



Buying

with Confidence



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YOUR AGENT

Celia J Herrera

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MY COMMITMENT

Buying a home is one of life's greatest milestones, and I am delighted to walk you through it every step of the way. My goal is to make you feel confident and taken care of all while having a fun home-buying experience.

I specialized in selling homes in Central California since 2018. I became a licensed REALTOR before graduating from Fresno State University in 2019 with a Marketing and Accounting major. My passion for helping others reach their goals is the catalyst behind my hard work and dedication. Equipped and backed by a team of licensed professionals, you will find my team and I to be very detail oriented and considerate of your personal needs. I am really excited to use my tools and skills to help you!

Please save my direct line and feel free to contact me at any time of the transaction: **559-391-0815** or email me any important documents for review: **CeliaJherrera@gmail.com**.

"My commitment to you is in providing extraordinary marketing techniques and upmost service, at every opportunity."

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Certified Real Estate Negotiator

Celia J Herrera

REALTOR®



The Process



BUYER CONSULTATION

BUYERS HOME GOALS
BUYERS FINANCING PLANS

01

PRE APPROVAL

PRE APPROVAL PROCESS
IDENTIFICATION
30 DAY MOST RECENT PAY STUBS
W2 FORMS LAST 2 YEARS
TAX RETURNS LAST 2 YEARS
BANK ACCOUNT STATEMENTS LAST 2 MONTHS
PRE APPROVAL LETTER

02

HOUSE MARKET

IDENTIFYING THE MARKET
HOME SEARCH PROCESS
HOME SHOWINGS
OFFERS

03

THE FINAL PIECES

ESCROW INSTRUCTIONS
HOME INVESTIGATIONS
CLOSING DOCUMENTS
CLOSING ESCROW STEPS

04

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BUYER CONSULTATION

- How long have you been looking for a new home?
- What areas and neighborhoods are you looking at?
- What is your Plan B, if you can't find the home you have in mind?
- What are some of your must have items?
- What are deal breaker items?

My Criteria

EXTERIOR:

.....

BEDROOM#1:

BEDROOM #2:

BEDROOM #3:

KITCHEN:.....

.....

LIVING ROOM:

.....

ADDITIONAL CRITERIA:

.....

PRE APPROVAL

CREDIT SCORE: Your credit score plays a significant role in determining your eligibility for a home loan. Lenders access your credit history which includes payment history, types of credit accounts, and length of credit. A strong credit history demonstrates your ability to manage credit responsibly.

FINANCIALS: Lenders will require proof of income that may include recent paystubs, W-2 forms, or tax returns if you're self-employed. Recent bank statements of all accounts will be necessary along with any other assets you plan to use for down payment and closing costs. Lenders will consider a debt-to-income ratio when determining your eligibility.

ELIGIBILITY: Each lender will have different set of requirements. Along with your **REALTOR®** research and find a lender that provides the assistance needed to further achieve your pre-approval. Be prepared to readily provide documentation to the lender. Typically, a loan application starts the initial process, followed by an application review. Once your application is reviewed and approved, the lender will issue a pre-approval letter, this document outlines the loan amount and is used by your **REALTOR®** to further strengthen your offer, when submitting offers for homes.

Remember the pre-approval is not a guarantee of a loan but is a crucial step in the home-buying process that shows you and sellers your capacity and willingness to purchase a home. it is important to maintain your financial stability and avoid significant changes to your financial status between pre-approval and closing escrow.

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HOUSE MARKET

Real estate markets can vary widely from one region to another, and their characteristics can change over time due to factors such as economic conditions, population growth, and local government policies. Here are some examples of different real estate markets and what they may look like:

1. Seller's Market:

- Characteristics: In a seller's market, there are more buyers than available properties for sale. This high demand typically leads to rising property prices and competitive bidding wars.
- What It Looks Like: Homes sell quickly, often above the asking price. Multiple offers on properties are common, and buyers may need to act swiftly to secure a deal.

2. Buyer's Market:

- Characteristics: In a buyer's market, there are more properties for sale than there are buyers. This situation can lead to stagnating or declining property prices and more favorable terms for buyers.
- What It Looks Like: Homes may stay on the market for longer, and sellers may be more willing to negotiate on price and terms.

3. Stable Market:

- Characteristics: A stable market is characterized by a balance between supply and demand, resulting in moderate and sustainable property price growth.
- What It Looks Like: Homes sell at a reasonable pace, typically close to their asking prices. There is not significant pressure for buyers or sellers.



