



The Road to Home

a home buyers guide

Michelle Esquivel

BROKER ASSOCIATE

SAVE TIME. SAVE MONEY. SMOOTH PROCESS





START YOUR REAL ESTATE JOURNEY

You're about to start an exciting process – one that will end with you in a home that checks all your boxes. While the home-buying process can seem daunting, I'm here to show a smoother, more enjoyable approach.

BY THE TIME YOU FINISH THIS GUIDE, YOU'LL UNDERSTAND:

- How to navigate the market like a pro, avoiding common pitfalls
- Strategies to potentially save thousands on your home purchase
- The step-by-step process to make your home-buying journey smooth and stress-free
- Why working with the right Realtor can be your biggest advantage in today's market

Thank you for considering Michelle Home Selling Team with HomeSmart Evergreen Realty to guide you through your home buying journey. My goal is to help you feel informed, prepared, and supported every step of the way so you can make confident decisions and have a smooth buying experience.

nice to meet you



Michelle Esquivel
Broker Associate

Hi, I'm Michelle. I was born and raised in Southern California, and I've been helping buyers and sellers throughout the area since 2010. Over the years, I've learned that real estate is so much more than just contracts and negotiations — it's a big life moment, and I believe people deserve to feel informed, supported, and genuinely taken care of throughout the process.

I specialize in helping first-time homebuyers, first-time sellers, probate and trust clients, and families going through important life transitions across Los Angeles, Riverside, San Bernardino, and Orange Counties. My approach is very relationship-focused and educational. I like to keep things clear, calm, and strategic so my clients feel confident every step of the way and never feel left in the dark.

Outside of real estate, I love spending time with my family and kids, exercising, hiking in nature, trying new restaurants and coffee spots, and continuing to grow both personally and professionally. I'm definitely a foodie at heart, and I truly enjoy connecting with people and building relationships both in and outside of real estate.

CONNECT WITH ME

☎ (626) 353-4569

✉ michelle@michellehomesellingteam.com

🌐 www.MichelleHomeSellingTeam.com

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Michelle Esquivel

Broker Associate



Meet
Michelle



Contact

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About Me

As a Broker Associate with over 15 years of experience, I help SoCal buyers and sellers make confident real estate decisions with clarity, strategy, and care.

I especially enjoy helping clients understand the process, avoid unnecessary stress, and feel informed as they make decisions that align with their goals.

Whether I'm helping a client purchase their first home, prepare a property for sale, or navigate a more complex situation, my goal is always the same: *to help them save time, money, and close smoothly.*

My approach is personal, educational, and client-focused – because real estate is not just about the transaction, it's about helping people move forward with confidence.

Education

- CA Licensed Realtor since 2010
California Department of Real Estate 2010 - 2019
Obtained through comprehensive coursework and successfully passing the California real estate salesperson licensing exam. As a realtor, my role is to assist clients in buying, selling, or renting properties, ensuring each transaction is smooth and adheres to legal standards.
- CA Licensed Broker since 2019
California Department of Real Estate 2019 - 2025
Advanced my career by completing additional education that deepened my understanding of real estate laws, ethics, contracts, and management. The broker's license allows me to operate independently, open a real estate brokerage, manage a team of realtors, and handle more complex real estate transactions.

Experience

- Broker Associate, HomeSmart Evergreen Realty 2024 to Present
Monrovia, CA
- Broker Associate, eXp Realty 2019 to 2024
Virtual Office / Various Locations
- Broker Associate, HomeSmart Evergreen Realty 2016 to 2019
Monrovia, CA
- Realtor, Keller Williams Realty 2012 to 2016
Arcadia, CA
- Realtor, Keller Williams Realty 2010 to 2012
Palos Verdes, CA

Designations and Certifications

- **Negotiation Training with Chris Voss:** Advanced negotiation skills developed under Chris Voss, a renowned expert and former FBI hostage negotiator. This training emphasizes on high level communication to excel in real estate negotiations.
- **Accredited Buyer's Representative (ABR®):** Specialized in representing buyers, enhancing client advocacy and transaction success from consultation to closing.
- **Certified Relocation Specialist:** Expertise in assisting clients with out of state moves. Huge out of state network.
- **Certified Probate & Trust Specialist (CPTS):** Expertise in managing real estate transactions involving estates and probate and trusts, ensuring compliance and sensitivity in complex legal situations.
- **Certified Real Estate Investment Specialist (REI):** Knowledgeable in real estate investment strategies, offering clients comprehensive advice on market analysis, risk assessment, and portfolio optimization.
- **Certified Foreclosure & Short Sale Specialist (SFR®):** Skilled in navigating foreclosure and short sale processes, providing crucial guidance to clients facing these challenging transactions.





Common Challenges You Might Encounter



1. Information Overload

- With countless listings online, it's easy to feel overwhelmed.
- Which homes are actually worth acting on—and which aren't?

2. Competitive Market & Multiple Offers

- In hot markets, desirable homes can receive multiple offers.
- How do you win without just offering the highest price?

