

A GUIDE FOR BUYERS




LIVING
CA REALTY

BROKERED BY
exp
REALTY

WELCOME

We believe in "home".

Home is more than just a place; it is where memories are made, milestones are celebrated, and life happens. Deciding to buy a home and put down roots is a big step, and it is normal to feel excited, nervous, or unsure about what comes next.

That is where we come in. At Living CA Realty, our team is here to guide you every step of the way. From clarifying your goals and getting pre-approved, to touring homes, writing a strong offer, negotiating favorable terms, and ensuring a smooth closing, we handle the details so you can focus on your future.

This booklet is designed to walk you through the buying process and show you how our team will work with you to make your purchase as simple, stress free, and successful as possible.

Let's get started,
Living CA Realty Team

-Living CA Realty Team



LIVING CA REALTY TEAM

Realtors and Community Ambassadors

ABOUT US

We are Living CA Realty, a team of full time real estate professionals and passionate community builders. Our agents live, work, and stay actively involved in Southern California, from supporting local businesses to organizing events that bring people together.

Through social meetups, educational workshops, and neighborhood gatherings, we create spaces where people can connect, learn, and build lasting friendships. We believe real estate is about more than just transactions; it is about relationships, trust, and helping people feel at home in their community.

Whether you are buying your first place, upgrading, downsizing, or simply exploring your options, our team is here to guide you with experience, local knowledge, and a commitment to building stronger communities, one home at a time.

Stats below as of summer 2025

COMMUNITY BUILDING

TOP MEETUP GROUPS



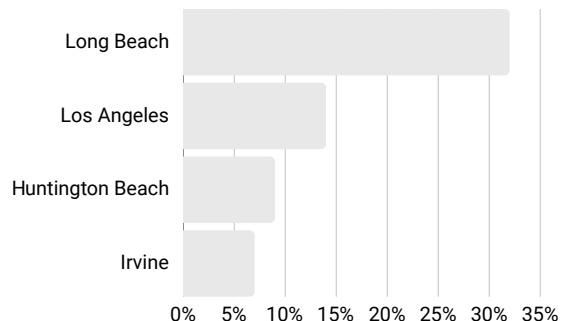
Living LA and OC	2,902 members
Paddling LA and OC	1,930 members
Golfing LA and OC	132 members
LB Edge	2,046 members
Furry Paws	361 members

LOCAL FACEBOOK GROUPS



Golfing LA and OC	4,715 members
Paddle LA and OC	1,675 members
LB Edge	460 members

TOP CITIES



REAL ESTATE EDUCATION

EDUCATIONAL SEMINARS

65+ seminars in person and online since 2020

WHY HIRE A TEAM?



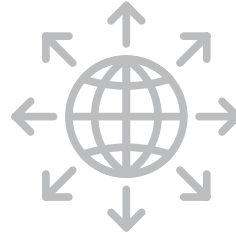
Your Team, on Your Side

When it comes to buying a home, having a dedicated real estate team on your side can make all the difference. Your team is there to answer questions, take your calls, schedule showings, and guide you through each decision. They also bring a wealth of experience, local market knowledge, and problem solving skills to every step of the process so you never have to navigate it alone.



Collaboration Tailored to You

You are about to make one of the biggest financial decisions of your life. It is important to have a variety of perspectives to help you think through your options, search strategy, and offer terms. As your partners, we build a plan tailored to your needs, budget, and timeline. Each step is discussed with the team to make sure we are considering every angle and giving you the strongest position possible.



Access to Extended Reach

Our job is to help you find the right home on the best terms, and we do that by leveraging our combined skill sets and extended network. With a team, your reach multiplies as we connect with more buyers, sellers, and agents to uncover new listings, off market opportunities, and stronger negotiation power. This expanded network creates better options, smoother transactions, and a clearer path to your next home.



Partnership Without Surprises

While we personalize our approach to fit your unique goals, we also take a structured approach to paperwork, timelines, and communication. You will always know what to expect, what is coming next, and where we are in the buying process, from pre approval to closing. No surprises, just clear guidance, transparency, and trust at every step.

SAY HELLO TO YOUR TEAM:



**DAVID
SANCHEZ**



**KIMBERLY
SMITH**



**DIANA
RUAN**



**MARIE
DALAGAN**

REASONS TO OWN A HOME

Equity



Opportunity to build equity over time.
(The amount you owe vs how much it's worth)

Appreciation



If your home's value increases, you could sell to make a profit
(Increase in property value)

Tax Benefits



Tax write-offs available
(talk to your CPA)

Upgrades



Ability to make changes to your property which adds value

Investment



Your home can be used as a rental property, stepping stone, etc.

