



FIRST TIME HOME BUYERS

Home Buying Step One

STARTING YOUR HOME BUYING JOURNEY

Understanding Your Why and
Building Your Game Plan

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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Buying a Home Doesn't Have to Feel Overwhelming

For most first-time buyers, the process can feel confusing, stressful, and full of unknowns.

- How much can I afford?
- Where do I even start?
- Am I making the right decision?

The truth is: you don't need to have everything figured out today. Most buyers feel this way at the beginning—you're not alone.

You just need a clear plan—and the right guidance.

That's exactly what this guide (and the steps that follow) is designed to give you. I've helped many buyers successfully navigate this process, and my goal is to make it simple and clear for you, too.

What's Your Reason for Buying?

Before we talk about numbers, loans, or homes...

Let's start with something more important:
your WHY

Because your **"why"** will guide every decision you make.

Are you buying because:

- You want long-term stability
- You're tired of rising rent costs
- You want to build long-term wealth
- You need more space for your family
- You're planning for the future

There's no right or wrong reason—only what matters to you.

What Most Buyers Don't Realize

Most people start with:

“How much can I afford?”

But the better question is:

“What kind of life do I want this home to support?”

That answer shapes:

- Your budget
- Your location
- Your timeline
- Your comfort level

This is where most buyers get stuck—but it's easy to avoid with the right plan.

Building Your Game Plan

Let's Turn Your Goal Into a Plan

Now that you understand your “why,” the next step is building a clear path forward.

Here's what we'll focus on together:

- Understanding your budget
- Reviewing your financing options
- Preparing for upfront costs
- Mapping out each step of the process

You don't have to figure this out alone. I'll guide you through each step so you always know what to do next.

Common Mistakes

Common Mistakes First-Time Buyers Make

Avoiding these early can save you time, money, and stress:

- Starting the process without a clear plan
- Focusing only on max approval instead of comfort
- Waiting too long to ask questions
- Trying to figure everything out alone

The process is much easier when you have guidance from the beginning.

Home Buyer Roadmap

What Happens Next?

What Happens After This?
This is just Step 1.

Here's what we'll walk through next:

- ➔ Step 2: Understanding your monthly payment
- ➔ Step 3: Getting pre-qualified
- ➔ Step 4: Planning for closing costs
- ➔ ...all the way through closing

Each step builds on the last, so you always know exactly where you are.

Want To Know Where You Stand Right Now?

Every buyer's situation is different.

If you're curious about:

- What you can comfortably afford
- What your monthly payment might look like
- What your next steps should be

I would be happy to walk you through it.

No pressure. Just clarity.

Even if you're just starting to think about buying, it's a great time to have a conversation.

Your Next Step - Simple & Easy

The best place to start is a quick, no-pressure conversation.

Call or Text: 415-497-0768

Email: buyer@westcalfinancial.com

Or simply message:
"I'm thinking about buying."

I'll help you understand exactly where you stand and what your next step should be.

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 2 -
Understanding Your Monthly Payment

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

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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, I'm here to help you
take the next step.**

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