3. Hidden Costs

- From inspections to closing, not all costs are obvious at first glance.
- What should you be accounting for before you even write the offer?

4. Time Pressure

- The most desirable homes move quickly—and often before buyers feel ready.
- How do you stay prepared so you can act without hesitation?

5. Complex Paperwork

- The legal documents involved in buying a home can be confusing.
- How do you ensure you understand what you're signing?

6. Negotiation Missteps

- Without a proper strategy, you could leave money on the table.
- How do you secure the best price through negotiation?

Over the years, I've seen the same pattern: buyers don't struggle because of the market—they struggle because they're not given a strategy. The difference isn't just finding the right home. It's knowing how to compete for it, structure the deal, and avoid costly mistakes along the way.



What Could These Challenges Mean for You?

POTENTIAL IMPACTS ON YOUR HOME BUYING JOURNEY

1. Loss of Your Dream Home

That perfect house slipsthroughyour fingers because you hesitated too long.

2. Financial Stress

Unexpected costsblindsides you, straining your savings and peace of mind.

3. Settling for Less

You end upcompromising on important features because you feel pressured or uninformed.

4. Buyer's Remorse

Yourush intoadecision and later regret it, stuck with a home that doesn't truly fit your needs.

5. Family Tension

Thestressof the home search starts affecting your relationships and work life.

6. Negotiation Nightmares

Youoverpayforyourhome,leaving less for furnishings or renovations.

But there's good news: *with the right approach, these challenges can be avoided. Let me show you how.*

the MICHELLE HOME SELLING Team

A trusted group of professionals working together to help make your home purchase feel clear, organized, and supported from start to finish.

Your DAY 1

BUYING A HOME IS A JOURNEY—I'M HERE EVERY STEP OF THE WAY



MICHELLE ESQUIVEL BROKER ASSOCIATE | REALTOR®

Here to guide you, protect your interests, and help you make informed decisions throughout the process. Think of me as your real estate advocate and project manager—keeping the moving pieces organized, helping you anticipate what's next, and making sure you never feel like you're figuring it out alone.

Preferred LENDING PARTNERS

HELPING YOU GET CLEAR ON YOUR BUDGET BEFORE WE BEGIN TOURING HOMES

Your lender is an important part of your homebuying team. These are my preferred lending partners because who you work with matters.



JULIE ARAGON
Mortgage Broker
Aragon Lending Team



JASON GILL
Mortgage Broker
So Cal Purchase Loans



PHILIP GIL
Mortgage Broker
Elite Mortgage Pros

Homeownership TEAM

ONCE YOUR OFFER'S ACCEPTED

Our trusted professionals help move us smoothly through escrow and prepare for your next chapter.



BENET GARCIA
Transaction Management Specialist
Keeps paperwork, deadlines, and transaction details organized from acceptance through closing..



CAROLYN ZOEN
Branch Manager/Escrow Options
Helps coordinate escrow funds, documents, and closing details.



MATTHEW LUEVANO
Title Representative
Helps make sure ownership can transfer clearly at closing.



ELITE GROUP INSPECTION

Helps you better understand the home and identify potential concerns during your investigation period.



SANDI FRANCO
Home Warranty Expert
Helps explain home-warranty options that may be available after closing.



RUFF AND READY MOVING Moving Company

Helps make your move into your new home a little easier.

More Helpful Resources for Homebuyers

HELPFUL TOOLS AND INFORMATION SOURCES

Mortgage Calculators

BankrateMortgage
Calculator



NerdWallet Home
Affordability Calculator



Neighborhood Guides:

NeighborhoodScout
AreaVibes



Crime Statistics:

SpotCrime



Government Resources:

U.S.Department of Housing
and Urban Development



Consumer Financial Protection
Bureau- Buying a House



Home Improvement Cost Estimators:

HomeAdvisorTrue
CostGuide



Remodeling Cost vs.
Value Report



Moving Resources:

Moving.comPacking
Calculator



USPS Mover's Guide



School Information:

GreatSchools



National Center for
Education Statistics



“

Committed to bringing you the most
professional, informative,
trustworthy & dedicated service.

Our responsibility is to protect the
interests of our clients in every transaction.

”



Michelle Home Selling Team

MATT WIDDOWS

FOUNDER & CEO

The HomeSmart Story

With offices and agents across the country, **HomeSmart** is committed to serving agents and clients throughout the united states.

In 2000, Matt Widdows, founder of HomeSmart, believed that the real estate industry had been left behind in technology and systems to support real estate agents in their day-to-day business needs. Seeing the trajectory of where the industry was headed and how agents and clients would interact, Matt wanted to make innovative changes to a traditional industry. This thought gave birth to the HomeSmart "low-fee, high-value" brokerage model.

Matt believed in the opportunities the real estate industry provided and wanted a brokerage model that welcomed every individual.

His vision was to utilize technologies that supported systems and services to make both the agent and the brokerage successful.

