THE BUYER'S ADVANTAGE

I'M BUYING A *Home*

Understanding the Process of Buying a Home



CARE GROUP
CA REAL ESTATE GROUP
navigating your next move
CALIBER REAL ESTATE GROUP
REAL. PERSONAL. SERVICE.

CHRISTINE ALMARINES
REALTOR DRE#01412944
CHRISTINE@CAREALESTATEGROUP.COM
714-476-4637
@CAREALESTATEGROUP



WWW.CAREALESTATEGROUP.COM

UNDERSTANDING THE HOME BUYING PROCESS



ONE
Choose an agent to represent you.

TWO
Meet with a lender for pre-approval.

THREE
View properties online and from a list I will provide, while I preview and look for homes not yet on the market or coming soon.

FOUR
Identify your ideal home and then begin negotiations.

FIVE
Do due diligence, meet all the guidelines and time frames and close on the property.

SIX
You get to move into your new home.

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 5 REASONS YOU NEED AN AGENT WHEN BUYING A HOME

If you're thinking about buying a home, here's the truth: having a great agent by your side isn't just helpful—it's a game-changer. Here are five key reasons why working with a pro makes all the difference:

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.

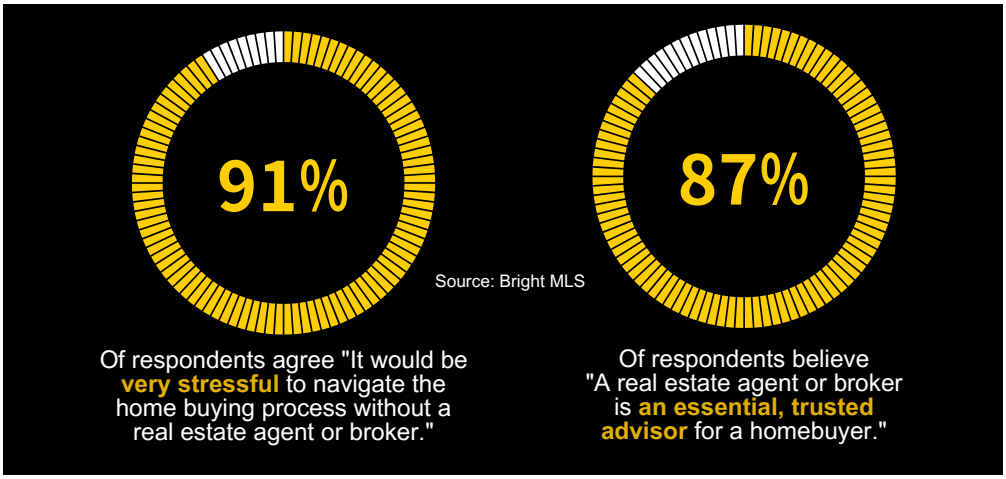
2. They Know Your Local Market Inside and Out: An agent doesn't just show you homes—they help you understand your market. They know what's selling, what's sitting, and where the opportunities are. They'll help you cut through the noise and focus on what really matters for your goals.

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.

