



LET'S FIND HOME

PRESENTED BY:

Janelle K. Eagle

REAL ESTATE AGENT

ABOUT ME

Born and raised in the SF Bay Area, a student in Orange County, a long-time resident of Los Angeles and then a transplant to the Central Coast - I am a passionate ambassador for the beautiful state of California.

After years as a producer on home renovation TV shows and my relocation up to San Luis Obispo County, I founded "She Helps Homeowners" to offer my compassionate and empathetic energy to support others in achieving abundance and financial freedom through real estate.

I am a homeowner and also an investor that buys, holds and flips properties. My contact list of trusted professionals in all related fields is available year round to community members and I truly love to be of service in this dream career.



Janelle Eagle

REAL ESTATE AGENT



exp[®]
REALTY



(805) 330-3793



shehelpshomeowners.com



shehelpsllc@gmail.com



MEET OUR TEAM



JANELLE EAGLE

REALTOR® | shehelpsllc@gmail.com

I will help you from beginning to end – advocating for you every step of the way and ensuring that the home buying process is as smooth as possible.



TINA BAUTISTA

Transaction Coordinator | tina.hsretc@gmail.com

Tina will join the team once we are in contract and will take care of all of the paperwork – and there is a lot of it! She is incredibly organized and thorough and an amazing and efficient asset to our purchase process.



JENNIFER GONZALEZ

ESCROW & TITLE

Unless you have a preferred escrow and title officer, my preferred office is Jenn and her team at First American Title in Morro Bay. She is seasoned, kind, and detailed.



CLIENT TESTIMONIALS



DOUG & THERESA

Words cannot express the amount of gratitude I have for Janelle. Throughout the entire process of searching for our home, she made what seemed like the most impossible task...possible! Not only that, she put together a BRILLIANT offer that won us the property of our DREAMS. Her passion, creativity, compassion and joyful zest for life is infectious. She is one-of-a-kind and SMART as a WHIP!

MARIAH & BRADEN

Janelle was so helpful with the purchase of our new home. She had great recommendations for contractors, inspectors, and team members for before, during, and after the home purchase process and walked us through every step of the process. I appreciated her honest opinions and insight into each house/property we looked at, both for investment potential and renovation recommendations. Highly recommend working with Janelle, she will continue to be our realtor of choice!



WEB & SOCIAL MEDIA

shehelpshomeowners.com

My Website & Home Search Tool. Set up your home search, look for listings, use the home affordability calculator - and more!



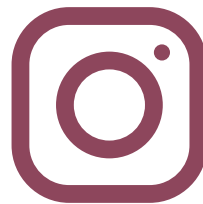
reviews available

- [Zillow.com/profile/shehelpshomeowners/](https://www.zillow.com/profile/shehelpshomeowners/)
- biggerpockets.com/co/she-helps-homeowners
- google reviews:



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Info about current listings,
tips & tricks & more!