HOME BUYING PROCESS

- 1** **Build Your Team**
Kickstart the process by finding trusted experts to guide you along the way.
- 2** **Check Your Credit Score**
Find out your credit score and work to improve it by cutting down debt and spending.
- 3** **Boost Your Savings**
Talk to a professional about down payment options. Then set a goal and budget accordingly.
- 4** **Know Your Numbers**
Discover what you can afford based on interest rates, income, and more. Then get pre-approved to have a competitive edge.

WHY GET A PRE-APPROVAL?

When looking for a home, the temptation to fall in love with a house that's outside your budget is *so real*.

Before you start shopping around...

- What's your budget?
- How much money can you borrow from the bank?
- How much do you feel comfortable borrowing?

We find this information in a pre-approval letter from a lender.

Purchase Like a Pro:

Having a pre-approval at hand lets the seller know that you are serious and ready!

PRE-APPROVAL DOCUMENTS CHECKLIST

- ✓ Drivers license and social security card
- ✓ Last 30 days paychecks and/or previous years W2s and tax returns (if self-employed)
- ✓ Proof of any additional income
- ✓ Child support, alimony, disability, and retirement
- ✓ 2 Monthly bank statements, quarterly brokerage statements (All pages)

**additional documentation may be required*

TYPES OF LOANS

FHA	CONVENTIONAL	VA
• Low Down Payment • Payment fixed or adjustable • Private Mortgage Insurance (PMI) is not cancellable for 11 years • Minimum Fico: 580 • Min. Down Payment: 3.5%	• Fixed or Adjustable • PMI is cancellable at 20% equity • Minimum Fico: 620 • Min. Down Payment: 3-5%	• For Veterans and their families • No PMI • No down payment required • Lowest interest rate

What is PMI?

PMI, or Private Mortgage Insurance, is a small percentage of the amount you borrow and is added to your monthly payment when you put less than 20 percent down. It protects the lender and lets you buy with a lower down payment. In many cases, it can be removed once you have enough equity in your home.

BUYER PROGRAMS AVAILABLE

Down Payment Assistance:

CalHFA offers programs that can help cover part of your down payment and sometimes your closing costs for qualified first time buyers. These are paired with a 30 year fixed rate first mortgage.

Local City and County Programs:

Many cities and counties in California offer their own down payment or closing cost assistance for eligible buyers based on income, location, or purchase price limits.

Grants and Lender Credits:

Some lenders provide grants or credits that reduce the cash you need to bring in at closing. These can sometimes be combined with other assistance programs.

Temporary Rate Buy Downs (1-0 or 2-1):

A temporary buy down lowers your interest rate for the first one or two years. For example, with a 2-1 buy down, your rate might be 2 percent lower in year one and 1 percent lower in year two, then return to the full rate in year three.

Permanent Rate Buy Down:

You can pay points upfront to permanently lower your interest rate for the life of the loan, which can help reduce your monthly payment.

In some cases, we can negotiate for the seller to pay part or even all of the cost for these programs.

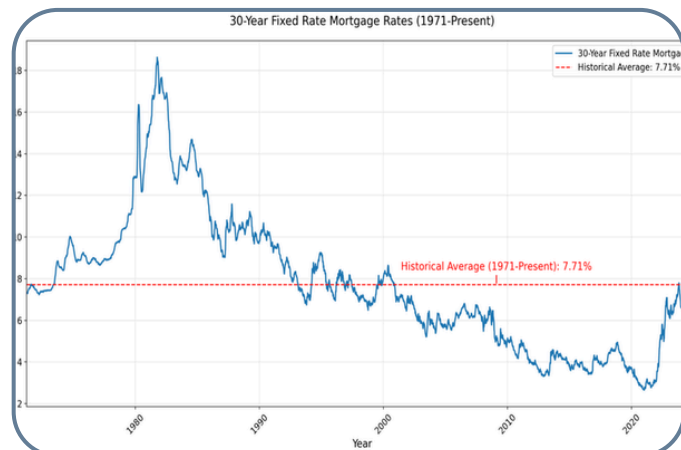
We recommend connecting with a lender to explore all of these options.
We can provide you with multiple lender introductions upon request, and in the end
you are always free to choose whoever you prefer.

