



# BUYERS' GUIDE

STEP BY STEP GUIDE TO BUYING YOUR HOME



## ABOUT US

Grand Oak Realty was born in the shade of a beautiful oak tree in La Cresta, California on the Santa Rosa Plateau. With over 30 years of diverse experience in the industry, we have created our real estate brokerage to provide outstanding personalized service to our clients and we are dedicated to their success.

Our real estate model embraces relationships over transactions. The real estate is important but the Buyers and Sellers behind the real estate matter more. That is why our approach centers around you — your goals, your timeline, and your unique situation. Real Estate Personalized is not just a slogan; it is our promise to provide a selling experience that is tailored, thoughtful, and grounded in genuine connection.

We are deeply connected to our community. This connection allows us to better understand the needs, values, and unique character of the areas we serve, which in turn helps us serve our clients with authenticity and valuable insight. By staying actively involved in local community events, supporting small businesses, and building relationships with residents, we are not just helping clients navigate the market — we are helping strengthen the fabric of the community itself. Relationships create community and there is nothing more important to us than living, breathing and understanding the community where we live, work and play.





## WHY?

A home is everything — it is the backdrop to your dreams, your milestones, your everyday moments. It is where your life is shaped, defined, reimagined, and renewed. Every room holds a story of what has happened, what could have been, and everything still possible. Purchasing a home is not just a financial decision; it is a profound investment in your future, your happiness, and your legacy.

Why do you want to make this move? Is it the desire for more space and privacy, a sanctuary to retreat and thrive? Are you dreaming of a simpler lifestyle, looking to downsize and create more freedom? Or perhaps you are ready to elevate your living experience, upgrading to a home that matches your evolving aspirations.

Whether you are a first-time buyer navigating uncharted territory or a seasoned investor seeking new opportunities, understanding your why is where it all begins. A clear and focused vision of your needs, dreams, and goals will not only guide the process but empower it — helping us work together to uncover not just a property, but the right property: a place where you can live your next chapter fully, boldly, and beautifully.



## WHEN?

Knowing when to buy is not just about the market. It is about aligning an opportunity with your life. Whether you are growing your family, expanding your horizons, investing for the future, or searching for your dream lifestyle, understanding the right moment to act is crucial.