This approach would provide long-term growth and stability for the brokerage and ensure success for the agent, and expand to more than 23,000 agents nationwide.

"Low-fee, high-value" brokerage services has a deeper meaning to our mission. It's who we are and guides everything we do. See, anyone can charge low fees but it's the way that we are able to consistently deliver high value that is the real "secret sauce" that makes **HomeSmart** special.



We've Been Making Headlines

INDUSTRY PRESTIGE

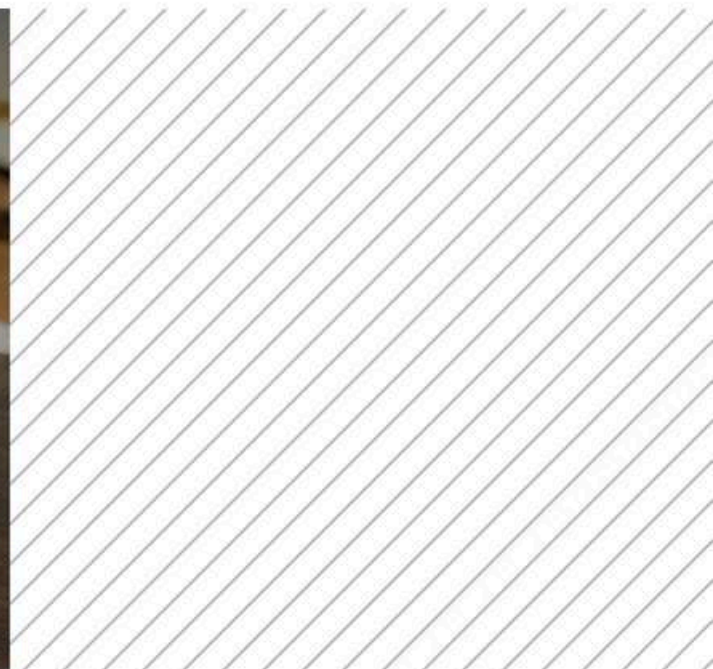
HomeSmart has grown to be one of the top 10 largest independently owned real estate companies in the United States. We have grown because our agents are given tools and technology that no other real estate company offers. The HomeSmart movement is flourishing – and we're backed by the industry's most recognized awards and rankings.

**Inc.
5000**

THE
REALTRENDS
FIVE HUNDRED

RISMEDIA™

**RISMEDIA™
POWER BROKER
REPORT**



Since opening in 2000, **HomeSmart** gained an international reputation for making real estate easy for agents and consumers with its proprietary systems and tools and commitment to excellence. Our agent count reflects this reputation we've experienced exponential growth in recent years!

