



BUYING IN CALIFORNIA

A STEP-BY-STEP GUIDE
TO FINDING YOUR NEXT HOME



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*Guiding you home with expertise & care,
every step of the way.*

PHASE

01

PREPARE

Weeks 1-2

1

DEFINE YOUR GOALS

Clarify your must-haves, nice-to-haves, budget range, target cities and ideal move timeline.

2

GET PRE-APPROVED

Connect with a trusted lender to get pre-approved — not just pre-qualified. This determines your buying power and makes your offers competitive.



TIP

In competitive markets, homes can receive multiple offers quickly. A strong pre-approval is essential before touring homes.

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02

SEARCH

Weeks 2-5

3

SET UP MLS HOME SEARCH ALERTS

Debra sets up a custom MLS search so you're notified the moment a home hits the market — often before Zillow or Redfin. Includes homes coming soon, giving you a head start on the competition.

4

TOUR HOMES

Schedule showings quickly and come prepared with your priorities list. Take notes and photos to help compare options.

5

EVALUATE NEIGHBORHOODS

Research schools, HOA communities, commute times, flood zones, and long-term value. Debra provides neighborhood-level market data to guide your decision.

LOCAL INSIGHT

Several communities have HOA rules, resale restrictions, and unique financing requirements — ask Debra before falling in love with a home.

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03

OFFER & NEGOTIATE

Days 1-5

6

REVIEW COMPARABLE SALES (CMA)

Debra prepares a comparative market analysis to help determine a competitive and fair offer price based on recent sales.

7

SUBMIT YOUR OFFER

Debra writes and presents your offer including purchase price, Earnest Money Deposit (EMD), contingencies, and proposed closing date.

8

NEGOTIATE TERMS

Sellers may counter. Debra advocates for your best interests on price, repairs, closing costs, and possession date.



EARNEST MONEY DEPOSIT (EMD):

A good-faith deposit (typically 1-3% of purchase price) that shows the seller you're serious. It's held in escrow and applied toward your purchase at closing.

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04

UNDER CONTRACT/IN ESCROW

Days 1-30

9

OPEN ESCROW & DEPOSIT EARNEST MONEY

Once your offer is accepted, escrow opens with a local title company. Your EMD must be deposited within the agreed timeframe — usually 3 business days.

10

COMPLETE INSPECTION

Order a general home inspection plus specialists (roof, HVAC, pest/termite, sewer). FHA loans require a termite inspection. Budget \$400–\$800 total.

11

REVIEW DISCLOSURES

Sellers must disclose known material facts. Debra walks you through all disclosures — including the Transfer Disclosure Statement (TDS) and NHD report.

12

APPRAISAL

Your lender orders a home appraisal. If it comes in below purchase price, Debra will help you renegotiate, make up the difference, or exercise your appraisal contingency.

13

LOAN FINAL APPROVAL

Your lender processes final underwriting. Avoid new credit applications, large purchases, or job changes during this period.

ESCROW TIMELINE

Standard escrow is 30 days. FHA/VA loans may take 30–45 days. Cash purchases can close in as few as 7–14 days.

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05 CLOSING

Final Days

14

FINAL WALK-THROUGH

Debra schedules a walk-through 1–2 days before closing to confirm the property's condition and that any negotiated repairs are complete.

15

SIGN CLOSING DOCUMENTS

Visit the title/escrow company (or sign via mobile notary) to sign your loan documents. Bring a valid photo ID.

16

WIRE CLOSING FUNDS

Your escrow officer provides wiring instructions for your down payment and closing costs. Always verify by phone before sending any funds.

17

RECORDING & KEYS! 🎉

Once the county recorder confirms the deed is recorded, escrow releases — and you get your keys! Congratulations, you're a homeowner!

PROTECT YOURSELF FROM WIRE FRAUD

Always call your escrow officer directly to verbally confirm wiring instructions before transferring funds. Never wire based on email alone.

TYPICAL BUYER COSTS



DOWN PAYMENT

3.5% - 20%+



CLOSING COSTS

2% - 3%



HOME INSPECTION

\$400 - \$600



PEST/TERMITE INSPECTION

\$75 - \$150



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