PEOPLE | GUIDANCE | RESULTS

A BRIGHTER TOMORROW
BEGINS AT HOME

Homes by JEN and STEVE

MAKE YOUR NEXT MOVE THE RIGHT MOVE.

The Inland Empire Home Buyer Guide

A clear plan to help you understand your payment, avoid costly mistakes, and buy with confidence.

DREAMS
PLANS
HOMES
BRIGHTER
TOMORROWS



Jen and Steve Rudnicki

REAL ESTATE EXPERTS | LOCAL GUIDES | LIFELONG NEIGHBORS

951-906-5219 | 909-489-7262
jen@homesbyjenandsteve.com
steve@homesbyjenandsteve.com

A BRIGHTER TOMORROW
BEGINS AT HOME

WELCOME

BUYING A HOME SHOULD FEEL EXCITING — NOT CONFUSING.

Most buyers are not afraid of homeownership. They are afraid of making a costly wrong move. This guide was built to help you understand the process, know your numbers, and move forward with confidence.

What buyers worry about most:

- Paying too much.
- Choosing a payment that feels too high.
- Missing problems with the home.
- Making a decision without the full picture.

Our job is to help you make your next move the right move.



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A simple path to help you avoid a costly wrong move.

Homes by JEN and STEVE

MEET YOUR GUIDES

You do not need to figure this out alone.

Buying a home comes with a lot of moving parts. Our role is to simplify the process, answer your questions, and help you move forward with clarity from day one.

WHY BUYERS CHOOSE US

- Clear step-by-step guidance
- Real estate and mortgage working together
- Local knowledge of the Inland Empire
- Straight answers without the jargon

WHAT YOU CAN EXPECT

- A plan before the home search starts
- Honest advice on pricing and payment
- Smart offer strategy
- Calm guidance through escrow





THE HOME BUYING GAME PLAN

A clear path beats a costly wrong move.

5

PEOPLE
GUIDANCE
RESULTS

A BRIGHTER TOMORROW BEGINS AT HOME

1 CLARIFY YOUR NUMBERS

Know your budget, payment range, and cash needed.

2 GET PREPARED

Pre-approval and paperwork first.

3 BUILD YOUR WISHLIST

Know your must-haves and deal-breakers.

4 SEARCH SMARTER

Review the right homes, not every home.

5 MAKE A SMART OFFER

Use strategy, not emotion alone.

6 INSPECT AND DECIDE

Understand the property before removing contingencies.

7 CLOSE WITH CONFIDENCE

Sign, fund, and get the keys.

The goal is not just to buy a home.
The goal is to buy the right home at the right payment.

KNOW YOUR BUYING POWER

Know the payment before you fall in love with the house.

One of the biggest buyer mistakes is shopping first and asking payment questions later. A clear financial picture helps you search with confidence.

WHAT SHAPES YOUR BUYING POWER?

- Income
- Monthly debt
- Credit profile
- Down payment
- Property taxes and insurance
- HOA dues and cash reserves

WHAT SHOULD YOU KNOW BEFORE YOU SHOP?

- A comfortable monthly payment range
- Estimated cash needed to close
- Your strongest loan option
- Any paperwork still needed for final approval

The best budget is not the highest number a lender gives you. It is the payment that still lets you enjoy your life.





BUILD YOUR WISHLIST

DREAMS
PLANS
HOMES
BRIGHTER
TOMORROWS

Know what matters before you start touring homes.

Use this page to define what you truly need, what would be nice to have, and what you want to avoid.

IDEAL AREAS
Cities, neighborhoods, schools

PRICE RANGE
Min – Max

BEDROOMS
How many?

BATHROOMS
How many?

HOME TYPE
Single family, condo, townhouse, etc.

MUST-HAVES
Non-negotiables for your new home.

- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]

NICE-TO-HAVES
Would be great, but not required.

- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]

DEAL-BREAKERS
What you want to avoid.

- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]
- [ ]

COMMUTE / LIFESTYLE NOTES
Work commute, lifestyle, activities, proximity to family, etc.

PAYMENT BEFORE PRICE

KNOW YOUR TRUE MONTHLY PAYMENT

Purchase price is only part of the story. The number that matters in everyday life is the total payment and the cash required to close.