STAYING AHEAD OF THE MARKET

The housing market is constantly changing, and local markets often look very different from nationwide statistics. We will keep you up to date with current market snapshots so that you are prepared to make confident decisions.

Interest rates change from year to year. The best time to buy is when you are financially and personally ready.

MARKET SNAPSHOT

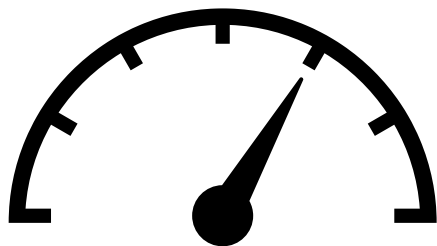


*Provided by Freddie Mac and TheMortgageReports.com

**30-year fixed rate mortgages

30 year fixed rate: _____ %

15 year fixed rate: _____ %



BUYERS OR SELLERS MARKET?

Not sure if it is a buyer's market or a seller's market? We will break it down and show you how to use the current conditions to your advantage.

Rates are always subject to change and can move by the minute or day, but together with your lender we will help you create the best possible strategy.

THE TEN RULES

- 1 Proceed with caution when you change jobs, become self-employed, or quit your job.
- 2 Don't buy a new car.
- 3 Don't use your credit cards excessively or let your accounts fall behind.
- 4 Don't spend money you have set aside for closing.
- 5 Don't omit debts or liabilities from your loan application.
- 6 Don't buy furniture or appliances until you own your home.
- 7 Don't apply for any new lines of credit (aside from your mortgage) or close any credit accounts unless discussed with your lender.
- 8 Don't make large deposits without first checking with your loan officer.
- 9 Don't change or add bank accounts.
- 10 Don't co-sign a loan for anyone for any reason.

DETERMINING READINESS



HOW MUCH MONEY WILL YOU NEED?

DOWN PAYMENT

Down payment is typically 3.5% or more of the total purchase price. Most common is between 5-10%.

INSPECTION

An inspection done by a professional who inspects the home for damages or issues to help evaluate what needs to be fixed or replaced.
(\$350-\$550)

APPRAISAL

A report highlighting the estimated value of the property completed by a qualified third party.
(\$500-\$700)

CLOSING COSTS

The fees required to complete the real estate transaction. Paid at closing.
(approx. 2.5%)

REALTOR

???

REALTOR COMPENSATION

We believe transparency creates a better home buying experience. Here is how Realtor compensation works.

Realtors are independent contractors and business owners. They are not salaried, paid by the hour, or reimbursed for expenses. Your Realtor is compensated only when you successfully close on your home. If you do not complete a purchase, your Realtor does not receive compensation.

Compensation typically comes from the transaction at closing, so there are no hourly fees or upfront charges to you in most cases. By signing a Buyer Broker Agreement, you agree to work together, outline the services you will receive, and clarify how your Realtor will be paid at the close of escrow.

CA State Law Since 2025

Written agreements required

Before touring homes, you will sign a written agreement that clearly outlines the services provided, the length of the agreement, and the compensation terms.

Transparent compensation

Your Realtor's compensation will be clearly stated, discussed upfront, and cannot exceed the agreed upon amount in your Buyer Broker Agreement.

Virtual and in person tours

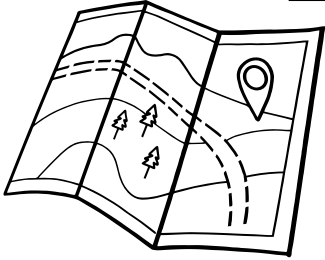
The same written agreement and compensation terms apply whether you are touring homes in person or virtually.

Seller contributions

Sellers can still offer full or partial compensation to your Realtor. In some cases you can also negotiate with the seller to help with agent compensation, closing credits, or other transaction related expenses.

We appreciate your trust and look forward to guiding you home.

YOUR JOURNEY TO HOME OWNERSHIP



1. Build your team
2. Sign an agreement with your agent
3. Obtain a pre approval
4. Go house hunting
5. Make an offer and negotiate counter offers
6. Receive offer acceptance
7. Wire earnest money deposit (EMD)
8. Get an inspection, appraisal, and loan approval
9. Negotiate request for repairs or credits
10. Remove contingencies
11. Sign closing documents and wire final funds
12. Move into your new home



SPECIALTY HOMES

NEW BUILDS

With new construction, most builders require your agent to register and accompany you on your first visit to the sales office. If you go alone, they may not allow you to have agent representation.