On average, we sell a home every

EVERY 8 MINUTES

On average, an agent joins HomeSmart

EVERY 65 MINUTES

25,000+

Agents
Nationwide

One of the

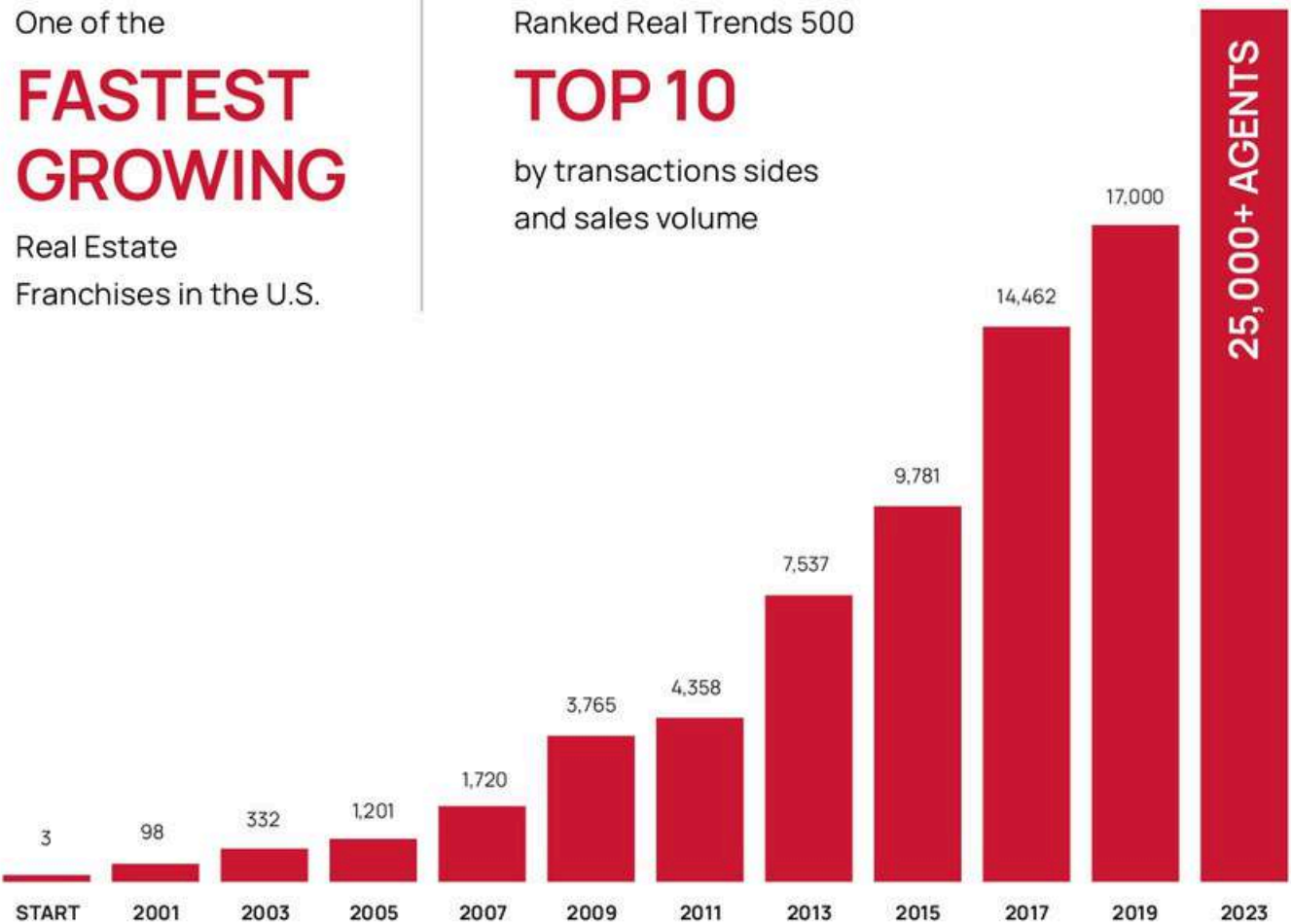
FASTEST GROWING

Real Estate
Franchises in the U.S.

Ranked Real Trends 500

TOP 10

by transactions sides
and sales volume



ten steps TO BUYING A HOME

- 01 FIND THE RIGHT REALTOR
- 02 PREPARE FINANCES
- 03 GET PRE-APPROVED
- 04 START HOME SHOPPING
- 05 MAKE AN OFFER
- 06 ORDER AN INSPECTION
- 07 REPAIR NEGOTIATIONS
- 08 APPRAISAL ORDERED
- 09 SCHEDULE THE MOVE
- 10 CLOSING DAY



01 FINDING THE RIGHT Realtor



Buying a home is one of the most significant purchases in a lifetime. It is essential to have an experienced Realtor/Agent in your corner, always looking out for your best interest. A buyer agent's fiduciary responsibility is to represent the buyer and to ensure that they are protected.

After all, a seller has someone in their corner. A listing agent has an allegiance to the seller. Their goal is to get the seller top dollar for their home. There is incredible value in having someone working for YOUR best interests when buying a home.

Michelle Esquivel | Michelle Home Selling Team | (626) 353-4569

GETTING YOU IN THE DOOR

We will narrow down the homes that fit your special wants and needs through our unique buyer consultation process, then get you in the door! We look at dozens of homes every week, and can help you identify potential problems within a home.

HANDLING CHALLENGING CONVERSATIONS

When repairs or changes in price need to be made, we will be your guide and handle requesting any repairs or changes in price to the sellers.

STAYING ON TOP OF THE PAPERWORK

Buying a home involves many types of documentation. We have the experience and knowledge to navigate real estate contracts. Ensuring that nothing is overlooked, and that you truly understand what a paper means before ever signing on the dotted line is top priority.

ON YOUR SIDE

A buyer's agent will represent your best interests. With a pulse on the local market and a sound understanding of how various amenities effect the value of a home, we will make sure we submit a competitive offer on the right house for you.

NEIGHBORHOOD EXPERT

We work daily in neighborhoods with inspectors, contractors, and negotiating with sellers. We have market knowledge needed to get you the home of your want at the best price! Understanding the local market is essential when it comes time to make an offer on a house, especially if you are competing with other buyers

PROBLEM SOLVER

we will work hard to protect all of your interests and take on any issues that may arise throughout the entire process. We work full-time, tirelessly, to make sure buying a home is a fun and stress-free process.

AFFORDABILITY

The seller typically pays the commission for both the seller's agent and the buyer's agent.



PREPARING FOR A HOME *Loan*

02

PREPARE *Finances*

HOW MUCH HOUSE CAN YOU AFFORD?

Mortgage lenders recommend you do not buy a home that is more than 3 to 5 times your annual household income. If you are not purchasing a home with cash, you will need a mortgage pre-approval provided by your mortgage lender. A lender will work with you to get a loan that meets your needs. Some buyers are concerned with keeping their monthly payments as low as possible, others want to make sure that their monthly payments never increase.

CHECK YOUR CREDIT

A mortgage requires a good credit score. You can improve your score by:

- Paying down credit card balances
- Continuing to make payments on time
- Avoid applying for a new credit card or car loan until you have been approved
- Avoid making big purchases until you have been approved
- If possible, avoid job changes until you have been approved

SAVE CASH FOR A DOWN PAYMENT & OTHER EXPENSES

In order to make your desire of buying a home a reality, you will need to save cash for your down payment, earnest money, closing costs & home inspector.