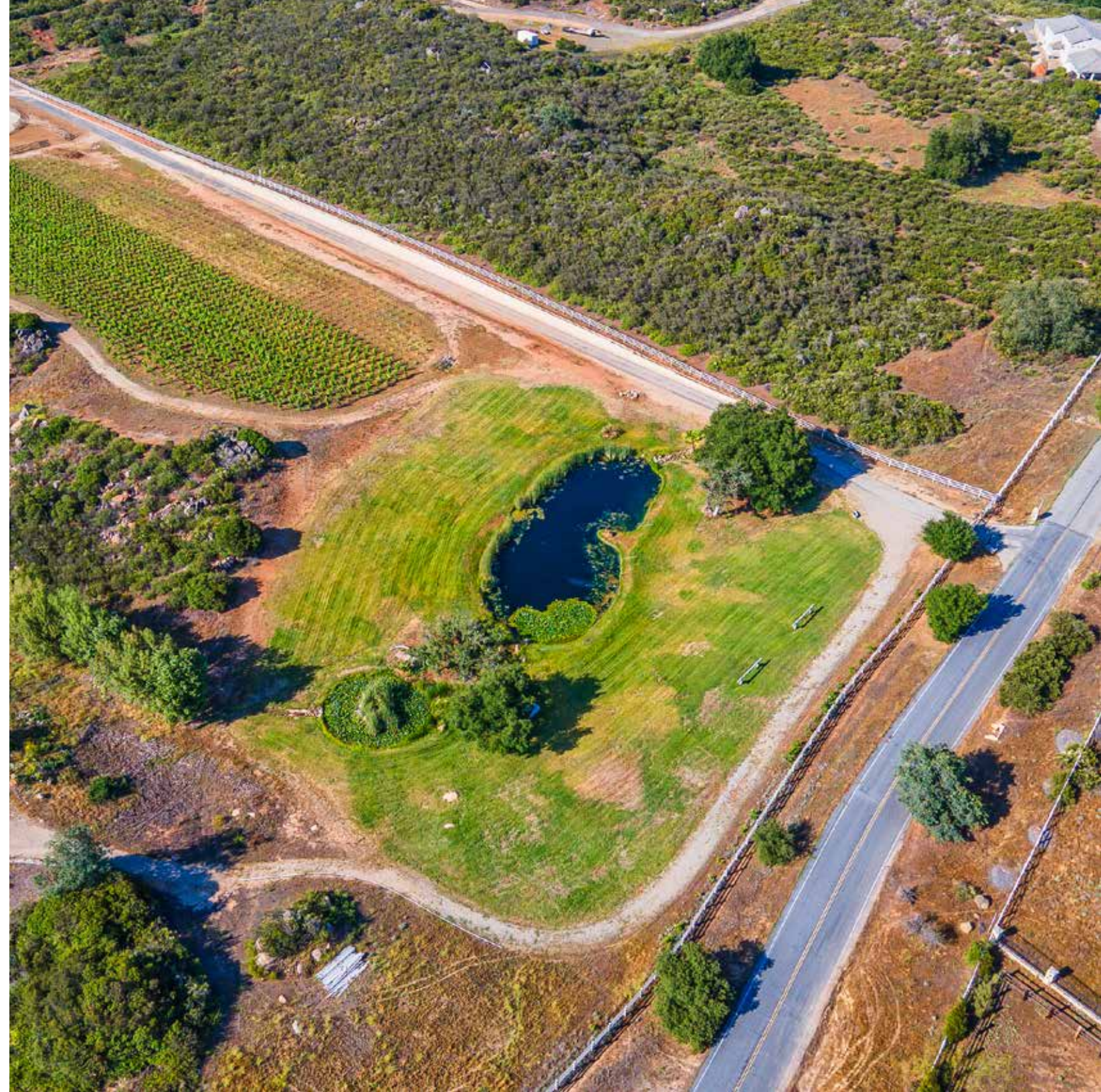
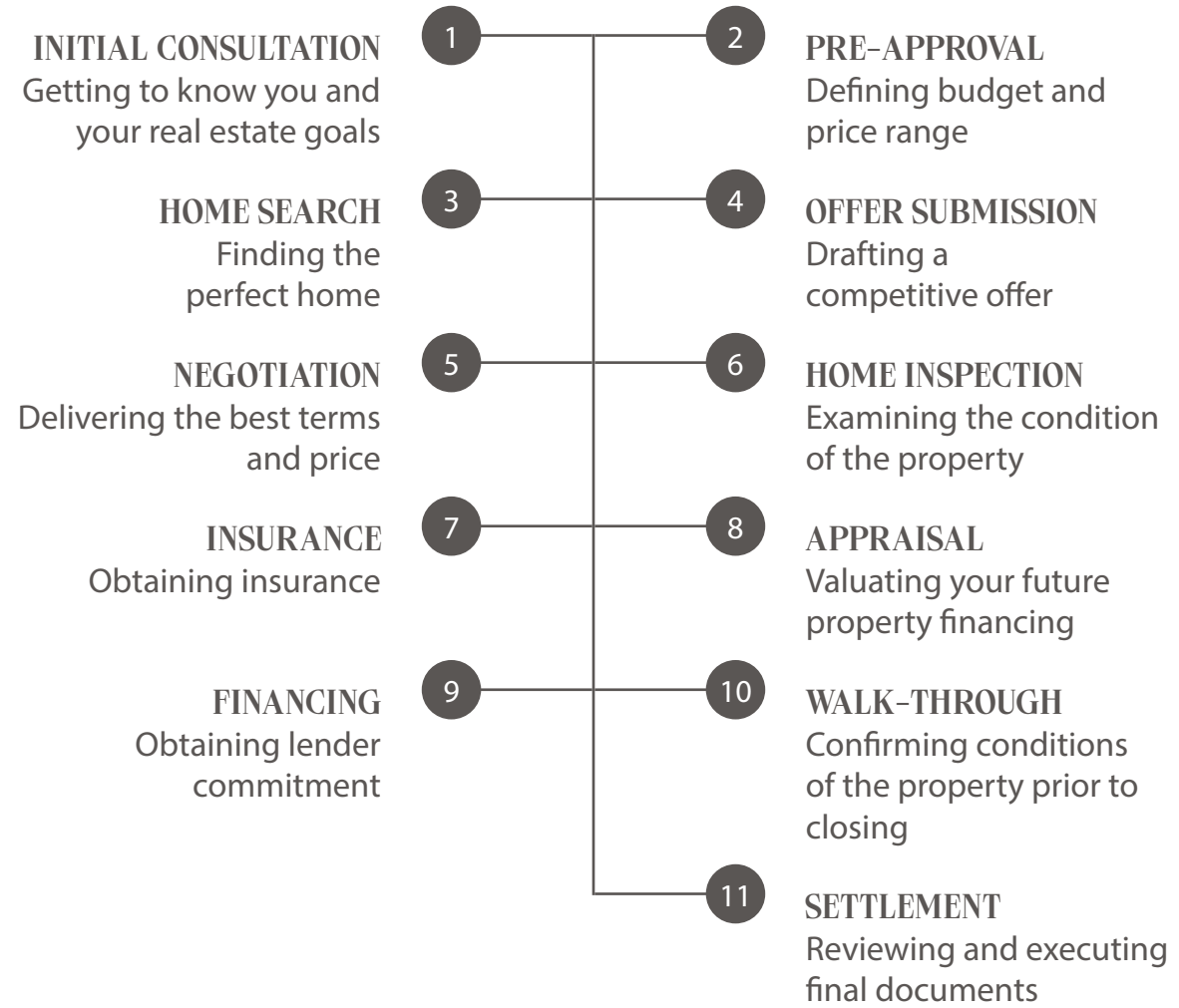
We will start by learning what is most important to you — your goals, your timelines, and your ideal outcomes. Together, we will create a customized timeline that fits your unique situation. Whether you are ready now or planning for a future move, we will help you chart the clearest path forward.