- Have an agent represent you from the start.
- Bring your agent with you when you visit the builder sales office.
- Ask your agent to review the contract, upgrades, and timelines before you move forward.

Our role is to help you compare builder incentives, understand the fine print, and negotiate in your best interest.



OTHER SPECIALTY PROPERTY TYPES

Working with an experienced agent is especially important when purchasing:

- *Investment properties*
- *Multi-family properties (2 or more units)*
- *Probate sales*
- *Trust sales*
- *For Sale by Owner (FSBO)*
- *Foreclosures*
- *Bank-owned or REO properties*
- *Short sales*
- *55-plus and senior communities*
- *Mobile homes*
- *Land lease properties*
- *Land purchases*
- *Commercial properties*
- *Own Your Owns (OYO)*
- *Co-op units*
- *Auction properties*

HOUSE HUNTING CHECKLIST

Before you go see homes

- Visit the neighborhood in person during the day and in the evening on different days.
- Drive the area first to get a feel for parking, traffic, and overall vibe.
- Text us the addresses of homes you like instead of clicking “more info” or “take a tour” on Zillow or Redfin so we can schedule and track everything for you.
- We typically keep showings to about 3 to 5 homes per day so they do not all blend together.
- Let’s go to open houses together so we can talk through pros and cons in real time.

Use your senses at each home

- Look at how well homes, yards, and common areas are cared for.
- Listen for traffic, planes, schools, pets, or nightlife that might affect daily life.
- Notice any smells from nearby restaurants, agriculture, industry, or other sources.
- Take notes and short videos inside and outside the home. We can provide a simple rating sheet to keep everything organized.
- Stay mindful during showings. Some homes have cameras or listening devices, so we can save detailed offer strategy for outside or after the visit.

Neighborhood and daily life

- Check nearby freeways, shopping, restaurants, parks, schools, and activities that fit your lifestyle.
- Notice traffic patterns at commute times and on weekends.
- Research utilities and services, including electricity, gas, water, sewer or septic, internet, and trash.
- Check how close you are to police and fire stations, hospitals, and urgent care.
- Find out whether the home is in an HOA and what the fees, rules, pet policies, and amenities include.

CONGRATULATIONS!

You are ready to make an offer

- ✓ **Behind the Scenes**

Before you write an offer, we are already working for you. We research the property and neighborhood, review recent sales, and connect with the listing agent so your offer comes from a prepared and trusted team.
- ✓ **Decide on a Number**

We will review the asking price, recent sales, and pertinent information from the listing agent, which includes interest from other buyers, to help you choose a strong and comfortable offer price.
- ✓ **Present Your Offer**

With our guidance, your offer will be prepared and submitted by the seller's deadline. We will walk you through the strategy behind the price, terms, and timing so you feel confident.
- ✓ **Negotiate**

The seller may accept, reject, or send a counteroffer. If there is a counter, we will talk through your options, adjust terms if needed, and keep your goals front and center.
- ✓ **Wait to Hear Back**

This part can feel emotional as you wait for the seller's decision. Lean on our team, keep a backup plan in mind, and remember that the right home is out there waiting for you.

YOUR OFFER



**CALIFORNIA
ASSOCIATION
OF REALTORS®**

**DISCLOSURE REGARDING
REAL ESTATE AGENCY RELATIONSHIP**
(As required by the Civil Code)
(C.A.R. Form AD, Revised 12/24)

☐ (If checked) This form is being provided in connection with a transaction for a leasehold interest exceeding one year as per Civil Code §§ 2079.13(j), (k), and (l).

When you enter into a discussion with a real estate agent regarding a real estate transaction, you should from the outset understand what type of agency relationship or representation you wish to have with the agent in the transaction.

SELLER'S AGENT

A Seller's agent under a listing agreement with the Seller acts as the agent for the Seller only. A Seller's agent or a subagent of that agent has the following affirmative obligations:

To the Seller: A fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Seller.

To the Buyer and the Seller:

- Diligent exercise of reasonable skill and care in performance of the agent's duties.
- A duty of honest and fair dealing and good faith.
- A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties. An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

BUYER'S AGENT

A Buyer's agent can, with a Buyer's consent, agree to act as agent for the Buyer only. This includes a Buyer's agent under a buyer-broker representation agreement with the Buyer. In these situations, the agent is not the Seller's agent, even if by agreement the agent may receive compensation for services rendered, either in full or in part from the Seller. An agent acting only for a Buyer has the following affirmative obligations:

To the Buyer: A fiduciary duty of utmost care, integrity, honesty and loyalty in dealings with the Buyer.

