



BUYER'S GUIDE

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CENTURY 21
Masters





The Cornerstone Realtor Team

Our commitment to giving back to the community. We would like to highlight the marketing aspect of our services, providing you with a detailed understanding of the approach we take and the outcomes you can expect. We are deeply committed to our business and passionate about what we do. We embrace technology, continuously educate ourselves, and run our real estate business as a full-time career. Our dedication ensures that we are well-versed in the ever-changing real estate market and the latest digital marketing trends.

Since 2005, Cornerstone Realtor Team has been dedicated to giving clients quality service with their three basic principles of Integrity, Honesty and Excellence. With our local Tri-Valley expertise and our global presence as a part of Century 21 Masters, we are fully equipped to deliver extraordinary service and experiences to our clients.

You can trust us to act on your behalf, provide exceptional services, and protect your personal and financial interests when selling your home. Our goal is to make the selling process seamless and stress-free for you.

We appreciate your consideration and look forward to the opportunity to work with you. If you have any questions or would like to discuss your real estate needs, please reach out to us.

Thank you!

Top Reasons To Own:

Accomplishment



Feeling proud of your achievement

Stability



Locking in a large portion of your monthly housing payment with a fixed-rate mortgage

Appreciation



Home values usually rise, and that makes owning a home a good investment

Wealth Building



Growing your net worth as your home value climbs and you pay down your mortgage

Tax Benefits



Getting a tax break, if your situation applies. Talk to your accountant or financial advisor to learn more.

What's the top reason you'd love to own a home?

Top 2 Reasons Why Now Is a Smart Time to Buy a Home:

Let's be real—the last few years have been tough for buyers, especially when it comes to affordability. If you've been trying to buy a home, you've probably felt like prices are high and options are limited. But there's some good news you should know.

Inventory is finally growing. That means there are more homes available—both resale and new construction. And with more homes to choose from, you've got a better shot at finding something that actually fits your needs and your budget.

Here are two reasons it's getting a little easier to become a homeowner right now.

1. More Resale Homes Are Hitting the Market

If you've been feeling like there just aren't enough homes out there, you're not imagining things—until recently, inventory was super low. But things are changing. According to Realtor.com, the number of resale (existing) homes on the market jumped by 22% in 2024. And it's not stopping there—experts are predicting another 11–15% increase by the end of 2025. That's a big deal for buyers.

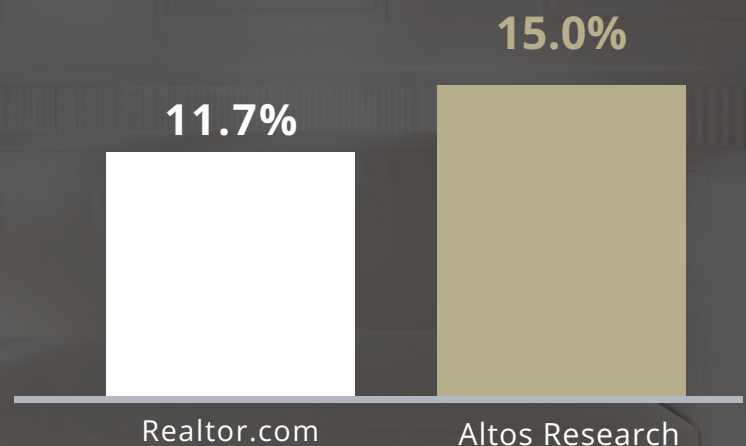
More inventory means more options. If you haven't found a home that checks all your boxes yet, don't get discouraged. As more homes hit the market, your chances of finding your perfect match go up.

Ralph McLaughlin, Senior Economist at Realtor.com, put it best:

"It could be a particularly good time to get out into the market . . . you're going to have more choice. And that's not something that buyers have really had much over the past several years." So if you've been waiting—now might be the time to start looking again.

2025 For-Sale Inventory Forecasts

Year-Over-Year Percent Increase for Existing Homes



Source: Realtor.com

2. New Construction Is on the Rise

Here's something else working in your favor—there are more brand-new homes available right now than usual. In fact, about 1 in every 3 homes on the market today is new construction, according to the Census and the National Association of Realtors.

