BUY WITH STRATEGY

THE SACRAMENTO HOME BUYER GUIDE

A CLEAR PATH TO HELP YOU UNDERSTAND YOUR BUDGET, TIMING, TRADEOFFS, OFFER STRATEGY, AND NEXT STEP BEFORE THE PROCESS STARTS MOVING FAST.

WANT HELP APPLYING THIS TO YOUR ACTUAL SITUATION?
LET'S TALK THROUGH YOUR BUYER PLAN.

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REALTOR® | SRES® | Masters Club

A NOTE FROM SUZETTE

Most buyers think the hard part is finding the house

In my experience, the harder part is knowing what actually makes sense before the search starts pulling you in ten different directions.

This guide is here to help you slow the process down enough to make better decisions. You will see what needs to happen first, what questions to ask, how to think through budget and timing, and where strategy matters most.

You do not have to have everything figured out to begin. You just need a clear next step.

- Suzette

THE REAL PROBLEM

Most buyers start searching too soon

Online searching makes it easy to fall in love with a house before the real questions are answered:

- Does the monthly payment actually work?
- Is this location right for your life, not just your price range?
- Are you prepared to write a strong offer if the right home appears?
- Do you understand the costs beyond the down payment?
- Do you know what you are willing to trade off and what you should not compromise?

The goal is not to rush you. The goal is to help you move with enough clarity that you do not have to second-guess every step.

THE BUYER ROADMAP

The full path from the first conversation to the keys

Strategy Conversation

We talk through your timing, budget, goals, concerns, and what would make a move make sense.

Lender Conversation & Pre-Approval

You connect with a lender so we can understand your payment comfort zone, the cash needed to close, and your buying power.

Buyer Representation

Before we tour homes together or write an offer, we put our working relationship in writing so expectations and compensation are clear.

Search Strategy

We narrow the search by location, lifestyle, property type, budget, and non-negotiables.

Showings & Property Review

We tour homes with a strategy, looking beyond the photos at layout, condition, resale factors, neighborhood fit, and hidden costs.

Offer Strategy

When the right home appears, we review value, competition, terms, contingencies, risk, and your walk-away point before writing.

Escrow & Deposit

Once accepted, your earnest money deposit is delivered on time, and the full escrow process begins.

Inspections & Disclosures

We review inspections, seller disclosures, title information, and any concerns that may affect your decision.

Appraisal & Loan Approval

Your lender works through underwriting, appraisal, insurance, and final loan conditions.

Final Walkthrough & Closing

We complete the final walkthrough, confirm the closing details, and prepare for key handover.

YOUR BUYER READINESS SNAPSHOT

Use this page before you start touring

1. **Timing**
 I need to buy within: 0-3 months / 3-6 months / 6-12 months / I am not sure yet

2. **Financial readiness**
 I have: pre-approval / lender conversation scheduled / rough budget only / not started

3. **Decision pressure**
 The reason I am thinking about buying is:
 family change / more space / less maintenance / relocation / investment / school or commute / lifestyle change / other

4. **Biggest concern**
 payment / rates / competition / selling first / choosing the right area / repairs / timing / not knowing where to start

5. **Best next step**
 talk to a lender / define my budget / compare neighborhoods/tour homes / discuss strategy with Suzette

Not sure where you stand? Send me your top concern, and I will help you sort out the next step.

BUDGET REALITY

The purchase price is not the whole decision

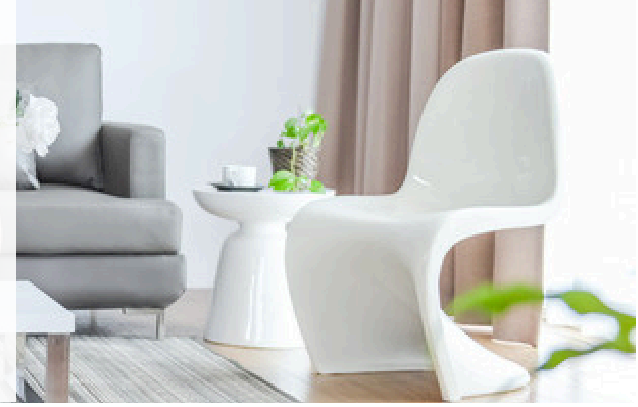
A buyer's real budget is not only the price of the house. It is the monthly payment, cash needed to close, comfort level after closing, and the cost of owning the home.

