

# LET'S FIND HOME

Your Complimentary Buyers Guide



**COREY EAMES**  
*Your Real Estate Resource*



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# FINANCES

The very first step in the home buying process is to obtain a financial pre-approval (proof of funds for cash purchase). We will need this document to accompany any offer we make on a property.

## FINANCING

A mortgage lender will be able to take your financial information and determine what amount you will be able to borrow. Having your pre-approval letter in hand before we start searching will save us time and make sure we don't miss out on the perfect home opportunity. The pre-approval letter will accompany an offer.

## CASH

If you've got the money in the bank and you are ready to purchase your home in cash, that's great. I will inform you as to your closing costs and we will need a proof of funds to supplement any offers. You can acquire a proof of funds from your financial advisor or your banker to show that you have a balance that meets the purchase price.

### MY RECOMMENDED LENDERS

LUCAS VAUGHN | 916.316.8442  
PACIFIC WHOLESALE MORTGAGE  
LUCAS.VAUGHN@PACWM.COM  
PACWM.COM

SUNNY SINGH | 925.577.0987  
CROSSCOUNTRY MORTGAGE  
SUNNY.SINGH@MYCCMORTGAGE.COM  
[HTTPS://BIT.LY/3DYREJU](https://bit.ly/3DYREJU)

BUDDY GOBBELL | 916.730.8761  
SUPREME LENDING  
BUDDY.GOBELL@SUPREMELENDING.COM  
LOANSWITHBUDDY.COM

### QUESTIONS TO ASK THEM

- WHAT INTEREST RATE CAN YOU OFFER?
- DOES THE RATE COME WITH POINTS?
- IS IT FIXED OR ADJUSTABLE?
- WHEN CAN YOU LOCK MY RATE?
- WHAT FEES CAN I EXPECT FROM YOU?
- WHAT TYPE OF LOAN IS RIGHT FOR ME?
- DO I QUALIFY FOR ANY DOWN PAYMENT ASSISTANCE PROGRAMS?

# LENDER WORKSHEET

NAME:

COMPANY:

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NOTES:



# SEARCH

Once you've got your finances in order, the fun of looking for the perfect home begins! I will set you up on an automatic search through the Multiple Listing Service (MLS), which is the database that Realtors use to list and search for homes. The moment a home that fits your search criteria is listed for sale, it will be sent to your email inbox. If we ever need to adjust the search criteria, just let me know and I can make any change you need. Make sure to let me know which homes pique your interest and we will set up some showings.

## CONSIDER WHAT'S A MUST-HAVE AND WHAT'S NEGOTIABLE

### MUST-HAVES

### WOULD BE NICE TO HAVE

# HOME SEARCH NOTES

ADDRESS:

FEATURES I LIKE:

PRICE:

BEDROOM:

FEATURES I DISLIKE:

BATHROOMS:

OVERALL RATING:

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ADDRESS:

FEATURES I LIKE:

PRICE:

BEDROOM:

FEATURES I DISLIKE:

BATHROOMS:

OVERALL RATING:



# HOME SEARCH NOTES

ADDRESS:

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PRICE:

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BEDROOM:

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BATHROOMS:

OVERALL RATING:

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ADDRESS:

FEATURES I LIKE:

PRICE:

BEDROOM:

FEATURES I DISLIKE:

BATHROOMS:

OVERALL RATING:



# OFFERS & NEGOTIATIONS

IN ORDER TO WRITE AN OFFER, WE WILL NEED THE FOLLOWING INFORMATION:



## PRE-QUALIFICATION LETTER OR PROOF OF FUNDS

### OFFER PRICE

i will help you determine the property's fair market value

### ESCROW DEPOSIT

Usually 1-2% of purchase price.

### FINANCING AMOUNT

What percentage of the loan are you financing, and how much you are putting down

### CLOSING DATE

If getting a mortgage, this is typically 30-45 days from acceptance of offer. This will be the day the keys are handed from seller to buyer

### INSPECTION PERIOD

Typically the buyer shall have 15 days, unless otherwise stated on the contract, to perform inspections on the home and terminate or renegotiate the contract if inspection comes back unacceptable.

## WHAT IS THE ESCROW DEPOSIT?

The escrow deposit is also known as "The Good Faith Deposit." It is typically 1-2% of the purchase price that you put down upfront to show the seller you are serious about the purchase. The higher the escrow, the more attractive the offer is to the seller.