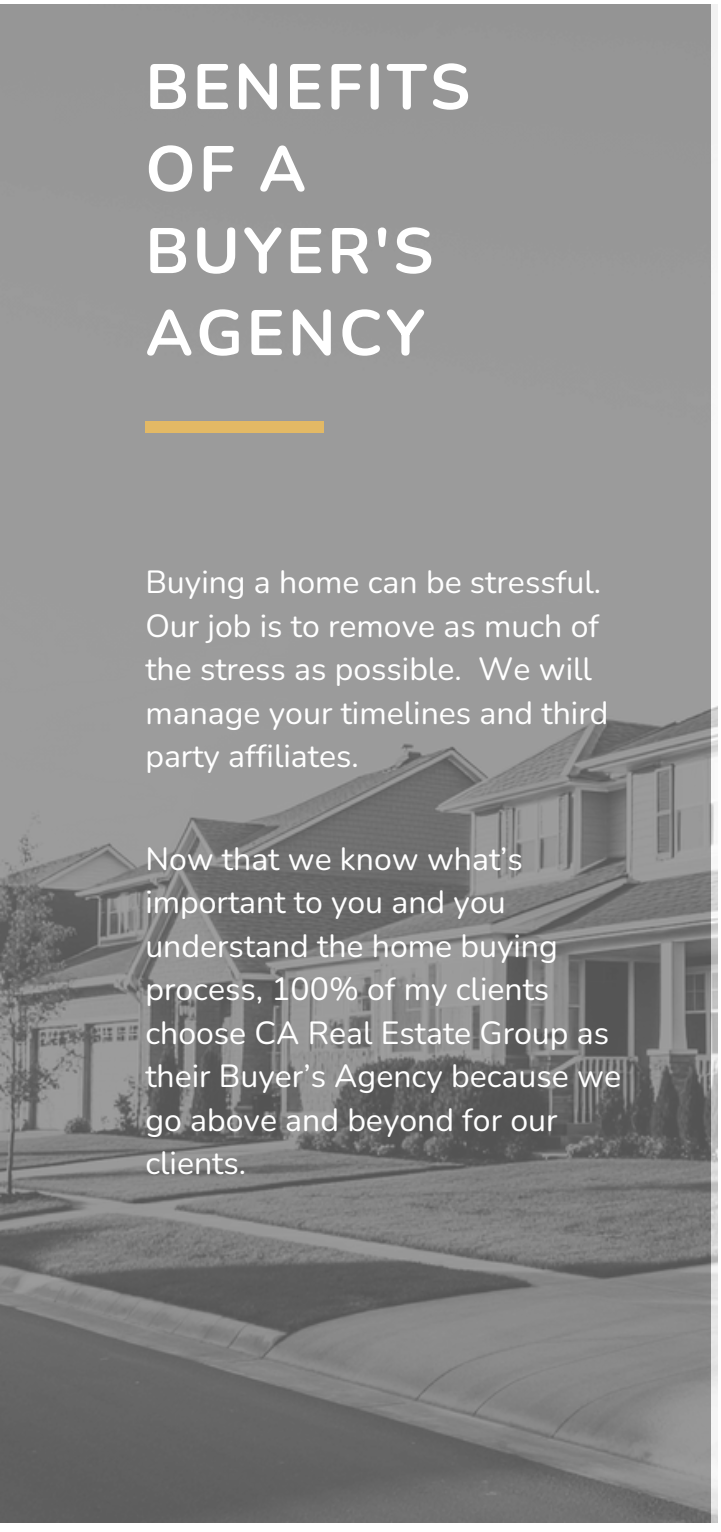
5. They're Your Negotiator and Advocate: From the first offer to the final walkthrough, your agent is your voice. They'll negotiate on your behalf, manage communication with the seller's side, and protect your interests every step of the way.

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.



CHOOSE AN AGENT TO REPRESENT YOU

BENEFITS OF A BUYER'S AGENCY



Buying a home can be stressful. Our job is to remove as much of the stress as possible. We will manage your timelines and third party affiliates.

Now that we know what's important to you and you understand the home buying process, 100% of my clients choose CA Real Estate Group as their Buyer's Agency because we go above and beyond for our clients.

MORE THAN THE AVERAGE AGENT

- ☑ We only work with a small number of great clients to ensure a personal touch
- ☑ We look at homes daily
- ☑ We look for "Coming Soon" homes
- ☑ We use the "Yikes!" Marketing Letter to find off market homes
- ☑ We research "Bank Owned" or "Notice of Default"
- ☑ We actively door-knock homes you like
- ☑ We negotiate aggressively on your behalf
- ☑ We work closely with Lenders & Affiliates

MEET WITH A LENDER FOR PRE-APPROVAL

APPROVAL FOR FINANCING

- ☑ Saves you MONEY
- ☑ Turns you into a CASH BUYER
- ☑ Gives you CONFIDENCE
- ☑ Gives you LEVERAGE in a multiple offer situation



THE TRUTH ABOUT DOWN PAYMENTS

TRUE

"I need a 20% down payment to buy a home."

A lot of buyers—especially first-timers—believe this, but it's simply not the case. According to NAR, the median down payment for first-time buyers is well below 20%.

VERSUS

FALSE

Plenty of loan programs allow you to put far less down—sometimes as little as 3.5% or even 0% with certain options. That's why many buyers today are able to purchase without hitting that 20% benchmark.

The Median Down Payment for First-Time Buyers Is Less Than 20%

You're not required to put that much down—some loan programs allow down payments as low as 3.5%, and a few even offer 0% down.

Research shows that nearly 80% of first-time buyers are eligible for down payment assistance, yet only about 13% actually use these programs.

On average, these programs offer around $17,000 in assistance.

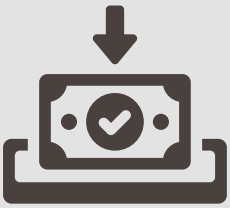
THINGS TO AVOID AFTER APPLYING FOR A MORTGAGE



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.