Before you fall in love with a property, look at:

- Principal and interest
- Property taxes
- Homeowners insurance
- HOA dues, if any
- Mello-Roos or special assessments, if any
- Mortgage insurance, if applicable
- Utilities, maintenance, and repairs
- Cash reserves after closing

A home can be approved by a lender and still not feel comfortable in real life. The right number is the one that lets you sleep at night after you get the keys.

COST CHECKLIST



The numbers to understand before you write an offer

Buying a home involves more than the down payment. Before you move forward, you should understand the full cash picture and the monthly cost of ownership.

Common buyer costs may include:

Down Payment
- *The amount you contribute toward the purchase price. This may vary based on your loan program.*

Earnest Money Deposit
- *A good-faith deposit is submitted after your offer is accepted. It is usually applied toward your closing costs or down payment at closing.*

Closing Costs
- *These may include lender fees, escrow fees, title fees, recording fees, prepaid interest, property tax adjustments, and insurance-related costs.*

Inspection Costs
- *Most buyers pay for their inspections out of pocket. These may include general home, roof, pest, sewer, chimney, pool, septic, well, or other specialized inspections, depending on the property.*

Appraisal Fee
- *If you are financing the purchase, your lender will usually require an appraisal to help confirm the property's value.*

Homeowners Insurance
- *Your lender will typically require proof of insurance before closing. In some areas, availability and cost should be checked early.*

HOA, Mello-Roos, or Special Assessments
- *Some homes have monthly HOA dues or special tax assessments that affect the true monthly payment.*

Cash Reserves After Closing
- *The goal is not just to buy the home. The goal is to still feel financially steady after you get the keys.*

PRE-APPROVAL

Pre-approval comes before serious touring

A strong pre-approval helps you understand your actual buying power and gives a seller more confidence in your offer. It is not just a letter. It is part of your negotiation strategy.

A lender will usually review:
- Income and employment
- Credit
- Debt
- Assets and bank statements
- Down payment funds
- Loan program options
- Estimated payment and closing costs

Questions to ask a lender:
- What payment range is comfortable, not just approved?
- What loan programs should I compare?
- What are the estimated cash-to-close numbers?
- What can change between now and closing?
- How fast can you close if we find the right home?
- How quickly do you respond when an offer is being written?

Before you tour seriously, let's make sure your payment, cash-to-close, and comfort level are aligned.

COMPARING LENDERS

The lender you choose can affect more than your rate

A good lender does more than quote an interest rate. They help you understand the full cost of the loan, prepare you for the offer process, and communicate quickly when timing matters.

When comparing lenders, look at:

Communication
Will they respond quickly when we are writing an offer, facing a deadline, or working through loan conditions?

Loan Options
Can they compare conventional, FHA, VA, CalVet, jumbo, down payment assistance, or other programs that may fit your situation?

Estimated Cash to Close
Are they helping you understand the full amount needed, not just the down payment?

Payment Clarity
Are they showing you the real monthly payment, including taxes, insurance, mortgage insurance, HOA dues, and any special assessments?

Local Experience
Do they understand Sacramento-area issues such as Mello-Roos, new-construction timelines, insurance concerns, appraisal risk, and competitive-offer deadlines?

Certainty
Can they explain what could change between pre-approval and closing?
The lowest rate is not always the strongest lending relationship. The right lender helps you compete, understand the numbers, and close with fewer surprises.

CHOOSING THE RIGHT AREA

The right home has to work for your real life

A home can look beautiful online and still be wrong for your actual day-to-day life. Location is not just a map point. It affects commute, schools, lifestyle, resale, insurance, maintenance, and how you feel when you come home.

Location

Whether you're drawn to the energy of the city, the tranquility of the suburbs, or the charm of rural areas, finding the right location is key.

We'll consider factors like proximity to work, schools, amenities, and community vibe.

Size and Layout

From cozy apartments to spacious houses, we'll explore what size and layout best suit your lifestyle.

