



LET'S FIND

home

YOUR HOME BUYER GUIDE

JENNY GRAHAM REALTOR®

## YOUR HOME MATTERS

I believe in going above and beyond to provide top tier service & an exceptional client experience.

I'm Jenny Graham, a dedicated Realtor® in Kings & Tulare County, ranked among the top 1% of agents locally and a top producer on the #1 team in the Central Valley. Each year, I help dozens of families find their next home, from first-time buyers to military relocations and move-up purchases.

Buying a home is one of the biggest financial decisions of your life, and I'm here to make sure you feel confident every step of the way. Guided by integrity, transparency, and empathy, I'll listen to your goals, protect your interests, and negotiate on your behalf to get you the right home at the best possible terms.

With 6 years of proven success and deep local expertise. My purpose is to simplify the process and give you the tools to build wealth and create a future you're proud of.

Whether you're a first-time buyer or searching for your forever home, I'm here to help you make the right move.

*Jenny Graham*  
REALTOR®



559.904.6436



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5215 W Noble Ave, Visalia, Ca 93277

# MY RESUME

## THE PROOF IS IN THE NUMBERS

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#1 TEAM VOTED RECOGNIZED BY \_\_\_\_\_  
CENTRAL VALLEY REAL PRODUCERS

The Santy Phillips Group ranks #1 in both total volume and sales. We are proud to have been recognized as the best team by Central Valley Real Producers.

I ACHIEVED THE TOP 1% \_\_\_\_\_  
IN SALES VOLUME AND  
FAMILIES SERVED IN 2024

I am ranked among the top 1% in Kings & Tulare County.

I personally assisted 43 families with their home buying and selling needs. According to sources like NAR, HomeLight and Real Trends, the average real estate agent sells around 6 homes a year in California.

43 FAMILIES SERVED \_\_\_\_\_  
IN 2024

Top-Producing Agent who increases volume, year over year.

\$18.2 MILLION SOLD IN 2024 \_\_\_\_\_



TOP RATED AGENT \_\_\_\_\_  
CHECK OUT WHAT MY  
VALUED CLIENTS ARE  
SAYING!



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# Client Testimonials

MEET SOME OF OUR HAPPY CLIENTS

With over 75 positive 5-star reviews on Google, my service consistently meets expectations and satisfies customers with high-quality results.

Jenny is an amazing realtor. She is extremely hard working and committed. I will refer her to all my friends and family, and will use her services in the future, without hesitation. -Danielle T.

