

# LET'S FIND HOME



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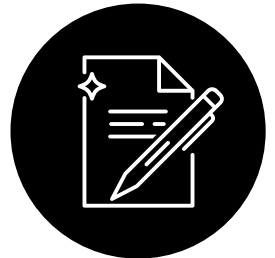


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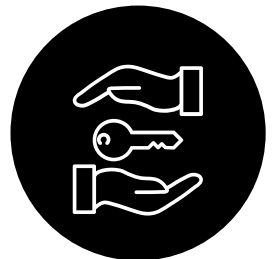


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- Title company will conduct title search and order survey
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- Conduct a final walk-through of property and close
  - Closing day: get your keys, it's all yours!





# FINANCES

The very first step in the home buying process is to obtain a financial pre-approval (proof of funds for cash purchase). We will need this document to accompany any offer we make on a property.

## FINANCING

A mortgage lender will be able to take your financial information and determine what amount you will be able to borrow. Having your pre-approval letter in hand before we start searching will save us time and make sure we don't miss out on the perfect home opportunity. The pre-approval letter will accompany an offer.

## CASH

If you've got the money in the bank and you are ready to purchase your home in cash, that's great. I will inform you as to your closing costs and we will need a proof of funds to supplement any offers. You can acquire a proof of funds from your financial advisor or your banker to show that you have a balance that meets the purchase price.

### MY RECOMMENDED LENDERS

JVM LENDING  
855.855.4491  
JVMLENDING.COM

ANGELA SEMINARIO  
ALTERRA HOME LOANS  
415.640.7780  
ASEMINARIO@GOALTERRA.COM

MARIA KOPF  
ENVOY  
925.766.1971  
WWW.MARIAKOPF.COM

### QUESTIONS TO ASK THEM

- WHAT INTEREST RATE CAN YOU OFFER?
- DOES THE RATE COME WITH POINTS?
- IS IT FIXED OR ADJUSTABLE?
- WHEN CAN YOU LOCK MY RATE?
- WHAT FEES CAN I EXPECT FROM YOU?
- WHAT TYPE OF LOAN IS RIGHT FOR ME?
- DO I QUALIFY FOR ANY DOWN PAYMENT ASSISTANCE PROGRAMS?



# SEARCH

Once you've got your finances in order, the fun of looking for the perfect home begins! I will set you up on an automatic search through the Multiple Listing Service (MLS), which is the database that Realtors use to list and search for homes. The moment a home that fits your search criteria is listed for sale, it will be sent to your email inbox. If we ever need to adjust the search criteria, just let me know and I can make any changes you need. Make sure to let me know which are your top pick homes and we will set up some showings.

## AREAS INTERESTED IN:

- 
- 
- 
- 
- 

## CONSIDER WHAT'S A MUST-HAVE AND WHAT'S NEGOTIABLE

### MUST-HAVES

### WOULD BE NICE TO HAVE

HOME SEARCH NOTES

ADDRESS: FEATURES I LIKE:

PRICE:

BEDROOM: FEATURES I DISLIKE:

BATHROOMS:

OVERALL RATING:

ADDRESS: FEATURES I LIKE:

PRICE:

BEDROOM: FEATURES I DISLIKE:

BATHROOMS:

OVERALL RATING:





# OFFERS & NEGOTIATIONS

IN ORDER TO WRITE AN OFFER, WE WILL NEED THE FOLLOWING INFORMATION:



## PRE-APPROVAL LETTER

### OFFER PRICE

I will help you determine the property's fair market value.

### ESCROW DEPOSIT

Usually 3% of purchase price.

### FINANCING AMOUNT

What percentage of the loan are you financing, and how much you are putting down.

### INSPECTION PERIOD

Typically the buyer shall have 15 days, unless otherwise stated on the contract, to perform inspections on the home and terminate or renegotiate the contract if inspection comes back unacceptable.

### CLOSING DATE

If getting a mortgage, this is typically 30 days from acceptance of offer. This will be the day the keys are handed from seller to buyer.

## WHAT IS THE ESCROW DEPOSIT?

The escrow deposit is also known as "The Good Faith Deposit." It is usually 3% of the purchase price that you put down upfront to show the seller you are serious about the purchase. The higher the deposit, the more attractive the offer can be to the seller.

Where does it go?

