



A GUIDE FOR

# BUYER'S

ALL THE DETAILS YOU NEED TO  
SUCCESSFULLY BUY A HOME

# CONTENTS

- 04 About
- 10 Successful Buying Process
- 12 Setting Your Budget
- 13 Timeline
- 15 Wish List
- 19 Pre -Approval Process
- 24 Find your New Home
- 25 Under Contract
- 34 Closing Day



A man and a woman are posed in a rustic, industrial-style interior. The woman stands on the left, wearing a black turtleneck and a grey and white checkered skirt. The man sits on a wooden stool on the right, wearing a dark suit jacket over a light shirt and grey trousers. The background features a large, ornate wooden door, a wooden counter with a plant, and a window with a grid pattern. The lighting is warm and focused on the subjects.

HI, WE ARE HHG

AND WE BELIEVE IN HOME

# WELCOME

Home is more than just a physical space. It's where you've create countless memories, shared moments with loved ones, and where you feel most comfortable. When it comes time to buying a home and beginning a new chapter, the process can oftentimes feel overwhelming. Buying a home can be an emotional journey, and it's understandable to feel apprehensive.

Rest assured that together, we can help you navigate the process with ease. We'll outline the process and create a plan together, so you don't have to do any of the heavy lifting. From staging your home, negotiating the best terms for you & creating a smooth close, this booklet will be your guide.

*Tiffany and Jack*





THE LIFE YOU'VE BEEN  
DREAMING OF  
starts at  
your new  
front door



# Hernandez Homes Group

**Real Estate Specialists**

Serving you with Honesty Integrity and Trust.



FOCUS ON YOUR FUTURE

we'll handle  
the rest

A decorative still life featuring a lamp, vases, and branches on a wooden table against a stone wall. The scene is lit with warm, soft light, creating a cozy atmosphere. The background is a textured stone wall. In the foreground, a wooden table holds a lamp with a white shade and a black frame, a large terracotta vase, and a smaller white vase with a tiered design. Several thin branches with small white buds are arranged in the vases.

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Extremely professional,  
knowledgeable and  
responsive with  
genuine care

# WHY HIRE A TEAM?

When it comes to buying or selling a property, having a real estate team on your side is a game-changer. Not only will they always be available to take calls and show properties, but they'll also bring a wealth of experience and expertise to the table.

Buying a home is one of the biggest financial decisions you'll make, and having a team of experts on your side ensures a smoother, stress-free experience. With a team, you're never waiting on one person—someone is always available for showings, so you never miss out on the perfect home.

Our broad network of agent relationships gives you insider access to off-market and upcoming listings before they hit the market. Plus, when it comes to inspections, appraisals, and negotiations, our team works together to ensure you get the best deal while avoiding costly surprises. More experts, better results—that's the power of a team.



A man with curly hair, wearing a dark suit jacket over a light-colored shirt, stands on the left. A woman with long, wavy hair, wearing a dark top and a patterned skirt, stands on the right. They are both smiling and looking at each other. The background features a large green plant and a lattice wall. The entire image has a dark, semi-transparent overlay.