To the Buyer and the Seller:

- Diligent exercise of reasonable skill and care in performance of the agent's duties.
- A duty of honest and fair dealing and good faith.
- A duty to disclose all facts known to the agent materially affecting the value or desirability of the property that are not known to, or within the diligent attention and observation of, the parties. An agent is not obligated to reveal to either party any confidential information obtained from the other party that does not involve the affirmative duties set forth above.

AGENT REPRESENTING BOTH SELLER AND BUYER

A real estate agent, either acting directly or through one or more salespersons and broker associates, can legally be the agent of both the Seller and the Buyer in a transaction, but only with the knowledge and consent of both the Seller and the Buyer. In a dual agency situation, the agent has the following affirmative obligations to both the Seller and the Buyer:

- A fiduciary duty of utmost care, integrity, honesty and loyalty in the dealings with either the Seller or the Buyer.
- Other duties to the Seller and the Buyer as stated above in their respective sections.

In representing both Seller and Buyer, a dual agent may not, without the express permission of the respective party, disclose to the other party confidential information, including, but not limited to, facts relating to either the Buyer's or Seller's financial position, motivations, bargaining position, or other personal information that may impact price, including the Seller's willingness to accept a price less than the listing price or the Buyer's willingness to pay a price greater than the price offered.

SELLER AND BUYER RESPONSIBILITIES

Either the purchase agreement or a separate document will contain a confirmation of which agent is representing you and whether that agent is representing you exclusively in the transaction or acting as a dual agent. Please pay attention to that confirmation to make sure it accurately reflects your understanding of your agent's role.

The above duties of the agent in a real estate transaction do not relieve a Seller or Buyer from the responsibility to protect their own interests. You should carefully read all agreements to assure that they adequately express your understanding of the transaction. A real estate agent is a person qualified to advise about real estate. If legal or tax advice is desired, consult a competent professional.

If you are a Buyer, you have the duty to exercise reasonable care to protect yourself, including as to those facts about the property which are known to you or within your diligent attention and observation.

Both Sellers and Buyers should strongly consider obtaining tax advice from a competent professional because the federal and state tax consequences of a transaction can be complex and subject to change.

Throughout your real property transaction you may receive more than one disclosure form, depending upon the number of agents assisting in the transaction. The law requires each agent with whom you have more than a casual relationship to present you with this disclosure form. You should read its contents each time it is presented to you, considering the relationship between you and the real estate agent in your specific transaction. **This disclosure form includes the provisions of §§ 2079.13 to 2079.24, inclusive, of the Civil Code set forth on page 2. Read it carefully.**

Note: Real estate broker commissions are not set by law and are fully negotiable.

I/WE ACKNOWLEDGE RECEIPT OF A COPY OF THIS DISCLOSURE AND THE PORTIONS OF THE CIVIL CODE PRINTED ON THE SECOND PAGE.

Buyer/Seller/Landlord/Tenant _____ Date _____

Buyer/Seller/Landlord/Tenant _____ Date _____

Agent _____ DRE Lic. # _____

By _____ Real Estate Broker (Firm) _____ Your Agent DRE Lic. # _____ Date _____
(Salesperson or Broker-Associate, if any)

AD REVISED 12/24 (PAGE 1 OF 2)

DISCLOSURE REGARDING REAL ESTATE AGENCY RELATIONSHIP (AD PAGE 1 OF 2)

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Your Agent | Generated by 

SUBJECT TO CHANGE

Scan QR code to download the sample documents if you'd like to review before we write an offer.

Password: Home
*case sensitive

But don't worry, we'll go over all 27+ pages with you before we submit an offer.



