



FIRST TIME HOME BUYERS

Home Buying Step Five

THE HOME SEARCH PROCESS

How to Find the Right Home
Without Wasting Time

WEST CAL FINANCIAL

REAL ESTATE · MORTGAGES · PROPERTY MANAGEMENT

Welcome! If you have questions while going through this, feel free to reach out anytime.

Angel Morales - Realtor [®] Broker Associate

Call/Text: 415-497-0768

Email: buyer@westcalfinancial.com

This helps us respond quickly and make sure nothing gets missed

You can also email me directly at Angel@WestCalFinancial.com if you prefer.

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This Is Where the Fun Begins – With a Plan

Looking at homes is exciting.

But without a clear strategy, it can quickly become overwhelming.

You might find yourself:

- Looking at too many homes
- Second-guessing your decisions
- Missing out on the right opportunity

That's why having a plan matters.

What the Home Search Process Actually Looks Like

Finding the right home isn't just about browsing listings.

It's about:

- Understanding what matters most to you
- Identifying the right opportunities
- Moving quickly when the right home appears

This is where strategy makes all the difference.

What Are You Really Looking For?

Before we start touring homes, we'll help you get clear on:

- Price range (based on your comfort level)
- Location and neighborhoods
- Home size, layout, and features
- Must-haves vs. nice-to-haves

This helps us focus your search and avoid wasted time.

Where Do Homes Actually Come From?

Most buyers think homes only come from online searches.

In reality, opportunities come from:

- MLS listings (what you see online)
- Off-market opportunities
- Agent networks and relationships
- In many cases, the best opportunities are found before they're widely seen online.

This is where having the right team gives you an advantage.

Touring Homes With a Strategy

When we tour homes, it's not just about liking or disliking them.

We'll help you evaluate:

- Condition of the home
- Layout and functionality
- Location factors
- Potential future value

The goal is to help you make confident, informed decisions.

Common Home Search Mistakes to Avoid

Many buyers unintentionally:

- Look at homes outside their budget
- Focus only on cosmetic features
- Wait too long to make a decision
- Compare every home to the “perfect” one

A clear strategy helps you avoid these pitfalls.

How Long Does It Take to Find the Right Home?

Every buyer's journey is different:

- Some find the right home quickly.
- Others take more time to explore options.

What matters most:

- Being prepared when the right home comes along.

Because in many cases:

- The best homes don't stay on the market long.

Ready to Start Looking at Homes?

If you're thinking about starting your search, let's make sure you're set up with the right plan first.

We'll help you:

- Define your criteria
- Set realistic expectations
- Focus on the right opportunities

No pressure—just a clear path forward.

Your Next Step - Simple & Easy

If you're thinking about buying a home, the best next step is a quick, no-pressure conversation

Call or Text: 415-497-0768

Email: buyer@westcalfinancial.com

Or simply reach out and say:
"Can we start looking at homes?"

We'll help you:

- Build a focused search strategy
- Identify the right opportunities
- Guide you every step of the way

Our goal is to make this process simple, clear, and stress-free for you.

Thank you!
We hope to hear from you soon!

Next: Step 6 - Making an Offer

Exclusive Home Buyer Program

Before you go, here's something most buyers don't know: working with the right team can actually help you strategically reduce your out-of-pocket costs.

At West Cal Financial, we offer an exclusive home buyer credit designed to help offset closing costs.

WEST CAL FINANCIAL HOME BUYER CREDIT

PURCHASE PRICE : \$800,000
DOWN PAYMENT : \$160,000 (20%)

LOAN AMOUNT
X LOAN COMMISSION (1.25%)
BUYER CREDIT

$\$640,000 \times 1.25\% = \$8,000$ CREDIT

Want to see what this could look like for you based on your numbers?

Let's run the numbers together.
Call or Text: 415-497-0768

www.WestCalFinancial.com/exclusive-home-buyer-2

Example:

- Purchase Price: \$800,000
- Loan Amount: \$640,000
- Buyer Credit: \$8,000

What This Means for You

- Lower out-of-pocket costs at closing
- More flexibility with your cash
- A smarter way to structure your purchase

Important to Know:

Every scenario is different, and your credit amount will depend on:

- Loan structure
- Purchase price
- Financing details

About Your Team

Buying a home is more than just a transaction—it's a major financial decision.

Having the right team by your side can make all the difference.

At West Cal Financial, we combine real estate and mortgage expertise under one roof to simplify the process and give you a clear advantage.

Why Work With Us?

- One team for both real estate and financing
- Clear guidance from start to finish
- Strategic planning—not just transactions
- Personalized support based on your goals

Our goal is simple:

To help you make confident decisions and avoid costly mistakes.

Contact Information

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When you're ready, let's map out your next step.

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