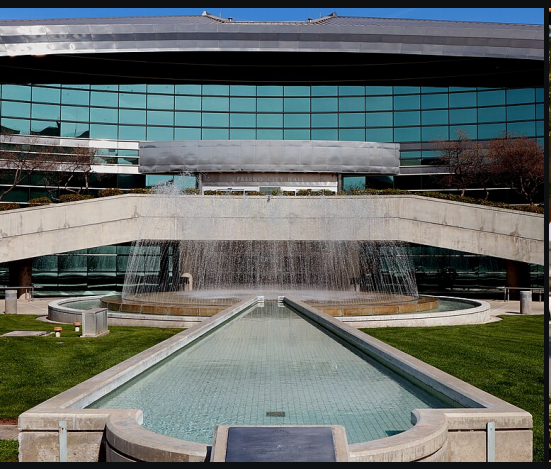
REAL ESTATE WITH A SMILE

Fresno · Clovis · Madera

Homebuyer & Relocation Guide

A clearer plan. A more confident move.

Compare places, understand the full cost, and know what to ask before you commit. Use these worksheets with your agent, lender, insurer and inspectors.



Fresno



Clovis



Madera

Efrain Terrones Cervantes

eXp Realty · California DRE #02041942

559-681-6969 | etsmilesfresno@gmail.com

www.realestatewithasmile.com

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01 / YOUR PLAN

Your move, on one page

Before searching listings, define a home that supports your daily life. A lender's maximum approval and your comfortable monthly budget may be different.

Choose three essentials

Write the features you truly need: layout, accessibility, work space, outdoor space, parking or another personal priority. Keep nice-to-haves separate so one beautiful photo does not replace your plan.

Map your real week

List the destinations you use most and the times you travel. Test candidate routes during your normal schedule, including return trips. Check Caltrans QuickMap for road conditions; one drive is only a snapshot. [9]

Set your starting point

Decide whether you are ready to buy now, preparing for later, or relocating before you buy. If you also need to sell, discuss overlapping payments, temporary housing and contract timing before promising a move date.

My notes and next steps

Ideal move month / flexibility

Three must-haves

Three regular destinations / travel times

Comfortable total monthly housing cost

Question I want answered first

> First action: complete this page before your first home-search conversation.

02 / YOUR PLAN

Compare addresses, then cities

Fresno, Clovis and Madera are starting points for your search, not promises about an individual property. Use the same questions for every home.

Fresno

Build a route around your actual destinations rather than treating all Fresno addresses alike. Compare the condition and maintenance needs of each home. Confirm the utility provider for the parcel; the City of Fresno offers a start-service process for addresses it serves. [10]

Clovis

Compare homes around Old Town and other locations that fit your routine. Verify school assignments for the exact address, grade and school year; the Clovis Unified map separates these factors. A city name alone does not confirm a school. Use the city website to locate utility and planning contacts. [13] [11]

Madera

Separate the City of Madera from other Madera County locations in your comparison. City-served properties and properties outside city service areas may have different providers and systems. Confirm water, wastewater, road access and maintenance responsibilities for the specific parcel. [12]

Make a two-visit comparison

Visit finalists at different times. Note traffic, noise, shade, parking, phone reception and the services you personally use. Check internet availability at the address with the provider. Use firsthand observations and records instead of neighborhood labels.

My notes and next steps

Address A / city / commute notes

Address B / city / commute notes

Address C / city / commute notes

Best fit and what remains unverified

> Ask for current comparable sales and available homes for your budget; this guide does not assume one city is always cheaper.

03 / YOUR PLAN

What will ownership really cost?

Fill this out using current written estimates for a specific home. Avoid double-counting taxes and insurance when a lender includes them in the monthly payment.

Monthly worksheet

Principal and interest + property tax + homeowners insurance + mortgage insurance (if any) + HOA dues (if any) + separate assessments + utilities + maintenance reserve = estimated monthly ownership cost. Set the reserve based on the home's condition and your plans.