OFFER DETAILS

	Para #	Paragraph Title or Contract Term	Terms and Conditions	Additional Terms
A	5, 5B (cash)	Purchase Price	\$ _____	☐ All Cash
B		Close Of Escrow (COE)	_____ Days after Acceptance OR on _____ (date)	
C	33A	Expiration of Offer	3 calendar days after all Buyer Signature(s) or _____ (date), at 5PM or ☐ AM/ ☐ PM	
D(1)	5A(1)	Initial Deposit Amount	\$ _____ (% of purchase price) (* number above is for calculation purposes and is not a contractual term)	within 3 (or _____) business days after Acceptance by wire transfer OR ☐
D(2)	5A(2)	☐ Increased Deposit	See attached Increased Deposit Addendum (C.A.R. Form IDA)	
E(1)	5C(1)	Loan Amount(s): First Interest Rate: _____ % of purchase price Fixed rate or ☐ Initial adjustable rate * not to exceed _____ % Points: _____ * Buyer to pay up to _____ points to obtain the rate above If FHA or VA checked, Deliver list of lender required repairs	_____ (_____) Days after Acceptance	Conventional or, if checked, ☐ FHA (Forms FVAC/HID attached) ☐ VA (Form FVAC attached) ☐ Seller Financing ☐ Other: _____
E(2)	5C(2)	Additional Financed Amount: Interest Rate: _____ % of purchase price Fixed rate or ☐ Initial adjustable rate * not to exceed _____ % Points: _____ * Buyer to pay up to _____ points to obtain the rate above	_____ (_____) Days after Acceptance	Conventional or, if checked, ☐ Seller Financing ☐ Other: _____
E(3)	7A	Occupancy Type	Primary, or if checked, ☐ Secondary ☐ Investment	
F	5D	Balance of Down Payment	\$ _____ 0.00	
		PURCHASE PRICE TOTAL	\$ _____	

Property Address: Sample Address, Long Beach, CA 90803

Date: 01/01/2025

G	SELLER PAYMENT TO COVER BUYER EXPENSES AND COSTS			
G(1)	5E	☐ Seller Credit to Buyer	\$ _____	For closing costs
G(2)		ADDITIONAL SELLER CREDIT TERMS (does not include buyer broker compensation): _____		
G(3)	18A(2), 18A(3)	☒ Seller Payment for Buyer's Obligation to Compensate Buyer's Broker Buyer Compensation Affirmation	Seller agrees to pay, out of the transaction proceeds, _____ % of the final purchase price AND, if applicable \$ _____ OR, if checked ☐ \$ _____ toward the obligation of Buyer to compensate Buyer's Broker. Buyer affirmatively represents that, at the time this offer is made, Buyer has a written agreement with Buyer's Broker that: (i) is valid; (ii) covers the Property; and (iii) provides for compensation for no less than the amount stated above.	
H(1)	5B	Verification of All Cash (sufficient funds)	Attached to the offer or ☐ 3 (or _____) Days after Acceptance	
H(2)	6A	Verification of Down Payment and Closing Costs	Attached to the offer or ☐ 3 (or _____) Days after Acceptance	
H(3)	6B	Verification of Loan Application	Attached to the offer or ☐ 3 (or _____) Days after Acceptance	☐ Prequalification ☐ Preapproval ☐ Fully underwritten preapproval
I	Intentionally Left Blank			
J	16	Final Verification of Condition	5 (or _____) Days prior to COE	
K	23	Assignment Request	17 (or _____) Days after Acceptance	
L	CONTINGENCIES		TIME TO REMOVE CONTINGENCIES	CONTINGENCY REMOVED
L(1)	8A	Loan(s)	17 (or _____) Days after Acceptance	☐ No loan contingency
L(2)	8B	Appraisal: Appraisal contingency based upon appraised value at a minimum of purchase price or ☐ \$ _____	17 (or _____) Days after Acceptance	☐ No appraisal contingency Removal of appraisal contingency does not eliminate appraisal cancellation rights in FVAC.
L(3)	8C, 12	Investigation of Property Informational Access to Property Buyer's right to access the Property for informational purposes is NOT a contingency, does NOT create cancellation rights, and applies even if contingencies are removed.	17 (or _____) Days after Acceptance 17 (or _____) Days after Acceptance	REMOVAL OR WAIVER OF CONTINGENCY: Any contingency in L(1)-L(8) may be removed or waived by checking the applicable box above or attaching a Contingency Removal (C.A.R. Form CR-B) and checking the applicable box therein. Removal or Waiver at time of offer is against Agent advice. See paragraph 8I. ☐ CR-B attached
L(4)	8D	Insurance	17 (or _____) Days after Acceptance	
L(5)	8E, 14A	Review of Seller Documents	17 (or _____) Days after Acceptance, or 5 Days after Delivery, whichever is later	
L(6)	8F, 13A	Preliminary ("Title") Report	17 (or _____) Days after Acceptance or 5 Days after Delivery, whichever is later	
L(7)	8G, 11L	Common Interest Disclosures Per Civil Code § 4525 or Agreement	17 (or _____) Days after Acceptance, or 5 Days after Delivery, whichever is later	
L(8)	8H, 9B(6)	Review of leased or liened items (E.g. solar panels or propane tanks)	17 (or _____) Days after Acceptance, or 5 Days after Delivery, whichever is later	
L(9)	8K	Sale of Buyer's Property. Sale of Buyer's property is not a contingency, UNLESS checked here: ☐ C.A.R. Form COP att		
M	Possession		Time for Performance	Additional Terms
M(1)		Time of Possession	Upon notice of recordation, OR ☐ 6 PM or ☐ _____ AM/ ☐ PM on date specified, as applicable, in 3M(2) or attached TOPA.	
M(2)	7D	Seller Occupied or Vacant units	COE date or, if checked below, ☐ _____ days after COE (29 or fewer days) ☐ _____ days after COE (30 or more days)	C.A.R. Form SIP attached if fewer days. C.A.R. Form RL attached if 30 or more days.
M(3)	4A, 7A	Occupied units by tenants or anyone other than the Seller	☐ Tenant Occupied Property Addendum (C.A.R. Form TOPA) attached	See 7A if TOPA is not attach