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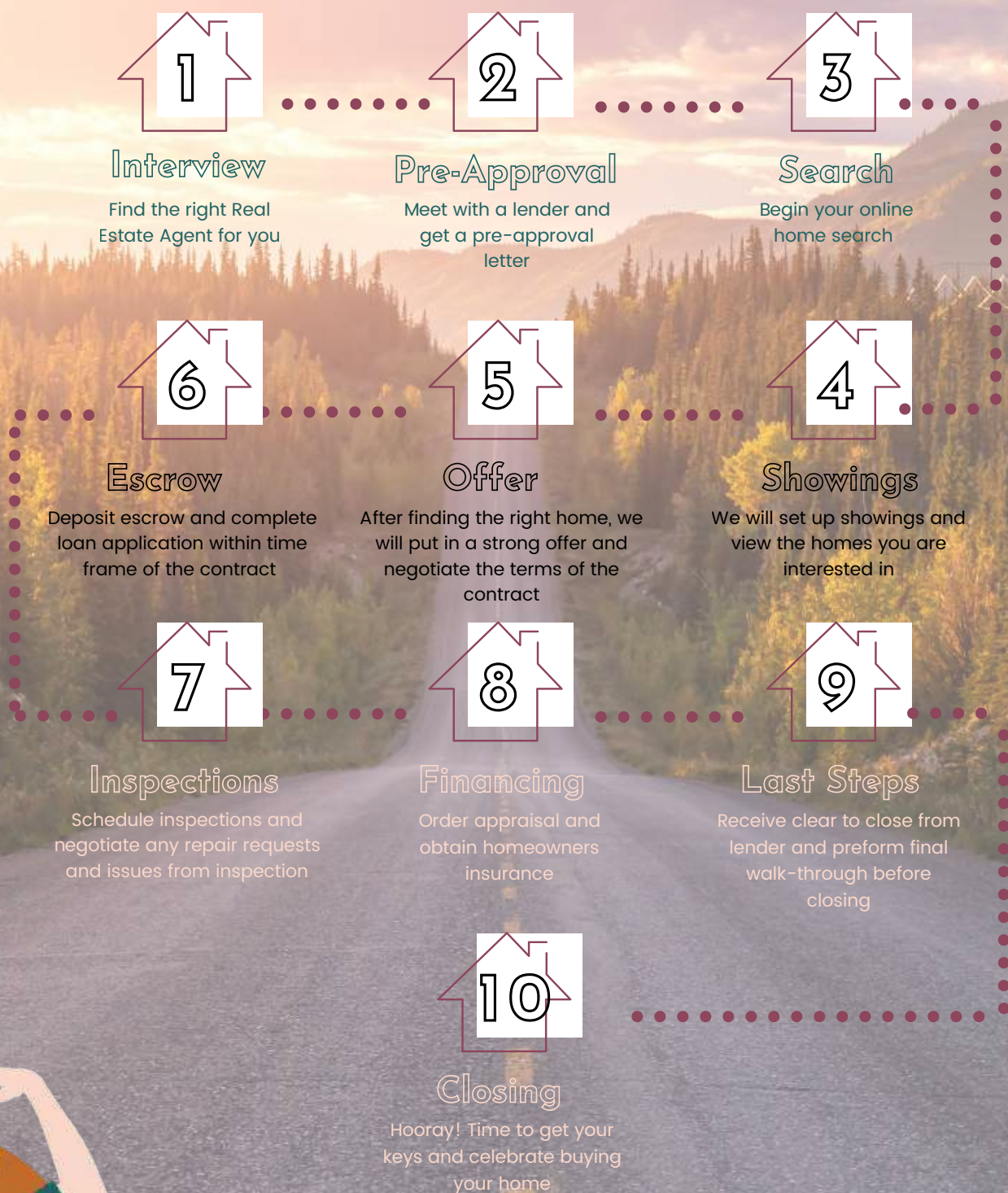


@shehelpshomeowners



THE BUYER ROADMAP

This is a brief summary of the timeline for purchasing your home. Remember, as your Real Estate Agent, I will be there to be sure you feel confident during each step of this process.



FINANCES

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

Questions to ask when interviewing potential lenders...

- What is the best type of loan for me?
- Do I qualify for any special discounts or loan programs?
- What interest rate can you offer?
- When can you lock in my rate?
- What fees can I expect from you?
- What are my estimated closing costs?



PART 2: FINANCES

There are many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

Tax Returns



W-2 Forms



Pay Stubs



Bank Statements



List of Monthly Debt



MY RECOMMENDED LENDERS

Please feel free to reach out and interview some of the lenders that I know and trust.

ERICA SPELLACY, C2 FINANCIAL CORPORATION



(805) 441-9261 Cell

spellmortgage@gmail.com
DRE #01130723 NMLS #239202

CARLEY SMITH, CERTAINTY HOME LENDING



(805) 550-3261 Cell

Carley.Smith@certaintyhomelending.com
NMLS# 448442

VIC KURKEYERIAN, CALIFORNIA MORTGAGE SOLUTIONS, INC.



(805) 704-9093 Cell
877-346-1010 Office

vic.loans@gmail.com
DRE#014763 | NMLS#325094



HOME SEARCH

As your Real Estate Agent, my number one goal is to help you achieve your own. I make it my priority to understand your needs and to be a source of calm and clarity through the e

STEP ONE

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

STEP TWO

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.

STEP THREE

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.



