BUYER GUIDE · THE NINE-STEP PROCESS

Path to Ownership

Congratulations on your decision to purchase a home. This guide takes you from first conversation to keys in hand, with each step sequenced so you are prepared before it arrives.

Every step below builds on the one before it. We begin by defining what you need and confirming what you can afford, so that when the right home appears we can move decisively. From there the process runs through offer, negotiation and escrow to closing day — and I oversee each stage so nothing is left to chance.

DEPOSIT	UNDERWRITING	CLOSING COSTS
3%	25–30 days	1–2%

The process at a glance

Each step opens once the one above it is complete.

STEP	STAGE	OUTCOME
01	Define your needs	Clear priorities and timeline
02	Get pre-approved for a mortgage	Pre-approval letter in hand
03	Begin the home search	Tailored alerts and tours
04	Make an offer	Strong, well-documented offer
05	Negotiate the offer	Competitive position held
06	Offer accepted — escrow opens	Deposit, appraisal, underwriting
07	Pre-close preparation	Final figures confirmed
08	Closing day	Ownership transfers to you
09	Post-close and move-in	Keys in hand

The steps in detail

STEP ONE

Define your needs

Our first step together is to clearly define your wants, needs and priorities. We will cover:

- Why you are buying a new home
- What features matter most — location, size, layout, amenities
- Your level of motivation and timeline

In this competitive market, finding a home that checks seven or eight of your top ten priorities is considered a success. As we tour homes, your preferences may evolve — this is a normal part of the process.

STEP TWO

Get pre-approved for a mortgage

Before touring homes, it is essential to determine what you can afford. We will help you:

- Connect with a trusted lender
- Understand your financial position
- Get a pre-approval letter, which is required when making an offer

A pre-approval shows sellers you are financially qualified and serious about buying.

STEP THREE

Begin the home search

Now the exciting part begins. You will start receiving:

- Real-time alerts for on-market and off-market properties
- Tailored recommendations based on your criteria
- Guidance on neighborhoods, pricing and timing

If a home is a great fit, we may submit a preemptive offer before the offer deadline to avoid competition — only if the strategy makes sense.

STEP FOUR

Make an offer

When you find “the one,” we will craft a strong offer around three considerations, supported by three documents.

Built on

- Comparable recent sales
- Market conditions and strategy
- Your personal comfort zone

Submitted with

- Residential Purchase Agreement
- Proof of liquid funds (3% deposit)
- Pre-approval letter

Offers are often non-contingent and “as-is.” We will review existing inspections so you can make a confident decision.

STEP FIVE

Negotiate the offer

Once submitted, the listing agent will review all offers. If multiple offers are close, the seller may invite additional negotiations. We will respond quickly and strategically to keep your offer competitive.

STEP SIX

Offer accepted — you’re in escrow

After your offer is accepted, three things happen in quick succession, followed by the tasks that carry escrow to its close.

Immediately

- Your 3% earnest money deposit is submitted within one business day
- Escrow opens and loan underwriting begins (usually 25–30 days)
- We coordinate every step with your lender, title and the seller

During escrow

- Home appraisal
- Securing homeowners insurance
- Submitting lender documentation on time

I oversee the process and ensure everything is moving smoothly toward closing.

STEP SEVEN

Pre-close preparation

As the closing date approaches, these three steps run in order:

1. We confirm all final documents with escrow and your lender.
2. You receive your final closing cost breakdown.
3. You prepare any required payments, typically by wire or certified funds.

This ensures a seamless signing experience.

STEP EIGHT

Closing day

Closing is when legal ownership transfers to you.

- We do a final walkthrough to confirm property condition
- You sign final documents and fund your down payment
- Typical closing costs are 1–2% of the purchase price
- The escrow officer confirms everything is complete

STEP NINE

Post-close and move-in

Congratulations — you're a homeowner. Once the title is officially recorded in your name:

- You receive your keys
- Set up utilities — electricity, water, internet
- Celebrate with friends and family in your new space

Questions on any step, reach me directly — Johnny Camara, Keller Williams Bay Area Estates. Timelines are typical and may vary with lender, escrow and seller requirements.