



FROM START TO HOMEOWNER

A GUIDE FOR

BUYERS

*ALL THE DETAILS YOU NEED TO SUCCESSFULLY
PURCHASE YOUR NEXT HOME*

MEET JESSICA HEREDIA



Jessica knows that buying or selling a home is more than just a transaction—it's a life-changing decision that deserves care, strategy, and personal attention. As a dedicated agent with Represent Realty, she is committed to making every client's experience seamless and rewarding. Jessica brings a combination of deep local knowledge, unwavering work ethic, and a hands-on approach that sets her apart in the competitive Silicon Valley market.

Clients value Jessica's proactive communication, strong negotiation skills, and keen eye for potential. Whether guiding first-time buyers, helping families upsize, or advising sellers on how to maximize their property's value, she provides clear direction and thoughtful strategies to achieve the best outcomes. Her background in managing a construction business gives her a unique advantage—offering clients insight into home upgrades, design choices, and renovation possibilities that can boost both comfort and return on investment.

Jessica's clients describe her as outgoing, hardworking, and deeply committed to their success. For her, real estate isn't just about closing deals—it's about building lasting relationships and helping people take the next exciting step in their lives.



HOMES FOR PAWS

**A CHARITABLE INITIATIVE TO SUPPORT LOCAL
ANIMAL SHELTERS**

Through Homes for Paws, Jessica Heredia donates a portion of every closed transaction to local animal shelters—specifically Pets In Need, the longest-running animal shelter in the area. This initiative supports rescue animals in need of shelter, care, and loving forever homes.

As the proud owner of multiple fur babies and a passionate animal advocate, Jessica created Homes for Paws to give back to the community in a meaningful way. Every donation helps to provide medical care, food, training, and safe environments for animals waiting to be adopted.

This initiative is more than a charitable gesture—it's a reflection of Jessica's values and her commitment to doing business with heart. When you buy or sell a home with Jessica, you're not just investing in your future—you're helping rescue animals find theirs.



PRIVATE EXCLUSIVES



Jessica has access to exclusive off-market properties through a trusted network of top local agents—homes that often aren't listed publicly or found on major real estate websites. These private opportunities can give buyers a competitive edge, especially in a tight market where inventory is limited.

If you're looking for something unique or want early access to homes before they hit the MLS, Jessica can open doors others can't. Reach out to learn how she can expand your search with quiet listings and off-market opportunities that align with your goals.



7 STEPS TO BUYING A HOME

01

CONDUCT A NEEDS ANALYSIS

Buying a home can be emotional and challenging, but I'll guide you every step of the way using my expertise, local market knowledge, and trusted partnerships. We'll start with a few key questions to jumpstart your home search.

02

FINANCING

At this stage, I'll make sure you're financially ready when the right home comes along. I'll connect you with trusted lenders to help you get preapproved, choose the best financing, and understand what you can afford. This prep will position you as a strong, competitive buyer.

03

SHOP FOR A HOME

Now for the fun part! I'll help you build a wish list, prioritize your must-haves and nice-to-haves, and narrow down what matters most. Then, I'll find homes that match your goals and start scheduling showings.

04

MAKE AN OFFER AND NEGOTIATE

When you're ready to make an offer, I'll craft a fair, data-backed proposal and handle the paperwork. I'll guide you through contingencies and negotiations to protect your interests. If we face competition or things don't go as planned, I'll have a backup plan ready.

05

CONDUCT A PROPERTY INSPECTION

Once your offer is accepted, I'll schedule a licensed inspector to check the home (if applicable). Inspections can reveal hidden issues and serve as a great negotiating tool. If anything comes up, I'll guide you on the best next steps.

06

FINAL FINANCING APPROVAL

This stage can be complex, but I'll handle the details so it doesn't feel overwhelming. I'll monitor your transaction, coordinate with your lender, and keep you updated—making sure everything stays on track for a smooth, stress-free closing.

07

CLOSE AND CELEBRATE

Trust me—you'll be a pro at signing your name by the time we get to closing. A few days before everything is finalized, we'll do a final walk-through of the property. Then, both you and the seller will sign the closing documents, and the keys will officially be yours. It's time to celebrate!



PRE APPROVAL

It's easy to crunch some numbers in a mortgage calculator to come up with a ballpark budget when you start your home search. But as tempting as it is to start scouring online listings for a perfect home as soon as you have a baseline number in mind, you're not a serious contender in this market until you're pre-approved for a loan.