Where does it go?

As soon as we have an executed contract, you have approximately 3 days to get the Escrow Deposit to the title company. The title company holds it up until closing, then it will be counted towards your balance due at closing. You can submit your escrow deposit by check, cashier's check or wire transfer.



# OFFERS & NEGOTIATIONS

## TRICKS FOR HANDLING A MULTIPLE OFFER SITUATION:

Nothing is more frustrating than finding the perfect home for you, and then finding out that someone else thinks it's the perfect home for them too! However, this situation does happen in our market. There are many different techniques we can use to make our offer as attractive to the sellers as possible.

- **Have your pre-approval letter or proof of funds in hand.** You may have a great offer to submit, but if you can't back it up with proof you are qualified to purchase the home the seller may just move on.
- **Make a cash offer if you are able.** If not, make as large a down payment as possible, and use a lender that communicates effectively with all parties.
- **Offer more than the asking price.** Your agent should do a comparative market analysis to give you a good idea on the home value as soon as you decide to make an offer. If it's not too out of line with the CMA or your budget, offer more than the asking price.
- **Keep your offer clean and simple.** Don't ask for contingencies that aren't necessary to closing the transaction.
- **Shorten the inspection period.** Asking for a 5 to 7 day inspection period instead of the traditional 15 lets the seller know that you aren't going to waste anyone's time. Find a home inspector who has availability to schedule your inspection as soon as your offer is accepted.
- **Have your escrow deposit ready.** Offer an escrow deposit that sends the message that you are serious about your offer and have the funds ready to turn in as soon as your offer is accepted. You may want to include a copy of your escrow check with your offer.
- **Offer flexibility with your closing date.** Convey through your agent that you are willing adjust the closing date to suit the seller's needs.
- **Include a personal letter with a family photo.** Let the seller know who you are, what you like about the home, and that you intend to take good care of their former residence. Let them know what it is about the home that has already made it special to you.
- **Offer an additional escrow deposit after the inspection period.** This is another way to let the seller know you are serious about the house and not just trying to get it off the market while you make up your mind or look further.
- **Consider an escalation clause.** Let the seller know your offer isn't the highest you will go by including a clause stating that you will increase your offer, up to a set price, if the seller shows you a higher offer from another buyer.
- **Be diplomatic with negotiations after your contract is signed.** Remember that the seller has other interested parties to fall back on. If you turn ugly after the contract is signed, making additional demands or not following through with your promises, the seller may hand you back your deposit and work with someone else.

ONCE WE GET THE HOME UNDER CONTRACT, FILL IN THE INFORMATION ON THE FOLLOWING PAGE

# WE'RE UNDER CONTRACT - NOW WHAT?

PROPERTY ADDRESS: <input type="text"/>	PURCHASE PRICE <input type="text"/>
TITLE COMPANY: <input type="text"/>	ESCROW DEPOSIT <input type="text"/>

## IMPORTANT DATES

EXECUTED CONTRACT DATE: <input type="text"/>
INSPECTION PERIOD BEGINS: <input type="text"/>
ESCROW DEPOSIT DUE: <input type="text"/>
LOAN APPLICATION DUE: <input type="text"/>
END OF INSPECTION PERIOD: <input type="text"/>
ESTIMATED CLOSING DATE: <input type="text"/>

NOTES:



### EXECUTED CONTRACT

CONGRATULATIONS! We are officially under contract. Please mark these deadlines in your calendar and read these next steps to ensure a smooth closing.



### SCHEDULE INSPECTIONS

The last date to renegotiate or cancel contract due to anything that comes up in inspections is \_\_\_\_ so I recommend scheduling any inspections *immediately*



### OBTAIN INSURANCE

Start contacting Insurance companies for quotes immediately, we will need to make sure the home is insurable before the end of the inspection period (\_\_\_\_)



### ESCROW DEPOSIT DUE

You must send escrow deposit of \_\_\_\_ via check or wire to \_\_\_\_.  
**IMPORTANT:** Be very careful when wiring any funds. *Never* trust wiring instructions sent via email.



### LOAN APPLICATION

Your loan application needs to be started within 5 days from the executed contract date. During your loan processing it is **VERY IMPORTANT** not to make any major job changes, major purchases, or open new credit cards or lines of credit, as any of these activities could alter your qualifications.



