Buyer's Guide

THE KEY TO YOUR DREAM HOME

Justina Arjona
CA DRE 02110807
RE/MAX Visalia Realtor® Associate

805.316.6090
Justina@TheDiscoverTeam.com
JustinaArjona.com

THE DISCOVER TEAM
CENTRAL COAST
RE/MAX

JUSTINA ARJONA

My energetic personality and passion to serve others flows through every spectrum of my life. As your realtor, I am committed to serving your family, the same way I serve mine, with the utmost importance and respect.

With 18 years of specializing in sales and marketing I have expertise in the most crucial pieces of the home buying/selling process, experience and connections. I have the insight on how to market your home in today's real estate market.

I am here to walk along-side you and to act as your trusted, experienced, committed advisor...and friend.

As a part of the REMAX family, I have access to an extra wealth of knowledge, professional services, business connections, and expert advice.

Skills & Specialization

- *Marketing Specialist- Social Media & Print*
- *New Home Sales Specialist- Southern Highlands*
- *Product Sales Specialist- 18+ Years of Experience*

Client Reviews

"You are just a KEY away from the home of your dreams."

805.316.6090 | JustinaArjona.com

The Process

There is a process to buying a home, that can be simplified with the help of your real estate agent.

1

CONSULTATION

Meet your Real Estate Agent and discuss what you are looking for.

2

PRE- QUALIFIED

Your agent will connect you with a lender to get you pre-approved.

3

HOME SEARCH

Your agent will narrow down options for your review and set up property tours.

4

MAKE AN OFFER

Once you've found your dream home, your agent will negotiate the offer and get it accepted.

5

HOME INSPECTION

Discuss the results and decide if any repairs are needed.

6

Title Search & Appraisal
The bank orders the appraisal, title search and final financing is set.

7

CLOSING

After the final purchase contract has been signed at the title company, you get to move into your DREAM home!

805.316.6090 | JustinaArjona.com

The Initial Process

1. Consultation

I would love to meet with you and discuss your needs, wants, and wishes for your new home! Some important topics to discuss about your dream home are:

- How long have you been looking for a new home?
- What areas and neighborhoods are you wanting to look at?
- What are some of your must-haves in your dream home?
- What are some deal breakers?

2. Pre-Approval

This is a must in today's market to help determine how much you can afford.

Lenders typically recommend a home that costs no more than three to five times your annual household income, with a 20% down payment.

In a competitive market, sellers may ask for proof of pre- approval.
This document can help strengthen you offer.
Make sure to get pre-approved before we start viewing homes.

Your Dream Home

3. Let's Start The Search

I will tailor the home search based on your our discussion and funnel all properties to pick the best for you to view.

Most buyers look at approximately 10 properties and are then ready to make an offer. At that time, it you have not found your dream home, we will sit down and review your criteria to make sure we are still looking for the right house.

Once you find one you love...it is time to determine the market vale of that home. I will compare that home to others that have sold and from there we will determine the value for the home.

4. Making An Offer

Now is the exciting part! When you are ready to write an offer, I will walk you through the contract. It is important to write a fair offer or you can run the risk of the seller not responding or even losing the property to another buyer making an offer.

- Write the offer
- Negotiate the offer
- Satisfy Conditions

Inspections and More

5. Home Inspections

The next step after you offer is accepted is to schedule a home inspection. You will have a certain number of days to complete this inspection after the offer was accepted. This also includes termite inspection, if you are in an area were you could be affected.

Your home inspection letter will verify that all items considered defective or problems relating to the safety of the home be corrected prior to closing.

6. Title Search, Appraisal and Final Lender Letter

The title is right to own, possess, use and control of property. When purchasing a hoe you are buying a sellers title to the home. Before closing, a title search is done to ensure there are no leans, or problems that might prevent a clean title for you to close on the home.

An appraisal, is an estimate of the property value. The approval is not only to justify the lender's investment, but to help keep the buyer from overpaying on a property. Your lender will typically hire an appraiser and charge you the fee at closing.

Final lender's letter approves your home loan. You will receive a letter and loan term to your mortgage agreement. Your final letter will include your annual percentage rates, monthly fees, and repayment information for the loan.

Closing Time

7. Closing

The closing process finalizes the purchase of your home.

A Few Things to Bring

- A valid government issued photo ID
- Cashier's check payable for the total amount due
- Any outstanding documents for the title company or loan officer

Closing Costs

Fees typically total 3%- 7% of the total purchase price and can include:

- Escrow Fees
- Recording Fees
- Application and underwriting Fees
- SIDs and/or LIDs
- Appraisal Fees
- Local Transfer Taxes
- Homeowner's Insurance
- Homeowner's Association Fees

Real Estate Terms to Know

Here is a list of common terms you will hear throughout the buying process.

Appraisal

An appraisal is performed by a third party and is often required by a lender to ensure that the amount being requested for the loan reflects the property's fair market value.

Appreciation

Increase in the value or worth of a property that is caused by outside economic factors over time, rather than by the owner making home improvements.

Contingency

Contingent is a status indicating that the seller has accepted a buyer's offer that includes contingencies, or in layman's terms, specific requirements that must be met for the sale to close.

Closing Costs

Expenses incurred by home buyers and sellers to finalize a real estate transaction are known as closing costs. These may include appraisal fees, taxes, loan origination fees, credit report fees, title insurance, and so on.

Escrow

Escrow is a step in the home buying or selling process which happens when a neutral third party holds something of value (often the buyer's earnest money check) during a real estate transaction.

Title

Contingent is a status indicating that the seller has accepted a buyer's offer that includes contingencies, or in layman's terms, specific requirements that must be met for the sale to close.

Resources

A quick guide to local service providers in your area.

Utilities

California Water Service	559.624.1600
City of Visalia Solid Waste	559.713.4499
City of Tulare Solid Waste	559.684.4325
Southern Calif. Edison	800.655.4555
So Cal Gas	877.238.0092

Pest Control & Yard Service

Clark Pest Control	559.343.1866
Terminix	559.834.9971
Weed Man	559.266.1624
Leo's Nursery	559.741.0178
Lawn Service	559.559.5599

Cable & Internet

Xfinity	800.934.6489
Dish Network	559.697.0755
AT&T Internet & DirecTV	855.293.7676

Address Change

California DMV	800.777.0133
U.S. Postal Service	800.275.8777

Dream Home
questionnaire

Name ______________________________

Address ______________________________

Phone ______________________________

Email ______________________________

Desired Location *(Look and feel of preferred area)*

Pricing & Financing *(What is your price range? Pre-Qualified?*

Timeframe *(Do you need to sell a current home? Ideal move in time?*

Interior (Number of bedrooms? Bathrooms? Square Footage?

Exterior *(Lot size? Garage? Pool? Other requirements?*

805.316.6090 | JustinaArjona.com

Notes

Contact Info

805.316.6090

Justina@TheDiscoverTeam.com

RE/Max Visalia
4840 W Mineral King Ave
Visalia, CA 93291

JustinaArjona.com

www.facebook.com/Just4URealEstate

www.instagram.com/Just4URealEstate

THE DISCOVER TEAM
CENTRAL COAST
YOUR DREAM HOME DISCOVERED

RE/MAX VISALIA