PRINCIPAL + INTEREST

The loan payment itself. Rate, loan amount and term all affect it.

PROPERTY TAXES

Taxes vary by property and area. Supplemental taxes can also matter after purchase.

HOMEOWNERS INSURANCE

Premiums vary by property, carrier, coverage and location.

MORTGAGE INSURANCE

May apply depending on loan program, down payment and other factors.

HOA / SPECIAL ASSESSMENTS

If applicable, these can materially change the monthly cost.

UTILITIES + MAINTENANCE

Not part of the mortgage - but absolutely part of owning the home.

CASH TO CLOSE MAY INCLUDE

Down payment | Closing costs | Prepaid taxes/insurance | Earnest money already deposited | Reserves when required

THE BETTER QUESTION:

Not “What is the highest price I qualify for?” but “What payment lets me own the home and still enjoy my life?”



GET PREPARED

BEFORE YOU SHOP

A strong purchase starts before the first showing. The goal is to know what has been reviewed, what still needs documentation and what could change your approval.

BEFORE SHOWINGS

- ☐ Provide requested income, asset and identity documents promptly.
- ☐ Ask Jen what has actually been reviewed and what remains conditional.
- ☐ Understand your comfortable payment range - not only a maximum approval.
- ☐ Know the estimated cash needed to close and where those funds will come from.

WHILE YOU ARE BUYING

- ☐ Avoid opening new credit or making large financed purchases.
- ☐ Avoid changing jobs or income structure without discussing it first.
- ☐ Do not move large sums of money without keeping a clear paper trail.
- ☐ Keep your team updated if anything changes financially.

APPROVAL LABELS CAN MEAN DIFFERENT THINGS.

Rather than relying on a label alone, we will tell you exactly what has been reviewed, what conditions remain and what the next step is.



SEARCHSMARTER

The goal is not to look at every home. It is to identify the homes that make sense for your payment, priorities and strategy.

MLS + AGENT DATA

The MLS can include status details, agent remarks, showing instructions, history and information that may not appear the same way on consumer portals.

ONLINE PORTALS

Zillow, Realtor.com and other portals are useful discovery tools. We use them alongside MLS data, market context and property research.

STATUS MATTERS

COMING SOON	Preparing to enter the active market.
ACTIVE	Available for offers, subject to listing status.
HOLD	Temporarily not being actively marketed.
PENDING / UNDER CONTRACT	Seller accepted an offer; availability varies by status.
SOLD	Closed sale. Useful for market evidence, not current inventory.

BEFORE YOU FALL IN LOVE

REVIEW THE PROPERTY

Before a home becomes “the one,” we want the complete picture. Pretty photos are not enough.

1

VALUE

How does the asking price compare with recent nearby sales and current competition?

2

CONDITION

What visible issues, age-related items or high-expense systems deserve attention?

3

HISTORY

Price changes, days on market, prior sales, cancelled listings or relists can reveal clues.

4

HOA / SOLAR

What obligations, dues, leased items or transfer requirements may affect the purchase?

5

LOCATION

Commute, traffic, noise, lot position, neighborhood pattern and future resale all matter.

6

OFFER STRATEGY

What price and terms fit the evidence - not just the emotion of the showing?

THE RULE:

Love the house if you want. Just do not let love replace due diligence.



TOUR HOMES THE RIGHT WAY

A showing is not just about whether the kitchen is pretty. It is your chance to evaluate how the home actually lives.

LOOK BEYOND THE STAGING

- [ ] Water stains, cracks, odors and signs of deferred maintenance.
- [ ] Windows, doors, floors, ceilings and visible plumbing fixtures.
- [ ] Age/condition clues for roof, HVAC, electrical panel and major systems.
- [ ] Natural light, room flow, storage and furniture fit.
- [ ] Noise, traffic, neighboring properties and lot position.

PROTECT YOUR NEGOTIATING POSITION

- [ ] Be on time and respectful of showing instructions.
- [ ] Avoid loudly discussing how much you love or hate the home inside the property.
- [ ] Assume audio/video devices may be present.
- [ ] Ask questions through us so we can gather facts without giving away leverage.
- [ ] After we leave, we can speak freely and compare notes.

