







LET'S FIND *home*

YOUR HOME BUYER GUIDE

MICHELE JONIETZ REALTOR®

YOUR HOME MATTERS

I believe in going above and beyond to provide top tier service & and exceptional client experience.

Hello, I'm Michele, and I'm here to make your home-buying experience as smooth and successful as possible. As your dedicated real estate advisor, I'll guide you through every step of the buying process, ensuring you find the perfect home with confidence and ease. Whether it's identifying the ideal property or negotiating the best deal, I take pride in going above and beyond to make your journey in the real estate market truly rewarding.



Michele Jonietz

REALTOR®

562.619.8560

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12651 Newport Ave. Tustin, CA 92780

WE'RE HERE TO HELP YOU

MICHELE JONIETZ

REAL ESTATE AGENT

As a Southern California native, Michele has called Whittier home for over 30 years where she and her husband have raised their family. Her genuine passion for helping others shines through as she commits to her real estate clients and delivers exceptional service. Michele uses her market knowledge, extensive business and management experience to deliver the results her clients need.



MICHAEL HICKMAN

MANAGER & LEGAL COUNSEL

As a real estate manager and legal counsel, he oversees daily operations, offers coaching to agents, and ensures legal compliance, providing expert advice on transactions and contracts while upholding ethical standards. His combined expertise ensures a successful and compliant real estate environment.



JENNIFER HARTY

DIRECTOR OF MARKETING

Strategic Visionary and Team Leader: Jen is a forward-thinking strategist, driving innovative marketing efforts while leading and inspiring their team to achieve exceptional results.



KELLI MITZNER

TRANSACTION COORDINATOR

Meticulous Real Estate Coordinator: Efficiently manages property transactions, coordinating communication, paperwork, and timelines for successful deals.



SEVEN GABLES
REAL ESTATE

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The Home Buying Timeline

Step One

Meet with a Professional

Before you even begin the home buying process, I suggest that you sit down with a lender and get pre-approved. Together, you will determine the best mortgage type for your situation, as well as how much house you will be able to afford. Be sure to get a pre-approval letter before leaving.

Step Two

Pre-Approval

After you have met with your lender, we can sit down and discuss the type of home you're looking for. We will discuss style, price, location, and any other features that you find important for your home.

Step Three

Search and Showings

Now the fun part! I will set you up on a custom client search that will send you every available home that meets your criteria for your home. From there, I will schedule showings and we will go view the homes that you are interested in.

Step Four

Make an Offer

After finding the right home, we will discuss important factors and criteria needed to submit in a strong offer. We will discuss offer price, inspection time period, financial contingencies, etc.

Step Five

Negotiation and Contract

The seller will have the opportunity to accept, reject or counter your offer. I will help you understand all the terms of the contract to decide the best course of action for securing your home on terms that work for you.

Step Six

Escrow

You will deposit agreed upon earnest money. You will schedule any inspections during the time period negotiated in the contract and we will negotiate any repairs requests you would like to make with the seller.

Step Seven

Final Details

The mortgage lender will typically order an appraisal to determine the value of the home. I will educate you on your rights as a buyer and will offer you alternative routes to take if the appraisal should come back low in value.

Step Eight

The Closing

After your loan has been processed you will receive the clear to close from your lender. We will perform the final walk-through before closing. After you sign the documents, it's time to celebrate because your home purchase is now complete!





FINANCES

Finding Your Perfect Home

Before you officially begin your home search, I always recommend to begin with talking to a lender and getting pre-approved. A lender will be able to answer all of your questions regarding finances and give you a clear understanding of the exact price range you will be pre-approved for and an estimate of the expenses to expect.

QUESTIONS TO ASK WHEN INTERVIEWING POTENTIAL LENDERS...

- ✓ What is the best type of loan for me?
- ✓ Do I qualify for any special discounts or loan programs?
- ✓ What interest rate can you offer?
- ✓ When can you lock in my rate?
- ✓ What fees can I expect from you?
- ✓ What are my estimated closing costs?

TALKING TO YOUR LENDER

PART 2: FINANCES

Finding Your Perfect Home



There a many different factors that the lender will use to calculate your pre-approval. It's always best to be prepared, so here are a few of the documents you can begin to gather together and can expect to be requested:

- Tax Returns
- W-2 Forms
- Pay Stubs
- Bank Statements
- List of Monthly Debt

FINDING YOUR HOME

RECOMMENDED LENDERS

Preparing For Meeting With A Lender

Please feel free to reach out and interview some
of the lenders that I know and trust.

