



# Buyer Guide

THE ULTIMATE ROADMAP  
TO BUYING YOUR HOME

# The Team

## Our Expert Realtors

Meet the dedicated team of experienced real estate professionals who are here to guide you through your home-buying journey.



Sharon Williams is not your average realtor; she's the real estate expert who truly cares about your dreams. With a passion for helping individuals and families find their perfect homes, Sharon brings extensive market knowledge and a compassionate approach to every transaction. She's not just about closing deals; she's about ensuring that you find the home that feels just right for you and your loved ones. Trust Sharon to go the extra mile in making your real estate dreams come true.

Sharon Williams

As a local Realtor® with Coldwell Banker Solano Pacific, I'm proud to serve families across Fairfield, Benicia, and the greater Solano County area. My mission is to make the dream of homeownership simple, informed, and truly enjoyable whether it's your first home or your forever home. I combine strong market knowledge with genuine care, guiding clients step-by-step through the buying process in both English and Spanish. Every family and every story is unique, and it's my joy to help you find the place where yours can continue to grow.



Veronica Madrigal

Our agents are committed to helping you find your dream home and ensuring a seamless buying experience

# The Roadmap -

01

## **Budget & Pre-Approval:**

Determine your budget and get pre-approved for a mortgage.

02

## **House Hunting:**

Search for homes that match your criteria.

03

## **Making an Offer:**

Submit an offer on the home you want.

04

## **Inspection & Appraisal:**

Inspect the property and complete the appraisal.

05

## **Closing:**

Finalize the deal and move into your new home.

“

Don't wait to buy real estate. Buy real estate and wait  
- Will Rogers, TV personality and investor.



# Buy or Sell first

One of the pivotal decisions you'll face as a homebuyer is whether to buy a new home before selling your current one or vice versa. This choice can significantly impact your finances and stress levels during the transition. Here, we'll help you navigate this decision-making process by weighing the pros and cons of both options.

## Buy first

- **Secure Your Dream Home:** You get the first pick of available homes, ensuring you find your dream property.
- **Less Pressure:** No rush to move out of your current home, allowing for more relaxed house-hunting.
- **Easier Transition:** Move at your own pace, avoiding the stress of temporary housing.

## Sell first

- **Financial Security:** No overlapping mortgages, reducing financial strain.
- **Stronger Negotiation Position:** You can negotiate from a stronger financial standpoint when buying.
- **Clear Timeline:** Knowing your move-out date helps plan the transition.

# The home buyers checklist

- **Set Priorities:** Identify your must-haves, like location, size, and features.
- **Budget Assessment:** Determine how much you can afford, including down payment and monthly payments.
- **Mortgage Pre-Approval:** Get pre-approved to strengthen your buying position.
- **Research Neighborhoods:** Explore areas that match your lifestyle and preferences.
- **Find a Realtor:** Partner with an experienced realtor to guide your search.
- **House Hunting:** Tour properties that meet your criteria.
- **Inspections:** Arrange inspections to assess the home's condition.
- **Make an Offer:** Submit an offer when you find the right home.
- **Negotiate:** Be prepared for negotiations on price and terms.
- **Financing:** Finalize your mortgage and secure funding.
- **Closing Preparations:** Complete paperwork and gather necessary documents.
- **Closing Day:** Sign contracts, pay closing costs, and receive the keys.
- **Move-In:** Plan your move and settle into your new home.
- **Post-Move Tasks:** Update addresses, utilities, and enjoy your new space.



# The Offer process

## **Making Your Dream Home a Reality**

You've found the perfect home, and now it's time to take the crucial step of making an offer. This process can seem intimidating, but we're here to guide you through it, making it as smooth as possible. Here's a breakdown of the offer process:

### **1. Consult Your Realtor**

Your trusted realtor will help you assess the property and guide you in creating a compelling offer.

### **2. Crafting the Offer**

Together with your realtor, craft an offer that reflects your budget and preferences while remaining competitive.

### **3. Offer Submission**

Your realtor submits the offer to the seller or their agent, along with your commitment to the purchase.

### **4. Negotiation**

Negotiations commence, where you may discuss and modify terms such as price, contingencies, and the closing date.

### **5. Acceptance and Earnest Money**

When both parties reach an agreement, your offer transforms into a binding contract, and you provide earnest money as a sign of commitment.

### **6. Inspections and Closing**

Proceed to inspect the property, secure financing, and complete the closing process, culminating in the exciting moment when you receive the keys to your new home.