WHEN A HOME IS INTERESTING, WE SLOW DOWN.

That is when we compare value, condition, seller clues and the risks you would be accepting before we talk offer price.

USE THIS AFTER EACH HOME

SHOWING SCORECARD

PROPERTY ADDRESS

LIST PRICE

EST. PAYMENT

ASKING PRICE / VALUE GAP

LOCATION	1	2	3	4	5	**LAYOUT**	1	2	3	4	5
CONDITION	1	2	3	4	5	**LOT / OUTDOOR**	1	2	3	4	5
VALUE	1	2	3	4	5	**MONTHLY FIT**	1	2	3	4	5

WHAT I LOVE

☐

CONCERNS / QUESTIONS

☐

WOULD I BUY THIS HOME IF THE NUMBERS MAKE SENSE?

YES MAYBE NO



MAKE A SMART OFFER

A strong offer is a package of price, terms, timing and certainty. Highest price is not always the winning offer - and winning at the wrong price is not the goal.

PRICE

Supported by market value, condition and competition.

EARNEST MONEY

Shows commitment and is handled according to the contract and escrow instructions.

CONTINGENCIES

Protect important buyer decisions but also affect how the seller views risk.

CLOSING DATE

Timing can matter to a seller almost as much as price.

SELLER CREDITS

May help with eligible closing costs when negotiated and allowed.

INCLUSIONS / EXCLUSIONS

Appliances, fixtures and personal property should be listed clearly and never assumed.

WE DO NOT WRITE OFFERS TO "WIN."

We write offers to help you buy the right home on terms you understand and can live with.

PRICE + TERMS + COMMUNICATION

THE OFFER IS A COMPLETE PACKAGE

Once you approve and sign the offer, we package the documents and present the seller with a clear, organized picture of the purchase.

1

SUBMIT

Signed offer, financing support and proof of funds as appropriate.

2

SELLER RESPONDS

Accept, reject, counter or issue a multiple counter.

3

NEGOTIATE

We compare price and terms - not just the headline number.

4

DECIDE

You choose whether the revised deal still makes sense.

WHEN A COUNTER COMES BACK, ASK:

- Does the new price still fit the value evidence?
- Does the monthly payment still fit?
- What protection or flexibility are we giving up?
- Would we regret losing the home at this number - or regret buying it?

THIS IS YOUR DECISION PERIOD

INSPECTIONS & DISCLOSURES

Once an offer is accepted, the job changes. Now we verify the property, review information and decide whether the deal still makes sense.

HOME INSPECTION

A general inspection can identify visible issues and areas where a specialist may be appropriate.

SPECIALTY INSPECTIONS

Roof, sewer, pool, chimney, HVAC, foundation, termite or other inspections may be considered depending on the property.

SELLER DISCLOSURES

Review the seller-provided disclosures and ask questions about known conditions, repairs and history.

TITLE / HOA / LEASED ITEMS

Review preliminary title information, HOA documents and items such as leased solar when applicable.

APPRAISAL

The lender may require an appraisal to support the collateral value for the loan.

REPAIR DISCUSSIONS

You may request repairs, credits or other solutions when appropriate. The seller is not automatically required to agree.

INSPECTIONS ARE NOT ABOUT FINDING A PERFECT HOUSE.

They are about understanding the house you are actually buying.

DEADLINES MATTER

CONTINGENCIES PROTECT YOUR CHOICES

Your purchase contract can include specific contingencies and deadlines. The exact protections and dates depend on the contract you sign.

INVESTIGATION

Time to inspect the property and review relevant information.

LOAN

Time to satisfy the financing contingency when included.

APPRAISAL

Protection related to appraisal when included.

DOCUMENT REVIEW

Seller disclosures, title, HOA and other documents may carry their own review periods.

LEASED / LIENED ITEMS

Solar, equipment or other obligations can require review and approval.

OTHER TERMS

The contract may include additional protections or negotiated deadlines.

BEFORE REMOVING A CONTINGENCY:

We want you to understand what has been completed, what risk remains and what rights may change after removal. Never sign simply because someone is rushing you.