WHERE ARE YOU AT?

As a professional REALTOR® and area expert, it's important that I dedicate my focus to clients that are actively pursuing real estate goals. When you are ready, you will get my time, talent and team at your beckon. While you are still considering, I'm happy to nudge, but may be less responsive. Which type of client are you?



I AM READY

If we found the house of my dreams in the next 30-60 days, I am financially and logistically prepared to make a competitive offer and go into contract on a home purchase.



I'M GETTING THERE

I am narrowing down my buy-box, applying for a loan, or getting my existing property on the market. In the next 60-90 days, I expect to become an "A" client and to go shopping!



I'M CONSIDERING

I have some learning and research to do about whether or not I can afford a home in the next 6-12 months. I'd love some direction to resources so I can become a homeowner in the near future, but I am not actively shopping or preparing for a purchase.





IMPORTANT INFO

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)



What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

Any specifics not mentioned above:



MUST HAVE HOME CHECKLIST

Place a check mark next to any amenity that you consider a must have on your next home.

KITCHEN

- ☐ Island
- ☐ Updated countertops
- ☐ Walk in Pantry
- ☐ Updated cabinets
- ☐ Breakfast nook
- ☐ Updated appliances

BATHROOMS

- ☐ Double Vanities
- ☐ Bathtub
- ☐ Updated bathroom
- ☐ Walk in shower
- ☐ Guest bathroom

MAIN LIVING AREA

- ☐ Walk-in closet
- ☐ Split floor plan
- ☐ Storage space
- ☐ Master on main floor

ADDITIONAL FEATURES

- ☐ Hardwood floors
- ☐ Fireplace
- ☐ Office
- ☐ Formal dining room
- ☐ Open floor plan
- ☐ Front porch
- ☐ Separate laundry area
- ☐ Parking space



OFFERS & NEGOTIATIONS



INFORMATION NEEDED

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Pre-approval letter
- Offer Price
- Financing Amount
- Escrow Deposit
- Closing Date
- Inspection Period
- Closing Costs



OFFERS & NEGOTIATIONS

PART 2



MULTIPLE OFFER SITUATIONS

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Offer a higher amount for the Escrow deposit so sellers know you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you



ESCROW

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes 30 days.



INSPECTION PERIOD

TYPES OF POTENTIAL INSPECTIONS

- Sewer Lateral
- Home Inspection
- Radon Testing
- Pest Inspection
- Mold Inspection
- Foundation Inspection
- HVAC Inspection
- Lead-Based Paint Inspection



Use the list on the following page to see several of the Home Inspectors I recommend. Please feel free to reach out and interview some of the Home Inspectors that I know and trust.



**The typical
inspection period is
between 10-15 days**

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.

RECOMMENDED HOME INSPECTORS

Please feel free to reach out and interview some of the inspectors that I know and trust.

TAYLOR & KEITH VREEKEN, PROF. INSPECTION SERVICES



(805) 462-1978 Scheduling Office
(805) 441-9727 Cell

proinspectserv@gmail.com
Contractors License #379838

DYLAN LINNENKAMP, HARPER HOMES



(805) 975-9440 Cell

harperhomes15@gmail.com
111 Main Street Charlotte, North Carolina

CASEY FERREIRA, FOUNDATION CONTRACTOR



(805) 550-5628 Office

casheyferreira@hotmail.com
Lic. # 833752

BREZDEN PEST CONTROL



(805) 544-9446
(800) 464-9446

www.brezdenpest.com

PREPARING FOR CLOSING DAY

1

LOAN APPLICATION & APPRAISAL

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

2

HOME INSURANCE

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

3

IMPORTANT REMINDER

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

4

CLEAR TO CLOSE

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved your loan documents and we can confirm your closing date with the title company or attorney.



**"Real Estate is not simply
a job for me, it is my
passion. I am dedicated
to helping each and every
one of my clients achieve
abundance and financial
freedom through
real estate."**

- JANELLE





Janelle Eagle

REAL ESTATE AGENT

Thank you for choosing me to help you in the task of buying your home. I look forward to working with you to help you achieve all of your real estate goals.

YOUR LOCAL REALTOR®

BROKERED BY
exp
REALTY