When the timing is right, we will be ready to secure the best opportunities, negotiating fiercely on your behalf, and guiding you through every step of the journey with clarity, confidence, and care.

Your timeline. Your dreams. Your future.



# TIMELINE



# MORE THAN AN AGENT



## KNOWLEDGE

We have knowledge and experience with the local market and pricing trends.



## CONTRACT NAVIGATION

Real Estate contracts involve legal paperwork, and it is our job to understand these contracts and to navigate them for you.



## PERSONAL DEVELOPMENT

The real estate market is continually changing and evolving. We invest in continuing education and personal development to adapt to every shift.



## TIME SAVING

Our expertise streamlines the buying process and saves you time. We work behind the scenes to coordinate with agents and other parties involved in the transaction.



## NETWORK

Our network of professionals such as inspectors, lenders, and contractors, can be invaluable during the buying process.



## TRUSTED COUNSEL

Buying a home can be an emotional process. We act as your advisor to make sure the journey is smooth.



## PROBLEM SOLVING

Should issues arise during the buying process, our experience and innovative minds will guide you through even the most complex situation.



## RISK MITIGATION

Mistakes in real estate can be costly, whether it is missing disclosures or navigating contracts. We are here to mitigate those risks.



# COMPENSATION

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The seller may offer or agree to pay the Buyer Broker Compensation. In most cases we will request that the seller do so.

## BUYER PAID COMMISSION

The seller may only offer to pay a portion of the Buyer Broker Compensation. Any portion that is not covered will have to be paid by you, per the Buyer Broker Agreement.



# MONEY MATTERS

Before you start your real estate journey, it is important to get organized and have all your finances in order.

- Make sure you have enough savings and money for a downpayment
- Check your credit score but do not run a report on yourself
- Pay down or eliminate any credit card debts
- Do not make any major purchases
- Do not change employment
- Gather financial statements and documents for your lender



# LAYING THE FINANCIAL FOUNDATION

If you need a loan to purchase a new home, a mortgage pre-approval is essential. This process requires an authorized lender to examine your finances and verify your assets and income. The lending officer will provide you with a letter stating how much you are pre-qualified to borrow. Getting pre-approved will give you a better understanding of how much home you can purchase and afford. When you present an offer on a home, this will also make a seller more confident in your offer.

There are many types of loan options and programs available through loan brokers and banks. Once you apply for a loan, we can help you shop that loan with other mortgage companies. It is our job as your real estate agent to make sure you are getting the best loan at the best terms.

## QUESTIONS FOR YOU LENDER:

1. What type of loan do you recommend for me, and why?
2. What is the interest rate and annual percentage rate?
3. How much will my down payment be?
4. How much will I pay in closing costs?



## LET THE SEARCH BEGIN!

Now it is time to go look at houses. However, before we start the search, we advise you to create your list of needs and wants. What is important to you? What are your non-negotiables? Do you need a big kitchen? How many bedrooms and bathrooms do you need? Do you have animals?

