



# HOME *BUYER* GUIDE

NAVIGATING TODAY'S MARKET

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BY NATALIE GALVAN

# Buying In *Today's* Market

Buying a home in today's market is an exciting opportunity to invest in your future! While the market can be competitive, it's also full of possibilities. With mortgage rates stabilizing and more homes gradually coming onto the market, there's a chance to find something that perfectly fits your needs. By getting pre-approved and working with a knowledgeable agent, you can stay ahead of the curve and make confident decisions. Whether you're looking for your first home, a bigger space, or a fresh start, this could be the perfect time to take that next step. Your dream home is out there, and with the right preparation, it's within reach!

As your trusted advisor, I'm here to provide personalized insights and guidance tailored to the current market conditions, empowering you to make informed decisions to achieve your real estate goals.



# Why Choose to Work with a *Buyer's Agent*

Navigating the home buying process can be complex and overwhelming, especially in today's competitive market. As your dedicated buyer's agent, I'm here to provide you with the expert guidance and support you need to make informed decisions and achieve your homeownership goals. Here are ten compelling reasons why working with a buyer's agent is essential.

## 01 Market Expertise

In a rapidly changing real estate landscape, having access to comprehensive market analysis and insights is crucial. As your buyer's agent, I'll leverage my expertise to help you understand market trends, pricing dynamics, and emerging opportunities.

## Access to Listings

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With access to a wide range of listings, including exclusive opportunities not always available to the public, I can help you uncover hidden gems and find the perfect property that meets your needs and preferences.

## 03 Negotiation Skills

Negotiating the best possible terms and outcomes requires skill and experience. I'll serve as your advocate, using my negotiation expertise to secure favorable terms, maximize your investment potential, and protect your interests throughout the buying process.

## Streamlined Process

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From coordinating viewings to managing paperwork, I'll streamline the home buying process, saving you time and alleviating stress every step of the way. With my guidance, you can navigate the transaction with confidence and peace of mind.

## 05 Professional Network

As a part of a vast network of real estate professionals, I have access to trusted lenders, inspectors, contractors, and other industry experts. I'll connect you with the resources you need to facilitate a smooth and successful transaction.

## 06 Legal Protection

Understanding your rights and obligations is essential in any real estate transaction. I'll provide you with legal protection and representation, ensuring that you fully comprehend contract terms, disclosures, and potential risks associated with the purchase.

## Objective Advice

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Emotions can run high when buying a home. As your unbiased advisor, I'll offer objective advice and guidance, helping you make rational decisions based on your needs and priorities rather than emotions.

## 08 Support and Advocacy

Throughout the home buying journey, I'll be your dedicated advocate and support system, addressing your concerns, answering your questions, and providing guidance whenever you need it.

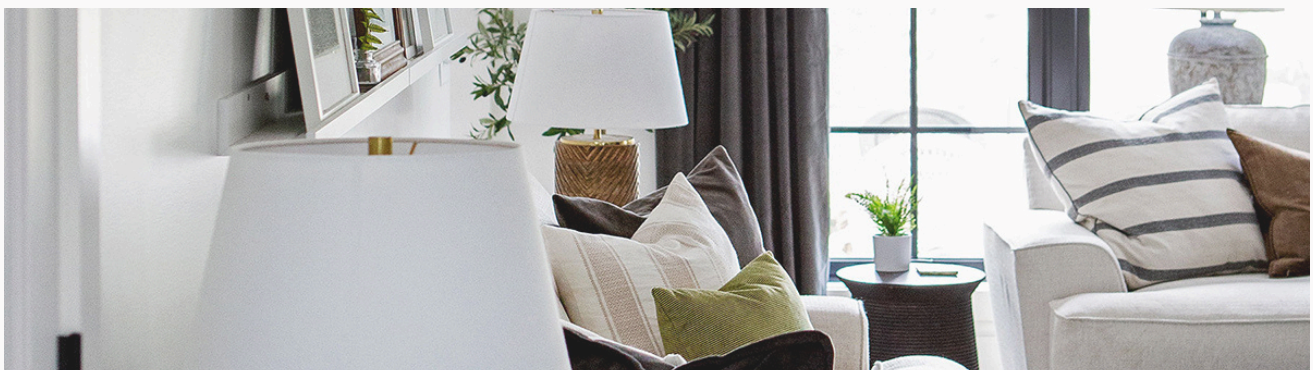
## Value of Representation

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Working with a buyer's agent offers a personalized and tailored approach to the home buying process. With my expertise and support, you can navigate the complexities of the market with confidence and achieve your homeownership dreams.

