FREE GUIDE

FRESNO & CLOVIS HOME BUYER GUIDE

Local tips, expert guidance, and smart next steps to help you **buy with confidence.**

THE CLAYSON GROUP

WELCOME

Start Your Home Search With Confidence

Buying a home is exciting, but it can also feel like a lot to manage. This guide breaks the process into clear steps so you can make informed decisions, understand what happens next, and avoid common surprises along the way.

> **Your goal is not to know everything before you start.**
>
> Your goal is to know the next right step. Use this guide as a roadmap, then lean on the right professionals for advice specific to your property, financing, insurance, taxes, and legal questions.

THE 7-STEP BUYER ROADMAP

1 Prepare
Budget + pre-approval

2 Search
Priorities + neighborhoods

3 Tour
Compare homes objectively

4 Offer
Price + terms + strategy

5 Inspect
Due diligence + disclosures

6 Finance
Appraisal + underwriting

7 Close
Final walk-through + keys

BEFORE YOU TOUR

Step 1: Get Financially Ready

A strong home search starts with a clear financial picture. Before falling in love with a property, know the monthly payment and total cash needed to purchase comfortably - not just the maximum loan amount you may qualify for.

Start with a monthly comfort number

Consider principal and interest, property taxes, homeowners insurance, HOA dues (if any), utilities, maintenance, and any special assessments or district charges.

Get fully pre-approved

A lender can review income, assets, credit, and debt to help establish a realistic price range and identify items that should be addressed before you write an offer.

CASH TO PLAN FOR

- Earnest money deposit - funds delivered after acceptance and credited toward the purchase at closing.
- Down payment - varies by loan program and your financial strategy.
- Closing costs - lender, escrow/title, prepaid taxes/insurance, and other transaction costs.
- Inspection and due-diligence expenses - paid during escrow for services you choose.
- Reserves - keeping some savings after closing can make the transition to homeownership more comfortable.

Before opening escrow, ask your lender for a written estimate.

Have the lender show an estimated monthly payment and estimated cash to close at several purchase prices. That lets you compare homes using the numbers that matter to your household.

FINANCING DO / DO NOT

DO

- Keep income and asset documentation organized
- Pay bills on time
- Ask before moving large amounts of money
- Keep your lender updated if anything changes

DO NOT

- Open new credit without asking your lender
- Finance a car or large purchase during escrow
- Change jobs without discussing it first
- Assume an online payment estimate includes every cost

FRESNO + CLOVIS

Step 2: Build a Smart Search Strategy

The best search is not the one with the most listings. It is the one that quickly separates homes that fit your life from homes that only look good online.

START WITH THREE LISTS

MUST-HAVES	NICE-TO-HAVES	DEAL BREAKERS
Features you truly need: bedroom count, single-story, yard, commute range, parking, accessibility, etc.	Features that would be great but are negotiable: pool, remodeled kitchen, office, larger lot, extra garage space.	Conditions that would make you pass: major project scope, certain monthly costs, layout limitations, or location constraints.

LOCAL SEARCH QUESTIONS TO VERIFY

- How long is the real-world commute at the times you normally travel?
- What are the current property taxes, insurance costs, HOA dues, solar obligations, or special district assessments?
- Which public services and school boundaries apply to this exact address? Verify directly with the appropriate agency or district.
- How close are the amenities that matter to you: shopping, parks, medical care, recreation, family, or work?
- What future development, road projects, or land uses may affect the area?

> **A photo cannot tell you how a neighborhood feels at 7:30 a.m. or 6:00 p.m.**
>
> When a home becomes a serious possibility, revisit the area at different times and verify the facts that matter to you instead of relying on assumptions or marketing descriptions.

MY SEARCH PRIORITIES

Top 3 must-haves	______________________________
Top 3 nice-to-haves	______________________________
Top 3 deal breakers	______________________________

SEE PAST THE STAGING

Step 3: Tour Homes Like a Pro

A showing is your chance to evaluate how the property works in real life. Beautiful finishes matter, but layout, condition, location, and long-term ownership costs often matter more.

WHAT TO NOTICE DURING A TOUR

- Floor plan and flow - can your furniture, routines, and storage needs realistically fit?
- Natural light, noise, privacy, and views - check different rooms, not just the main living area.
- Visible condition - roof age, windows, flooring, cracks, drainage, exterior paint, landscaping, and deferred maintenance.
- Major systems - HVAC, water heater, electrical panel, plumbing fixtures, appliances, pool equipment, and solar system details.
- Lot and exterior - grading, fences, trees, irrigation, parking, alley access, outbuildings, and any signs of water movement.
- Ownership costs - HOA, utilities, pool/yard care, solar payments, insurance, and expected maintenance.