*“EXTREMELY PROFESSIONAL,  
KNOWLEDGEABLE  
AND RESPONSIVE  
WITH GENUINE CARE  
FOR THE  
CLIENTS NEEDS”*



TAKE THE STRESS OUT OF

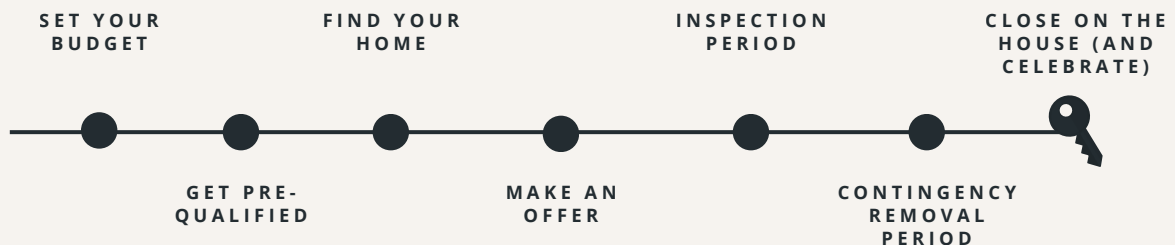
# buying

# SUCCESSFUL BUYING PROCESS

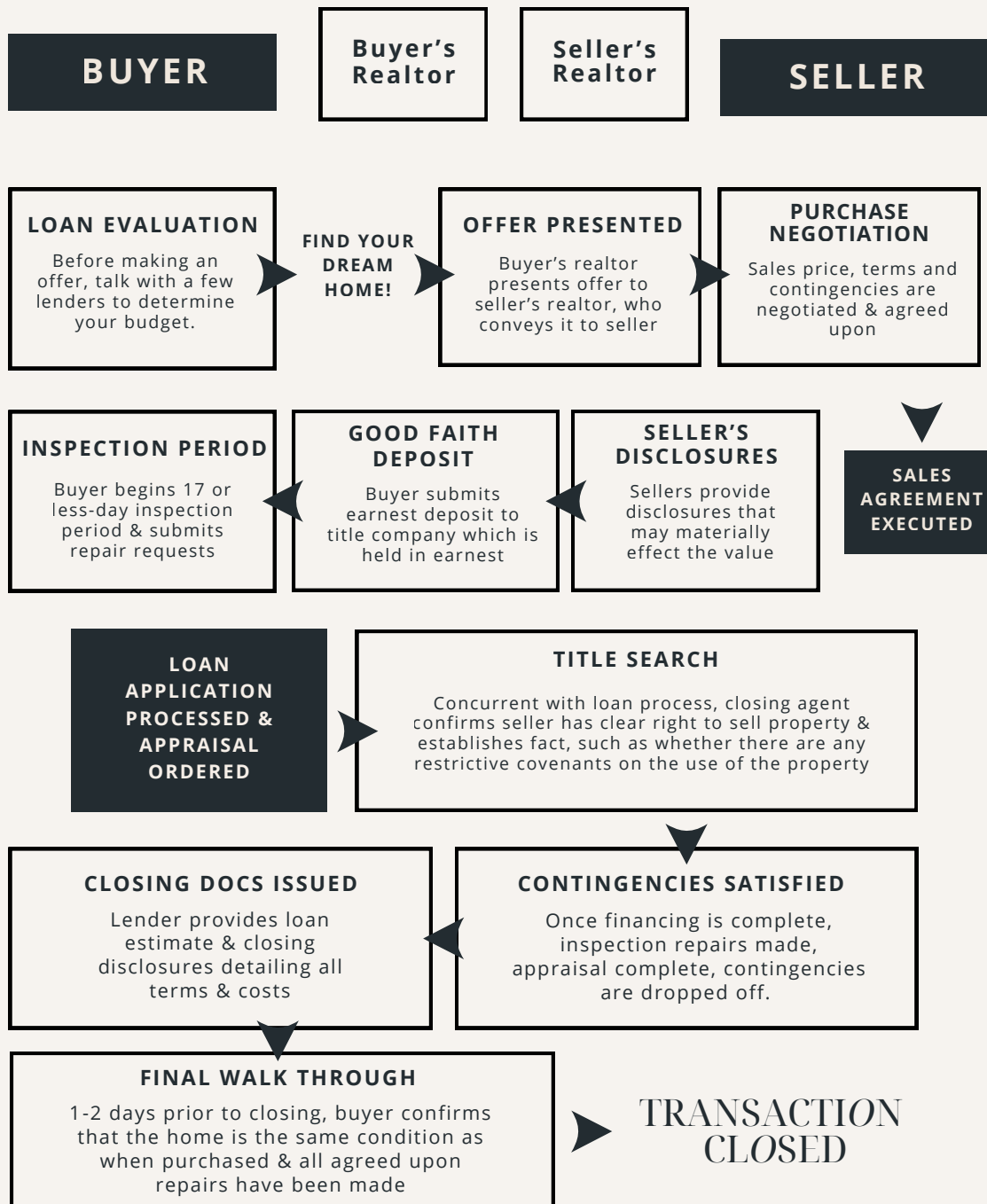
*We know that buying a new home can be stressful...*

But it doesn't have to be. Instead it can be the glorious start to a new chapter. The anticipation of creating new memories in a home that better serves your needs. We're here to help you determine your budget, find the perfect neighborhood & hear **"offer accepted!"**

Moving to a new home is exciting and we can't wait to help you every step of the way.



