

WEST CAL FINANCIAL

REAL ESTATE · MORTGAGE · PROPERTY MANAGEMENT

10 Top Tips & Tricks to help make the home buying experience stress-free

#01



DETERMINE YOUR BUDGET

It's important to be realistic about what you can afford when buying a home. Consider your income, expenses, and debt to determine how much you can comfortably spend on a mortgage payment each month.



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GET PRE-APPROVED FOR A MORTGAGE

Getting pre-approved for a mortgage can help you understand your buying power, and give you an advantage in a competitive real estate market. To get pre-approved, you'll need to provide your lender with documentation of your income, assets, and credit history.

#02



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#03

WORK WITH A REPUTABLE REAL ESTATE AGENT

A good real estate agent can help you navigate the home buying process, from finding the right home to negotiating a fair price. Look for an agent who has experience in your desired area and is knowledgeable about the local real estate market.



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#04

RESEARCH THE NEIGHBORHOODS

Research the neighborhoods you are considering to get a better understanding of the area's crime rates, school districts, and amenities. This can help you make an informed decision about where to buy.



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#05

MAKE A LIST OF MUST-HAVES

Creating a list of the features that are most important to you in a home can help you focus your search and avoid wasting time on properties that don't meet your needs. Consider factors such as the number of bedrooms and bathrooms, the size of the yard, and the location.



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ATTEND OPEN HOUSES

Attending open houses can give you a better sense of what is available in your desired area and price range. Make a list of the homes you want to see and take notes to help you remember what you liked and disliked about each property.

06



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#07

DON'T BE AFRAID TO NEGOTIATE

When you find a home you love, don't be afraid to negotiate the price. Your real estate agent can help you make a fair offer and negotiate with the seller on your behalf. Remember, the worst they can say is no!



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#RealEstateTips

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#08

GET A HOME INSPECTION

A home inspection can help you identify any potential issues with the property before you close the deal. This can help you avoid costly repairs down the road. Work with a reputable home inspector and be sure to attend the inspection so you can ask questions and get a better understanding of the property's condition.



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#09

REVIEW THE CONTRACT CAREFULLY

Before you sign the contract, review it carefully to make sure you understand all of the terms and conditions. If there are any areas you're unsure about, ask your real estate agent or attorney for clarification.



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#10

STAY ORGANIZED

Keep track of all of your paperwork, deadlines, and appointments in a dedicated notebook or spreadsheet. This can help you stay organized and avoid missing important details during the home buying process. Make sure to stay on top of deadlines for things like the home inspection and mortgage approval to ensure a smooth transaction.



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#TOP RECAPS

- #01 — Determine your budget
- #02 — Get pre-approved for a mortgage
- #03 — Work with a reputable real estate agent
- #04 — Research the neighborhoods
- #05 — Make a list of must-haves
- #06 — Attend open houses
- #07 — Don't be afraid to negotiate
- #08 — Get a home inspection
- #09 — Review the contract carefully
- #10 — Stay organized



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WEST CAL FINANCIAL HOME BUYER CREDIT

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

LOAN AMOUNT
X LOAN COMMISSION (.0125%)
BUYER CREDIT

$\$640,000 \times .0125\% = \$8,000$ CREDIT

**Buy Your Home With Me And
We Will Do Your Loan For Free!**

**ask me for details specific to your situation*



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