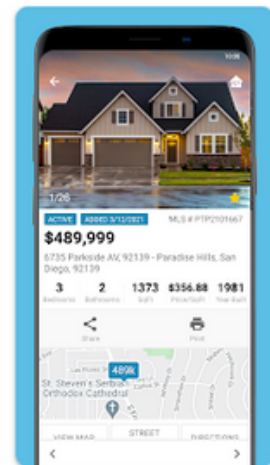
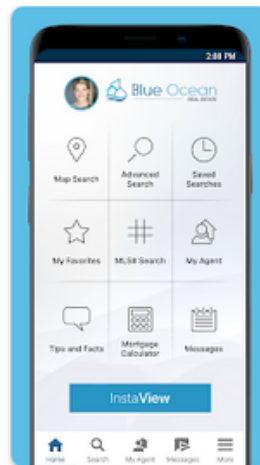
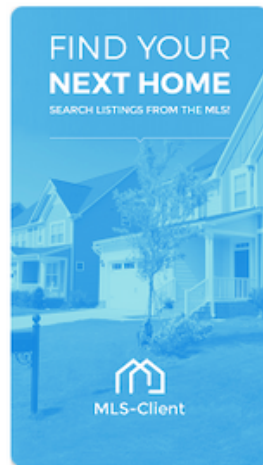
HOUSE MARKET

This is a team effort. We know you'll be searching for your next home on the internet and we try to help streamline the process by sending you our MLS tool. Easily funnel all properties to pick the best to view, and will filter out the homes that will not work. Connect with: [MLS-CLIENT mobile app.](#)

Hi there! Please use this link to download my mobile app:

<https://mls-client.com/9BF3272C>

Here is the code to access: 9BF3272C



*Most buyers look at an average of 8-10 properties and are then ready to make an offer. At that time, if you have not found a home you are looking for - it's **HIGHLY** recommended that we sit down and review your criteria to make sure that we are still looking for the right house!*

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FINAL PIECES

ONCE A HOMEBUYER OPENS ESCROW, THE REAL ESTATE TRANSACTION ENTERS A CRITICAL PHASE WHERE VARIOUS TASKS AND PROCESSES ARE INITIATED TO ENSURE A SMOOTH CLOSING. HERE ARE THE TYPICAL STEPS THAT FOLLOW AFTER ESCROW IS OPENED:

1. Earnest Money Deposit:

- The buyer submits an earnest money deposit to the escrow company.

2. Escrow Officer Assignment:

- The escrow officer is a neutral third party responsible for managing the transaction and ensuring that all terms and conditions of the purchase agreement are met.

3. Title Search and Preliminary Title Report:

- The escrow officer orders a title search to verify the property's legal ownership and check for any encumbrances or liens. A preliminary title report is provided to the buyer and lender for review.

4. Home Inspection and Due Diligence:

- The buyer typically has a set period, as specified in the purchase agreement, to conduct inspections and due diligence on the property. This may include a general home inspection, pest inspection, and other specialized inspections.
- If any issues are discovered during inspections, negotiations may take place between the buyer and seller to address necessary repairs or adjustments to the purchase price.

5. Loan Approval and Appraisal:

- If the buyer is obtaining financing, the lender will proceed with the underwriting process, which includes reviewing the buyer's financial documents and ordering an appraisal of the property to ensure its value matches the loan amount.
- Once the loan is approved, the lender will issue a commitment letter specifying the loan terms.

6. Home Insurance:

- The buyer must secure homeowners insurance and provide proof of coverage to the lender.

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FINAL PIECES

7. Finalizing Financing:

- The buyer will work closely with the lender to ensure all financing requirements are met. This may include providing additional documentation or explanations as requested by the underwriter.

8. Contingency Removal:

- After completing inspections, securing financing, and addressing any contingencies specified in the purchase agreement, the buyer can remove these contingencies in writing. This step signifies the buyer's commitment to moving forward with the purchase.

9. Final Walkthrough:

- Before closing, the buyer and agent conduct a final walkthrough of the property to ensure it is in the agreed-upon condition and any negotiated repairs have been completed.

10. Closing Documents:

- The escrow officer prepares the necessary closing documents, which may include the settlement statement (HUD-1 or Closing Disclosure), the deed, and other legal paperwork.

11. Signing Documents:

- Both the buyer and seller sign the closing documents. This can take place at the escrow office, a title company, or even remotely in some cases.

12. Funds Transfer:

- The buyer's funds, including the down payment and closing costs, are wired to the escrow account. The lender also funds the loan amount.

13. Recording:

- Once all documents are signed and funds are verified, the escrow officer sends the deed and other legal documents to the county recorder's office for official recording.

14. Closing:

- The escrow officer confirms that all conditions have been met, and the transaction is closed. Ownership of the property is transferred from the seller to the buyer.

15. Possession:

- The buyer takes possession of the property, often on the agreed-upon date specified in the purchase agreement.

BUSINESS PARTNERS

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Congratulations!



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celiajh

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As your Real Estate agent, your best interest is at the heart of what I do. You can trust in me to represent you and guide you through this process so you can have the best possible experience.

