

BEST NEIGHBORHOODS IN SO CAL

HOME BUYERS GUIDE A QUICK SUMMARY

FOR FIRST-TIME BUYERS

A simple, no pressure walkthrough of how the home buying process works in Southern California, quick summary written for you .

SOUTHERN CALIFORNIA

REALTOR®

NOHELI JIMENEZ

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Hi, I'm Noheli.



Noheli Jimenez

REALTOR® • DRE 02190147

"I became a Realtor® because I watched what homeownership did for my own family. When my dad bought his first home, it changed everything for us. It became security, pride, and the start of something we could pass down. That is the kind of moment I want to help create for you."

I work with first-time buyers and families across Southern California in both English and Spanish, and I treat every client like someone in my own circle. The process can feel like a lot, especially when no one in your family has done it before. So I break things down in plain language, walk you through every form and every decision, and make sure you never feel rushed or out of the loop.

Whether you are just exploring or already ready to make an offer, you will not be in this alone. Let's build something that lasts.

— Noheli

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THE HOME BUYING PROCESS

1

DISCUSS YOUR GOALS

We'll start with a conversation to understand your needs, budget, and dream home vision.

2

GET PRE-APPROVED

Secure your mortgage pre-approval to know your buying power and stand out to sellers.

3

START THE SEARCH

I'll provide tailored listings and schedule showings, saving you time and effort.

4

MAKE THE RIGHT OFFER

Craft a competitive offer with expert guidance, ensuring your interests are protected.

5

INSPECTIONS & APPRAISALS

I'll manage the details to keep your purchase on track and stress-free.

6

CLOSE THE DEAL

From paperwork to handing you the keys, I'll be with you every step of the way.

You're not just house hunting, you're investing in your future.



Congratulations on taking the first step toward turning your homeownership goals into real-life keys in hand.

As a specialist in working with first-time buyers and new construction homes across Southern California, I'm committed to making sure you feel confident and informed at every turn.

Noheli Jimenez

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Real Estate Terms

APPRAISAL

An independent estimate of the home's value, based on its condition, location, and recent comparable sales. Lenders require it.

CLOSING COSTS

What you pay at closing on top of the price. Usually includes lender fees, title insurance, escrow fees, and prepaid taxes.

DEED

The legal document that transfers ownership of the property to you and gets recorded with the county.

DOWN PAYMENT

The portion of the price you pay in cash at closing. Down payment assistance programs can help cover part of this.

ESCROW

A neutral third party that holds the money and paperwork during the transaction until both sides have done their part.

HOME WARRANTY

A service contract that helps cover repair or replacement of major systems like HVAC, plumbing, and electrical.

PRE-APPROVAL

A lender's written review of your income, debt, and credit. You will need this before we can write a serious offer.

TITLE SEARCH

A check on the property's history that confirms the seller has the right to sell and there are no surprise liens.

CLOSING

The final step of the sale, when money and keys are exchanged and the home officially becomes yours.

CONTINGENCY

A condition built into your accepted offer that has to be met for the sale to move forward. Usually inspection, appraisal, and loan.

DISCLOSURES

Everything the seller knows about the home, including any repairs, defects, or history they share with you in writing.

EARNEST MONEY

Also called good faith money. Funds you deposit into escrow when your offer is accepted, to show the seller you are serious.

HOME INSPECTION

A professional review of the home's condition. It surfaces repairs and issues so we can negotiate before closing.

OFFER

Your formal written proposal to buy the home, including price, terms, and contingencies.

PROPERTY TAXES

Taxes charged by your local government, based on the assessed value of the home and reassessed each year.

Home Searching Tips



Take photos as you go.

Snap the kitchen, the yard, and anything that stood out. Homes blur together fast and your camera roll becomes your memory.



Test the small stuff.

Flip light switches, run faucets, open windows, check appliances. Small details tell you how the home was cared for.



Notice the neighborhood.

Drive through at different times of day. Listen for traffic, look at the parking, and pay attention to how the block feels.



Focus on what cannot change.

The neighborhood, the lot, the floor plan, and which way the house faces are forever. Wall color and furniture are not.



Bring your wish list.

5 Non debatables Make a list of must-haves, nice-to-haves, and don't-cares before you tour. Check things off.



Ask me anything.

No question is too small. If something feels off or unclear, that is exactly what I am there for.

FOUND THE ONE?

Once you find a home you love, we put together a strong, strategic offer the same day if we need to. Speed matters in this market.

NOT SURE YET?

That is okay. We keep touring until something clicks. Buying is a big decision and I would rather you be patient than pressured.

Mortgage Do's & Don'ts

Follow this and you will protect your loan.

Do

Yes

- Save every pay stub, bank statement, and important piece of paperwork from now until closing.
- Use your own funds, or approved gift funds, for any deposits. Always check with your loan officer first.
- Tell your loan officer right away if you are using gift funds. Credit card cash advances are not allowed.
- Report any change in income, including a raise, promotion, transfer, or new pay structure.
- Expect a final credit pull right before closing. Stay clean until the loan funds.

Don't

No

- Don't open or close bank accounts, or move large sums of money, without lender approval.
- Don't deposit cash or non-payroll income into your accounts without checking with your lender first.
- Don't change jobs without asking how it could affect your loan approval.
- Don't make big purchases like a car, furniture, or appliances before closing.
- Don't open new credit cards or increase your credit limits. It can sink your approval.

One simple rule: if you are not sure whether something will affect your loan, text me before you do it. A two- minute check now can save the entire deal.

The three types of homes you'll see

Almost every home falls into one of these three buckets. Knowing the trade off between price and work helps you shop smart before you fall in love with a listing.



A *Move-in ready*

Done and updated. Newer kitchen, baths, roof, and systems. You unpack and live. Highest price because the work is already done, so less room for instant equity.

This is you if: you want easy and have little time or cash for projects.

"The simplest path, and worth it for a lot of busy families."



B *Good bones, lightly dated*

Solid and clean, just a little behind on style. Older flooring or original kitchen, nothing scary, mostly cosmetic. Mid-range price. Move in now, update on your own schedule.

This is you if: you want value and don't mind small upgrades over time.

"Most of my first-time buyers land here and thank me later."



C *Fixer, needs work*

Lowest price, most potential. Older systems and deferred maintenance. You bring cash, patience, and vision, and this is where you can build the most equity.

This is you if: you have a budget for repairs and want to build sweat equity.

"My favorite for the right buyer. Big upside if we plan it right."

A note on financing the C homes: some fixers won't qualify for a standard loan. A renovation loan like an FHA 203(k) can roll the repairs into your mortgage, and down payment assistance may still apply. Ask me, this is my wheelhouse.



| REALTY OF AMERICA™

**Buying your first home is the start of something bigger. A foundation for your family, your future, and the people who come after you.
Let's write it together.**

THANK YOU

WE LOOK FORWARD TO WORKING TOGETHER!

OFFICE

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Let's Connect

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