Cash needed before and at closing

Ask the lender and escrow officer to separate your down payment, closing costs, prepaid items and initial escrow deposits. Track inspection/appraisal payments, any deposit already paid, credits and your final cash-to-close figure so you do not count money twice. Add moving costs and money you want left after closing.

California tax check

A change in ownership can produce a supplemental property-tax bill in addition to regular bills. Ask the county and lender how a purchase affects the parcel and whether an escrow account will cover it. Do not use the seller's current tax bill as your future tax estimate. [4]

Property-specific extras

Request documents for HOA dues, special assessments and any Mello-Roos/CFD charges. Ask which charges are included in the tax or mortgage estimate, whether they can change, and where the answer is documented.

My notes and next steps

Monthly ownership estimate $

Cash to close, after deposits/credits $

Moving and immediate repairs $

Money remaining after closing $

Quote dates / who verified each amount

> Keep this worksheet private. Share sensitive financial documents only through your lender's approved secure process.

04 / YOUR PLAN

Make financing easier to compare

Gather the same facts for every lender. A low headline interest rate is only one piece of an offer.

Compare like with like

Request Loan Estimates for comparable loan types, terms and assumptions. Compare rate, APR, points, lender fees, payment and cash to close. Ask about rate-lock terms and costs. A Loan Estimate is not final loan approval. [1]

Ask before making a financial change

Have your lender explain what could affect approval between application and closing, including new debt, changes in employment or large fund transfers. Ask what documents are needed and how to submit them securely.

Explore assistance without assuming eligibility

Ask a CalHFA-approved lender whether current programs fit your situation. MyHome is a deferred-payment junior loan, not a free grant. Confirm eligibility, availability, education requirements, repayment triggers and how assistance affects your complete loan offer. [3]

Know the roles

Your lender explains financing; your agent helps with the home search and transaction; the insurer quotes coverage; escrow/title handles its assigned closing functions. Keep one written list of questions and who is responsible for each answer.

My notes and next steps

Lenders compared / date

Loan type and term

Points / fees / rate-lock expiration

Assistance questions / repayment terms

Next document or decision / deadline

> Ask: "Show me the payment, cash needed and tradeoffs for the same purchase price and down payment."

05 / YOUR PLAN

The Central Valley property check

A tour helps you spot questions. Qualified inspections and written records help you answer them. Record the evidence, not just "looks good."

Cooling, roof and energy

Ask about HVAC age, service history, roof condition, insulation and window performance. Request available summer utility history and compare occupancy/use assumptions. For solar, identify ownership, lease or financing, payments, transfer conditions and warranties.

Water, drainage and land

Confirm public water/sewer or another system at the parcel. For a well or septic system, ask qualified specialists which tests, records, permits and ongoing care apply. Review drainage, signs of moisture, access rights and boundary questions. Do not assume a fence is the legal boundary.

Insurance and hazards early

Get an address-specific insurance quote while your contract still allows time to act. Compare coverage, deductibles and exclusions. Review the disclosure report and official FEMA and CAL FIRE maps with the appropriate professionals; maps are a starting point, not a guarantee of safety or insurability. [5] [6] [7]

Permits, associations and air

Compare advertised additions or conversions with available permit records. Review HOA documents, restrictions and assessments when applicable. Consult current Valley air-quality information when planning outdoor visits; conditions change. [8]

My notes and next steps

Property / date / inspector questions

Issue found / evidence requested

Specialist needed / deadline

Insurance quote / remaining exclusions

> Ask your agent about inspection and contingency deadlines before you decide which investigations to order.

06 / YOUR PLAN

From first conversation to keys

The order and time needed vary by contract, loan and property. Agree on a written calendar with your team; do not treat this as a guaranteed closing schedule.

1 / Prepare and choose representation

Define priorities and funds; speak with lenders. Ask your agent to explain any buyer-representation agreement, services, compensation, duration and cancellation terms before signing.