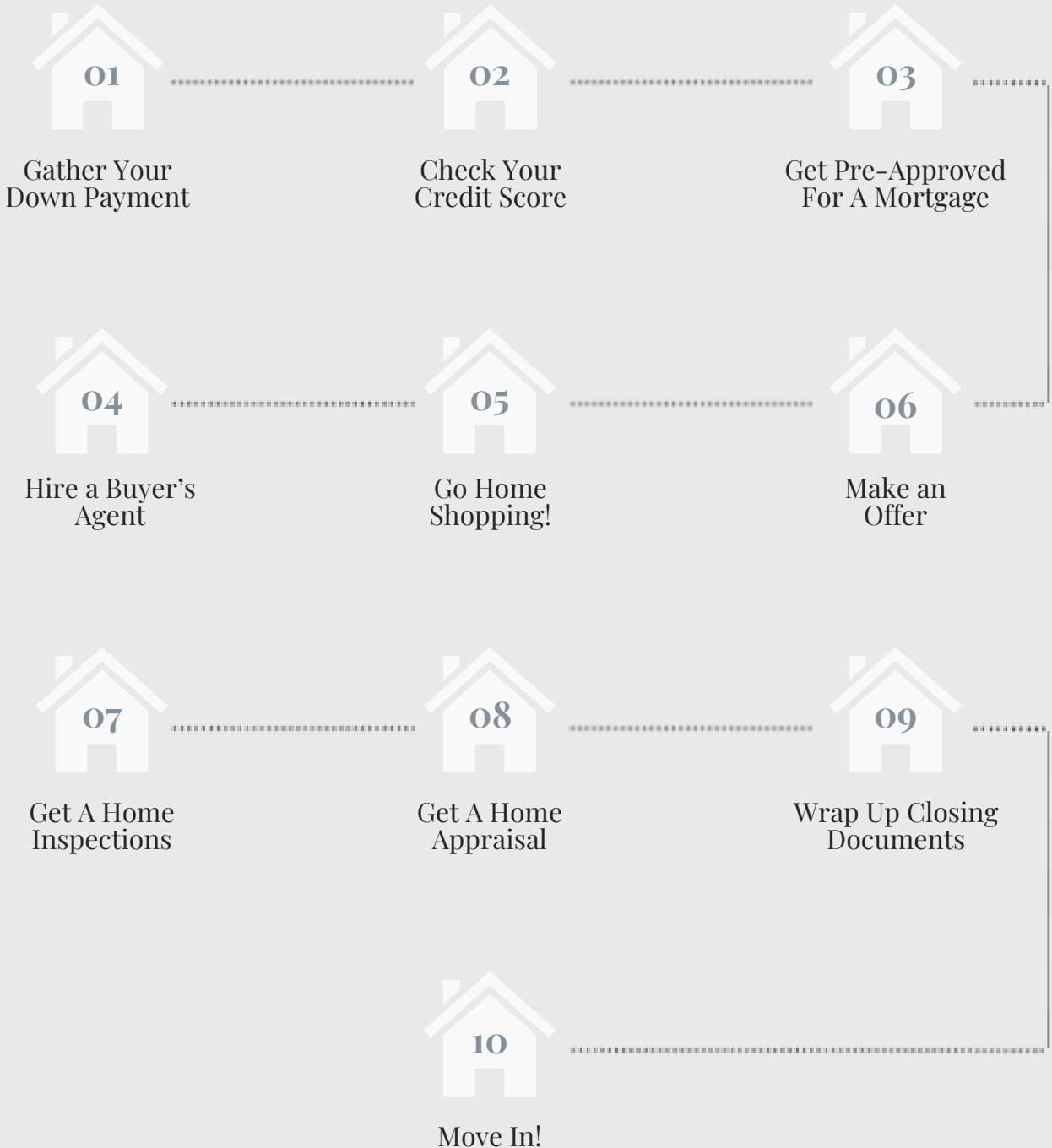
## 10 Peace of Mind

Perhaps most importantly, partnering with a buyer's agent provides you with peace of mind. Knowing that you have a knowledgeable and experienced professional by your side, advocating for your best interests, allows you to focus on finding the perfect home for you and your family.



