



*Your guide to*  
**HOME**  
**BUYING**



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# ABOUT *us*



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**kw** THRIVE  
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# YOUR HOME MATTERS TO US

WE BELIEVE IN GOING **ABOVE AND BEYOND** TO PROVIDE TOP TIER SERVICE & AND EXCEPTIONAL CLIENT EXPERIENCE.

As dedicated REALTORS®, we are committed to helping you navigate the exciting journey of buying or selling your home. With a passion for real estate and a keen eye for market trends, we provide personalized service tailored to your unique needs. our goal is to make the process seamless and stress-free, leveraging our extensive knowledge of the local market to ensure you get the best deal possible. Whether you're a first-time buyer or an experienced investor, we are here to guide you every step of the way. Let's turn your real estate dreams and goals into reality!



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The  
PROCESS



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# Preparing TO BUY

## A STEP BY STEP GUIDE

Let's start your home buying journey with confidence. We're here to guide you every step of the way, ensuring a clear path to securing your dream home.

### STEP 1. STARTING YOUR HOME BUYING JOURNEY RIGHT

We'll begin by sitting down to really understand your needs and budget, which helps us tailor a search strategy just for you. Armed with expert knowledge of the local market and early alerts on upcoming listings, We'll guide you smoothly through potential homes, ensuring clear communication about costs and timelines for any necessary repairs. Plus, we'll make sure you're confident and informed every step of the way, especially when it comes to navigating the paperwork. Let's get started on finding your perfect home!

### STEP 2. PREPARING YOUR FINANCES

Before diving into the home-buying process, it's crucial to ensure your finances are in tip-top shape and to understand what you can realistically afford. Financial experts generally advise that you shouldn't purchase a home costing more than 3.5 times your annual income. In California, it can be 5 times or more of your yearly income. If you're not buying with cash, the next step is securing pre-approval from a home lender. We can help make recommendations.

**Credit Check:** Start by obtaining your credit report to review your financial standing. Your credit score will be a key factor in determining the mortgage rates and interest terms you'll be offered. Your lender can also help with this report.

#### Financial Planning for Home Purchase:

- **Down Payment:** Typically, this is between 3.5% and 20% of the home's purchase price. Putting down payment of at least 20% can secure more favorable terms from lenders.
- **Earnest Money:** This good faith deposit proves your serious intent to buy, offering peace of mind to the seller. This is typically 3% of the purchase price due into escrow within 24 hours of an offer accepted.
- **Closing Costs:** These generally range from 1% to 2% of your loan amount and cover the final legal and administrative services. These costs are billed through escrow at closing.
- **Inspections:** Expect to spend between \$500 and \$2,000 depending on the size of the property and the type of inspections. This is a critical step to ensure the home's condition before finalizing your purchase. Typical inspections include Home, Pest, Roof, Pool, Septic/Sewer Lateral and Well depending on what is included with the property. *(Note: Often times the seller pays for these inspections up front so you will need to decide if you want additional or further inspections upon entering into contract.)*

Taking these steps will position you strongly as you move forward in your journey to home ownership.

# MORTGAGE DOCUMENT *checklist*

## CREDIT

- Copy of drivers license
- Lender will retrieve credit score
- Copy of social security card
- Copy of divorce decree
- Other lender required info

## INCOME/ EMPLOYMENT

- Paystubs (Last 30 days)
- Tax Return for the last 2 years
- W-2/ 1099's for the past 2 years
- Business Records if self employed
- Any rental income you receive & lease
- If VA provide DD214 & eligibility cert
- Employer contact details

## ASSETS

- ALL statements (past 2 months)
- Down payment gift letter if applicable
- Details of any real estate you own
- Trust Documents (if needed)
- Seasoned money if coming from overseas



## STEP 3. GET PRE-APPROVED

A pre-approval is a formal document from a lender, like a bank or credit union, confirming they are willing to lend you a certain amount based on your financial details such as income, assets, and liabilities. This approval is based on a thorough review of your finances, ensuring the lender's confidence in your ability to handle the loan.