Do not let one cosmetic feature decide the entire purchase.

Paint, fixtures, flooring, and many finishes can be changed. Location, lot characteristics, floor plan, neighborhood setting, and some structural limitations are much harder to change.

QUICK HOME COMPARISON

Category	Home A	Home B	Home C
Location / commute	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Layout / function	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Condition / repairs	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5
Monthly cost / value	1 2 3 4 5	1 2 3 4 5	1 2 3 4 5

PRICE IS ONLY ONE TERM

Step 4: Write an Offer That Fits the Situation

A strong offer balances your goals with the realities of the property and current competition. Sometimes the best strategy is price. Other times timing, contingencies, credits, or certainty can matter just as much.

KEY OFFER TERMS

Purchase price
What you are offering to pay for the home.

Earnest money deposit
Shows good-faith intent and is handled according to the contract.

Financing
Loan type, down payment, and whether financing is a contingency.

Appraisal
How appraisal risk is handled if the appraised value differs from the contract price.

Inspections / investigation
Your time to investigate the property and decide how to proceed under the contract.

Seller credits
Negotiated amounts that may help with eligible closing costs, rate buydowns, or agreed items.

Closing date
The planned timeline for funding and transfer of ownership.

Possession
When you receive the property and keys, which may or may not be the exact recording time.

Winning does not mean overpaying blindly.

Before you write, define your walk-away point and understand the risks you are accepting. If there are multiple offers, choose the terms you are comfortable living with after the excitement wears off.

BUYER REPRESENTATION

You may be asked to sign a written buyer representation agreement before touring homes. Read it carefully and understand the services, term, compensation structure, and how it can be modified or ended. Real estate compensation is negotiable and can be structured in different ways depending on the transaction.

INVESTIGATE BEFORE YOU COMMIT

Step 5: Inspections, Disclosures & Due Diligence

The purpose of due diligence is not to find a perfect home. It is to understand what you are buying well enough to make a confident decision.

COMMON AREAS BUYERS MAY INVESTIGATE

- General property inspection and any specialist follow-up recommended by the inspector.
- Roof, wood-destroying pests, sewer/septic, pool/spa, HVAC, electrical, plumbing, foundation, chimney, or other systems as appropriate for the property.
- Seller disclosures, permits, additions, solar agreements, HOA documents, title matters, easements, and property boundaries.
- Natural hazard, flood, fire, or other location-related disclosures and reports that apply to the property.
- Insurance availability and cost - especially if the property has characteristics that may affect underwriting.
- Utilities, well/septic status, private road or shared maintenance responsibilities, if applicable.

Inspection report

A report is information, not a repair list. Focus first on safety, major systems, water intrusion, structural concerns, and high-cost items.

Repair negotiations

Depending on the contract and market, buyers may request repairs, credits, a price adjustment, or proceed as-is. The response is negotiated and not guaranteed.

Insurance is part of due diligence.

Do not wait until the last minute to find out whether the property is difficult or expensive to insure. Ask for quotes early enough to make an informed decision within your contractual timelines.

QUESTIONS TO ASK AFTER INSPECTIONS

- What needs attention now?
- What may need attention in the next 1-5 years?
- What is cosmetic versus functional?
- What items require a specialist or additional evaluation?
- Does the updated ownership cost still fit my budget?

KEEP THE FINANCING MOVING

Step 6: Appraisal, Loan & Underwriting

Once you are in escrow, your lender and escrow/title team work through a series of steps behind the scenes. Fast responses and clean documentation can help keep the transaction on schedule.

WHAT HAPPENS NEXT

1	**Loan file updates** Your lender verifies documents, income, assets, credit, and property information.
2	**Appraisal** An independent appraiser provides an opinion of value for the lender.
3	**Underwriting** The lender reviews the complete file and may request additional conditions.
4	**Final approval** Remaining conditions are cleared and final loan documents are prepared.
5	**Closing disclosure** You receive final loan terms and closing figures according to applicable requirements.
6	**Funding** After signing and final conditions, the lender funds the loan and escrow completes the closing process.

Keep your financial profile steady until closing.

Continue paying bills normally, avoid new debt, avoid unexplained large deposits or transfers, and check with your lender before making financial changes that could affect qualification.

IF THE APPRAISAL COMES IN LOW

The available options depend on the contract and facts of the transaction. Possible paths may include reviewing the appraisal, negotiating with the seller, adjusting financing, bringing in additional funds, or using contractual rights if applicable. Your agent and lender can help you evaluate the choices.

THE FINISH LINE

Step 7: Closing Day & Getting the Keys

The last few days can move quickly. Knowing the sequence makes it much easier to stay calm and catch anything that needs attention before ownership transfers.