- A Down Payment is typically between 3.5% & 20% of the purchase price
- Earnest Money is money you put down to show you're serious about purchasing a home. It's also known as a good faith deposit.
- Closing Costs for the buyer run between 2% & 5% of the loan amount
- A Home Inspection costs \$350 to \$600 , depending on what other inspections you want



CLOSING COSTS & PREPAID COSTS

When purchasing a home there are costs that the lender will discuss with you that will be paid by you, the buyer, at closing. An Escrow account will also be set up at closing with the lender and be collected every month through your monthly payment for taxes and home owner's insurance. Pre-paid items are what we call the initial investment into this account.

02

COST ESTIMATE

Example

WHAT ARE MY COSTS TO PURCHASE?

Sales Price \$ _____
Mortgage Amount \$ _____
Estimated Interest Rate _____%

WHAT IS MY ESTIMATED MONTHLY PAYMENT?

Principle and Interest \$ _____
Mortgage Insurance \$ _____
General and Special Taxes \$ _____
Home Owner's Insurance \$ _____
Other \$ _____
TOTAL MONTHLY PAYMENT \$ _____

WHAT ARE MY CLOSING COSTS?

Down Payment.....\$ _____

Appraisal Fee \$ _____
..... \$ _____
Title Insurance \$ _____
Closing Fee \$ _____
..... \$ _____
Document Prep/Underwriting Fee .. \$ _____
Home Warranty \$ _____
Property Inspection
Termite Inspection

Appraisal Fee \$ _____
Title Insurance \$ _____
Closing Fee \$ _____
Misc. \$ _____

TOTAL \$ _____

WHAT ARE MY PRE-PAIDS?

Taxes (1 year + 2 Mo.) \$ _____
Mortgage Insurance \$ _____

Other Possible Costs

HOA Dues \$ _____
HOA Initiation Fee \$ _____

03

GET PRE-

Approved

Being pre-approved, unlike being pre-qualified, means you've actually been approved by a lender for a specific loan amount. You will need to provide documented financial information (income, statements, assets, debt & credit reports etc.) to be reviewed & verified by the lender.

03

GET *qualified*

TYPE OF LOAN

VA LOAN

USDA LOAN

FHA LOAN

CONVENTIONAL 97

CONVENTIONAL LOAN

CREDIT SCORE

620

640

580+

620

620

DOWN PAYMENT

NO DOWN PAYMENT

NO DOWN PAYMENT

3.5%

3%

5-20%

INCOME *qualifications*

QUALIFYING INCOME

W-2 Income/Salary

Income from part-time jobs

Income from a second Job

Overtime & Bonuses

Seasonal jobs

Self-employed Income

Alimony & child support (Documentation required)

NON-QUALIFYING INCOME

Income from the lottery

Gambling

Unemployment pay

Single bonuses

Non-occupying co-signer income

Unverifiable income

NEEDED *documents*

- W2'S FROM THE PAST 2 YEARS
- 3 MONTHS MOST RECENT PAY-STUBS
- BANK STATEMENTS (RECENT 3 MONTHS)
- PREVIOUS 2 YEARS OF TAX RETURNS
- LIST OF YOUR DEBTS & ASSETS
- DIVORCE DECREE
- ADDITIONAL INCOME DOCUMENTS





START HOME

Shopping

04

START HOME *Shopping*

START TOURING HOMES IN YOUR PRICE RANGE

Time to start shopping! We will look at some homes online, some we will have you drive by and some we will set up an appointment for us to view.

You will be the one making the decisions on which homes you want to see in person. We will take notes on all the homes we visit.

It can be hard to remember all the details of each home so taking and reviewing the notes you have written is helpful.

Once we have found THE house for you, we will present an appropriate offer based on recent sales and current buyer activity in the area, as well as the value of the property in its current condition.

Negotiations may take place after the offer is presented, if there are not competing offers for the same house.

With competing offers, you might only get one chance, so we will want to put your best offer together, first.

TIP

We will make sure the inspectors checks every little detail of each house at the time of inspections

- Test the plumbing, check the roof and test electrical system
- Advise on Radon test, Termite Inspection and Sewer scope
- Open and close the windows & doors to make sure they work properly

Evaluate the neighborhood and surrounding areas

- Are the surrounding homes well maintained?
- How much traffic is on the street?
- Is it conveniently located to schools, shopping, restaurants, & parks
- Did you check the DOJ website: <https://www.meganslaw.ca.gov>



Home Search Worksheet

What area(s) are you looking to buy in?

What do you like about this/those area(s)?

How many bedrooms, bathrooms, and preferred square footage? 1 or 2 story?

Do you have children? Pets?

What's your favorite style of home?

What are the top 5 most important things in your future home?

What is a non-negotiable feature or aspect needed your future home?

