



HOME BUYERS ROAD MAP

THE ULTIMATE GUIDE TO NAVIGATE THE HOME BUYING
PROCESS AND CLOSE ON YOUR DREAM HOME.

ABOUT YOUR AGENT



Please let me introduce myself, I am Cristina Nunez a full time licensed professional realtor. With more than 10 years of experience in sales. I have always brought abundant energy, creativity, dedication, experience and personal knowledge to my work.

I believe in... "T.E.A.M.= Together Everyone Achieves More!" I feel extremely fortunate to work with some of the industries' top professionals to continually exceed my clients expectations.

My Dedication, Enthusiasm, and Professional Service Will Make Your Dreams of Becoming a Home Owner a REALITY!

If you believe that I could be a good match for you and your family, I would be humbled to be given an opportunity to become your Realtor for life.

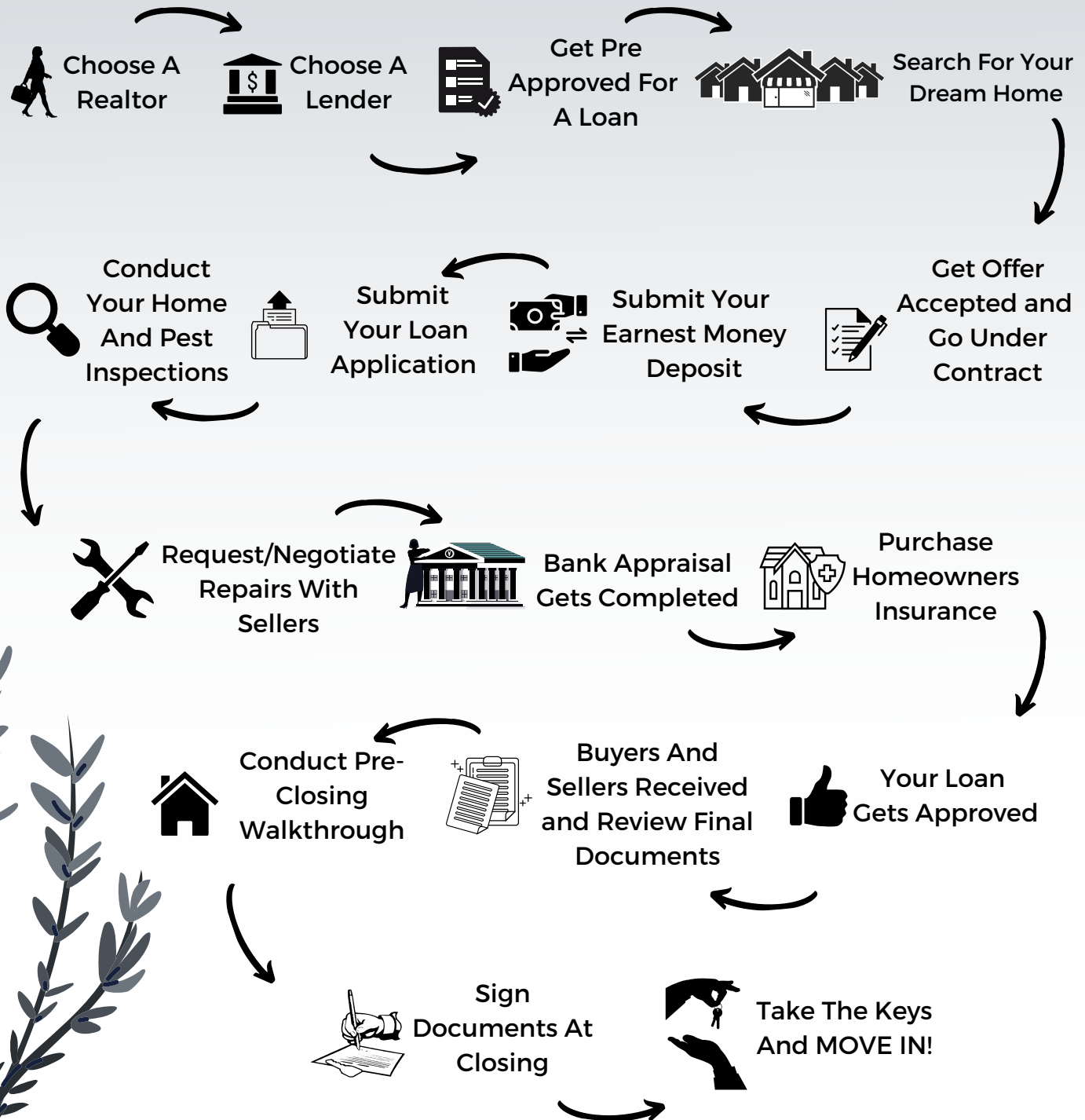
Cristina Nunez | Realtor®
LIC NO. 02071486

