HOME BUYERS GUIDE



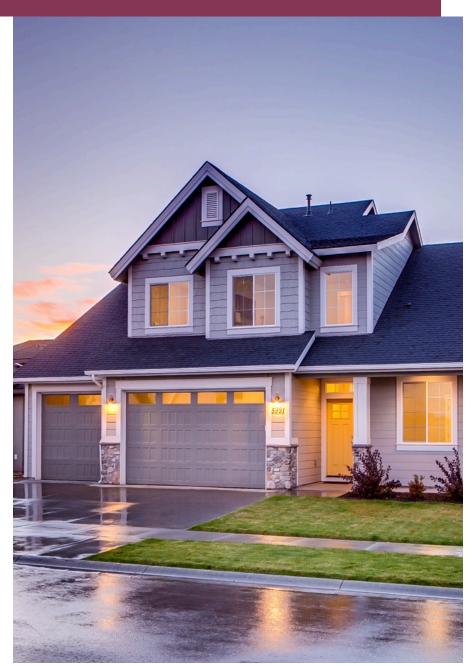


WHAT'S AVAILABLE?



TYPES OF REAL ESTATE

- Residential
- Townhomes & Condos
- New Construction
- Investment Property





WHY BUY NOW?





5 FINANCIAL BENEFITS OF HOME OWNERSHIP

- 1. It is a form of forced savings.
- 2. Provides great tax savings.
- 3. Allows you to lock in your monthly housing costs.
- 4. Buying a home is cheaper than renting.
- 5. No other investment lets you live inside of it!

MILITARY & VETERANS



BENEFITS OF LIVING HERE

- VA Loans- Offer no down payment and possible closing cost credits.
- Murrieta Unified School District ranked #1 in Riverside County.
- Temecula Unified ranked #3 in Riverside County.
- Commute to March Air Force Base about 35 miles.
- Commute to Camp Pendleton about 36 miles.
- Great communities and support for new and growing military families!



STEP 1: GET PREQUALIFIED





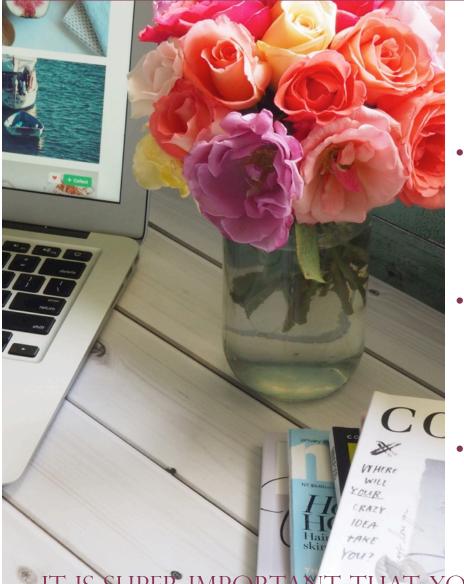
LENDER CHECKLIST



Make sure all required paperwork is turned in AS SOON AS POSSIBLE to make it a fast and smooth process. TIME IS OF THE ESSENCE!

STEP 2: LET'S GO SHOPPING!





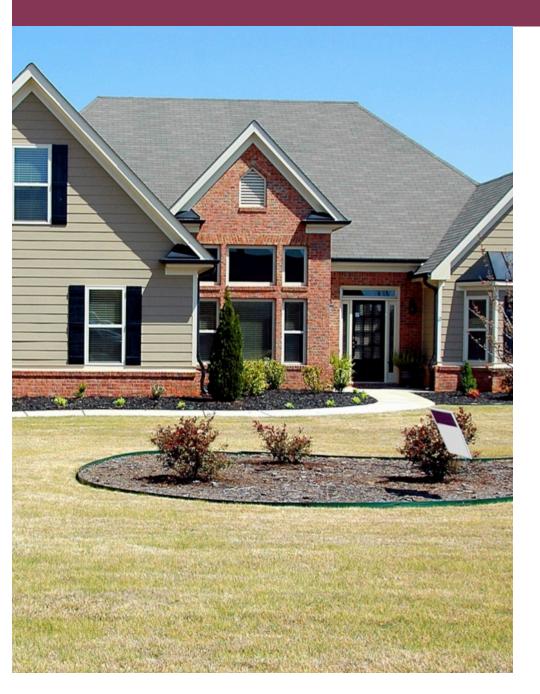
LIST AND QUALIFY ALL THE FEATURES OF A HOME

- 'Must-Haves'- If a property does not have these items, then it shouldn't even be considered. (ex: distance from work or family, number of bedrooms/bathrooms)
- 'Should-Haves'- If a property hits all of the "must-haves' and some of the 'should-haves,' it stays in contention, but does not need to have all of these features.
- 'Absolute-Wish List'- if we find a property in our budget that has all of the 'must-haves,' most of the 'should-haves,' and ANY of these, it's the winner!!

IT IS SUPER IMPORTANT THAT YOU ARE REASONABLE, A HOME IS PROBABLY NOT GOING TO HAVE EVERY DETAIL YOU ARE ENVISIONING ©

CONSIDERING A NEW CONSTRUCTION HOME?





SHOPPING NEW HOME BUILDERS

- Do you want to be Sold or Consulted?
- Onsite sales people represent the Seller and do not have your best interest at heart.
- Make sure that I am with you to register you, or I will not be able to help you through the buying process.
- The builder pays all of my fees, but you may not get to negotiate the price.
- Builders may give closing cost credit and/or design center credit if you use their lender.
- You will have Great Representation & Peace of Mind with me helping you!

WINNING MULTIPLE OFFERS







UPFRONT COST

• Earnest Money Depositmoney paid to escrow
confirming a contract to
purchase. This is usually
1% of the purchase price
and is typically due 3
days into the contract.