Anything else we should keep in mind during our search?

05

 **HOMESMART.**
EVERGREEN REALTY



MAKE AN

Offer

Our Process For Buyers

BUYER CONSULTATION

We are honored to sit down and get to know you! Today we will discuss all the steps necessary in the home buying process including:

- 1) How we look for property
- 2) How to make sure we don't miss anything
- 3) Putting you in the best place to where you don't pay too much
- 4) Due diligence to prevent a purchase of home with major defects
- 5) Advising every step of the way



MAXIMUM EXPOSURE OF ALL HOMES AVAILABLE

We will utilize the process of elimination to make sure you don't miss anything that could possibly work for you. We also have access to many homes before they are on the market through our Market Insider.

Coming Soon: We have access to many listing that are coming soon to the market.

Collaboration Center: Any new listings will be immediately sent to you through the system so you have first access.

HOW MUCH TO OFFER:

Once we find the right home: In certain markets, if the demand is higher than the amount of homes available it is important to act fast! We will always be advising you of current market conditions. We will also provide Market Data so you make sure you don't pay too much.



SUBMITTING AN OFFER

There are some components to an offer that makes it more appealing to the sellers.

5 Negotiating Points of a contract

- 1) Price
- 2) Terms
- 3) Dates
- 4) Inclusions/Exclusions
- 5) Contingencies

Put Your Best Foot Forward

We will work together to discuss your options and create your very best offer. Depending on the circumstances, you may have only one chance to make a good impression.

TRANSACTION MANAGEMENT

We will help manage the transaction for you every step of the way! From negotiating to inspections, appraisals, or anything else. We will walk you through each step to make sure we minimize surprises and close on time



UNDER CONTRACT

Escrow

Under Contract Checklist

Send Escrow Deposit
Escrow deposit amount: _____
Escrow deposit recipient: _____

*Be very careful when wiring funds.
Never trust wiring instructions sent via email.*

Begin Loan Application
Start your loan application within 5 days from the executed contract date.

During your loan processing, it is VERY IMPORTANT not to make any major job changes, major purchases, or open new credit cards, as any of these activities could alter your qualifications.

Schedule Inspections
The last day to renegotiate or cancel the contract due to issues revealed by the inspections is: _____

Obtain Home Insurance
Contact insurance companies for quotes before the end of the inspection period.