HOW CHANGING MORTGAGE RATES AFFECT YOUR MONTHLY PAYMENT

Home Loan Amount	Fixed Mortgage Interest Rate	Monthly Mortgage P&I*	Monthly Savings Compared to 7.5%
$250,000	7.5%	$1,748	-
	7.0%	$1,663	$85
	6.5%	$1,580	$168
	6.0%	$1,499	$249
$450,000	7.5%	$3,146	-
	7.0%	$2,994	$152
	6.5%	$2,844	$302
	6.0%	$2,698	$448
$650,000	7.5%	$4,545	-
	7.0%	$4,324	$221
	6.5%	$4,108	$437
	6.0%	$3,897	$648

BECOMING PRE-APPROVED

ITEMS NEEDED AT LOAN APPLICATION

- Most recent pay stubs (1 month)
- Copies of last two years W-2's and Federal Tax Returns
- Names and addresses of employers (past 24 mos)
- Last 3 months back statements or addresses and account numbers
- Name and address of landlord (past 2 yrs)
- Copy of real estate sales contract
- Copy of Divorce decree, separation or child support papers (if applicable)
- All bankruptcy and discharge of bankruptcy papers (if applicable)
- Bring checkbook/money for appraisal and credit report fees

IDENTIFYING THE IDEAL HOME

SHOP FOR YOUR HOME

- The average buyer looks at 12-18 before finding the right home.
- The most important key to finding the right home is FEEDBACK.

UNDERSTAND THE MARKET

- The average list price to sales price ratio 100%.
- If the asking price is $500,000 x 100% =Sales Price of $500,000

  ...given that the market supports the value, you may have to go over based on comparable sales and competition.

27 TERMS NEGOTIATION

Our experienced agents will negotiate on your behalf in these 27 terms of negotiation, and help you secure the best price and terms.



Negotiation is an art form, and it's essential to prioritize building trust between buyers and sellers. Successful negotiations require a meeting of the minds; the goal of any successful transaction is for both parties to feel satisfied and happy with the outcome. To ensure a successful sale, we take the time to understand your motivations and limits, asking thoughtful questions that help us craft a personalized strategy for your unique situation.

1. Purchase Price
2. Earnest Money Deposit
3. Escrow Fees
4. Title Fees
5. Title Insurance Fees
6. NHD Report Fees
7. City Transfer Tax
8. County Transfer Tax
9. Private Transfer Tax
10. HOA Transfer Fees
11. HO Prep Fees
12. Pest Inspection Report
13. Home Inspection Report
14. Other Inspection Reports (i.e., roof, sewer/septic, rodent, defensible space)
15. Seller Rent Back
16. Home Warranty
17. Inspection Contingency
18. Appraisal Contingency
19. Home Repairs
20. Pest Clearance
21. Loan Contingency
22. Days until Close of Escrow
23. Appliances
24. Government Requirements
25. Notice to Perform
26. Liquidated Damages
27. Arbitration of Disputes

