FIRST TIME HOME BUYERS

Home Buying Step Nine

WELCOME HOME: YOUR FIRST 30 DAYS AS A HOMEOWNER

What to Do After You Get Your Keys

WEST CAL FINANCIAL

REAL ESTATE · MORTGAGES · PROPERTY MANAGEMENT

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

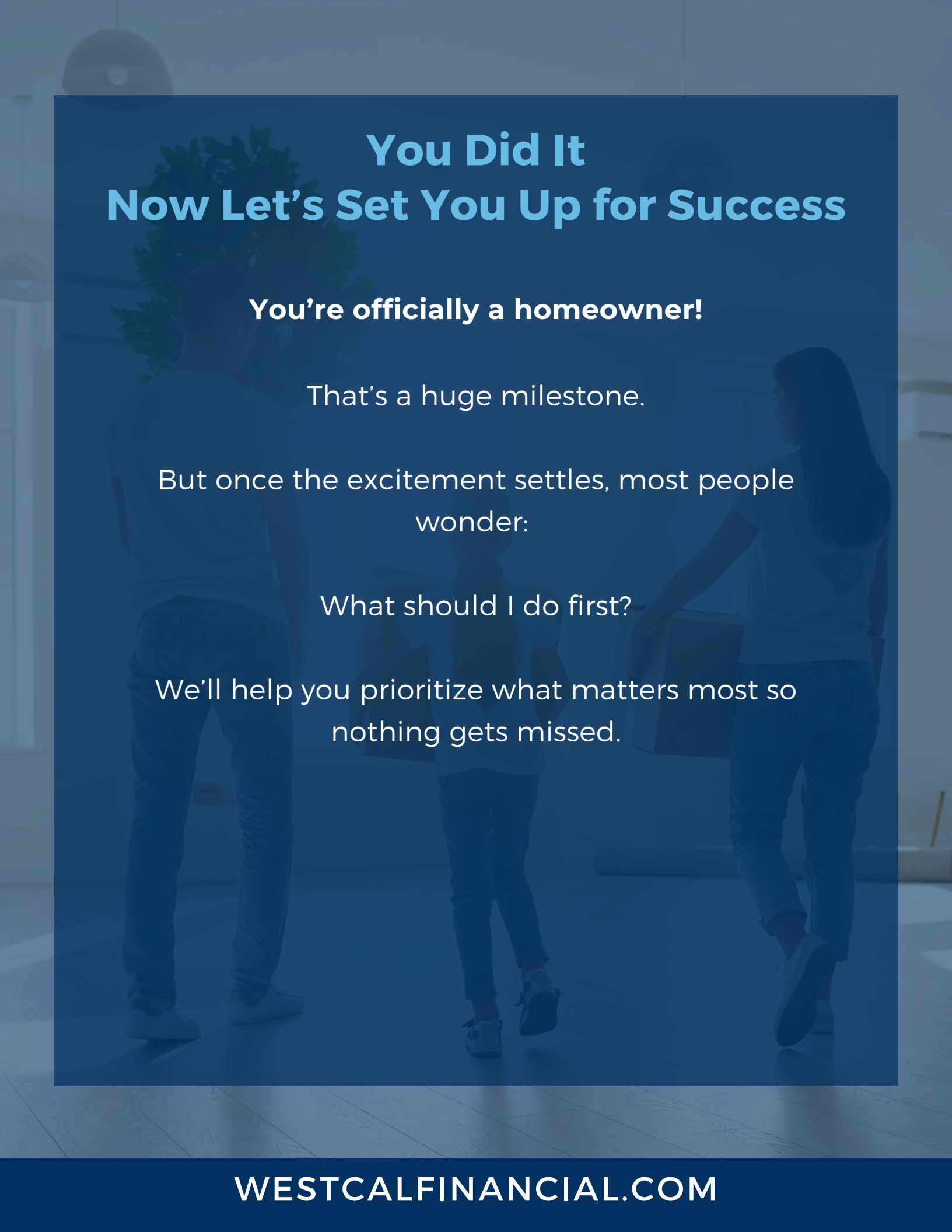
Angel Morales - Realtor ® Broker Associate

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.



You Did It
Now Let's Set You Up for Success

You're officially a homeowner!

That's a huge milestone.

But once the excitement settles, most people wonder:

What should I do first?

We'll help you prioritize what matters most so nothing gets missed.

FIRST 24–48 HOURS: What to Do Right Away

In your first couple of days, focus on the essentials:

- Change the locks or rekey the home
- Set up or transfer utilities (electric, water, gas, internet)
- Locate your main shut-offs (water, gas, electrical panel). If you have trouble locating them, they're often noted and photographed in your inspection report.
- Test smoke and carbon monoxide detectors
- Confirm the date your first loan payment is due, and how to make the payment.

These small steps help you feel secure and in control immediately.

YOUR HOME "BASELINE": Get to Know Your Home

Take time to understand how everything works:

- HVAC system
- Water heater
- Appliances
- Electrical panel

Tip: Take photos and notes so you have a reference later.

