



FIRST TIME HOME BUYERS


Home Buying Step Twelve

YOUR NEXT MOVE: PLANNING FOR THE FUTURE

Staying Connected and Thinking
Ahead as a Homeowner

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.**

WESTCALFINANCIAL.COM

You've Come a Long Way



From your first questions...

To getting pre-approved...

To finding the right home...

To getting your keys...

You've completed an incredible journey.

But this isn't the end.

It's just the beginning of your next chapter.

Why Thinking Ahead Matters

Most homeowners don't think about their next move until they have to.

But the most successful homeowners "plan ahead".

That doesn't mean making big decisions right away.

It simply means staying aware of your options.

Life Changes & Real Estate

A person in a dark suit stands with their back to the camera, looking out over a city skyline. The person's hand is on their head, suggesting deep thought or contemplation. The background is a bright, hazy cityscape with various buildings and structures. The overall scene is overlaid with a semi-transparent blue filter.

When Your Needs Change

Over time, your needs may shift:

- Growing family
- Career changes
- Lifestyle adjustments
- Financial goals

Your home should support your life—not limit it.

When Do Most Homeowners Make a Move?

There's no perfect timeline—but common reasons include:

- Needing more (or less) space
- Relocating for work
- Upgrading to a new home
- Investing in additional property

The key is being prepared when the time comes.

Stay Connected to the Market

Even if you're not planning to move right now:

- Keep an eye on home values
- Understand market trends
- Stay informed about interest rates

This helps you make better decisions when opportunities arise.

Think in Stages, Not One Decision

Instead of thinking:

“What’s my next move?”

Think:

“What are my options over time?”

You may:

- Stay and build equity
- Refinance
- Turn your home into a rental
- Move into your next home

There’s no one path—only the one that fits your goals.

Why Staying Connected Matters

The biggest advantage you have: Guidance

Having someone who understands:

- The market
- Financing
- Strategy

This makes a big difference over time.

We're here to help you stay informed and make smart decisions—whenever the time is right.

Who Do You Know That We Can Help?

If you have friends, family, or coworkers thinking about buying or selling...

We'd love to help them, too.

The best clients come from people we've already helped.

And we'll take great care of anyone you send our way.

Your Next Step – Simple & Easy

Whether you're thinking about your next move—or just want to stay informed—let's stay connected.

Call or Text: 415-497-0768

Email: buyer@westcalfinancial.com

Or simply reach out and say:
“Can we review my options?”

We'll help you:

- Understand your current position
- Stay informed about opportunities
- Plan your next move—when the time is right

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

Thank you!
We hope to hear from you soon!

WESTCALFINANCIAL.COM

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

ANGEL MORALES

REALTOR® - Broker Associate

Phone: 415-497-0768

DRE Lic# 01923083 Comp.

NMLS # 368447

Angel@WestCalFinancial.com

MAILING ADDRESS

1775 Indian Valley Rd. Novato Ca. 94947

BRANDON MCGRATH

Real Estate & Mortgage Broker/Owner

Phone 415.250.7241

DRE Lic# 01867243

Comp. NMLS #368447

Ind. NMLS #334707

Brandon@WestCalFinancial.com

www.WestCalFinancial.com

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

WEST CAL FINANCIAL

REAL ESTATE · MORTGAGES · PROPERTY MANAGEMENT