Password: Home

S E R V I C E P R O V I D E R S

We are happy to recommend trusted local service providers, including:

- Home inspectors
- Plumbers
- Electricians
- Foundation specialists
- Home warranty companies
- Insurance companies
- Mortgage lenders
- Movers
- ...and more



Contact us directly for a full list that fits your home and budget.

Reach out now, in a year, or even ten years from now. We
always want to be your go to resource.

PRE-MOVE CHECKLIST

1 to 2 Months Out

- Sort through your belongings and reduce what you need to move.
- Have a garage sale or donate items you no longer need.
- Decide whether to move yourself or hire professionals.
- Get estimates from at least three moving companies or truck rentals and make reservations.
- Start saving all moving receipts. Some expenses may be tax deductible. (Check with your CPA.)
- Gather packing supplies: boxes, packing material, tape, markers, and scissors.
- Start packing items you do not use often, such as off season clothes and decorations.
- Send rugs, drapes, quilts, and bedding to the cleaners as needed.
- Back up important computer files.
- Place legal, medical, financial, and insurance records in a safe and accessible place.
- Get medical records from your doctors, dentist, optometrist, and veterinarian if needed.
- If moving a long distance, make travel plans with the airline, hotel, and rental car agency.
- Make travel arrangements for your pets if needed.
- If you are driving, plan your route and get your car tuned up.
- Purchase insurance coverage for valuables you plan to move.

PRE-MOVE CHECKLIST

Once Contingencies are Removed

About 2 Weeks Before Your Move

- Contact utility companies to schedule shut off and start dates.
- Sign up for services at your new address (electric, gas, water, trash, internet).
- Call friends and family to recruit help for moving day.
- Confirm any travel reservations if you are flying or driving long distance.
- Arrange to close or transfer bank accounts if needed.
- Pick up items from your safety deposit box.

1 Week Out

- Pick up items from cleaners, repair shops, or friends.
- Finish packing all boxes except what you will need for the final week.
- Pack a small “survival kit” with clothes, toiletries, medicines, snacks, and important items for the first day or two.
- Inform the post office of your upcoming move and set up mail forwarding.
- Send change of address information to:
 - Friends and family
 - Banks, insurance, credit card companies, and other financial institutions
 - Magazines and subscriptions
 - Doctors, lawyers, accountants, realtors, and other service providers
 - State and federal tax authorities and other government agencies as needed
 - Your workplace, schools, and alma maters

PRE-MOVE CHECKLIST

Day Before to Moving Day

Day Before / Morning of Your Move

- Set aside moving supplies such as tape, scissors, a box cutter, and rope.
- Protect your home by padding corners and stairways and laying old sheets in entryways and halls.
- Take down any remaining hanging fixtures or wall decor you are bringing with you.
- If you are moving yourself, pick up the rental truck and a dolly for heavy items.
- If you are driving, check your oil, tire pressure, and gas.
- If you are flying, confirm tickets and keep your ID, credit cards, and essentials handy.

What to Keep With You

- Keys to your new home and directions to the property.
- Phone number for your moving company.
- Cash or cards and important home sale documents.
- Insurance policies and your agent phone number.
- Prescription and non prescription medicines.
- A few changes of clothes in case movers are delayed.
- Irreplaceable personal items and backup copies of important computer files.
- Sheets, towels, and basic toiletries for the first night in your new home.