As soon as we have an executed contract, you have approximately 3 days to get the Escrow Deposit to the title company. The title company holds it up until closing, then it will be counted towards your balance due at closing. You can submit your escrow deposit by check, cashier's check or wire transfer.



# OFFERS & NEGOTIATIONS

## TRICKS FOR HANDLING A MULTIPLE OFFER SITUATION:

Nothing is more frustrating than finding the perfect home for you, and then finding out that someone else thinks it's the perfect home for them too! However, this situation does happen in our market. There are many different techniques we can use to make our offer as attractive to the sellers as possible.

- **Have your pre-approval letter or proof of funds in hand.** You may have a great offer to submit, but if you can't back it up with proof you are qualified to purchase the home the seller may just move on.
- **Make a cash offer if you are able.** If not, make as large a down payment as possible, and use a lender that communicates effectively with all parties.
- **Offer more than the asking price.** Your agent should do a comparative market analysis to give you a good idea on the home value as soon as you decide to make an offer. If it's not too out of line with the CMA or your budget, offer more than the asking price.
- **Keep your offer clean and simple.** Don't ask for contingencies that aren't necessary to closing the transaction.
- **Shorten the inspection period.** Asking for a 5 to 7 day inspection period instead of the traditional 15 lets the seller know that you aren't going to waste anyone's time. Find a home inspector who has availability to schedule your inspection as soon as your offer is accepted.
- **Have your escrow deposit ready.** Offer an escrow deposit that sends the message that you are serious about your offer and have the funds ready to turn in as soon as your offer is accepted. You may want to include a copy of your escrow check with your offer.
- **Offer flexibility with your closing date.** Convey through your agent that you are willing adjust the closing date to suit the seller's needs.
- **Be diplomatic with negotiations after your contract is signed.** Remember that the seller has other interested parties to fall back on. If you turn ugly after the contract is signed, making additional demands or not following through with your promises, the seller may hand you back your deposit and work with someone else.

ONCE WE GET THE HOME UNDER CONTRACT, FILL IN THE INFORMATION ON THE FOLLOWING PAGE

# WE'RE UNDER CONTRACT - NOW WHAT?

PROPERTY ADDRESS:	PURCHASE PRICE
TITLE COMPANY:	ESCROW DEPOSIT

IMPORTANT DATES

EXECUTED CONTRACT DATE:
INSPECTION PERIOD BEGINS:
ESCROW DEPOSIT DUE:
LOAN APPLICATION DUE:
END OF INSPECTION PERIOD:
ESTIMATED CLOSING DATE:

NOTES:



## EXECUTED CONTRACT

CONGRATULATIONS! We are officially under contract. Please mark these deadlines in your calendar and read these next steps to ensure a smooth closing.



## SCHEDULE INSPECTIONS

The last date to renegotiate or cancel contract due to anything that comes up in inspections is \_\_\_\_\_ so I recommend scheduling any inspections *immediately*



## OBTAIN INSURANCE

Start contacting Insurance companies for quotes immediately, we will need to make sure the home is insurable before the end of the inspection period (\_\_\_\_\_)



## ESCROW DEPOSIT DUE

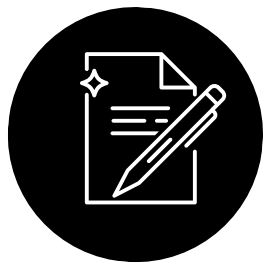
You must send escrow deposit of \_\_\_\_\_ via check or wire to \_\_\_\_\_.  
IMPORTANT: Be very careful when wiring any funds. *Never* send without confirmation from Escrow officer or your agent.



## LOAN APPLICATION

Your loan application needs to be started within 5 days from the executed contract date. During your loan processing it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications.





# INSPECTION PERIOD

**TIP: SCHEDULE ALL INSPECTIONS IMMEDIATELY, SO IF WE NEED TO NEGOTIATE ANY REPAIRS WE CAN BEFORE THE INSPECTION PERIOD ENDS.**

During the inspection period, the buyer has the right to hire a professional to inspect the condition of the home. The inspection will uncover any issues in the home that would have otherwise been unknown.

The standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulations; walls, ceilings, floors, windows and doors; the foundation, basement and structural components. You will receive a written report of the inspection. You may be present for the inspection if you would like to ask the inspector any questions.

