



FIRST TIME HOME BUYERS


Home Buying Step Ten

**PROTECTING YOUR
INVESTMENT: HOME
MAINTENANCE
MADE SIMPLE**

Simple Habits That Help You
Protect and Maintain Your Home

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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Your Home Is One of Your Biggest Investments

Now that you own a home...

The next step is protecting it.

The good news:

You don't need to do everything at once.

With a simple plan, you can stay ahead of
maintenance and avoid costly surprises.

Why Home Maintenance Matters

Regular maintenance helps you:

- Prevent small issues from becoming expensive problems
- Protect your home's value
- Avoid unexpected repairs
- Keep your home safe and comfortable

A little attention now can save a lot later.

The Simplest Way to Stay on Track

Instead of trying to remember everything think in seasons.

Breaking maintenance into seasonal tasks makes it manageable and easy to follow.



Spring & Summer Maintenance

Focus on:

- Checking roof and gutters
- Cleaning exterior areas
- Servicing HVAC system (cooling)
- Inspecting windows and doors for leaks
- Landscaping and drainage

These steps help prepare your home for warmer weather.

Fall & Winter Maintenance

Focus on:

- Servicing HVAC system (heating)
- Sealing drafts and insulating
- Cleaning gutters before rain
- Checking smoke and carbon monoxide detectors
- Preparing plumbing for colder temperatures

These steps help protect your home during colder months.

Knowing When to Get Help

Some things are best handled by professionals.

Call for help when:

- You notice structural concerns
- There are electrical or plumbing issues
- Repairs feel beyond your comfort level

It's always better to address issues early—before they become more serious.



Think Beyond Today

Homeownership is a long-term investment.

Over time, you may plan for:

- Upgrades or improvements
- Energy efficiency updates
- Preparing your home for future resale

We're here to help you think strategically, not just reactively.

Home Insurance & Emergency Preparedness

Protecting your home helps you stay financially prepared for unexpected situations.

Review & Update Your Insurance Policy:

- Confirm adequate dwelling and liability coverage.
- Consider flood, earthquake, or additional coverage if needed.
- Update your policy as home values increase.

Emergency Preparedness:

- Create a home emergency plan for fires, earthquakes, or storms.
- Keep an emergency savings fund for unexpected repairs.
- Maintain an inventory of valuable belongings for insurance claims.

Being prepared helps you handle unexpected situations and protect your investment with confidence.

Your Next Step – Simple & Easy

Whether you need a recommendation, have a question, or just want guidance—reach out anytime.

Call or Text: 415-497-0768

Email: buyer@westcalfinancial.com

Or simply reach out and say:
“Do you have a recommendation for a contractor?”

We'll help you:

- Prioritize your next steps
- Avoid common mistakes
- Make confident decisions as a homeowner

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 11 –
Building Wealth Through Homeownership

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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 together.**

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