Meeting with a lender, getting your finances in order, and obtaining an official pre-approval letter for a mortgage dramatically speed up the overall buying process. It will also allow you to move quickly when a must-have home comes onto the market. We're happy to recommend our preferred lenders, who are known for excellent customer service, quick turnaround times, and optimal negotiation power. Having firm financial footing and being able to move quickly are critical in a hot market, which is why we extensively vet our trusted lenders. We have the utmost confidence that they'll provide everything you need to be competitive.

LOAN PROCESS

LOAN APPLICATION

To begin your pre-approval process, it is time to formally apply for a mortgage loan through your trusted lender. Get ready for paperwork, paperwork, and more paperwork. Remember, it isn't always about getting the best rate, but about who can get the job done!

DOCUMENTATION REQUEST

Your lender will ask for verification of your full financial picture. This includes your employment history, debt, assets, etc. They'll also ask for supporting documentation for all of the above and hire an appraiser to determine the fair market value of the home you're purchasing.

LOAN SUBMISSION

Once all the necessary documentation has been collected, your loan processor will put your loan package together and submit it to the underwriter for final approval.

LOAN APPROVAL

The underwriter will determine whether your loan is fully approved, conditionally approved, or denied. If your loan is conditionally approved, the underwriter may request additional documentation or explanations. Once any conditions are reconciled, the underwriter will approve your loan.

DOCUMENTS DRAWN

After approval, the loan documents, including the note and deed of trust, will be created, completed, and sent to the title company. At this point, you'll be asked to sign the final documents and pay the required closing costs.

FUNDING & RECORDING

Once the lender receives all the signed loan documents, they will review the package. If all the forms are prepared correctly, the lender will wire funds to the title company. After funds are received, your escrow officer will authorize the county recorder to record your signed documents. The lender will then prepare a final settlement statement, disburse proceeds to the seller, and pay off any existing encumbrances or other obligations.



HOME BUYING CHECKLIST

Location

- ☐ Proximity to work, schools, shopping, and amenities
- ☐ Safety and crime rates
- ☐ School district quality (even if you don't have kids—it affects resale value!)
- ☐ Future development or zoning changes in the area

Budget & Financing

- ☐ Know your max budget (including taxes & insurance)
- ☐ Understand loan options & interest rates
- ☐ Factor in HOA fees, utilities, and maintenance
- ☐ Get pre-approved for a mortgage

Property Condition

- ☐ Age of the home and major systems (roof, plumbing, electrical, HVAC)
- ☐ Signs of damage or poor maintenance
- ☐ Quality of construction and materials
- ☐ Renovations or permits (were they done legally?)

Home Features

- ☐ Number of bedrooms/bathrooms
- ☐ Layout and square footage
- ☐ Kitchen size and updates
- ☐ Yard size and outdoor space
- ☐ Garage or parking situation
- ☐ Storage and closet space

Long-Term Value

- ☐ Resale potential in the neighborhood
- ☐ Market trends and property appreciation
- ☐ Rental potential (if you ever plan to rent it out)
- ☐ Is this a short-term or long-term home for you?

Lifestyle Fit

- ☐ Does it match your daily routine and future plans?
- ☐ Noise level and privacy
- ☐ Walkability or access to public transportation
- ☐ Community vibe and neighbors





POST CLOSING CHECKLIST

Secure Your New Home

- ☐ Change all exterior locks and garage codes
- ☐ Set up or transfer utilities (electric, gas, water, trash, internet)
- ☐ Test smoke and carbon monoxide detectors
- ☐ Set up home security or smart home systems, if desired

Organize Important Documents

- ☐ Save copies of your closing disclosure, purchase agreement, and loan documents
- ☐ Store your title insurance policy and homeowners insurance
- ☐ Set reminders for property tax and mortgage payment dates

Prep for Move-In

- ☐ Deep clean the home (or hire professionals) before moving in
- ☐ Schedule movers or rental trucks—ask me for recommendations!
- ☐ Measure spaces for furniture and appliances
- ☐ Locate shut-off valves, circuit breakers, and HVAC filters

Update Your Address

- ☐ Forward your mail through USPS
- ☐ Update your address with the DMV, banks, credit cards, subscriptions, and employer