# 10 Steps to Home Ownership

Ready to learn about what it takes to become a homeowner? While it may seem like a tough process if you are a first-time home buyer, I am here to help guide you and make the process easy and effortless.





# Gather Your *Down Payment*

The very first step in buying your new home is to figure out your finances and start saving for your down payment.

While 20% down is ideal to avoid any extra fees, such as private mortgage insurance and higher interest rates, many first time home buyers will qualify for 3.5% down or even 0% if you qualify for a VA or USDA loan.

You will want to speak to a mortgage lender early on to decide what loan type you should save for.

## *Main Loan Types*

CONVENTIONAL
A conventional mortgage or conventional loan, is any type of home buyer's loan that is not offered or secured by a government entity. Instead, conventional mortgages are available through private lenders, such as banks, credit unions, and mortgage companies.
FEDERAL HOUSING ADMINISTRATION (FHA)
A (FHA)loan gives borrowers a chance to buy a home with a lower minimum down payment (3.5%)and lower credit scores, than many conventional loans. You'll need a credit score of at least 580 to qualify. If your credit score falls between 500 and 579, you can still get an FHA loan as long as you can make a 10% down payment.
VETERANS ADMINISTRATION (VA)
VA loans assist active service members, veterans, and surviving spouses to become homeowners.VA loans offer up to 100% financing on the value of a home. VA loan recipients do not have to be first-time home buyers.
U.S. DEPARTMENT OF AGRICULTURE (USDA)
A USDA home loan is a zero down payment mortgage for eligible rural and suburban homebuyers. A USDA loan allows you to get low mortgage interest rates, even without a down payment. If you put little or no money down, you will still have to pay a mortgage insurance premium.



# Check Your *Credit Score*

Your credit score helps determine the interest rate and other costs you pay on a mortgage loan.

If your credit scores are high, it tells lenders that you've paid your credit card bills on time, haven't "maxed out" your credit cards, and so on. Lenders see you as likely to pay your loan payments consistently and on time. They see you as a low-risk investment and offer you a lower interest rate and other costs on your loan.

You can qualify for certain loans with a low credit score of 530. But don't forget, you will be paying higher interest rates and insurance.

For example, If the 30-year primary mortgage rate is 3.875%, someone with good credit would pay 4.125% in interest (.25% above the primary rate) and you'll pay 4.5%. Your monthly payment will be \$82.99 more each month and \$29,876.40 more over the 30-year life of the loan.

It is a good idea to work on your credit if you have a low score and plan to buy a home.

Some ways to increase your credit score is to start by getting your credit report and verifying the information. Dispute any errors. Next, avoid new credit card purchases or applications and pay off past due balances and existing credit card debts, starting with the highest interest rates first. Do not close any of your accounts, as your credit history plays an important part in your score.

# Get *Pre-Approved* For A Mortgage

Before you head out to look at homes, you will want to know exactly how much home you can afford or how much you want to spend on a monthly payment. This depends on what you are approved for.

You may think that you will want to spend \$400,000 on a new home, but a lender may think otherwise. You may also qualify for \$500,000, but not want to make the higher payment that comes with borrowing more money.

Make sure to get pre-approved by your lender and not just pre-qualified . A pre-approval will give you your exact loan terms and will be required when making an offer.

It will require you to complete a mortgage application. where the lender will check paperwork such as your w-2, paystubs, bank statements and tax returns. They will also check your credit and employment history. All of this will determine how much a bank will approve you for and at what interest rate.

## List Of Our *Preferred Lenders*

<b>NAME/COMPANY</b>	Anthony Garcia/LendPro Mortgage
<b>NUMBER</b>	949.500.7870
<b>EMAIL</b>	agarcia@lendpro.com

<b>NAME/COMPANY</b>	Tony Hernandez/Home Loans Direct Group
<b>NUMBER</b>	714.552.6152
<b>EMAIL</b>	tony@homeloansdirectgroup.com



# Time To Shop For *A Home*

Once you've chosen to work with a buyers agent, you will want to discuss your needs and wants in your new home. You should have some ideas of non-negotiable's, but you may need to be more flexible with your wants if you are competing in a sellers market.



Your agent can set up your home search requirements so that you can be notified immediately when a home hits the market and meets your needs and wants list.

When a house you want to see comes on the market, your agent will set up a property showing for you.



