

# *YOUR HOME BUYING GUIDE*

Everything you need to  
confidently navigate your  
home buying journey

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# *WELCOME TO YOUR HOME BUYING JOURNEY*

Buying a home is an exciting milestone, but it can also feel overwhelming without the right guidance. This guide is designed to give you a clear understanding of the home buying process from where to start, to what to expect along the way.



My goal is to make each step simple, transparent, and tailored to your needs, so you can move forward with confidence.

# MEET IRIS



Iris is a Bay Area real estate advisor with a 9 year of experience in investing, design and property management, helping buyers make thoughtful and strategic home decisions.

Since 2017, she has been actively involved in rental properties, renovations, and ADU development giving her a deeper understanding of how to evaluate homes beyond surface-level features.

With a Master's degree in Design and experience working with a development company, Iris brings both structure and creativity to every transaction. She guides her clients with clear strategy, market insight, and a strong focus on long-term value.

## WHY WORK WITH IRIS

- Strategic Market Insight - Clear understanding of property values and neighborhood trends
- Personalized Home Search - Tailored recommendations based on your goals and lifestyle
- Strong Negotiation - Advocating for your best terms and protecting your investment
- Guided Process - Step-by-step support from search to closing
- Seamless Experience - Coordination with all parties for a smooth transaction

[SCHEDULE A CONSULTATION NOW](#)

# BACKEND SUPPORTS

Sidera Realty Team was founded by lenders and investors, giving us a distinct edge in today's market. Our backend support system is built around deep residential and commercial lending expertise, so our team can structure offers with confidence and clients get the strategic guidance they need to succeed. We don't just close deals. we build outcomes backed by real financial intelligence.



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Your dedicated  
Real Estate Consultant



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Team Lead



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Team Co-Founder &  
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Transaction Coordinator

# THE STEPS

## To buying your home



### Start Here

Your journey to homeownership starts here



### Get Approved

You'll want to make sure to get pre-approved for financing as soon as possible.



### Choose an Agent

Choose an agent whose personality meshes with yours & whose experience works in your favor!



### House Hunting Begins

We'll take note of your requirements and start searching for properties that fit the bill!



### Make an Offer

We'll draw up an offer and negotiate on your behalf



### Make a Deal

We might receive a counter offer. We'll review it with you and decide on next steps.



### Move In

Close the escrow, get the keys and move into your new home!



*WELCOME HOME*

# HOME SEARCH

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We'll find the right home that fits your life.

This is where the excitement begins. I'll help you explore homes that match your needs, preferences, and budget, while guiding you every step of the way.

## PERSONALIZED HOME SEARCH

I'll use my knowledge of the market and access to the latest listings to find homes that match your criteria.

## TOURING HOMES

We'll schedule and tour potential homes together. I'll provide honest feedback and help you evaluate each one.

## CHOOSING THE RIGHT NEIGHBORHOOD

Finding the right home also means finding the right location. We'll consider factors that match your lifestyle, needs, and long-term goals.

## WHAT TO LOOK FOR

I'll help you look beyond the aesthetics and focus on what truly matters:

- Condition of the home
- Important features and must-haves
- Potential repairs or future costs
- Resale value and long-term potential



Commute time and accessibility



Nearby schools, shops, and amenities



Neighborhood feel and surroundings



Safety and community environment



Future growth and property value

# BAY AREA

Market Snapshot



Median Sale Price

**\$1.5 M**



Days on Market

**20 - 30**  
Days



Sale-to-list Price

**100 -105%**

## FINANCING & PRE-APPROVAL

### Understanding your budget before starting your home search



Before starting your home search, it's important to understand your budget and get pre-approved for a loan. This step helps you move forward with clarity and confidence.

#### WHY PRE-APPROVAL MATTERS

- Understand how much home you can afford
- Strengthens your offer with sellers
- Speeds up the process once you find the right home
- Shop with confidence and clarity

#### ESTIMATED UPFRONT COSTS

- Down payment (varies based on loan type)
- Closing costs (typically 2%-5% of purchase price)
- Earn money deposit
- Home inspection and appraisal fees

#### WHAT LENDERS LOOK AT

- Income & Employment
- Credit Score
- Debt-to-income ratio
- Savings & Assets

#### TYPE OF LOANS (Overview)

- Conventional Loan
- FHA Loan
- VA Loan (if applicable)

Your lender will help determine the best option for you.

# MAKING AN OFFER

## A STRONG OFFER IS ABOUT STRATEGY, NOT JUST PRICE

Once we find the right home, I'll help you craft a competitive offer that protects your interests and gives you the best chance of success.

### OFFER PRICE

We'll analyze market data and comparable sales to determine a strong and fair price for your offer.

### CONTINGENCIES

We'll structure contingencies to protect you while keeping your offer competitive and aligned with your goals.

### TERMS & CONDITION

Terms such as loan type, appraisal contingency, and closing timeline can strengthen your offer and make it more appealing to sellers.

### PERSONAL LETTER

A thoughtful letter can help sellers connect with you and your story, especially in multiple-offer situations.

### EARNEST MONEY DEPOSIT

A 3% deposit shows seriousness and can make your offer more attractive in competitive situations.

### NEGOTIATION

I'll handle the negotiations and advocate for your best interests every step of the way.

# ESCROW & CLOSING

## The final steps to owning your home

Once your offer is accepted, we enter escrow. the final stage where all details are completed before closing. I'll guide you through every step to make sure everything is smooth and stress-free.

### Escrow is Opened

Once the offer is accepted, escrow is opened and your earnest money deposit is placed in a secure account.

### Contingencies Are Completed

We complete all required inspections, appraisal, loan underwriting, and any other contingency items. I'll keep track of deadlines and handle the details.

### Documents Are Prepared

Escrow prepares all necessary documents, including the title report, disclosures, and loan documents. Both sides review and approve everything.

### Final Loan Approval

Your lender gives final approval and confirms that all loan conditions have been met. We're one step closer!

### Clear to Close

Once everything is approved and all documents are signed, escrow gives the "clear to close." We schedule the closing day and time.

## What happens on closing day?

- You'll sign the final document
- Funds are transferred to the seller
- Ownership is officially transferred to you!
- You get the keys to your new home

# LET'S GET STARTED!

Whether you're ready to start your home search or just have a few questions, I'm here to guide you every step of the way.

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REAL ESTATE



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