

The Hurst Group Homebuyer Guide
"Live Where You Love — Confidently and Strategically"

THE HURST GROUP HOME BUYERS GUIDE



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The Hurst Group Homebuyer Guide presents a trusted path to homeownership in the Victor Valley.

Guiding you through the buying process — step by step, with care and clarity.



Let's Make Homeownership Happen

Welcome! We're The Hurst Group, and we're honored to guide you through one of life's most meaningful decisions.

Buying a home can feel overwhelming — that's normal. With the right guidance, it becomes an empowering experience.

This guide is designed to simplify your journey, provide clarity, and help you move forward with confidence.

Our commitment is simple: transparency, strategy, and a deep understanding of your goals every step of the way.

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Meet Your Team

Why Buyers Trust The Hurst Group

With deep roots and boots-on-the-ground knowledge of the Victor Valley, we know the neighborhoods, price trends, and what it takes to win in this market.

As strong negotiators, we advocate fiercely for your best interests — from your initial offer to your final walkthrough.

We specialize in complex sales including probate and divorce-related transactions — so no matter your situation, we're equipped to guide you.

Communication is everything — you'll never be left wondering what's next or what something means.

This isn't just about real estate. It's about helping you *live where you love* with confidence and peace of mind.

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Current Market Snapshot

What's Happening in the Victor Valley Market



The market isn't standing still — and neither are we.

Home values continue to evolve, with current pricing in our area generally ranging between **\$450K–\$650K**, and that range adjusts as new data comes in. Inventory is shifting week by week. Some homes move quickly, others require a more strategic approach — and that's where a customized plan makes all the difference.

Interest rates are fluctuating, but with informed forecasting and smart timing, there are still ways to protect your purchasing power and position yourself well.

National headlines offer broad strokes. We focus on what's actually happening in **your** neighborhood, **your** price point, and **your** opportunity window.

Let's have a real conversation about what today's market — and what's coming next — means for you, your goals, and your future.

Where Your Dreams Find Their Home!

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The Buying Process

Schedule Your Buyer Consultation — Then We Get to Work

1. Buyer Consultation

We start with a conversation. Your goals, timeline, budget, and plans come first — so we can build a smart, personalized buying strategy.

2. Get Pre-Approved

Know your numbers and strengthen your position early. We'll connect you with trusted lenders who understand today's market and how to compete in it.

3. Define the Strategy

We help you pinpoint the right homes, neighborhoods, and price range — using real-time data and forward-looking insight.

4. Tour with Purpose

Showings are scheduled around your availability, focused only on homes that truly fit. No pressure — just clarity.

5. Craft the Offer

We structure strong, data-backed offers designed to stand out while protecting your interests.

6. Navigate Escrow

Inspections, appraisal, title, and paperwork — we manage the moving parts and keep you informed throughout.

7. Closing Day

Final walkthrough, signatures, keys in hand — welcome home.

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Financing 101

Making Smart Money Moves

- No two buyers are the same — and your financing shouldn't be either. We work closely with experienced lending partners who can navigate nearly every situation, from **FHA, VA, Conventional, and Jumbo loans** to **stated income options and down payment assistance programs**.
 - We'll help you explore what truly fits your goals, connect you with lenders who explain the process in plain English, and compare loan scenarios side by side so you can move forward with confidence.
 - Pre-approval is the first strategic step in today's market — and we'll make sure you're positioned quickly, clearly, and competitively.
 - *Where Your Dreams Find Their Home!*
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Avoid These Buyer Pitfalls

Mistakes First-Time Buyers Regret — And How We Avoid Them

- **Skipping pre-approval** means you're shopping blind — we never let that happen.
 - **Looking above your means** can lead to disappointment — we keep your comfort zone front and center.
 - **Letting interest rate fear dictate timing** — we show you how to focus on the bigger picture.
 - **Overthinking or emotional rushing** — we help you make clear, confident decisions.
 - **Forgetting about additional costs** — we help you plan for inspection, escrow, and move-in expenses.
 - Our team is here to guide, educate, and protect you from common missteps.
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How We Work for You

Your Advocates. Your Strategists. Your Guides.

- **Local Knowledge:** We know the Victor Valley inside and out — from schools to zoning, and resale value to future growth.
 - **Skilled Negotiation:** We craft offers that win — while protecting your investment and your terms.
 - **Specialized Support:** Our experience with probate, divorce, and transitional sales gives you peace of mind.
 - **Trusted Network:** From lenders and inspectors to contractors and cleaners, we've built a vetted team to support your move.
 - **Clear, Consistent Communication:** You'll always know where we are in the process and what's coming next.
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Success Stories

Real Buyers. Real Wins.

- **The Morales Family:** First-time buyers with big dreams and a tight timeline. We created a game plan that got them the win — beating out 7 offers.
 - **Vanessa B.:** Navigating a probate home sale felt intimidating — our expertise made it seamless.
 - **Luis & Carla:** Worried about interest rates, they almost paused their search. We locked in a lender, structured a winning offer, and they're now thriving in their new home.
 - *"The Hurst Group made what felt impossible feel totally manageable. They fought for us like family."* – Testimonial
 - Your story could be next — we're ready when you are.
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Let's Talk Expectations

What Working With The Hurst Group Looks Like

- We believe in proactive, clear communication — you'll always know where things stand.
 - We provide consistent updates, resources, and reminders to keep things on track.
 - We expect transparency and collaboration — your goals guide our strategy.
 - You choose your preferred communication style — text, call, email — and we follow suit.
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- **Let's Get Started Checklist:**
 - Get pre-approved with a trusted lender
 - Schedule your homebuyer strategy session
 - Define must-haves, deal-breakers, and areas of interest
 - Start touring homes
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FAQ's

Still Have Questions? You're Not Alone.

- **Do I need 20% down?** Not at all. Many buyers purchase with as little as 3% down.
 - **What if rates go up?** We help you explore options like buydowns, lender credits, or assuming a lower-rate mortgage.
 - **How long does the process take?** On average, 30–45 days from offer acceptance to keys in hand.
 - **Can I buy and sell at the same time?** Yes — with careful planning and the right timing, we make it happen.
 - **What happens if the appraisal is low?** We negotiate creatively and work to protect your investment.
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Ready to Start

Let's Find Where Your Dream Finds Its Home.

- Ready to take the next step? Let's schedule your personalized homebuyer consultation — no pressure, just expert guidance.
- Contact us at (760) 780-3977 or email curtishurstrealtor@gmail.com
- Remember: You're not just buying a house — you're stepping into the next chapter of your life. We're honored to be part of it.