## Wants & Needs List

Ready to start home shopping? Fill out the form below so your agent can set you up to start receiving homes that meet your requirements.

## Other Wants & Needs

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*New Construction*

YES

NO

*Pool*

YES

NO

*Needs Renovations*

YES

NO

*HOA Community*

YES

NO

# of Bedrooms

# of Bathrooms

Year Built

Price

SQ. Feet

Lot Size

# Make an *Offer*

Once you've found a home that you've fallen in love with, it's time to make an offer.

Making an offer is basically sending a proposal to the seller's agent, who presents it to the home seller. If they like your terms and conditions made in the offer, they will accept it. If not, they will counter back with their own terms and conditions.

Once an offer is accepted, it is signed and legally binding. It is important that your offer contain all requirements as there will be no going back to make changes.

## List of *Negotiable* Terms

- PRICE
- CONTINGENCY PERIODS
- VALUE OF HOME WARRANTY
- BUYERS CLOSING COSTS
- TRANSFER FEES
- HOME REPAIRS
- AMOUNT OF INSPECTIONS



# Get a *Home Inspection*



A home inspection is a must when buying a home and often required when using a loan to finance. This is a direct buyer cost and most home inspectors charge a few hundred dollars for their service.

A home inspection will be done by a professional, who will check for anything that may be wrong with the house. Think mold, leaky roof, faulty foundation. They also mark minor things, such as missing tiles in the bathroom or broken seals around the faucet.

After the inspection is complete, you will get a full report on the home and any faulty findings. Should something come up, you have an opportunity to ask the seller to fix the issue, back out of the contract, or decide to fix them after you move in.

Most lenders however, will require major issues to be fixed before they will sign off on the loan.

## Home Inspection *Checklist*

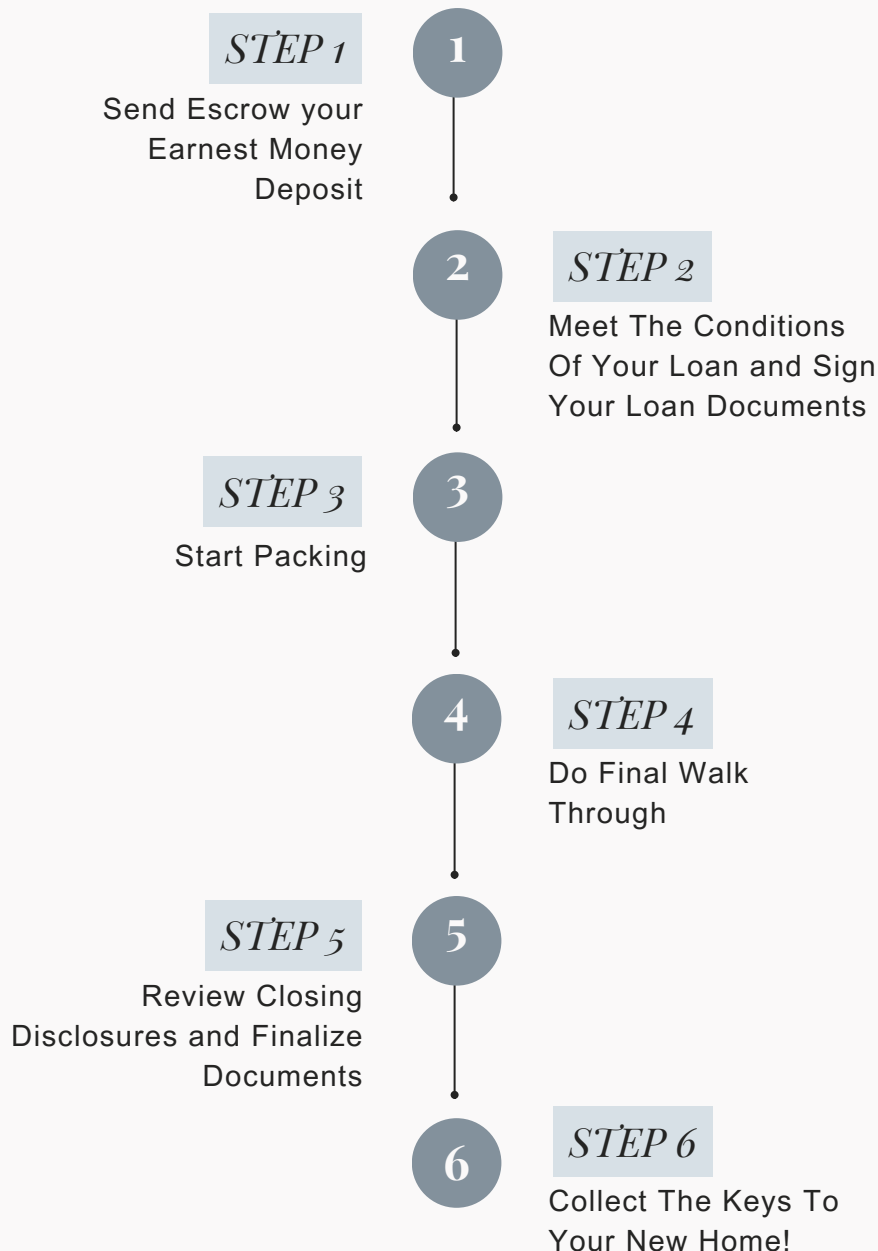
- |  |  |
|--|--|
| <input type="checkbox"/> BASEMENT & GARAGE   | <input type="checkbox"/> PORCHES AND BALCONIES                             |
| <input type="checkbox"/> WALLS, CEILINGS, AND FLOORS<br>DOORS AND WINDOWS                      | <input type="checkbox"/> WALKWAYS AND DRIVEWAYS                            |
| <input type="checkbox"/> FOUNDATION, ROOF, ATTIC SPACE   | <input type="checkbox"/> PLUMBING FIXTURES,<br>FAUCETS, AND WATER HEATER   |
| <input type="checkbox"/> EXTERIOR PAINT/BRICK/SIDING   | <input type="checkbox"/> APPLIANCES  |
| <input type="checkbox"/> ELECTRICAL PANEL, LIGHT<br>SWITCHES, POWER OUTLETS                    | <input type="checkbox"/> WALLS, CEILINGS, AND FLOORS,<br>DOORS AND WINDOWS |
| <input type="checkbox"/> THERMOSTATS AND HEATING,<br>COOLING, AND VENTILATION<br>(HVAC) SYSTEM | <input type="checkbox"/> STAIRS, STEPS, AND RAILINGS                       |

