



BUYER'S GUIDE

FOR HOMEBUYERS

Your Guide to Buying a *Home*

A clear, personal roadmap — from your first conversation with a lender to the day you receive your keys.



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THE JOURNEY

Ten steps to your front *door*

Buying a home is one of the biggest decisions you'll make — and it should feel exciting, not overwhelming. This guide walks you through every stage, so you always know what's happening, what comes next and how I'm working for you.

— Luz Lopez



STEPS 1 - 2 Prepare with *confidence*

1 Get pre-approved

Start with a trusted lender. A pre-approval shows what you can comfortably afford — and tells sellers you're ready to buy.

- ✓ Meet with a lender
- ✓ Review and prepare your credit
- ✓ Set a comfortable budget

2 Meet with your agent

Together we'll talk through your budget, research neighborhoods, and define your must-haves and nice-to-haves — so every home we tour is worth your time.

Documents to gather

- ✓ W-2s — past two years
- ✓ Tax returns — past two years
- ✓ Pay stubs — past two months
- ✓ Bank statements — past two months
- ✓ Records of any additional income

Common loan types at a glance

LOAN	OFTEN A FIT FOR	DOWN PAYMENT
VA	Eligible veterans, service members, reservists, National Guard members and surviving spouses	Often none
USDA	Buyers purchasing in a USDA-designated rural area; income limits apply	Often none
FHA	Buyers who meet minimum credit and income guidelines	From 3.5%
FHA 203(k)	Buyers purchasing a fixer-upper who want to finance the renovation	From 3.5%
Conventional	A broad range of buyers; first-time buyers (no ownership in the past three years) may qualify for the lowest minimum	3%–5%

Find the one, then make your *move*

3 Tour with *intention*

Once you're pre-approved, we'll tour homes in your price range. Details blur quickly, so take photos or short videos and jot down notes as we go — I'll keep notes too. If the right fit isn't appearing, we'll adjust the criteria together.

Look closely at

- ✓ The roof and ceilings
- ✓ The windows
- ✓ Staged or furnished rooms — beautiful styling can distract
- ✓ Vacant rooms — they can feel larger than they are

Get to know the neighborhood

- ✓ Are surrounding homes well maintained?
- ✓ How much traffic is on the street?
- ✓ Is it convenient to schools, shopping, restaurants and parks?

4 Make your *offer*

When you find the one, be ready to act — when buyer demand outpaces the homes for sale, good homes move quickly.

Together we'll review recent sales, current buyer activity and the home's present condition, then decide on the price you'd like to offer.

WAYS TO STRENGTHEN YOUR OFFER

Your best foot forward

You may get only one chance to impress, so we'll weigh every option together.

A shorter inspection period

For example, 10 days — where it makes sense for you.

A quicker close

Many sellers prefer to close within about 30 days.

A healthy earnest deposit

A larger earnest money deposit shows you're serious.

Strong financing

An offer that doesn't depend on loan approval, such as cash, stands out.

AFTER YOU SUBMIT AN OFFER

Offer submitted

We present your offer to the seller.



The seller may

Accept your offer
Decline it, if it isn't close to their expectations
Counter with different terms



If they counter

You can **accept**, **decline** or **counter back** — as many rounds as needed, until you agree or someone walks away



5 Offer accepted

Sign the purchase agreement and you're officially in escrow. Contingency periods for inspection, appraisal and more now begin.

Escrow to your *keys*

From accepted offer to closing typically takes **four to six weeks**. Here's what happens in between.

6

Home inspection

We'll schedule a licensed home inspector, who provides a detailed report. You can accept the findings as-is or ask the seller to address some or all of them. We'll be reasonable on small items and vigilant about anything significant.

●

Negotiate repairs

Findings often lead to one more round of negotiation. A credit is often simpler than asking the seller to make repairs — and it can help with closing costs. Think big picture: a leaky faucet is an easy fix.

7

Appraisal & loan approval

Your lender orders an independent appraisal to confirm the home's value supports the price. Once underwriting approves your loan, you'll receive a final commitment letter with your loan terms and rate.

8

Title & homeowners insurance

A title search confirms the seller owns the property and that liens, loans or judgments are disclosed; the title company then issues your title insurance policy. Homeowners insurance must be in place before closing.

9

Lender documents & Closing Disclosure

Send requested documents promptly. Your lender must provide a Closing Disclosure at least three business days before closing — review it, and if it differs significantly from your Loan Estimate, we'll alert your lender and title company right away.

10

Final walkthrough & closing day

Typically within five days of closing, we'll walk through the home to confirm its condition and any agreed repairs. Then you sign the final paperwork — and receive your keys.

WHAT YOU CAN EXPECT

- ◆ GREAT COMMUNICATION
- ◆ HONESTY & TRANSPARENCY
- ◆ INTEGRITY & RESPECT
- ◆ LOCAL MARKET KNOWLEDGE



LET'S FIND YOUR HOME

Ready when *you* are.

Born in Mexico and raised in California's Central Valley, I work fluently in English and Spanish. I've guided buyers and sellers through more than \$20M in sales and founded my own brokerage to put clients first.

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