MOVE-IN DAY AND AFTER CLOSING

Arrival Day Checklist

- Show movers where you want furniture and boxes placed.
- Check the inventory list to be sure everything was delivered before signing any papers. Note any damage if you are using a moving company.
- Unpack valuable items such as jewelry, art, and important documents first.
- Confirm your mail forwarding is active and that important mail is arriving correctly.

After Closing Reminders

- Signs and lockboxes: These should be removed within a week. Let us know if you still see them.
- Home warranty: Most plans are good for one year and cover many systems that may break down. Check whether rekeying is included, since that is often cheaper than replacing locks yourself.
- HOA: It may take up to a week for the HOA to update ownership records.
- Mail and offers: Expect junk and scam mail that looks mortgage related. Always confirm with your lender before responding to any offers or letters.
- Legal support: You have Real Estate Risk Management (RERM) coverage if any legal issues related to the purchase arise. This subscription is paid for by Living CA Realty.
- Reviews and referrals: Our business runs on your kind words and introductions. If you had a good experience, please leave a review and connect us by three way text with anyone you know who is looking to buy or sell.



WHAT OTHERS ARE SAYING

Our Reviews



MELISSA R.

I can't say enough good things about David. He made our entire home buying process as easy and stress free as possible. We felt completely taken care of all the way through our transaction because of his clear communication and laid back yet professional demeanor. David will go up to bat for you, stay responsive all the way through, and make your home buying dreams come true. Thank you, David, we couldn't be more grateful!

MARQUIS T.

I had an opportunity to work with David Sanchez with the a sell and purchase of my home. After listing the property, I had multiple offers within less than a week and in contract. The property sold over asking price as well! After landing on a new home within the Long Beach, Rose Park area, David helped me negotiate a great price. The whole process of selling and purchasing went very smooth and it all happen within 90 days or less. I wouldn't hesitate to recommend David Sanchez with either selling and/or purchasing a property.



WHAT OTHERS ARE SAYING

Our Reviews



TERRY M.

Your search for a realtor is complete once you meet Kimberly! She was an absolute lifesaver!! She walked us through each and every step of the entire process and answered our many questions day and night. I could not imagine going through that process without her by my side. I cannot recommend her more!! Excited to use her again in the future!

KIMBERLY R.

Kimberly helped my fiancé and I buy our first house. Had it not been for her support and guidance, I would have not gotten through the many melt downs during the home buying process. Home buying is super stressful, but it's so much easier with the right person to talk you through it and who is experienced in the field. I would recommend her to anyone looking to buy or sell and use her again if we ever decide to buy another property in the future. Thank you, Kimberly!



KEEP LEARNING

BEFORE & AFTER YOU BUY

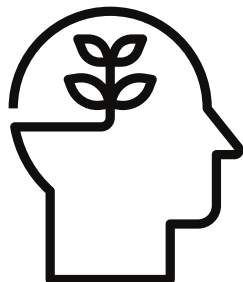
We want to be your go to resource for all things real estate, not just during the purchase but long after you get the keys. Our classes and seminars are designed to answer your questions and keep you confident at every stage.

Some of the topics we cover:

- *First time home buyer seminar*
- *Winning the bidding war in today's market*
- *Home inspection deep dive*
- *Understanding escrow, contingencies, and timelines*
- *Tax benefits and write offs for homeowners*
- *Budgeting for closing costs, repairs, and upgrades*
- *House hacking and small multi family ownership*
- *Buying and selling at the same time*
- *Getting ready for your next home or investment property*

You can join us live on Zoom or in person, or watch recordings at your own pace.

Scan the QR code to see what is coming up. If there is a topic you would like us to cover, tell us so we can add it to a future session.



See what's coming up!



CONTACT US



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WHAT YOU CAN EXPECT

Buying a home is about more than finding a place you like. There can be bumps in the road, and our job is to guide you through them so you feel informed, supported, and confident from start to finish. You can expect regular check ins, clear updates about what is coming next, and a side by side partnership with honest feedback and creative problem solving to keep things moving forward.

We want to be your real estate team for the long run, not just for this purchase. After you move in, we are here to answer questions, connect you with trusted vendors, and help you think through future plans. When the time comes to sell, upgrade, downsize, or invest in another property, you will already have a team that knows you, your home, and your goals.

Let's get started!

Living CoA Realty



Next Appointment Date/Time: _____



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