With a pre-approval in hand, you can efficiently search for homes within your budget, understanding not only what you can afford in terms of price but also how the monthly payments fit your financial landscape. This knowledge allows you to focus on homes that meet your financial criteria, saving you time and preventing the frustration of exploring homes beyond your reach.

## STEP 4. START HOME SHOPPING

Once we've pinpointed homes that align with your wish list and budget, we'll arrange showings for you. While we'll handle most of the logistics, it's important for you to keep an eye on a few key details during visits:

**Check Plumbing and Electrics:** Ensure that the plumbing in the kitchen and bathrooms is functional and inspect all electrical outlets and switches. Open every door and explore each room to feel their space and functionality —no surprises wanted!

**Assess Traffic Patterns:** Pay attention to the street traffic and the general bustle of the area. If your daily routine includes commuting, consider revisiting during peak hours to gauge traffic flow and travel time.

**Take Detailed Notes:** Homes can start to blend together after multiple viewings, so jot down impressions and take photos to help remember each property's details. This will be invaluable when you're ready to make decisions.

## STEP 5. MAKE AN OFFER

Once you've found your dream home, it's time to make a move. Crafting a competitive offer is crucial at this stage. Here's what to consider:

**Offer Price:** Decide how much you're willing to pay, factoring in any additional fees, closing costs, and taxes not included in the list price or monthly payments.

**Earnest Deposit:** Show you're serious about your offer by including an earnest money deposit, typically about 3% of the home's price and due within 24-72 hours of an accepted offer.

**Accelerate the Process:** To appeal to sellers, propose a quick closing. Consider reducing the inspection periods and aim to close the deal within 30 days. This can make your offer more attractive, especially in a competitive market. If you are making a non-contingent offer make sure to discuss with your agent and lender prior to submitting offer to understand potential risks.

### SELLERS RESPONSE

Once your offer is submitted, the seller has three options: accept it, reject it, or present a counter-offer with different terms. If a counter-offer is made, you have the choice to accept, decline, or negotiate further with our help to reach an agreement. If multiple offers are made by multiple buyers each counter may be different between each buyer. You and your Agent will discuss options and how to best present your counter for success.

**Accepted Offer:** When the seller accepts your offer, you'll sign the purchase agreement, placing you officially under contract. This is a big step forward in securing your new home! Congratulations!

## STEP 6. CONDUCTING A HOME INSPECTION

Arranging a home inspection is a standard step in the home buying process. We'll organize for a professional inspector to examine the property, which is crucial for uncovering any potential issues. Use the insights gained from the inspection to negotiate with the seller on addressing significant problems, particularly those that could be expensive to repair and might affect the structural integrity of the home.

It's important to be pragmatic about minor issues. Normal wear and tear on things like appliances or carpeting often isn't worth quibbling over unless there are major defects, such as mold on window frames, that could indicate bigger problems. This approach helps ensure you're investing in a sound property without getting bogged down in minor details. Often it is most important to focus on safety issues first, then address other significant issues that may need repair or seller credits.

## STEP 7. PROPERTY APPRAISAL

Your lender will commission an independent appraiser to assess the value of the home you're interested in buying. This appraisal is crucial to determine whether the agreed-upon price is fair and aligns with the property's market value. Most lenders require an appraisal to confirm that the home's value justifies the loan amount even if you are putting down a significant cash deposit.

Once the appraisal is complete and approved, you'll receive a letter from your lender confirming the terms of your loan and your final interest rate, solidifying the financial details of your home purchase.

## STEP 8. PRE-CLOSING PREPARATION

The pre-closing stage is the crucial period between signing the purchase agreement and the actual closing day. This time is used to ensure all aspects are in order before you officially move into your new home. We'll conduct a title search to confirm the seller legally owns the property and disclose any existing liens, loans, or judgments.

*Here's what you need to manage during this phase:*

**Closing Disclosure:** Your lender is required by law to provide a Closing Disclosure at least three days before the closing. This document outlines your final loan terms and closing costs, giving you three days to review these details thoroughly. If you have any questions you can contact your escrow officer or agent.

**Secure Home Warranty and Insurance:** Ensure you have a suitable home warranty and insurance in place to protect your investment. Often we will ask the seller for a home warranty at time of writing purchase agreement unless we find it an advantage not to do so. Let us know if you have questions about this.