Whether it's extra bedrooms for a growing family, a home office, or a large backyard, your needs are our priority.

Property Type

Are you looking for a single-family home, a condominium, a townhouse, or something else?

Each type of property offers different advantages, and we'll help you understand which aligns best with your lifestyle and preferences.

Future Resale

Even if this is not your forever home, we want to think about what future buyers may value when it is time for you to sell.

The goal is not just finding a house you like. The goal is choosing a home that supports the life you are trying to build.

SACRAMENTO BUYER STRATEGY

What matters in the Sacramento market

Do not judge the market only by headlines. A smart buyer looks at the specific segment they are buying in.

Pay attention to:

- How many similar homes are available in your price range
- Days on market
- Price reductions
- Seller credits or concessions
- Condition of the home compared to the price
- Insurance availability and cost
- HOA dues, Mello-Roos, or special assessments
- Commute, lifestyle, and neighborhood fit
- Whether the home is move-in ready or will require immediate money after closing

The right strategy may be different in Natomas, Elk Grove, Midtown, Folsom, Roseville, West Sacramento, or the foothills. Local context matters.

YOUR HOME CRITERIA MAP

What other factors will influence your decision? (School zones, distance to work, specific neighborhoods, etc.)

What features are important to you in your new home?

What are the must-haves in your new home?

What are the deal breakers in a new home?

Any specifics not mentioned above:

The best search is focused before it is fast

Most buyers do not need more listings. They need a better filter.

Once we understand your budget, timing, location, and must-haves, I will help you sort the market into three categories:

Worth Seeing

Homes that match your priorities closely enough to tour.

Worth Watching

Homes that may become attractive if the price changes, the seller becomes more flexible, or your criteria shift.

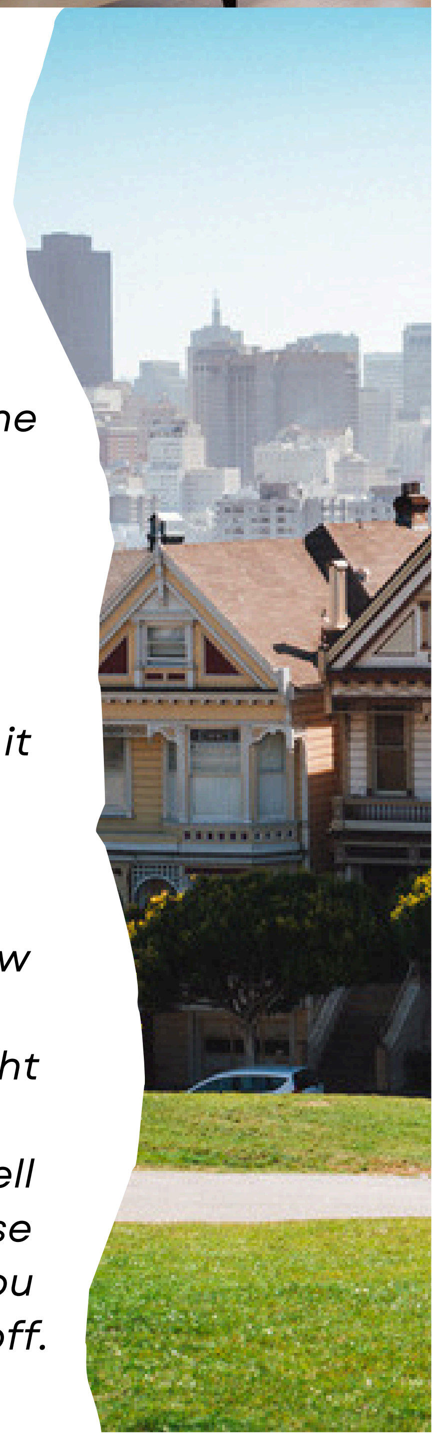
Worth Skipping

Homes that look good online but do not match your budget, location, condition comfort, or long-term goals.

A smarter search saves time, protects your energy, and keeps you from chasing homes that were never truly aligned.

TOURING HOMES

Touring is where strategy meets reality



Online photos are built to make a home look its best. Touring is where we find out what is actually true about the space, the condition, and the fit for your life.