Plan for Maintenance

- ☐ Start a home maintenance checklist
- ☐ Save contact info for trusted vendors (plumbers, electricians, etc.)
- ☐ Consider a home warranty if one isn't already in place

Yearly Home Maintenance Tips

- ☐ Schedule HVAC service (spring & fall)
- ☐ Clean gutters & downspouts
- ☐ Check roof and foundation for signs of wear
- ☐ Service your water heater
- ☐ Test smoke & carbon monoxide detectors
- ☐ Power wash exterior & inspect paint or siding
- ☐ Refresh caulking around windows and doors
- ☐ Inspect plumbing for leaks under sinks and around toilets
- ☐ Trim trees and overgrown landscaping away from the house

GIVE YOUR SPACE A WHOLE NEW LOOK

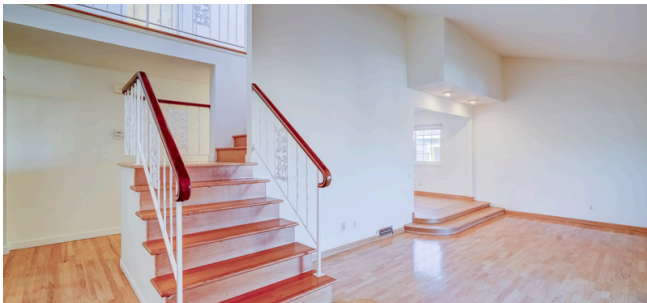
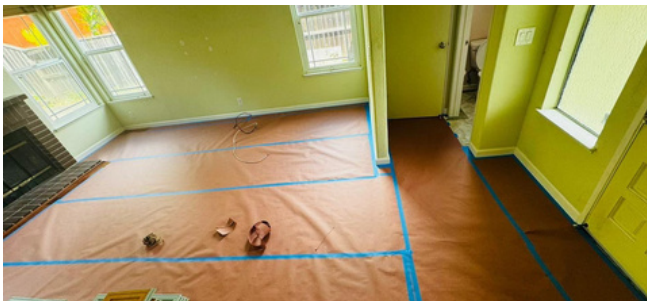
REFRESH TO REMODEL

Not every home will be picture-perfect on day one—and that's completely okay. If you're open to buying a home that needs a little work, I'm here to help you see the potential and support you every step of the way.

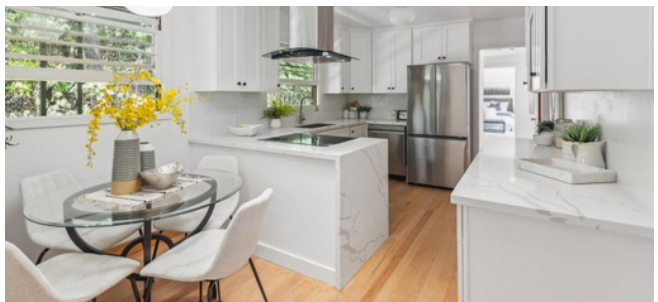
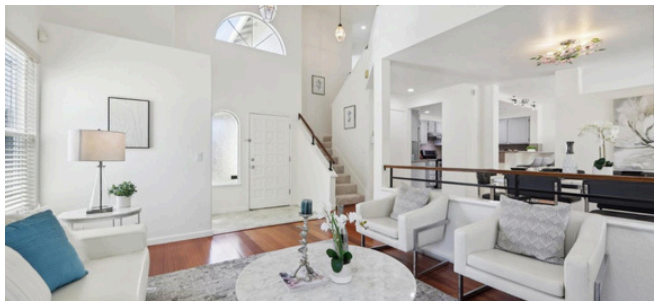
I've worked with many buyers who chose homes for their layout, location, or lot size—even if the finishes or condition weren't exactly what they had in mind. That's where I come in. Over the years, I've built a solid network of trustworthy and skilled vendors, including contractors, painters, flooring installers, electricians, and handy people. Whether you're thinking about updating a bathroom, refinishing floors, or giving the entire home a fresh, new feel before move-in, I'll connect you with the right people to get it done efficiently and within your budget.

I'll also help you think strategically—what updates will add the most value right away, what can wait, and where you can make the biggest impact for your investment.

BEFORE



AFTER





CLIENT TESTIMONIALS

See what my clients have to say:

What truly stood out was Jessica's attention to detail—no aspect of the transaction was overlooked. From proactively reaching out to inspectors to thoroughly reviewing every aspect of the properties. She also provided insightful comparables that helped us make informed decisions. It's clear that Jessica is truly passionate about her work and always has her client's best interests in mind.