TERMS OF THE CONTRACT

OPEN ESCROW

Refundable Earnest Money Deposit of 2-3%
By day 3 from acceptance

Set Inspection Date
By day 5

Review disclosures & reports
By day 7-10

Inspection Negotiation & Appraisal
By day 7-10

Request for Repairs
ASAP after inspection

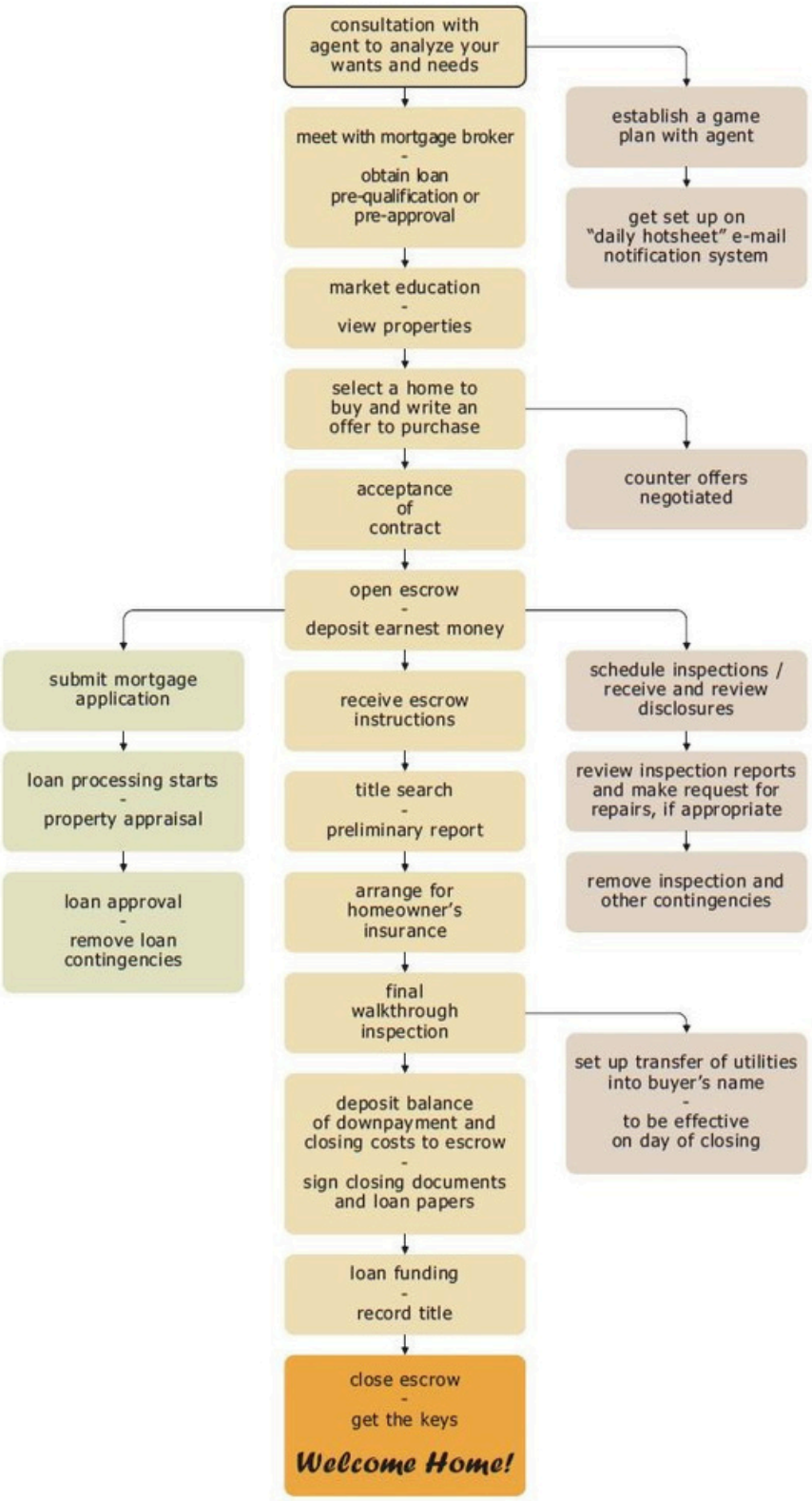
Loan Approval
By day 10-14

Close of Escrow
Can vary *

Day 14 - Fast
Day 21 - Competitive timeline
Day 30 - Standard timeline

GET YOUR KEYS AND MOVE IN!

THE BUYING PROCESS



90 WAYS WE SERVE YOU

I take my business and helping you succeed, very seriously. Can I show you the 90 ways I help my clients identify, negotiate and ultimately successfully close on their new home?

1. Schedule Time to Meet for a Strategy Session
2. Prepare Guide & Educational Presentation
3. Meet and Discuss Goals and Non-Negotiables
4. Explain Agency Relationships
5. Discuss Different Types of Financing Options
6. Help Find a Mortgage Lender
7. Obtain Pre-Approval Letter from Lender
8. Provide Resources to Research crime in neighborhoods, school ratings, etc
9. Provide Overview of Current Market Conditions
10. Explain Company's Value
11. Discuss Earnest Money Deposits
12. Explain Home Inspection Process
13. Educate About Local Neighborhoods
14. Discuss Foreclosures & Short Sales
15. Gather Needs & Wants of Next Home
16. Explain School Districts Effect on Home Values
17. Explain Recording Devices During Showings
18. Learn All Goals & Make A Plan
19. Create Internal File for Records
20. Send Homes Within Their Criteria
21. Start Showing Homes as Requested
22. Schedule & Organize All Showings
23. Gather Showing Instructions for Each Listing
24. Send Showing Schedule
25. Show Up Early and Prepare First Showing
26. Look for Possible Repair Issues While Showing
27. Gather Feedback After Each Showing
28. Update When New Homes Hit the Market
29. Share Knowledge & Insight About Homes
30. Guide Through Emotional Journey
31. Listen & Learn at Each Showing
32. Keep Records of All Showings
33. Update Listing Agents with Feedback
34. Discuss Homeowner's Associations
35. Estimate Expected Utility Usage Costs
36. Confirm Water Source and Status
37. Discuss Transferable Warranties
38. Explain Property Appraisal Process
39. Discuss Multiple Offer Situations
40. Create Practice Offer to Help Prepare
41. Provide Updated Housing Market Data
42. Inform Showing Activity Weekly
43. Update on Any Price Drops
44. Discuss MLS Data at Showings
45. Find the Right Home