Important Dates

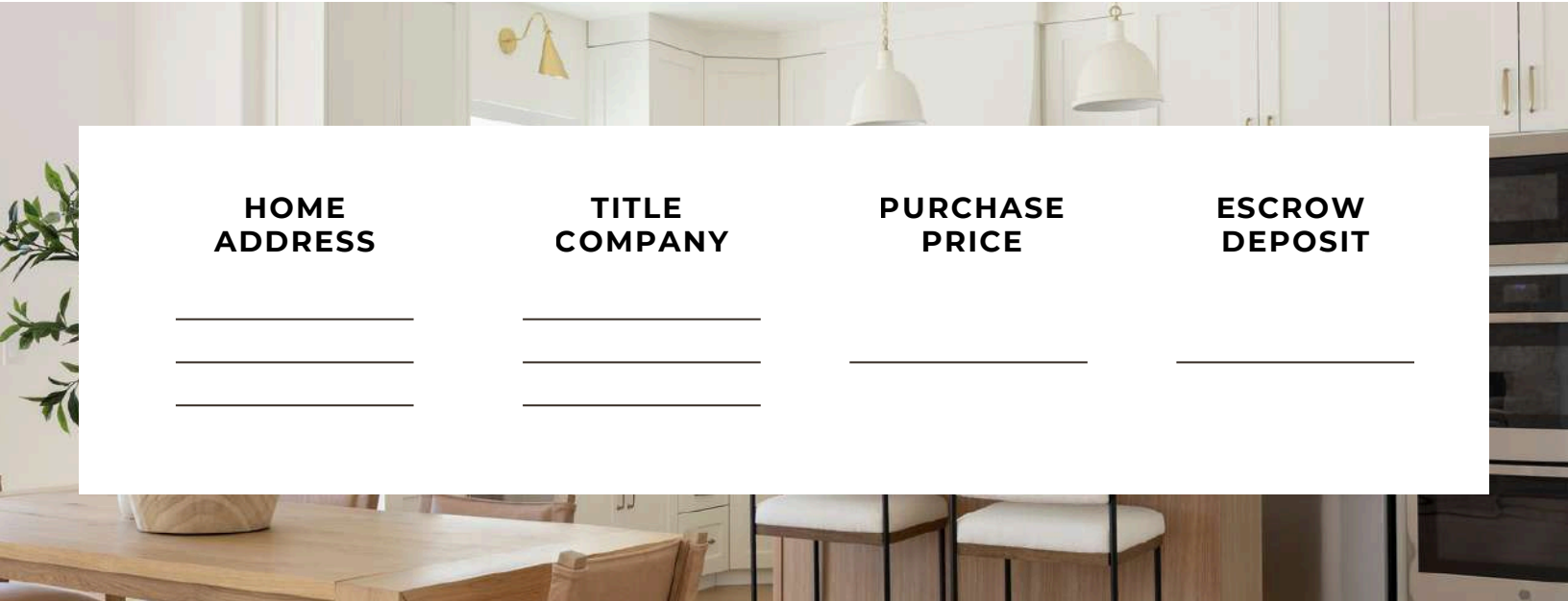
EXECUTED CONTRACT DATE

ESCROW DEPOSIT DUE

LOAN APPLICATION DUE

INSPECTION PERIOD ENDS

ESTIMATED CLOSING DAY



**HOME
ADDRESS**

**TITLE
COMPANY**

**PURCHASE
PRICE**

**ESCROW
DEPOSIT**

06 ORDER AN INSPECTION

During the inspection period, we will schedule an inspection with a reputable home inspector to do a thorough investigation of the home. Once this is complete, the inspector will provide us with a list of their findings. You can take the issues as-is or request the seller to address some of the important findings. We will be mindful and reasonable on smaller items or cosmetic things while being very cautious and vigilant of potentially significant issues that concern you.



07 REPAIR NEGOTIATIONS

The inspection report will identify items that need repaired or reviewed by an expert in that field after the home inspection. Those items tend to result in another round of negotiations for closing cost credits or fixes.

1. Ask for closing cost credit for the work that needs done.

Likely, the last thing the seller wants to do is repair work.

2. Think “big picture” and don’t sweat the small stuff.

A tile that needs some caulking or a leaky faucet can easily be fixed. Repairs are still up for negotiation and perhaps a small credit would help with closing costs.

3. Keep your poker face.

There is a large chance the seller has cameras on during inspections and revealing your comfort level with the home could come back to haunt you in further discussions or negotiations.

08 APPRAISAL ORDERED

Your lender will arrange for a third party appraiser to provide an independent estimate of the value of the house you are buying. The appraisal lets all parties involved know that the price is fair. This fee is normally paid up front when you enter into a contract. The loan file then moves on to the mortgage underwriter.

If approved you will receive your final commitment letter that includes the final loan terms & percentage rates.

Property Title Search

This ensures that the seller truly owns the property and that all existing liens, loans or judgments are disclosed and paid off at closing. You will be named as the new owner and obtain title insurance at closing for the property. It is important to work with an independent, well established and reputable title company so your title insurance is secure.

Homeowner's Insurance

You'll need insurance for the new home before closing. This will protect against things like fire, storms, and flooding. The lender will need a copy of this.

Don't Forget Utilities

You'll need to make sure to transfer all the utilities before closing. We will provide you with contacts a week prior to closing.

10

CLOSING *Day*



CLOSING DAY

Closing is when you sign ownership and insurance paperwork and you receive your new home's keys! Typically, closing takes four to six weeks.



CLOSING DISCLOSURE

Lenders are required to provide you with a closing disclosure, at least three days before closing. This will show you what your final loan terms and closing costs will be. You will have three days to review the statement. This is done to ensure that there are no surprises at the closing table. If there is a significant discrepancy between the loan estimate and the closing disclosure, we must notify your lender and title company immediately.



FINAL WALKTHROUGH

We will do a final walk through the home within five days of closing to check the property's condition. This will take less than an hour.

We will be sure to:

- Make sure any repair work that the seller agreed to make has been done.
- Make sure all appliances/items are left with the home that were to stay.
- Make sure the home is in substantially in the same condition.
- Verify all personal items of sellers have been removed or will be at closing.

Please note: The home is not required to be cleaned. The seller is responsible for removing personal belongings and debris.



CLOSING TABLE

Who will be there:

- Your Escrow Officer (unless you're signing at home with mobile notary)
- The Notary

The closing typically happens at the escrow company. You will be signing lots of paperwork so get your writing hand warmed up! Some of the papers you will be signing include: Mortgage, promissory note, trust deed & other documents.



CLOSING COSTS

Closing costs can vary depending on your home's purchase price and where you are located. You can generally expect your closing costs to be around 3% to 4% of the home's sales price. The closing costs that are typically shared with the seller are the closing fee and title insurance.



BRING TO CLOSING

- Government-issued photo ID
- Your favorite drink :)

Get ready to wire the remainder of the down payment and your closing costs 3 days prior to closing.



RECEIVE YOUR KEYS

Congratulations! It was a lot of hard work but you are now officially homeowners!! Time to throw a party and get to know your new neighbors!