2 / Search and make an informed offer

Compare homes and recent sales. Discuss price, deposits, financing, contingencies, included items and possession timing. Know which terms protect your options and when decisions become binding.

3 / Investigate during the agreed periods

Review disclosures; arrange inspections and specialist follow-up; confirm insurance; review title, HOA and permit questions. Your lender coordinates its valuation and underwriting. An appraisal serves a different purpose from a home inspection.

4 / Resolve and verify

Review results with your team and decide on requests and next steps under the contract. Track contingency decisions and deadlines. Confirm repairs, funds, insurance effective date and possession arrangements.

5 / Review closing and receive possession

Compare the Closing Disclosure with the loan information, resolve errors and ask about changes. Independently confirm wiring instructions by calling escrow/title at a trusted number obtained earlier. Coordinate the final walk-through. Receive keys only as authorized by the contract and closing instructions. [2]

My notes and next steps

Next milestone / date

Person responsible

Question that must be resolved before proceeding

> Use a single transaction calendar. Signing, funding, recording and possession may occur at different times.

07 / YOUR PLAN

A practical relocation checklist

Use these windows as planning prompts. Confirm the actual dates with your providers and transaction team.

About a month before your planned move

Compare mover estimates and coverage, plan storage if needed, and gather documents for service or school enrollment. Confirm school assignment directly with the relevant district for the address, grade and year. Build a backup plan if closing or possession shifts.

One to two weeks before

Arrange water, wastewater, waste collection, electricity/gas and internet for the address. Confirm start/stop dates, deposits and access requirements with each provider. Fresno and Madera publish utility-start information; Clovis provides city contacts through its website. [10] [12] [11]

Closing and possession week

Reconfirm the move date before paying nonrefundable costs. Review final walk-through questions, keys/remotes, agreed repairs and what remains with the home. Update your mailing address and keep medicines, chargers, essentials and key documents accessible.

Your first month

Test safety devices, locate water/electrical shutoffs, review warranties and set a maintenance calendar. Watch for regular and supplemental tax notices. Explore local events through organizer calendars and the weekly vlog section; confirm dates and admission before going.

My notes and next steps

Service / provider / start date / confirmation

Mover / cost / cancellation terms

School or other enrollment contact

First-week tasks and who owns each one

> Keep a paper or offline copy of essential contacts for moving day.

08 / YOUR PLAN

Turn the guide into your next move

You do not need every answer before we talk. Bring your priorities and the one question holding you back.

A useful first conversation

Tell Efrain the city or areas you are considering, your timing, your must-haves and whether you have spoken with a lender. He can help turn those details into a search plan and identify questions for the right professionals.

Choose one next step

Preparing: finish the budget and lender questions. Exploring: compare three addresses using the same worksheet. Ready: discuss a home search and a realistic transaction calendar. Selling too: coordinate both timelines before committing.

Send your request

Use the "Build my home search plan" link in the digital guide, or contact Efrain directly. In the message, include "Homebuyer Guide - English," your preferred city and move timing. Avoid account numbers and private financial documents.

Your local connection

Efrain Terrones Cervantes | eXp Realty | California DRE #02041942. Call or text 559-681-6969. Email etsmilesfresno@gmail.com. Visit www.realestatewithasmile.com. English and Spanish available.

My notes and next steps

My next action

Who will help

When I will do it

> General education only. Confirm current costs, eligibility, services and property facts with the appropriate professionals. Equal Housing Opportunity.

Build my home search plan

OFFICIAL RESOURCES

Verify before you decide.

Resources consulted for the October 2026 edition. Confirm current information. Click a resource below to open the official page.

1. Compare mortgage offers
2. Closing documents
3. CalHFA MyHome assistance
4. Supplemental property tax
5. California home insurance
6. FEMA address flood maps
7. CAL FIRE hazard maps
8. Valley air quality
9. Caltrans road conditions
10. Fresno utility setup
11. City of Clovis
12. Madera utilities
13. Clovis Unified boundaries

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