When we walk into a home together, I am looking at more than whether it feels nice:

- *Layout and flow for how you actually live, not just how it photographs*
- *Condition, and the repairs or costs that may show up after closing*
- *Noise, light, traffic, and the things a listing cannot show you*
- *How does it compare to other homes in your range right now*
- *What a future buyer will value when it is your turn to sell*
- *We also tour with discipline. Falling for the wrong house is easy. My job is to keep you grounded so the home you choose still makes sense after the excitement wears off.*

BUYER REPRESENTATION

Buyer representation in plain English

Before we tour homes together or move forward with an offer, we will put our working relationship in writing. That agreement explains the services I provide, the duration of our working relationship, and how compensation is handled.

This is not something to rush through. I will walk you through it so you understand:

- What am I responsible for
- What are you responsible for
- How compensation works
- What happens if the seller offers a credit or concession
- What options do you have if a property is not the right fit
- How do we keep the process transparent

The purpose is clarity. You should know who is representing you, how they are paid, and what you can expect before you make decisions.

COMPENSATION

How compensation can be handled

Real estate compensation is negotiable and should be clearly discussed in writing. Depending on the property and the terms we negotiate, buyer-agent compensation may be handled in different ways.

Possible scenarios:

1. The seller agrees to contribute toward the buyer's agent compensation.
2. The seller agrees to contribute a partial amount.
3. The buyer is responsible for some or all of the agreed compensation.
4. Compensation is addressed through the purchase agreement, seller concessions, or other negotiated terms allowed by the transaction.

The important point: we talk about this upfront. No surprises. No assumptions. You will know what is being requested, what the seller is offering or willing to negotiate, and what your options are before you decide how to proceed.

Have questions about the buyer agreement or compensation? Let's walk through it before you sign anything.

OFFER STRATEGY

Making an offer is not just choosing a price

A strong offer balances value, terms, timing, risk, and your comfort level.

We look at:

- Comparable sales
- Current competition
- Days on market
- Seller motivation, when known
- Condition and likely inspection issues
- Appraisal risk
- Loan strength
- Closing timeline
- Contingencies
- Credits or concessions
- Your walk-away point

The goal is not to win at any cost. The goal is to write an offer that gives you a real chance while protecting you from decisions you may regret later.

THE FIRST 10 DAYS

After your offer is accepted

The first part of the escrow moves quickly. This is where organization matters.