# INSPECTION PERIOD

**TIP: SCHEDULE ALL INSPECTIONS IMMEDIATELY, SO IF WE NEED TO NEGOTIATE ANY REPAIRS WE CAN BEFORE THE INSPECTION PERIOD ENDS.**

During the inspection period, the buyer has the right to hire a professional to inspect the condition of the home. The inspection will uncover any issues in the home that would have otherwise been unknown.

The standard home inspector's report will cover the condition of the home's heating system; central air conditioning system; interior plumbing and electrical systems; the roof, attic and visible insulations; walls, ceilings, floors, windows and doors; the foundation, basement and structural components. You will receive a written report of the inspection. You may be present for the inspection if you would like to ask the inspector any questions.

## **ADDITIONAL INSPECTIONS YOU MAY NEED:**

**Four-Point Inspection** may be required by your homeowner's insurance if the home is more than 30 years old

**WDO Inspection** Ask your lender if your loan requires any certain inspections such as a Wood Destroying Organism (WDO) inspection.

**Lead-Based Paint Inspection** If the home was built prior to 1978, a lead-based paint inspection is recommended



## **MY RECOMMENDED INSPECTORS**

CALPRO | 800.474.3540  
INFO@CALPROGROUP.COM  
CALPROGROUP.COM

GOLDEN STATE INSPECTION  
SERVICES | 800.441.0804  
GOLDENSTATEHOMEINSPECTIONS.COM

HINKEY HOME INSPECTIONS  
916.674.2383  
JOSH@HINKEYHOMES.COM  
HINKEYHOMES.COM/INSPECTIONS



# FINANCING PERIOD

## APPRAISAL:

An appraisal is an estimate of the value of the property by a licensed professional appraiser. Once any problems during the inspection are solved, the appraisal will be ordered by the lender and paid for by you. The goal of the appraisal is to verify the value of the property for the lender and to protect you from overpaying. The contract is contingent upon whether the appraisal comes in at or above the purchase price. If the appraisal comes back short, we will be back to the negotiating table.

## OBTAINING A MORTGAGE:

You have 5 days from the date of contract execution to begin the mortgage loan application. During the 30-45 days before closing, the lender will be finalizing your mortgage.

## HOME INSURANCE:

Your lender will require you to obtain a homeowner's insurance policy. You will need to get the lender this information before closing. Feel free to call my recommendations below for quotes.

**TIP: IT IS VERY IMPORTANT NOT TO MAKE ANY MAJOR JOB CHANGES, MAJOR PURCHASES, OR OPEN NEW CREDIT CARDS OR LINES OF CREDIT, AS ANY OF THESE ACTIVITIES COULD ALTER YOUR QUALIFICATIONS FOR A LOAN.**

## RECOMMENDED INSURANCE:

STEPHEN BAKER | 916.686.8000  
FARMERS INSURANCE  
STEPHENBAKERINSURANCE@GMAIL.COM

YELENA HARRIS | 916.581.1626  
FARMERS INSURANCE  
YHARRIS@FARMERSAGENT.COM

LORI CURRY | 916.487.5151  
STATE FARM INSURANCE





# PREPARING TO CLOSE!



## **SURVEY:**

Unless the seller already has a recent & acceptable survey of the property, the buyer is required to pay for the survey (this will be in your closing costs). The title company or I will order this for you. The survey is a sketch showing a map of the property lines/boundaries among other things. The survey will show if there are any encroachments on the property.

## **TITLE:**

The title company will conduct a title search to ensure the property is legitimate and find if there are any outstanding mortgage liens, judgements, restrictions, easements, leases, unpaid taxes, or any other restrictions that would impact your ownership associated with the property. Once the title is found to be valid, the title company will issue a title insurance policy which protects lenders or owners against claims or legal fees that may arise over ownership of the property. This will also be a part of your closing costs.



## **CLEAR TO CLOSE:**

The magic words! It means the mortgage underwriter has officially approved all documentation required to fund the loan. All that remains is the actual closing process.





## SMOOTH CLOSING CHECKLIST

- Make sure you've obtained homeowner's insurance and provide the lender with the information
- Review the closing settlement statement a few days before closing to ensure you have the funds for closing costs
- Final walk-through
- Wire funds to closing company
- Bring your driver's license or passport to closing table
- Take your keys and move in!