Home First Financial - Kevin Shoup



714.317.0246

kevin.shoup@yourhomefirst.com

12681 Newport Ave. Tustin, CA 92780

Home First Financial - Bob Hickman



714.774.8600

bob.hickman@yourhomefirst.com

12681 Newport Ave. Tustin, CA 92780

FINDING YOUR HOME

HOME SEARCH

Starting The Home Search

Step One

After you speak with a lender and get pre-approved, we will begin your online home search. I will set you up on an automated search on the Multiple Listing Service (MLS).

Step Two

We will discuss your ideal price range, your must-haves list, deal breakers, location preferences, school districts, and all of the other factors that will help me to best help you during the home search period.

Step Three

When you decide you are interested in a home, we will schedule a showing to view the home in person. If you decide it meets your criteria, we will write an offer for the home. When we get an accepted offer, you will now be Under Contract.



YOUR PERSONAL PREFERENCES

MUST HAVE CHECKLIST

What's Important To You?

Kitchen

- ◯ Island
- ◯ Updated countertops
- ◯ Walk in Pantry
- ◯ Updated cabinets
- ◯ Breakfast nook
- ◯ Updated appliances

Bathrooms

- ◯ Double Vanities
- ◯ Bathtub
- ◯ Updated bathroom
- ◯ Walk in shower
- ◯ Guest bathroom

Main Living Area

- ◯ Walk-in closet
- ◯ Split floor plan
- ◯ Storage space
- ◯ Master on main floor

Additional Features

- ◯ Hardwood floors
- ◯ Fireplace
- ◯ Office
- ◯ Formal dining room
- ◯ Open floor plan
- ◯ Front porch
- ◯ Separate laundry area
- ◯ Parking space

Place a check mark next to any amenity that you consider a must have on your next home.

FINDING YOUR HOME

OFFERS & NEGOTIATIONS

Presenting a Strong offer

Information Needed

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Pre-approval letter
- Offer Price
- Financing Amount
- Escrow Deposit
- Closing Date
- Inspection Period
- Closing Costs



FINDING YOUR HOME

OFFERS & NEGOTIATIONS

Presenting a Strong offer

Multiple Offer Situations

It's more common than ever to see homes go into multiple offer situations. This means that your offer is not the only offer on the table for the sellers. Here are some of my best tips to win a multiple offer situation...

- Submit your Pre-Approval letter with your offer
- Have your lender call the listing agent to share your Pre-Approval details
- Make a cash offer if possible
- Offer more than the asking price
- Be flexible with your closing date
- Add a personal letter
- Offer a higher amount for the Escrow deposit so the seller knows that you are serious
- Keep your offer clean when it comes to contingencies and don't ask for any that are not a deal-breaker for you

Escrow

Congrats! We are almost there. You will turn in your Escrow Deposit, we will get inspections scheduled, negotiate repairs, and move forward with your loan application. The entire process from contract to close typically takes between 30-45 days.

FINDING YOUR HOME

INSPECTION PERIOD

Types of Potential Inspections

Before we begin writing an offer, we will need to gather some documents and discuss some important details...

- Home Inspection
- Radon Testing
- Wood-Destroying Organism (WDO) Inspection
- Foundation Inspection
- HVAC Inspection
- Mold Inspection
- Lead Based Paint Inspection

Inspection Time Period

The typical inspection period is between 10-18 days.

It is critical that we begin scheduling the inspections you choose to have done as soon as we are under contract on your potential new home. This will ensure that we do not run out of time or have any delays in the process.





OUR STRATEGY

PREPARING FOR CLOSING

Buying Your Home

01.

Loan Application & Appraisal

You will typically have 3-5 days after the contract has been executed to make application for your loan with your lender. The appraisal will be ordered by your lender after we have have made our way through the inspection period. If your contract is contingent on the appraisal, this means that if the appraisal comes back lower than the offer you made, we will have an opportunity to negotiate the price once again.

02.

Home Insurance

You will need to obtain a Homeowner's Insurance Policy that will begin on the day of closing on your home. If you don't already have an insurance company you plan to work with, please feel free to reach out to me and I will be more than happy to provide you with a list of recommendations.

03.

Important Reminder

As excited as you may be to begin shopping around for furniture and all of the things that help make a house a home, don't! Be very careful during this period not to make any major purchases, open new lines of credit, or change jobs. If in doubt, be sure to call your Real Estate Agent or Lender.

04.

Clear To Close

These words are music to my ears, and yours too! This means that that mortgage underwriter has approved you loan documents and we can confirm your closing date with the title company or attorney.

Get your keys and celebrate buying your home











Your Home Matters

Thank you for choosing me to help you in the task of purchasing your home. I look forward to working with you to help you achieve all of your real estate goals.

Michele Jonietz

REALTOR®



michelejonietz

Your Friendly Hills Neighbor

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