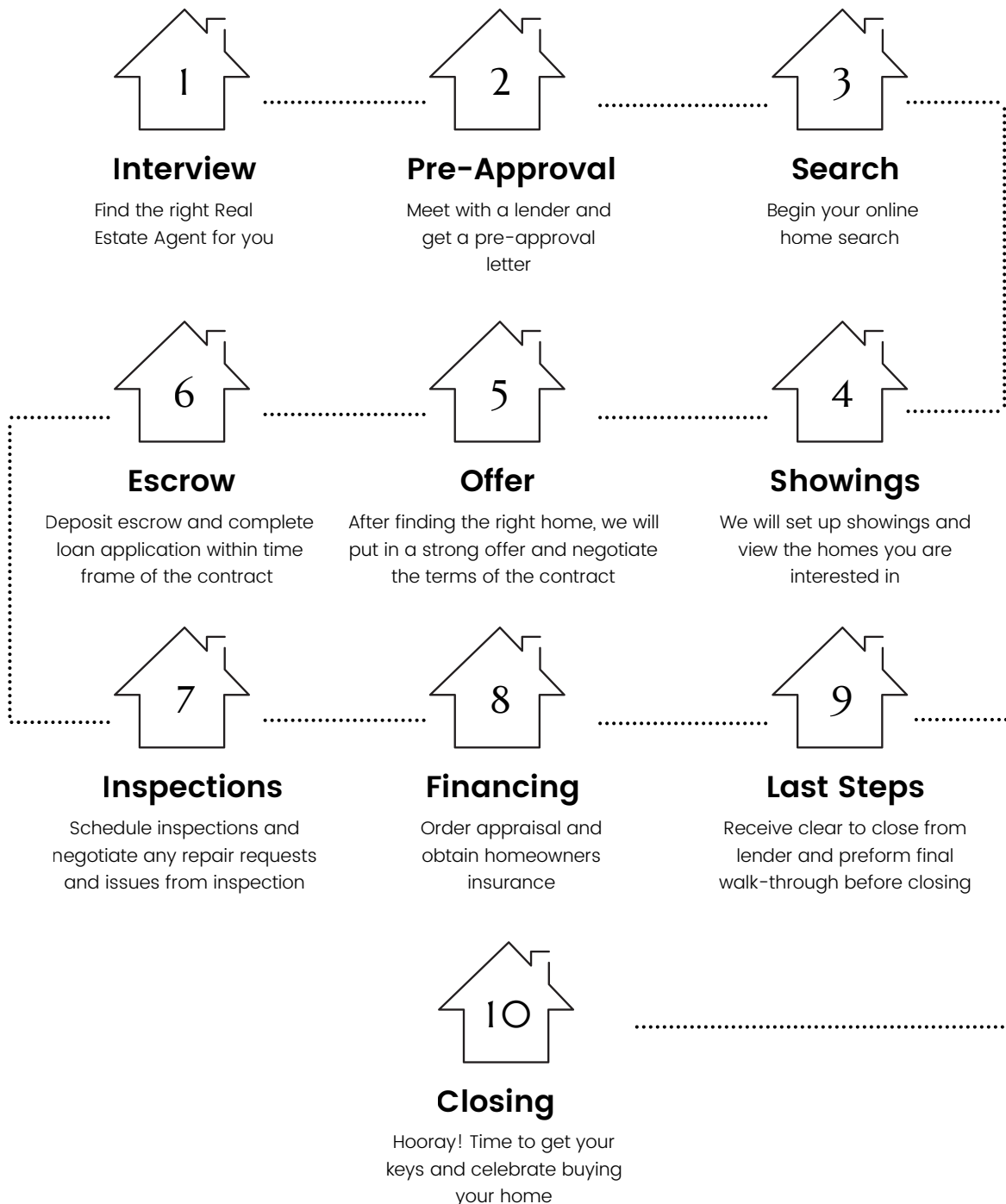
Highly recommend for military members out of state! She helps make the process much easier with detailed videos and is very knowledgeable. She always stayed in contact and kept me updated along the way. Even with contingents from a previous home she helped me close on my most recent home. -Mandy M.

Throughout our home buying journey, Jenny demonstrated immense patience and understanding of our situation. Whether we needed additional time for research or more information on a particular property, she took it all in stride. She went out of her way to provide us with extra resources and various options we could consider when deciding. She sent us numerous pictures and videos of properties day and night when we would ask about a new listing. She showed us every house we wanted to see, most same day or same hour of us asking about it! We had absolutely no idea what the home buying process would be like and we are so grateful that Jenny was our voice during the entire thing! She had our back, made sure we received the best deal and every incentive possible. Jenny was absolutely amazing to work with and you will not regret choosing her to help you with your home buying journey! Even after the sale of our house being over, she is messaging and asking how we are doing and letting us bombard her with pictures of the yard that we just had done and pictures of how we decorated our home.-Melissa A.



# THE PROVEN HOME BUYING ROADMAP

## THE BUYER ROADMAP OVERVIEW



# THE HOME BUYING TIMELINE

## Our Signature Process

### *Step One*

#### Meet with a Professional

Before you even begin the home buying process, I suggest that you sit down with a lender and get pre-approved. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able to afford. Be sure to get a pre-approval letter before leaving.

### *Step Two*

#### Pre-Approval

After you have met with your lender, we can sit down and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

### *Step Three*

#### Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria for your home. From there, I will schedule showings and we will go view the homes that you are interested in.

### *Step Four*

#### Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit in a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc.