## AFTER CLOSING CHECKLIST

- Make copies of all of the closing documents and store them in a safe place.
- Change the locks
- Update any keypads
- Start a home maintenance list
- Update your address on all of the following:
  - Friends and family
  - Work
  - Banks / financial institutions
  - All bills
  - Insurance companies
  - Driver's license / Identification cards
  - Schools
  - Medical offices
  - Subscriptions
  - Meet the neighbors!

# ABOUT YOUR REALTOR®



Corey Eames was raised in the Sacramento area. He has been a licensed Real Estate agent for 14 years - practicing in both the North Bay Area and Sacramento Region. With a degree in Behavioral Science and a background in banking as well as counseling, his thorough approach to real estate puts his clients goals first and foremost.

"Real estate is more than a career to me. My passion for helping my clients achieve their goal of home ownership drives my purpose. Purchasing real estate is more than buying a home - its an investment in family"

## PAST AWARDS & ACCOMPLISHMENTS

- "Past Active" Member Award - Active 20 -30 Club #50
- "40 Under 40" Recipient - North Bay Business Journal
- "New Member" and "Member of the Year" - Active 20 - 30 Club #50
- "Agent of the Year" - Century 21 NorthBay Alliance



# WHAT PAST CLIENTS SAY



"Complete professional. Very knowledgeable and willing to answer questions. Also, just a nice guy! I would recommend to other buyers" - First Time Buyer, MM

"Corey was very skilled and had us a buyer within a couple days which was great because that's exactly what we needed...I will definitely recommend him, and or use him again in the future" - Seller, DM



"Corey has been hands down the best since we have been in contact with him 5 months ago. He has definitely made this hard and stressful time an enjoyable one!" - First Time buyers, J & M



# VENDOR LIST

These are the professionals I trust and recommend to my clients for any repairs or maintenance after closing, as well as to fulfill other finance related needs.

## PAINTER

CHRIS FOX  
FOX PAINTING  
916.400.0519  
CHRIS@FOXYPAINTING.COM

## GENERAL CONTRACTOR

ERIN PEPPER, OPS MGR  
BARNETT HOME IMPROVEMENTS  
916.769.7575  
BARNETTHOMEIMPROVEMENTS.COM

## FLOORING CONTRACTOR

KAREN GOSSARD, ACCT EXEC  
ON POINT FLOORING  
916.533.1036  
KAREN@OPFLOORS.COM

## ELECTRICIAN

BONHAM ELECTRIC  
916.564.3530  
BONHAMELECTRIC@GMAIL.COM

## FINANCIAL ADVISOR

JOSEPH LEGRAND  
NEW YORK LIFE  
832.851.6908  
JLEGRAND@FT.NEWYORKLIFE.COM

## PAINTER

JED FINCH  
FINCHCO PAINTING  
916.296.5414  
JEDFINCH@COMCAST.NET

## HANDYMAN

FRED FAUSTMAN  
HANDY HANDS HANDYMAN  
818.943.0850  
FFAUSTMAN@GMAIL.COM

## FLOORING CONTRACTOR

DARIN JOHNSON  
PLACER FLOORS  
916.895.3200  
DARIN@PLACERFLOORS.COM

## KITCHEN & BATH

BRYAN ORSO  
SIGNATURE SURFACES  
916.334.4400  
SERVICE@SIGNATURESURFACESINC.NET

## FINANCIAL ADVISOR

JONATHAN BENECKE  
EDWARD JONES  
916.865.4616  
JONATHAN.BENECKE@EDWARDJONES.COM

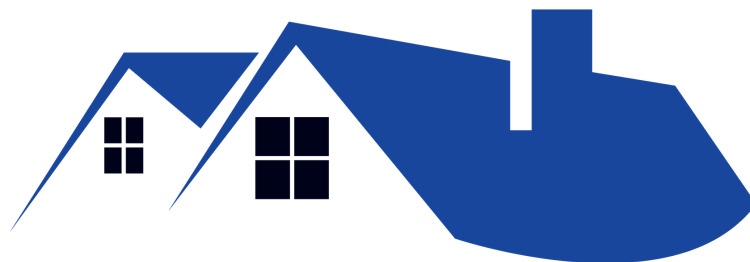
# THANK YOU!

Thank you for trusting me with the purchase of your property. I am honored to represent you and guide you through the process.

My goal is to ensure that you are comfortable every step of the way. Please don't hesitate to call, text or email with any questions or concerns.



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