🌐 www.homesbycristinanunez.com
☎ 805.878.4967
✉ realtor.cristinanunez@gmail.com



@realtorcristinanunez

THE ROAD TO HOME OWNERSHIP



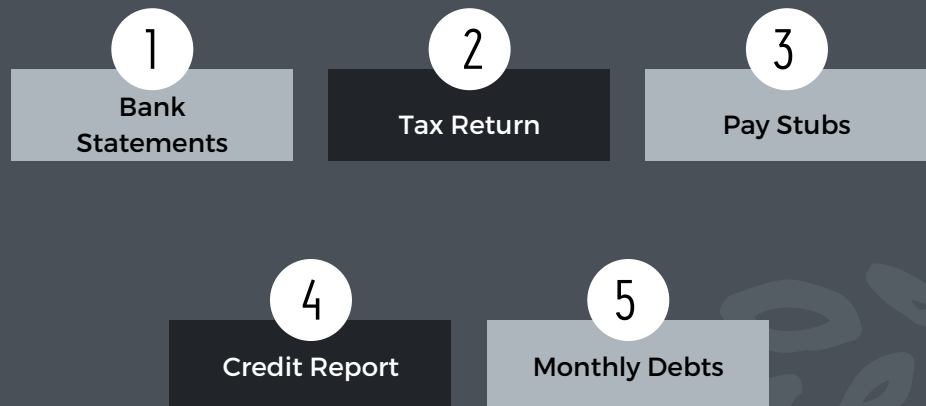
GETTING PRE-APPROVED

Step One

One of the biggest mistakes first time home buyers make is starting their home search without connecting with a lender first. Here's why, you might find the perfect home and then face major disappointment when you find out you do not qualify to buy it. This can be a huge let down and a major waste of your time. Connecting with an experienced lender will not only help you discover what you qualify for but they will also make sure you do not have any red flags that would stop you from getting a home before you invest your nights and weekends house hunting.

WHAT THINGS WILL YOUR LENDER LIKELY ASK FOR?

There are many things your lender will review to help you get pre-approved for your next home. Here's a couple things they may ask for.





MY RECOMMENDED *lenders*



Mariana Valdovinos

☎ (805) 714.5104

✉ mvaldovinos@camreal.com

📍 1862 S Broadway #100, Santa Maria, CA 93454

Margarita Ferrer

☎ (805) 354.8844

✉ mferrer@camreal.com

📍 1862 S Broadway #100, Santa Maria, CA 93454



Martha Morales

☎ (805) 478.5353

✉ martha.morales1@homebridge.com

📍 2125 S Santa Maria, CA 93454 STE 101A, Broadway

HOUSE HUNTING *Wishlist*

Tell me more about your next home

Tell me more about your next home

Tell me more about your next home

Tell me more about your next home

Tell me more about your next home

Do you want a garage?

Do you want a garage?

Do you want a garage?

Do you want a garage?

Do you want a garage?

Step Two

HOUSE HUNTING

1

We will get you set up on our online search portal. You will get daily notifications with properties that fit your search criteria.

We will schedule showings for all homes you have interest in viewing. We will attend all private showings with you and if you see a property you have interest in on another website send it to us and we will schedule a showing with the sellers agent right away.

2

3

Once you find the home you love it is time to make an offer. We will review recent sales comps in the area and help you write your offer to the seller.

Once accepted it is time to sign the purchase and sales agreement and submit your earnest money deposit to the listing brokerage. Then, it is time to celebrate a little. You are now under contract!

4



Step Three

MAKING AN OFFER

To make an offer we need to know a couple things first. Here are some of the important things we need to know.