### **Review Key Documents:**

- Review Offer: Although previously reviewed, it's wise to go over the offer one more time.
- Review Mortgage Documents: Pay special attention to any penalties that might apply if you miss payments.

**Final Walk-Through:** We will accompany you on a final walk-through of the property 24 hours before closing. This is to ensure the property's condition is as agreed upon and any required repairs by the seller have been completed.

## STEP 8. BUYER SIGN-OFF DAY AND CLOSING.

The Buyer sign-off is usually takes place at the office of the title company or lender's office prior to closing day. A few days later the closing and the county recording is done via electronic recording either in the morning or afternoon of the day of closing.

### **What to Bring:**

- Two forms of government-issued photo ID.
- A certified or cashier's check for the closing costs due, or proof of a wire transfer.
- Your Closing Disclosure.
- Proof of your homeowner's insurance.

### **Who Will Be There:**

- You and any other person going on title.
- A representative from the title & Escrow company.
- Your real estate agent (If requested).

Once all the paperwork is signed and your mortgage is secured, then the bank funds the loan with the escrow and title company. Escrow and title then finalize everything and request a county recording of your deed of trust and the closing process is complete, and you will receive the keys to your new property. This is the final step in officially making the home yours!



# So You Think You Might Want to Go Unrepresented?

A GUIDE TO FINDING OUT IF  
BUYING UNREPRESENTED IS FOR YOU



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# Are you considering purchasing a home without representation?

With the recent changes in the real estate industry there are some potential homebuyers considering going unrepresented. But is this the right move for you?

**This guide isn't about persuading you one way or the other.**

It's about arming you with crucial information to make an informed decision. With over 20 years in real estate, We've seen the challenges unprepared buyers can face. Why keep reading?

**BECAUSE IN REAL ESTATE, WHAT YOU DON'T KNOW CAN BE COSTLY...**

Not just financially, but in time, stress, and opportunities.

## **We'll cover:**

- The NAR Settlement's real impact on your home-buying process
- Potential pitfalls of going unrepresented
- Often-overlooked services a buyer's agent provides
- Key questions to ask yourself before deciding



# What You Need to Know

## THE CURRENT REAL ESTATE LANDSCAPE



The real estate market is evolving, and it's crucial to understand the current landscape as you consider your home-buying options. Here's what you need to know:

### THE CURRENT FEE STRUCTURE:

In today's market, there's no guarantee that sellers will cover the cost of your agent's fee. As a buyer, you may be responsible for compensating your own representation.

### WHAT THIS MEANS FOR YOU:

This shift puts you in control of deciding whether to hire an agent and how to structure that arrangement. You have the flexibility to negotiate terms directly with potential buyer's agents.

## THE UNREPRESENTED OPTION:

Given these changes, some buyers are considering going without representation to potentially save on costs. It's an option that might seem attractive at first glance.

## UNDERSTANDING THE TRADE-OFFS:

While going unrepresented might appear to save money upfront, it's important to weigh this against the potential value an experienced agent can provide. Consider factors like:



- ✓ Access to market information and off-market properties
- ✓ Skilled negotiation on your behalf
- ✓ Guidance through complex paperwork and processes
- ✓ Time saved in property searching and transaction management

## YOUR CONCERNS MATTER:

I understand that cost is a significant factor in your decision-making process. You're likely asking yourself:

- *"Is professional representation worth the investment?"*
- *"Can I navigate this process effectively on my own?"*
- *"What risks am I taking by going unrepresented?"*

These are all valid questions. As we continue, we'll explore the realities of going unrepresented and the value professional guidance can offer.

# Are You Ready for These Challenges?

## COMMON CHALLENGES FOR UNREPRESENTED BUYERS



### ***Market Access:***

How will you ensure you're seeing all available properties, including off-market listings?

### ***Property Valuation:***

Can you accurately determine if a property is priced fairly for its condition and location?

### ***Negotiation:***

Are you prepared to negotiate not just price, but terms, contingencies, and repairs?