STEP 4



INSPECTION

- Inspections are for major items only.
- We have a list of licensed inspectors that we recommend.
- Cost is typically between \$350-\$650

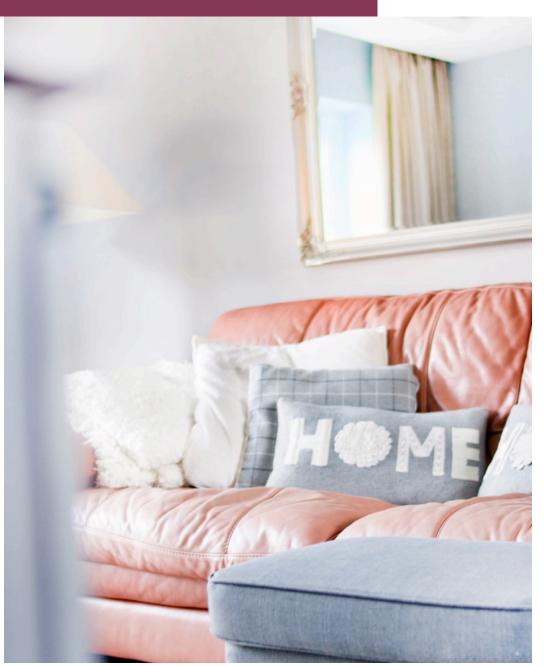
You can choose to have any and all inspections you want at your cost.





APPRAISING YOUR NEW HOME

- The best part- You won't overpay
- When do I pay? After home goes under contract.
- Fee- typically \$400-600 (upfront or rolled into the loan depending on lender requirements.







LOAN APPROVAL

This means you now have:

FULL LOAN COMMITMENT

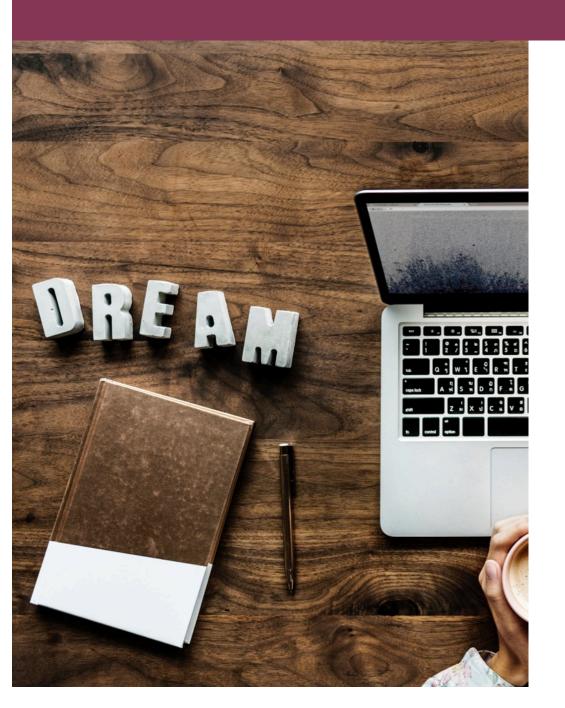
A Reason To Celebrate!





STEP 8



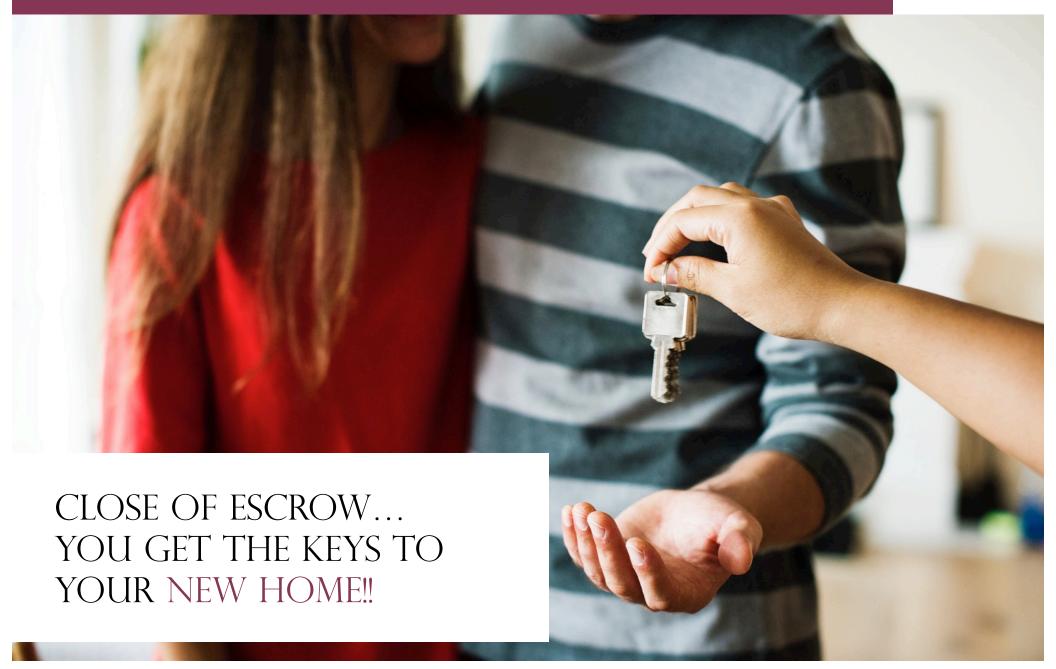


CLOSING TIME!

- All of your time and efforts have paid off.
- Follow escrows instructions on wiring funds for down payment and closing costs.
- Take your drivers license or official ID with you to sign paperwork.

YOU'RE MOVING IN BABY!!





OUR GOAL