CARE GROUP
CA REAL ESTATE GROUP navigating your next move

90 WAYS WE SERVE YOU

CONTINUED

46 Determine Property Inclusions & Exclusions
47 Prepare Sales Contract When Ready
48 Educate on Sales Contract Options
49 Determine Need for Lead-Based Paint Disclosure
50 Explain Home Warranty Options
51 Update Pre-Approval Letter with Each New Offer
52 Discuss Loan Objection Deadlines
53 Choose a Closing Date
54 Verify Listing Data Is Correct
55 Review Comps to Determine Value
56 Prepare & Submit Offer to Listing Agent
57 Negotiate Offer with Listing Agent
58 Execute A Sales Contract & Disclosures
59 Once Under Contract, Send to Escrow Company
60 Coordinate Earnest Money Wire Transfer
61 Deliver Copies to Mortgage Lender
62 Obtain Copy of Sellers Disclosures
63 Deliver Copies of Contract/Addendum
64 Obtain A Copy of HOA Bylaws
65 Keep Track of Copies for Office File
66 Coordinate Inspections
67 Meet Home Inspector at The Property
68 Review Home Inspection
69 Negotiate Inspection Objections
70 Get All Agreed Upon Repair Items in Writing
71 Verify any Existing Lease Agreements
72 Check in With Lender To Verify Loan Status
73 Check on the Appraisal Date
74 Negotiate Any Unsatisfactory Appraisals
75 Coordinate Closing Times & Location
76 Make Sure All Documents Are Fully Signed
77 Verify Escrow Company Has Everything Needed
78 Reminder to Schedule Utilities Transfer
79 Make Sure All Parties Are Notified of Closing Time
80 Solve Any Title Problems Before Closing
81 Receive and Review Closing Documents
82 Review Closing Figures
83 Confirm Repairs Have Been Made by Sellers
84 Perform Final Walk-Through
85 Resolve Any Last-Minute Issues
86 Get CDA Signed by Brokerage
87 Attend Closing
88 Provide Home Warranty Paperwork
89 Facilitate Transfer of Keys and Accessories
90 Close Out File

CARE GROUP
CA REAL ESTATE GROUP navigating your next move

CA REAL ESTATE GROUP: WHO WE ARE

ABOUT US

Our team understands that buying or selling a home is more than just a transaction; it's a life-changing milestone. As highly seasoned Real Estate Agents, our team provides exceptional, high-level and personalized service to our Clients.

OUR MISSION STATEMENT

We take pride in the relationships we build and work tirelessly on behalf of our Clients. Our team represents the brightest, hard working, and most ethical in the industry.

OUR UNIQUE TEAM VALUE

Our experience will navigate you to your next move and create wealth through Real Estate.

SERVICE

We truly care about you by listening to and understanding your needs so that we can provide you with the best solutions.

EXPERIENCE

We have over 40+ years combined experience in the real estate industry in residential investment, finance, home remodel, staging and design, short sales, foreclosure and probate sales.

TEAM

We have more than one person working for you and it is our priority to make sure that we utilize our team to your fullest benefit for a smooth journey to one of the largest investments of your life.



CARE GROUP

CA REAL ESTATE GROUP navigating your next move

OUR COMMITMENT TO YOU

OUR COMMITMENT TO YOU

- The **CA Real Estate Group** will only commit to working with motivated and qualified individuals in purchasing a home.
- We will, with your written permission, expose you and your buying needs through target mailings, digital marketing and telemarketing. If you prefer not to have your name published we can still advertise your particular property needs
- The **CA Real Estate Group** will email or mail and follow up by telephone to everyone who owns a home similar to the property you are searching for, whether it is a particular floor plan, neighborhood, county acreage, school district, or price range.
- We will email you all the new listings that come available through our company and all other real estate companies in the area, as well as search daily for that special property that suits all your particular needs.
- The **CA Real Estate Group** promises to immediately enter your buying needs into the multiple listing database exposing your particular buying needs to the entire real estate community.
- You will have the first opportunity to purchase the best buys available in our market place.
- You will always have someone to assist you. If your agent is not available, your personal Client Care Manager will step in to assist you.

