

# welcome home

Whether it's your first home or dream home, a guide to walk you through every step of the homebuyer journey.



*Tristin Stokes*

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# hello friend

From the sticks of Campo to the burbs of El Cajon, San Diego Born & Raised! Long before I knew my calling as a Realtor, I spent my nights running wild on a 60 acre ranch, far from any neighbors. At the age of 11, my family relocated to the city of El Cajon, and the difference was night and day! I quickly realized that the city I've grown to love has lots of personalities! I've stayed true to San Diego for many reasons but my appreciation for the diversity has got to be a big one! From rural properties out in the sticks, to downtown living, and trendy hot spots in the middle, there is alot to see and I am ready to share my knowledge with you!

With over 7 years of experience in the real estate industry, my focus is serving my client's needs. Couple that with my passion for people, and my clients often become family.

Making one of the biggest decisions of your life should be seamless and stress free.



## contact me

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# STEPS TO

*success*



1

## **LET'S GET COFFEE!**

I'll be here every step of the way on your journey to buying a home! We'll meet to discuss your needs, wants, and what to expect!

2

## **GET PRE-APPROVED / SECURE FINANCING**

If you'll be taking out a mortgage for your home purchase, it's important to get pre-approved before you start searching to get an idea of budget and current rates.

3

## **START YOUR SEARCH!**

The fun begins, now you can start touring homes to get an idea of what you want and don't want in your future home. Later, I'll share some home search tips!

4

## **MAKE AN OFFER**

Now that you've found your dream home, it's time to put in an offer! YAY! We'll discuss all the details including purchase price, deadlines, closing date, inspections, and more.

5

## **INSPECTIONS / APPRAISALS / NEGOTIATIONS**

YAY your offer has been accepted! Now the real fun begins! We'll make sure to get all the necessary inspections, negotiate repairs and get an appraisal if needed!

6

## **CLOSING / MOVE IN DAY!**

After closing on your new home, it's time to move in! Once you've signed all the paperwork, the home is officially yours.

# WHAT TO EXPECT AFTER GOING

# *under contract*





Tips for

# finding your dream home



- **Know your budget.** Before falling in love with a home make sure you know your budget and how much you can spend.
- **Make a list of MUST haves.** 3 bedrooms, open concept floor plan, a large lot, a garage, what does your home have to have?
- **Learn the neighborhoods.** Narrow down what area(s) of town you'd want to live in.
- **Think long term.** Unlike a lease to an apartment, when you buy a home it's yours. Make sure it has all the features you want, or you're able to add them!

Let's start house hunting!

# frequently asked questions

## **What is Earnest Money or EMD?**

The Earnest Money Deposit is essentially a security deposit that is due after a contract is accepted. The EMD is generally between 1-3% of the purchase price, but can be any agreed upon amount. The EMD is held in a trust account throughout the transaction and then is rolled into your closing costs. If the transaction doesn't close, the EMD can be dispersed back to the buyer or to the seller depending on the contingency timelines.

## **What inspections do I need?**

Your inspection period is agreed upon by the buyer and seller with the initial offer is made. During this period, the buyer is able to perform any inspection they wish. There are general, termite, pest, radon, and more specialty inspections if there are specific concerns (ie. mold, pool, roof). All inspections are optional, but highly recommended for peace of mind and to help you learn about your new home. If financing with an FHA or VA loan, an inspection may be required by your lender.

## **What is an appraisal?**

An appraisal is needed for your lender to affix a value to a home to determine how much they can lend you to purchase it. An appraisal is performed by a neutral 3rd party who assesses the home and comparable properties. If a home doesn't appraise, there are a few options. The seller can drop the sales price to the appraised value, The buyer can bring additional cash to cover the gap between appraised value and sales price. A combination of the options.

## **What is a closing attorney?**

A closing attorney or a title company is needed for several reasons. A title company performs a background check on the home to look for any outstanding liens and determines if a property can be transferred. They also issue a lender's and seller's policy at closing. A seller's policy insures the buyer if there are any concerns with the home's title after closing. The lender's policy covers the lender and the loan if there are any problems with the title after closing. Any required documents you sign at closing will be explained by your closing attorney.

## **How much do I need for a down payment?**

Your down payment will vary based on the purchase price and financing type. Your lender will be able to help guide you and give you a better idea of what will be expected at closing. We recommend having this conversation with your lender prior to writing an offer on a home.





# My Promise

01

I promise to always tell you the truth about your property and the process.

02

I promise to respect your privacy and your confidences.

03

I promise to follow through and follow up.

From start to finish, my goal is to make sure you understand the process, you know what your options are, and that you are making the best financial decision you can with the tools we have in front of us. No question is too small or too silly and no stone will be unturned.

# what people are saying

Tristin is AWESOME! She truly cares about her clients and she goes above and beyond to make sure she does the best job she can! She helped us from afar and showed us many houses virtually. She never gave up, no matter how difficult it was at times to help us find what we wanted. Thank you again Tristin! 😊

-Rachel H.

Tristin has been amazing since the beginning of my home buying experience. She was able to provide answers and explanations to all of my questions and concerns. She was attentive to all of my needs and requests. She was constantly proactively looking for new listings and quickly got a grasp of the type of listings I was searching for. Tristin was always quick to respond to messages and questions throughout the process. We were able to close on a property within two months of searching. Will definitely work with her again!

-Josh A.







Let's find  
your dream

home

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