### ***Legal Complexities:***

Do you fully understand the contracts and disclosures you'll be signing? The current California purchase contract is 27 pages long not including advisories and disclosures.

### ***Transaction Management:***

Can you effectively coordinate inspections, appraisals, and other crucial steps?



### ***Problem-Solving:***

What's your plan for handling surprises that often arise during transactions?

### ***Time Investment:***

Have you considered the time needed to manage all aspects of your purchase?

### ***Emotional Distance:***

Can you remain objective about potentially the largest investment of your life?

### ***Industry Relationships:***

Do you have connections with inspectors, lenders, and other professionals you'll need?

### ***Post-Purchase Support:***

What will you do if issues arise after closing?



# What Could These Challenges Mean for You?

## POTENTIAL IMPACTS ON YOUR HOME BUYING JOURNEY



### ***1. Loss of Your Dream Home***

That perfect house slips through your fingers because you hesitated too long.



### ***2. Financial Stress***

Unexpected costs blindside you, straining your savings and peace of mind.



### ***3. Settling for Less***

You end up compromising on important features because you feel pressured or uninformed.



### ***4. Buyer's Remorse***

You rush into a decision and later regret it, stuck with a home that doesn't truly fit your needs.



### ***5. Family Tension***

The stress of the home search starts affecting your relationships and work life.



### ***6. Negotiation Nightmares***

You overpay for your home, leaving less for furnishings or renovations.

***Some buyers successfully navigate unrepresented purchases. However, it's crucial to honestly assess your skills, knowledge, and available time before deciding to go this route.***

# Opinions vs. Reality

## HOW AN AGENT PLAYS A ROLE IN BUYING A HOME

### OPINIONS

- ❌ Anyone can handle the paperwork.
- ❌ Agents just show houses.
- ❌ Agents are just expensive middlemen.
- ❌ The home-buying process is straightforward

### REALITY

- ✅ A single missed deadline or incorrectly filled form could cost you your earnest money deposit.
- ✅ When multiple offers come in on your dream home, your agent's strategy could make yours stand out without overpaying.
- ✅ You could save thousands on closing costs or repairs with an agent who knows how to negotiate.
- ✅ When an inspection reveals mold issues, your agent's contacts could quickly bring in specialists to assess and resolve the problem.

# Advantages of Using a Buyer's Agent

## HIDDEN DEPTHS OF A REAL ESTATE AGENT'S ROLE





# What Could These Advantages Mean for You?

## POTENTIAL IMPACTS ON YOUR HOME BUYING JOURNEY



|                                                                                                                                                                                   |                                                                                                                                                                   |                                                                                                                                                                           |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Securing Your Ideal Home</b><br><br>You snag a property that perfectly fits your needs, even in a competitive market, thanks to your agent's market insights and quick action. | <b>Financial Confidence</b><br><br>You make a sound investment, staying within budget while maximizing value, guided by expert market analysis.                   | <b>Stress-Free Negotiations</b><br><br>You navigate complex negotiations with ease, securing favorable terms and price, while your agent handles the tough conversations. |
| <b>Informed Decision-Making</b><br><br>You make choices with clarity, armed with your agent's insights on neighborhood trends, property conditions, and future value.             | <b>Time and Energy Savings</b><br><br>You maintain your work-life balance, as your agent efficiently manages the time-consuming aspects of home buying.           | <b>Peace of Mind</b><br><br>You move forward with confidence, knowing every detail has been scrutinized by your experienced agent, minimizing future surprises.           |
| <b>Smooth Transaction Process</b><br><br>You experience a seamless journey from offer to closing, with your agent anticipating and resolving potential roadblocks.                | <b>Network Advantages</b><br><br>You gain access to top professionals in related fields (inspectors, lenders, etc.), leveraging your agent's trusted connections. | <b>Long-Term Investment Success</b><br><br>You set yourself up for future financial gains, guided by your agent's understanding of market trends and property potential.  |

# REAL ESTATE IS *Complicated*



## THAT'S WHERE WE COME IN

Throughout the purchase process, our ultimate goal is for you to feel that your home purchase has surpassed all your expectations. From the initial search to the final closing, We're committed to working tirelessly to achieve this goal.

