

Buying a home in Orange County is one of the most exciting journeys you'll take — and one of the most important. As your agent, *I'm here to guide you every step of the way*, from your very first search to the moment you get your keys. Use this checklist to stay organized and confident.

## 1 FINANCIAL PREPARATION

- Check your credit score (aim for 720+)
- Save 3–6 months of bank statements
- Gather W-2s and tax returns (last 2 years)
- Calculate your budget & monthly payment comfort
- Save for down payment (3.5%–20% of purchase price)
- Set aside closing cost funds (2–3% of loan)
- Avoid new credit lines or large purchases

## 2 GET PRE-APPROVED

- Research and compare lenders
- Submit your pre-approval application
- Receive pre-approval letter (valid ~90 days)
- Understand your loan type (Conventional, FHA, VA, Jumbo)
- Ask about OC down payment assistance programs
- Lock in your interest rate when ready

### OLYMPIC TIP

*"Preparation is everything. Getting pre-approved gives you the competitive edge in OC's fast-moving market."*

## 3 HOME SEARCH

- Define your must-haves vs. nice-to-haves
- Choose your target OC neighborhoods
- Set up MLS alerts for new listings
- Research schools, commute & HOA fees
- Attend open houses and private showings
- Compare at least 5–7 homes before deciding
- Evaluate resale value & neighborhood trends

## 4 MAKING AN OFFER

- Review comparable sales (comps) with your agent
- Determine your offer price & strategy
- Decide on contingencies (inspection, financing)
- Submit earnest money deposit (1–3%)
- Review seller disclosures carefully
- Negotiate repairs or seller credits if needed
- Sign purchase agreement once accepted

## 5 DUE DILIGENCE & INSPECTION

- Hire a licensed home inspector
- Attend the inspection in person
- Order termite / pest inspection
- Review Natural Hazard Disclosure report
- Check HOA documents & financials (if applicable)
- Review title report for liens or encumbrances
- Request repairs or price reduction if needed

## 6 CLOSING PROCESS

- Final loan approval & clear to close
- Review Closing Disclosure (3 days before closing)
- Wire closing funds to escrow
- Do a final walkthrough of the property
- Sign all closing documents with notary
- Deed records — you're officially a homeowner!
- Receive your keys & celebrate!

### OLYMPIC TIP

*"Crossing the finish line takes discipline. Stay focused, trust the process — and I'll be right there with you every step of the way."*

## ★ POPULAR OC NEIGHBORHOODS TO EXPLORE

### Irvine

Top-rated schools & master-planned

### Newport Beach

Luxury waterfront living

### Mission Viejo

Family-friendly & great value

### Laguna Hills

Quiet hills & great commute

### Aliso Viejo

Modern & master-planned

*Ready to find your dream home?*

Let's build your winning strategy together.

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