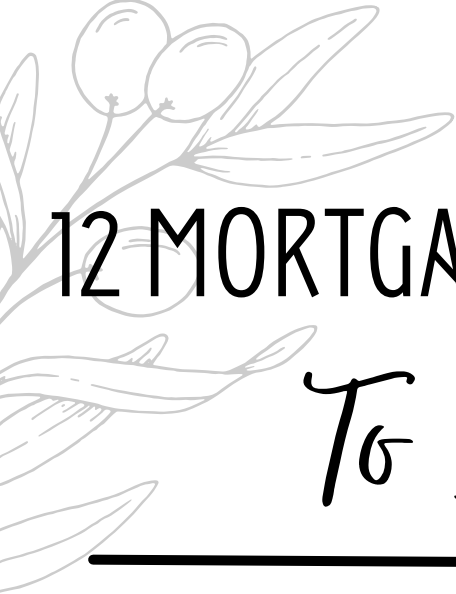
- Offer Amount
- Escrow Deposit Amount
- Target Closing Date
- Target Mortgage Commitment Date
- Pre-approved letter from your lender
- Inspection Period
- Type of Financing
- What appliances and Fixtures will stay?
- Do you need a closing cost credit? If yes how much?

MULTIPLE OFFER SITUATION

It is not uncommon to see sellers have several competing purchase offers to consider. When going into a multiple offer situation as a buyer you must know only one offer will result in a sale and every other buyer will be left disappointed their offer was not accepted. Here are a couple tips to increase the chances of having the seller choose your offer over the rest.

- Always submit your pre-approval letter with your offer letter.
- Increase your escrow deposit amount
- Consider the seller's needs. Ask the seller if they would prefer a sooner or later closing date if possible. Flexible buyers can be attractive to a seller.
- Write a personal letter with your offer.
- Put your best foot forward, Offer over asking price.
- Do not ask for closing costs or try to keep them as low as possible.
- Have your lender personally reach out to the listing agent and talk about your financing.





12 MORTGAGE MISTAKES *To Avoid*

- 1 Do not quit your job, change jobs, or become self employed during the closing process.
- 2 Do not buy a car.
- 3 Do not change banks.
- 4 Do not spend all your savings.
- 5 Do not make big credit card purchases.
- 6 Do not get behind on your bill.
- 7 Do not cosign for a loan for anyone.
- 8 Do not ignore the lenders requirements.
- 9 Do not apply for new credit cards.
- 10 Do not lease a new car.
- 11 Do not buy furniture before closing.
- 12 Do not make usually large deposits to your account outside of your paycheck.



Step Four

HOME INSPECTION

Home Inspections are important. Spend now to save later.

INSPECTION TIME PERIOD

The average home inspection period is 10 business days which excludes weekends and holidays.

SOME TYPES OF INPECTIONS

Home Inspection



Mold Inspection



Pest and Bug
Inspection



HVAC Inspection



Radon Testing



Septic System
Inspection



Lead Paint
Inspection



RECOMMENDED HOME INSPECTOR

On the next page, you will find a list of home inspectors our past clients have had good experience with. We highly suggest you call all of them and then decidewhich inspector best fit for you.



Cristina Nunez
realtor



Home Inspector list



SEAN ROSE
ADVANCED HOME INSPECTION

☎ (805) 406.5889
✉ seanr@advhminspection.com
📍 2023 Preisker Ln #F, Santa Maria, CA 93454

MARK
ON THE MARK HOME INSPECTOR

☎ (805) 287.0817
✉ inspector@homeinspector.com
📍 1130 E Clark Ave #150-264, Santa Maria, CA 93455



JUSTIN DOLORES

VALLEY SHIELD TERMITE AND PEST SOLUTIONS

☎ (805) 695.4565
✉ @valleyshieldtps
📍 1831 Duke Drive, Santa Maria CA 93454

Step Five GET READY FOR THE BIG Closing Day

HOME INSURANCE

Most mortgage companies will require proof you have obtained homeowners insurance before you can close on your new home. This is also known as an insurance binder. Shop for your insurance early in the buying stage. This step alone can help put you in a better position to close on time.

