

9 STAGES TO HOME OWNERSHIP

Buying a Home Made Easy

A Buyer's Guide, Simplified

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WELCOME

Let's Take This Journey Together

Buying a home involves over 200 steps and 40+ pages of contractual documents — more than any buyer should have to navigate alone. I've broken the entire process down into 9 fundamental stages, so you understand exactly what lies ahead at every point.

What Changed in 2024

Following the NAR settlement, agents can no longer show buyers a home without first signing a written buyer representation agreement. That agreement spells out exactly what services you'll receive and how compensation works — and it's always negotiable.

Why a Buyer Consultation Helps

- More prepared — every question answered up front
- Less stressed — you'll know what lies ahead
- Saves time & money by avoiding costly mistakes

My focus is your complete satisfaction — that's why so much of my business comes from repeat clients and referrals.

9 Stages to Home Ownership

1

Find the Right Agent

Interview agents, understand buyer agreements, and choose the best representation.

2

Planning & Preparation

Define your wants/needs, get pre-approved, and understand your true budget.

3

House Hunting

Search MLS, off-market and new-construction listings that fit your criteria.

4

Make an Offer

Pricing strategy, comparative market analysis, and writing a winning offer.

5

Open Escrow

Deposit funds, sign disclosures, and order the appraisal.

6

Inspections & Disclosures

Review seller disclosures and complete your home inspections.

7

Removing Contingencies

Meet deadlines in writing — your point of no return.

8

Final Steps

Final walk-through, loan docs, and closing disclosure review.

9

Closing Day — Move In!

Funding, recording, and getting your keys.

STAGE 1 — FIND THE RIGHT AGENT

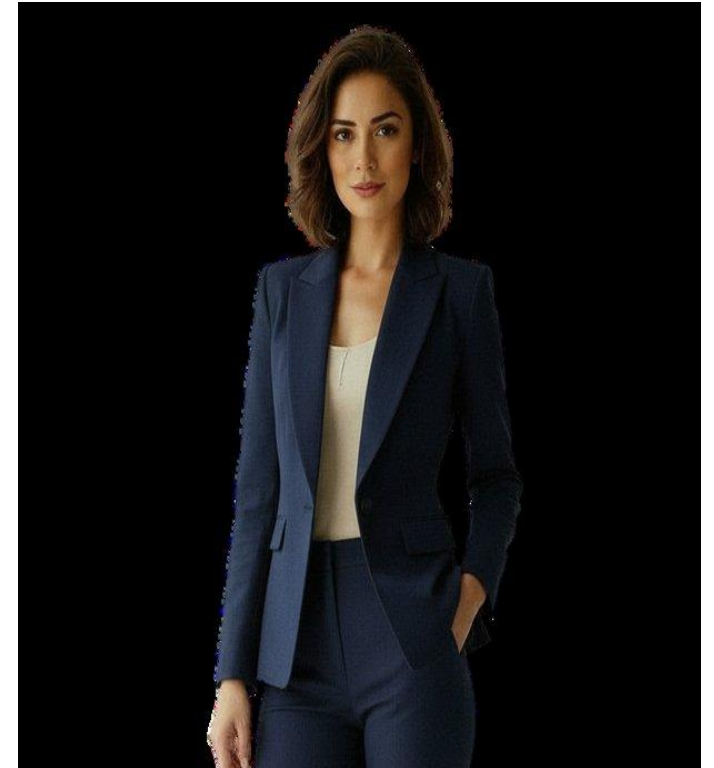
Why Work With Me

20+ years of real estate experience

5 yrs on a top-producing team in Santa Clarita

100+ homes sold per year, 5 years running

I've dedicated myself to continuing my education in real estate so I can provide the best possible experience for every client — and I'd encourage you to take a look at my 5-star testimonials.



Accredited Buyer Representative • Seller Representative Specialist

STAGE 1 — FIND THE RIGHT AGENT

My Commitment to You

My mission is to deliver unparalleled customer service through best-in-class communication and exceptional marketing — because everyone who works with me deserves more than they expect.

1

Negotiate the Lowest Price

I strategize closely with clients so they win competitive situations without being the highest bidder.

2

On Your Timeline

I coordinate with your lender and escrow to land on a close date that truly works for you.

3

With the Least Hassle

My goal is a “let me handle that for you” experience — easier than you expected, every step.

