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Home Buyer's Guide

HOME BUYER'S GUIDE

Buying a Home in Tulare County

Visalia • Tulare • Exeter • and the surrounding Central Valley

Few purchases are as big as a home, and the whole process goes smoother when you know what's coming. This guide walks through each step, the costs to plan for, and the local details that matter here in the Central Valley. Keep it handy, and call me with any question along the way. There are no silly ones.

The path to your keys

1	**Talk strategy & sign a buyer agreement** We'll talk about what you want, your timeline, and your budget. California requires a written buyer representation agreement before we tour homes; it spells out what I do for you and how I'm paid. Compensation is negotiable.
2	**Get pre-approved** A lender looks at your income, your credit, and your savings and other assets, then confirms how much you can borrow. Sellers will want to see that pre-approval letter with your offer.
3	**Shop for homes** I'll set up a search for homes that match your list and get you in to see the good ones quickly, including fresh listings ahead of the busy weekend showings.
4	**Write a strong offer** We'll look at recent sales to decide on a price, then choose terms (deposit, contingencies, closing date) that make your offer appealing to the seller and still keep you protected.
5	**Open escrow & make your deposit** Once accepted, escrow opens and you deliver your earnest money deposit, often 1–3% of the price, held by the escrow company.
6	**Inspect, review & appraise** During your contingency period (often about 17 days, negotiable) you'll inspect the home, review disclosures, and the lender orders an appraisal.
7	**Finalize your loan & insurance** Your lender completes underwriting. Line up homeowners insurance early; in California it can take time to find coverage.
8	**Final walk-through & closing** You'll check the home is in agreed condition, sign your loan documents, and once the deed records, you get the keys.

A typical timeline

1–7 days	Varies	1–5 days	~30–45 days
Strategy & pre-approval	Home search	Offer to acceptance	Escrow to keys

Typical ranges only; your timeline depends on the market, your loan, and the contract terms.

Money, inspections & the local details

Costs to plan for

Down payment	Depends on the loan: FHA can be as low as 3.5%, some conventional loans 3%, and VA or USDA loans may require nothing down for eligible buyers (parts of Tulare County may qualify for USDA).
Earnest money	Your good-faith deposit, often 1–3% of price. It is credited toward your down payment at closing.
Closing costs	Lender fees, title insurance, escrow, prepaid taxes and insurance, commonly about 2–5% of the price. Sellers sometimes agree to cover some of these.
Inspections	Usually a few hundred dollars each for general, pest, roof, sewer, or other specialists you choose.
Property taxes	Under Prop 13 the base rate is about 1% of the purchase price plus local assessments. Expect a one-time supplemental tax bill after you buy.

Help with the down payment

• California (CalHFA) and some local programs offer down-payment and closing-cost assistance for qualifying buyers. Rules and funding change, so ask your lender which ones you qualify for today.
• First-time buyer? Many programs define that as not having owned a home in the last three years, so you may qualify even if you've owned before.

Inspections that matter in the Central Valley

• **Heating & cooling:** summers here are hot. Have the HVAC system's age and condition checked; replacement is a big-ticket item.
• **Roof & attic:** sun takes a toll on roofing. Check remaining life and attic insulation.
• **Termite / wood-destroying pest report:** common in California transactions and often negotiated between buyer and seller.
• **Sewer lateral scope:** older neighborhoods can have root intrusion or aging pipes.
• **Well, septic & irrigation:** for rural or country properties, test the well (flow and water quality) and inspect the septic system.
• **Pool & spa:** very popular here; a specialist can check equipment and safety features.

Local details to review

• **Disclosures:** the seller's disclosures and the Natural Hazard Disclosure report (flood zones, fire hazard areas, and more). Read every page; I'll walk through them with you.
• **Mello-Roos / special assessments:** some newer subdivisions carry extra annual taxes. We'll check the tax bill before you commit.
• **HOA:** if there is one, review the fees, rules, and financials.
• **Insurance:** get quotes early in escrow, since cost and availability can affect your budget.

Living here

COUNTY SEAT
Visalia

Tulare County's biggest city and its county seat, with a walkable downtown, neighborhoods from long-established older homes to brand-new construction, and an easy drive to Sequoia and Kings Canyon National Parks.

AG HEARTLAND
Tulare

Rooted in agriculture and known for its friendly feel, Tulare hosts the World Ag Expo every February. Expect established neighborhoods and newer subdivisions, plus quick Highway 99 access both ways.

SMALL-TOWN CHARM
Exeter

A close-knit town known for the murals that line its downtown, surrounded by citrus groves near the Sierra foothills. Popular with buyers who want small-town living within a short drive of Visalia.

Your buyer checklist

- ☐ Decide on must-haves vs. nice-to-haves
- ☐ Check your credit and pay down card balances
- ☐ Gather pay stubs, W-2s, tax returns & bank statements
- ☐ Get pre-approved (not just pre-qualified)
- ☐ Set a monthly payment you're comfortable with
- ☐ Save for deposit, closing costs & a cushion
- ☐ Avoid new debt or job changes during escrow
- ☐ Line up homeowners insurance quotes early

Working with me

I live and work in Tulare County, and I'll be straight with you about every home: the good, the bad, and what it's really worth. My job is to protect your interests, negotiate hard on price and repairs, and keep escrow on track so you close on time with no surprises. **Your next step: a no-pressure buyer consultation.** Call or text me to set it up.



Let's find your place.

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Notes & questions

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