REVIEW THE CLOSING DISCLOSURE

You have three business days to review your Closing Disclosure. Use your three days wisely. Now is the time to review your documents, ask questions, and ensure you understand what you are signing up for. If something does not look correct contact your closing attorney.

TRANSFER UTILITIES

Call your local utility providers ahead of time and let them know you will be purchasing the home. This will help you avoid any temporary shut offs.



Final Walk Through

THIS IS NOT A HOME INSPECTION OR A TIME TO START NEW NEGOTIATIONS WITH THE SELLER.

The purpose of a final walkthrough is to make sure that the property is in the condition in which you agreed to buy it. Here is a list of things you should check during your final walkthrough.

- ✓ Turn on and off every light fixture.
- ✓ Run water and check for leaks under sinks.
- ✓ Test all appliances.
- ✓ Check garage door openers.
- ✓ Open and close all doors.
- ✓ Flush toilets.
- ✓ Inspect ceilings, walls, and floors.
- ✓ Run the garbage disposal and exhaust fans.
- ✓ Test the heating and air conditioning.
- ✓ Open and close windows.
- ✓ Make sure all trash is removed from the home.

LET'S DO THIS



I'm here to help you through every step of the way. Whether you're buying or selling, I'll work with you to ensure the process is seamless and successful. Contact me today, I'd love to hear from you!

Cristina Nunez | Realtor ®

LIC NO. 02071486

📞 805.878.4967

✉ realtor.cristinanunez@gmail.com



@realtorcristinanunez

SOLD PROPERTIES

See more of my sold properties by visiting
www.homesbycristinanunez.com

SOLD



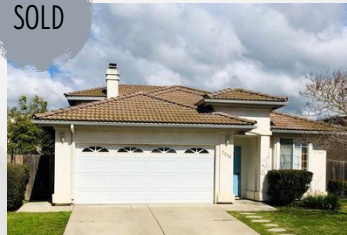
1492 West Heritage Way,
Santa Maria, CA 93458

SOLD



610 Sunrise Dr #7 D, Santa
Maria, CA 93455

SOLD



4115 Morning Ridge Road, Santa
Maria, CA 93454

SOLD



4545 Gusto Court, Guadalupe
CA 93434

TESTIMONIALS

CLIENT REVIEW

"Cristina is incredibly helpful, knowledgeable, and just a pleasure to work with! She would always jump to the chance to show us any house or houses we wanted to see no matter the schedule. I love how committed she was to helping us, in every aspect of home buying. I cannot say enough good about him! 100% recommend Cristina to anyone. We definitely plan on using her in the future"

- Kelly Hallaran, Buyer
Orcutt, CA



CLIENT REVIEW

As a first time home buyer, I had many questions and concerns throughout the whole process. Cristy helped me every step of the way and always gave me an answer to my many questions, and great advice. She was always happy and made me feel comfortable, compared to other realtors. I felt that she was always by my side and had my best interest.

-Pablo Morales , Buyer
Santa Maria,CA



CLIENT REVIEW

"Cristina, fue la MEJOR agente inmobiliaria que podría haber esperado. Ella fue más allá. Se anticipó a las necesidades y las satisfizo todas con una sonrisa en su rostro y un consejo experto. Fue un absoluto placer trabajar con ella e hizo que la venta de nuestra casa y la compra de nuestra nueva casa fueran perfectas. Nos sentimos muy bendecidos de que ella fuera nuestra agente de bienes raíces."

-Lucia N. , Buyer
McFarland and Santa Maria, CA



Thank you for trusting Champion Real Estate x Coastal Living Real Estate Team with your Real Estate Needs. We are honored to represent you and guide you through the process. Our goal is to ensure that you are comfortable every step of the way.

Have more questions? We are always available to help! Shoot our girls a text or give one of us a call for a quick response. Helping our clients sell their home for top dollar and with the most ease is what we are passionate about – We are always here to answer your questions.



Cristina Nunez
DRE #02071486
805-878-4967
Team Leader/Founder/ Realtor®



Sophia Hernandez
DRE #02077974
805-266-9007
Team Leader/Founder/ Realtor®



Gloria Contreras
Dre # 02152148
805-458-1063
Realtor®



Olivia Marquez
DRE #02143035
805-406-6452
Realtor®



Danielle West
Transaction Coordinator