WIRE FRAUD WARNING

Never trust emailed wiring instructions by themselves. Verify escrow wiring instructions using a phone number you independently know is correct before sending funds.

THE FINISH LINE

CLOSE WITH CONFIDENCE

Once inspections and contingency decisions are behind you, the transaction moves toward final loan approval, signing, funding and recording.

FINAL UNDERWRITING

Keep sending requested documents quickly and avoid major financial changes until after closing.

INSURANCE

Your lender and escrow may need proof of acceptable homeowners insurance before closing.

TITLE + ESCROW

Escrow coordinates funds and documents; title work helps support the transfer of ownership.

FINAL NUMBERS

Review your final loan and closing figures carefully. Ask questions before signing.

FINAL WALK-THROUGH

Confirm the property is in the expected condition and agreed items remain.

SIGN - FUND - RECORD

After required signing and funding, the transfer records. Then it is time for keys.

UNTIL THE HOME RECORDS IN YOUR NAME:

No victory-lap car purchase. No new credit card spree. No surprise job change. Ask Jen first if you are considering a major financial move.

YOUR CONTRACT SETS THE DATES

ACCEPTED OFFER TO KEYS

Every transaction is different. This is the sequence to understand - not a promise of exact timing.

ACCEPTANCE

Contract becomes binding when acceptance is properly communicated.

OPEN ESCROW + DEPOSIT

Earnest money is delivered according to the contract and escrow instructions.

INVESTIGATE + REVIEW

Inspections, disclosures, title/HOA documents and property questions.

LOAN + APPRAISAL

Lender works through underwriting and any appraisal requirement.

CONTINGENCY DECISIONS

Remove, extend, renegotiate or otherwise respond based on the contract and facts.

FINAL WALK-THROUGH

Verify condition and agreed repairs/items before closing.

SIGN + FUND + RECORD

Documents sign, funds arrive and ownership records.

KEYS

The part everybody remembers.

START EARLY

MOVING CHECKLIST

6-8 WEEKS BEFORE

- [ ] Take inventory: keep, donate, sell or toss.
- [ ] Research moving companies or reserve a truck.
- [ ] Create a moving folder for estimates, receipts and key documents.
- [ ] Start using up items you do not want to move.
- [ ] Plan for school, work, pet and medical record changes.

4 WEEKS BEFORE

- [ ] Buy boxes, labels, tape and packing materials.
- [ ] Begin packing rarely used rooms and seasonal items.
- [ ] Submit address-change requests where appropriate.
- [ ] Schedule utility transfers and internet installation.
- [ ] Confirm moving-day access and parking.

2 WEEKS BEFORE

- [ ] Confirm mover details and arrival window.
- [ ] Pack valuables and important documents separately.
- [ ] Plan transport for pets and plants.
- [ ] Prepare a first-night essentials box.
- [ ] Continue labeling boxes by room and contents.

3 DAYS BEFORE

- [ ] Finish most packing and clean out the refrigerator.
- [ ] Charge phones and portable batteries.
- [ ] Keep IDs, medications, chargers and closing documents with you.
- [ ] Confirm the new home is ready for arrival.
- [ ] Keep keys, garage remotes and access items organized.

THE PRACTICAL STUFF

MOVING DAY & AFTER

MOVING DAY

- [ ] Walk every closet, cabinet, garage and storage space before leaving.
- [ ] Keep valuables, medications and key documents with you.
- [ ] Photograph meter readings if useful.
- [ ] Give movers clear room labels and placement instructions.
- [ ] Check delivered items for obvious damage.

FIRST NIGHT

- [ ] Set up beds and basic bathroom supplies first.
- [ ] Locate the electrical panel, water shutoff and gas shutoff if applicable.
- [ ] Confirm smoke and carbon monoxide alarms are present and working.
- [ ] Keep pet food, chargers, coffee and essentials easy to reach.
- [ ] Take a moment to enjoy the fact that you made it.

FIRST WEEK

- [ ] Change or re-key exterior locks if desired.
- [ ] Update addresses for banking, DMV, insurance and subscriptions.
- [ ] Learn trash, mail and HOA procedures if applicable.
- [ ] Create a home-maintenance file for warranties and service records.
- [ ] Introduce yourself to a neighbor. Seriously - it helps.