All of the above services are at absolutely no cost to you as a potential buyer upon signing a Buyer Broker agreement with CA Real Estate Group.

YOUR COMMITMENT TO US

- Seek pre-approval from a mortgage lender prior to viewing property.
- Notify us of any homes that you wish to view and inform all other Agents, For Sale By Owners (FSBO's), or Builders that you are being exclusively represented by me and Caliber Real Estate Group. Please keep in mind that Builders require that we accompany you on the first visit to the property.
- Formulate any offer on any home (new or resale) with us.
- Have fun and trust us through the process! You will be glad that you partnered with us.
- The fact that this Buyer Loyalty Agreement expires one year from today's date.
- Acknowledge that we and Caliber Real Estate Group are being retained solely as a real estate agent and are not qualified to give tax or legal advice.

Client Signature_____ Printed Name_____ Date ___/___/___

Client Signature_____ Printed Name_____ Date ___/___/___

Agent Signature_____ Printed Name_____ Date ___/___/___

Here at **CA Real Estate Group** we are totally committed to assisting you in finding the right property to suit your needs. A lot of time and research has been spent on this revolutionary business model. All of the above mentioned services are at no cost to you. We only ask for your loyalty and commitment to purchasing property from our company.

Agent Signature_____

Printed Name_____ Date ___/___/___

DRE # _____ Phone _____

Email _____

CA REAL ESTATE GROUP | CALIBER REAL ESTATE GROUP
128 S GLASSELL ST, ORANGE, CA 92866

CALIBER REAL ESTATE GROUP
REAL. PERSONAL. SERVICE.

CARE GROUP
CA REAL ESTATE GROUP navigating your next move

A, B, OR C BUYER FORM

A

Our highest priority buyer. These are people who have to buy a home. They either sold their existing home, transferred into town, or their lease has expired. In many cases, they could potentially be homeless.

B

Our second-highest priority buyer. These are people who are ready to buy, except they have a home to sell first, have a lease to fulfill, or are in the stage of getting pre-approved.

C

Our third highest priority buyer. These people may buy a home when the right one comes along.

I/We've read the above and feel that I am/we are _____ Buyer(s)

Date:

_____

Buyer Address:

_____

Email Address:

_____

Date:

_____

Buyer Address:

_____

Email Address:

_____

CLIENT TESTIMONIES

5-Star Reviews from Zillow, Redfin & Yelp

KARI KELLY
Purchased in Orange

"Christine is amazing and helped us find a house we love at a reasonable price in our desired area. She was always available when we needed her and explained the entire process to make it less stressful!"

RAYMOND MACAPAGAL
Purchased in Whittier

"The Christine Almarines Group go above and beyond serving their clients. This review has been long overdue since we have been so busy moving into our new home made possible because of the constant attention and passion of Christine. There were plenty of times I felt I was being an annoying client, but never once did any of the team members seem agitated. They welcomed all questions and concerns especially us being first time home buyers. We had a lot of questions, and they really guided us through the entire process. Their services didn't stop when we signed our papers. They are still answering and sending referrals when we would request anything. I could not have been any happier with such a great group of individuals that really enjoy their job and the passion to really make their clients happy. They removed a lot of the stress from such an enormous purchase."

ANDREW BOATMAN
Purchased in Anaheim

"Christine and her team were great. They knew Orange County very well and was super easy to work with. There was no pressure and the processes seemed almost too easy. she helped us get a good price on the home while still able to win the bid in a competitive market."

BEVERLY GRIGGS
Purchased in Garden Grove

"Fabulous is an understatement when it comes to Christine and her team. I was at a loss in finding a home and an agent in So Cal until I met Christine and her team!!! They were beyond diligent in finding me my dream home. They searched daily and when the perfect home came on the market they saw to it that my offer was the winning offer. They even managed to beat out an all cash offer. That is how good they are!!! From selling to buying the financing to every little detail, Christine and her team are outstanding!!!"

FOR ADDITIONAL REVIEWS, YELP "CA REAL ESTATE GROUP"

NOTES

CARE GROUP
CA REAL ESTATE GROUP navigating your next move