That's higher than normal, but it doesn't mean builders are overbuilding. It just means they're finally catching up after years of not building enough homes to meet demand.

For you, this means even more options—especially if you're looking for something move-in ready with modern features.



Most people assume a brand-new home automatically means a higher price tag. But right now, that's not always true. Builders have been adjusting, and many are focused on creating smaller, more budget-friendly homes. That means you might be able to buy a brand-new home for the same price—or even less—than an older one.

In some areas, new builds are showing up at prices that would surprise you. So if you've been skipping over new construction, you could be missing out on a big opportunity.

Here's the deal: about one-third of all homes on the market right now are brand new. If you're not considering them, you're cutting your options way down. Ask your agent to include new builds in your search—you might find the right fit faster than you think.

Expert Forecasts for the 2025 Housing Market:

Are Mortgage Rates Going to Drop? Here's What to Know

A lot of people are sitting on the sidelines, waiting for mortgage rates to fall—and it's a fair concern. But if you're holding out for those ultra-low 3% rates again, that's probably not going to happen anytime soon.

The outlook for 2025 shows rates might come down a bit, but not drastically. Most experts are predicting they'll settle somewhere in the mid-6% range by the end of the year.

So, while a small drop could help, don't wait around hoping for a huge dip. It's more about watching where things are headed and being ready to take action when the numbers make sense for you.

Rates Will Fluctuate—So Stay Focused on the Big Picture

One thing to keep in mind: mortgage rates aren't set in stone. They move based on a ton of factors—like inflation, the economy, and decisions made at the federal level. That means forecasts can shift quickly as new data comes in. Trying to time the market perfectly? That's a gamble.

Instead of stressing over exact percentages or daily rate changes, pay attention to the bigger trend. Even a small drop in rates can make a real difference in your monthly payment. So if you see rates dipping and you're ready to buy, it might be worth locking something in while the opportunity's there.

**Mortgage Rate Projections
30-Year Fixed Rate as of 2/20/2025**

Quarter	Fannie Mae	MBA	Wells Fargo	Average of All Three
2025 Q1	6.90%	6.90%	7.10%	6.96%
2025 Q2	6.80%	6.90%	6.90%	6.86%
2025 Q3	6.70%	6.70%	6.65%	6.68%
2025 Q4	6.60%	6.50%	6.50%	6.53%

It's Not About Timing the Market —It's About Time in the Market!

Thinking About Buying Now or Waiting? Here's the real question.

Trying to figure out if now's the right time to buy? You're not alone. With so much going on in the market—and in life—it's easy to wonder if you should wait it out or make a move.

But here's the thing: timing the market perfectly rarely works. There are just too many moving parts—interest rates, inventory, home prices, personal goals—to get it exactly right.

That's why most experts agree it's not about trying to buy at the perfect moment. It's about owning for the long haul. Because the longer you're in the market, the more opportunity you have to build equity, grow your wealth, and create stability.

Why Buying Sooner Can Pay Off

If buying a home is on your radar, and the numbers make sense for you, waiting might not be the best move. The sooner you buy, the sooner you start building equity. And that equity can grow into long-term wealth.

Bankrate puts it simply:

"No matter which way the real estate market is leaning, though, buying now means you can start building equity immediately."

Time in the Market Matters More Than Timing It!

Trying to guess the perfect time to buy is almost impossible. The market shifts constantly, and there are too many factors you can't control—interest rates, inflation, supply, and demand. That's why the real advantage comes from time in the market, not trying to hit it just right.

Fannie Mae surveys over 100 experts every quarter to get their take on where home prices are headed. According to the latest Home Price Expectations Survey, prices are projected to rise steadily through at least 2029, just not as fast as they did during the last few years.

So if you're financially ready, waiting could mean paying more down the line for the same home you could buy today, and missing out on years of equity growth in the meantime.



So What Does That Mean for You?

Let's break it down. Using the expert projections from the Home Price Expectations Survey, we can estimate how much a typical home might increase in value over the next few years.