YOUR CLOSING CHECKLIST

[ ] Review final loan and escrow figures	[ ] Confirm required funds and secure wire instructions directly with escrow
[ ] Complete the final walk-through	[ ] Confirm agreed repairs or property condition
[ ] Sign final documents	[ ] Keep homeowner insurance active as required
[ ] Confirm utilities and move-in arrangements	[ ] Wait for funding and recording confirmation
[ ] Receive keys / possession according to the contract	[ ] Save your final closing package in a secure place

Wire fraud warning

Never rely on wiring instructions sent only by email or text. Independently call your escrow/title company using a trusted phone number and verify the instructions before sending funds. If anything changes unexpectedly, stop and verify.

FINAL WALK-THROUGH

The final walk-through is typically not a new inspection. It is your chance to confirm the property is in the expected condition, agreed items are present, and negotiated work has been completed as applicable. If something is materially different, bring it up before closing whenever possible.

WHEN DO I GET THE KEYS?

In California, the transaction is generally complete after the required funds are in place and the deed records with the county. Your exact possession time is governed by your contract, so confirm the plan before moving day.

LOCAL DETAILS WORTH CHECKING

Fresno & Clovis Buyer Tips

Every property is different, but Central Valley buyers often benefit from paying extra attention to a few ownership details that can affect comfort, maintenance, and monthly cost.

HVAC & energy use

Long, hot summers make cooling performance, duct condition, insulation, windows, and utility costs important ownership considerations.

Solar systems

Determine whether panels are owned, financed, leased, or part of a power purchase agreement. Review transfer requirements and remaining obligations.

Roofs & exterior exposure

Sun and heat can be hard on roofing, sealants, paint, fencing, and exterior materials. Ask about age, maintenance, and recent work.

Irrigation & landscaping

Check sprinklers/drip systems, drainage, tree condition, water source, and the ongoing cost of maintaining larger yards or mature landscaping.

HOA / CFD / special assessments

Newer communities may include HOA dues, community facilities district charges, or other assessments. Verify the actual amount for the specific property.

Insurance

Ask for insurance quotes early. Cost and availability can vary by location, property condition, roof, claims history, fire exposure, and insurer guidelines.

Pools

Inspect equipment and surface condition, then budget for electricity, chemicals, service, repairs, and seasonal maintenance.

New construction

Compare base price to the true finished price after lot premiums, upgrades, window coverings, landscaping, appliances, taxes, and any community assessments.

New construction tip

The on-site sales representative works for the builder. You can still have your own real estate representation. If you want representation, it is best to coordinate with your agent before your first visit or registration with a builder, because builder policies can vary.

For any address you are seriously considering, verify taxes, school boundaries, utilities, insurance, HOA documents, solar obligations, permits, and other property-specific facts directly from the appropriate source.

PROTECT YOUR TIME, MONEY & OPTIONS

Common Buyer Mistakes to Avoid

- Beginning the search without knowing a comfortable payment and cash-to-close range.
- Using only the list price to judge affordability instead of the full monthly ownership cost.
- Making large financial changes during escrow without consulting the lender.
- Falling in love with cosmetic finishes and overlooking location, layout, condition, or long-term costs.
- Assuming disclosures or a general inspection answer every property question.
- Waiting too long to investigate insurance, solar, HOA, or special assessment obligations.
- Writing an offer without understanding the timelines, contingencies, and potential risks.
- Skipping the final walk-through or failing to verify agreed items before closing.
- Wire-transferring funds without independently verifying instructions with escrow/title.
- Trying to make every decision alone instead of using qualified professionals when specialized advice is needed.

YOUR BUYER MASTER CHECKLIST

[ ] Define monthly comfort range	[ ] Complete lender pre-approval
[ ] Identify cash-to-close target	[ ] Write must-have / nice-to-have list
[ ] Set search areas and commute limits	[ ] Review buyer representation agreement
[ ] Tour and compare homes objectively	[ ] Review comps before offering
[ ] Understand all offer terms	[ ] Complete inspections / due diligence
[ ] Review disclosures and title items	[ ] Confirm insurance
[ ] Review appraisal / lender conditions	[ ] Avoid new debt before closing
[ ] Complete final walk-through	[ ] Verify wiring instructions directly
[ ] Sign final documents	[ ] Confirm recording and possession

LET'S MAKE IT SIMPLE

Ready for the Next Step?

Whether you are ready to tour homes now or you are still months away, the best first step is a short conversation about your goals, timing, budget, and what would make the move worthwhile for you.

No pressure. Just a clear plan.

I can help you understand the Fresno & Clovis market, build a focused home search, evaluate properties, write and negotiate offers, coordinate due diligence, and stay organized from the first tour through closing.

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