



Start With the Real Budget

A comfortable home search starts with numbers you understand. We will look at the payment, the cash needed to close and the life you want to keep living after you move.

01

Talk with a lender

A full preapproval helps you understand your buying power and gives a seller confidence in your offer. Compare loan options, not just the advertised rate.

02

Choose your payment

Decide what monthly payment feels comfortable after taxes, insurance, HOA dues and any special assessments - not simply the highest amount available.

03

Plan cash to close

Your down payment is only one piece. We will also plan for the deposit, inspections, appraisal, lender and settlement charges, prepaid items and moving costs. Before you write an offer, I can provide a Net Sheet with a helpful estimate of what you may pay at closing.

04

Protect your approval

During the search and escrow, avoid new credit, large purchases, job changes or unexplained transfers without first talking with your lender.

My goal is clarity, not a bigger price range.

The right budget leaves room for the rest of your life, too.



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REALTYONEGROUP
WEST

TEMECULA | MURRIETA | MENIFEE | WINCHESTER | FRENCH VALLEY | SURROUNDING AREAS

HOMEBUYER'S GUIDE

Find the Community That Fits

The house matters, but so does the drive to work, the pace of the neighborhood and the places you will use every week. I help you compare the whole picture.

01

TEMECULA

Established neighborhoods, Old Town, shopping and easy access to wine-country life.

02

MURRIETA

A wide mix of neighborhoods, parks and everyday conveniences with strong regional access.

03

MENIFEE

Newer communities, growing amenities and options for buyers looking for more space or value.

04

WINCHESTER

More open surroundings, newer construction and room to grow in many communities.

05

FRENCH VALLEY

A suburban feel between Temecula and Winchester with newer homes and community parks. Many addresses are assigned to Temecula Valley Unified School District.

LET'S COMPARE THE FEEL, NOT JUST THE ZIP CODE

Tell me about your commute, weekends, must-haves and tradeoffs. I will help you narrow the map without boxing you in too early.



Build a Search That Feels Like You

A good search is focused enough to be useful and flexible enough to catch the right surprise. We will sort needs from likes to must-haves together.

01

Name the non-negotiables

Start with location, budget, bedrooms, accessibility, commute and anything the home must have for your daily life to work.

02

Know your tradeoffs

Would you choose a larger yard over a shorter commute? Newer finishes over an established neighborhood? There is no wrong answer - only your answer.

03

Use live listing alerts

I can create a focused CRMLS search and adjust it as we learn. We will watch new listings, price changes and homes that come back on the market.

04

Tour with a plan

At each home, notice layout, light, noise, maintenance, insurance considerations and location. Take notes before the pretty details blur together.

05

Look beyond the front door

We can compare HOA rules and dues, taxes and assessments, nearby development, utility differences and new-construction options before you commit.



Write a Strong, Thoughtful Offer

Price matters, but it is not the only term a seller sees. I will help you build an offer that is competitive, understandable and still protects the priorities that matter to you.

01

Study the evidence

We will review comparable sales, active competition, time on market and the condition of the home before choosing your offer price.

02

Choose the full package

Financing, deposit, closing date, possession, contingencies and requested credits all affect how the seller evaluates an offer.

03

Understand the tradeoffs

I will explain what each term does and what you may be giving up. You decide where to be flexible and where to hold the line.

04

Prepare for a counter

A seller may accept, reject or counter. We will review any response calmly and keep the numbers and your goals in view.

Friendly reminder: you are allowed to walk away.

If the price or terms stop making sense, I will tell you. The goal is the right home - not winning an offer at any cost.



The Real Cost of Buying

A clean budget separates the down payment from the other costs that may be due before or at closing. Ask your lender and escrow for transaction-specific estimates.

BEFORE CLOSING

Inspections and specialist reports; appraisal or credit fees; travel or time away from work, if applicable.

AT CLOSING

Down payment; lender charges; title and escrow charges; recording fees; prepaid interest; taxes and insurance reserves.

NEGOTIABLE ITEMS

Seller credits, agent compensation and certain settlement costs depend on the agreement, loan program and market.

AFTER CLOSING

Moving, utility setup, locks, immediate repairs, appliances, window coverings, furniture and an emergency reserve.

Your deposit is not an extra charge.

It is generally credited toward the amount you owe at closing, subject to the contract.



Real Estate Terms, Step by Step

You do not need to speak real estate before you buy a home. Here are a few terms you are likely to hear along the way.

PREAPPROVAL

A lender's conditional review of your finances and likely borrowing ability.

EARNEST-MONEY DEPOSIT

Funds showing good faith that are held in escrow and handled under the contract.

CONTINGENCY

A contract condition tied to a buyer's investigation, loan, appraisal or another stated event.

APPRAISAL

An independent opinion of value, usually ordered by the lender for the loan.

ESCROW

A neutral process that holds documents and funds and follows written instructions for closing.

TITLE

The legal ownership rights to real property; title work identifies recorded interests or claims.

CLOSING COSTS

Transaction charges separate from the price and down payment; responsibility can vary.

HOA

A homeowners association that may collect dues and enforce recorded community rules.

DTI

Debt-to-income ratio, one measure lenders use when evaluating monthly obligations.

RECORDING

County acceptance of the deed; in California this is the event that completes the transfer.