your first *30 days.*

The keys are yours — congratulations! Closing isn't the finish line for me; it's the start of you settling in.

RIGHT AWAY

SECURITY	Change the locks & garage codes
UTILITIES	Set up utilities & internet
SAFETY	Test the smoke & CO detectors again
KNOW YOUR HOME	Find — and remember — the water shut-off & breaker box

THE FIRST FEW WEEKS

ADDRESS	Change your address (USPS, bank, DMV)
RECORDS	Update your driver's license & registration
COMMUNITY	Meet the neighbors
UPKEEP	I hand you a simple maintenance calendar at closing

MARIA'S TIP

If a question ever comes up about your home — next month or ten years from now — you know where to find me.

PLAIN LANGUAGE

ASK ANYTIME

Never nod along to a word you don't know. If a term comes up and it's fuzzy, ask me — understanding every step is how you stay in control.

Words you'll *hear.*

Real estate has its own vocabulary. Here are the terms you'll come across most — no jargon, just plain meanings.

LENDING & FINANCING

Pre-approval	Written loan commitment
PITI	Principal, interest, tax, insurance
PMI	Insurance if under 20% down
DTI	Debt-to-income ratio
Points	Fee to lower your rate

ESCROW & CLOSING

Escrow	Neutral office holding funds and documents
Earnest money	Good-faith deposit
Contingency	A protective checkpoint
Title / vesting	How you legally own it
Closing costs	Fees to finalize the deal

KEEP THIS HANDY

NOTE

General ranges only. Your lender confirms your real numbers for your situation.

Quick-reference *cheat sheet.*

WHAT YOUR LENDER WILL GO OVER

Down payment	3%—20%
Closing costs	2%—5%
Earnest money	1%—3%
Home inspection	$300—$600

YOUR MONTHLY PAYMENT

Principal · Interest · Taxes · Insurance — plus PMI if you put under 20% down.

QUESTIONS FOR YOUR LENDER

What can I realistically afford? How much should I have saved?

GOOD QUESTIONS TO ASK ME

- What's the local market like right now?
- How long does the process usually take?
- What makes a strong offer here?
- What should I look for when we tour?

FIRST-TIME BUYER PROGRAMS

California offers down-payment assistance and special loan programs for qualifying buyers. Eligibility changes often — ask your lender which programs you may qualify for, and I'll help you find homes that meet the requirements.

FROM MARIA

Wherever you are — ready now or just thinking about it — there's no wrong time to ask a question, and no obligation to start.

You've got *this.*

You now know the whole path — from your first call with a lender to the keys in your hand. Here's what's worth holding onto.

A FEW THINGS TO REMEMBER

START WITH A LENDER	Knowing your numbers first makes everything easier — and your offer stronger
BUY A PAYMENT	Not a maximum. Comfortable beats stretched, every time
LEAN ON INSPECTIONS	Read every disclosure — that's how you buy with confidence
GET TITLE ADVICE	It's a legal and tax decision worth doing right
STAY STEADY	Keep your finances predictable until the keys are in your hand

HERE'S YOUR NEXT STEP

Talk to a lender and get pre-approved. It sets your budget, makes your search real, and strengthens every offer that follows. From there, fill out your wishlist and reach out whenever you're ready.

LET'S TALK

Ready when *you are.*

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SCAN FOR TOOLS & LISTINGS

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