




# California Home Buying Guide

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## Complete Home Buying Process in California (Start to Finish)



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### PHASE 1: Preparation & Pre-Approval



#### 1. Assess Your Finances

-  Check your credit (aim for 620+)
-  Estimate affordability using 28%/36% DTI rules
-  Save for:
  - Down payment (3%-20%)
  - Closing costs (2%-5%)
  - Emergency reserves (2-6 months of expenses)

#### 2. Get Pre-Approved for a Mortgage

- Choose lender or broker
-  Submit W-2s, tax returns, pay stubs, bank statements
-  Receive pre-approval letter (valid 60-90 days)

#### 3. Choose a Real Estate Agent

-  Select a licensed CA Realtor, that's ME!
-  Sign a Buyer Representation Agreement

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### PHASE 2: Home Search & Offers

#### 4. 🏠 Start House Hunting

- Define criteria: location, size, schools, commute
- ➡️ 📱 Tour homes via MLS, Redfin, Zillow, or in-person

#### 5. 📝 Make an Offer

- Use California Residential Purchase Agreement (RPA)
- Include: 💵 Price, 🔒 contingencies, 🏠 deposit, 📅 timeline

#### 6. 🗣️ Negotiate Terms

- Seller may counter-offer
  - Once accepted, the offer becomes a contract 🤝
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### 📅 PHASE 3: Escrow & Inspections

#### 7. 🏢 Open Escrow

- Neutral third party holds earnest deposit

#### 8. 🔍 Order Home Inspections

- Recommended: General inspection (~\$500-\$600), 🐛 termite (~\$200-300), 🏠 roof (~\$100-200), and if necessary a Well (~\$500-600) and/or Septic (~\$500-600).
- Optional: 🚽 sewer, 🦠 mold, 🏊 pool

#### 9. 📊 Appraisal (Lender Requirement)

- Confirms value meets or exceeds price
- If low: renegotiate or cover difference

#### 10. 🛡️ Title Search & Insurance

- Title company ensures clean ownership
- Buyer receives preliminary title report




#### 11. 🏦 Loan Underwriting

- Lender finalizes review
- 📄 Loan Estimate and Closing Disclosure sent

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## **PHASE 4: Contingency Removal & Closing**

### **12. Remove Contingencies**

- Timeline examples:
  -  Inspection: 17 days
  -  Appraisal: 17 days
  -  Loan: 21 days


### **13. Final Walkthrough**

- Ensure home condition and repairs

### **14. Closing Disclosure Review**

- Delivered 3+ days before signing

### **15. Sign Final Documents**

- Sign disclosures and sign / notarize loan docs (mobile notaries are an option - ask the Title/Escrow agent about mobile notary options and get it scheduled)
-  Wire funds or deliver cashier's check (Avoid wire fraud and follow Escrow's wiring instructions VERY closely).

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## **PHASE 5: Closing & Post-Purchase**



### **16. Funding & Recording**

- Loan funds
-  Deed recorded with county

### **17. Get the Keys**

- Usually same or next business day 🎉

### **18. Post-Close Checklist**

-  Set up utilities
-  Forward mail

- 🏠 Update insurance
- 📁 Review documents

## 19. 💬 I Hope I Have Earned Your Feedback!

If you had a great experience, please leave a quick review for me at the links at the bottom 🙏

## 📋 Summary Checklist

Step	Task	Responsible Party
1–2	🇺🇸 Financial prep & pre-approval	Buyer & lender
3–6	🔍 Search & offer	Buyer & agent
7–11	📋 Escrow, inspections, loan	Buyer, agent, escrow
12–15	✍️ Contingency removal, docs	Buyer & escrow
16–19	🚩 Closing & move-in	Escrow, lender, buyer

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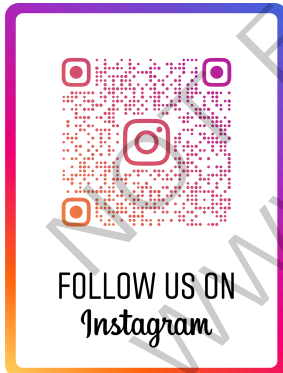
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