# HOW DOES A REAL ESTATE TRANSACTION WORK?





# SETTING YOUR BUDGET

We know... the dreaded B word. But having a clear budget will make this process SO MUCH EASIER. Start by meeting with a lender to finalize numbers, but first, consider what monthly payment feels comfortable for your family. A good rule of thumb: keep your mortgage under 1/3 of your take-home pay. However, there are exceptions depending on your life stage:

- Early in your career? You might stretch your budget slightly. For example, young professionals, like new attorneys, could overextend a bit, knowing their income is likely to grow.
- Near retirement or on a fixed income? Stick to a more conservative budget to ensure financial stability.



# BUILD YOUR TIMELINE

Are you renting? Do you need to sell your current home? Closings typically take 30 days, so line up your dates to be sure they work for you.

If you need to sell your current home in order to buy your new home, it's important to have it cleaned, staged and photographed PRIOR to looking at homes. This allows for us to best negotiate a Buyer Contingency, meaning that your new home purchase is contingent on your current home selling. As an agent, we need to be able to show the sellers we're ready to go to market 'overnight' so we don't delay the closing process.

If you're renting, know that your first mortgage payment isn't usually due for 45-60 days AFTER close of escrow, which helps you not double up on rent and mortgage payments.

# TIMELINE

## BUDGET

- Determine what you want your monthly payment to be
- Determine how much you want to put down

## MEET WITH A LENDER

- Interview lenders
- Crunch the numbers to determine how much home you can afford

## SET UP YOUR HOME SEARCH

- Determine what your 'must have' items are
- Define the location you want to live in
- Set up your home search

## SHOWINGS

- Walk any homes that meet all of the qualifications you've set until you find the right one & submit an offer

## OFFER ACCEPTED!

- Deposit earnest money
- 17-day or less inspection period
- Appraisal

## CLOSING DAY

- Sign all lender documents
- Sign all title documents
- Sent to record + fund

## MOVING DAY

- Schedule your movers
- Turn on all utilities in your name
- Welcome Home!



# WISH LIST

Buying a new home is so much fun, and this is the part where you daydream about all the possibilities. I like to remove all constraints of budget and location and write down ALL the things I'd love to have inside my home. Not gonna lie, my list is fairly epic, but it makes me happy to think about all the possibilities.

After I've filled my mind with all the possibilities, I start sorting them and ranking them in order of importance, narrowing it down to 3-5 must-haves. It's important to do this BEFORE you start looking at houses so you don't get distracted by something that might seem like what you want, but really isn't.

We'll refer to this list when we're out looking at homes. If a pool is on your MUST-HAVE list, then we're only going to walk homes that have pools OR are priced in a way that allows you to immediately put one in. This ends up saving everyone so much time AND ensures you get what you really want.

# NEW HOME WISH LIST

## BATHROOMS

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## KITCHEN

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## BACKYARD

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## FAMILY ROOM

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## FRONT ENTRY

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## BEDROOMS

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## MISCELLANEOUS

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# *Why* Hire an Agent?

**Unrepresented consumers account for 70% of all real estate lawsuits.**

Are you required to have a real estate agent to purchase a home? No. But you're also not required to have a professional cut your hair, so why do you pay someone to do that? Because you don't want to walk around with your hair a mess, right?

Buying a home is often one of the biggest financial investments you'll make in your lifetime. A lot can go wrong and unfortunately, it can go REALLY wrong if you don't know what you're doing.

# Agent Compensation

Inside real estate transactions there are typically two agents involved. One agent represents the seller, the other agent represents the buyer. Each agent works to create circumstances that are agreeable to their clients.

Typically, seller's offer 3% of the purchase price to their agent and 3% to the buyer's agent. New NAR regulations prohibit us from offering a buyer co-broke inside the MLS, but it is still recommended that seller's offer a co-broke to a buyer's agent, here's why:



- **It makes their listing more appealing.** Buyers face a lot of upfront costs when purchasing a home, seller's covering this cost allows buyers to afford more.
- **It creates a smoother transaction.** A represented buyer is a buyer that is educated with an agent working to make sure we get everyone to the closing table.

**Sellers are not required to offer a buyer's agent co-broke**, this means buyers need to be prepared to pay their agent out of pocket if need be. As a buyer's agent, it is my job to seek best circumstances for your purchase, which is why we'll try to negotiate a seller paid commission structure.