She took the time to explain all options, making sure we felt comfortable and informed throughout. We couldn't have asked for a better partner in this journey!

If you're looking for a realtor who is honest, professional, and goes the extra mile, I highly recommend Jessica. Her commitment to clients is truly remarkable!

Jalpan R.

Before working with Jessica, I was skeptical of even using a buyer's agent. With online tools becoming so pervasive, I wasn't sure they were necessary. However, Jessica did a few things to get me on board.

1. She was extremely transparent about her pricing and the process, which was not the case with other agents.
2. She was very patient and willing to work with us over a very long timespan and did not push us into price or purchase that we felt was beyond our means.

I am so grateful we decided to move forward with Jessica because the process turned out to be much more complex than I thought. Not only did Jessica handle the huge workload of documentation, she offered expert advice at key decision points that made us feel comfortable with difficult choices.

I 100% recommend Jessica to anybody looking for a home.

Christian N.

Jessica was an absolute joy to work with! She truly knows her stuff and went above and beyond to take care of us throughout the entire home-buying process. Even our loan officer and other professionals we worked with praised her incredible work ethic and attention to detail. What I appreciated most was her honesty—she didn't just tell us what we wanted to hear; she told us the truth, and that kind of integrity is rare to find. If you're looking for a dedicated, knowledgeable, and trustworthy Realtor, Jessica is the one!

Ja'Mell F.

Jessica found our dream home!!! Working with her was an absolute pleasure. We met Jessica at an open house when we had just started looking. She explained the housing market, buying process, and mortgage options so clearly that we immediately knew we wanted to work with her. She took the time to understand our needs and proactively searched for both on- and off-market properties. Thanks to her dedication, we secured our home at a price that made everyone happy. We truly appreciate her fast response, thoughtful approach, and caring service as our agent!

Joanne W.

Jessica is knowledgeable, friendly and very helpful. She absolutely goes the extra mile for her clients! She guided us through our first property purchase, calling things as they were, telling us what to expect, and pointing out the items we should care the most about when reviewing disclosures. She kept us abreast of every step of the way, helped us negotiate a good offer, and even got the seller to pay for some items that needed repairs despite a competitive market and other offers on the table. Lastly, she recommended contractors for services that I was very happy with. Couldn't recommend her more!

Janaina P.

Check Out My Google Reviews >>





Why am I being asked to sign a Buyers Agreement?

You've made the decision to work with a professional who is ethically obligated to act in your best interest. As of August 17, 2024, all buyers are required to sign a written buyer agreement before they can begin working with a REALTOR®. This is a nationwide requirement set in place to create transparency for consumers like yourself.

WHAT IS A "WRITTEN BUYER REPRESENTATION AGREEMENT?" AND WHAT DOES IT DO?

A written buyer representation agreement is an agreement between you and me outlining the services I will provide you as a real estate professional, and what my fee is for those services.

WHY AM I BEING ASKED TO SIGN AN AGREEMENT?

Written buyer representation agreements became a nationwide requirement for many real estate professionals as a part of the National Association of REALTORS®' proposed settlement of litigation related to broker commissions. The requirement went into effect on August 17, 2024.

WHEN DO I NEED TO SIGN AN AGREEMENT?

Before touring a home, a buyer agreement must be signed. This is a requirement for all buyers working with a REALTOR®.

HOW DO I BENEFIT FROM THESE AGREEMENTS?

These agreements clearly lay out what services you (as a homebuyer) can expect me to provide, and what my fee is for those services. A buyer representation agreement sets clear expectations and reduces any potential confusion at the outset of our relationship.

ARE THE AGREEMENTS NEW?

In some places, yes. Many states have required buyer representation agreements for years, while others have not. As a result, it is entirely possible you or others you know have not used them in the recent past. Regardless, they are now a nationwide requirement.

DOES THIS AGREEMENT MEAN I HAVE TO PAY YOUR FEE OUT OF POCKET?

Not necessarily. While you are responsible for paying the fee outlined by the agreement, we can still request, negotiate for, and receive compensation to cover this fee by the seller or their agent.



***Purchasing a home is a big decision!
Contact me today for a no-obligation buyer's consultation!***

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