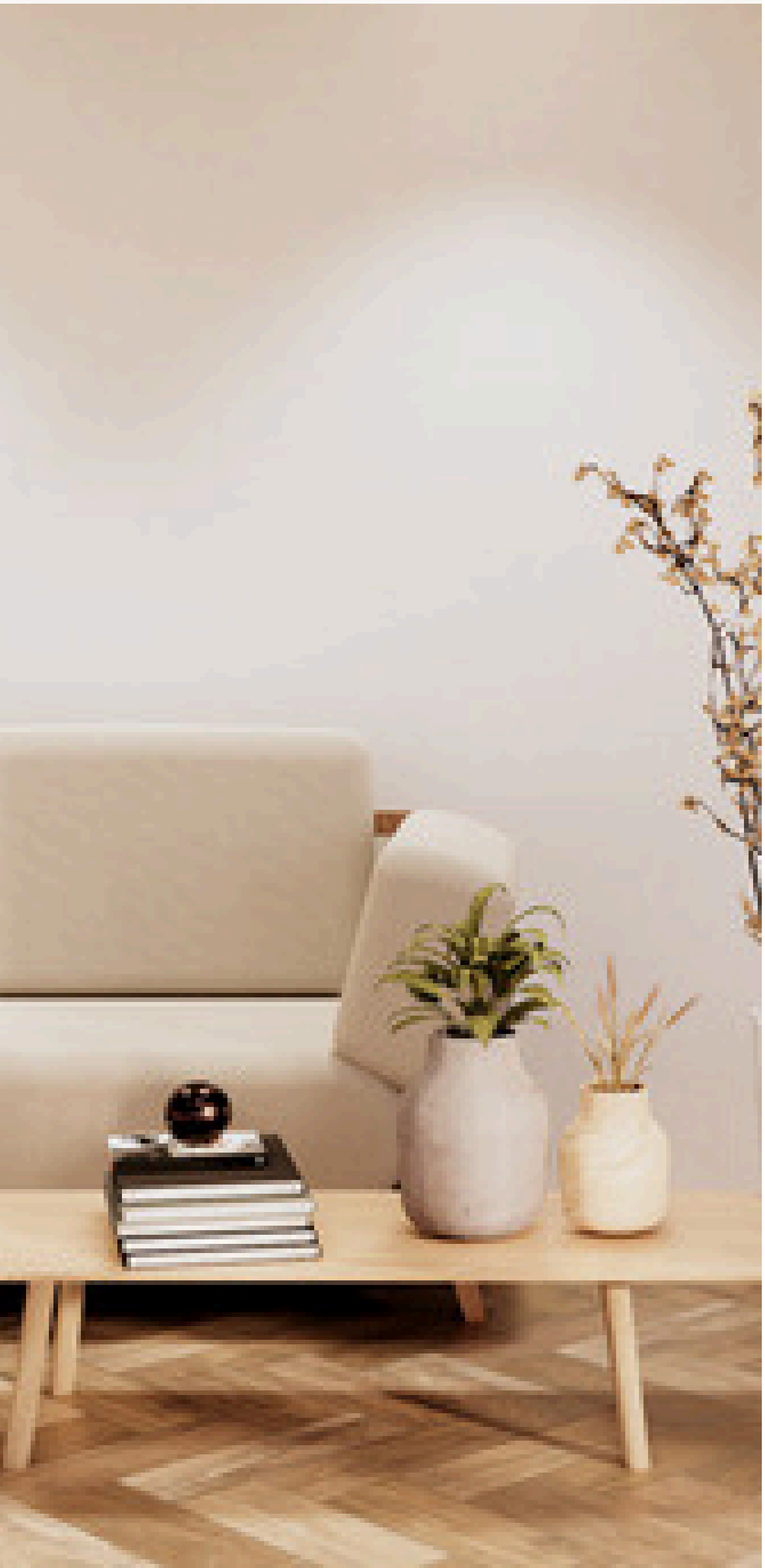
Typical early steps:

- Deliver earnest money deposit on time
- Complete the full loan application
- Review seller disclosures
- Schedule inspections
- Review title/escrow information
- Confirm homeowners' insurance
- Monitor appraisal timing
- Decide whether to request repairs, credits, or move forward as-is

This is also where buyers can feel overwhelmed. My role is to help you understand what each item means, what decisions are urgent, and what can wait.

Found a home you like? Strategy matters before emotion takes over.

APPRAISAL & FINANCING



Valuation of the Property

An appraisal is an unbiased professional opinion of a home's value and is a necessary step in obtaining a mortgage.

Conducted by a licensed appraiser, the process involves a detailed inspection of the property and a comparison with similar homes in the area.

Lender Requirements

Lenders require appraisals to ensure the property is worth the loan amount.