Choosing us as your partner means more than just gaining a trusted and respected agent; you're gaining a local experts who are deeply passionate about serving our community and supporting everyone who calls it home. We have invested in continuing education and understanding local ordinances to provide you with the most informed service.

Current state law requires us to ask you to sign a buyer broker agreement before we can help you on your search. We will walk you through this agreement in detail when the time comes. Regardless of which agent you work with this form is required.

# MOVING *check list*

## ADVANCED PREP

- ☐ Create a budget for the move
- ☐ Declutter and clean
- ☐ Book time off work
- ☐ Book childcare for the move
- ☐ Book moving truck
- ☐ Donate unwanted items
- ☐ Make inventory of your items'
- ☐ Transfer prescription records
- ☐ Register at new schools
- ☐ Take cuttings from plants
- ☐ Measure furniture
- ☐ Defrost Freezer

## NOTIFY OF MOVING

- ☐ Post Office
- ☐ Employer & Payroll
- ☐ Telephone, Internet
- ☐ Tax & Social Security
- ☐ Bank & Credit Union
- ☐ Garbage Removal
- ☐ Doctor
- ☐ Dentist
- ☐ Attorney
- ☐ Subscriptions
- ☐ Health & Dental Insurance
- ☐ Life Insurance
- ☐ Home & Car Insurance
- ☐ Friends & Overseas Friends

## BOXES TO OPEN FIRST

- ☐ Cleaning Supplies
- ☐ Lightbulbs
- ☐ Essential Tools (Knife, Scissors)
- ☐ Children's Toys
- ☐ Coffee, Tea, and Snacks
- ☐ Remote Control

## PACK OVERNIGHT BAG

- ☐ Pajamas and Clean Clothes
- ☐ Toothbrush and Toiletries
- ☐ Toilet Paper
- ☐ Medications
- ☐ Pet Food and Bedding
- ☐ Towels
- ☐ Important Documents
- ☐ Cash and Valuables

## MOVING DAY

- ☐ Ensure your phone is not on silent.
- ☐ Be present at home for the movers.
- ☐ Arrange childcare.
- ☐ Secure pets in a safe location.
- ☐ Protect your carpets.
- ☐ Label all boxes clearly.
- ☐ Perform a final cleaning and remove trash.

A high-end kitchen and dining area. On the left, a dark navy blue kitchen island with brass-colored hardware holds a marble countertop with various items including a stand mixer, a bowl of lemons, and a teapot. To the right, a round wooden dining table is set with plates, glasses, and a bowl of fruit. A large, multi-paned window in the background lets in bright sunlight, creating a warm atmosphere. A large, dark, dome-shaped pendant light hangs over the dining table. A wicker basket filled with bread sits on the floor near the window.

# CLIENT testimonials



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## past client REVIEWS

LANCE IS TRULY A BLESSING. I DON'T EVEN HAVE THE WORDS TO FULLY EXPLAIN HOW MUCH HE HELPED ME AND MY FAMILY WITH PURCHASING A NEW HOME. WE LOST OUR HOME IN THE ALTADENA FIRES AND WERE UTTER IN SHOCK AND DEVASTATION. AFTER DECIDING TO LEAVE LA AND LOOK TO LIVE ELSEWHERE IN CA. WE FOUND A HOME THAT SEEMED TOO GOOD TO BE TRUE IN SANTA CRUZ, AND THAT IS HOW WE MET LANCE. I WAS NERVOUS WORKING WITH AN AGENT I HAD NEVER WORKED WITH BEFORE. AND WE WERE ALSO NOT FAMILIAR WITH THE AREA WE WERE MOVING TO. LANCE TRULY WAS A LIGHT IN THE DARK FOR US. HE HELPED US GET THE HOME (EVEN WITH OTHER COMPETITIVE BUYERS), AND ALSO HELPED PROVIDE US WITH RESOURCES THAT WENT FROM AN AMAZING LENDER, TO NEW SUB CONTRACTORS FOR WORK TO BE DONE, TO EVEN HELPING US LEARN ABOUT THE AREA AND LOCAL INVALUABLE INFORMATION. HE TRULY WENT ABOVE AND BEYOND. HE WAS ALWAYS AVAILABLE ON THE PHONE, EMAIL, AND IN PERSON TO GO OVER ANYTHING I EVER NEEDED TO KNOW. AND HAD THE PATIENCE TO HELP ME UNDERSTAND NEW ASPECTS OF OWNING A PROPERTY ON A LARGE PIECE OF LAND. HE IS SO ON THE BALL WITH DETAILS, PAPERWORK, AND COMMUNICATION. A TRUE PROFESSIONAL WITH THE UTMOST INTEGRITY. AFTER THIS WHOLE EXPERIENCE, MY FAMILY AND I CAN NOW HONESTLY CALL HIM A FRIEND. I CANNOT SPEAK HIGHLY ENOUGH OF LANCE AND FEEL SO TRULY LUCKY TO HAVE FOUND HIM AFTER SUCH A TRAGIC SITUATION OF LOSING OUR HOME IN LOS ANGELES.... THANK YOU THANK YOU THANK YOU LANCE!!!