## **ADDITIONAL INSPECTIONS YOU MAY NEED:**

**Four-Point Inspection** may be required by your homeowner's insurance if the home is more than 30 years old **WDO Inspection** Ask your lender if your loan requires any certain inspections such as a **Wood Destroying Organism (WDO)** inspection.

**Lead-Based Paint Inspection** If the home was built prior to 1978, a lead-based paint inspection is recommended.



## **MY RECOMMENDED INSPECTORS**

### **HOME INSPECTION**

CRAMPTON  
INSPECTION SERVICE  
925.376.7707

### **TERMITE INSPECTION**

BROTHERS INSPECTIONS  
925.724.9433



# FINANCING PERIOD

## APPRAISAL:

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once any problems during the inspection are solved, the appraisal will be ordered by the lender and paid for by you. The goal of the appraisal is to verify the value of the property for the lender and to protect you from overpaying. The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back short, we will be back to the negotiating table.

## OBTAINING A MORTGAGE:

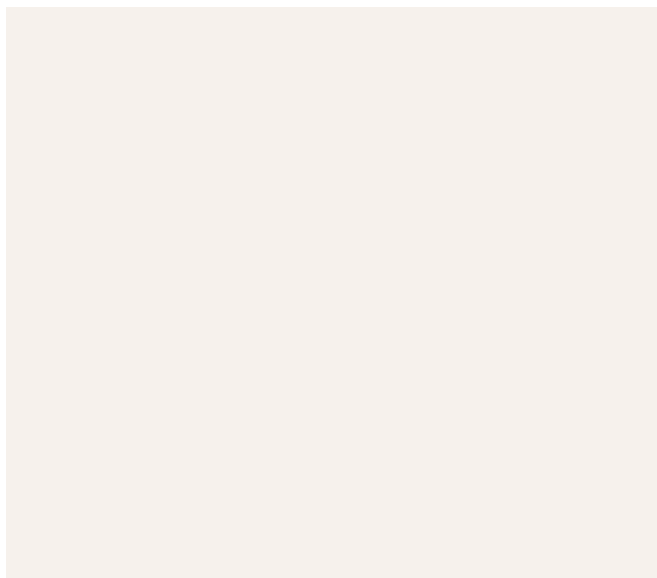
You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30 days before closing, the lender will be finalizing your mortgage.

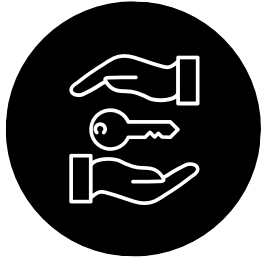
## HOME INSURANCE:

Your lender will require you to obtain a homeowner's insurance policy. You will need to get the lender this information before closing. Feel free to contact your agent for any recommendations.

**TIP: IT IS VERY IMPORTANT NOT TO MAKE ANY MAJOR JOB CHANGES, MAJOR PURCHASES, OR OPEN NEW CREDIT CARDS OR LINES OF CREDIT, AS ANY OF THESE ACTIVITIES COULD ALTER YOUR QUALIFICATIONS FOR A LOAN.**

RECOMMENDED INSURANCE:





# PREPARING TO CLOSE!



## **TITLE:**

The title company will conduct a title search to ensure the property is legitimate and find if there are any outstanding mortgage liens, judgements, restrictions, easements, leases, unpaid taxes, or any other restrictions that would impact your ownership associated with the property. Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will also be a part of your closing costs.

## **SETTLEMENT STATEMENT:**

This is a document that summarizes the terms and conditions of the loan and other fees. Be sure to review your settlement statement carefully before the Close of Escrow.

## **CLEAR TO CLOSE:**

The magic words! It means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.







## SMOOTH CLOSING CHECKLIST

- ☐ Make sure you've obtained homeowner's insurance and provide the lender with the information
- ☐ Review the closing settlement statement a few days before closing to ensure you have the funds for closing costs
- ☐ Final walk-through
- ☐ Wire funds to closing company
- ☐ Bring your driver's license or passport to closing table
- ☐ Take your keys and move in!