*-Tiffany and Jack*

# DOWN PAYMENT

Determine what your down payment is. While some put 20% down on their home, you can often qualify with as little as 5% down. It's important to be clear on this number as it will impact your monthly payment. You'll also need to have your Earnest Money on hand as well. Typically buyers put 1-3% of the purchase price down as earnest money. I'll break down your earnest money in just a bit, but know that your earnest money will be added to your down payment on closing day.





## MEET WITH YOUR LENDER

Now that you have a clear idea on what you want and the numbers you'd like to hit, it's time to talk to a lender. Every buyer must have a pre-approval before seeing any homes. Depending on your price point (usually luxury listings), Listing Agents will require proof of funds prior to showings. This ensures sellers aren't prepping their home for showings for buyers that aren't in a position to buy.

Your pre-approval will be submitted with any offer so the sellers know you can secure a loan for their property. Once you have your pre-approval, revisit your 'must have' list to be sure those items can realistically be secured at your price point.





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## PROFESSIONAL PATIENT & ABSOLUTELY OUTSTANDING

Tiffany and Jack are amazing and I highly recommend using them for your real estate needs. They were professional and very attentive to our needs/wants! There were multiple offers on the home we wanted and they came through for us! Their team go the extra mile and they continue to stay in your life by hosting client appreciation events throughout the year to show their appreciation!

A dark wood bookshelf with glass doors, filled with books, and a wooden chair with a round backrest in the foreground. The scene is dimly lit, creating a warm and sophisticated atmosphere. The bookshelf has multiple shelves, some with books and some with decorative items. The chair is positioned in the lower right corner, partially visible.

**WE USE A VARIETY OF  
STRATEGIES AND TOOLS  
TO HELP YOU FIND YOUR  
PERFECT HOME, MAKING  
SURE YOU HAVE ACCESS  
TO THE BEST OPTIONS ON  
THE MARKET.**

# SET UP YOUR HOME SEARCH

Now it's time to start shopping for your new home! We'll automate this by setting up a custom home search for you with all of the criteria you listed above. This means anytime a new home hits the market that meets your criteria, you'll get an email notification. If you like what you see, reach out and I'll set an appointment to walk the home.

A few ground rules to make this process as enjoyable as possible:

Do not walk homes that are not in your budget. I can promise you this never ends well and oftentimes makes you disappointed in what you CAN afford.

Remember when walking homes, someone else is often living there. This means we want to be respectful of their space, especially if little kids are in tow.

And finally, there are almost always cameras, so save any talk of pricing for after the showing.

YOU'RE UNDER CONTRACT...

# Now What?

Once we have an accepted contract, we send it to the Title Company who will facilitate the closing documents. The Title Company works with all parties involved (buyer, seller, both agents and lender) to compile all the documents necessary to close.

01

**EARNEST DEPOSIT**

02

**INSPECTION**

03

**APPRAISAL**

THE DETAILS...

**01**

**EARNEST DEPOSIT:** Your earnest deposit is typically 1-3% of the purchase price. Once all contingencies are met, your earnest money will be non-refundable and will be applied towards your down payment.

**02**

**INSPECTION PERIOD:** This is your time to do all of your due diligence on the property. It is HIGHLY recommended that you hire a professional inspector to do a full inspection of the home.

**03**

**APPRAISAL:** Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal prior to funding.



## 17 OR LESS-DAY Inspection Period

This is your time to do all of your due diligence on the property. It is **HIGHLY** recommended that you hire a professional inspector to do a full inspection of the home. You can google some options or I'm happy to share a few companies I've worked with in the past, but who you use as your inspector is your decision. The inspector will climb into the attic, check the heater, run all the faucets, check all the electrical and look for anything that is out of order. They'll then provide you with a full report that is often dozens of pages long — you want them to be thorough! They'll point out everything that is in working order and everything that is not. Once the inspection is done, you'll have an opportunity to ask the seller to repair or replace anything that isn't working properly. Let it be noted, you cannot ask for things that are working properly to be repaired or replaced. If buyer and seller cannot come to an agreement during this due-diligence period, buyer has the opportunity to cancel the contract and receive a full refund of their earnest money.