If you were to buy a home in early 2025, you wouldn't just be purchasing a place to live—you'd be setting yourself up to build equity year after year. The longer you own it, the more that equity can grow.

That's the power of getting in sooner rather than later. While prices may rise slowly, they're still rising—and that appreciation adds up over time.

The Cost of Waiting? It's Bigger Than You Think.

Let's put this into perspective. Say you bought a \$1.5 million home here in the Tri-Valley at the start of 2025. Based on current expert projections, that home could build over \$300,000 in equity in just five years. That's real money—and real wealth you're building simply by owning your home.

If you keep renting, that equity doesn't go to you. It disappears into someone else's pocket. Yes, today's market has its challenges. Prices are high. Rates aren't where we'd like them to be. But this is exactly why buying now can pay off big in the long run.

And here's the good news—you don't have to figure it out alone. Whether it's exploring more affordable neighborhoods, looking at condos or townhomes, or tapping into down payment assistance programs, there are real strategies to help you buy smart—even in this market.

So if you're ready to become a homeowner, let's talk through your options. Because while you can always wait, just know this: the longer you sit on the sidelines, the more potential equity you leave behind. The choice is yours!



The Biggest Mistakes Buyers Are Making Today:

1. Waiting for the “Perfect” Moment

A lot of buyers are hitting pause, hoping for home prices or mortgage rates to drop. But here’s the truth—trying to time the market is like trying to predict the weather months in advance. There are just too many moving parts.

Rick Sharga, CEO of CJ Patrick Company, says it best:

Don’t try to time the market—it rarely works with stocks and almost never works when it comes to buying a house. Only buy what you can reasonably afford, given whatever the current market conditions are.”

In other words, focus on what you can control—your budget, your goals, and your timeline. If it makes sense for you now, that’s what matters most.

2. Stretching Your Budget Too Far

It’s easy to fall in love with a home that pushes your budget—but just because a lender says you can borrow a certain amount doesn’t mean you should. When you factor in rising costs like insurance, taxes, and maintenance, overextending can create serious stress later on.

Bankrate gives solid advice:

“Focus on what monthly payment you can afford rather than fixating on the maximum loan amount you qualify for.”

Stick to what fits comfortably within your budget, not just what looks good on paper. Long-term peace of mind beats short-term pressure every time.

3. Overlooking Financial Assistance

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4. Skipping the Experts

This might be the most important mistake to avoid: trying to go it alone. The homebuying process is complicated, and having the right team in your corner—an experienced agent, lender, and advisor—can save you time, stress, and money.

A great pro will guide you around common pitfalls, help you understand your options, and make sure you're making smart moves at every step. Don't wing it—lean on the people who do this every single day.



5 Powerful Reasons You Shouldn't Buy a Home Without an Agent:

Your Agent Is Your Advantage

Buying a home is a big deal, financially and emotionally. That's why having the right agent by your side is more than helpful—it's essential. A great agent guides you through every step, keeps your best interests front and center, and helps take the stress out of what's likely one of the biggest purchases of your life.


1. You Get a True Expert in Your Corner

Buying a home is a big move, and the process is always evolving. A great agent knows the latest rules, trends, and tools—and they'll walk you through every step. You don't need to figure it all out alone.

2. They Know Your Local Market Inside and Out

An agent doesn't just show you homes—they help you understand your market. They know what's selling, what's sitting, and where the opportunities are. They'll help you cut through the noise and focus on what really matters for your goals.





3. They'll Help You Make the Right Offer

What's the home really worth? Is the price fair? Could there be hidden issues? An experienced agent will help you figure out how to structure a strong, smart offer—without overpaying or missing something important.

4. They Handle the Contracts and the Fine Print

Real estate comes with a lot of paperwork—and it's full of terms, deadlines, and disclosures you don't want to overlook. Your agent will make sure you know exactly what you're signing and why it matters.

5. They're Your Negotiator and Advocate

From the first offer to the final walkthrough, your agent is your voice. They'll negotiate on your behalf, manage communication with the seller's side, and protect your interests every step of the way.