Our team is here to ensure each step is navigated smoothly, bringing you closer to the realization of your homeownership dream.

A close-up photograph of a man's hand holding a set of keys. The man is smiling and wearing a dark suit jacket over a white shirt. The background is blurred, showing a wooden wall.

# Closing Cost -

## Before Closing

- **Down Payment:** A significant upfront payment, usually 3% to 20% of the home's price.
- **Earnest Money:** Deposit made when you submit an offer to show your commitment.
- **Home Inspection and Appraisal:** Fees for property inspections and confirming its value.
- **Closing Costs Estimate:** An estimate of various fees and charges provided by your lender.

## On Closing

- **Loan Origination Fees:** Administrative costs for processing your mortgage application.
- **Title Insurance and Title Search:** Protects you against title-related issues.
- **Escrow and Prepaid Items:** Prepayment for property taxes, insurance, and mortgage insurance.
- **Attorney Fees:** If you hire an attorney, their fees will be due on closing day.

## After Closing

- **Property Taxes and Insurance:** Ongoing payments included in your monthly mortgage.
- **Utility Transfer:** Fees for transferring utilities into your name.
- **Maintenance and Repairs:** Costs for maintaining your new home.
- **Homeowner's Association (HOA) Fees:** Regular dues if your property is part of an HOA.

# Operating Cost

## Taxes

Property Taxes: Regular payments to local government based on your property's assessed value.



## Strategies

Financial Strategy: Plan your budget to cover all operating costs and save for future expenses.



## Insurance

Homeowners Insurance: Coverage to protect your home and belongings from unforeseen events.



## Etc

Repairs & Maintenance: Budget for ongoing upkeep and fixing wear and tear in your home.



# The FAQ

**Q: How do I start the home-buying process?**

A: Begin by assessing your budget and getting pre-approved for a mortgage.

**Q: What is earnest money?**

A: Earnest money is a deposit to show your commitment when making an offer.

**Q: What are closing costs?**

A: Closing costs include various fees and charges associated with finalizing a home purchase.

**Q: Should I hire a realtor?**

A: Realtors offer valuable expertise and guidance during the buying process.

**Q: What's the difference between a fixed-rate and adjustable-rate mortgage?**

A: A fixed-rate mortgage has a stable interest rate, while an adjustable-rate mortgage's rate can change over time.

**Q: How much should I budget for maintenance and repairs?**

A: Allocate around 1-2% of your home's value annually for maintenance and repairs.



# Choosing a neighborhood



## Define Your Priorities:

Determine what matters most to you in a neighborhood. Consider factors like proximity to work, schools, public transportation, safety, amenities, and your preferred lifestyle.

## Research and Explore:

Conduct thorough research on neighborhoods that align with your priorities. Explore online resources, visit neighborhoods in person, talk to current residents, and attend local events to get a feel for the area.



## Budget and Future Considerations:

Evaluate your budget and long-term plans. Ensure the neighborhood you choose is financially sustainable and aligns with your future goals, whether it's raising a family, starting a business, or retirement.

# Choosing a neighborhood



## **Community Involvement and Services:**

Investigate the level of community involvement and available services. Look for neighborhoods with active community organizations, quality healthcare facilities, and easy access to essential services like grocery stores and banks.

## **Future Development and Appreciation:**

Consider the potential for future development and property value appreciation. Research upcoming infrastructure projects, zoning plans, and overall growth trends in the neighborhood to ensure your investment is likely to appreciate over time.



Selecting the ideal neighborhood involves defining your priorities, researching options, considering budgets and future plans, exploring community involvement, and assessing potential for property value appreciation. Your choice should align with your current lifestyle and long-term goals.

# Testimonials



**Pedro A. Espinoza**  
**Smooth Transition**

Veronica was incredible to work with, professional, dedicated, and always one step ahead. She made the process of buying my home smooth and stress-free, and together with lender Mr. Chris, she got everything done quickly. I couldn't recommend her enough."



**Jessica Garcia**  
**Quick and Efficient**

"Veronica made the homebuying process so easy and comforting. She guided us every step of the way and always made us feel supported. Thanks to her dedication, we found the perfect home for our family."







It's been an honor to assist these clients in their real estate endeavors. Our team is here to provide you with exceptional service and expertise.



# Let's Start Your Journey

Whether you're a first-time homebuyer, an experienced investor, or looking to sell your property, we invite you to experience the My Road To Home difference. Let's work together to turn your real estate aspirations into reality. Contact us today, and let the journey begin.

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