STAGE 2 — PLANNING & PREPARATION

Get Pre-Approved, Get Ready

What We'll Discuss Together

- Motivation, timing & price range
- Preferred locations & home type
- Size, layout, style & amenities
- School districts that matter to you

Why Pre-Approval Matters

A pre-approval letter shows sellers you're a serious, vetted buyer — and strengthens every offer we submit. Choose a local, trusted lender: they have the most control over your timeline.

While Your Loan Is in Process, Do NOT:

- ✗ Change jobs or become self-employed
- ✗ Buy a car, boat, or other big-ticket item
- ✗ Open, close, or pay off credit accounts
- ✗ Miss a payment or make large deposits/withdrawals
- ✗ Co-sign a loan for anyone else

Always check with your lender before making any major financial move.

STAGES 3 & 4 — HOUSE HUNTING & OFFERS

Finding & Winning Your Home

How We Search

MLS listings, new-construction relationships, and “pocket” listings that haven't hit the open market yet — Zillow and Redfin simply don't have this level of up-to-date access.

Touring Tips

Wear easy on/off shoes, eat beforehand, and keep notes on each home — they blend together fast after a long day of showings. Call me immediately if you spot something on your own.

Pricing Your Offer

A Comparative Market Analysis (CMA) of active, pending, sold and expired listings tells us the realistic value of a home — so we can write an offer that's competitive and justifiable.

Key offer terms we'll navigate together: purchase price, earnest money, contingencies (inspection, appraisal, loan), and possession date.



Escrow, Inspections & Contingencies

Open Escrow

- Earnest money deposited within 72 hours
- Sign lender disclosures; appraisal ordered
- Insurance quotes requested

Inspections & Disclosures

- Review the Seller's Disclosures carefully
- Schedule inspections — look for drone & thermal camera capability
- Negotiate repairs; a home purchase is “as-is” by contract

Removing Contingencies

- Contingencies never fall off — remove them in writing
- This is your point of no return
- Confirm financing & appraisal, then set your move date

STAGES 8 & 9 — FINAL STEPS & CLOSING

Nearing the Finish Line

Final Steps

- Closing Disclosure goes out and must sit for 3 days
- Sign your loan documents with a notary
- Complete your final walk-through
- Funds are wired and the loan is funded (Day 1)
- Documents record at the County Recorder (Day 2)

It's a two-day process in LA County — funding, then recording.



THANK YOU

Closing Day — Move In!

- Get your keys — typically 6pm or upon recording
- Change all locks for your security
- Collect additional keys, mailbox keys & remotes
- I'm still with you every step after closing — for life

IN THEIR WORDS

What Buyers Are Saying

“

My husband and I recently had the pleasure of working with Cheryl while searching for a home in the Santa Clarita Valley. As first-time buyers, she made the process “easy” for us — getting us in to see a home before it was even officially listed. Cheryl's professionalism and attention to detail were impressive from start to finish, and she helped us secure an affordable interest rate in a tough market.

— Erika Artman, Santa Clarita, CA

See more 5-star reviews at @InsuaInvestments

Questions Buyers Often Ask

How much can I afford to spend on a home?

How do I get pre-approved for a mortgage?

How much should I offer on a home?

What inspections do I need, and who pays?

What are closing costs, and how much are they?

Can I back out if I change my mind?

This guide is just a bird's-eye view — let's sit down and get every question answered.

QUICK REFERENCE

Terms Worth Knowing

Escrow:	A neutral third party that holds funds and documents until all conditions of the sale are met.	Contingency:	A condition — like inspection or financing — that must be satisfied for the contract to remain binding.
Pre-Approval:	A lender's assessment of what you qualify to borrow, based on your full financial picture.	CMA:	A Comparative Market Analysis of similar homes, used to price an offer or a listing accurately.
Earnest Money:	Your good-faith deposit showing serious intent to purchase, credited toward your down payment.	Title Insurance:	Protects buyer and lender against disputes over property ownership or undisclosed liens.
PMI:	Private Mortgage Insurance, typically required when your down payment is below 20%.	Appraisal:	A licensed estimate of a property's market value, ordered by your lender.



READY WHEN YOU ARE

Let's Find Your Next Home

This guide is just a bird's-eye view of the journey. The next step is a buyer consultation — where we'll answer every question specific to you and your goals.

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