Bottom line? Buying a home is too important to do alone. The right agent isn't just a guide—they're your partner in getting it done right.

The latest release from the National Association of Realtors (NAR) sheds light on the diverse ways real estate agents provide value to homebuyers, backed by statistics from homebuyers themselves. Here's a breakdown of the benefits that agents offer, as highlighted by buyers in the report: with trusted local service providers, ensuring a smooth transaction.

- Helped Buyer Understand the Process (61%): The buying process is filled with technical steps like inspections and appraisals, and post-mortgage application dos and don'ts, such as not making large purchases. An agent educates you on these nuances, ensuring you're well-prepared and don't miss any crucial steps.

- Pointed Out Unnoticed Features or Faults with the Home (58%): With their wealth of experience, agents can identify aspects of a home you might overlook, from hidden features to potential faults. This insight can be vital in your decision-making and negotiation process.

- Provided a Better List of Service Providers (46%): A real estate transaction involves various professionals, from inspectors to contractors. Agents can connect you with trusted local service providers, ensuring a smooth transaction.

- Negotiated Better Sales Contract Terms and a Better Price (46% and 33%): Should issues arise from inspections or appraisals, agents are skilled in renegotiating terms and prices to secure the best deal for you, reinforcing your confidence in the purchase.

- Improved Buyer's Knowledge of the Search Area (45%): Whether you're new to a town or exploring different neighborhoods, agents offer invaluable local insights, guiding you to areas that suit your lifestyle, budget, and preferences.

- Expanded Buyer's Search Area (21%): If your initial search area isn't yielding desirable options, agents can broaden your horizons by suggesting alternate neighborhoods that align with your criteria, potentially revealing hidden gems.

These points underscore the multifaceted role of real estate agents in not just facilitating transactions but in enhancing the overall home-buying experience through their expertise, insights, and negotiation skills.

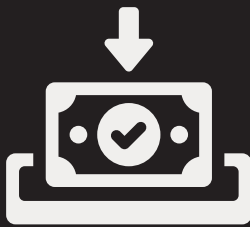
Things To Avoid After Applying for a Mortgage



Don't change bank accounts.



Don't apply for new credit or close any credit accounts.



Don't deposit cash into your accounts before speaking with your bank or lender.



Don't co-sign other loans for anyone.



Don't make any large purchases.

The best plan is to fully disclose and discuss your intentions with your lender before you do anything financial in nature.

TESTIMONIALS

70 FIVE STAR YELP REVIEWS & 40 FIVE STAR ZILLOW REVIEWS



Dealing with Jameel & Ramez has been a pleasure. They helped us buying a new church property. They made the process so easy. They quickly responded to every request from us. They were very professional and hope to be able to work with them again. We gladly recommend them to others.

-NICK SHAMIYEH



It's my dream to buy my own house!!I was trying before them but it did not work!!When I meet Jameel and Ramez Even the first day I was very comfortable with them!!They help me my any step!!It's very hard to buy the house in US ,I'm sure everybody knows that. I wasn't believe I will make it to by house what I like it!!!Because before them I had so much harder time!

-HATICE DUMAN



Jameel and Ramez were so great to work with. They were very helpful through every step of the process and always had our best interest in mind. They got us a great price on our house and it sold in a very short amount of time.

-STEVE WARNER



Jameel is a professional realtor in every way. These guys can get a home listed and sold faster than anyone else. If you are in or around Dublin this is your go to real estate company. You won't be disappointed.

-CASEY LEWIS



Jameel and his group did an excellent job at selling my parents' home. Jameel helped with getting contractors aboard to get the house ready to sell. The house received an offer over the asking and was finalized in less than 30-days

-SCOTT FABEL



I highly, highly recommend Ramez and Jameel for your real estate and financing needs! They're super professional, honest and work hard to get you the best outcome. Their years of experience in the industry and relationship building skills really helped us get what we wanted (as buyers) in this crazy market!

-VANESSA H



INTEGRITY.....who we are
HONESTY.....is what we speak
EXCELLENCE.....is what you get