In addition to staying within your budget, also consider the following:

- **Property Type:** Would you like a single level, split level, maybe with a guest home for multi-generational living?
- **Property Style:** What is your favorite architectural style?
- **Location:** Where do you want to live, what city and neighborhood?
- **Size:** How many bedrooms and square footage do you need?
- **Features:** Do you want a home with a pool, a large patio, or room for animals?
- **Community:** Ask us about events and activities in the community!

On top of searching the MLS, we are connected with many other agents in this area and often hear about properties before they hit the market. House hunting is a process of elimination, and we will eliminate some of the listings by just looking at the photos on the computer. The homes that look like they are worth seeing we will go see. We are proactive in our search for a home for you. The more we understand what you are looking for the easier it will be for us to help you find it.



## EYES WIDE OPEN

This is an exciting time for you and your family, but it is important to enter each property with a critical eye.

- Revisit your needs and wants listt but be flexible. There might be something you have not considered before
- Do not get distracted by decor and staging. Focus on the home and property itself
- Imagine yourself living here. Take your time and walk through each area with discernment
- Ensure you love both the lot and the location, you will not be able to change either



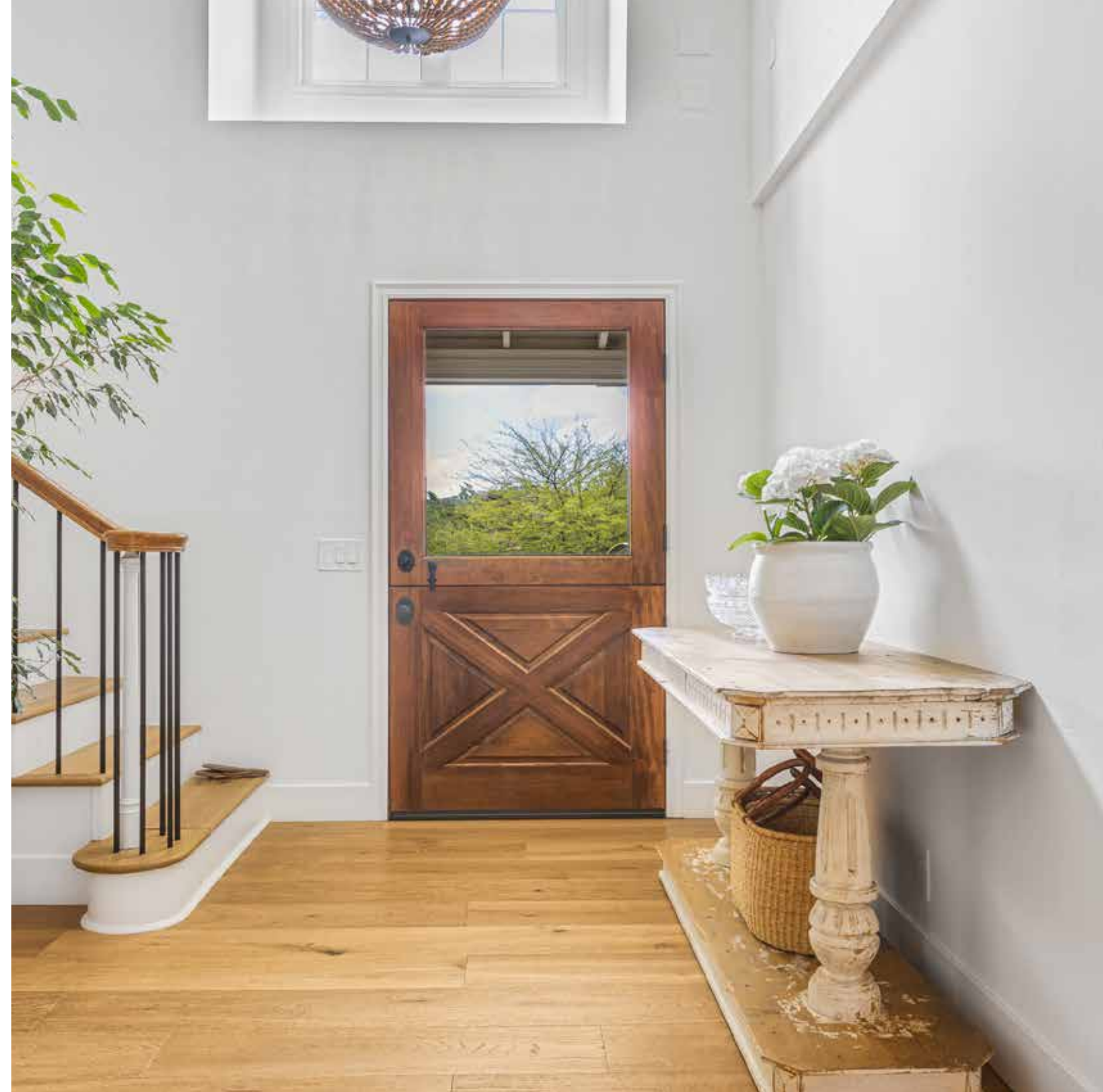
# MAKING AN OFFER

You found the one and would like to make an offer. Review the purchase contract to make sure that the offer reflects your intent.

The offer will state the following:

- Purchase price
- Closing date and time of possession
- Length of contingency period
- Request for seller paid items
- Request for items included with the purchase
- Earnest money amount
- Prequalification letter from lender
- Proof of down payment funds

When you have signed the contract, it is time to present it to the seller. The seller can accept, reject, or counter, depending on the offer presented. This is the beginning of the negotiation process which can take several days. How we submit an offer to the seller is of the highest importance. We value close communication with the listing agent and will present your offer in a professional manner.



# UNDER CONTRACT

Once you and the seller have agreed on the terms, you are under contract. Following the acceptance of the offer there is an initial contingency period where you get a chance to ensure that your purchase is a sound decision.

## HOME INSPECTION

It is now time to hire a home inspector to evaluate the condition of your home. They will provide you with an objective and comprehensive report of any safety issues.

## DEFENSIBLE SPACE INSPECTION

When purchasing a home in a high fire hazard area, the seller is required to show compliance with California's defensible space laws. If documentation is not available, a Defensible Space Inspection can be conducted by CAL FIRE or a local fire authority.

## PROPERTY SURVEY

Ordering a property survey report is the only way to know exactly where your property lines are. This is a great time to order one if a recent or comprehensive survey is not available.