## AFTER CLOSING CHECKLIST

- ☐ Make copies of all of the closing documents and store them in a safe place.
- ☐ Change the locks
- ☐ Update any keypads
- ☐ Start a home maintenance list
- ☐ Update your address on all of the following:
  - ☐ Friends and family
  - ☐ Work
  - ☐ Banks / financial institutions
  - ☐ All bills
  - ☐ Insurance companies
  - ☐ Driver's license / Identification cards
  - ☐ Schools
  - ☐ Medical offices
  - ☐ Subscriptions
  - ☐ Meet the neighbors!

# ABOUT YOUR REALTOR®



Born and raised in the Bay area to a family of 6 children, I realized early on that my calling was in helping others. Coming from a large family of Entrepreneurs, I wanted to find a career that will allow me the opportunity to help others while at the same time allow me to grow professionally.

Whether you may be looking for a starter home with a great school district, an investment property or just want that perfect rental closer to work. The Bay Area has something for everyone. I pride myself in offering an honest and open communication approach from beginning to end. My goal is to help as many people as I can by guiding them through the many options available in the ever-changing real estate market.

# ABOUT WINDERMERE

## **YOUR STORY IS OUR STORY.**

Life happens fast. New job, new baby, a new adventure. Whatever that next step is, our job is to help you find a home that fits. A place to create new memories, tell old stories – start the next chapter. How we achieve this goal is pretty straightforward: good-old-fashioned customer service. Because earning your trust and respect is our highest priority. It's been that way for more than 40 years, passed down from one generation of Windermere agents to the next. And while we're proud of our 99 percent client satisfaction rating, we'll never stop striving for more.



# WHAT MY CLIENTS ARE SAYING



"Thank you for helping us sell our house. When we needed your help you show up and you knew from day one what to do. You knew from a moment our needs and our goal. You handled everything so professionally in every way. We trusted you from day one. We sold our house in two weeks! Thank you for your hard work. You exceeded our expectations and helped reach our goal. If I buy or sell a property in the future I will look for your assistance again. Thank you, thank you.  
God bless you "

- The Salguero Family



"We couldn't have done it without our amazing Realtor, Abby! You are truly a blessing and we will forever be grateful. She went above and beyond for us, we couldn't have been in better hands!  
Thank you!!! "

- The Lewis Family





# WHAT MY CLIENTS ARE SAYING



"What an amazing journey it has been with Abby! This was my first time purchasing my own place and not only did she make it feel extra special, but she held my hand throughout the entire process, educated me, and ensured I knew what was happening throughout the entire process. She responded to all of my messages in a very timely manner. She also commuted over an hour to take me to look at places immediately, which was VERY helpful, especially in this current market that we are in! I HIGHLY recommend her!"

-Nastasia Wongsopawiro



"Abby is very professional, responsible, and charismatic. She will ALWAYS lookout for the best interest of her clients. Her strong attention to detail, excellent work ethic will bring you a successful and smooth transaction. Her charismatic personality helped us tremendously. Our sellers decided to choose our offer out of 12 others. My family and I are forever grateful and blessed to have had Abby represent us in our very first home purchase. Abby is simply, the BEST!"

- Karla Nunez



# VENDOR LIST

These are the professionals I trust and recommend to my clients for any repairs or maintenance.

## **PLUMBING SERVICE**

BAY PLUMBING & ROOTER  
510.948.8442  
BAYPLUMBING@HOTMAIL.COM

## **CHIMNEY SERVICE**

AMERICAN CHIMNEY  
SERVICE LLC  
510.317.9400  
AMERICANCHIM77@GMAIL.COM

## **POOL SERVICE**

HYDROS POOL SERVICE  
510.542.7622  
HYDROSPOLS@GMAIL.COM  
(SERVING CONTRA COSTA COUNTY)

## **CLEANING SERVICE**

SANDRA'S HOUSE KEEPING  
510.672.9570  
SANDRA\_ARA.04@HOTMAIL.COM

BAYSIDE POOL & SPA SERVICE  
650.931.7979  
ELIBAYSIDE@GMAIL.COM  
(SERVING SAN MATEO COUNTY)

## **GENERAL CONSTRUCTION**

MONTE BLANCO  
925.354.9249  
ELVISALVARADO.MB@GMAIL.COM

# THANK YOU!

Thank you for trusting me with the purchase of your property. I am honored to represent you and guide you through the process.

My goal is to ensure that you are comfortable every step of the way. Please don't hesitate to call, text or email with any questions or concerns.

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