

HOMEBUYING MADE SIMPLE: A FIRST-TIME BUYER'S ROADMAP TO CONFIDENCE



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Hi, I'm Cyndi Lesinski, a Multi-Million Dollar Real Estate Top Producer based in Valencia, CA. I help buyers and sellers achieve their real estate goals with clarity, confidence, and concierge-level service.

With years of experience and deep market knowledge, I guide clients through every step of their real estate journey. Whether you're a first-time buyer or a seasoned seller, I provide expert support and trusted advice to help you make smart, stress-free decisions.

My passion for helping people is rooted in my background in Social Sciences and my Midwest upbringing. I combine strong values with a vibrant, West Coast energy, creating a real estate experience that's both grounded and uplifting.

I've built long-lasting relationships, delivered proven results, and created a process that feels personal, not pressured. With the right guidance, your real estate journey can be simple, successful, and empowering.

Warmly,

CYNDI LESINSKI



Finding the right home or selling your property is a big step, and every step matters. Take your time, stay informed, and trust the process.

This guide provides expert insights and practical steps to help you navigate the real estate market with confidence.

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DETERMINE YOUR BUDGET

Before house hunting, check your finances—credit score, debt-to-income ratio, and savings. Plan for a down payment (3-20%) and closing costs (2-5%). Mortgage pre-approval sets your budget and strengthens your offer.

Budgeting Essentials:

- Check your credit score & correct errors
- Reduce debt to improve loan options
- Save for a down payment & closing costs
- Factor in property taxes, insurance & maintenance
- Get pre-approved for a mortgage

Pro Tip: A higher credit score gets you better loan rates!

FIND THE RIGHT HOME

Define your home must-haves, including location, size, and features. Consider commute time, schools, and future resale value. Prioritize what's essential versus what's nice to have so you stay within budget.

Home Wishlist:

- Choose an ideal location & neighborhood
- Decide on home type (house, condo, townhouse)
- Determine size, layout & key features
- Research schools, amenities & commute times
- Consider long-term resale value

Pro Tip: Stick to your priorities to avoid buyer's remorse!



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WORK WITH A REAL ESTATE AGENT

An experienced agent simplifies the process. They find properties, negotiate offers, and handle paperwork. Choose an agent with strong market knowledge, good communication, and positive reviews.

Choosing an Agent:

- Look for experience in your area and check reviews.
- Schedule a consultation to discuss your needs.
- Ensure clear and prompt communication.
- Confirm they have strong negotiation skills to get you the best deal.

Pro Tip: A great agent educates you, not just sells to you!

CLOSING ON YOUR HOME

Once your offer is accepted, the home must pass an inspection and appraisal. Your lender will finalize the mortgage, and on closing day, you'll sign documents and get the keys to your new home!

Closing Day Essentials:

- Review loan documents & disclosure
- Bring ID & homeowners insurance
- Do a final walkthrough to check the home's condition
- Have closing funds ready
- Confirm move-in details, sign paperwork, and get your keys!

Pro Tip: Avoid big financial changes to keep your mortgage approval!



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You now have a clear and practical guide to help you take confident steps toward buying your first home. But simply having the guide isn't enough—what truly matters is knowing how to apply it to your unique situation.

That's where personalized support makes all the difference.

If you'd like to make the most of this roadmap and move forward with clarity and peace of mind, I'd love to walk you through the process, step by step—so you can feel fully prepared, supported, and in control.

[**SCHEDULE A CALL**](#)