KEEP FOR YOUR RECORDS

- [ ] Closing disclosure and settlement documents.
- [ ] Inspection reports and repair invoices.
- [ ] Home warranty information if applicable.
- [ ] Insurance policy and lender contact information.
- [ ] HOA documents, solar documents and transferable warranties.

THE QUESTIONS WE HEAR MOST

HOME BUYER FAQ

DO I NEED 20% DOWN?

No single down-payment percentage applies to every buyer. Requirements vary by loan program, borrower and property. Jen can show you the realistic options for your situation.

SHOULD I WAIT FOR RATES TO DROP?

No one can reliably time rates. A better decision looks at your payment, timeline, home prices, available inventory and what you can comfortably afford now.

CAN I BUY WITH IMPERFECT CREDIT?

Possibly. Credit is only one part of qualification. The right next step is reviewing the actual report, income, debt, assets and program options - not guessing from a score alone.

HOW MUCH ARE CLOSING COSTS?

They vary by loan, price, property, insurance, taxes, escrow/title charges and negotiated credits. We will estimate them before you write an offer and update the numbers as the transaction becomes more specific.

DO I NEED A HOME INSPECTION?

We strongly encourage buyers to understand the condition of the property. Which inspections are appropriate depends on the home and your concerns.

HOW LONG DOES BUYING TAKE?

The search can take days or months. Once under contract, the timeline depends on the agreement, financing, property and parties involved. We will build the calendar around your actual contract.

CLEAR SERVICES. CLEAR COMPENSATION.

BUYER REPRESENTATION

Working with a buyer agent now starts with a more transparent conversation about the services being provided, the relationship and how the brokerage may be compensated.

WRITTEN BUYER AGREEMENT

MLS participants working with a buyer are required under NAR policy to enter into a written buyer agreement before touring a home together, whether the tour is in person or live virtual. Open houses you attend on your own are different.

COMPENSATION IS NEGOTIABLE

Broker fees and commissions are not set by law. The written agreement should clearly state the amount or method of compensation.

WHO CAN PAY?

Depending on the transaction and agreement, compensation may come from the buyer, the seller, the listing broker or another negotiated source. We will explain what applies before you commit.

READ THE AGREEMENT

Understand the services, term, geography, compensation, cancellation provisions and any exclusivity before signing.

ASK QUESTIONS FIRST

If anything is unclear, stop and ask. The purpose of the agreement is transparency - not surprise.

OUR APPROACH:

We explain the relationship and compensation before we start touring so you know exactly what you are agreeing to and why.

Policy note: NAR written-buyer-agreement rules; state law, local MLS rules and brokerage policy may add requirements.



GLOSSARY

+ YOUR NEXT STEP

APPRAISAL

Opinion of value used by the lender for collateral purposes.

CONTINGENCY

A contract condition that can protect a buyer while specified items are investigated or approved.

EARNEST MONEY

Deposit delivered according to the purchase agreement to show the buyer's commitment.

HOA

Homeowners association. Dues, rules and documents can affect the purchase.

PMI / MI

Mortgage insurance that may apply depending on the loan program and down payment.

CLOSING COSTS

Transaction and loan-related charges due in addition to the down payment.

DTI

Debt-to-income ratio - a comparison of monthly debt obligations with qualifying income.

ESCROW

Neutral process/company that coordinates funds and documents for closing.

LTV

Loan-to-value ratio - loan amount compared with the property value.

SELLER CREDIT

Negotiated seller contribution toward eligible buyer costs, subject to loan/program limits.

READY FOR A CLEAR LOOK AT YOUR OPTIONS?

Let's Have a Conversation.

No obligation. No pressure. The first step is simply a conversation.

Call Jennifer Directly
951-906-5219

Calendar a Call
BOOK A TIME ON MY CALENDLY

Jennifer Rudnicki - Mortgage Loan Professional - NMLS 1449264 | Stephen Rudnicki - Real Estate Advisor - DRE 02030277
Educational guide only. Loan terms, qualification, costs, contract rights and timelines vary by buyer, property and transaction.