AFTER SIGNING CONTRACT

- Wire your earnest money deposit
- Get quotes for homeowner's insurance
- Schedule your home inspection
- Declutter: sort through every drawer, closet, cupboard & shelf, removing items you no longer need or like
- Donate, sell, or discard items that are in good condition
- Get copies of medical records and store them with your other important documents
- Create an inventory of anything valuable that you plan to move
- Start researching movers or moving truck options

4 WEEKS TO MOVE

- Start planning your move, but do not give notice to your landlord until we discuss timing
- If you are renting, it is usually best to wait until contingencies are removed before giving official notice
- Start collecting packing materials
- Begin packing non-essential items
- Keep important documents, medications, and valuables in a safe place

3 WEEKS TO MOVE

- The lender will arrange the appraisal
- Complete the title search — the title company will handle this and your Realtor will email it to you
- Continue packing items you do not use daily
- Start making a list of services, subscriptions, and accounts that will need your new address

2 WEEKS TO MOVE

- Verify your home warranty was ordered
- Review your estimated closing timeline with your Realtor
- Avoid scheduling movers or making firm moving plans until timing is confirmed
- Begin planning utility transfers, but wait to schedule shut-off dates until we confirm closing details
- Minimize grocery shopping
- Keep packing

1 WEEK TO MOVE

- Wire remaining funds needed to escrow
- Schedule and attend the final walk-through
- Finish packing
- Pack essentials for the first few nights in your new home
- Once your closing date is confirmed, schedule movers a few days after closing
- Keep important documents, chargers, medication, and valuables with you

IMPORTANT NOTE

The escrow timeline can change, and delays can happen. To avoid unnecessary stress, we will talk through the best timing before you give notice, schedule movers, transfer utilities, or make firm moving plans. When possible, I recommend scheduling movers a few days after the confirmed closing date instead of on closing day.

REVIEWS



"Michelle was the absolute best. She is so compassionate and genuine. She goes above and beyond what she needed to make sure I was confident in my decisions. She was always available for questions and quick to help out as much as possible. I truly don't think I would have gotten my amazing condo if it wasn't for her!"

~ Kellie D.



"Had a great experience working with Michelle on a recent transaction. She represented her buyers professionally and communicated clearly every step of the way. The process was smooth from start to finish, and it was a pleasure collaborating with her. Looking forward to working together again in the future!"

~ Miguel R.



"Michelle was wonderful to work with, she always gives 110% to her clients. She's respectful, and listen to what her clients wants and needs. I highly recommend working with her because whatever it is you're trying to accomplish, she can do it and she has your back."

~ Don & Layla



"Michelle is the absolute best person for the job I was nervous because it was my first purchase and I knew absolutely nothing. Michelle helped me step by step, explained the whole process in detail, answered any questions I had and worked with me with my busy schedule. She helped me find the best property and made sure I was comfortable with the whole process so I had no surprises."

~ Rebecca R.

Buying a Home is More Than Just a Transaction

YOU DESERVE NOTHING BUT THE BEST

Remember:

- Your home-buying journey is unique
- With the right guidance, this process can be exciting
- Your perfect home is out there waiting for you

MY COMMITMENT TO YOU:

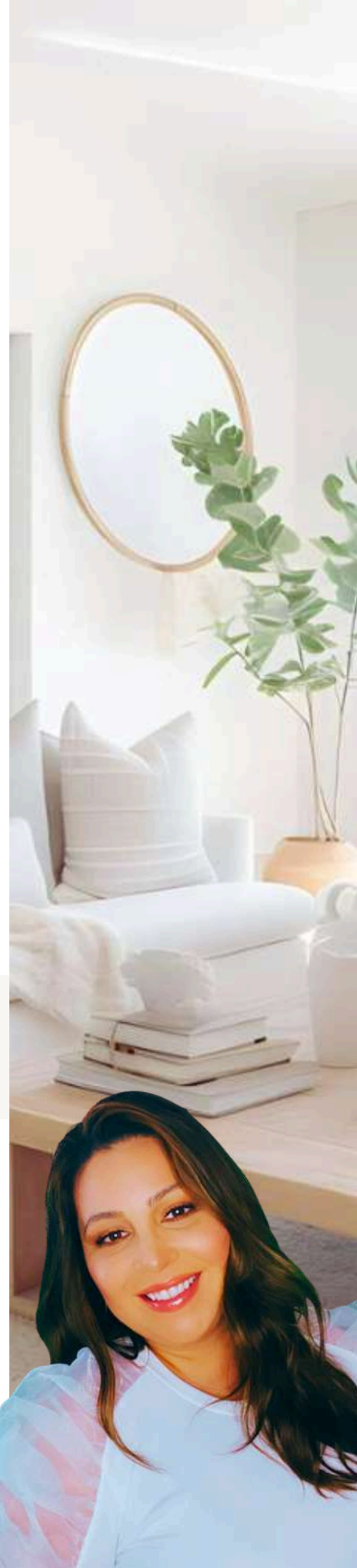
I'm not just here to help you buy a house. I'm here to help you start your next life chapter with confidence. From our first meeting to long after you've moved in, count on me as your trusted real estate resource.

"Home is where love resides, memories are created, friends always belong, and laughter never ends."

I hope this has given you valuable insights and a clearer picture of the home-buying process. Remember, you don't have to navigate this journey alone. I'm here to help turn your home ownership dreams into reality.

Here's to your exciting new beginning!

Michelle



MY NOTES

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