# Final Steps To *Close*

Before you get the keys handed over to you on closing day, you will need to take these steps to finalize on your home,

Your Homeowner and Title insurance will happen through Escrow, along with meeting the conditions of your loan, such as paying your down payment and finalizing your loan. You will then want to start packing up your current home and hire movers

Next, you will walk through your new home before closing, to make sure that the home has been vacated and left in acceptable condition. After that, you will finalize all your documents and close on escrow. **Congratulations! You are now a homeowner!**







# Why My Buyers Choose To Work With Me

*Check out some of my clients' testimonials.*

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*Natalie is the go to real estate "it" girl. She is very professional and attentive when we interacted with her. She sets the Gold standard for all real estate agents. She was very knowledgeable when it came to the market, pricing, and type of housing we wanted. She is very detailed orientated and goes up and beyond her job duties. Pick Natalie for your next real estate agent!!!!*

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*Natalie is amazing! She was able to provide my family with a short escrow time and her go getter mentality closed our deal in a few weeks. Natalie and her team were nothing short of perfection. Working with her was smooth sailing and she was full of knowledge to share throughout the entire process. This is one of the best honest agents I have had the pleasure of knowing and working with when searching for our forever home.*

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*Natalie was recommended to us and I'm glad we had her help with finding our home. We were first time homebuyers and she consistently made the time to meet us whenever we wanted to see homes and/or have any burning questions. She was there every step of the way to guide us, including when the inspection was happening to when we were signing the final documents with the notary, to make sure we had all our questions answered. The seller's agent proved to be a little bit of a challenge to work with but she diligently, consistently, and so professionally worked with them to make sure it was as smooth as possible for us. Natalie was so instrumental in helping us get our first home (which we love) and could not thank her enough!*



# Let's Do This!

Buying a home really is as easy as that. If you see your future as a homeowner, contact me today and we will get started TOGETHER.

When you choose to work with me as your agent, I will help guide you to becoming a confident home buyer and lead you to making a deal on that dream home. What are you waiting for!? Let's get started today.



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*"Don't wait  
for the right  
opportunity.  
Create it."*