### *Step Five*

## Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

### *Step Six*

## Escrow

You will deposit to agreed upon earnest money. You will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

### *Step Seven*

## Final Details

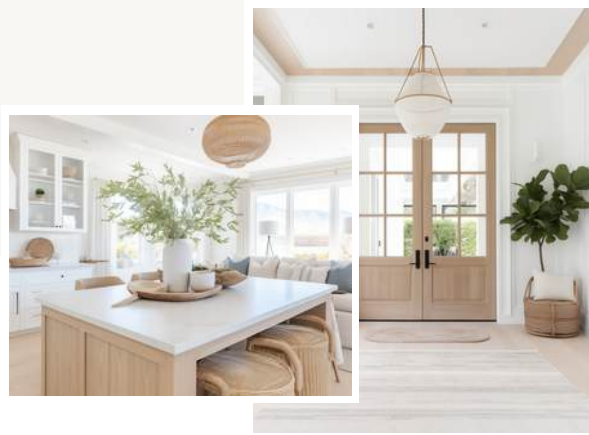
The mortgage lender will typically order an appraisal to determine the value of the home. I will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come back low in value.

### *Step Eight*

## The Closing

After your loan has been processed you will receive the clear to close from your lender. We will perform the final walk-through before closing. After you sign the documents, it's time to celebrate because your home purchase is now complete!





# FINANCES

## Finding Your Perfect Home

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...

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✓ What is the best type of loan for me?

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✓ Do I qualify for any special discounts or loan programs?

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✓ What interest rate can you offer?

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✓ When can you lock in my rate?

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✓ What fees can I expect from you?

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✓ What are my estimated closing costs?

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# PART 2: FINANCES

## Finding Your Perfect Home



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

## FINDING YOUR HOME

# HOME SEARCH

## Starting The Home Search

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### ➤ 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.





YOUR PERSONAL PREFERENCES

# 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?

What are the best days to schedule showings?

Any specifics not mentioned above:

YOUR PERSONAL PREFERENCES

# MUST HAVE CHECKLIST

What's Important To You?

## *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*

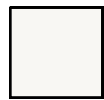
- Hardwood floors
- Fireplace
- Office
- Formal dining room
- Open floor plan
- Front porch
- Separate laundry area
- Parking space

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



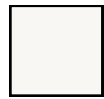
## UNDERSTANDING OUR PARTNERSHIP

# SIGNING THE BUYER BROKER AGREEMENT



### Our Partnership

The Buyer Broker Agreement formalizes our working relationship. It outlines my commitment to you as your dedicated agent throughout your home-buying journey.



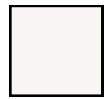
### Protecting Your Interests

This agreement ensures that I'm working exclusively for you. It allows me to advocate fiercely on your behalf during negotiations and throughout the entire process.



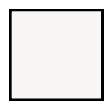
### Clarity on Services

The agreement details the specific services I'll provide, including property searches, market analyses, and guidance through inspections and closing. It's my promise of comprehensive support to you



### Flexibility

While the agreement is a commitment, we can discuss terms that work best for you, including the duration and any specific requirements you may have



### Exclusivity

This agreement usually means you'll work exclusively with me. This allows me to fully commit my time and resources to finding your ideal home.

# OFFERS & NEGOTIATIONS

## Presenting a Strong offer

### 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

## Presenting a Strong offer

### 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
- Add a personal letter and a photo of you and your family
- Offer a higher amount for the Escrow deposit so the seller knows that 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 between 30-45 days.

## FINDING YOUR HOME

# INSPECTION PERIOD

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## Types of Potential Inspections

There are several types of inspections you are entitled to have conducted during your inspection period. Here are a few to consider:

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Foundation Inspection
- HVAC Inspection
- Mold Inspection
- Lead Based Paint Inspection

## Inspection Time Period

*The typical inspection period is between 10-17 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

During the process, I can recommend home inspectors who come highly rated by past clients.





OUR STRATEGY

# PREPARING FOR CLOSING

## Buying Your Home

*01.*

### 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.

*02.*

### 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.

03.

## 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.

04.

## Clear To Close

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

*Get your keys and celebrate buying your home*





For me, real estate goes beyond a career—it's a true passion. My dedication lies in helping every client achieve their vision and experience an exceptional, stress-free home purchase.

-JENNY GRAHAM





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



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