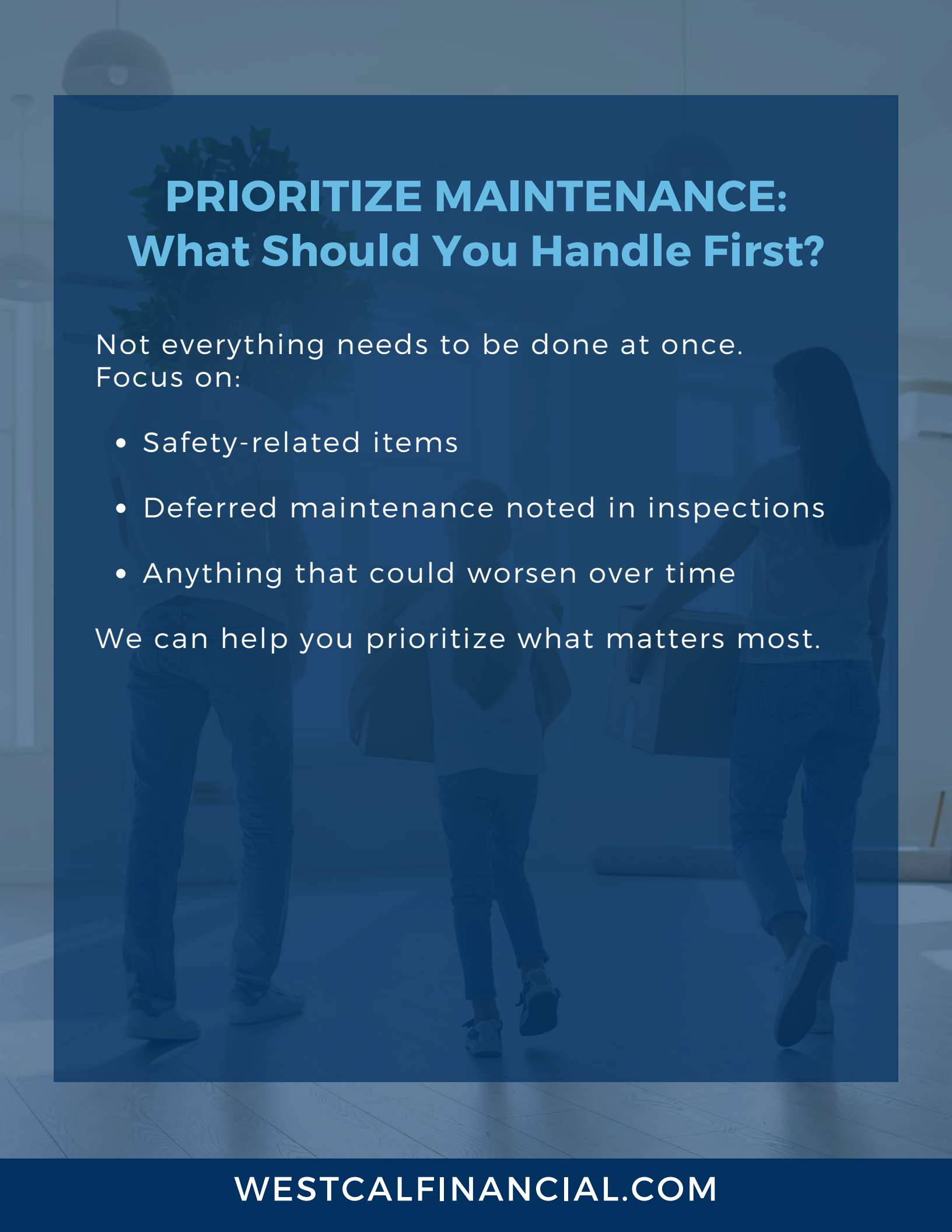
This makes future maintenance much easier.

ORGANIZE YOUR DOCUMENTS: Keep Everything in One Place

You'll want to keep important documents organized:

- Closing documents
- Inspection reports
- Warranties
- Receipts for any work or upgrades

Having this organized now will save you time later.



PRIORITIZE MAINTENANCE: What Should You Handle First?

Not everything needs to be done at once.
Focus on:

- Safety-related items
- Deferred maintenance noted in inspections
- Anything that could worsen over time

We can help you prioritize what matters most.

COMMON FIRST-MONTH MISTAKES: What To Avoid Early On

Many new homeowners:

- Try to do everything at once
- Overspend on upgrades right away
- Ignore small maintenance issues
- Don’t keep track of expenses

Take your time and plan things out—this is a long-term investment.

BUILD YOUR HOME TEAM: Who You May Need

At some point, you'll likely need:

- Plumbers
- Electricians
- Handymen
- Landscapers

If you need recommendations, we're happy to connect you with trusted professionals.

Need Help Getting Settled?

If you're unsure about anything or just want a second opinion, reach out anytime.

We're here to help you navigate homeownership, not just the purchase.

We love hearing from our past clients!

Your Next Step — Simple & Easy

Whether you have questions now or down the road, we're here for you.

Call or Text: 415-497-0768

Email: buyer@westcalfinancial.com

Or simply reach out and say:
"We just moved in—what should we do next?"

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 10 – Protecting Your Investment: Home Maintenance Made Simple

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.

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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