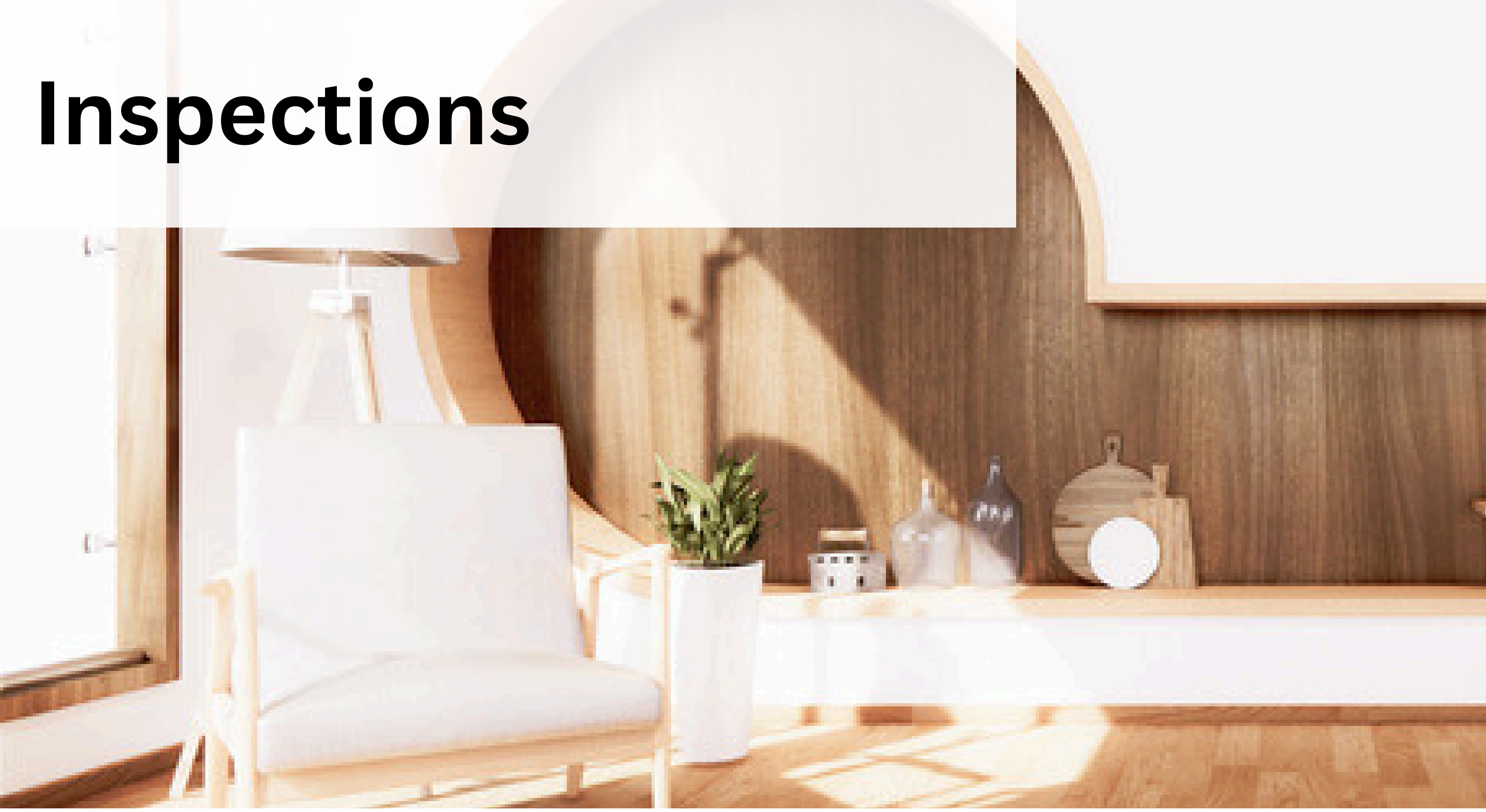
If an appraisal comes in lower than the selling price, it can affect the loan-to-value ratio and might require renegotiation of the deal.

Protecting Your Investment

While primarily for the lender's benefit, an appraisal also serves to protect you from overpaying for a property.

It provides assurance that you're making a sound financial decision aligned with the current market value.

Inspections



What inspections help you understand

Assessing Property Condition: Inspections are not about finding a perfect house. They are meant to help you understand what you are buying before you fully commit. Home inspections involve a thorough examination of a property's physical structure and systems, from the roof to the foundation. It's conducted by a professional home inspector who assesses the condition of the house, identifies necessary repairs and potential concerns, and provides a detailed report of their findings.

Informed Decision Making: After inspections, we talk through your options. Depending on the contract, market, and findings, you may decide to move forward, ask for repairs, request a credit, renegotiate terms, or cancel within your contingency period.
The inspection period is one of the most important decision points in the purchase. My job is to help you understand the findings without panic and make a clear next decision.

Safety and Compliance Checks: Beyond structural integrity, inspections can reveal safety issues, such as electrical problems or radon levels. Ensuring the home meets current safety standards is a key aspect of the inspection process.

CLOSING THE SALE

How closing works in California

In California, closing happens through escrow, not at an attorney's office. The final days follow a clear sequence, and I keep you in front of each step.