# APPRAISALS





# HOME APPRAISALS ENSURE ACCURATE VALUE, GUIDING FAIR AND INFORMED REAL ESTATE DECISIONS

Once the inspection is complete the next contingency to remove is the appraisal contingency. Most loans require an appraisal and if the home doesn't appraise for the purchase price buyers and sellers have a few options. The buyer can exercise their right to cancel the contract and receive a full refund of their earnest money, or buyer and seller can renegotiate on the price or buyer can bring the difference between the appraisal amount and loan amount in cash to the closing table to bridge the gap.

Once the appraisal contingency has been met, the buyer's earnest money is typically what we call, 'hard.' This means that should you decide to cancel the contract, you will not receive a refund of your earnest money deposit.



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**THE MOST  
DEDICATED  
REALTOR WE  
HAVE EVER  
WORKED WITH**

Selling our home was a positive experience, thanks to Tiffany and Jack! They were professional, kind, and responsive to all of our needs. They are so genuine and caring, it was like working with a close friend. We highly recommend Hernandez Homes.



# OTHER CONTINGENCIES

If you're selling your current home in order to buy your new home, you'll have this contingency as well that needs to be fulfilled before your earnest money goes hard. We'll go over all of these dates so you know exactly what is expected of you and the sell of your home.

# FINANCING

During this time, it's imperative that you stay in close contact with your lender. They'll need specific paperwork and information only you can provide them. It is also of the utmost importance that you refrain from any other major purchases that could impact your financing. This would be buying a new car or boat or swiping your credit card for furniture for the new house. These purchases can negatively impact your debt to income ratio and implode your deal before it's done. Hang tight until we close on your dream home and then you have full reign to get that home furnished or buy that new car.



# Final Walk Through

This occurs 2-4 days prior to close and is your chance to walk the home one last time to ensure that all of the repair requests have been completed and that the house is in the same condition as when you bought it. It's normal to see boxes stacked in the garage because sellers are moving too! If everything looks good, you'll sign paperwork accepting the home's condition and we'll be on our way to a smooth close.



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**RESPONSIVENESS,  
QUALITY,  
PROFESSIONALISM,  
VALUE**

Hernandez Homes Group is top notch! They sold us our dream home, they were always available to answer questions and help us in anyway we needed. We met them as our realtors but I believe we made a friendship and working relationship. I highly recommend!



# CLOSING DAY

This is it, the big day!

Closing day is usually a collection of a few days. The Title Company will receive loan documents 3-5 days prior to close and you'll have two options: you can make an appointment to sign at the Title Company OR they'll send the documents to you with a notary to sign in the comfort of your own home. Either way is just fine, but you'll need to be sure if you're signing at home that there is time for documents to get back to the Title Company in a timely manner (this only comes into play if you're signing out-of-state). Both buyers and sellers usually sign all the documents a few days prior to close, so that on closing day, all that is left to do is send the title to record at the County Recorder's Office.

Your property is officially closed once mortgage/bank has funded and then the title has been recorded at the county recorders office.

Good news? Once it's funded and recorded at county recording office we can release the keys to your new home to you!

# *What You* **CAN EXPECT**

We know this is about more than selling high and buying low and we can promise you that while there will be some bumps in the process, we will be doing our best to help you avoid any delays or roadblocks. You can expect weekly phone calls with our trademark *tell it like it is* honesty & creative problem solving to get you where you want to go.

*Tiffany and Jack*



★★★★★ JENN A.

Jack went above and beyond to help me sell my San Luis Obispo home. He knows the market, has connections for staging, contractors, all things real estate related and he and his team came through for me during a difficult market and inclement weather challenges. I'm beyond impressed with Jack's professionalism as he was committed to selling my property throughout a challenging escrow negotiation process. I highly recommend Jack for all your real estate needs. He responds to every call, text, concern, and as an out of state seller he really worked hands on with buying agent and inspectors. He's a class act!

★★★★★ LINDSEY K.

Tiffany helped us buy our dream starter home this spring, and I'm not kidding when I say she's a miracle worker. She got our offer accepted within two weeks of working with her... and the market was insane! We had friends who spent months putting in offers, and if we hadn't worked with Tiffany, I'm sure we would've been in the same boat. She treats everyone like family, and she's such a good person all the way through. If you're looking for a realtor to trust, trust Tiffany and her team. You won't regret it

# READY TO BUY?

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# READY TO BUY?

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