## APPRAISAL

Your lender will send out an appraiser to value the property to make sure it is in line with the purchase price. The appraisal will not only ensure that you will not overpay, but also to justify the lender's investment.

## FINANCING

This is the time to pay your good faith deposit which is usually 3% of the purchase price of the home. This is also the time for your lender to finalize your loan. An escrow account is opened — a neutral third party that holds money, property deeds, and personal finance documents, on behalf of two agreeing parties until specified conditions are met during the transaction.

When we get under contract with a seller you have the right to buy that home, or not. If the condition of the home is not to your liking you can terminate the offer, negotiate the price, or request repairs. In real estate, everything is negotiable. Once the contingency period has passed you will not be able to terminate the offer without losing your good-faith deposit



## CLOSING TIME

Closing escrow is the final step in the home buying process. This is when ownership is transferred, and it brings together a variety of parties who are part of the real estate transaction, including the buyer, seller, mortgage representative, and others.

The final walkthrough should be done before closing day. This is your opportunity to ensure that the property is in the same condition as when you signed the purchase agreement.

On closing day, you will sign the documents that are required to close the transaction. This also includes paying closing costs, property adjustments and transferring taxes. That will include your down payment for your loan, plus closing costs, the extra fees you pay to process your loan.



## BEYOND CLOSING

The end of escrow is not the end of our journey together — it is just the beginning. We see ourselves not simply as your real estate agents, but as long-term partners in helping you live your best life in your new home. Long after the paperwork is signed and the keys are in your hand, we will remain your dedicated resource, ready to assist whenever you need guidance, expertise, or a friendly point of contact.

Whether you're looking to transform your property into a personal sanctuary, explore smart home upgrades, enhance your outdoor living spaces, or simply need a trusted recommendation for a project big or small, we are here. We proudly share our extensive network of vetted professionals—from masterplumbers and top-tier electricians to visionary landscape architects, innovative home technology consultants, and award-winning interior designers.

Our connections throughout the community are strong and constantly growing, and when you work with us, you gain lifetime access to that network. Think of us as your personal concierge for homeownership — one call or message away whenever you need help navigating maintenance, improvement, or even future real estate investments.

We are truly honored to have helped you find your home, and even more excited to be part of this next chapter of your life. Nothing brings us greater joy than staying connected with our clients — celebrating milestones, offering advice, and helping turn dreams into reality year after year. Our door is always open, and we look forward to supporting you, your family, and your friends for many years to come.



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