- **Final Walkthrough:** A few days before closing, we walk the home one last time to confirm the condition matches the agreement and that any agreed-upon repairs are complete.
- **Signing Your Documents:** You sign your loan documents and closing paperwork with a notary, often at the escrow or title office, or with a mobile notary at a time that works for you. This includes your loan documents, the Closing Disclosure, and related forms.
- **Funding and Recording:** After signing, your lender reviews and funds the loan, and your remaining cash to close is wired to escrow. Once funds are in, the grant deed is recorded with the county. That recording is the moment the home is officially yours.
- **Getting the Keys:** Possession is usually at recording, unless we have agreed to something different in the contract. I confirm exactly when and how you receive keys.

SPECIAL BUYER TRACKS

Your path may not look like everyone else's

Not every buyer needs the same strategy. The right plan depends on where you are starting, what you are trying to solve, and what kind of property you are buying.

First-Time Buyer
We slow down the documents, costs, contingencies, inspections, and timeline so you understand what you are signing and why it matters.

Move-Up Buyer
We look at timing, equity, selling first versus buying first, changes to monthly payments, and how to avoid making a rushed decision.

Right-Sizer or Downsizer
We focus on the life you are moving toward, not just the square footage you are leaving behind.

Relocation Buyer
We compare neighborhoods, commute patterns, lifestyle fit, property taxes, insurance, schools, community feel, and how Sacramento functions day to day.

New Construction Buyer
We review builder timelines, incentives, upgrades, deposits, representation, inspections, and how the builder process differs from a resale purchase.

Investor
We review rent assumptions, cash flow, maintenance, financing, an exit strategy, and whether the property supports the goal.

Senior Buyer or Family-Supported Move
With my SRES® background, I help buyers and families think through lifestyle needs, accessibility, timing, support systems, and the emotional side of a major transition.

HOW I WORK WITH BUYERS

Strategy first. Search second.

Buying a home is not just about access to listings. Most buyers already have listings in front of them. What they need is someone who can help them interpret the market, understand the tradeoffs, and make decisions with confidence.

My role is to help you:

- Understand what you can afford in real life, not just on paper
- Choose areas that fit your lifestyle and long-term goals
- Evaluate homes beyond the photos
- Compare price, condition, location, and future resale
- Write offers with strategy, not panic
- Understand disclosures, inspections, timelines, and contingencies
- Stay grounded when the process feels emotional
- Make decisions you can stand behind after closing

I bring a calm, strategic approach to the process. My background includes real estate, project management, negotiation, client guidance, and helping people navigate major life transitions with greater clarity.

You should never feel pushed into a house. You should feel prepared to make the right decision when the right home appears.

Client Success Stories

Derek

Her experience is priceless in helping protect you from hidden damage in a home and bad deals. Suzette works hard to find a home you want in the market. She is also there to help you through the emotions that come with the home-searching process.

ERIN

As first-time homebuyers, we had no idea where to start, and the process felt overwhelming. Suzette guided us through every step with patience, strategy, and genuine care.
She helped us secure a premium corner lot in a new-build community, negotiated on our behalf, and made sure we felt confident without overpaying. She kept us updated throughout the building process, connected us with a great lender, and made sure we understood the closing documents and everything that came with buying our first home.
Suzette was truly in our corner from beginning to end. She is an amazing person and a star REALTOR®. Buying a home in this market can feel intimidating, but working with Suzette made all the difference.

READY TO TALK THROUGH YOUR BUYER PLAN?

Let’s make the next step clear.

If this guide helped you realize you need a clearer strategy before you start touring, that is exactly what the next conversation is for.

In a Buyer Strategy Conversation, we can talk through:

- Your timing
- Your payment comfort zone
- Your cash-to-close questions
- Areas you are considering
- Whether you should buy now, wait, or prepare
- What needs to happen before you tour seriously
- How buyer representation and compensation work
- What is your strongest next step

You do not need to have everything figured out before we talk. You just need to be ready for a clearer plan.

Ready to talk through your buyer plan? Call/text 916-524-0828 or use the website button: **Let’s Talk Through It.**