**LEYLA F**

**SANTA CRUZ, CA / JAN 2025**



LANCE TOOK ON THE SALE OF MY PROPERTY AT THE MOST TRAUMATIC TIME IN MY LIFE. I HAD RECENTLY LOST MY HUSBAND, WAS CARING FOR MY DYING MOTHER AND CARING FOR MY SON WHO WAS GOING THROUGH CANCER TREATMENT. LANCE WAS TENACIOUS AND EMPATHETIC AND GENUINELY CARING AND RESPONSIVE. HE NEEDED COPIOUS AMOUNTS OF DOCUMENTATION AND I WAS TOTALLY UNABLE, BOTH PHYSICALLY AND MENTALLY, TO COMB THROUGH DECADES OF PAPERWORK THAT WAS SCATTERED DUE TO MY MOVE FROM CALIFORNIA TO NEVADA, IN THE MIDST OF ALL THIS TURMOIL. LANCE WENT ABOVE AND BEYOND AND "HELD MY HAND" THROUGH THE ENTIRE PROCESS. I FELT LIKE I HAD A FAMILY MEMBER HELPING ME, RATHER THAN A REALTOR. I'M EVER SO GRATEFUL FOR ALL LANCE DID FOR ME AND FOR HIS EXTRAORDINARY EXPERTISE AND COMPASSION IN MY TIME OF NEED AND SUFFERING. THANK YOU FOR THE OPPORTUNITY TO SHARE MY EXPERIENCES WITH SUCH A WONDERFUL PERSON AND REALTOR.

**CHARLENE L**

**BOULDER CREEK / JAN 2025**



WE HAD A WONDERFUL EXPERIENCE WORKING WITH LANCE. HE REALLY TOOK THE TIME TO UNDERSTAND WHAT WE WERE LOOKING FOR, AND SPENT TIME WITH US FINDING THE RIGHT HOUSE FOR OUR FAMILY. WE WERE LOOKING IN THE WINTER WHEN THERE WASN'T A LOT OF HOUSING STOCK ON THE MARKET AND HE LOOKED AT EVERY POSSIBLE OPTION WITH US. HIS KNOWLEDGE THROUGHOUT THE HOME BUYING PROCESS WAS INVALUABLE. WHEN WE HAD OUR OFFER ACCEPTED, LANCE SPENT MANY HOURS THOROUGHLY RESEARCHING THE PROPERTY, GIVING US THE REASSURANCE THAT THERE WOULD BE NO SURPRISES.

**SARAH L**

**FELTON, CA / JAN 2025**



read more





LANCE & JULIA HULSEY  
KW THRIVE  
DRE# 01724888 & 02205237

WE ARE ACTIVELY WORKING EVERY DAY TO REVOLUTIONIZE THE REAL ESTATE INDUSTRY, THE WAY WE ACHIEVE THIS IS BY WORKING WITH, TRAINING AND SUPPORTING THE ABSOLUTE BEST AGENTS AND TEAM MEMBERS. WE HOLD OURSELVES TO A HIGHER STANDARD OF SERVICE.

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